

AGENDA PACKET



Tuesday, September 18, 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, September 18, 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 **July 17, 2018** Meeting Minutes.....Pages 1-11
 - B. Adoption of the **July 17, 2018** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director's Report.....Pages 12-76
 - A. Lost Time Accident Frequency.....Pages 16-19
 - B. Certificates of Insurance.....Pages 20-25
 - C. 2017 Safety Incentive Program Awards.....Page 26
 - D. 2018 Optional Safety Budget.....Page 27
 - E. 2018 Wellness Incentive.....Page 28
 - F. EPL Compliance StatusPages 29-30
 - G. EPL/Cyber Risk Management Budget.....Page 31
 - H. MEL Cyber Risk Management Plan Compliance Status.....Page 32
 - I. EPL Helpline – Authorized Contact List.....Page 33
 - J. Financial Fast Track Report.....Pages 34-35
 - K. Regulatory Filing Checklists.....Pages 36-37
 - L. Capehart & Scatchard Updates.....Pages 38-52
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 - N. Skateboard Park Approval Status.....Page 55

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U.	New Member Activity	
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E.	MSI Bulletin: Crossing Guard Safety.....	Pages 88-89
F.	Law Enforcement Bulletin: Below 100 Training.....	Page 90-91
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1.	Interim Financials 6/30/18.....	Pages 194-203

2. Resolution 2018-_____ Authorizing Refund of Closed Year Accounts
(2005-2013) Surplus Release of Surplus – **Motion – Roll Call**.....Pages 204-205
3. MEL Fiduciary Disclosure.....Page 206

XV. MEL/RCF/E-JIF Reports

- A. MEL Meeting Report – September 5, 2018Pages 207-211
 1. Resolution 2018-_____ to Renew Membership in the MEL-
Motion-Roll Call.....Pages 212-215
- B. RCF Meeting Report – September 5, 2018.....Pages 216-217
 1. Resolution 2018-_____ to Renew Membership in the RCF-
Motion-Roll Call.....Pages 218-221
- C. EJIF Meeting Report – September 5, 2018.....Pages 222-228
 1. PSS Service Team Memo.....Page 229

XVI. Miscellaneous Business

- A. Resolution 2018-_____ Authorizing the Executive Director to Execute the Required
NJ Department of Taxation, Division of Revenue & Enterprise Services, Records Management
Services Forms for the Destruction of Claims Files – **Motion – Roll Call**.....Page 230

<p style="text-align: center;">The next meeting will be held on Tuesday, October 16, 2018 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</p>
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XVII. Meeting Open to Public Comment

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

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

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

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

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

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

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

July 17, 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, July 17, 2018 at 3:30PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 3:30PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Sherri Hannah, **Beverly City**, *Alternate*
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
John Browne, **Delanco Twp.** *Alternate*
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Twp.**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**
Jeff Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp.**
Patrice Hansell, **Fieldsboro Twp.**
Mike Mansdoerfer, **Lumberton Twp.**
Mary Picariello, **North Hanover 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.*
Paul Forlenza, Deputy 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*
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
Insurance Agency Mgmt.

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

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the Open & Closed session meeting minutes of the June 19, 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. Gural, seconded by Ms. Jack to approve the Open & Closed session meeting minutes of the June 19, 2018 meeting of the Fund as presented.

Motion carried.

The Closed Session minutes of the June 19, 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 June 19, 2018 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

Mr. Miola stated that the Executive Director's Report was found in the agenda packet and was self-explanatory. If anyone had any questions, please contact the Executive Directors 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 no (0) closed case(s) since the June 19, 2018 meeting.

Next, Chair Keller presented two (2) Resolutions for consideration and approval:

Resolution 2018-32 Removing Approved Associates and Designating Additional Approved Associates to the Defense Panel from Parker McCay.

And

Resolution 2018-33 Designating Additional Assigned Defense Counsel and Removing Certain Approved Associates and Designating Additional Approved Associates to the Defense Panel from Capehart & Scatchard.

Motion by Mr. McMahon, seconded by Ms. Jack, to Adopt Resolutions 2018-32 and 2018-33 as presented.

ROLL CALL	Yeas	Sherri Hannah, Beverly City, Alternate Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. John Browne, Delanco Twp. Alternate Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp. John Gural, Palmyra Borough Dennis Gonzalez, Pemberton Twp Meghan Jack, Riverside Twp. David Matchett, Shamong Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Maria Carrington, Westampton Twp. James Ingling, Wrightstown Borough
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

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:

Loss Control Survey's – Mr. Saville noted there were five (5) Loss Control Survey's conducted in June

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;

- *Hurricane Preparedness*
- *Pedestrian Safety*

MSI Class Listing – Mr. Saville referenced the list of MSI Classes that are available in July, August, and September that are included in the agenda packet. He noted that a current list of MSI Training Administrators needs to be kept up to date, so if there are any changes in regards to the Training Administrator, please advise afelip@jamontgomery.com

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – July

Mr. Roselli presented the *Lessons Learned from Losses* for July which reviewed Working Safely with Trees.

Mr. Roselli noted some rules to follow are:

- Ensure only qualified personnel direct tree related operations
- Workers involved should be given instruction including fall prevention, first aid, methods of communication and rescue procedures.
- Be aware of surrounding debris, etc.
- Be aware of potential electrical hazards
- Wear protective equipment

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 less “time-consuming” events to try during the busy summer months:

- 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 – reduced stress, creates camaraderie within the workplace, improves morale and feelings of trust and happiness with employer
- Lumberton Twp – chair massages for employees scheduled 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 – Ms. Schiffer attended the orientation offered for employees. Very impressive program. If you are interested in learning more, please contact her.
- Ms. Schiffer noted in her News Letter this month is a 30 day “Your Choice” Challenge with 4 choices to choose from and try.
- Ms. Schiffer noted her Corner Connection Newsletter focuses on skeletal health.
- 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 noted other topics to consider this month should include: sun safety, hydration, grill safety, heat stroke prevention, and planning a vacation for mental health.

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

MANAGED HEALTH CARE REPORT

In Ms. Beatty’s absence, Mr. Roselli reviewed the Managed Care Report for June, 2018 noting there were twenty eight (28) new claims reported.

Lost Time v. Medical Only Cases

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

	<i>June</i>	<i>YTD</i>
<i>Lost Time</i>	<i>2</i>	<i>21</i>
<i>Medical Only</i>	<i>12</i>	<i>58</i>
<i>Report Only</i>	<i>14</i>	<i>36</i>
<i>Total New Claims Reported</i>	<i>28</i>	<i>115</i>
<i>Report Only % of Total</i>	<i>50%</i>	<i>31.3%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>86:14</i>	<i>73:27</i>
<i>Average Days to Report</i>	<i>4.9</i>	<i>3.0</i>

Transitional Duty Report

Mr. Roselli presented the May Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>June</i>
<i>Transitional Duty Days Available</i>	<i>1,153</i>
<i>Transitional Duty Days Worked</i>	<i>524</i>
<i>% of Transitional Duty Days Worked</i>	<i>45.4%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>629</i>

<i>% of Transitional Duty Days Not Accommodated</i>	<i>54.6%</i>
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PPO Penetration Report:

Mr. Roselli presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>June</i>
<i>Bill Count</i>	<i>139</i>
<i>Original Provider Charges</i>	<i>\$226,320</i>
<i>Re-priced Bill Amount</i>	<i>\$98,114</i>
<i>Savings</i>	<i>\$128,206</i>
<i>% of Savings</i>	<i>56.6%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>97.1%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>98.8%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>96.0%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>98.7%</i>

Mr. Roselli 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 **June 30, 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 \$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 four (4) 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	\$3,480.53	\$83,692.98
Overpayment Reimbursements	\$875.00	
Salvage Receipts	\$0.00	

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

Delran Township	\$65,446.00
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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

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.

Loss Run Payment Register – May 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 \$192,559.92. The claim detail shows 209 claim payments issued.

Bill List and RMC Bill List – July 2018

For the Executive Committee's consideration, Mr. Tontarski presented the July 2018 Bill List in the amount of \$83,006.61 and the RMC Bill List in the amount of \$119,939.00.

Chair Keller entertained a motion to approve the June 2018 Loss Run Payment Register and the July 2018 Bill List in the amount of \$83,006.61 and the RMC Bill List in the amount of \$119,939.00 as presented.

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

Motion by Ms. Jack, seconded by Mr. Cramer, to approve the *June 2018 Loss Run Payment Register and the July 2018 Bill List in the amount of \$83,006.61 and the RMC Bill List in the amount of \$119,939.00* as presented.

ROLL CALL **Yeas** Sherri Hannah, **Beverly City, Alternate**
 Grace Archer, **Bordentown City**
 Mike Theokas, **Bordentown Twp.**
 Glenn McMahon, **Chesterfield Twp.**
 John Browne, **Delanco Twp. Alternate**
 Richard Brook, **Florence Twp.**
 Paula Kosko, **Hainesport Twp.**
 Mike Fitzpatrick, **Mansfield Twp.**
 Kathy Burger, **Medford Twp.**
 Jerry Mascia, **Mt. Laurel Twp.**
 John Gural, **Palmyra Borough**
 Dennis Gonzalez, **Pemberton Twp**
 Meghan Jack, **Riverside Twp.**
 David Matchett, **Shamong Twp.**
 J. Paul Keller, **Springfield Twp.**
 Doug Cramer, **Tabernacle Twp.**
 Maria Carrington, **Westampton Twp.**
 James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

2018 Budget Amendment Hearing – Motion to Open

Chair Keller entertained a motion to open the *2018 Budget Amendment Public Hearing*.

Motion by Mr. McMahon, seconded by Ms. Jack, to open the *2018 Budget Amendment Public Hearing*. All in favor. Motion carried.

Chair Keller asked if there were any questions. No questions were entertained.

2018 Budget Amendment Hearing – Motion to Close

Chair Keller entertained a motion to close the *2018 Budget Amendment Public Hearing*.

Motion by Ms. Jack seconded by Mr. McMahon, to close the *2018 Budget Amendment Public Hearing*. All in favor. Motion carried.

2018 Amended Budget Adoption & 2018 Amended Assessment Certification Adoption

Chair Keller entertained a motion to adopt the 2018 Amended Budget and the 2018 Amended Assessment Certification as presented.

Motion by Mr. Gural, seconded by Ms. Jack, to adopt the 2018 Amended Budget and 2018 Amended Assessment Certification as presented.

ROLL CALL **Yeas** Sherri Hannah, **Beverly City, Alternate**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
John Browne, **Delanco Twp. Alternate**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Twp**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Safety Committee Meeting Report- June 19, 2018

Mr. Cramer noted that the Safety Committee met on June 19, 2018 and the Minutes were self-explanatory and are a handout for today's meeting. Mr. Cramer stated that a verbal report was provided last month, so unless anyone had any questions, that concluded his report.

Strategic Planning Committee Meeting Report- July 17, 2018

Ms. Burger reported that the Strategic Planning Committee met today prior to the Executive Committee meeting and noted some of the topics for discussion included:

- 2019 Member Renewals

- 2018 Attendance
- 2018 December Dinner location options
- Cyber training and budget

Ms. Burger noted more detail will be provided in the minutes and will be included in the September agenda.

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

MEL/RCF/EJIF REPORTs

As there were no meetings, there was nothing to report. The next meetings will take place on September 4, 2018.

MISCELLANEOUS BUSINESS

Chair Keller asked for Authorization to Process and Pay Fund Vendors in August 2018 and presented Resolutions 2018-34 and 2018-35 for consideration and approval:

Resolution 2018-34 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.

Resolution 2018-35 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Media Pro and PivotPoint Security to Provide Technology Risk Management Services Training in Conjunction with the ACM and TRICO JIF's at a Cost Not to Exceed \$27,543.

Motion by Mr. Gural, seconded by Mr. McMahon to Authorize to Process and Pay Fund Vendors in August 2018 and Adopt Resolutions 2018-34 and Resolution 2018-35 as presented.

ROLL CALL	Yeas	Sherri Hannah, Beverly City , <i>Alternate</i> Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. John Browne, Delanco Twp. <i>Alternate</i> Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp. John Gural, Palmyra Borough Dennis Gonzalez, Pemberton Twp Meghan Jack, Riverside Twp. David Matchett, Shamong Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Maria Carrington, Westampton Twp. James Ingling, Wrightstown Borough
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Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, September 18, 2018 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ. There will be no August meeting.

PUBLIC COMMENT

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

EXECUTIVE SESSION MEETING – Resolution #2018-36

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 #2018-36. 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>General Liability</i>	<i>Property</i>
<i>2018139163</i>	<i>2018145432 - 01</i>	<i>2018145270</i>
<i>001208748</i>	<i>2018145432 - 02</i>	
	<i>2018145432 - 03</i>	
	<i>2018145432 - 04</i>	
	<i>2018145432 - 05</i>	
	<i>2018145432 - 06</i>	
	<i>2018145432 - 07</i>	
	<i>2018145432 - 08</i>	
	<i>2018145432 - 09</i>	
	<i>2018145432 - 10</i>	
	<i>2018145432 - 11</i>	

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	Sherri Hannah, Beverly City , <i>Alternate</i> Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. John Browne, Delanco Twp. <i>Alternate</i> Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp. John Gural, Palmyra Borough Dennis Gonzalez, Pemberton Twp Meghan Jack, Riverside Twp. David Matchett, Shamong Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Maria Carrington, Westampton Twp. James Ingling, Wrightstown 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 July 18, 2018 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. McMahon, to adjourn the July 18, 2018 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:36 pm.

Kris Kristie,
Recording Secretary for

MEGHAN JACK, SECRETARY



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: September 18, 2018
Re: **Executive Director's Report**

.....

A. Lost Time Accident Frequency Report – (pgs. 16-19)

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

B. Certificates of Insurance (pgs. 20-25)

A summary of the Certificates of Insurance issued during July/August 2018 are attached for your review.

C. 2017 Safety Incentive Program Awards (pg. 26)

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. 27)

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. 28)

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 Compliance – (pgs. 29-30)

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. 31)

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. MEL Cyber Risk Management Plan Compliance (pg. 32)

A compliance status report regarding the MEL Cyber Risk Management Plan status 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 Ed Cooney, Fund Underwriter at 973-659-6424.

I. EPL Helpline – Authorized Contact List (pg. 33)

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.

J. Financial Fast Track Report (pgs. 34-35)

The Financial Fast Track Report as of June 30 and July 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 June 30, 2018 was **\$11,730,712**, and the JIF's surplus position as of July 31, 2018 was **\$11,888,824**.

K. Regulatory Filing Checklists (pgs. 36-37)

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.

L. Capehart & Scatchard Updates (pgs. 38-52)

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.

M. Statutory Bond Status (pgs. 53-54)

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.

N. Skateboard Park Approval Status (pg. 55)

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.

O. MEL Cyber Risk Management Program

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

P. Quarterly Attendance (pg. 56)

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

Q. 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!

R. Managerial & Supervisory Training – Invite (pgs. 57-59)

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, and September 2018 are posted to the JIF website. The remaining training has been scheduled on the following date:

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

S. Renewing Members

As of September 10, 2018 all Members up for Renewal effective January 1, 2019, with the exception of Edgewater Park, have submitted their Renewal Resolution and Agreements to the Executive Directors office.

T. MEL 2019/2020 Employment Practices Liability Program (pgs. 60-76)

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. A reminder email was sent out on September 10, 2018. Members that update their loss control programs by October 1, 2018 will receive the standard EPL deductible of \$20,000 per claim plus a co-pay of 20% of the first \$250,000 on each claim and may be eligible to buy down deductibles and co-insurance caps. Members that fail to come into compliance by the October 1, 2018 deadline will have a minimum deductible of \$100,000 per claim plus a co-pay of 20% on each claim with no cap. Members submitting this form after the October 1, 2018 deadline will become eligible for reduced deductibles and co-pays upon approval of their EPL Plan of Risk Management application by the MEL; but not retroactively. Members are encouraged to review this memorandum with their RMC and Municipal Solicitor to be sure they understand the procedure for compliance. Questions on this procedure can be directed to the Executive Director's office.

U. New Member Activity

Nothing to Report.

Burleo JIF										
2018 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF June 30, 2018										
			# CLAIMS	Y.T.D.	2018	2017	2016			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	6/30/2018	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2018 - 2016
1	75 BEVERLY			0	0.00	0.00	11.76	1 BEVERLY		4.19
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		0.80
4	83 MEDFORD TOWNSHIP			0	0.00	0.74	1.54	4 MEDFORD TOWNSHIP		0.91
5	84 RIVERSIDE			0	0.00	0.00	4.88	5 RIVERSIDE		1.94
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		0.76
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		1.13
11	600 BORDENTOWN TOWNSHIP			0	0.00	1.36	2.74	11 BORDENTOWN TOWNSHIP		1.64
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		0.88
14	651 WOODLAND			0	0.00	0.00	2.78	14 WOODLAND		1.11
15	679 FIELDSBORO			0	0.00	0.00	0.00	15 FIELDSBORO		0.00
16	79 FLORENCE			0	1.95	1.00	3.05	16 FLORENCE		2.00
17	77 DELRAN			0	2.06	0.00	0.00	17 DELRAN		0.40
18	82 MANSFIELD TOWNSHIP B			0	2.11	1.00	0.00	18 MANSFIELD TOWNSHIP B		0.82
19	76 DELANCO			0	2.30	1.42	3.17	19 DELANCO		2.26
20	373 SOUTHAMPTON			0	2.53	1.15	0.00	20 SOUTHAMPTON		0.95
21	86 TABERNACLE			0	2.63	0.00	0.00	21 TABERNACLE		0.64
22	601 NORTH HANOVER			0	2.96	0.00	1.71	22 NORTH HANOVER		1.31
23	532 WESTAMPTON			0	2.97	0.00	5.43	23 WESTAMPTON		2.53
24	576 MOUNT LAUREL			1	4.71	1.80	0.74	24 MOUNT LAUREL		1.64
25	78 EDGEWATER PARK			0	1	2.27	2.53	25 EDGEWATER PARK		2.86
26	208 PEMBERTON			1	5.12	3.53	6.93	26 PEMBERTON		5.17
27	650 PALMYRA			0	2	2.78	0.00	27 PALMYRA		2.18
Totals:				2	21	1.98	1.14	1.96		1.62
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				June 29, 2017		0.87				

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		June 30, 2018		
	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
SUBURBAN MUNICIPAL	0.71	1.22	2.36	1.60
MORRIS	1.19	1.30	2.07	1.57
N.J.U.A.	1.19	1.94	3.10	2.24
CENTRAL	1.41	1.58	1.68	1.59
BERGEN	1.48	1.44	1.65	1.53
MONMOUTH	1.52	1.92	1.46	1.67
NJ PUBLIC HOUSING	1.68	2.27	2.18	2.12
ATLANTIC	1.86	1.89	2.62	2.15
OCEAN	1.95	2.44	2.19	2.24
BURLINGTON	1.98	1.14	1.96	1.62
TRI-COUNTY	2.00	1.93	2.34	2.10
SUBURBAN ESSEX	2.16	1.80	1.80	1.87
CAMDEN	2.27	1.79	1.39	1.70
PROF MUN MGMT	2.31	2.14	1.97	2.10
SOUTH BERGEN	2.31	1.94	2.35	2.18
AVERAGE	1.73	1.78	2.08	1.88
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burleo JIF										
2018 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF July 31, 2018										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2018 - 2016	
1	75 BEVERLY		0	0	0.00	0.00	11.76	1 BEVERLY	4.04	
2	80 HAINESPORT		0	0	0.00	0.00	0.00	2 HAINESPORT	0.00	
3	81 LUMBERTON		0	0	0.00	0.37	1.13	3 LUMBERTON	0.77	
4	83 MEDFORD TOWNSHIP		0	0	0.00	0.74	1.54	4 MEDFORD TOWNSHIP	0.88	
5	84 RIVERSIDE		0	0	0.00	0.00	4.88	5 RIVERSIDE	1.88	
6	85 SHAMONG		0	0	0.00	0.00	0.00	6 SHAMONG	0.00	
7	456 SPRINGFIELD		0	0	0.00	1.94	0.00	7 SPRINGFIELD	0.74	
8	531 CHESTERFIELD		0	0	0.00	0.00	0.00	8 CHESTERFIELD	0.00	
9	577 BASS RIVER		0	0	0.00	0.00	0.00	9 BASS RIVER	0.00	
10	589 BORDENTOWN CITY		0	0	0.00	1.65	1.05	10 BORDENTOWN CITY	1.10	
11	600 BORDENTOWN TOWNSHIP		0	0	0.00	1.36	2.74	11 BORDENTOWN TOWNSHIP	1.59	
12	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	12 WRIGHTSTOWN	0.00	
13	642 PEMBERTON BOROUGH		0	0	0.00	0.00	2.00	13 PEMBERTON BOROUGH	0.85	
14	651 WOODLAND		0	0	0.00	0.00	2.78	14 WOODLAND	1.08	
15	679 FIELDSBORO		0	0	0.00	0.00	0.00	15 FIELDSBORO	0.00	
16	82 MANSFIELD TOWNSHIP B		0	1	1.80	1.00	0.00	16 MANSFIELD TOWNSHIP	0.80	
17	76 DELANCO		0	1	1.97	1.42	3.17	17 DELANCO	2.17	
18	373 SOUTHAMPTON		0	1	2.17	1.15	0.00	18 SOUTHAMPTON	0.92	
19	86 TABERNACLE		0	1	2.26	0.00	0.00	19 TABERNACLE	0.61	
20	601 NORTH HANOVER		0	1	2.54	0.00	1.71	20 NORTH HANOVER	1.27	
21	532 WESTAMPTON		0	2	2.55	0.00	5.43	21 WESTAMPTON	2.45	
22	79 FLORENCE		1	2	3.34	1.00	3.05	22 FLORENCE	2.32	
23	576 MOUNT LAUREL		1	5	3.51	1.80	0.74	23 MOUNT LAUREL	1.74	
24	77 DELRAN		1	2	3.53	1.00	0.00	24 DELRAN	1.16	
25	78 EDGEWATER PARK		0	1	4.03	2.27	2.53	25 EDGEWATER PARK	2.77	
26	650 PALMYRA		0	2	4.54	2.78	0.00	26 PALMYRA	2.11	
27	208 PEMBERTON		1	6	5.26	3.53	6.93	27 PEMBERTON	5.20	
Totals:			4	25	2.02	1.19	1.96		1.66	
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			July 30, 2017		0.83					

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		July 31, 2018		
	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
SUBURBAN MUNICIPAL	1.10	1.22	2.36	1.65
MORRIS	1.26	1.33	2.07	1.59
N.J.U.A.	1.53	1.99	3.10	2.30
BERGEN	1.57	1.44	1.65	1.55
MONMOUTH	1.59	1.87	1.44	1.65
CENTRAL	1.59	1.58	1.68	1.62
NJ PUBLIC HOUSING	1.93	2.27	2.18	2.16
TRI-COUNTY	1.96	2.02	2.37	2.13
OCEAN	1.96	2.41	2.17	2.22
BURLINGTON	2.02	1.19	1.96	1.66
SUBURBAN ESSEX	2.15	1.80	1.80	1.87
CAMDEN	2.15	1.85	1.39	1.71
PROF MUN MGMT	2.20	2.14	1.97	2.09
SOUTH BERGEN	2.24	1.94	2.35	2.17
ATLANTIC	2.33	1.90	2.65	2.26
AVERAGE	1.84	1.80	2.08	1.91
* 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 6/22/2018 To 7/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - TC Irons Insurance Agency I - Township of Shamong	230 High St Burlington Twp., NJ 08016	Evidence of insurance with respects to KS State Bank for Indian Mills Volunteer Fire Company No. 1 showing coverage for: 2016 Ford E-450 Horton 553 Remount Ambulance, VIN# 1FDXE4FS8GDC47667	6/25/2018 #1912135	GL AU EX WC OTH
H - Burlington County Board of I - Township of Pemberton	Chosen Freeholders Attn: Insurance & Risk Management Division 49 Rancocas Road, PO BOX 6000 Southampton, NJ 08060	County of Burlington and the Burlington County Board of Chosen Freeholders are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to training activities on specific agreed upon dates between June 25, 2018 and September 30, 2018 for Fire Training by approximately 30 persons from the Pemberton Volunteer Fire Company at the County owned structure commonly known as 630 Pemberton-Browns Mills Road, Pemberton, New Jersey.	6/25/2018 #1912530	GL AU EX WC
H - NJ Motor Vehicle Commission I - Township of Medford	225 East State St PO Box 175 Trenton, NJ 08666	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Medford Police Personnel providing services to the NJDMV as part of a Homeland Security Initiative Grant.	6/26/2018 #1913787	GL AU EX WC
H - Viking Yachts I - Township of Bass River	Route 9 New Gretna, NJ 08224	Insurer A: JIF Crime Bond Policy Term: 01/01/2018 - 01/01/2019 Policy # BUR18110191 Limits: \$50,000 Insurer B: MEL Excess Policy Term: 01/01/2018 - 01/01/2019 Policy #: MEL01180187 Limits: \$950,000 XS \$50,000 Insurer B: MEL Excess Policy Term: 01/01/2018 - 01/01/2019 Policy #: MEL01180187 Limits: \$1,000,000 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to he New Gretna Fire Company holding training at their location.	6/28/2018 #1923930	GL AU EX WC OTH
H - Lenape Regional High School I - Township of Medford	District 235 Hartford Rd Medford, NJ 08055	Lenape Regional High School District is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Lenape High School Auditorium to host a community concert on Wednesday, August 15,2018	7/3/2018 #1934412	GL AU EX WC
H - State of new Jersey I - Township of Bordentown	Department of Health 369 S Warren St Trenton, NJ 08608	Evidence of Insurance for Bordentown EMS services	7/5/2018 #1935025	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 6/22/2018 To 7/22/2018

H - MIJO d/b/a Springfield Golf I - Township of Springfield	Center 855 Jacksonville-Mt. Holly Rd. Mt. Holly, NJ 08060	Evidence of Insurance with respects to Rental of golf cart for use at the Burlington Farm Fair by the Jacksonville Volunteer Fire Co. from July 17, 2018 through July 21, 2018	7/5/2018 #1935054	GL AU EX WC OTH
H - VIC GERARD GOLF CARS I - Township of Mount Laurel	281 SQUANKUM ROAD Farmingdale, NJ 07727	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies on the Property Policy if required by written contract. Coverage for hired and borrowed equipment is in place under the property policy.	7/10/2018 #1936646	GL AU EX WC
H - Holy Cross Preparatory Academy I - Township of Delran	Attn: Dennis Murawski, 5035 Route 130 South Delran, NJ 08075	Evidence of Insurance with respects to use of Holy Cross Preparatory Academy parking lot located at 5035 Route 130 South, Delran, J 08075 for the date of August 7, 2018 for parking for Delran Night Out	7/13/2018 #1938604	GL AU EX WC OTH
H - MIJO d/b/a Springfield Golf I - Township of Springfield	Center 855 Jacksonville-Mt. Holly Rd. Eastampton, NJ 08060	MIJO d/b/a Springfield Golf Center is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with respects to Rental of golf cart for use at the Burlington Farm Fair by the Jacksonville Volunteer Fire Co. from July 17, 2018 through July 21, 2018	7/17/2018 #1939166	GL AU EX WC OTH
Total # of Holders: 10				

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 7/22/2018 To 8/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Delran Township Board of I - Township of Delran	Education 22 Hartford Road Delran, NJ 08075	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of School District parking lots for the purpose of car parking August 7, 2018 for Delran Night Out.	7/24/2018 #1943370	GL AU EX WC OTH
H - Resurrection Parish I - Township of Delran	260 Conrow Road Delran, NJ 08075	Evidence of Insurance of with respects to use of Resurrection Parish parking lot located at 260 Conrow Road, Delran, NJ 08075 on August 7, 2018 for parking for Delran Night out.	7/24/2018 #1943371	GL AU EX WC OTH
H - City of Burlington Board of I - City of Burlington	Education 518 Locust Avenue Burlington, NJ 08016	NJMSIJIF & MELJIF limits are excess of the City of Burlington's \$100,000 SIR on GL & \$150,000 SIR on WC. Evidence of Insurance as respects the use of facilities for City of Burlington sponsored activities.	7/25/2018 #1943831	GL AU EX WC
H - City of Burlington Board of I - City of Burlington	Education High Street Burlington Twp., NJ 08016	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of the ball field.. NJMSIJIF & MELJIF limits are excess of the City of Burlington's \$100,000 SIR on GL & \$150,000 SIR on WC.	7/25/2018 #1943832	GL AU EX WC
H - City of Burlington Board of I - City of Burlington	Education 518 Locust Avenue Burlington Twp., NJ 08016	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of facilities and fields by Burlington Youth Football. NJMSIJIF & MELJIF limits are excess of the City of Burlington's \$100,000 SIR on GL & \$150,000 SIR on WC.	7/25/2018 #1943833	GL AU EX WC
H - Burlington City BOE I - City of Burlington	550 High Street Burlington, NJ 08016	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to sports activities for the fund year. NJMSIJIF & MELJIF	7/25/2018 #1943834	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 7/22/2018 To 8/22/2018

		limits are excess of the City of Burlington's \$100,000 SIR on GL & \$150,000 SIR on WC.		
H - NJ TRANSIT Corp I - Township of Delanco	Real Estate Division; 7th Floor Manager, Property Management - Permits One Penn Plaza East Newark, NJ 07105	Re: Permit # P030401250-01 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	7/26/2018 #1943933	GL AU EX WC
H - PSE&G I - Township of Florence	Mail Code 18A 80 Park Plaza Newark, NJ 07101	PSE&G is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Florence Township is installing surveillance cameras for the Police Department on certain PSE&G poles in the community.	7/30/2018 #1944708	GL AU EX WC
H - Verizon Communications Inc. its I - Township of Florence	Subsidiaries and Affiliates Zee Walker, Verizon New Jersey, 6000 Hadley Road South Plainfield, NJ 07080	Holder Name Cont.: Centralized Engineering Services. Verizon Communications Inc, its Subsidiaries and Affiliates is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Florence Township Police Department will be installing surveillance cameras in the community.	7/30/2018 #1944722	GL AU EX WC
H - Delran 6006 LLC - Pizza Hut I - Township of Delran	6006 Route 130 South Delran, NJ 08075	Evidence of Insurance with respect to use of Pizza Hut parking lot located on Route 130 Delran for parking for Delran Night Out activities on August 7, 2018.,	7/30/2018 #1944784	GL AU EX WC OTH
H - County of Burlington, Dept of I - Township of Riverside	Public works Div of Engineering 49 Rancocas Rd Eastampton, NJ 08060	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	7/31/2018 #1945956	GL AU EX WC
H - Miller Truck Leasing I - Township of Lumberton	1820 Route 38 Lumberton, NJ 08048	Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured)with respect to a rented refrigerated truck for our National Night Out event on 8/7/2018. Delivery 8/6 and Returned 8/8	8/3/2018 #1951652	GL AU EX WC OTH
H - Hartford Corners Ownership LLC I - Township of Delran	c/o Levin Management Corporation P.O. Box 326 Plainfield, NJ 07061	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Hartford Corners	8/3/2018 #1951557	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 7/22/2018 To 8/22/2018

		Ownership LLC to utilize a portion of the shopping center parking lot for parking for the Delran Night Out on August 7, 2018 from 5-10 pm.		
H - Mike's Golf Courts 1972 I - Township of Delran	N. Black Horse Pike Williamstown, NJ 08095	Evidence of Insurance with respect to use of golf carts for Delran Night Out August 7, 2018	8/3/2018 #1951558	GL AU EX WC
H - NJ TRANSIT Corp I - Township of Delanco	Real Estate Division;7th Floor Manager, Property Management - Permits One Penn Plaza East Newark, NJ 07105	NJ Transit and the State of New Jersey are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Permit # P030401250 01.	8/6/2018 #1952111	GL AU EX WC
H - NJ TRANSIT Corp I - Township of Delanco	Real Estate Division;7th Floor Manager, Property Management - Permits One Penn Plaza East Newark, NJ 07105	NJ Transit and the State of New Jersey are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to Permit # P030401250 02.	8/6/2018 #1952112	GL AU EX WC
H - Miller Truck Leasing I - Township of Lumberton	1820 Route 38 Lumberton, NJ 08048	Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability Automobile Liability & Excess Liability & as Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured)with respect to a rented refrigerated truck for our National Night Out event on 8/7/2018. Delivery 8/6 and Returned 8/8	8/6/2018 #1952131	GL AU EX WC OTH
H - Vermeer Rental Fax I - Township of Delran	7 Maple Avenue Lumberton, NJ 08048	Evidence of Insurance with respect to use of Vermeer Screener for Delran Compost Site.	8/8/2018 #1952543	GL AU EX WC
H - Chesterfield Board Of Education I - Township of Chesterfield	30 Saddle Way Chesterfield, NJ 08515	Chesterfield Board of Education and it's elected members, agents, servants and employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Chesterfield Township is having their annual Harvest Festival on 9/29/18. They use the school rest rooms for this event.	8/14/2018 #1953227	GL AU EX WC
H - New Jersey Department of Health & Senior Svcs		Evidence of Insurance for the Lumberton Emergency Squad for the	8/15/2018	GL AU EX

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 7/22/2018 To 8/22/2018

I - Township of Lumberton	Office of EMS PO Box 360 Trenton, NJ 08625	2018-2019 term.	#1953346	WC OTH
H - Ramblewood Country Club I - Township of Mount Laurel	200 Country Club Pkwy Mt. Laurel, NJ 08054	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Ramblewood Country Club loaning Mount Laurel Township 5 golf carts to use for the Fall Fest	8/15/2018 #1953393	GL AU EX WC OTH
H - SealMaster I - Township of Westampton	6853 Ruppsville Road Allentown, PA 18106	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to SealMaster, Crack Pro260 Trailered Tandem Axle, 260 Gallon Diesel Fired Oil Jacketed Melter/Applicator with a Replacement Value of \$55,000	8/15/2018 #1953448	GL AU EX WC OTH
H - SealMaster I - Township of Tabernacle	6853 Ruppsville Road Allentown, PA 18106	Certificate Holder is an additional insured on the above-referenced Commercial General Liability, and Excess Liability Policies if required by written contract.	8/16/2018 #1953920	GL AU EX WC
Total # of Holders: 23				

**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
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
Total By Line	\$52,825.00	\$0.00	\$0.00	\$1,650.00	\$19,975.00	\$7,575.00	\$0.00	\$442.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29,642.50	\$23,182.50

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

Burlington County Municipal Joint Insurance Fund 2018 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid 2018	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	995.00															0.00	995.00
Beverly	1,595.00															0.00	1,595.00
Bordentown City	1,595.00															0.00	1,595.00
Bordentown Twp.	2,660.00															0.00	2,660.00
Chesterfield	995.00															0.00	995.00
Delanco	1,595.00							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			712.28							1,595.00	0.00
Palmyra	1,595.00															0.00	1,595.00
Pemberton Boro	995.00															0.00	995.00
Pemberton Twp.	4,645.00									3,104.62						3,104.62	1,540.38
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									939.98						939.98	55.02
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	\$712.28	\$4,044.60	\$0.00	\$0.00	\$0.00	\$0.00		10,172.24	41,122.76

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

Burlington County Municipal Joint Insurance Fund 2018 Wellness Incentive Program																	
Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid 2018	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	500.00															0.00	500.00
Beverly	750.00															0.00	750.00
Bordentown City	750.00															0.00	750.00
Bordentown Twp.	1,000.00		73.83					649.99								723.82	276.18
Chesterfield	500.00									225.00						225.00	275.00
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									120.00						120.00	380.00
Westampton	750.00								69.99							69.99	680.01
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	\$69.99	\$345.00	\$0.00	\$0.00	\$0.00	\$0.00		1,875.84	19,374.16

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 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
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	#####	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00

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

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MEL RMP Compliance as of 9/6/18

JIF	Entity	Not Submitted	Failed Submission	Tier 1 Compliance	Tier 2 Compliance
Burlico	Borough of Fieldsboro	1			
	Borough of Palmyra	1			
	Borough of Pemberton	1			
	Borough of Wrightstown	1			
	City of Beverly	1			
	City of Bordentown	1			
	Township North Hanover	1			
	Township of Bass River	1		1	1
	Township of Bordentown	1			
	Township of Chesterfield	1			
	Township of Delanco	1			
	Township of Delran	1			
	Township of Edgewater Park	1			
	Township of Florence	1			
	Township of Hainesport	1			
	Township of Lumberton	1			
	Township of Mansfield	1			
	Township of Medford	1			
	Township of Mount Laurel	1			
	Township of Pemberton	1			
	Township of Riverside	1			
	Township of Shamong	1			
	Township of Southampton	1			
	Township of Springfield	1			
	Township of Tabernacle	1			
	Township of Westampton	1			
	Township of Woodland	1			
Burlico Total		27		1	1

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

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

BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF June 30, 2018

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	624,554	3,747,326	105,190,993	108,938,319
2. CLAIM EXPENSES				
Paid Claims	188,204	1,450,272	39,366,608	40,816,880
Case Reserves	389,227	743,796	2,797,031	3,540,827
IBNR	(429,496)	(461,062)	2,178,783	1,717,721
Recoveries	-	-	-	-
TOTAL CLAIMS	147,935	1,733,006	44,342,422	46,075,428
3. EXPENSES				
Excess Premiums	200,505	1,203,030	28,049,952	29,252,982
Administrative	113,746	609,361	17,543,110	18,152,471
TOTAL EXPENSES	314,251	1,812,391	45,593,062	47,405,453
4. UNDERWRITING PROFIT (1-2-3)	162,368	201,929	15,255,509	15,457,437
5. INVESTMENT INCOME	10,484	118,744	3,662,361	3,781,105
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	172,852	320,673	19,479,609	19,800,282
8. DIVIDEND	0	0	7,896,718	7,896,718
9. STATUTORY SURPLUS (7-8)	172,852	320,673	11,582,891	11,903,564

SURPLUS (DEFICITS) BY FUND YEAR

Closed	3,657	39,927	6,104,742	6,144,669
MEL JIF Retro	107	1,105	486	1,592
2014	30,693	(263,312)	1,509,851	1,246,539
2015	30,617	8,365	990,470	998,835
2016	122,459	124,791	1,671,115	1,795,906
2017	94,866	509,306	1,306,227	1,815,533
2018	(109,546)	(99,509)		(99,509)
TOTAL SURPLUS (DEFICITS)	172,852	320,673	11,582,891	11,903,564
TOTAL CASH				17,180,773

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	(145)	32,849,243	32,849,098
FUND YEAR 2014				
Paid Claims	9,378	221,463	2,321,110	2,542,573
Case Reserves	(7,484)	68,652	562,323	630,976
IBNR	(31,393)	(13,655)	89,912	76,257
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	(29,499)	276,460	2,973,346	3,249,806
FUND YEAR 2015				
Paid Claims	17,707	210,522	2,172,321	2,382,843
Case Reserves	(8,834)	(192,245)	966,449	774,204
IBNR	(38,373)	(14,558)	142,787	128,229
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	(29,500)	3,719	3,281,557	3,285,276
FUND YEAR 2016				
Paid Claims	5,875	212,484	1,388,618	1,601,102
Case Reserves	(13,275)	(104,726)	673,097	568,371
IBNR	(113,531)	(215,545)	469,344	253,799
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	(120,931)	(107,787)	2,531,059	2,423,272
FUND YEAR 2017				
Paid Claims	27,600	253,270	635,315	888,586
Case Reserves	12,924	4,402	595,161	599,563
IBNR	(133,515)	(746,880)	1,476,740	729,860
Recoveries	0	0	0	0
TOTAL FY 2017 CLAIMS	(92,991)	(489,208)	2,707,216	2,218,009
FUND YEAR 2018				
Paid Claims	127,644	552,678		552,678
Case Reserves	405,896	967,713		967,713
IBNR	(112,684)	529,576		529,576
Recoveries	0	0		0
TOTAL FY 2018 CLAIMS	420,857	2,049,968		2,049,968
COMBINED TOTAL CLAIMS	147,935	1,733,006	44,342,422	46,075,428

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 FUND
FINANCIAL FAST TRACK REPORT
AS OF July 31, 2018

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	624,554	4,371,880	105,190,993	109,562,873
2. CLAIM EXPENSES				
Paid Claims	364,784	1,815,056	39,366,608	41,181,664
Case Reserves	(307,956)	435,839	2,797,031	3,232,871
IBNR	285,836	(175,226)	2,178,783	2,003,557
Recoveries	-	-	-	-
TOTAL CLAIMS	342,663	2,075,670	44,342,422	46,418,092
3. EXPENSES				
Excess Premiums	210,020	1,413,050	28,049,952	29,463,002
Administrative	100,540	709,901	17,543,110	18,253,011
TOTAL EXPENSES	310,560	2,122,951	45,593,062	47,716,013
4. UNDERWRITING PROFIT (1-2-3)	(28,669)	173,260	15,255,509	15,428,768
5. INVESTMENT INCOME	13,928	132,672	3,662,361	3,795,033
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	(14,741)	305,932	19,479,609	19,785,542
8. DIVIDEND	0	0	7,896,718	7,896,718
9. STATUTORY SURPLUS (7-8)	(14,741)	305,932	11,582,891	11,888,824

SURPLUS (DEFICITS) BY FUND YEAR

Closed	3,939	43,865	6,104,742	6,148,607
MEL JIF Retro	144	1,250	486	1,736
2014	1,612	(261,700)	1,509,851	1,248,151
2015	1,495	9,859	990,470	1,000,330
2016	2,059	126,850	1,671,115	1,797,965
2017	2,502	511,808	1,306,227	1,818,035
2018	(26,490)	(125,999)		(125,999)
TOTAL SURPLUS (DEFICITS)	(14,741)	305,932	11,582,891	11,888,824
TOTAL CASH				19,002,812

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	1,000	855	32,849,243	32,850,098
FUND YEAR 2014				
Paid Claims	155,177	376,639	2,321,110	2,697,750
Case Reserves	(155,177)	(86,524)	562,323	475,799
IBNR	0	(13,655)	89,912	76,257
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	0	276,460	2,973,346	3,249,806
FUND YEAR 2015				
Paid Claims	13,129	223,651	2,172,321	2,395,972
Case Reserves	(13,152)	(205,397)	966,449	761,052
IBNR	23	(14,535)	142,787	128,252
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	0	3,719	3,281,557	3,285,276
FUND YEAR 2016				
Paid Claims	8,808	221,292	1,388,618	1,609,910
Case Reserves	(31,072)	(135,799)	673,097	537,299
IBNR	22,264	(193,281)	469,344	276,063
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	(0)	(107,788)	2,531,059	2,423,271
FUND YEAR 2017				
Paid Claims	65,764	319,034	635,315	954,349
Case Reserves	(61,533)	(57,131)	595,161	538,030
IBNR	(4,230)	(751,110)	1,476,740	725,630
Recoveries	0	0	0	0
TOTAL FY 2017 CLAIMS	0	(489,208)	2,707,216	2,218,009
FUND YEAR 2018				
Paid Claims	120,907	673,585		673,585
Case Reserves	(47,022)	920,692		920,692
IBNR	267,779	797,355		797,355
Recoveries	0	0		0
TOTAL FY 2018 CLAIMS	341,664	2,391,631		2,391,631
COMBINED TOTAL CLAIMS	342,663	2,075,670	44,342,422	46,418,092

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 July/August

ITEM	FILING STATUS
Meeting Minutes	9/19/18
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

Burlington County Municipal Joint Insurance Fund

Annual Regulatory Filing Check List

Year: January 1, 2018 – December 31, 2018

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	4/4/18
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	1/19/18
Annual Assessments/Contributions	1/19/18
Supplemental Assessments/Contributions	N/A
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	8/7/19	N/A	7/16/19	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	3/31/19	NA	3/31/19	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

Discovery Rule Keeps Alive Plaintiff's Medical Malpractice Case and Respondent's Lien Rights

John H. Geaney July 26, 2018 Key Defenses 0 Comments

Lynda Ferrari was injured at work falling down steps in April 2006. She sought treatment for her right knee and lower back. Dr. Joan O'Shea performed authorized surgery to address Ferrari's right-sided herniated discs at L4-5 and L5-S1. Ferrari experienced increased pain following surgery. She saw multiple physicians after the surgery, seeking relief for her increased pain.

Ferrari filed a medical malpractice law suit on September 29, 2014 against Dr. O'Shea and Virtua Hospital. The doctor filed an answer in January 2015 asserting that the law suit was barred by the statute of limitations. Defendant relied on the employer's IME in the workers' compensation case performed by Dr. Anton Kemps in 2009. In that report, Dr. Kemps opined that Ferrari developed arachnoiditis as a result of the surgery. He provided an estimate of 5% permanent partial disability. Defendant argued that more than two years expired from the date of Dr. Kemps' 2009 report and the filing of the civil law suit. The trial court ruled in favor of defendant and dismissed the case.

Ferrari appealed and argued that the two year limitations period should not have begun to run in 2009. Both parties agreed that a medical malpractice case must be filed within two years of the accrual date, but New Jersey law makes clear that the cause of action does not accrue until the injured party discovers that he or she has an actionable claim. Ferrari argued that the 2009 report from Dr. Kemps did not alert her that the surgery was a failure or that Dr. O'Shea may have committed malpractice. It just said she developed arachnoiditis.

Ferrari maintained that she had no knowledge of potential malpractice until Dr. Kemps wrote another report in September 28, 2012. In that second report, Dr. Kemps said that there was no indication that Ferrari *"had any material placed within her disc spaces to replace the removed disc."* He added that a review of the operative report did not show that any stabilization device was inserted to replace the removed disc. There was also some evidence from a 2013 report of Dr. O'Shea that Ferrari experienced an additional herniation at the site of the operation at L4-5.

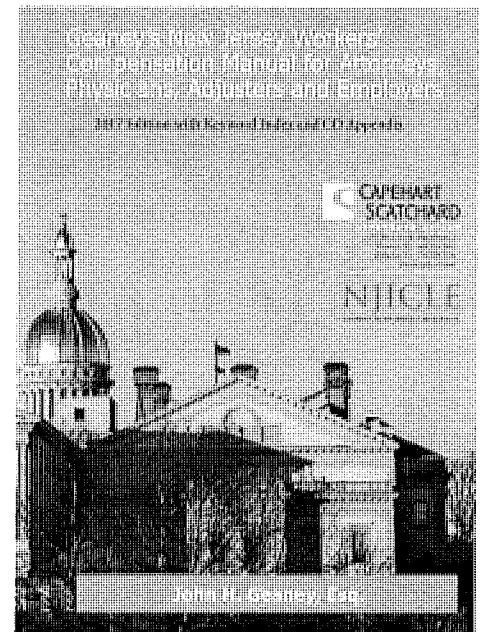
The Appellate Division disagreed with the trial judge. **"However, we agree with plaintiff that Dr. Kemps' September 28, 2012 report was the first concrete information she received suggesting that Dr. O'Shea made a mistake in performing the surgery. None of the other information defendant cites was reasonably likely to inform either plaintiff or her workers' compensation attorney that Dr. O'Shea had done anything wrong."** The Court added, "Until Dr. Kemps' September 28, 2012 report, none of the doctors suggested that Dr. O'Shea was at fault."

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Based on this analysis, the Appellate Division reversed the dismissal of the civil law suit. **This does not mean that the Court found any evidence of medical malpractice: it only means that Ferrari will have a chance to prove her medical malpractice case.**

The case is interesting because it shows how an IME in a workers' compensation case for permanency purposes can sometimes create the basis for a medical malpractice claim and indeed start the clock running on the injured worker's potential civil law suit. **This is one compelling reason why parties need to read IME reports in workers' compensation very closely.** Sometimes the tendency is to just focus on the overall percentage of disability and potential credits. But both counsel have to pay close attention to discussions about the effectiveness of surgery. In this case, the Appellate Division specifically noted that Ferrari's workers' compensation attorney would not have been alerted to potential malpractice until he read the September 2012 report. Moreover, respondent's lien rights depended on the revival of the medical malpractice law suit, so defense counsel must also be vigilant. The case underscores why it often does not make sense for workers' compensation counsel to hold onto IMEs until they get to court at a pretrial hearing. A report such as this should be sent immediately to opposing counsel, since the Appellate Division in this case concluded that the cause of action accrued the very date of the September 28, 2012 report of Dr. Kemps.

This case can be found at ***Ferrari v. Joan F. O'Shea, M.D.*** A-3289-16T2 (App. Div. July 13 2018). *We thank our friend Ron Siegel, Esq. for bringing this case to our attention.*

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About the Author:

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Maximal Medical Improvement Medical Marijuana medical
reimbursement Mutual Benefit Doctrine Occupational
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permanency benefits Permanent Partial Disability PIP post-
offer medical examinations Reasonable
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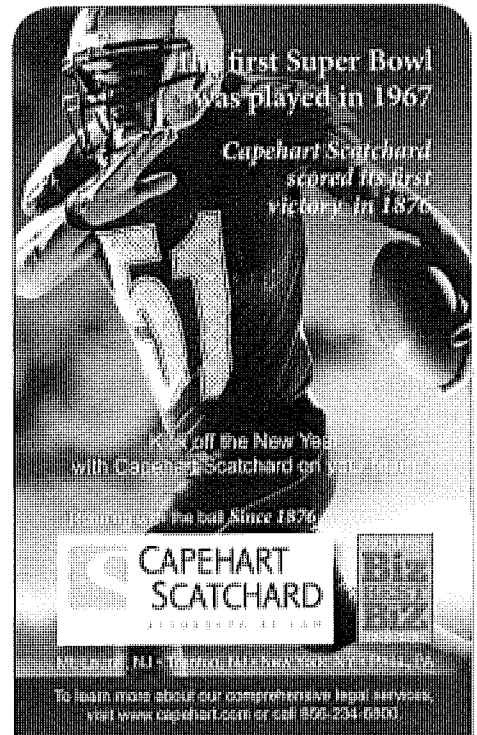
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Appellate Division Rules Accident in Access Driveway of Employer after Lunch Was Compensable

John H. Geaney August 2, 2018 Compensability 0 Comments

George Washington, an employee of Runnells Center for Rehabilitation and Healthcare, left work on March 5, 2015 and drove his car to pick up lunch at a nearby restaurant. Returning from lunch, his car struck a guardrail on a snow-covered access driveway owned by Runnells. He completed an accident report at the scene, exited his vehicle, then slipped and fell, fracturing his ankle.

In April 2016, Washington sued Runnells, his employer, seeking compensatory damages. Defendant Runnells surprisingly failed to argue that workers' compensation was plaintiff's exclusive remedy. One cannot sue one's employer in civil court except for rare exceptions. Eventually Runnells amended its position in the case to argue that plaintiff could not sue the company in civil court, and the amendment was allowed. That set the stage for an interesting decision. *Was Mr. Washington at work when he slipped and fell on an access road coming back from lunch?*

The Superior Court held that plaintiff could not bring a civil suit against Runnells. It did not matter that plaintiff was returning from a lunch break. His car had reached the premises owned or controlled by his employer and he was technically in the course of employment when he was injured. Therefore his sole remedy was workers' compensation benefits, something Washington did not desire.

Washington relied on *Acikgoz v. N.J. Tpk. Auth.*, 398 N.J. Super. 79 (App. Div. 2008). He argued that his case was similar to this 2008 case. In that case two vehicles collided on an access road owned by the New Jersey Turnpike Authority, and a civil case was allowed. Both drivers worked for the Turnpike Authority. Acikgoz had completed his shift and was heading home. Lowden, the other driver, was merely driving to work to pick up his paycheck.

The Court in *Acikgoz* allowed the civil law suit stemming because it held that Lowden was **not** in the course of his employment, as he was just picking up a paycheck. He was not there to work. Further, the access road was open to the public. The Court found that Lowden used the access road for "convenience" rather than for the benefit of his employer.

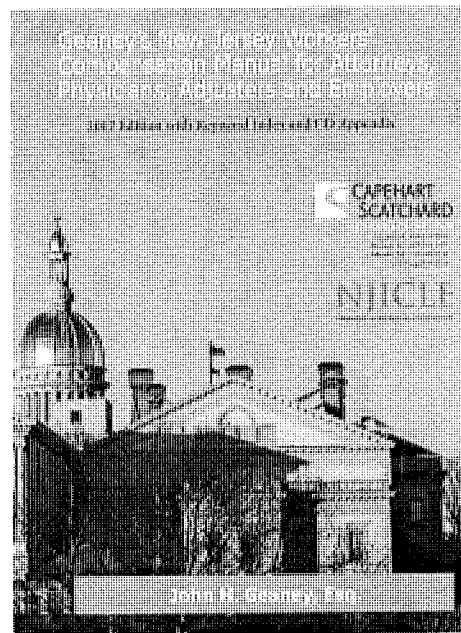
The Appellate Division concluded that Washington's case was not the same as *Acikgoz* at all. The Appellate Court felt that Washington's civil case was barred because plaintiff was technically at work when he was injured on the employer's premises. The court noted that the road he was on was not used by the public. The Court also held that the civil case should be dismissed without prejudice pending a decision in the Division of

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Workers' Compensation on the issue of compensability. It is noteworthy that the Appellate Division in this case deferred to the Division of Workers' Compensation for the final say on the application of the premises rule, predicting that the Division of Workers' Compensation would be in agreement. That has not been the trend in recent cases where the Superior Court has been faced with workers' compensation compensability decisions, making their own final determination.

This case can be found at **Washington v. Runnells Operating, LLC**, A-3996-16T2 (App. Div. July 25, 2018). It illustrates an important point in workers' compensation. The premises rule is a strict rule. When one is on the premises to work, workers' compensation laws apply. It does not matter that one may be returning from lunch or returning from an off-premises shopping errand; the mere presence on the premises to renew work is enough to bring the worker within the protection of workers' compensation. In this case Washington fought hard to be **outside** workers' compensation because the potential for damages is often far greater in the civil courts than in workers' compensation.

Thanks to our friend, Ron Siegel, Esq. for bringing this interesting case to our attention.

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About the Author:

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A Capehart Scatchard Blog

Liability Carrier's Exclusion of Coverage for Workers' Compensation Injuries Applies to Section 79 General Contractor Determinations of Employment

John H. Geaney August 9, 2018 Workers' Comp 0 Comments

New Jersey has a sensible provision that protects employees of subcontractors who are injured on construction jobs. If an employee of a subcontractor is injured on a job, and the subcontractor has no workers' compensation insurance, the injured employee becomes covered by the general contractor's workers' compensation policy. But what if the injured employee instead decides to file a civil suit against the general contractor for negligence? Does the general contractor's liability insurance policy cover the civil suit? Can the injured employee sue the general contractor and obtain workers' compensation from the general contractor?

These questions were answered in ***DaSilva v. JDDM Enterprises, LLC, David Cohen, t/a JDDM Custom Construction***, A-3302-16T2 (July 27, 2018). The case involved an injury to Mr. DaSilva. He was working for Hand Brothers on a construction job. Hand Brothers was a subcontractor of JDDM, the general contractor. DaSilva fell one story through a cut-out stairwell on the job and suffered injuries. Hand Brothers had allegedly presented a fake certificate of insurance to JDDM and actually had no compensation coverage.

DaSilva sued JDDM and its principal, David Cohen, seeking damages in a civil action. JDDM referred the suit to Utica Insurance, its liability carrier. Utica declined coverage because its policy excluded workers' compensation injuries. JDDM and Cohen then filed a third-party declaratory judgment action against Utica, seeking an injunction to compel Utica to defend NJJD and Cohen in the civil action. Utica then moved for summary judgement arguing that the declaratory judgment suit must be dismissed as Mr. DaSilva's injuries arose from work. Utica further contended that DaSilva was covered by JDDM under N.J.S.A. 34:15-79 because JDDM was the general contractor.

The trial judge granted summary judgment in favor of Utica. JDDM and Cohen settled the civil claim with DaSilva and then appealed the decision to let Utica out of the case. The Appellate Division reviewed the language contained in Section 79. "*Under this provision, a contractor who retains a subcontractor becomes liable for workers' compensation benefits owed to the subcontractor's employees if the subcontractor does not provide workers' compensation insurance.*"

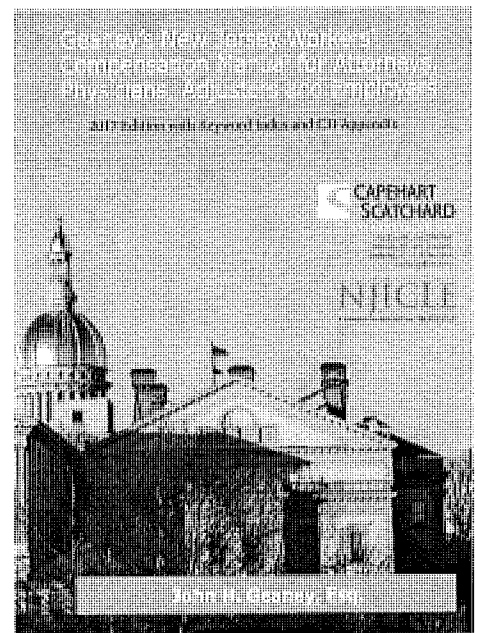
The Appellate Division also took note of the fact that JDDM's workers' compensation carrier in fact admitted liability under Section 79 to DaSilva. The Appellate Division ruled that Utica's policy excluding coverage *for benefits that are provided or are required to be provided under workers' compensation* was valid. Since JDDM was required to provide

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workers' compensation coverage under Section 79, Utica was well within its rights to deny coverage on the civil suit.

What about the right of DaSilva to sue the general contractor while at the same time asserting coverage for workers' compensation against the general contractor under Section 79? Does the exclusive remedy provision apply barring his civil law suit? The Appellate Division commented as follows: **"Because general contractors are not part of an employment contract between a subcontractor and its employees, they are 'not required to provide workers' compensation coverage, and do not enjoy the immediate employer's immunity from tort liability,"** citing to Eger v. E. I. du Pont de Nemours Co., 110 N.J. 133, 137 (1988).

So the Court was saying that DaSilva's civil law suit against the general contractor was not barred under the exclusive remedy provision. That may seem unfair to the general contractor. However, Section 79 does allow the general contractor to full reimbursement from the subcontractor which failed to carry insurance. In addition, there would be subrogation issues here under Section 40. DaSilva had a double recovery here. He settled his civil suit against the general contractor and obtained workers' compensation benefits from the general contractor by virtue of Section 79. Therefore, the worker's compensation carrier would be entitled to assert subrogation rights and thereby reduce its obligation to DaSilva.

Thanks to our friend Ron Siegel, Esq. for bringing this case to our attention.

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A Capehart Scatchard Blog

Appellate Court Rejects Trucker's Injury While Dressing After Showering During Trip From California to New Jersey

John H. Geaney August 17, 2018 Uncategorized 0 Comments

Samuel Kamenette drove over-the-road trucks for Sangillo & Sons. He was injured on October 9, 2015 in the State of Wyoming. He was driving a load from California to New Jersey. He slept the night before in his truck, and in the morning he drove for an hour to a Flying J, part of a Pilot Flying J nationwide chain. He purchased over 50 gallons of fuel, parked the truck, went into the Flying J, and he took a shower. He then dressed in the shower area preparing to renew his drive. He sat on a bench to put on his boots, but the bench collapsed causing injuries. He alerted his employer of the injury and then drove to a clinic for treatment, obtaining pain killers, before driving back to New Jersey.

Kamenette brought a workers' compensation claim and also settled with Pilot Flying J for \$40,000 in a third party action. He filed a motion for medical and temporary disability benefits in the workers' compensation case, and the Judge of Compensation ruled in his favor, finding that the accident arose from the employment. Sangillo and Sons appealed.

At trial Kamenette testified that he needed to take the shower partly because it is an appearance issue. He represents his company. He also said that a shower keeps him more alert. The Appellate Division rejected both rationales. It said that Kamenetti did not testify that he had been drowsy and said that since petitioner had no deliveries to make, the appearance argument also failed. The Appellate Division felt that his showering was therefore "indistinguishable from the showering of countless on-premises employees in their homes every day before going to work." The Court said:

It would not be consonant with the language or intent of the 1979 amendments to extend workers' compensation to cover employees engaging in pre-work activities that will make them more refreshed, efficient, alert, fragrant, or attractive during the work day, such as bathing, eating breakfast, drinking coffee, exercising, or dressing. Treating these pre-work activities as covered would contravene the requirement that the employee "engaged in the direct performance of duties assigned or directed by the employer."

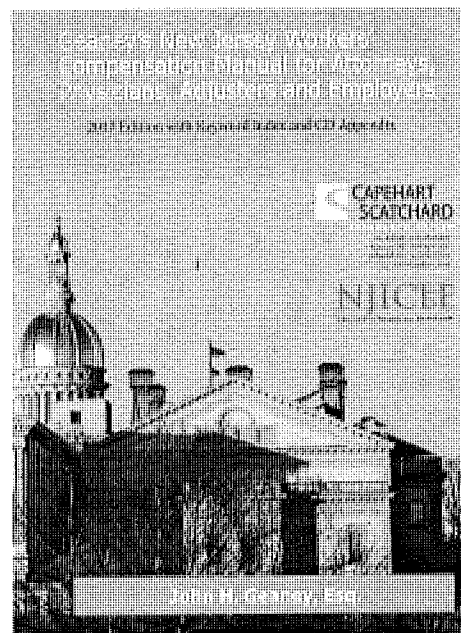
The Appellate Division further commented as follows: "Thus, had Kamenetti stayed in a motel or truck stop with a shower, showered there, and injured himself while dressing, he would be equally ineligible for compensation as an on-premises employee who slept, showered, and dressed at home. However, he chose to stay at a 'mom and pop' truck stop that had no showers, and therefore had to go elsewhere to shower. The choice does not change the result."

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This statement in the preceding paragraph seems to run counter to [Johnson-Tucker v. Plainfield Board of Education](#), No. A-5078-06T3 (App. Div. July 1, 2008). There a petitioner attended a Board approved seminar in Georgia. She was unable to get a room in the hotel where the seminar was located. Before the seminar began, she went to breakfast in her hotel, and the chair she was sitting in collapsed causing injury. The Appellate Division held that this injury was in fact work related, embracing the theory that injuries in the hotel would be compensable because getting a meal was necessary, even if the petitioner was not at the hotel where the seminar took place yet.

The Appellate Division also rejected the argument that Mr. Kamenetti's injury was a minor deviation from employment. The Court distinguished one case involving an off-premises compensable coffee break. In that case the injured employee was a foreman who went to the union hall to discuss a new job with a union instructor. Since the instructor was busy, the foreman took his break and drove five miles to get a cup of coffee as there was no coffee in the union hall. He was injured in a car accident on the way. The Appellate Division found that case compensable on the theory that off-premises employees are entitled to the same coffee breaks as on-premises employees, but it felt it had no application to this set of facts.

In the end, the Appellate Division found that the petitioner's shower was a "personal activity," not a duty. An attorney for COSH filed an amicus curiae brief, arguing that the petitioner's shower was covered under the "Personal Comfort Doctrine," which New Jersey recognizes. Certain activities like going to a restroom, going on a coffee break or smoking a cigarette have historically been accepted in most states under the Comfort Doctrine. Counsel argued that the need to take a shower for someone who drives across the country fits squarely within this doctrine. The Appellate Division would not entertain this interesting argument because the issue had not been raised at the Division of Workers' Compensation level.

This case is not reported but it underscores how challenging it is to differentiate what is or is not a minor deviation. The five-mile drive for a cup of coffee was considered a minor deviation, but the Appellate Division in this case felt that the shower was purely personal and therefore a major deviation. The case can be found at [Kamenetti v. Sangillo & Sons](#), A-0394-16T3 (App. Div. August 8, 2018).

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About the Author:

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A Capehart Scatchard Blog

Understanding The Idiopathic Defense

John H. Geaney August 24, 2018 Key Defenses 0 Comments

We hear the term "idiopathic claim" quite frequently in workers' compensation, but what does it really mean? To begin with, "idiopathic" is a combination of two Greek words: "idio" relating to "one's own" and "pathic" suggesting suffering or disease. It has come to mean any disease or condition of unknown cause. Lawyers and practitioners have borrowed this term to argue in workers' compensation that if a condition is idiopathic, it must be considered not causally related. Yet the word "idiopathic" does not appear anywhere in the New Jersey Workers' Compensation Act, and there are precious few New Jersey cases that even refer to it.

A more useful way to understand the defense is to think about the two fundamental requirements for any workers' compensation claim: *the injury must occur during the course of employment, and the injury must arise from employment.* So a police officer is walking down steps at work and feels sudden pain in his knee. He does not fall; he does not strike the ground. A piece of bone broke off in the knee spontaneously for no known reason. Is this compensable? No, according to **Meuse v. Egg Harbor Township Police Department**, No. A-4553-90 (App. Div. May 6, 1992). It is idiopathic, or more precisely, the injury did not arise from the employment.

Another way of restating this is that for an injury to be work related, it must occur during work and the premises at work must contribute to the injury. In the above *Meuse* case, work had nothing to do with the injury. It could have happened anywhere and it was pure accident that the bone broke off while walking at work. The act of walking which the officer was doing was no different than his walking anywhere else.

Another example: Iesha is getting ready to go home on a snowy winter day. Her shoulder has been painful for weeks from heavy shoveling at home. She puts on her winter coat, and as she raises her right arm, she feels a tear in the shoulder. She is diagnosed with a rotator cuff tear. This happened at work, but did work cause the injury to occur? Arguably no, because Iesha puts on her winter coat all the time, whether at home or at work. She did not slam into a door or bump into another employee when she was putting on the coat. The shoulder just spontaneously tore while she was putting her coat on. This is similar to the *Meuse* case. The injury did not arise from work and would be considered idiopathic.

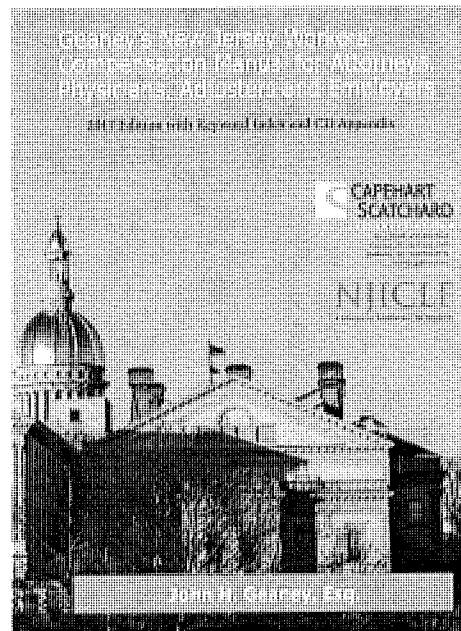
What about an employee who wears three inch platform heels to work. While walking down the corridor, she turns right to go to the cafeteria for a cup of coffee. As she turns right, her right foot falls out of the platform shoe and she badly sprains her ankle at that very moment. She does not fall and hit the ground. Defense would concede that this meets the first test: it happened at work. But did it arise from work? Arguably no. Work did not cause this to happen at all. The bad sprain was produced by the act of walking with three inch platform heels.

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Suppose in the above example that the employee with the platform heels slips and falls as her shoe is coming out. She braces herself with her right hand, and she fractures the hand in two places while trying to protect herself from the fall on a tile floor. Is the hand injury compensable? Well, the injury occurred during work hours, and employees are generally covered while going for a cup of coffee on premises. The act of falling and striking the hard ground caused the employee to fracture her hand. This not only happened during work but the work premises – the hard tile floor – caused the hand to fracture in two places. The floor is part of the work premises, and this hand injury is likely to be found work related.

In short, when we think of idiopathic claims, the better analysis is whether the injury arises from work or just from personal activities that could have happened anywhere.

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Tags: idiopathic defense

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Legislative Changes to New Jersey Workers' Compensation

John H. Geaney August 31, 2018 Workers' Comp 0 Comments

On August 24, 2018, Governor Murphy signed a bill that for all practical purposes ends the right of employers to make bona fide offers of permanent partial disability free of counsel fees. The statute that enabled employers to make bona fide offers within 26 weeks of maximal medical improvement, or return to work, whichever is later, without the offer being feeable, was passed on April 3, 1928. For almost a century, employers made such voluntary offers to tide injured employees over while their workers' compensation cases were pending. The inducement to employers was the savings on counsel fees. Neither petitioner nor respondent paid a counsel fee on the amount of a timely voluntary offer.

Under the new law signed by the Governor, counsel for petitioners are entitled to a fee on all benefits paid to the petitioner if those payments occur after the date of a signed agreement between counsel and the injured worker. An employer can still make an offer of permanency if the employer so desires and get a dollar credit, of course, but for practical purposes there will be no way to know whether the voluntary offer will be feeable. There is no obligation on the part of the injured worker to disclose to the employer or carrier whether he or she has a signed agreement with counsel. In many cases the adjuster may be well aware that the injured worker has an attorney and can therefore infer that there is an attorney-client relationship.

One question practitioners have is whether an attorney for the injured worker can still agree with the employer or carrier not to take a fee on a voluntary offer of permanency as an inducement for such an offer to be made. Voluntary offers of permanency are popular with injured workers because they help with the employee's finances while the case is pending. This sort of agreement by petitioner's counsel to waive a fee on an amount offered would almost certainly be honored by a Judge of Compensation, even if there is a written agreement predating the offer of permanency.

One other important legislative development in New Jersey is the potential loss of the "reverse offset." New Jersey is one of 15 states that has an agreement with the Social Security Administration giving the offset for total disability payments to the employer. In most states the offset goes to the Social Security Administration. In a reverse offset state like New Jersey, workers' compensation benefits in total disability award cases are reduced by the amount of SSDI benefits in certain circumstances.

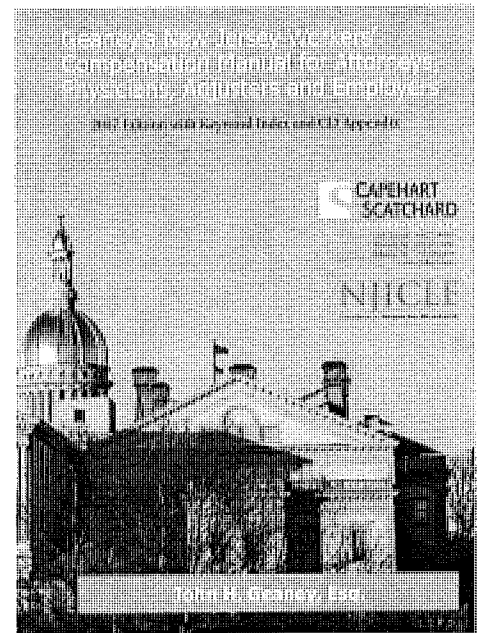
The proposed 2019 federal budget eliminates the reverse offsets in the 15 states that currently are permitted to offset against SSDI benefits. There is a formula that limits the employee to 80 percent of the employee's average current earnings between workers' compensation and SSDI benefits. In New Jersey, the benefit from workers' compensation is reduced rather than SSDI in achieving the 80% limit. This has saved

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employers and carriers countless millions of dollars over the years. The current budget proposal would eliminate this practice in all 15 states that have a reverse offset. The reason for the budget proposal is that it will allegedly save the federal government \$164 million over 10 years.

Thanks to Craig Livingston, Esq. for bringing this budget proposal to our attention. Employer groups need to speak to their federal legislators about opposition to this budget proposal. This would be a very costly change for New Jersey employers, and such a change will generate much more litigation in total disability claims.

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Tags: bona fide offers, fees

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The Two Minimum Rates in New Jersey Workers' Compensation

John H. Geaney September 7, 2018 Workers' Comp 0 Comments

Everyone knows that New Jersey has a minimum rate for temporary disability benefits, but it is not as widely understood that New Jersey also has a minimum rate for permanency. In 2018 the minimum rate for temporary disability benefits is \$241 per week. But the minimum rate for permanency remains \$35 per week, as it has for many decades.

Why is this important? Part-time employment is at an all-time high in the United States, and millions of Americans have second jobs. There are many situations where an employee will have a high-paying full-time job but the injury occurs on the part-time job. The question for adjusters and professionals is how to set the rate and thereby determine exposure and reserves.

Consider a cafeteria worker in a private business who works part-time earning \$100 per week. He falls, fractures his hip and develops problems with walking. What do we pay this worker for temporary disability benefits? The answer is \$241 per week until he reaches maximal medical improvement or can return to work either full-time or on a light duty basis. It does not matter that \$241 per week is higher than the wage of \$100 per week. That is the minimum rate.

Now fast forward to the permanency stage of the case. The injured worker has had a hip replacement and has permanent gait issues. The Judge of Compensation has reviewed the permanency estimates for both sides and recommends 50% permanent partial disability as a compromise for settlement purposes.

What do we pay this worker for a 50% award? He is back to work at the cafeteria job and back to work full-time at his regular job at a grocery store, but he clearly has objective evidence of a significant impairment. The rate chart which we all have at our desks says that 50% permanent partial disability equates to 300 weeks of compensation at a rate of \$657 per week for a 2018 injury for a grand total of \$180,600. But remember that his wage is \$100 per week in the part-time job. That is the wage we focus on, not the worker's full-time job at the grocery store. Can we pay less than \$241 per week, which is the minimum for temporary disability benefits? Yes we can because there is a different minimum for permanency purposes.

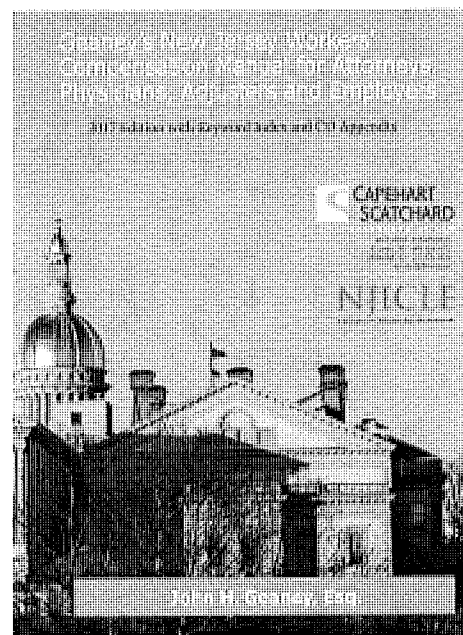
This is an area of practice that every good practitioner must master. We do not pay \$180,600 over 300 weeks. That would be an enormous overpayment. We take the wage of \$100 and multiply it by 70% for a rate of \$70 per week. We then multiply \$70 per week times 300 weeks and get an award of \$21,000. *That is about \$160,000 less than the rate chart provides for someone with a 50% disability!*

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So the lessons in understanding the minimum rate for permanency are crucial to grasp. Countless workers' compensation cases get overpaid for failure to understand that the minimum for permanency is far less than the minimum for temporary disability benefits.

- Remember not to use the rate chart on your desks for low wage employees. The rate chart is only relevant for high wage employees
- Do not count the other job's wages in New Jersey in calculating the amount due for temporary disability or permanent disability purposes. You use the wage for the job where the injury occurred.
- For permanency awards, take the average weekly wage, multiply by 70% and that becomes what we refer to as the "capped rate." The rate never goes higher than that number. In the above case, the capped rate is \$70 per week.
- Set the wage and rate at the start of the case for both temporary and permanency purposes. All accurate reserves and exposure analysis depend on this.
- We do not reconstruct wages for temporary disability benefit purposes. In some cases a worker's part-time wage may be reconstructed to a 40-hour week if the worker can show a permanent diminution of working ability. It is our position that someone who is back to work on both jobs cannot meet this test for reconstruction of wages.

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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
208	BURL	PEMBERTON	Alison Varrellmann	Tax Collector	03/23/15
208	BURL	PEMBERTON	Robert Benick	Treasurer	01/01/14
642	BURL	PEMBERTON BOROUGH	Kathleen Smick	Tax Collector	05/19/14
642	BURL	PEMBERTON BOROUGH	Donna Mull	Treasurer	01/01/11
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

MEL STATUTORY BONDS as of 9/4/18

Member ID	Fund ID	Member Name	Applicant	Title	Effective Date
577	BURL	BASS RIVER	Albert Stanley	Tax Collector/CFO	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	09/01/16
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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
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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
208	BURL	PEMBERTON	Alison Varrellmann	Tax Collector	03/23/15
208	BURL	PEMBERTON	Robert Benick	Treasurer	01/01/14
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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
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86	BURL	TABERNACLE	Kimberly Smith	Tax Collector	04/01/16
532	BURL	WESTAMPTON	Robert L. Hudnell	Treasurer	01/01/07
532	BURL	WESTAMPTON	Carol A. Brown-layou	Tax Collector	01/01/07
651	BURL	WOODLAND	Kathleen Rosmando	Treasurer	06/06/13
651	BURL	WOODLAND	Nancy Seeland	Tax Collector	01/01/15
636	BURL	WRIGHTSTOWN	Ronald A. Ghrist	Treasurer	01/01/10
636	BURL	WRIGHTSTOWN	Jeffrey C. Elsasser	Tax Collector	11/01/16

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

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

Last Update: 8/22/2018

2018 BURLCO Meeting Attendance

Municipality	Name	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y								7			
Bass River	Somes/Ireton	FC	FC	N/A	N/A	Alt	FC	N/A						3	1	7	43%	14%	57%
Beverly City	Wolbert/Hannah	FC	FC	N/A	FC	FC	FC	Alt						5	1	7	71%	14%	86%
Bordentown City	Archer/Peak	FC	FC	N/A	Alt	FC	FC	FC						5	1	7	71%	14%	86%
Bordentown Twp.	Theokas/Buhrer	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Chesterfield Township	McMahon/Hoyer	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Delanco Township	Templeton/Browne	FC	FC	FC	FC	FC	FC	Alt						6	1	7	86%	14%	100%
Delran Township	Hatcher/Eggers	FC	N/A	FC	FC	FC	FC	N/A						5	0	7	71%	0%	71%
Edgewater Park Twp.	Pullion/Treusch	FC	FC	N/A	N/A	N/A	N/A	N/A						2	0	7	29%	0%	29%
Fieldsboro	Hansell, P./Hansell, D.	N/A	N/A	FC	FC	N/A	FC	N/A						3	0	7	43%	0%	43%
Florence Township	Brook/Sahol	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Hainesport Township	Kosko/Kilburn	N/A	FC	FC	FC	FC	FC	FC						6	0	7	86%	0%	86%
Lumberton Township	Mansdoerfer/Umba	FC	FC	Alt	Alt	FC	Alt	N/A						3	3	7	43%	43%	86%
Mansfield Township	Fitzpatrick/Puglia	FC	N/A	N/A	FC	N/A	FC	FC						4	0	7	57%	0%	57%
Medford Township	Burger/Meder	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Mt. Laurel	Mascia/Tomczyk	FC	FC	N/A	N/A	FC	FC	FC						5	0	7	71%	0%	71%
North Hanover	Picariello/Wells	FC	FC	FC	FC	N/A	FC	N/A						5	0	7	71%	0%	71%
Palmyra Borough	Gural/Pearlman	FC	FC	N/A	Alt	FC	FC	FC						5	1	7	71%	14%	86%
Pemberton Borough	Mull/Villari	FC	N/A	Alt	N/A	N/A	N/A	N/A						1	1	7	14%	14%	29%
Pemberton Twp.	Gonzalez/Brown	FC	FC	N/A	FC	FC	N/A	FC						5	0	7	71%	0%	71%
Riverside Township	Jack/Lewis	FC	N/A	FC	FC	FC	FC	FC						6	0	7	86%	0%	86%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Southampton Township	Hoffman/Hannah	N/A	N/A	N/A	FC	N/A	N/A	N/A						1	0	7	14%	0%	14%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Tabernacle Township	Cramer/Barber	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Westampton Township	Carrington/Ent	FC	N/A	FC	FC	Alt	FC	FC						5	1	7	71%	14%	86%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	N/A	N/A	N/A	N/A						0	0	7	0%	0%	0%
Wrightstown	Ingling	FC	FC	FC	N/A	FC	FC	FC						6	0	7	86%	0%	86%
27		23	19	17	21	20	22	18	27	27	27	27	27	130	10	189	69%	5%	74%
		85%	70%	63%	78%	74%	81%	67%	100%	100%	100%	100%	100%						

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



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.



AD-276.1 (9/11)



2018 Elected Officials Online Training

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

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

www.firstnetcampus.com/meljif

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

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

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

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



We Must Respect Each Other In Local Government Online Training Instructions

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

To access the online course:

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

www.firstnetcampus.com/meljif

2. If you have previously taken MSI classes, enter your username and password. If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the "We Must Respect Each Other in Local Government".
5. Click 'Enroll'.
6. Click the 'My Training' tab on the top blue tool bar.
7. Click the program name to launch the course.
8. Upon completion of the course and questions navigate to the 'Student Center' tab to print your Certificate of Completion. Transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

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

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

Employee Safety and Anti Harassment Seminar Leader's Guide

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

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

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

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

Section One: Introduction

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

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

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

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

Section Three: Question and Answers:

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

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

ATTENDANCE LOG

Employee Safety and Anti Harassment Seminar

Town/Authority Name: _____

Date: _____ **Time:** _____

Leader's Name: _____

[illegible]

Questions Log

[illegible]

BURLINGTON COUNTY MUNICIPAL **JOINT INSURANCE FUND**

AUGUST & SEPTEMBER 2018 **CLOSED CASES**

1.) **Scheps v. Township of Delran**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint that on November 22, 2014, the Plaintiff, Susan Scheps, was leaving a friend's house at 115 Fox Chase Drive when she tripped and fell in the street in a "rutted, cracked and depressed" condition of the roadway. The Plaintiff further alleged that the Township of Delran had actual or constructive notice of the alleged dangerous condition. The Plaintiff sustained an acute post-traumatic left proximal humerus fracture with displacement which required surgery. The case was assigned to Douglas Heinold, Esquire on October 25, 2016. Defense Counsel accepted the Assignment, he filed an Answer and he proceeded with Discovery. Depositions of fact witnesses were completed and a Defense IME was conducted. An initial Settlement Conference occurred on May 9, 2018 and was unsuccessful in resolving the matter. The Plaintiff's Demand for the Settlement of this matter was for a payment to the Plaintiff in the amount of \$250,000.00. The matter proceeded to an Arbitration Hearing on May 17, 2018. The Arbitrators found the insured to be 100% liable and awarded the Plaintiff the sum of \$196,000.00. Defense Counsel filed a Trial de Novo and a Trial was scheduled in this matter for September 4, 2018. The Fund Solicitor recommended the filing of a Motion for Summary Judgment as soon as possible and Defense Counsel filed said Motion on June 19, 2018. Oral Argument on Defense Counsel's Motion for Summary Judgment occurred on August 7, 2018, and the Honorable Janet Z. Smith, J.S.C. entered an Order granting Defense Counsel's Motion. Judge Smith relied heavily on the Supreme Court decision in *Polzo II*, where that Court laid out a framework of immunity where the injuries occurred on a roadway but did not involve motorized vehicles. Judge Smith found that there was probably sufficient dispute in the record as to whether the road declivity at issue (4' x 4' x 2" deep) was a "dangerous condition". However, she found no actual or constructive notice, and that even though there could have been constructive notice, given Delran Township's actions relative to road review and pothole maintenance, under no circumstances could the Township's action or inaction could not reasonably be found to be "palpably unreasonable". It has been well documented that Delran Township is exemplary in reviewing their roads, with an annual evaluation that involves their public works department and engineer. The Township also does regular rounds of pothole maintenance three to four times a year. Consequently, their conduct in addressing and attempting to ameliorate poor road conditions and potholes provided Defense Counsel with a set of facts that were as good as or better than the public entities cited in the controlling cases, including the County of Essex in the *Polzo II* case. There is the potential that the Plaintiff will file a Motion for Reconsideration or Appeal the Judge's decision.

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: September 5, 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

JULY & AUGUST ACTIVITIES

LOSS CONTROL SERVICES

July

- Township of Bordentown – Conducted a Loss Control Survey on July 17
- Township of Delran – Conducted a Loss Control Survey on July 23

August

- Township of Bass River – Conducted a Loss Control Survey on August 27
- Township of Bordentown – Conducted a Loss Control Survey on August 23
- Township of Edgewater Park – Conducted a Loss Control Survey on August 29
- Township of Florence – Conducted a Loss Control Survey on August 15
- Township of Hainesport – Conducted a Loss Control Survey on August 28
- Township of Mansfield – Conducted a Loss Control Survey on August 13
- Township of Medford – Conducted a Loss Control Survey on August 22
- Township of Shamong – Conducted a Loss Control Survey on August 29
- Township of Southampton – Conducted a Loss Control Survey on August 16
- Borough of Wrightstown – Conducted a Loss Control Survey on August 30

JIF MEETINGS ATTENDED

- Ø Fund Commissioner and Claims Meeting – July 17

MEL MEDIA LIBRARY

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

<u>Municipality</u>	<u>July</u>	<u># of Videos</u>
Township of Hainesport		3
Borough of Palmyra		1

<u>Municipality</u>	<u>August</u>	<u># of Videos</u>
Borough of Palmyra		1

MEL MEDIA CATALOG

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

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

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

The following Safety Director Bulletins and alerts were distributed by e-mail during July and August. 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.

July

- Ø July 10 - 2019 Class Requests - Action Required If You Would Like To Host Classes in 2019
- Ø July 16 - Crossing Guard Train the Trainer Program - August 9, 2018
- Ø July 23 - Police Risk Management Training Program - September 24, 2018
- Ø July 24 - Did You Know? – MSI Training Schedule – BURLCO JIF, August 2018.
- Ø July 24 - Below 100 Training opportunities for Law Enforcement Agencies
- Ø July 27 - Message from Safety Director – Youth Sports Concussions
- Ø July 31 - 2019 MSI Class Requests – PLEASE CALL TO CONFIRM

August

- Ø August 2 - New Bulletin – Preventing Musculoskeletal Injuries Among Solid Waste Collectors
- Ø August 9 - Message from the Safety Director – Fall Protection for Fixed Ladders
- Ø August 14 - MSI Safety Bulletin – Buckle Up
- Ø August 16 - MSI Safety Bulletin – Fatalities and Distracted Driving
- Ø August 17 - Regional Training - Safe Handling of Household Hazardous Waste - September 13, 2018
- Ø August 21 - Did You Know? – MSI Training Schedule – BURLCO JIF, September 2018
- Ø August 24 - Regional Training - Active Shooter in the Workplace - September 21, 2018
- Ø August 28 - Regional Training Reminder - Safe Handling of Household Hazardous Waste - September 13
- Ø August 29 - 2019 Class Requests - Action Required If You Would Like To Host Classes in 2019 –
Deadline Extended to September 28, 2018
- Ø August 30 - Safety Director Bulletin – School Crossing Guards

UPCOMING EVENTS

- Ø Managerial & Supervisory Training – September 5
- Ø Claims & Executive Committee Meeting – September 18
- Ø Executive Safety Committee Meeting – September 18
- Ø Managerial & Supervisory Training – September 27

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 September, October and November 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
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
9/13/18	City of Brigantine #3	Hearing Conservation	12:30 - 1:30 pm
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

DATE	LOCATION	TOPIC	TIME
9/18/18	Borough of Beachwood #3	LOTO	12:30 - 2:30 pm
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 Seasonal (Autumn/Winter) PW Operations	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	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
10/1/18	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/2/18	City of Margate #4	Jetter/Vacuum Safety	8:30 - 10:30 am
10/3/18	Township of Long Beach #1	Flagger/Work Zone	8:30 - 12:30 pm
10/3/18	Lower Township MUA	Flagger/Work Zone	8:30 - 12:30 pm
10/4/18	Township of Moorestown	Leaf Collection Safety	8:30 - 10:30 am
10/4/18	Township of Moorestown	BBP	10:45 - 11:45 am
10/5/18	Borough of Beach Haven #2	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/10/18	Township of Toms River	PPE	8:00 - 10:00 am
10/10/18	Township of Toms River	Jetter/Vacuum Safety	10:15 - 12:15 pm
10/10/18	City of Pleasantville #1	Heavy Equipment Safety	8:00 - 11:00 am
10/10/18	City of Pleasantville #1	BBP	11:15 - 12:15 pm
10/11/18	Township of Jackson	Seasonal (Autumn/Winter) PW Operations	9:30 - 12:30 pm
10/12/18	Borough of Avon-by-the-	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am

DATE	LOCATION	TOPIC	TIME
	Sea #1		
10/12/18	Township of Berlin #2	Heavy Equipment Safety	8:00 - 11:00 am
10/12/18	Township of Berlin #2	Back Safety/Material Handling	11:15 - 12:15 pm
10/12/18	Township of Carney's Point #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/16/18	Township of Barnegat #1	Snow Plow/Snow Removal	9:00 - 11:00 am
10/16/18	Township of Barnegat #1	Hoists, Cranes, Rigging Safety	11:15 - 1:15 pm
10/16/18	Borough of Clementon #3	Jetter/Vacuum Safety	8:30 - 10:30 am
10/17/18	Ocean County College #8	DDC-6	8:30 - 3:00 pm w/lunch brk
10/17/18	Borough of Eatontown #2	Heavy Equipment Safety	8:30 - 11:30 am
10/17/18	Evesham MUA	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/17/18	Evesham MUA	CDL-Drivers Safety Regulations	10:45 - 12:45 pm
10/17/18	Borough of Avalon #4	Fall Protection Awareness	8:30 - 10:30 am
10/17/18	Borough of Avalon #4	Hearing Conservation	10:45 - 11:45 am
10/17/18	Borough of Avalon #4	Fire Extinguisher	12:30 - 1:30 pm
10/17/18	Borough of Avalon #4	Back Safety/Material Handling	1:45 - 2:45 pm
10/18/18	Township of Middletown #5	Snow Plow/Snow Removal	8:00 - 10:00 am
10/18/18	Township of Middletown #5	Leaf Collection Safety	10:15 - 12:15 pm
10/19/18	Borough of Tuckerton #2	LOTO	8:00 - 10:00 am
10/19/18	Borough of Tuckerton #2	Sanitation/Recycling Safety	10:15 - 12:15 pm
10/19/18	Township of Mantua	Seasonal (Autumn/Winter) PW Operations	12:00 - 3:00 pm
10/19/18	Township of Carneys Point #3	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
10/23/18	City of Ventnor	PPE	9:00 - 11:00 am
10/23/18	City of Margate #4	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
10/24/18	Township of Lacey #4	HazCom w/GHS	8:30 - 10:00 am
10/24/18	Township of Lacey #4	BBP	10:15 - 11:15 am
10/24/18	Borough of Beachwood #3	Fall Protection Awareness	12:30 - 2:30 pm
10/24/18	Township of Pemberton	Landscape Safety	8:30 - 11:30 am
10/24/18	Township of Pemberton	Hearing Conservation	12:30 - 1:30 pm
10/25/18	Township of Pennsville #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/26/18	Borough of Tinton Falls	Seasonal (Autumn/Winter) PW Operations	7:30 - 10:30 am
10/26/18	Township of Carneys Point #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/30/18	Borough of Clementon #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/30/18	City of Pleasantville #1	Leaf Collection Safety	8:00 - 10:00 am
10/30/18	City of Pleasantville #1	LOTO	10:15 - 12:15 pm
10/31/18	Borough of Rumson #1	BBP	8:00 - 9:00 am
10/31/18	Borough of Rumson #1	HazCom w/GHS	9:15 - 10:45 am
10/31/18	Borough of Rumson #1	Hearing Conservation	11:00 - 12:00 pm
11/1/18	Borough of Beach Haven #2	Heavy Equipment Safety	8:30 - 11:30 am
11/1/18	City of Burlington #2	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
11/2/18	Borough of Tinton Falls	Employee Conduct/Violence Prevention	7:30 - 9:00 am
11/5/18	Borough of Union Beach #2	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
11/5/18	Township of Pemberton	CMVO	8:30 - 1:00 pm w/lunch brk
11/7/18	Borough of Eatontown #2	BBP	9:00 - 10:00 am
11/7/18	Borough of Eatontown #2	Fire Extinguisher	10:15 - 11:15 am
11/7/18	Borough of Eatontown #2	Hearing Conservation	11:30 - 12:30 pm
11/7/18	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/7/18	Township of Burlington #3	Hearing Conservation	1:00 - 2:00 pm
11/8/18	City of Ventnor	DDC-6	9:00 - 3:30 pm w/lunch brk
11/9/18	Township of Long Beach #1	Driving Safety Awareness	8:30 - 10:00 am
11/9/18	Township of Long Beach #1	Fire Safety	10:15 - 11:15 am
11/9/18	Township of Long Beach #1	Fire Extinguisher	11:30 - 12:30 pm
11/9/18	Township of Tabernacle #1	Heavy Equipment Safety	8:30 - 11:30 am
11/14/18	Ocean County College #8	Snow Plow/Snow Removal	8:30 - 10:30 am
11/14/18	Ocean County College #8	Asbestos, Lead, Silica Overview	10:45 - 11:45 am
11/14/18	City of Ventnor	Snow Plow/Snow Removal	9:00 - 11:00 am
11/15/18	Township of Marlboro #3	Snow Plow/Snow Removal	8:30 - 10:30 am
11/15/18	Township of Middle #3	CDL-Supervisors Reasonable Suspicion	8:00 - 10:00 am
11/15/18	Township of Middle #3	Shop & Tool	10:15 - 11:15 am
11/16/18	Borough of Neptune City #1	PPE	7:30 - 9:30 am
11/16/18	Township of Carneys Point #2	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
11/16/18	Township of Carneys Point #2	Shop & Tool Safety	10:45 - 11:45 am
11/19/18	Borough of Collingswood	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
11/20/18	Township of Elsinboro	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
11/27/18	Borough of Shrewsbury	CDL-Drivers Safety Regulations	8:30 - 10:30 am
11/29/18	Township of Ocean (Waretown)	Shop & Tool Safety	8:30 - 9:30 am

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 Inspections	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	1.5 / 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		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	



August 2018

Best Practices to Reduce Musculoskeletal Injuries in Solid Waste Workers

Collecting trash and recycling continues to be one of the most hazardous occupations in America today. Sanitation collection has consistently been ranked 5th or 6th by the Bureau of Labor Statistics, behind such highly visible occupations as crab fishing and logging. While not glamorized by successful television shows such as *Deadliest Catch*, municipal leaders should recognize the high frequency and high costs of injuries to solid waste collectors. Musculoskeletal injuries, especially to the backs and shoulders of collectors are the most common, among the most costly, and can be the most-life altering injuries. The Safety Director recommends the following actions to protect collectors.

On the part of municipal administrators

Town leaders set the tone and the baseline for a safe operation.

- The ultimate solution is to consider automated trucks where possible. Statistics demonstrate that the use of automated solid waste collection trucks significantly reduce back and shoulder injuries. Conversion may be phased in as the collection fleet ages and is replaced.
- Where automated vehicles are not practical and manual collection must still be used, enact an ordinance on the size and weight of trash and recycling containers. Fifty pounds is recommended and common.
- The ordinance should specify penalties for repeated non-compliance.
- Widely advertise the specifics of the ordinance to homeowners through Welcome Packages, stories in the local television and print media, notices on the town's website, and at events such as annual Night Out. Explain the toll of over-size and over-weight containers on local workers, who are often their neighbors.

On the part of the Department supervisors

Department supervisors are the critical conduit between the town administrators and employees in the field.

- Make sure employees know and can explain the reason behind the local ordinance to residents.
- Develop procedures for when an over-size or over-weight container is found on the route. The homeowner will need to be notified and educated why their trash can was not emptied. The address will need to be documented and a database of repeat offenders developed.
- Hold frequent safety briefings on lifting, getting on and off rear steps, traffic hazards, and more.
- Most importantly, support your collectors when they find an over-weight or over-sized container.

On the part of the Collectors

Collectors have the most immediate impact on their own safety.

- Come to work prepared; hydrated, nourished, and warmed-up
- "Tip" each can to test its weight before fully committing to lift the container into the truck
- Assist coworkers with heavy containers or awkward items. Don't wait to be asked, take the initiative.
- Follow your department's procedures for reporting over-sized or over-weight containers. Take the time to educate residents and neighbors on the ordinance. The back you save may be your own.

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.



August 2018

Buckle Up! It Could Save Your Life!

This is the message that the National Highway Traffic Safety Administration (NHTSA) is sending out to all drivers. NHTSA believes the consequences of not wearing or improperly wearing a seatbelt are clear. Of the 37,461 people killed in motor vehicle crashes in 2016, 48% of passenger vehicle occupants killed were unrestrained.ⁱ

What can we do? According to NHTSA:

- Buckling up is the single most effective thing you can do to protect yourself in a crash. The NHTSA offers the following guidelines to properly wear your seat belt:
 - The lap belt and shoulder belt are secured across the pelvis and rib cage, which are better able to withstand crash forces than other parts of your body
 - Place the shoulder belt across the middle of your chest and away from your neck
 - The lap belt rests across your hips, not your stomach
 - NEVER put the shoulder belt behind your back or under an armⁱⁱ
- Airbags are designed to work with seat belts, not replace them

Special Note for Law Enforcement Officers:

Law Enforcement Officers are at relatively high risk of back pain and other musculoskeletal disorders. The risk is exacerbated by the poor accommodation provided by their vehicles and the required body-worn equipment.ⁱⁱⁱ See the J.A. Montgomery Law Enforcement March 12, 2018 Bulletin on seat belts for additional information on seat belts, body worn equipment, and vehicle designs.

In New Jersey failure to wear a seatbelt may result in a summons being issued to the vehicle operator and passengers. Title 39:3-76.2 provides details on the law and how it applies to persons under the age of 18 years.

Public employees, law enforcement officers, firefighters and EMS personnel are not exempt from this statute.

The consequences of failing to wear your seatbelt can lead to serious bodily injury or death. The Safety Director offers the following recommendations:

- Develop a policy on the use of seat belts that complies with Federal and State Law
- Identify the consequences
- Educate personnel and provide strong policy guidance
- Lead by example and take enforcement action when personnel fail to follow the law and or your policies.

ⁱ National Highway Traffic Safety Administration. www.nhtsa.gov/risky-driving/seat-belts.

ⁱⁱ Ibid.

ⁱⁱⁱ Jones, M, Ebert, S. & Reed, M. - "UMTRI-2015-21" - "A Pilot Study of Law Enforcement Officer (LEO) Anthropometry with Applications to Vehicle Design for Safety and Accommodation." (2015).



August 2018

Fatalities from Distracted Driving Increase

Motor vehicle accidents that result in fatalities are on the rise in New Jersey. According to the New Jersey State Police Fatal Accident Investigation Unit, there were 625 fatalities in 2017. This includes drivers, passengers, cyclists, and pedestrians. The most common contributing circumstance for these fatalities is reported to be driver inattention.ⁱ Driver inattention includes distractions that may cause the driver to lose focus on the task at hand. One common type of distraction is the illegal use of a cellular phone or electronic device. Distracted driving is a leading cause of accidents that lead to serious bodily injury or death. The New Jersey State Legislature has recognized this challenge and responded by passing N.J.S.A. 2C:11-5 and N.J.S.A. 2C:12-1. These laws establish that the illegal use of a cell phone while driving is recklessness under the vehicular homicide and assault by auto statutes. This law makes it easier to obtain convictions for vehicular homicide or assault by auto against a person who illegally uses a cell phone while driving and, as a result, kills or injures someone.

N.J.S.A.39:4-97.3 prohibits the use of handheld electronic devices (e.g., cellular telephones) while driving a motor vehicle on any public road or highway. Using a hand-held cellular telephone or testing device is a primary offense. Law enforcement may stop and cite a motorist specifically for these actions. Motorists are permitted to use a hands-free cellular telephone if it does not interfere with any federally required safety equipment or with the safe operation of the vehicle. Although the use of a hands-free cellular telephone is legal, it is strongly discouraged. A handheld cellular telephone may be used only in certain emergency situations, which include: fire, traffic accident, serious road hazard, medical emergency, or a hazardous material emergency. Motorists in the above-mentioned circumstances must keep one hand on the steering wheel while using a handheld device.ⁱⁱ

Public employees are not exempt from N.J.S.A. 39:4-97.

If a serious motor vehicle accident occurs that involves serious bodily injury and or death; accident investigators are trained on how to obtain information about cell phone usage. Metadata, phone call information, Wi-Fi connectivity, and text data can be obtained from a subscriber's cell phone carrier. This information will identify the date, time, and location of when the cell phone was being operated.

The consequences of illegally using a cell phone while operating a motor vehicle are serious. The Safety Director offers the following recommendations:

- Develop a policy on the use of cell phones that minimally complies with Federal and State Law.
- Further, consider prohibiting all non-emergency use of cell phones while operating any vehicle
- Identify the consequences
- Educate employees and provide strong policy guidance
- Lead by example and take enforcement action when personnel fail to follow the law or your organization's policies.

When developing your rules, look beyond the "driving" aspect and assess other work tasks that may be affected by an employee's use of a cell phone while working. Examples include, but are not limited to, Lifeguards, Flaggers, Public Works, Crossing Guards, Police, Fire, and EMS.

ⁱ New Jersey State Police, 2016 Fatal Motor Vehicle Crash Comparative Data Report For The State of New Jersey

ⁱⁱ New Jersey Motor Vehicle Commission, "The New Jersey Driver Manual." p. 78-79.

<https://driving-tests.org/new-jersey/nj-mvc-drivers-handbook-manual/>



August 2018

Resources for School Crossing Guard Safety Programs

For police departments and crossing guards across New Jersey, August marks the start of the new school year. While children hurry to squeeze in more vacation, traffic safety officers hurry to inspect school zones and train crossing guards. The position of School Crossing Guard continues to be one of the most dangerous occupations in local government. Over the last decade, the accident rate for crossing guards has increased 65%. The Safety Director would like to remind our members of the available risk control resources to prepare for the coming school year.

MEL WEBSITE www.njmel.org

A good place to start is by visiting the MEL homepage. Under the MEL SAFETY INSTITUTE drop-down menu, chose RESOURCE CENTER. Scroll over to EMPLOYEE SAFETY and then to SCHOOL CROSSING GUARDS.

Each year should begin with a review of the town's Crossing Guard policies and procedures, and a survey of guard posts for visual obstructions and glare. The MEL has developed two checklists to assist towns in their evaluations. They can be found on the bottom of the webpage, titled *Annual Crossing Guard Program Review*.

August is a good time to ramp up community awareness programs to safeguard the school crossing guard and the children they protect. Two videos are available for presentations to parent groups or other community gatherings:

- *Pedestrian Safety* – a 20-minute video discussing strategies a community can use to protect pedestrians
- *School Zone Safety* – an 11-minute video focusing on establishing effective controls in school zones

Also available on the Resource page is a pamphlet titled, *Community Safety Leadership Guide for Crossing Guards* which offers guidance on establishing a Citizens Public Safety Advisory Committee, traffic calming strategies, physical qualifications for crossing guards and a sample press release.

Crossing guard training is the third activity that occurs during the month of August. Training for each school crossing guard should consist of at least two hours of annual classroom instruction and should include information on traffic control methods and the duties and responsibilities of adult school crossing guards. The MEL offers a model lesson plan to assist training officers. Select the *Annual Crossing Guard Training Plan* link on the page.

Informal training, or coaching, should occur during the year. Refer to the *Crossing Guard Job Site Observation* form which lists the best practices and common hazards to consider when making observations. It is a straight forward tool to document the police department's coaching efforts. Experienced guards should be observed at least once during each term. Less experienced guards, or posts with complex traffic situations, should be observed several times. The *Job Site Observation form* is posted on the MEL website.

At the bottom of the Resource page, you will also find a quick link to additional resources available at the *Rutgers Crossing Guard Project* website.

This lesson plan 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, please contact your Safety Director at 877.398.3046.

Key Points to Emphasize During Training and Job Site Observations:

Do:

- The acceptable technique for guards to use in stopping traffic is the “gap” method which requires waiting for an adequate spacing [gap] between a line of cars. This method is safer because it allows the guard more time to enter the roadway and initiate a stop of traffic.
- Proceed cautiously into the crosswalk as you alert motorists to stop. The guard should attempt to make eye contact with the approaching driver. This eye contact is important because it re-enforces the guard’s intention to the driver and helps assure that the guard has been seen by the driver. A driver not paying attention to the surroundings will usually not make this eye contact, thus alerting the guard that the driver may not be prepared to stop.
- Be alert. Don’t assume a vehicle will stop just because you’re holding a STOP sign. Watch out for passing or turning vehicles.
- Be aware that larger vehicles require longer distances to stop safely. Give vehicles more time to stop during wet and icy conditions.
- Hold up your STOP sign until you and the children have cleared the crosswalk.
- Use hand signals for motorists and verbal signals for children.

Don’t:

- Direct traffic (Unless specifically trained to do so)
- Override a traffic signal

N.J. Safe Routes to School & Crossing Guards www.njcrossingguards.org

Rutgers University along with the New Jersey Department of Transportation and Division of Highway Traffic Safety with funding from the MEL developed a comprehensive risk control plan and a list of resources to protect children and school crossing guards.

The Rutgers University’s Bloustein School of Planning and Public Policy and Civic Eye Collaborative created the training video, *Crosswalk Heroes*, to teach best practices and techniques for crossing children. The video can be shown during training sessions by selecting the blue VIDEOS tab from the above website.

Under the LAWS AND GUIDANCE tab are links to the *Manual on Uniform Traffic Control Devices* (MUTCD), N.J. PEOSHA Department of Health standards, the “Stop and Stay Stopped” Law, and N.J.S.A. Titles 39 and 40A statutes pertaining to crossing guards and school zones.

Requirements in the MUTCD and N.J.S.A. 40A:9-154.3 require guards to wear ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel, a badge, and an identifying uniform and hat. They must use a retroreflective STOP paddle. Whistles are also considered a best practice to gain the attention of children at noisy intersections. Along with whistles, towns are also encouraged to consider high visibility gloves and even traction cleats as slips and falls are the leading type of injury to crossing guards.

Under the TOOLS tab you can find a sample job description with medical examination recommendations, a model policy and the *Crossing Guard Training Manual*.

Police departments must take a leadership role in addressing pedestrian safety. Consistent enforcement of traffic and pedestrian safety laws can reduce accidents. Communities should have a reputation for strictly enforcing traffic laws such as speeding as well as distracted and impaired driving.

To: Fund Commissioners, Risk Management Consultants, and Police Chiefs
From: Chief Keith Hummel (Ret.)
Date: July 24, 2018
Re: Law Enforcement Safety Bulletin 2018-08 - Motor Vehicle Injuries and Fatalities

This Fall, J.A. Montgomery Risk Control will offer the Below 100 Training Program in conjunction with the New Jersey State Chiefs of Police and the NJMEL.

If you have an interest in hosting and or having personnel from your agency attend this training, please contact Chief Keith Hummel (Ret.) khummel@jamontgomery.com or Chief Vince Quatrone (Ret.) vquatrone@jamontgomery.com at J.A. Montgomery Risk Control.

Motor vehicle crashes are a leading cause of Law Enforcement Officer Deaths. The goal of the highly regarded Below 100 Program is to reduce annual law enforcement officer deaths to below 100 from all causes including auto crashes. How officers operate their patrol vehicles, make decisions, and think about safe practices is a core part of this program.

Please take the time to review this information. Changing processes is the easy part, changing the minds of our personnel is the real challenge!

According to the National Law Enforcement Officers Memorial Fund website, 319 officers lost their lives in auto crashes between 2009 and 2017.

Cause of Death - Auto Crash 2009-2017

2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
39	51	44	27	29	33	36	29	31	319

According to the National Law Enforcement Officers Memorial Fund website, 54 officers lost their lives in motorcycle crashes between 2009 and 2017.

Cause of Death – Motorcycle Crash 2009-2017

2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
3	6	5	8	5	6	6	10	5	54

In 2011, The National Highway Traffic Safety Administration (NHTSA) reported that 823 law enforcement officers were killed in motor vehicle crashes from 1980 to 2008.

- The crashes with LEO fatalities in passenger vehicles occurred more frequently during dark hours (8 p.m. to 4:50 a.m.), while the crashes with LEO fatalities on motorcycles occurred mostly during the daylight hours from noon to 3:59 p.m.

- 48% of the fatalities in the 2000s occurred when the LEO collided with another motor vehicle, 41% of the fatalities occurred when the LEO collided with a fixed object. Rollovers account for approximately 5% of the fatal crashes.
- The manner of collision; passenger vehicle crashes resulting in LEO fatalities were angle crashes (55%), followed by head-on crashes (27%), rear-end crashes (13%), and sideswipe crashes at (5%). Motorcycle crashes with LEO fatalities had mostly angle collisions (67%). Both head-on and rear-end collisions each accounted for 13% and sideswipe for 8%.
- 54% of the passenger vehicle crashes with LEO fatalities occurred on rural areas and 46% on urban areas. However, 89% of the motorcycle crashes with LEO fatalities occurred on roadways in urban areas and only 11% occurred on roadways in rural areas.
- Subsequent vehicle action after initial impact shows that the rollover of LEO vehicles has increased from 21% in the 1990's to 31% in the 2000s.
- 47% of the police passenger vehicles involving LEO fatalities had "front" as the initial impact point, 24% had "left side," 13% had "right side," and 7% had "rear."
- "Going straight" (61%) was the major vehicle maneuver type for police passenger motor vehicles involving LEO fatalities. This is followed by "negotiating a curve" (19%) and maneuvering to avoid animal/pedestrian/object" (6%).
- Drivers of 37% of the police passenger vehicles and 29% of the police motorcycles involving LEO fatalities did not attempt to avoid the crashes.
- Of the LEOs killed in passenger vehicle crashes, 28% used restraint systems in the 1980s. The restraint system use increased to 56% in the 1990s, which is a 28-percentage point increase. Recent data shows that the restraint system use decreased to 50%.
- Airbags deployed in 56% of the LEO fatalities in passenger vehicles in the 2000s.
- During the period from 1980 to 2008, 19% of law enforcement officers killed in passenger vehicle crashes were ejected from the vehicles (15% totally ejected and 4% partially ejected).ⁱ
- The data reveals that when it comes to the frequency of crashes, May, July and October are the worst months for LEO fatal crashes.ⁱⁱ

See: <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/811411>, for additional details on the NHTSA Report on the Characteristics of Law Enforcement Officers' Fatalities in Motor Vehicle Crash

ⁱ Ibid. p.1-2.

ⁱⁱ Ibid. p.11.

LESSONS LEARNED FROM LOSSES

Monthly Newsletter – September 2018

SAFE LIFTING



It is one of the most common claims we see. Though not all lifting injuries can be prevented, many can be. Many times an injury results from an employee simply not taking a moment to determine the best way to lift or move something, or asking for help. The employee should use “S.M.A.R.T.” lifting techniques.

Size up the load.

Move the load closer.

Always bend your knees

Raise the load with your legs

Turn your feet in the direction you want to move

Example 1: Employee assisting in the lifting of an obese patient in a non-emergency situation with too few people involved. A 2-level spinal surgery was necessary and the total incurred in that claim at this point is \$267,000.

Example 2: Employee was lifting a generator by himself from the back of a truck and injured his back. A cervical discectomy and 2-level fusion surgery was necessary and the total incurred on this claim currently is \$235,000.



September 4, 2018

Paul J. Miola, CPCU, ARM
Area Executive Vice President
Arthur J. Gallagher
6000 Sagemore Drive, Suite 6203
Marlton, NJ 08053

RE: Qual-Lynx Supervisor Transition

Dear Paul:

Please allow this letter to update you on changes that will be taking place in the liability and workers' compensation units servicing the Atlantic, BURLCO, and TRICO JIFs. Patty Davidson will be transitioning into a new position at Qual-Lynx effective September 17, 2018. However, she will still be available to address claims and issues with Assistant Supervisor, Tamrae Langsdorf, until a formal replacement is made. In fact, Patty will be here to help us replace the Supervisor and will assist and mentor the supervisory replacement when the candidate is selected. Additionally, Patty will still be conducting the training at the Atlantic JIF Retreat in October. Even after the new supervisor is named, Patty will be a continuing resource to guide the transition.

In the liability unit, Barbara Maclean has moved into a Claims Specialist role in another unit. We are pleased to report that Assistant Supervisor, Susan Mooney, has been promoted to Supervisor and will take over the liability claims management of the Atlantic, BURLCO, and TRICO JIFs, effective today. Sue has been the Assistant Supervisor for the last eighteen months, and has handled these accounts for the last five years. She is very familiar with the particular nuances of the JIFs and we expect a seamless transition. We believe Sue Mooney is a great addition to this team. We are searching for a formal replacement to replace Sue as the assistant supervisor. We will keep you apprised as we finalize this process.

If you have any questions, please do not hesitate to reach out to me.

Very truly yours,

Chris Roselli

Christopher Roselli
Account Manager

C: Paul Forlenza, Area Vice President

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**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: September 18, 2018 Hainesport Municipal Court
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

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

ACTIVITY SUMMARY & PLANNED EVENTS

I am pleased to report that even over the summer months, with vacations and busy schedules, many of the BURLCO JIF members continued with their efforts to bring workplace wellness to their employees. Thank you for sharing and inviting me to support your efforts!

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

Municipality Activities:

- Beverly City – looking to recruit Wellness Committee Members
- Bordentown City – office renovations took place and standing desks were purchased for all office staff. Visible benefits have been experienced from those using the desks such as less inflammation in lower extremities.
- Bordentown Twp – attending their Safety Committee Meeting in August. Planning Employee Appreciation picnic in Sept and am currently slotted to do a Lunch & Learn in Dec. Twenty-two (22) officers have signed up for physicals offered through the township physician. All were eligible to partake; however, this is a prerequisite for those participating in the Fitness Challenge. Looking into standing desks for those interested.
- Chesterfield – Lunch & Learn on Diabetes scheduled for September
- Delanco – Lunch & Learn with Dr. Peak on posture with demonstration of easy exercises to combat neck strain
- Delran – Wellness Committee organized with first meeting scheduled for September
- Edgewater Park – will be allocating their wellness funds equally among employees as a reimbursement towards a wellness service or product
- Florence – Next Wellness Committee Meeting scheduled for October. As noted, they continue to forge ahead with success in their two challenges.
- Hainesport – Two speakers lined up for a Lunch & Learn Duo in October. Monthly smoothies have continued with much enjoyment and anticipation among employees
- Medford – Presentation from local acupuncturist explaining the benefits and how it could be an alternate treatment for pain, headaches, hot flashes, sleep disorder, etc.
- Mt. Laurel – working with the EMT Chief on presentations. First one is scheduled for Nov with local dietitians. Many more options to come.
- North Hanover – Lunch & Learn scheduled for September
- Palmyra – several great ideas in the works (Lunch & Learn with dietitian, Buddy Break, Zumba after work, guided meditation demonstration, crock pot lunch challenge)
- Pemberton Boro – planning for November combo offer of chair massage/meditation
- Pemberton Twp – planning for September Employee Health Fair
- Riverside – Lunch & Learn scheduled for September
- Shamong – planning to do a short presentation during their November Safety Committee meeting
- Southampton – newly appointed Wellness Coordinator. Scheduling a planning meeting.
- Tabernacle – arranging Lunch & Learn presentation for October
- Westampton – looking to schedule meeting with Wellness Committee to address fall activities
- Wrightstown – planning meeting scheduled for late September

September Wellness Corner Connection Newsletter

This month's distribution focused on three very important observances: Healthy Aging, Cholesterol Levels and Suicide Prevention. Some topics discussed include:

- Some simple lifestyle changes you can make to slow the aging process
- How sleep deprivation quickens the aging process
- Balance – increase your awareness of it's importance and learn how you can improve your own to prevent injuries and improve performance of daily tasks
- Can you change your biological age through exercise? Learn how it can lengthen your telomeres.
- Ketogenic Diet – is this really the ultimate low/no-carb diet?
- Get the facts on suicide
- Do you know your Lipid Profile?

This 30 day Challenge is once again “your choice”! I provide you with four ideas; you can pick one or try them all.

In The Spotlight

Check out the two municipalities selected this month to be “In the Spotlight”.

Wellness Funds

Do you still have a remaining Wellness funds? Remember you only have until November 30th to encumber them and February 1st, 2019 to use them. If you are struggling with ideas, please reach out to me so I can help.

Wellness Corner Connection

Topics for September:
Healthy Aging
Cholesterol Awareness
Suicide Prevention

Healthy Aging Month

The population of older adults in the U.S. is growing rapidly; approximately 20% of Americans will be aged 65 years or older by 2030 (or 1 in 5 adults). (CDC)

Depression is the most prevalent mental health problem among older adults. It often adversely affects the course and complicates the treatment of other chronic diseases.

Staying physically active can help older adults maintain a healthy weight, remain strong and mobile and avoid depression.

Helping older adults find programs to keep them physically active can also help with social and emotional support, both key components in mobility and longevity.

Know that you are the perfect age. Each year is special and precious, for you shall only live it once. *Be comfortable with growing older.*

— LOUISE HAY



Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

September is Healthy Aging Month

You Can Actually Slow The Process



How many of you recall hearing your parents and grandparents utter the phrase "if I only knew then what I know now...". How many times have you caught yourself getting ready to say the same thing? Our second half of life can be some of our most rewarding years! We tend to be more confident than our younger self; we have gained wisdom and most times more patience. Yes our hair may have a few more strands of gray and our faces a few more lines, but there are many things we can do to keep our mind and body as healthy as it can be. Think about all that you still want and need to do! Here are some science-based "secrets" to help you do them. Although the advice may seem like common sense, it's not always easy to make the necessary changes to get there. The question is: how badly do you want to grow older gracefully? In other words, how important is having "quality of life"?

Eat Whole Foods

It's more a way of eating than a formal diet. You load up on veggies, fruits, whole grains, nuts, and low-fat dairy. You eat less fatty meats, butter, sugar, salt, and packaged foods.

Many studies have found that this diet can help you live longer and protects against heart disease, cancer, Parkinson's, and Alzheimer's disease. Researchers believe one way it works is by physically changing parts of your chromosomes linked to age-related diseases. Our diets also play a key role in chronic inflammation, which has been linked to our risk of chronic diseases. There are certain foods connected to reducing inflammation. As long as you are not allergic to any, here are a few highly recommended:

- **Fruits and vegetables.** Most fruits and brightly colored vegetables naturally contain high levels of antioxidants and polyphenols — potentially protective compounds found in plants.
- **Nuts and seeds.** Studies have found that consuming nuts and seeds is associated with reduced markers of inflammation and a lower risk of cardiovascular disease and diabetes.
- **Beverages.** The polyphenols in coffee and the flavonols in cocoa are thought to have anti-inflammatory properties. Green tea is also rich in both polyphenols and antioxidants. (Is this a contradiction to the Keto Diet? Read more on that later in the newsletter.)

Physical Activity

You have heard this time and time again...move more! There is no way around it, physical activity does improve your overall wellbeing! Aim for at least 30 minutes every day. If that's too much, break it up into shorter sessions. Even just walking — especially if you do it briskly enough to feel a little breathless — delivers huge health benefits. It helps keep brain cells healthy by delivering more blood and oxygen. In fact, research suggests aerobic exercise may delay or improve symptoms of Alzheimer's disease and can lengthen your telomeres resulting in less cellular aging. (What are telomeres? Look further in the newsletter for the answer.)

Physical Activity also helps:

- Control weight
- Boost mood
- Keep bones and muscles strong
- Improve sleep
- Lessen risk of heart disease, type 2 diabetes, high blood pressure, and high cholesterol

All the things that affect the aging process.

Question to ask yourself: Is your life worth taking care of?

Stay Connected

Loneliness is harmful to your health. If you feel lonely — whether you live alone or with someone, have lots of friends or none — you are more likely to get dementia or depression. Seniors who report feeling left out and isolated have more trouble with everyday tasks like bathing and climbing stairs. They also die earlier than less-lonely folks do. Researchers found that lonely people have higher levels of stress hormones that cause inflammation, or swelling, linked to arthritis and diabetes. Another study found more antibodies to certain herpes viruses in lonely people, a sign of stress in their immune system. So stay or make friends. Do volunteer work or simply help someone in need. Just connect.

Stay Optimistic

Life tests us in many ways. But positive thinking can be a powerful ally. When you choose to be optimistic and grateful, your mind and body respond in kind. People with a good outlook live longer and have fewer heart attacks and depression than more negative people. You can learn to be optimistic. It just takes time and practice. Things you can do include: 1) Smile, even fake smile. It can help lower stress; 2) Reframe. Spin your thoughts to the good things instead of dwelling on the bad; 3) Keep a gratitude journal; 4) Do good things for others; 5) Surround yourself with people who boost your spirits; 6) Accept things you can't change.

Get Help to Quit Smoking

We all know "Tobacco kills". It harms almost every organ in your body. Cigarettes, chewing tobacco, and other products with nicotine cause heart disease, cancer, lung and gum disease, and many other health problems. We also know, for those who have tried to quit, it's not easy!! Never stop trying because it's never too late to quit. **Your body begins to heal within 20 minutes of your last cigarette.** Your chance of a heart attack goes down right away. In a year, your odds of heart disease drop by half. You'll also live longer. Ask your doctor for help. As part of the wellness program, I can also help to arrange a smoking cessation right at your worksite. Why do it alone! Don't quit trying to quit! It's a matter of life and breath!

Sleep Deprivation Can Quicken the Aging Process



Most of the time, we start to see the affect of aging just by looking in the mirror. Perhaps our skin doesn't have that youthful appearance it once had. Maybe the lines on your forehead or around your eyes seem a bit more prominent, developing into permanent creases. The color under your eyes seems a little bit darker than before. Yes, this image is the reality of aging...we grow up and we don't look quite the same. That's normal. However, what's going on in the instead matters even more. Beneath the surface, our body is aging too, and sleep loss can accelerate that process!

A study conducted by UCLA researchers discovered that just a single night of insufficient sleep potentially speed up the biological aging of cells in older adults. This might not seem like a big deal, but it has the potential to bring on many other diseases such as multiple sclerosis, heart disease, cancer and diabetes, just a few of them.

Another study revealed that regularly catching only a few hours of sleep can hinder metabolism and hormone production in a way that is similar to the effects of aging and the early stages of diabetes. Chronic sleep loss may speed the onset or increase the severity of age-related conditions such as type 2 diabetes, high blood pressure, obesity, and memory loss. The researchers showed that just one week of sleep deprivation altered subject's hormone levels and their capacity to metabolize carbohydrates. People who trade sleep for work or play may get used to it and feel less fatigued. However, the effects it has on your body (and mind) are still occurring.

Insufficient sleep means that you get less than the 7 hours of nightly sleep that the American Academy of Sleep Medicine recommends for adults. People in this particular study were allowed only four hours of sleep from 3 a.m. to 7 a.m. This type of sleep restriction is actually the most common form of sleep deprivation. Long work hours may prevent us from getting the sleep we need. On the other hand, we simply stay up too late at night, failing to make sleep a top priority. Getting a healthy night's sleep isn't just a way to keep the wrinkles away for a little longer — it will actually make you healthier.

Resource: <http://sleepeducation.org>

If you think the topic of "sleep deprivation" might be of interest in your workplace, please contact me to set up an education session or "lunch and learn". Wishing you a good night sleep! Pleasant dreams!



How many of us incorporate balance into our daily exercise routine? If I were to guess, I'd say not many at all. Balance is something we take for granted but, for a moment, imagine life without it. Close your eyes and stand on one foot. I recommend you have something sturdy near by to touch. It's difficult, right? Now imagine having that same disoriented, wobbly feeling on two feet with your eyes open. We don't really think about balance because its something that was hardwired into our bodies straight from birth, evolving and adapting as we matured. Basic balance is innate. However, some can master this skill to perfection with exercise and practice.

The word "vestibular" - referring to your inner ear, brain, and sense of balance—is not something many of us hear about or reference. Yet many likely experience the awkward and sometimes scary feeling of momentary loss of balance. Maybe its standing up too quickly, making a sudden move, or getting motion sickness on a boat or in a moving vehicle. Maybe its that nauseating room-spinning sensation one gets after too many alcoholic beverages. The good news about these episodes, they are temporary.

This is not the case for over 69,000 Americans (35%) aged 40 years and older who suffer from the mostly invisible and frequently debilitating symptoms of chronic imbalance associated with a vestibular disorder. It may come over time or all of a sudden, but either way these bouts of dizziness, vertigo, and nausea can make many of life's routine activities virtually intolerable. Just imagine going to sleep at night and hearing a high-pitched ringing in your ears. Or when trying to focus on something, everything around you seems to be spinning. These are things we don't give thought to if the problem does not exist. That is why Balance Awareness Week was created to bring attention to this "hidden" challenge for so many. During this week, try to focus on your balance and work on improving and sustaining it through simple balancing exercising you can do. Incorporate balance challenges into your normal workout by standing on one foot while doing bicep curls. Or take a break from sitting at your desk and stand on one foot (you can keep your eyes open ☺).

Balance is especially a challenge as we get older. Practicing balance can not only improve ones performance in making quick turns and lunges, but it will improve stability as we age to prevent falls and accidents that can lead to other health problems. Sudden changes in your ability to balance can indicate some more serious health issues so its important to keep tabs on your current ability. To find out some exercises to help improve your balance, go to:

<https://www.mayoclinic.org/healthy-lifestyle/fitness/multimedia/balance-exercises/sls-20076853>

Resource: VeDa—highly respected source of scientifically credible information on vestibular disorders.

How Old Are You, Really? Chronological vs. Biological Age

You may be older or younger than you think, feel or look



New research from Brigham Young University reveals we may actually be able to slow down one type of aging—the kind that occurs inside our cells. But you have to be willing to sweat! Just because you turn a certain age on your birthday doesn't mean that is your biological age. We all know folks who seem younger than their actual age. This research has proven that the more physically active we are, the less biological aging takes place in our bodies.

The study which was published in the medical journal *Preventive Medicine* states that people who engage consistently in high levels of physical activity have significantly longer telomeres than those who have a sedentary lifestyle, as well as those who are only moderately active. *Telomeres* are the protein endcaps of our chromosomes. Think of them as the plastic tips on your shoelaces. They're like our biological clock and are enormously connected with age; each time a cell replicates, we lose a tiny bit of the endcaps. Therefore, the older we get, the shorter our telomeres.

Exercise science professor Larry Tucker, from BYU, found adults with high physical activity levels have telomeres with a biological aging advantage of nine years over those who are sedentary, and a seven-year advantage compared to those who are moderately active. To be highly active, women had to engage in 30 minutes of jogging per day (40 minutes for men), five days a week.

CDC's National Health and Nutrition Examination Survey is one of the few indexes that captures telomere length values from the study participants. It showed that the shortest telomeres came from sedentary people. Also there was not a significant difference in telomere length between those with



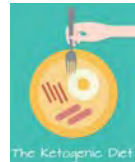
low or moderate physical activity and the sedentary people. Keep in mind that the exact "science" behind how exercise preserves telomeres is not known, there is believed to be a link with ones level of inflammation and *oxidative stress* (happens when the amount of free radicals, or impaired molecules, outnumber the amount of antioxidants in our body). These two factors have been known to be suppressed with regular physical activity. We have always known that a consistent regimen of physical activity in our lives helps to reduce mortality and prolong life. Now, as studies start to reveal such as the one mentioned here, we know part of

that longevity is due to the preservation of telomeres.

Resource: Science Daily 2017

Ketogenic Diet: Is this ultimate low-carb diet good for you?

I have been hearing more and more people turning to the ketogenic "keto" diet for weight loss. One definition for the word "diet" is "a special course of food to which a person restricts themselves, either to lose weight or for medical reasons." (Oxford Dictionary) And although, this may be yet another option for quickly dropping those extra pounds, it's important to ask oneself "Is the keto diet safe and is it sustainable?"



What is the ketogenic (keto) diet?

In essence, it is a diet that causes the body to release ketones into the bloodstream. Most cells prefer to use blood sugar, which comes from carbohydrates, as the body's main source of energy. In the absence of circulating blood sugar from food, we start breaking down stored fat into molecules called ketone bodies (the process is called ketosis). Once you reach ketosis, most cells will use ketone bodies to generate energy until we start eating carbohydrates again. The shift, from using circulating glucose to breaking down stored fat as a source of energy, usually happens over two to four days of eating fewer than 20 to 50 grams of carbohydrates per day. Keep in mind that this is a highly individualized process, and some people need a more restricted diet to start producing enough ketones. Because it lacks carbohydrates, a ketogenic diet is rich in proteins and fats. It typically includes plenty of meats, eggs, processed meats, sausages, cheeses, fish, nuts, butter, oils, seeds, and fibrous vegetables. This may sound like a dream diet to some. But because it is so restrictive, it is really hard to follow over the long run. Carbohydrates normally account for at least 50% of the typical American diet. One of the main criticisms of this diet is that many people tend to eat **too much protein and poor-quality fats from processed foods**, with very few fruits and vegetables. People with kidney disease need to be cautious because this diet could worsen their condition. Additionally, some people have felt a little tired in the beginning, while some may have bad breath, nausea, vomiting, constipation, and sleep problems.

Is a ketogenic diet healthy?

There is solid evidence showing that a ketogenic diet reduces seizures in children, sometimes as effectively as medication, but keep in mind, these are typically done in a very controlled environment with physician supervision. As a result of such success, questions have been raised about the possible benefits for other brain disorders such as Parkinson's, Alzheimer's, multiple sclerosis, sleep disorders, autism, and even brain cancer. However, there are no human studies to support recommending ketosis to treat these conditions at this time.

Weight loss is the primary reason people go on the ketogenic diet. Previous research shows good evidence of a faster weight loss when patients go on a ketogenic or very low carbohydrate diet compared to participants on a more traditional low-fat diet, or even a Mediterranean diet. However, that difference in weight loss seems to disappear over time. Yet the concern remains, what will happen once the person stops and goes back to his/her old eating habits?

A ketogenic diet also has been shown to improve blood sugar control for patients with type 2 diabetes, at least in the short term. There is even more controversy when we consider the effect on cholesterol levels. A few studies show some patients have increase in cholesterol levels in the beginning, only to see cholesterol fall a few months later. However, there is no long-term research analyzing its effects over time on both diabetes or high cholesterol.

So what are some of the key take-aways from a ketogenic diet review?

A ketogenic diet could be an interesting alternative to treat certain conditions, and may accelerate weight loss. But it is hard to follow and it can be heavy on red meat and other fatty, processed, and salty foods that are notoriously unhealthy. We also do not know much about its long-term effects, probably because it's so hard to stick with that people can't eat this way for a long time. It is also important to remember that "**yo-yo diets**" that lead to rapid weight loss fluctuation are associated with increased mortality. Instead of engaging in the next popular diet that would last only a few weeks to months (for most people that includes a ketogenic diet), try to embrace change that is sustainable over the long term. A balanced, unprocessed diet, rich in very colorful fruits and vegetables, lean meats, fish, whole grains, nuts, seeds, healthy fats, and lots of water seems to have the best evidence for a long, healthier, vibrant life. So if you are considering the keto diet, have a plan for how you will change your lifestyle after the diet is over. Through support and coaching, the transition can be a success.

Do You Know Your Lipid Profile?

Regardless of age, anyone can have high cholesterol. September is National Cholesterol Education Month. This is a good time to get your blood checked, learn your lipid profile and determine what steps are needed to lower it if it's high. There are foods and lifestyle changes that can positively impact your numbers. More than 102 million American Adults (20 years or older) have total cholesterol levels at or above 200 mg/dL, which is above healthy levels. More than 35 million of these people have levels of 240 mg/dL or higher which is putting them at an elevated risk for heart disease. Do you know your numbers?

Cholesterol is a waxy, fat-like substance found in your body and in many foods. Cholesterol is needed for our bodies to function normally but the miraculous thing is, your liver makes all that you need. Yet through our food and lifestyle choices, as well as genetics, our body can build up bad cholesterol (LDL's) in our arteries. With time, these deposits will narrow those arteries, putting you at risk for heart disease and stroke.

Unless you regularly get your blood cholesterol checked, you may not know if you have high cholesterol because usually there are no symptoms. It is recommended that adults aged 20 years or older have their lipidprotein checked every 5 years. The following chart shows optimal lipid levels for adults men and women:

Desirable Cholesterol Levels—Men age 20 or older		Desirable Cholesterol Levels—Women age 20 or older	
Total Cholesterol	125 to 200 mg/dL	Total Cholesterol	125 to 200 mg/dL
Low LDL ("bad") Cholesterol	Less than 100 mg/dL	Low LDL ("bad") Cholesterol	Less than 100 mg/dL
High LDL ("good") Cholesterol	40 mg/dL or higher	High LDL ("good") Cholesterol	50 mg/dL or higher
Triglycerides	Less than 150 mg/dL	Triglycerides	Less than 150 mg/dL

If you have high cholesterol, what can you do to lower it?

Your doctor may prescribe medications to treat your high cholesterol. In addition, you can lower your cholesterol levels through lifestyle changes:

- Low-fat and high-fiber food (Eat more fresh fruits, fresh vegetables, and whole grains).
- For adults, getting at least 2 hours and 30 minutes of moderate or 1 hour and 15 minutes of vigorous physical activity a week.
- Maintain a healthy weight.
- Don't smoke (try to quit if you so smoke).

Resource: https://www.cdc.gov/cholesterol/cholesterol_education_month.htm

SUICIDE IN AMERICA: THE FACTS

September is Suicide Prevention Month. Suicidal thoughts, much like mental health conditions, can affect anyone regardless of age, gender or background. In fact, suicide is often the result of an untreated mental health condition. Suicidal thoughts, although common, should not be considered normal and often indicate more serious issues. According to the CDC, suicide rates have increased by 30% since 1999. Nearly 45,000 lives are lost to suicide each year, leaving behind friends and family members to navigate the tragedy and deal with the heartbreak. In many cases, friends and families affected by a suicide loss (often called "suicide loss survivors") are left in the dark. Too often the feelings of shame and stigma prevent them from talking openly.

KNOW THE WARNING SIGNS

- Threats or comments about killing themselves, also known as suicidal ideation, can begin with seemingly harmless thoughts like "I wish I wasn't here" but can become more overt and dangerous
- Increased alcohol and drug use
- Aggressive behavior
- Social withdrawal from friends, family and the community
- Dramatic mood swings
- Talking, writing or thinking about death
- Impulsive or reckless behavior

THE DEMOGRAPHICS

- Men die by suicide 3.5x more often than women.
- White males accounted for 7 of 10 suicides in 2014.
- The rate of suicide is highest among middle-aged people

Suicide is the
10TH LEADING
CAUSE
of death in the U.S.

THE MEANS

- Firearms account for more than 50% of all completed suicides
- Suffocation accounts for more than 20%
- Poisoning accounts for more than 16%

THE HOPE

- 90% of people who die by suicide have a mental disorder at the time of their deaths. There are treatments available that can help address underlying health issues that put people at risk for suicide.
- More than 660,000 people in the U.S. have been trained in Mental Health First Aid and now have the ability to recognize when someone may be in distress and the skills to provide support and get people to the help they may need.

WHY EMPLOYERS SHOULD CARE

- 1 in 5 American adults has a mental illness
- 40% of employees with a mental illness take time off because of it—up to 10 days a year
- 1 in 10 full-time employees has an addiction

Mental Health First Aid at Work: There are workplace mental health training programs offered to teach participants how to notice and support an individual who may be experiencing a mental health or substance use concern or crisis. This training can help create a culture of health and empower colleagues to **recognize signs, reach out,** and **connect** someone to the right resources. Contact me if you are interested in setting something up in your workplace.
<https://mentalhealthfirstaid.org>

Smart Before-Bed Snacks

If hunger strikes at night, it's okay to have a snack before turning out the lights, but what you eat could determine how well you sleep. It's important not to eat something heavy that will keep your body awake trying to digest it. Reach for low-calorie, sleep-inducing foods, full of nutrients that will keep you satisfied but not stuffed! Here are a few great options for you to consider:

Reduced-Fat Cheese—Say cheese! This savory treat has protein and fat, so it'll stop hunger in its tracks. Just stick with light varieties, preferably portion controlled to avoid overdoing it!

Nonfat Greek Yogurt—The plain kind is the top pick to stave off late-night hunger. It's loaded with protein and low in calories. Avoid the flavored kind, which are usually higher in calories and chockfull of sugar. If it's too tart on its own, stir in a little natural sweetener and vanilla extract. Pre-portioned containers are great for an anytime snack.



Turkey-Pickle Roll-Up

You've probably heard that turkey makes you sleepy, so it makes sense that it's a good pre-bed snack. No need for a full-on sandwich though! Wrap turkey slices around some pickle or cucumber spears for a low-calorie snack. Dunk in mustard for added flavor.

Apple + Peanut Butter

With this easy-to-make snack, the apple's filling fiber, and PB's healthy fat team up to tame your hunger. Stick with a single tablespoon of peanut butter to avoid a too-heavy treat.



Chickpeas

These little legumes provide a great punch of protein and other important nutrients. Grab a can, drain and rinse, and enjoy a 1/2-cup serving for only around 110 calories. Even better: Crunchy chickpea snacks are becoming increasingly popular. Try the kinds by Biena, or make your own with this simple recipe.

Recipe Corner

Crispy Roasted Chickpeas

1/4th of recipe (about 1/4 cup): 92 calories, 1.5g fat (0g sat fat), 337mg sodium, 15.5g carbs, 4.5g fiber, 1g sugars, 5g protein

1. Preheat oven to 400F. Spray a baking sheet with nonstick spray.
2. Drain and rinse a 15-ounce can of chickpeas/garbanzo beans. Thoroughly pat dry. Discard any skins that were removed while drying.
3. Place beans on the baking sheet. Bake for 15 minutes.
4. Rearrange beans on the sheet, either with a spatula or by gently shaking the sheet (using an oven mitt). Bake until browned, 15 to 25 minutes.
5. Transfer beans to a medium bowl. Drizzle with 1/4 tsp. extra-virgin olive oil, and sprinkle with 1/4 teaspoon salt. If you like, add chili powder, garlic powder, and/or onion powder. Toss to coat.
6. Let cool for a crispier snack, or enjoy warm!

By Lisa Lillien, a.k.a. Hungry Girl. Reviewed by a board-certified physician
Updated June 18, 2018

Debby Schiffer, Targeting Wellness in the Workplace

Wellness Director for BURLCO & TRICO JIF

E-mail: debby_schiffer@targetingwellness.com

Office: 856-322-1220

Cell: 856-520-9908

The key to the future in an aging society is not found in increasing just our life span; we need to increase our health span at the same time. Quote by: Chuck Norris

30-day Challenge Ideas

Month of September

For the month of September, here are four ideas for a 30-day challenge from which you can decide which is best suited for you. Since September is "Healthy Aging" month, I have selected challenge options that are aimed at slowing the aging process. 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 motivation to continue!

1. Incorporate at least one extra vegetable to every meal.
2. Get 7-9 hours of sleep every night for overall health and well-being. Keep track of it!
3. Spend 1-5 minutes a day repeating a positive affirmation about yourself or something you want to accomplish.
4. Incorporate a balance exercise at least twice a week to help strengthen your core muscles, improve stability and prevent falls.*

* Perhaps try a yoga or Tai Chi class. If you are not a member of a gym, look online – there are hundreds of YouTube options. Practice standing on one leg at your desk or in line at the grocery store. Maybe try doing your bicep curls while on one foot.

In the Spotlight

Hainesport Township

Regardless of the number of employees, any township can make a difference if they are willing to make the effort. Hainesport Township set a goal to offer a "Smoothie Demonstration" every month throughout the summer. With the support and dedication of their Administrator, Paula, they were able to do just that!

What a fun idea to offer a different smoothie recipe every month for their employees. To add a bit of "flavor" to the event, employees were asked to identify the "secret" ingredients as they enjoyed the refreshing taste. The employee able to identify the most was given a prize! Who said healthy can't taste good and also be fun!

Thank you Paula for putting your employees health and well-being first! Let's keep the momentum going!



Do you have a story you'd like me to share? Please email me at debby_schiffer@targetingwellness.com.



In the Spotlight

Medford Township

The role of the Wellness Committee of any municipality is to serve as ambassador for the worksite Wellness Program. The main tasks involve planning, promoting and evaluating program components that have the wellness needs of all employees in mind.

The newly established Wellness Committee of Medford Township hit the ground running! After only one meeting, they established a plan to offer a wellness initiative throughout the summer months. Beginning with a Water Challenge which encouraged employees to focus on staying hydrated...perfect timing before hitting the hot summer months, they also planned a guest speakers and lunch & learns that covered such topics as Stress Management, smoothie demonstrations and the holistic approach to pain management using acupuncture.

Thank you, Medford Wellness Committee, for your commitment to creating a culture of wellness among your township employees!



Do you have a story you'd like me to share? Please email me at debby_schiffer@targetingwellness.com.



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

Intake	July-18	July-17	August-18	August-17	2018 August YTD	2017 August YTD
# of New Claims Reported	12	16	24	14	152	128
# of Report Only	1	7	9	4	45	35
% Report Only	8.3%	43.8%	37.5%	28.6%	29.6%	27.3%
# of Medical Only	8	8	13	8	79	79
# of Lost Time	3	1	2	2	28	14
Medical Only to Lost Time Ratio	73:27	89:11	87:13	80:20	74:26	85:15
Average # of Days to Report a Claim	1.2	3.6	1.4	2.1	3.2	2.6

Nurse Case Management	July-18	July-17	August-18	August-17
# of Cases Assigned to Case Management	18	16	16	18
# of Cases >90 days	13	15	13	14

Savings	July-18	July-17	August-18	August-17	2018 August YTD	2017 August YTD
Bill Count	181	147	118	142	1195	908
Provider Charges	\$489,210	\$78,758	\$119,656	\$155,399	\$1,758,377	\$972,599
Repriced Amount	\$119,832	\$28,819	\$40,673	\$53,898	\$681,149	\$352,043
Savings \$	\$369,379	\$49,939	\$78,983	\$101,502	\$1,077,229	\$620,556
% Savings	75.5%	63.4%	66.0%	65.3%	61.3%	63.8%

Participating Provider Penetration Rate	July-18	July-17	August-18	August-17	2018 August YTD	2017 August YTD
Bill Count	93.4%	98.0%	91.5%	93.7%	93.1%	96.5%
Provider Charges	96.9%	97.7%	94.7%	75.9%	95.2%	94.5%

Exclusive Provider Panel Penetration Rate	July-18	July-17	August-18	August-17	2018 August YTD	2017 August YTD
Bill Count	94.7%	95.5%	93.8%	88.6%	88.8%	90.8%
Provider Charges	99.6%	97.8%	98.7%	92.6%	94.7%	95.7%

Transitional Duty Summary			2018 August YTD	2017 August YTD
% of Transitional Duty Days Worked			***	81.2%
% of Transitional Duty Days Not Accommodated				18.8%

***Transitional duty will be reported next month due to a report issue.



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

	# Of Claims Reported	Average Days To Report
BASS RIVER TOWNSHIP	1	3.0
BEVERLY CITY	1	0.0
BORDENTOWN CITY	7	1.7
BORDENTOWN TOWNSHIP	8	1.4
DELANCO TOWNSHIP	4	2.3
DELRAN TOWNSHIP	5	1.4
EDGEWATER PARK TOWNSHIP	3	3.3
FLORENCE TOWNSHIP	7	5.0
HAINESPORT TOWNSHIP	1	5.0
LUMBERTON TOWNSHIP	6	4.2
MANSFIELD TOWNSHIP	3	1.3
MEDFORD TOWNSHIP	11	1.7
MOUNT LAUREL TOWNSHIP	28	3.7
NORTH HANOVER TOWNSHIP	1	6.0
PALMYRA BOROUGH	5	1.2
PEMBERTON TOWNSHIP	33	1.2
RIVERSIDE TOWNSHIP	4	0.0
SOUTHAMPTON TOWNSHIP	2	0.0
SPRINGFIELD TOWNSHIP	2	44.0
TABERNACLE TOWNSHIP	9	0.3
WESTAMPTON TOWNSHIP	10	10.5
WOODLAND TOWNSHIP	1	1.0
Grand Total	152	3.2



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	169	\$473,815	\$109,132	\$364,683	77.0%
Ortho/Neuro	29	\$329,667	\$46,113	\$283,554	86.0%
Hospital	7	\$50,932	\$21,622	\$29,310	57.5%
Ambulatory Surgical Center	3	\$35,113	\$20,251	\$14,862	42.3%
Physical Therapy	80	\$26,966	\$6,315	\$20,651	76.6%
MRI/Radiology	10	\$11,350	\$4,143	\$7,207	63.5%
Occ Med/Primary Care	27	\$7,701	\$4,641	\$3,060	39.7%
Anesthesiology	4	\$5,655	\$3,598	\$2,057	36.4%
Physicians Fees	7	\$5,456	\$2,210	\$3,246	59.5%
Emergency Medicine	1	\$684	\$198	\$486	71.0%
Other	1	\$291	\$41	\$251	86.0%
Out Of Network	12	\$15,396	\$10,700	\$4,696	30.5%
Ambulatory Surgical Center	1	\$7,241	\$4,344	\$2,896	40.0%
Anesthesiology	2	\$5,000	\$3,451	\$1,549	31.0%
Other	2	\$1,800	\$1,800	\$0	0.0%
Ortho/Neuro	4	\$880	\$630	\$250	28.4%
Physicians Fees	2	\$300	\$300	\$0	0.0%
Occ Med/Primary Care	1	\$175	\$175	\$0	0.0%
Grand Total	181	\$489,210	\$119,832	\$369,379	75.5%

Participating Provider Penetration Rate

Bill Count 93.4%

Provider Charges 96.9%

Exclusive Provider Panel Penetration Rate

Bill Count 94.7%

Provider Charges 99.6%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	108	\$113,327	\$35,573	\$77,754	68.6%
Ambulatory Surgical Center	2	\$46,371	\$15,262	\$31,109	67.1%
Ortho/Neuro	19	\$33,891	\$6,533	\$27,357	80.7%
Physical Therapy	41	\$13,329	\$3,826	\$9,504	71.3%
Occ Med/Primary Care	29	\$6,661	\$3,842	\$2,819	42.3%
Hospital	4	\$5,263	\$2,990	\$2,272	43.2%
MRI/Radiology	7	\$3,560	\$1,357	\$2,203	61.9%
Emergency Medicine	3	\$2,527	\$676	\$1,851	73.2%
Other	2	\$1,377	\$843	\$534	38.8%
Physicians Fees	1	\$348	\$242	\$106	30.4%
Out Of Network	10	\$6,329	\$5,100	\$1,229	19.4%
Physicians Fees	6	\$3,376	\$2,381	\$995	29.5%
Anesthesiology	1	\$1,200	\$1,200	\$0	0.0%
Other	1	\$900	\$900	\$0	0.0%
Emergency Medicine	1	\$683	\$490	\$193	28.3%
Ortho/Neuro	1	\$170	\$129	\$41	24.1%
Grand Total	118	\$119,656	\$40,673	\$78,983	66.0%

Participating Provider Penetration Rate

Bill Count	91.5%
Provider Charges	94.7%

Exclusive Provider Panel Penetration Rate

Bill Count	93.8%
Provider Charges	98.7%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	1113	\$1,673,132	\$617,747	\$1,055,386	63.1%
Ortho/Neuro	183	\$575,930	\$108,037	\$467,892	81.2%
Hospital	54	\$420,134	\$235,075	\$185,059	44.0%
Ambulatory Surgical Center	21	\$271,875	\$96,380	\$175,496	64.6%
Physical Therapy	482	\$160,753	\$38,038	\$122,716	76.3%
Physicians Fees	61	\$70,964	\$50,507	\$20,457	28.8%
Occ Med/Primary Care	166	\$62,428	\$42,935	\$19,493	31.2%
MRI/Radiology	65	\$49,007	\$19,847	\$29,159	59.5%
Anesthesiology	17	\$24,339	\$12,114	\$12,225	50.2%
Emergency Medicine	24	\$23,603	\$7,598	\$16,005	67.8%
Other	35	\$12,750	\$6,106	\$6,643	52.1%
Behavioral Health	5	\$1,350	\$1,110	\$240	17.8%
Out Of Network	82	\$85,245	\$63,402	\$21,843	25.6%
Anesthesiology	19	\$34,245	\$22,768	\$11,477	33.5%
Ortho/Neuro	27	\$20,231	\$15,935	\$4,296	21.2%
Other	12	\$11,761	\$11,678	\$83	0.7%
Ambulatory Surgical Center	1	\$7,241	\$4,344	\$2,896	40.0%
Physicians Fees	16	\$6,130	\$5,133	\$997	16.3%
Behavioral Health	2	\$3,240	\$2,308	\$932	28.8%
MRI/Radiology	2	\$1,440	\$471	\$969	67.3%
Emergency Medicine	1	\$683	\$490	\$193	28.3%
Occ Med/Primary Care	1	\$175	\$175	\$0	0.0%
Physical Therapy	1	\$100	\$100	\$0	0.0%
Grand Total	1195	\$1,758,377	\$681,149	\$1,077,229	61.3%

Participating Provider Penetration Rate

Bill Count 93.1%

Provider Charges 95.2%

Exclusive Provider Panel Penetration Rate

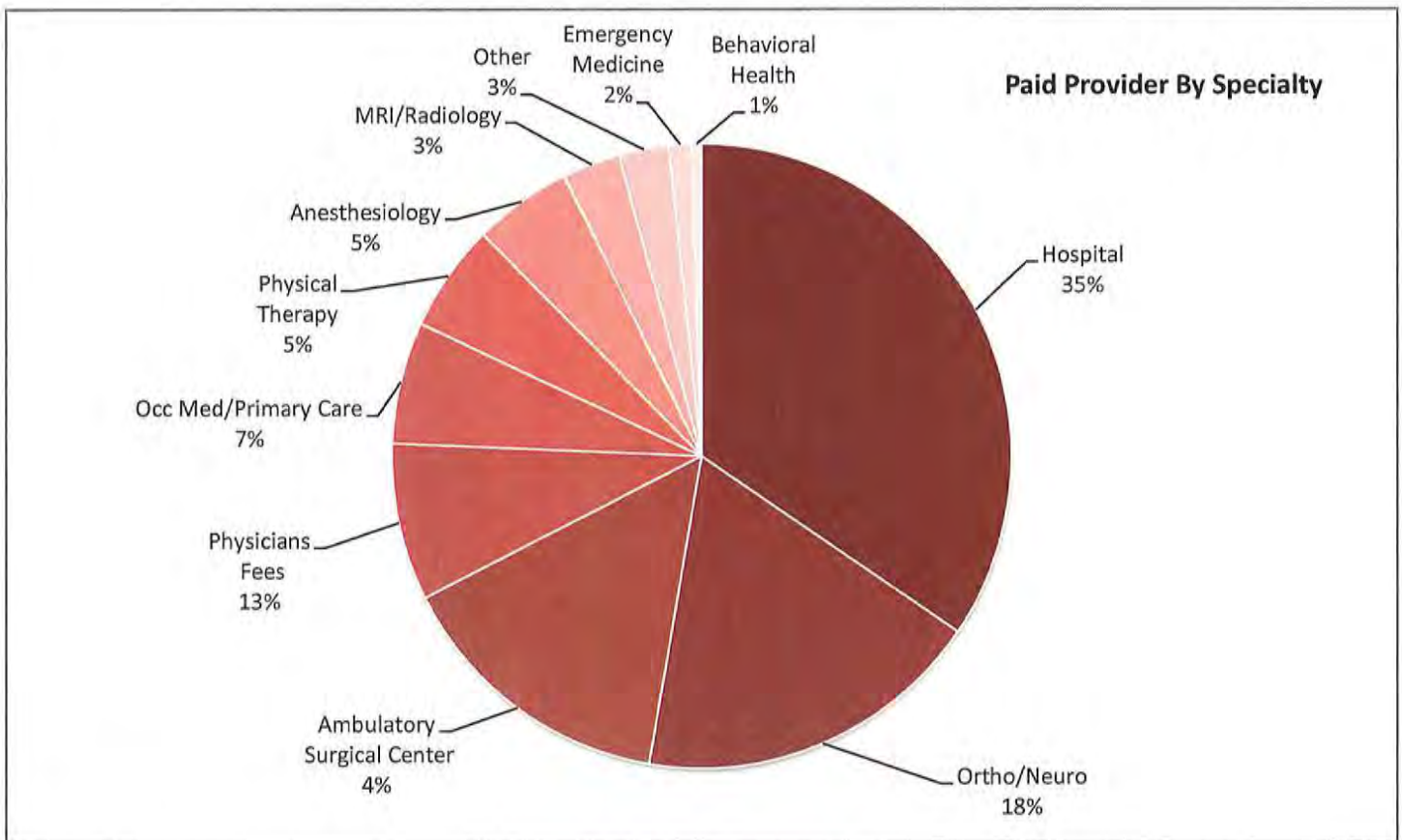
Bill Count 88.8%

Provider Charges 94.7%



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

	Repriced Amount
Hospital	\$235,075
Ortho/Neuro	\$123,972
Ambulatory Surgical Center	\$100,724
Physicians Fees	\$55,639
Occ Med/Primary Care	\$43,110
Physical Therapy	\$38,138
Anesthesiology	\$34,882
MRI/Radiology	\$20,318
Other	\$17,785
Emergency Medicine	\$8,088
Behavioral Health	\$3,418





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

	Bill Count	Repriced Amount
Ambulatory Surgical Center	15	\$78,167
FELLOWSHIP SURGICAL CENTER, LLC	9	\$22,422
SUMMIT SURGICAL CENTER, LLC	3	\$18,952
PREMIER SURGICAL CENTER, LLC	1	\$13,292
ADVANCED SURGICAL INSTITUTE	1	\$11,831
FELLOWSHIP SURGICALCENTER, LLC	1	\$11,670
Behavioral Health	7	\$3,418
JOHN MCGOWAN PHD	2	\$2,308
WORKERS COMP PSYCH NET	5	\$1,110
Emergency Medicine	24	\$7,890
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	9	\$3,477
EMERGENCY PHYSICIANS OF NEW JERSEY P A	9	\$2,165
COOPER UNIVERSITY EMERGENCY PHYSICIANS P C	2	\$1,026
COOPER UNIVERSITY TRAUMA PHYSICIANS., PC	3	\$732
HAMILTON SQUARE EMA	1	\$490
Hospital	19	\$188,301
COOPER HEALTH SYSTEMS	3	\$79,471
CAPITAL HEALTH SYSTEM, INC	1	\$42,713
VIRTUA WEST JERSEY HEALTH, INC.	11	\$24,666
METHODIST HOSPITAL-THOMAS JEFF	2	\$22,542
KENNEDY UNIVERSITY HOSPITAL, INC.	2	\$18,909
MRI/Radiology	60	\$19,604
ONE CALL MEDICAL, INC.	32	\$17,457
COOPER UNIVERSITY RADIOLOGY, PC	7	\$958
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	7	\$432
OCM FN, LLC	1	\$428
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	13	\$329
Occ Med/Primary Care	155	\$40,951
VIRTUA OCCUPATIONAL HEALTH	78	\$28,727
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	24	\$4,422
RWJUH OCCUPATIONAL HEALTH	24	\$3,376
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	17	\$2,428
WORKNET OCCUPATIONAL MEDICINE	12	\$1,997
Ortho/Neuro	150	\$110,159
COASTAL SPINE, PC.	46	\$62,472
PREMIER ORTHOPEDIC OF SOUTH JERSEY	45	\$24,133
VIRTUA HAND CENTER	34	\$9,612
THE PHILADELPHIA HAND CENTER	12	\$7,846
CMN OCCUPATIONAL MEDICINE, LLC	13	\$6,097
Physical Therapy	422	\$33,939
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	175	\$13,895
NOVACARE REHABILITATION	73	\$6,570
REHAB EXCELLENCE CENTER, LLC	70	\$4,572
STRIVE PHYSICAL THERAPY AND	45	\$4,468
REHAB CONNECTION	59	\$4,434
Physicians Fees	58	\$52,642
VIRTUA MEDICAL GROUP, PA	47	\$46,495
COOPER SURGICAL ASSOCIATES P A	4	\$3,097
K.W. REHABILITATION,, LLC	3	\$1,548
ADVOCARE HERITAGE FAMILY	2	\$799
COOPER SURGICAL ASSOCIATES PA	2	\$702



**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	53	59				
Lida Feinstein	3	11	8	4	4	3	2	2				
Jennifer Hann	7	12	9	8	14	17	18	12				
Sharon Maurer	80	68	64	70	68	64	64	66				
Theresa Pacific	0	4	16	35	42	0	0	0				
Kelly Roth	62	62	71	71	65	52	56	61				
Virgen Conley						16	17	17				
Thomas Sawczak		3	3	3	3	22	15	14				
Team Leader												
Russel Bayer	16	12	10	10	10	11	26	25				
Total	238	241	251	272	270	242	251	256	0	0	0	0

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

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 40,542.73. This generated an average annual yield of 1.32%. However, after including an unrealized net gain of \$28,325.44 in the asset portfolio, the yield is adjusted to 2.23% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$175,434.41 as it relates to current market value of \$ 16,883,571.28 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,936,229.59.

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 \$ 12,009.87 w/YTD Total \$ 95,702.85 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 2018 Premium Assessments \$ 3,740,163.00

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 \$ 698,693.37. The claims detail shows 733 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$205. Interest Allocated)

Delran Township	\$65,551.00
Chesterfield Township	\$ 1,075.00
Bordentown City	\$37,835.00
Bordentown Township	\$13,807.00
Westampton Township	\$10,062.00

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 \$ 17,180,772.63 to a closing balance of \$ 19,808,658.05 showing a increase in the fund of \$ 2,627,885.42. 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
7/16	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
7/17	EDGEWATER PARK	1255304	MARK HERKOPERC	WC	2016	50.00	
7/20	DELRAN TOWNSHIP	1251973	ANNMARIE GALLETTI	WC	2016	487.81	
7/26	LUMBERTON TWP.	2018130044	LUMBERTON TWP.	PR	2018	11,426.06	
TOTAL-JUL						11,986.87	
TOTAL-YTD							95,679.85
8/14	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
TOTAL-AUG						23.00	
TOTAL-YTD							95,702.85

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

	<u>June</u>	<u>July</u>	<u>August</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,432,534.55	17,180,772.63	19,002,812.28	
RECEIPTS:				
Interest Income (Cash)	47,589.08	-1,680.83	37,523.40	148,953.13
Premium Assessment Receipts	0.00	2,391,450.01	1,348,712.99	6,847,090.99
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	13,210.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2018	3,457.53	11,426.06	0.00	24,355.25
Fund Year 2017	0.00	0.00	0.00	53,618.42
Fund Year 2016	875.00	537.81	0.00	1,652.81
Fund Year 2015	23.00	23.00	23.00	16,520.52
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	4,355.53	11,986.87	23.00	98,988.85
FY 2018 Appropriation Refunds	0.00	0.00	0.00	250.00
FY 2017 Appropriation Refunds	0.00	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	0.00	333,803.77	341,630.60
TOTAL RECEIPTS:	51,944.61	2,401,756.05	1,720,063.16	7,450,408.11

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2018	131,102.02	132,332.57	207,718.10	905,658.16
Fund Year 2017	27,599.96	65,763.53	13,379.62	386,031.85
Fund Year 2016	6,749.82	9,345.74	60,353.59	283,298.36
Fund Year 2015	17,730.40	13,151.97	32,494.69	272,643.46
Fund Year 2014	9,377.72	155,176.98	2,932.58	382,268.92
Closed Fund Year	0.00	1,000.00	0.00	1,000.00
Total Net Claim Payments	192,559.92	376,770.79	316,878.58	2,230,900.75

Total Net Claim Payments

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2019	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2018	93,769.78	200,503.11	73,704.65	927,317.62
Property Fund Charges FY 2018	0.00	0.00	0.00	0.00
E-JIF Premium FY 2018	0.00	0.00	124,615.73	249,231.47
M.E.L. Premium FY 2018	0.00	0.00	393,323.66	1,179,970.98
POL/EPL Policy Premium FY 2018	0.00	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	9,550.00	2,442.50	0.00	53,491.84
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	103,319.78	202,945.61	591,644.04	3,397,870.79
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	7,826.83	0.00	5,694.77	13,521.60
TOTAL DISBURSEMENTS:	303,706.53	579,716.40	914,217.39	5,642,293.14

Closing Balance for the Period:

17,180,772.63	19,002,812.28	19,808,658.05
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Account Net Cash Change During the Period:

Operating Account	-209,609.75	1,802,026.85	799,151.39	-311,683.61
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-26,499.99	1,526.28	-3,500.00	-2,890.44
Asset Management Account	-7,235.35	-4,771.34	33,452.24	2,122,689.02
Claims Imprest Account	-7,826.83	23,257.86	-23,257.86	0.00
Expense & Contingency Account	-590.00	0.00	0.00	0.00
Total Change in Account Net Cash:	-251,761.92	1,822,039.65	805,845.77	1,808,114.97

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 July
CURRENT FUND YEAR 2018

	Description: Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
	ID Number: INVEST. ACCT.	ASSET MGR.	OPERATING ACC	CLAIMS ACCOU	ADMIN. EXPEN		0
	Maturity (Yrs)	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0
	TOTAL for All						
	Accts & instruments						
Opening Cash & Investment Balance	\$17,180,772.61	2202.62	16854890.38	222679.61	100000	1000	0
Opening Interest Accrual Balance	\$19,632.76	0	19632.76	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$18,234.07	\$0.00	\$18,234.07	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	(\$1,099.72)	\$0.00	(\$1,099.72)	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$2,515.62	\$0.00	\$2,515.62	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	(\$594.89)	(\$2,159.16)	\$0.00	\$1,564.27	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$2,625.00	\$0.00	\$2,625.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$5,126.80)	\$0.00	(\$5,126.80)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$13,928.28	(\$2,159.16)	\$14,523.17	\$1,564.27	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$4,407,975.69	\$702,625.00	\$698,939.56	\$2,403,436.87	\$400,028.65	\$202,945.61	\$0.00
10 (Withdrawals - Sales)	(\$2,584,255.22)	(\$698,939.56)	(\$702,625.00)	(\$602,974.26)	(\$376,770.79)	(\$202,945.61)	\$0.00
Ending Cash & Investment Balance	\$19,002,812.29	\$3,728.90	\$16,850,119.04	\$2,024,706.49	\$123,257.86	\$1,000.00	\$0.00
Ending Interest Accrual Balance	\$35,241.83	\$0.00	\$35,241.83	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$86,277.14	\$0.00	\$0.00	\$0.00	\$66,594.48	\$19,682.66	\$0.00
(Less Deposits in Transit)	(\$11,426.06)	\$0.00	\$0.00	(\$11,426.06)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,077,663.37	\$3,728.90	\$16,850,119.04	\$2,013,280.43	\$189,852.34	\$20,682.66	\$0.00
Annualized Rate of Return This Month	0.92%	-873.64%	1.03%	1.67%	0.00%	0.00%	

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2018	Opening 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
	Opening Interest Accrual Balance	\$19.42	\$0.76	\$39.55	\$565.24	\$220.98	\$0.00	\$0.00	\$215.16	\$765.59	\$1,826.69
	1 Interest Accrued and/or Interest Cost	\$9.01	\$0.00	\$33.92	\$429.34	\$219.23	\$0.00	\$0.00	\$194.03	\$658.01	\$1,543.54
	2 Interest Accrued - discounted Instr.s	(\$0.54)	\$0.00	(\$2.05)	(\$25.89)	(\$13.22)	\$0.00	\$0.00	(\$11.70)	(\$39.69)	(\$93.09)
	3 (Amortization and/or Interest Cost)	\$1.24	\$0.00	\$4.68	\$59.23	\$30.25	\$0.00	\$0.00	\$26.77	\$90.78	\$212.95
	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	(\$0.29)	\$0.00	(\$1.11)	(\$14.01)	(\$7.15)	\$0.00	\$0.00	(\$6.33)	(\$21.47)	(\$50.36)
	6 Interest Paid - Term Instr.s	\$2.60	\$0.10	\$5.29	\$75.57	\$29.55	\$0.00	\$0.00	\$28.77	\$102.36	\$244.24
	7 Unrealized Gain (Loss)	(\$2.53)	\$0.00	(\$9.54)	(\$120.71)	(\$61.64)	\$0.00	\$0.00	(\$54.55)	(\$185.01)	(\$433.99)
	8 Net Investment Income	\$6.88	\$0.00	\$25.91	\$327.95	\$167.46	\$0.00	\$0.00	\$148.21	\$502.63	\$1,179.05
	9 Interest Accrued - Net Change	\$6.41	(\$0.10)	\$28.63	\$353.76	\$189.68	\$0.00	\$0.00	\$165.26	\$555.65	\$1,299.30
	Ending Cash & Investment Balance	\$93,189.72	(\$279,882.13)	\$72,912.33	\$967,101.34	\$375,494.82	\$0.00	\$59,015.39	\$936,578.59	\$922,399.98	\$3,146,810.04
	Ending Interest Accrual Balance	\$25.83	\$0.66	\$68.18	\$919.00	\$410.66	\$0.00	\$0.00	\$380.42	\$1,321.24	\$3,125.99

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$49.76	\$450.84	\$108.60	\$1,586.09	\$551.12	\$111.79	\$0.01	\$178.37	\$239.11	\$3,275.70
	2 Interest Accrued - discounted Instr.s	(\$3.00)	(\$27.19)	(\$6.55)	(\$95.66)	(\$33.24)	(\$6.74)	(\$0.00)	(\$10.76)	(\$14.42)	(\$197.56)
	3 (Amortization and/or Interest Cost)	\$6.87	\$62.20	\$14.98	\$218.82	\$76.03	\$15.42	\$0.00	\$24.61	\$32.99	\$451.92
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	(\$1.62)	(\$14.71)	(\$3.54)	(\$51.75)	(\$17.98)	(\$3.65)	(\$0.00)	(\$5.82)	(\$7.80)	(\$106.87)
	6 Interest Paid - Term Instr.s	\$8.36	\$64.51	\$15.41	\$228.04	\$77.76	\$15.77	\$0.00	\$27.76	\$36.14	\$473.76
	7 Unrealized Gain (Loss)	(\$13.99)	(\$126.76)	(\$30.54)	(\$445.96)	(\$154.96)	(\$31.43)	(\$0.00)	(\$50.15)	(\$67.23)	(\$921.02)
	8 Net Investment Income	\$38.01	\$344.38	\$82.96	\$1,211.55	\$420.98	\$85.39	\$0.01	\$136.25	\$182.65	\$2,502.18
	9 Interest Accrued - Net Change	\$41.40	\$386.34	\$93.19	\$1,358.05	\$473.36	\$96.02	\$0.01	\$150.61	\$202.97	\$2,801.94
	Ending Cash & Investment Balance	\$48,295.53	\$436,797.41	\$105,403.72	\$1,474,356.51	\$534,881.87	\$108,494.57	\$11.51	\$173,112.78	\$229,628.38	\$3,110,982.28
	Ending Interest Accrual Balance	\$103.94	\$868.79	\$208.47	\$3,063.63	\$1,054.97	\$213.99	(\$0.08)	\$358.20	\$473.29	\$6,345.22

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$82.53	\$381.62	\$110.72	\$1,142.57	\$451.89	\$103.55	\$0.06	\$226.93	\$194.48	\$2,694.35
	2 Interest Accrued - discounted Instr.s	(\$4.98)	(\$23.02)	(\$6.68)	(\$68.91)	(\$27.25)	(\$6.25)	(\$0.00)	(\$13.69)	(\$11.73)	(\$162.50)
	3 (Amortization and/or Interest Cost)	\$11.39	\$52.65	\$15.28	\$157.63	\$62.34	\$14.29	\$0.01	\$31.31	\$26.83	\$371.72
	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	(\$2.69)	(\$12.45)	(\$3.61)	(\$37.28)	(\$14.74)	(\$3.38)	(\$0.00)	(\$7.40)	(\$6.35)	(\$87.90)
	6 Interest Paid - Term Instr.s	\$11.66	\$55.46	\$15.62	\$162.87	\$63.70	\$14.60	\$0.01	\$32.01	\$27.47	\$383.39
	7 Unrealized Gain (Loss)	(\$23.21)	(\$107.30)	(\$31.13)	(\$321.25)	(\$127.05)	(\$29.12)	(\$0.02)	(\$63.80)	(\$54.68)	(\$757.56)
	8 Net Investment Income	\$63.04	\$291.50	\$84.58	\$872.76	\$345.18	\$79.10	\$0.04	\$173.34	\$148.56	\$2,058.11
	9 Interest Accrued - Net Change	\$70.87	\$326.17	\$95.11	\$979.70	\$388.18	\$88.95	\$0.05	\$194.92	\$167.02	\$2,310.96
	Ending Cash & Investment Balance	\$80,100.53	\$366,954.55	\$107,459.18	\$1,103,513.69	\$438,569.87	\$100,502.47	\$54.93	\$220,241.41	\$188,751.07	\$2,606,147.70
	Ending Interest Accrual Balance	\$158.08	\$740.92	\$211.90	\$2,197.80	\$864.63	\$198.18	\$0.10	\$434.34	\$372.44	\$5,178.41

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening 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
	Opening Interest Accrual Balance	\$67.00	\$451.68	\$96.23	\$472.39	\$541.87	\$109.43	\$0.00	\$125.44	\$229.82	\$2,093.87
	1 Interest Accrued and/or Interest Cost	\$63.52	\$414.84	\$91.23	\$431.05	\$513.65	\$103.74	\$0.00	\$118.92	\$219.69	\$1,956.65
	2 Interest Accrued - discounted Instr.s	(\$3.83)	(\$25.02)	(\$5.50)	(\$26.00)	(\$30.98)	(\$6.26)	(\$0.00)	(\$7.17)	(\$13.25)	(\$118.01)
	3 (Amortization and/or Interest Cost)	\$8.76	\$57.23	\$12.59	\$59.47	\$70.86	\$14.31	\$0.00	\$16.41	\$30.31	\$269.94
	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	(\$2.07)	(\$13.53)	(\$2.98)	(\$14.06)	(\$16.76)	(\$3.38)	(\$0.00)	(\$3.88)	(\$7.17)	(\$63.84)
	6 Interest Paid - Term Instr.s	\$8.96	\$60.39	\$12.87	\$63.16	\$72.45	\$14.63	\$0.00	\$16.77	\$30.73	\$279.96
	7 Unrealized Gain (Loss)	(\$17.86)	(\$116.64)	(\$25.65)	(\$121.20)	(\$144.42)	(\$29.17)	(\$0.00)	(\$33.44)	(\$61.77)	(\$550.14)
	8 Net Investment Income	\$48.52	\$316.88	\$69.69	\$329.26	\$392.36	\$79.24	\$0.00	\$90.84	\$167.82	\$1,494.60
	9 Interest Accrued - Net Change	\$54.57	\$354.45	\$78.36	\$367.88	\$441.20	\$89.11	\$0.00	\$102.15	\$188.97	\$1,676.69
	Ending Cash & Investment Balance	\$61,653.05	\$400,608.57	\$88,543.42	\$407,227.22	\$498,512.06	\$100,680.85	\$0.80	\$115,417.50	\$213,219.41	\$1,885,862.88
	Ending Interest Accrual Balance	\$121.57	\$806.13	\$174.60	\$840.27	\$983.07	\$198.53	\$0.00	\$227.59	\$418.79	\$3,770.56

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening 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
	Opening Interest Accrual Balance	\$75.88	\$10.46	\$68.02	\$924.87	\$633.89	\$98.00	\$0.00	\$188.17	\$243.50	\$2,242.79
	1 Interest Accrued and/or Interest Cost	\$71.94	\$0.00	\$64.48	\$870.34	\$600.94	\$92.90	\$0.00	\$178.39	\$230.85	\$2,109.83
	2 Interest Accrued - discounted Instr.s	(\$4.34)	\$0.00	(\$3.89)	(\$52.49)	(\$36.24)	(\$5.60)	(\$0.00)	(\$10.76)	(\$13.92)	(\$127.25)
	3 (Amortization and/or Interest Cost)	\$9.92	\$0.00	\$8.90	\$120.07	\$82.91	\$12.82	\$0.00	\$24.61	\$31.85	\$291.08
	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	(\$2.35)	\$0.00	(\$2.10)	(\$28.39)	(\$19.61)	(\$3.03)	(\$0.00)	(\$5.82)	(\$7.53)	(\$68.83)
	6 Interest Paid - Term Instr.s	\$10.15	\$1.40	\$9.09	\$123.66	\$84.75	\$13.10	\$0.00	\$25.16	\$32.56	\$299.87
	7 Unrealized Gain (Loss)	(\$20.23)	\$0.00	(\$18.13)	(\$244.71)	(\$168.96)	(\$26.12)	(\$0.00)	(\$50.16)	(\$64.91)	(\$593.21)
	8 Net Investment Income	\$54.95	\$0.00	\$49.25	\$664.82	\$459.03	\$70.97	\$0.00	\$136.26	\$176.33	\$1,611.62
	9 Interest Accrued - Net Change	\$61.79	(\$1.40)	\$55.39	\$746.68	\$516.18	\$79.80	\$0.00	\$153.23	\$198.29	\$1,809.96
	Ending Cash & Investment Balance	\$69,818.85	(\$249,431.82)	\$62,580.70	\$842,617.77	\$583,227.34	\$90,166.35	\$0.15	\$173,131.89	\$224,042.94	\$1,796,154.17
	Ending Interest Accrual Balance	\$137.68	\$9.06	\$123.40	\$1,671.55	\$1,150.07	\$177.80	\$0.00	\$341.40	\$441.79	\$4,052.75

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$86.52	\$355.81	\$3.08	\$963.64	\$523.53	\$62.96	\$0.00	\$261.51	\$4,208.16	\$6,465.22
	2 Interest Accrued - discounted Instr.s	(\$5.22)	(\$21.46)	(\$0.19)	(\$58.12)	(\$31.57)	(\$3.80)	\$0.00	(\$15.77)	(\$253.80)	(\$389.93)
	3 (Amortization and/or Interest Cost)	\$11.94	\$49.09	\$0.43	\$132.95	\$72.23	\$8.69	\$0.00	\$36.08	\$580.57	\$891.96
	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	(\$2.82)	(\$11.61)	(\$0.10)	(\$31.44)	(\$17.08)	(\$2.05)	\$0.00	(\$8.53)	(\$137.29)	(\$210.93)
	6 Interest Paid - Term Instr.s	\$12.20	\$50.18	\$0.43	\$135.90	\$73.84	\$8.88	\$0.00	\$36.88	\$599.75	\$918.06
	7 Unrealized Gain (Loss)	(\$24.33)	(\$100.04)	(\$0.87)	(\$270.94)	(\$147.20)	(\$17.70)	\$0.00	(\$73.53)	(\$1,183.19)	(\$1,817.80)
	8 Net Investment Income	\$66.09	\$271.79	\$2.36	\$736.09	\$399.90	\$48.09	\$0.00	\$199.76	\$3,214.45	\$4,938.52
	9 Interest Accrued - Net Change	\$74.32	\$305.63	\$2.66	\$827.74	\$449.69	\$54.08	\$0.00	\$224.63	\$3,608.41	\$5,547.15
	Ending Cash & Investment Balance	\$82,967.02	\$345,328.71	\$2,993.68	\$935,242.92	\$508,100.15	\$61,107.35	(\$79.19)	\$253,804.60	\$4,084,165.48	\$6,273,630.72
	Ending Interest Accrual Balance	\$165.57	\$680.95	\$5.86	\$1,844.17	\$1,001.92	\$120.49	(\$0.01)	\$500.47	\$8,094.08	\$12,413.50



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

Account Number	120882-000
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As of July 31, 2018

Statement of Account

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

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

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

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

1427135 02 T 4547 000134915 0001N

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

Important Information

Account Number	120882-000
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As of July 31, 2018

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

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Subject Account(s)

ACCOUNT NUMBER	ACCOUNT NAME
120882-000	BURLINGTON COUNTY MUNICIPAL JIF

Summary of Investments

Account Number **120882-000**

As of July 31, 2018

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PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 6/30/2018	% OF M/V	MARKET VALUE (M/V) As of 7/31/2018	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	\$8,003,690.38	47.49	\$8,002,549.04	47.49
	TOTAL U.S. TREASURY OBLIGATIONS	8,003,690.38	47.49	8,002,549.04	47.49
	U.S. GOVERNMENT AGENCIES				
	GOVERNMENT AGENCY BONDS/NOTES	8,851,200.00	52.51	8,847,570.00	52.51
	TOTAL U.S. GOVERNMENT AGENCIES	8,851,200.00	52.51	8,847,570.00	52.51
TOTAL PRINCIPAL PORTFOLIO(S)		16,854,890.38	100.00	16,850,119.04	100.00
	TOTAL ACCRUED INCOME	19,632.76		35,241.83	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	16,874,523.14		16,885,360.87	

Summary of Activity

Account Number **120882-000**

July 1, 2018 through July 31, 2018

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	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	0.00
RECEIPTS		
Maturities	700,000.00	0.00
Transfers/Additions	698,939.56	0.00
Interest	2,625.00	0.00
TOTAL RECEIPTS	1,401,564.56	0.00
DISBURSEMENTS		
Purchases	(697,839.84)	0.00
Other Disbursements	(703,724.72)	0.00
TOTAL DISBURSEMENTS	(1,401,564.56)	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 July 31, 2018

Page 3 of 6

	<u>QUANTITY</u> <u>DESCRIPTION</u>	<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. TREASURY OBLIGATIONS								
2018	700,000.0000	\$699,167.00	4.15	\$697,156.25	\$2,010.75	\$2,644.02	\$7,000.00	1.00
	UNITED STATES TREASURY NOTES	99.8810		99.59				1.88
	DTD 09/15/2015 1.000% 09/15/2018							
	CUSIP 912828L40 RATING AAA							
2018	1,000,000.0000	997,670.00	5.92	995,898.43	1,771.57	2,581.97	8,750.00	0.88
	UNITED STATES TREASURY NOTES	99.7670		99.59				1.94
	DTD 10/15/2015 0.875% 10/15/2018							
	CUSIP 912828L81 RATING AAA							
2018	700,000.0000	697,697.00	4.14	697,839.84	(142.84)	1,123.63	8,750.00	1.25
	UNITED STATES TREASURY NOTES	99.6710		99.69				2.10
	DTD 12/15/2015 1.250% 12/15/2018							
	CUSIP 912828N22 RATING AAA							
2018	1,700,000.0000	1,693,897.00	10.05	1,693,027.34	869.66	2,879.78	17,000.00	1.00
	UNITED STATES TREASURY NOTES	99.6410		99.59				2.05
	DTD 11/30/2016 1.000% 11/30/2018							
	CUSIP 912828U40 RATING AAA							
2019	1,000,000.0000	979,610.00	5.81	992,304.69	(12,694.69)	1,693.99	10,000.00	1.02
	UNITED STATES TREASURY NOTES	97.9610		99.23				2.55
	DTD 11/30/2012 1.000% 11/30/2019							
	CUSIP 912828UB4 RATING AAA							
2019	1,000,000.0000	988,400.00	5.87	993,164.07	(4,764.07)	1,854.62	8,750.00	0.89
	UNITED STATES TREASURY NOTES	98.8400		99.32				2.34
	DTD 05/15/2016 0.875% 05/15/2019							
	CUSIP 912828R44 RATING AAA							
2020	1,000,000.0000	977,070.00	5.80	998,359.37	(21,289.37)	2,329.24	13,750.00	1.41
	UNITED STATES TREASURY NOTES	97.7070		99.84				2.65
	DTD 05/31/2013 1.375% 05/31/2020							
	CUSIP 912828VF4 RATING AAA							

continued

Investment Detail

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

Page 4 of 6

<u>QUANTITY</u> <u>DESCRIPTION</u>		<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. TREASURY OBLIGATIONS								
2020	998,000.0000	\$969,038.04	5.75	\$991,255.70	(\$22,217.66)	\$3,467.91	\$13,722.50	1.42
	UNITED STATES TREASURY NOTES	97.0980		99.32				2.71
	DTD 10/31/2015 1.375% 10/31/2020							
	CUSIP 912828L99 RATING AAA							
TOTAL U.S. TREASURY OBLIGATIONS		8,002,549.04	47.49	8,059,005.69	(56,456.65)	18,575.16	87,722.50	1.10
U.S. GOVERNMENT AGENCIES								
2019	8,000,000.0000	7,857,200.00	46.63	8,000,000.00	(142,800.00)	14,400.00	108,000.00	1.37
	FEDERAL HOME LOAN BANK	98.2150		100.00				2.68
	DTD 06/13/2016 1.350% 12/13/2019							
	CALLABLE							
	CUSIP 3130A8FB4 RATING AAA							
2019	1,000,000.0000	990,370.00	5.88	1,000,000.00	(9,630.00)	2,266.67	12,000.00	1.21
	FEDERAL HOME LOAN MORTGAGE CORP	99.0370		100.00				2.40
	MEDIUM TERM NOTE							
	DTD 08/23/2016 1.200% 05/23/2019							
	CALLABLE							
	CUSIP 3134GAAR5 RATING AAA							
TOTAL U.S. GOVERNMENT AGENCIES		8,847,570.00	52.51	9,000,000.00	(152,430.00)	16,666.67	120,000.00	1.36
TOTAL PRINCIPAL PORTFOLIO(S)		16,850,119.04	100.00	17,059,005.69	(208,886.65)	35,241.83	207,722.50	1.23
TOTAL ACCRUED INCOME		35,241.83						
TOTAL MARKET VALUE WITH ACCRUED INCOME		16,885,360.87						

Activity Detail

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

Page 5 of 6

DATE	TYPE	QUANTITY	DESCRIPTION	CASH	CASH MANAGEMENT
PRINCIPAL					
OPENING BALANCES:				0.00	0.00
7/31/2018	TRANSFER/ADDITION		CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	698,939.56	
	MATURITY	(700,000.0000)	MATURED 700000 PAR VALUE OF U.S. TREASURY NOTES 0.750% 7/31/18 AT 100 TRADE DATE 2018-07-31 SETTLEMENT DATE 2018-07-31	700,000.00	
	INTEREST		CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 0.750% 7/31/18 AT \$0.003750 /SHARE ON 700000 PAR VALUE DUE 2018-07-31	2,625.00	
	OTHER DISBURSEMENT		CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	(702,625.00)	
	PURCHASE	700,000.0000	PURCHASED 700000 PAR VALUE OF U.S. TREASURY NOTES 1.250% 12/15/18 AT 99.6914 TRADE DATE 2018-07-31 SETTLEMENT DATE 2018-07-31	(697,839.84)	
	OTHER DISBURSEMENT		PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 1.250% 12/15/18	(1,099.72)	
CLOSING BALANCES:				0.00	0.00



Other Information

120882-000 BURLINGTON COUNTY MUNICIPAL JIF

As of July 31, 2018

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

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

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

Current Fund Year: 2018 Month Ending: July											NEGATIVE INTEREST / AMOUNT
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL	
OPEN 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	(517,719.34)
RECEIPTS											
Assessments	86,619.77	144,638.67	40,313.60	644,745.25	162,729.16	0.00	79,868.04	748,266.93	484,268.59	2,391,450.01	
Refunds	11,426.06	0.00	0.00	560.81	0.00	0.00	0.00	0.00	0.00	11,986.87	
Invest Pymnts	(60.08)	(271.00)	(70.60)	(912.50)	(495.50)	(82.04)	(0.01)	(196.07)	(1,008.92)	(3,096.72)	
Invest Adj	28.21	124.48	31.99	421.10	222.11	36.88	0.00	89.93	461.19	1,415.89	
Subtotal Invest	(31.87)	(146.52)	(38.61)	(491.40)	(273.39)	(45.16)	(0.01)	(106.14)	(547.73)	(1,680.83)	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	98,013.96	144,492.15	40,274.99	644,814.66	162,455.77	(45.16)	79,868.03	748,160.79	483,720.86	2,401,756.05	
EXPENSES											
Claims Transfers	14,600.21	183,360.12	324.57	178,485.89	0.00	0.00	0.00	0.00	0.00	376,770.79	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202,945.61	202,945.61	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	14,600.21	183,360.12	324.57	178,485.89	0.00	0.00	0.00	0.00	202,945.61	579,716.40	
END BALANCE	436,024.70	1,020,375.29	439,893.03	5,730,059.45	2,938,786.11	460,951.59	59,003.59	1,872,286.77	6,045,431.75	19,002,812.28	

Report Mont July		Balance Differences	
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are NOT equal		(\$1,000.00)
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accural Balances:	Accural Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals		0.00
Allocation variance 2:	Variance between monthly total and allocation total ex		1,000.00
Allocation variance 3:	Treasurer/TPA net payments NOT € Max/Min	#####	/ (0.00)
Pre-existing variance:	Prior period unreconciled variance € Max/Min	#####	/ (0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2018								
Month Ending:	July									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	86,619.77	144,638.67	40,313.60	644,745.25	162,729.16	0.00	79,868.04	748,266.93	484,268.59	2,391,450.01
Refunds	11,426.06	0.00	0.00	0.00						11,426.06
Invest Pymnts	(0.23)	0.10	(5.36)	(59.15)	(39.25)	0.00	0.00	(32.12)	(104.12)	(240.13)
Invest Adj	0.70	0.00	2.63	33.34	17.02	0.00	0.00	15.07	51.10	119.86
Subtotal Invest	0.47	0.10	(2.73)	(25.81)	(22.23)	0.00	0.00	(17.05)	(53.02)	(120.27)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	98,046.30	144,638.77	40,310.87	644,719.44	162,706.93	0.00	79,868.04	748,249.88	484,215.57	2,402,755.80
EXPENSES										0.00
Claims Transfers	13,600.21	24,064.14	324.57	94,343.65	0.00	0.00	0.00	0.00	0.00	132,332.57
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200,503.11	200,503.11
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	13,600.21	24,064.14	324.57	94,343.65	0.00	0.00	0.00	0.00	200,503.11	332,835.68
END BALANCE	93,189.72	(279,882.13)	72,912.33	967,101.34	375,494.82	0.00	59,015.39	936,578.59	922,399.98	3,146,810.04

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2017								
Month Ending:	July									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(7.25)	(76.96)	(18.67)	(269.66)	(95.17)	(19.30)	0.00	(28.21)	(38.89)	(554.11)
Invest Adj	3.86	35.01	8.43	123.16	42.80	8.68	0.00	13.85	18.57	254.36
Subtotal Invest	(3.39)	(41.95)	(10.24)	(146.50)	(52.37)	(10.62)	0.00	(14.36)	(20.32)	(299.75)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(3.39)	(41.95)	(10.24)	(146.50)	(52.37)	(10.62)	0.00	(14.36)	(20.32)	(299.75)
EXPENSES										
Claims Transfers	0.00	760.50	0.00	65,003.03	0.00	0.00	0.00	0.00	0.00	65,763.53
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,442.50	2,442.50
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	760.50	0.00	65,003.03	0.00	0.00	0.00	0.00	2,442.50	68,206.03
END BALANCE	48,295.53	436,797.41	105,403.72	1,474,356.51	534,881.87	108,494.57	11.51	173,112.78	229,628.38	3,110,982.28

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2016								
Month Ending:	July									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	537.81						537.81
Invest Pymnts	(14.24)	(64.29)	(19.13)	(195.66)	(78.10)	(17.89)	(0.01)	(39.20)	(33.56)	(462.08)
Invest Adj	6.41	29.63	8.60	88.72	35.09	8.04	0.00	17.62	15.10	209.21
Subtotal Invest	(7.83)	(34.66)	(10.53)	(106.94)	(43.01)	(9.85)	(0.01)	(21.58)	(18.46)	(252.87)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(7.83)	(34.66)	(10.53)	430.87	(43.01)	(9.85)	(0.01)	(21.58)	(18.46)	284.94
EXPENSES										
Claims Transfers	0.00	3,422.50	0.00	5,923.24	0.00	0.00	0.00	0.00	0.00	9,345.74
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	3,422.50	0.00	5,923.24	0.00	0.00	0.00	0.00	0.00	9,345.74
END BALANCE	80,100.53	366,954.55	107,459.18	1,103,513.69	438,569.87	100,502.47	54.93	220,241.41	188,751.07	2,606,147.70

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2015								
Month Ending:	July									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(10.98)	(69.78)	(15.76)	(72.10)	(88.73)	(17.92)	0.00	(20.54)	(38.21)	(334.02)
Invest Adj	4.93	32.21	7.08	33.47	39.89	8.06	0.00	9.23	17.06	151.93
Subtotal Invest	(6.05)	(37.57)	(8.68)	(38.63)	(48.84)	(9.86)	0.00	(11.31)	(21.15)	(182.09)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(6.05)	(37.57)	(8.68)	(15.63)	(48.84)	(9.86)	0.00	(11.31)	(21.15)	(159.09)
EXPENSES										
Claims Transfers	0.00	2,010.50	0.00	11,141.47	0.00	0.00	0.00	0.00	0.00	13,151.97
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	2,010.50	0.00	11,141.47	0.00	0.00	0.00	0.00	0.00	13,151.97
END BALANCE	61,653.05	400,608.57	88,543.42	407,227.22	498,512.06	100,680.85	0.80	115,417.50	213,219.41	1,885,862.88

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2014									
Month Ending:	July									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(12.43)	1.40	(11.14)	(149.45)	(103.81)	(16.05)	0.00	(30.82)	(39.88)	(362.18)
Invest Adj	5.59	0.00	5.01	67.58	46.66	7.21	0.00	13.85	17.93	163.83
Subtotal Invest	(6.84)	1.40	(6.13)	(81.87)	(57.15)	(8.84)	0.00	(16.97)	(21.95)	(198.35)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(6.84)	1.40	(6.13)	(81.87)	(57.15)	(8.84)	0.00	(16.97)	(21.95)	(198.35)
EXPENSES										
Claims Transfers	0.00	153,102.48	0.00	2,074.50	0.00	0.00	0.00	0.00	0.00	155,176.98
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	153,102.48	0.00	2,074.50	0.00	0.00	0.00	0.00	0.00	155,176.98
END BALANCE	69,818.85	(249,431.82)	62,580.70	842,617.77	583,227.34	90,166.35	0.15	173,131.89	224,042.94	1,796,154.17

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	July									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(14.95)	(61.47)	(0.54)	(166.48)	(90.44)	(10.88)	0.00	(45.18)	(720.73)	(1,110.67)
Invest Adj	6.72	27.63	0.24	74.83	40.65	4.89	0.00	20.31	326.77	502.04
Subtotal Invest	(8.23)	(33.84)	(0.30)	(91.65)	(49.79)	(5.99)	0.00	(24.87)	(393.96)	(608.63)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(8.23)	(33.84)	(0.30)	(91.65)	(49.79)	(5.99)	0.00	(24.87)	(393.96)	(608.63)
EXPENSES										
Claims Transfers	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00
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	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00
END BALANCE	82,967.02	345,328.71	2,993.68	935,242.92	508,100.15	61,107.35	(79.19)	253,804.60	4,084,165.48	6,273,630.72

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

Month July
Current Fund Year 2018

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Prop	104,060.23	13,600.21	11,426.06	106,234.38	106,234.38	0.00	0.00	0.00
	Liab	3,504.56	24,064.14	0.00	27,568.70	27,568.70	0.00	0.00	0.00
	Auto	19,786.53	324.57	0.00	20,111.10	20,111.10	0.00	0.00	0.00
	WC	425,326.98	94,343.65	0.00	519,670.63	519,670.63	0.00	0.00	0.00
	Total	552,678.30	132,332.57	11,426.06	673,584.81	673,584.81	0.00	0.00	0.00
2017	Prop	209,052.58	0.00	0.00	209,052.58	209,052.58	0.00	0.00	0.00
	Liab	35,325.52	760.50	0.00	36,086.02	36,086.02	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	625,576.38	65,003.03	0.00	690,579.41	690,579.41	(0.00)	(0.00)	0.00
	Total	888,585.56	65,763.53	0.00	954,349.09	954,349.09	(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	148,229.33	3,422.50	0.00	151,651.83	151,651.83	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	1,124,600.34	5,923.24	537.81	1,129,985.77	1,129,985.77	(0.00)	(0.00)	0.00
	Total	1,601,101.67	9,345.74	537.81	1,609,909.60	1,609,909.60	(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	120,670.97	2,010.50	0.00	122,681.47	122,681.47	(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	1,933,896.29	11,141.47	23.00	1,945,014.76	1,945,014.76	0.00	0.00	0.00
	Total	2,382,843.39	13,151.97	23.00	2,395,972.36	2,395,972.36	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	661,238.03	153,102.48	0.00	814,340.51	814,340.51	(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	1,592,542.00	2,074.50	0.00	1,594,616.50	1,594,616.50	(0.00)	(0.00)	0.00
	Total	2,542,673.17	155,176.98	0.00	2,697,850.15	2,697,850.15	(0.00)	(0.00)	0.00
TOTAL		7,967,882.09	375,770.79	11,986.87	8,331,666.01	8,331,666.01	(0.00)	(0.00)	0.00



BURLINGTON COUNTY J.I.F.

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Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
12105	7/2/2018	INDEMNITY	QUAL-LYNX	-- /2018119837	11/17/2017	\$75.00	2017/2017	Expense
12106	7/2/2018	MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2017102323	5/10/2017	\$17.56	2017/2017	Loss
12107	7/2/2018	MEDICAL ONLY	BARRON EMERGENCY PHYSICIANS	-- /2017099258	4/4/2017	\$1,110.00	2017/2017	Loss
12108	7/2/2018	INDEMNITY	CAPEHART & SCATCHARD PA	Z12675/001224387	3/7/2015	\$112.50	2015/2015	Legal
12109	7/2/2018	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
12110	7/2/2018	INDEMNITY	MEDFORD TOWNSHIP	-- /2018116558	10/27/2017	\$1,155.02	2017/2017	Loss
12111	7/2/2018	INDEMNITY	MEDFORD TOWNSHIP	-- /2018116558	10/27/2017	\$1,155.02	2017/2017	Loss
12112	7/2/2018	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
12113	7/2/2018	INDEMNITY	PEMBERTON TOWNSHIP	-- /2018146046	6/4/2018	\$932.86	2018/2018	Loss
12114	7/2/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
12115	7/2/2018	INDEMNITY	PEMBERTON TOWNSHIP	-- /2018125979	2/15/2018	\$1,473.36	2018/2018	Loss
12116	7/2/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018145559	6/14/2018	\$837.95	2018/2018	Loss
12117	7/2/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018130588	4/7/2018	\$1,631.24	2018/2018	Loss
12118	7/2/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018130588	4/7/2018	\$1,631.24	2018/2018	Loss
12119	7/2/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
12120	7/2/2018	INDEMNITY	NEW JERSEY IME ASSOCIATES, LLC	Z40538/001252828	6/21/2016	\$700.00	2016/2016	Loss
12121	7/2/2018	INDEMNITY	THOMAS LOCKE	-- /2018122311	1/8/2018	\$1,806.00	2018/2018	Loss
12122	7/2/2018	1ST PARTY COLL PD	WESTAMPTON TOWNSHIP	-- /2018131080	4/10/2018	\$1,000.00	2018/2018	Loss
12123	7/2/2018	BLDG/CONTENT	PEMBERTON TOWNSHIP	-- /2018146532	6/18/2018	\$777.70	2018/2018	Loss
12124	7/2/2018	INDEMNITY	COASTAL SPINE, PC.	-- /2018108894	7/27/2017	\$42.87	2017/2017	Loss
12125	7/2/2018	INDEMNITY	RANOCAS ANESTHESIOLOGY, PA	-- /2018130588	4/7/2018	\$1,339.00	2018/2018	Loss
12126	7/2/2018	INDEMNITY	VIRTUA WEST JERSEY HEALTH, INC.	-- /2018132376	4/26/2018	\$778.40	2018/2018	Loss
12127	7/2/2018	MEDICAL ONLY	ROBERT WOOD JOHNSON, UNIVERSITY	-- /2018129110	3/20/2018	\$749.77	2018/2018	Loss
12128	7/2/2018	MEDICAL ONLY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	-- /2018131214	4/14/2018	\$71.00	2018/2018	Loss
12129	7/2/2018	INDEMNITY	REHAB CONNECTION	-- /2018127480	3/2/2018	\$208.00	2018/2018	Loss
12130	7/2/2018	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2018142216	5/7/2018	\$198.15	2018/2018	Loss
12131	7/2/2018		VIRTUA MEDICAL GROUP, PA			\$2,303.75		
		INDEMNITY		-- /2018132376	4/26/2018	\$434.49	2018/2018	Loss
		INDEMNITY		-- /2018124978	2/5/2018	\$1,271.95	2018/2018	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$597.31	2015/2015	Loss
12132	7/2/2018	MEDICAL ONLY	CHAMPION ORTHOPEDICS, L L C	-- /2018129110	3/20/2018	\$146.18	2018/2018	Loss
12133	7/2/2018	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2018143592	5/23/2018	\$160.00	2018/2018	Loss
12134	7/2/2018	INDEMNITY	AVIA PARTNERS INC	Z27950/001239995	10/13/2015	\$48.64	2015/2015	Loss



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12135	7/2/2018		QUALCARE, INC.			\$1,998.00		
		MEDICAL ONLY		-- /2018145858	6/18/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018145842	6/15/2018	\$495.00	2018/2018	Loss
		INDEMNITY		-- /2018146046	6/4/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018142010	5/4/2018	\$501.00	2018/2018	Loss
12136	7/9/2018	PERSONAL INJURY	MARSHALL, DENNEHEY, WARNER,	Z17324/001229173	2/3/2015	\$49.50	2015/2015	Legal
12137	7/9/2018	MEDICAL ONLY	NAGLE & ASSOCIATES, LLC	-- /2018143570	11/1/2016	\$965.00	2016/2016	Expense
12138	7/9/2018		DAVID S. DEWEESE			\$1,500.00		
		PUB OFF PI		-- /2018146748	6/13/2018	\$750.00	2018/2018	Legal
		PUB OFF PI		-- /2018145500	4/16/2018	\$750.00	2018/2018	Legal
12139	7/9/2018	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z15990/001227828	3/31/2015	\$223.00	2015/2015	Legal
12140	7/9/2018	INDEMNITY	CAPEHART & SCATCHARD PA	X97182/001208748	8/2/2014	\$337.50	2014/2014	Legal
12141	7/9/2018	BODILY INJURY [Expired]	LISA BUTTS	X98885/001210439	7/23/2014	\$135,000.00	2014/2014	Loss
12142	7/9/2018	INDEMNITY	MARK HERKOPEREC	Z42992/001255304	8/4/2016	\$1,026.24	2016/2016	Loss
12143	7/9/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018128624	3/15/2018	\$1,806.00	2018/2018	Loss
12144	7/9/2018	INDEMNITY	COASTAL SPINE, PC.	-- /2018128624	3/15/2018	\$9,046.57	2018/2018	Loss
12145	7/9/2018		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$1,105.00		
		INDEMNITY		-- /2018122274	1/4/2018	\$385.00	2018/2018	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$720.00	2017/2017	Loss
12146	7/9/2018	MEDICAL ONLY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2018143582	5/23/2018	\$69.76	2018/2018	Loss
12147	7/9/2018	MEDICAL ONLY	ONE CALL MEDICAL, INC.	-- /2018143582	5/23/2018	\$560.00	2018/2018	Loss
12148	7/9/2018	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2018125979	2/15/2018	\$441.00	2018/2018	Loss
12149	7/9/2018	INDEMNITY	AMERICAN WORKCARE, PC	-- /2018128624	3/15/2018	\$49.76	2018/2018	Loss
12150	7/9/2018	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2018144160	5/30/2018	\$399.65	2018/2018	Loss
12151	7/9/2018	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2018145201	6/1/2018	\$160.00	2018/2018	Loss
12152	7/9/2018	MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2018129110	3/20/2018	\$72.00	2018/2018	Loss
12153	7/9/2018	INDEMNITY	THE PHILADELPHIA HAND CENTER	-- /2018116558	10/27/2017	\$120.00	2017/2017	Loss
12154	7/16/2018		MARSHALL, DENNEHEY, WARNER,			\$12,079.49		
		BODILY INJURY [Expired]		Z14987/001226756	3/9/2015	\$1,315.00	2015/2015	Legal
		BODILY INJURY [Expired]		X98885/001210439	7/23/2014	\$10,764.49	2014/2014	Legal
12155	7/16/2018		THE DEWEESE LAW FIRM			\$235.00		



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		MEDICAL ONLY		Z43892/001256216	8/23/2016	\$150.00	2016/2016	Expense
		INDEMNITY		Z17891/001229748	5/15/2015	\$35.00	2015/2015	Expense
		INDEMNITY		Z12001/001223718	2/28/2015	\$50.00	2015/2015	Expense
12156	7/16/2018		AFFANATO MARUT, LLC			\$938.00		
		INDEMNITY		-- /2018117944	11/13/2017	\$188.00	2017/2017	Legal
		INDEMNITY		-- /2017094723	2/13/2017	\$437.50	2017/2017	Legal
		INDEMNITY		Z20598/001232500	6/24/2015	\$312.50	2015/2015	Legal
12157	7/16/2018		PIETRAS, SARACINO, SMITH, & MEEK			\$653.50		
		INDEMNITY		Z00696/001212273	9/23/2014	\$228.00	2014/2014	Legal
		INDEMNITY		X94202/001205758	6/23/2014	\$425.50	2014/2014	Legal
12158	7/16/2018	INDEMNITY	DELRAN TOWNSHIP	-- /2018139163	5/4/2018	\$2,709.00	2018/2018	Loss
12159	7/16/2018	INDEMNITY	CAPEHART & SCATCHARD PA	-- /2017096774	9/8/2016	\$612.50	2016/2016	Legal
12160	7/16/2018	INDEMNITY	CAPEHART & SCATCHARD PA	Z34871/001247013	2/19/2016	\$375.00	2016/2016	Legal
12161	7/16/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018130588	4/7/2018	\$233.03	2018/2018	Loss
12162	7/16/2018	INDEMNITY	MEDFORD TOWNSHIP	-- /2018116558	10/27/2017	\$495.01	2017/2017	Loss
12163	7/16/2018	INDEMNITY	PEMBERTON TOWNSHIP	-- /2018125979	2/15/2018	\$1,473.36	2018/2018	Loss
12164	7/16/2018	POLICE PROF PI	CAPEHART & SCATCHARD PA	-- /2018131759	11/4/2017	\$760.50	2017/2017	Legal
12165	7/16/2018	GL PROPERTY DAMAGE	CAPEHART & SCATCHARD PA	-- /2017097398	12/16/2016	\$885.00	2016/2016	Legal
12166	7/16/2018	INDEMNITY	NEW JERSEY IME ASSOCIATES, LLC	-- /2017100711	4/22/2017	\$700.00	2017/2017	Expense
12167	7/16/2018	INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
12168	7/16/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
12169	7/16/2018	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
12170	7/16/2018	INDEMNITY	THOMAS LOCKE	-- /2018122311	1/8/2018	\$1,032.00	2018/2018	Loss
12171	7/16/2018	BLDG/CONTENT	PEMBERTON TOWNSHIP	-- /2018145523	5/29/2018	\$679.00	2018/2018	Loss
12172	7/16/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
12173	7/16/2018	1ST PARTY COLL PD	RIVERSIDE TOWNSHIP	-- /2018127606	2/25/2018	\$270.30	2018/2018	Loss
12174	7/16/2018	INDEMNITY	COASTAL SPINE, PC.	-- /2018119837	11/17/2017	\$83.27	2017/2017	Loss
12175	7/16/2018		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$1,840.00		
		INDEMNITY		-- /2018143484	5/21/2018	\$640.00	2018/2018	Loss
		INDEMNITY		-- /2018128283	3/10/2018	\$400.00	2018/2018	Loss



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			INDEMNITY		-- /2018122311	1/8/2018	\$640.00	2018/2018	Loss
			INDEMNITY		-- /2018116558	10/27/2017	\$160.00	2017/2017	Loss
12176	7/16/2018		INDEMNITY	SPRAINS, STRAINS & FRACTURES	-- /2018127449	3/2/2018	\$193.74	2018/2018	Loss
12177	7/16/2018		MEDICAL ONLY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2018129508	3/26/2018	\$69.76	2018/2018	Loss
12178	7/16/2018		INDEMNITY	VIRTUA WEST JERSEY HEALTH, INC.	-- /2018130588	4/7/2018	\$691.60	2018/2018	Loss
12179	7/16/2018		INDEMNITY	OCCUPATIONAL MEDICINE SERVICES	-- /2018143403	5/15/2018	\$349.47	2018/2018	Loss
12180	7/16/2018		MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2017104876	6/9/2017	\$16.41	2017/2017	Loss
12181	7/16/2018		INDEMNITY	LOURDES ANESTHESIA ASSOC PA	-- /2018143484	5/21/2018	\$690.00	2018/2018	Loss
12182	7/16/2018		INDEMNITY	HEARTLAND REHABILITATION SERVICES OF NEW JERSEY LLC	Z27950/001239995	10/13/2015	\$63.00	2015/2015	Loss
12183	7/16/2018		INDEMNITY	COOPER SURGICAL ASSOCIATES PA	-- /2018122311	1/8/2018	\$27.30	2018/2018	Loss
12184	7/16/2018			ONE CALL MEDICAL, INC.			\$2,525.00		
			MEDICAL ONLY		-- /2018146205	6/13/2018	\$75.00	2018/2018	Loss
			INDEMNITY		-- /2018143484	5/21/2018	\$750.00	2018/2018	Loss
			INDEMNITY		-- /2018119837	11/17/2017	\$950.00	2017/2017	Loss
			INDEMNITY		Z27950/001239995	10/13/2015	\$750.00	2015/2015	Loss
12185	7/16/2018		INDEMNITY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2018143484	5/21/2018	\$240.00	2018/2018	Loss
12186	7/16/2018		INDEMNITY	CENTENNIAL SURGUNIT, LLC	-- /2018143484	5/21/2018	\$1,592.00	2018/2018	Loss
12187	7/16/2018		MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2018144670	6/5/2018	\$275.80	2018/2018	Loss
12188	7/16/2018			REHAB EXCELLENCE CENTER, LLC			\$342.00		
			INDEMNITY		-- /2018130588	4/7/2018	\$216.00	2018/2018	Loss
			INDEMNITY		-- /2018125979	2/15/2018	\$126.00	2018/2018	Loss
12189	7/16/2018		INDEMNITY	MAHC-HOSPITALISTS	-- /2018116558	10/27/2017	\$50.67	2017/2017	Loss
12190	7/16/2018			VIRTUA MEDICAL GROUP, PA			\$567.31		
			INDEMNITY		-- /2018142758	5/14/2018	\$482.37	2018/2018	Loss
			INDEMNITY		-- /2018128283	3/10/2018	\$84.94	2018/2018	Loss
12191	7/16/2018		MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2018144670	6/5/2018	\$214.82	2018/2018	Loss
12192	7/16/2018		INDEMNITY	CHAMPION ORTHOPEDICS, L L C	-- /2018128283	3/10/2018	\$97.30	2018/2018	Loss
12193	7/16/2018		MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2018145201	6/1/2018	\$225.60	2018/2018	Loss
12194	7/16/2018		INDEMNITY	COOPER UNIVERSITY RADIOLOGY, PC	-- /2018122311	1/8/2018	\$20.15	2018/2018	Loss



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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
12195	7/16/2018		HAMILTON PHYSICAL THERAPY SVCS, LLC			\$288.00		
		INDEMNITY		-- /2018143403	5/15/2018	\$144.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018129110	3/20/2018	\$144.00	2018/2018	Loss
12196	7/16/2018	INDEMNITY	THE PHILADELPHIA HAND CENTER	-- /2018116558	10/27/2017	\$200.00	2017/2017	Loss
12197	7/16/2018	INDEMNITY	KENNEDY UNIVERSITY HOSPITAL, INC.	-- /2018108894	7/27/2017	\$589.35	2017/2017	Loss
12198	7/16/2018	INDEMNITY	MEDSOURCE LLC	-- /2018125979	2/15/2018	\$900.00	2018/2018	Loss
12199	7/16/2018		AVIA PARTNERS INC			\$250.74		
		INDEMNITY		-- /2018143484	5/21/2018	\$17.66	2018/2018	Loss
		INDEMNITY		-- /2018108894	7/27/2017	\$233.08	2017/2017	Loss
12200	7/16/2018		QUALCARE, INC.			\$2,505.00		
		MEDICAL ONLY		-- /2018146395	6/23/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018146059	6/20/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018146180	6/19/2018	\$501.00	2018/2018	Loss
		INDEMNITY		-- /2018146837	6/16/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018146205	6/13/2018	\$501.00	2018/2018	Loss
12201	7/23/2018	INDEMNITY	TABERNACLE FAMILY PHYSICIANS	-- /2018123558	10/21/2017	\$96.00	2017/2017	Expense
12202	7/23/2018	BODILY INJURY [Expired]	RAYMOND & COLEMAN, LLP	Z11074/001222784	11/22/2014	\$8,517.00	2014/2014	Legal
12203	7/23/2018	INDEMNITY	MED REQUEST SOLUTIONS INC	-- /2018123558	10/21/2017	\$18.97	2017/2017	Expense
12204	7/23/2018	PUB OFF PI	DAVID S. DEWEESE	-- /2019147131	3/20/2018	\$750.00	2018/2018	Legal
12205	7/23/2018	BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2018145270	6/11/2018	\$890.60	2018/2018	Expense
12206	7/23/2018		PIETRAS, SARACINO, SMITH, & MEEK			\$478.00		
		INDEMNITY		Z27950/001239995	10/13/2015	\$294.50	2015/2015	Legal
		INDEMNITY		X83699/001194915	2/5/2014	\$183.50	2014/2014	Legal
12207	7/23/2018	INDEMNITY	CAPEHART & SCATCHARD PA	Z34871/001247013	2/19/2016	\$125.00	2016/2016	Legal
12208	7/23/2018	3RD PARTY PD	NICOLE BACHMAN	-- /2018128701	3/8/2018	\$324.57	2018/2018	Expense
12209	7/23/2018	INDEMNITY	DANIEL SCHOEN	Z16103/001227943	4/20/2015	\$1,596.00	2015/2015	Loss
12210	7/23/2018	INDEMNITY	JOHN SNOOK	Z08889/001220582	1/18/2015	\$2,280.00	2015/2015	Loss
12211	7/23/2018	BLDG/CONTENT	PEMBERTON TOWNSHIP	-- /2018145270	6/11/2018	\$9,982.61	2018/2018	Loss
12212	7/23/2018	INDEMNITY	COASTAL SPINE, PC.	-- /2018108894	7/27/2017	\$31,552.00	2017/2017	Loss
12213	7/23/2018		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$160.00		



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		INDEMNITY		-- /2018143484	5/21/2018	\$80.00	2018/2018	Loss
		INDEMNITY		-- /2018122311	1/8/2018	\$80.00	2018/2018	Loss
12214	7/23/2018		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$842.81		
		MEDICAL ONLY		-- /2018143542	5/22/2018	\$171.70	2018/2018	Loss
		MEDICAL ONLY		-- /2018143468	5/21/2018	\$241.46	2018/2018	Loss
		INDEMNITY		-- /2018127480	3/2/2018	\$322.40	2018/2018	Loss
		MEDICAL ONLY		-- /2018121619	12/29/2017	\$107.25	2017/2017	Loss
12215	7/23/2018	INDEMNITY	OCCUPATIONAL MEDICINE SERVICES	-- /2018143403	5/15/2018	\$175.00	2018/2018	Loss
12216	7/23/2018	INDEMNITY	LOURDES ANESTHESIA ASSOC PA	-- /2018128624	3/15/2018	\$2,760.70	2018/2018	Loss
12217	7/23/2018	INDEMNITY	COOPER SURGICAL ASSOCIATES PA	-- /2018122311	1/8/2018	\$674.70	2018/2018	Loss
12218	7/23/2018	INDEMNITY	REHAB CONNECTION	-- /2018127480	3/2/2018	\$70.00	2018/2018	Loss
12219	7/23/2018	INDEMNITY	COOPER ANESTHESIA ASSOCIATES, PC	-- /2018122311	1/8/2018	\$702.00	2018/2018	Loss
12220	7/23/2018	MEDICAL ONLY	OCCUPATIONAL HEALTH CENTERS OF NEW JERSEY, PA	-- /2018143468	5/21/2018	\$356.21	2018/2018	Loss
12221	7/23/2018	INDEMNITY	FELLOWSHIP SURGICALCENTER, LLC	-- /2018128624	3/15/2018	\$11,670.00	2018/2018	Loss
12222	7/23/2018	MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	-- /2018143582	5/23/2018	\$128.07	2018/2018	Loss
12223	7/23/2018	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2018144670	6/5/2018	\$91.80	2018/2018	Loss
12224	7/23/2018	INDEMNITY	QUEST DIAGNOSTICS	-- /2018128624	3/15/2018	\$40.91	2018/2018	Loss
12225	7/23/2018	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2018143542	5/22/2018	\$160.00	2018/2018	Loss
12226	7/23/2018	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2018143403	5/15/2018	\$216.00	2018/2018	Loss
12227	7/23/2018	INDEMNITY	COOPER SURGICAL ASSOCIATES P A	-- /2018122311	1/8/2018	\$408.85	2018/2018	Loss
12228	7/23/2018		QUALCARE, INC.			\$1,503.00		
		MEDICAL ONLY		-- /2019147335	7/7/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2019147459	7/4/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2019147001	7/3/2018	\$501.00	2018/2018	Loss
12229	7/26/2018	GL PROPERTY DAMAGE	Scott Adjustment Services, LLC	-- /2018145432	6/11/2018	\$863.70	2018/2018	Expense
12230	7/26/2018	GL PROPERTY DAMAGE	Michael and Mary Torres	-- /2018145432	6/11/2018	\$20,950.44	2018/2018	Loss
12231	7/30/2018		QUAL-LYNX			\$225.00		
		INDEMNITY		-- /2018125979	2/15/2018	\$75.00	2018/2018	Expense
		INDEMNITY		-- /2018122311	1/8/2018	\$75.00	2018/2018	Expense
		INDEMNITY		-- /2018122274	1/4/2018	\$75.00	2018/2018	Expense



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12232	7/30/2018		RAYMOND & COLEMAN, LLP			\$3,183.50		
		POLICE PROF BI		Z43945/001256269	5/28/2016	\$1,150.50	2016/2016	Legal
		BODILY INJURY [Expired]		Z39535/001251800	3/15/2016	\$1,387.00	2016/2016	Legal
		BODILY INJURY [Expired]		Z31957/001244069	10/31/2015	\$646.00	2015/2015	Legal
12233	7/30/2018	BODILY INJURY [Expired]	MARSHALL, DENNEHEY, WARNER,	X98885/001210439	7/23/2014	\$2,820.99	2014/2014	Legal
12234	7/30/2018	MEDICAL ONLY	THE DEWEESE LAW FIRM	-- /2017088707	11/24/2016	\$150.00	2016/2016	Expense
12235	7/30/2018		PIETRAS, SARACINO, SMITH, & MEEK			\$1,720.50		
		INDEMNITY		Z40839/001253132	6/26/2016	\$820.50	2016/2016	Legal
		INDEMNITY		X86251/001197533	3/3/2014	\$900.00	2014/2014	Legal
12236	7/30/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018128624	3/15/2018	\$1,806.00	2018/2018	Loss
12237	7/30/2018	INDEMNITY	PEMBERTON TOWNSHIP	-- /2018125979	2/15/2018	\$1,473.36	2018/2018	Loss
12238	7/30/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018146837	6/16/2018	\$1,806.00	2018/2018	Loss
12239	7/30/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018146837	6/16/2018	\$1,806.00	2018/2018	Loss
12240	7/30/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
12241	7/30/2018	INDEMNITY	CAPEHART & SCATCHARD PA	Z30453/001242537	11/22/2015	\$237.50	2015/2015	Legal
12242	7/30/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
12243	7/30/2018	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
12244	7/30/2018	1ST PARTY COLL PD	DELANCO TOWNSHIP	X34461/001142626	7/10/2012	\$1,000.00	2012/2012	Loss
12245	7/30/2018	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2018122311	1/8/2018	\$160.00	2018/2018	Loss
12246	7/30/2018	INDEMNITY	MEMORIAL AMBULATORY, SURGERY CENTER	-- /2018139163	5/4/2018	\$6,988.51	2018/2018	Loss
12247	7/30/2018	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2018143484	5/21/2018	\$1,577.28	2018/2018	Loss
12248	7/30/2018	INDEMNITY	PULMONARY AND SLEEP ASSOCIATES OF SOUTH JERSEY, LLC	-- /2018108894	7/27/2017	\$300.00	2017/2017	Loss
12249	7/30/2018	INDEMNITY	AMERICAN ANESTHESIOLOGY OF NEW JERSEY, PC	-- /2018139163	5/4/2018	\$1,557.00	2018/2018	Loss
12250	7/30/2018	INDEMNITY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2018143484	5/21/2018	\$662.11	2018/2018	Loss
12251	7/30/2018	INDEMNITY	ADVOCARE HERITAGE FAMILY	-- /2018139163	5/4/2018	\$799.14	2018/2018	Loss
12252	7/30/2018		VIRTUA MEDICAL GROUP, PA			\$555.95		
		INDEMNITY		-- /2018145559	6/14/2018	\$381.22	2018/2018	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$174.73	2017/2017	Loss
12253	7/30/2018	INDEMNITY	LOURDES CARDIOLOGY SERVICES, PC	-- /2018108894	7/27/2017	\$249.27	2017/2017	Loss
12254	7/30/2018	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2018145201	6/1/2018	\$104.00	2018/2018	Loss



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12255	7/30/2018		INDEMNITY	THE PHILADELPHIA HAND CENTER	-- /2018116558	10/27/2017	\$310.00	2017/2017	Loss
12256	7/30/2018		INDEMNITY	KENNEDY UNIVERSITY HOSPITAL, INC.	-- /2018108894	7/27/2017	\$18,320.05	2017/2017	Loss
12257	7/30/2018			QUALCARE, INC.			\$2,004.00		
			MEDICAL ONLY		-- /2019147994	7/17/2018	\$501.00	2018/2018	Loss
			MEDICAL ONLY		-- /2019147908	7/16/2018	\$501.00	2018/2018	Loss
			INDEMNITY		-- /2019147693	7/12/2018	\$501.00	2018/2018	Loss
			MEDICAL ONLY		-- /2019147864	7/12/2018	\$501.00	2018/2018	Loss
Total for BURLINGTON COUNTY J.I.F.			\$380,770.79	Total for BURLINGTON COUNTY J.I.F.				\$380,770.79	

Number of Checks:	153	First Check Number:	12105
Number of Payments:	269	Last Check Number:	12257
Expense Payments:	\$4,543.84		
Legal Payments:	\$36,358.98		
Loss Payments:	\$339,867.97		

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED

CURRENT MONTH August
CURRENT FUND YEAR 2018

	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5
	ID Number:	INVEST. ACCT.	ASSET MGR.	OPERATING AC	CLAIMS ACCOU	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	\$19,002,812.29	3728.9	16850119.04	2024706.49	123257.86	1000
Opening Interest Accrual Balance	\$35,241.83	0	35241.83	0	0	0
1 Interest Accrued and/or Interest Cost	\$17,416.48	\$0.00	\$17,416.48	\$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	\$4,071.17	\$0.00	\$0.00	\$4,071.17	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$33,452.24	\$0.00	\$33,452.24	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$54,939.89	\$0.00	\$50,868.72	\$4,071.17	\$0.00	\$0.00
9 Deposits - Purchases	\$2,576,999.30	\$0.00	\$0.00	\$1,686,039.77	\$293,620.72	\$597,338.81
10 (Withdrawals - Sales)	(\$1,808,676.92)	(\$3,500.00)	\$0.00	(\$890,959.53)	(\$316,878.58)	(\$597,338.81)
Ending Cash & Investment Balance	\$19,808,658.08	\$228.90	\$16,883,571.28	\$2,823,857.90	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$52,658.31	\$0.00	\$52,658.31	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$34,294.16	\$0.00	\$0.00	\$0.00	\$34,294.16	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,842,952.24	\$228.90	\$16,883,571.28	\$2,823,857.90	\$134,294.16	\$1,000.00
Annualized Rate of Return This Month	3.40%	0.00%	3.62%	2.02%	0.00%	0.00%

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment Balance	93,189.72	(279,882.13)	72,912.33	967,101.34	375,494.82	0.00	59,015.39	936,578.59	922,399.98	\$3,146,810.04
	Opening Interest Accrual Balance	\$25.83	\$0.66	\$68.18	\$919.00	\$410.66	\$0.00	\$0.00	\$380.42	\$1,321.24	\$3,125.99
	1 Interest Accrued and/or Interest Cost	\$83.10	\$0.00	\$65.01	\$862.35	\$334.82	\$0.00	\$52.62	\$835.13	\$822.49	\$3,055.51
	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	\$19.42	\$0.00	\$15.20	\$201.58	\$78.27	\$0.00	\$12.30	\$195.21	\$192.26	\$714.24
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$159.60	\$0.00	\$124.87	\$1,656.33	\$643.10	\$0.00	\$101.07	\$1,604.05	\$1,579.77	\$5,868.80
	8 Net Investment Income	\$262.12	\$0.00	\$205.09	\$2,720.25	\$1,056.19	\$0.00	\$166.00	\$2,634.39	\$2,594.51	\$9,638.55
	9 Interest Accrued - Net Change	\$83.10	\$0.00	\$65.01	\$862.35	\$334.82	\$0.00	\$52.62	\$835.13	\$822.49	\$3,055.51
	Ending Cash & Investment Balance	\$138,702.16	(\$343,564.72)	\$90,969.58	\$1,278,451.26	\$467,991.01	\$0.00	(\$20,443.56)	\$967,056.47	\$1,451,690.72	\$4,030,852.92
	Ending Interest Accrual Balance	\$108.93	\$0.66	\$133.20	\$1,781.34	\$745.48	\$0.00	\$52.62	\$1,215.55	\$2,143.73	\$6,181.51

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment Balance	48,295.53	436,797.41	105,403.72	1,474,356.51	534,881.87	108,494.57	11.51	173,112.78	229,628.38	\$3,110,982.28
	Opening Interest Accrual Balance	\$103.94	\$868.79	\$208.47	\$3,063.63	\$1,054.97	\$213.99	(\$0.08)	\$358.20	\$473.29	\$6,345.22
	1 Interest Accrued and/or Interest Cost	\$43.06	\$389.48	\$93.99	\$1,314.65	\$476.94	\$96.74	\$0.01	\$154.36	\$204.76	\$2,774.00
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$10.07	\$91.04	\$21.97	\$307.31	\$111.49	\$22.61	\$0.00	\$36.08	\$47.86	\$648.43
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$82.71	\$748.09	\$180.52	\$2,525.09	\$916.08	\$185.82	\$0.02	\$296.49	\$393.28	\$5,328.09
	8 Net Investment Income	\$135.84	\$1,228.62	\$296.48	\$4,147.05	\$1,504.51	\$305.17	\$0.03	\$486.93	\$645.90	\$8,750.52
	9 Interest Accrued - Net Change	\$43.06	\$389.48	\$93.99	\$1,314.65	\$476.94	\$96.74	\$0.01	\$154.36	\$204.76	\$2,774.00
	Ending Cash & Investment Balance	\$48,388.31	\$437,273.74	\$105,585.71	\$1,464,192.58	\$535,909.43	\$108,703.00	\$11.53	\$173,445.35	\$230,069.52	\$3,103,579.17
	Ending Interest Accrual Balance	\$147.01	\$1,258.27	\$302.46	\$4,378.29	\$1,531.92	\$310.73	(\$0.06)	\$512.56	\$678.05	\$9,119.22

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening Cash & Investment Balance	80,100.53	366,954.55	107,459.18	1,103,513.69	438,569.87	100,502.47	54.93	220,241.41	188,751.07	\$2,606,147.70
	Opening Interest Accrual Balance	\$158.08	\$740.92	\$211.90	\$2,197.80	\$864.63	\$198.18	\$0.10	\$434.34	\$372.44	\$5,178.41
	1 Interest Accrued and/or Interest Cost	\$71.42	\$327.21	\$95.82	\$983.98	\$391.06	\$89.62	\$0.05	\$196.38	\$168.31	\$2,323.85
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$16.70	\$76.49	\$22.40	\$230.01	\$91.41	\$20.95	\$0.01	\$45.91	\$39.34	\$543.21
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$137.19	\$628.47	\$184.04	\$1,889.96	\$751.13	\$172.13	\$0.09	\$377.20	\$323.27	\$4,463.47
	8 Net Investment Income	\$225.31	\$1,032.16	\$302.26	\$3,103.95	\$1,233.60	\$282.69	\$0.15	\$619.49	\$530.92	\$7,330.53
	9 Interest Accrued - Net Change	\$71.42	\$327.21	\$95.82	\$983.98	\$391.06	\$89.62	\$0.05	\$196.38	\$168.31	\$2,323.85
	Ending Cash & Investment Balance	\$80,254.41	\$367,627.41	\$107,665.62	\$1,045,312.17	\$439,412.41	\$100,695.55	\$55.04	\$220,664.52	\$189,113.68	\$2,550,800.81
	Ending Interest Accrual Balance	\$229.50	\$1,068.13	\$307.72	\$3,181.79	\$1,255.69	\$287.80	\$0.15	\$630.73	\$540.75	\$7,502.26

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening Cash & Investment Balance	61,653.05	400,608.57	88,543.42	407,227.22	498,512.06	100,680.85	0.80	115,417.50	213,219.41	\$1,885,862.88
	Opening Interest Accrual Balance	\$121.57	\$806.13	\$174.60	\$840.27	\$983.07	\$198.53	\$0.00	\$227.59	\$418.79	\$3,770.56
	1 Interest Accrued and/or Interest Cost	\$54.97	\$357.21	\$78.95	\$363.12	\$444.51	\$89.78	\$0.00	\$102.92	\$190.12	\$1,681.59
	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	\$12.85	\$83.50	\$18.46	\$84.88	\$103.91	\$20.99	\$0.00	\$24.06	\$44.44	\$393.08
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$105.59	\$686.11	\$151.65	\$697.45	\$853.79	\$172.43	\$0.00	\$197.67	\$365.17	\$3,229.86
	8 Net Investment Income	\$173.42	\$1,126.83	\$249.05	\$1,145.44	\$1,402.21	\$283.19	\$0.00	\$324.64	\$599.74	\$5,304.53
	9 Interest Accrued - Net Change	\$54.97	\$357.21	\$78.95	\$363.12	\$444.51	\$89.78	\$0.00	\$102.92	\$190.12	\$1,681.59
	Ending Cash & Investment Balance	\$61,771.49	\$401,336.28	\$88,713.52	\$375,579.76	\$499,469.75	\$100,874.27	\$0.80	\$115,639.23	\$213,629.03	\$1,857,014.13
	Ending Interest Accrual Balance	\$176.54	\$1,163.34	\$253.55	\$1,203.39	\$1,427.58	\$288.31	\$0.00	\$330.51	\$608.91	\$5,452.14

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening Cash & Investment Balance	69,818.85	(249,431.82)	62,580.70	842,617.77	583,227.34	90,166.35	0.15	173,131.89	224,042.94	\$1,796,154.17
	Opening Interest Accrual Balance	\$137.68	\$9.06	\$123.40	\$1,671.55	\$1,150.07	\$177.80	\$0.00	\$341.40	\$441.79	\$4,052.75
	1 Interest Accrued and/or Interest Cost	\$62.26	\$0.00	\$55.80	\$751.35	\$520.05	\$80.40	\$0.00	\$154.38	\$199.77	\$1,824.01
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$14.55	\$0.00	\$13.04	\$175.63	\$121.56	\$18.79	\$0.00	\$36.09	\$46.70	\$426.37
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$119.58	\$0.00	\$107.18	\$1,443.13	\$998.88	\$154.43	\$0.00	\$296.52	\$383.71	\$3,503.42
	8 Net Investment Income	\$196.39	\$0.00	\$176.03	\$2,370.10	\$1,640.49	\$253.62	\$0.00	\$486.98	\$630.18	\$5,753.79
	9 Interest Accrued - Net Change	\$62.26	\$0.00	\$55.80	\$751.35	\$520.05	\$80.40	\$0.00	\$154.38	\$199.77	\$1,824.01
	Ending Cash & Investment Balance	\$69,952.98	(\$250,552.47)	\$62,700.92	\$842,424.60	\$584,347.78	\$90,339.57	\$0.15	\$173,464.49	\$224,473.35	\$1,797,151.37
	Ending Interest Accrual Balance	\$199.93	\$9.06	\$179.21	\$2,422.89	\$1,670.12	\$258.20	\$0.00	\$495.78	\$641.57	\$5,876.76

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening Cash & Investment Balance	82,967.02	345,328.71	2,993.68	935,242.92	508,100.15	61,107.35	(79.19)	253,804.60	4,084,165.48	\$6,273,630.72
	Opening Interest Accrual Balance	\$165.57	\$680.95	\$5.86	\$1,844.17	\$1,001.92	\$120.49	(\$0.01)	\$500.47	\$8,094.08	\$12,413.50
	1 Interest Accrued and/or Interest Cost	\$73.98	\$307.92	\$2.67	\$833.94	\$453.06	\$54.49	\$0.00	\$226.31	\$3,641.77	\$5,594.14
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$17.29	\$71.98	\$0.62	\$194.94	\$105.91	\$12.74	\$0.00	\$52.90	\$851.28	\$1,307.65
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$142.10	\$591.43	\$5.13	\$1,601.76	\$870.21	\$104.66	\$0.00	\$434.68	\$6,994.83	\$10,744.80
	8 Net Investment Income	\$233.37	\$971.34	\$8.42	\$2,630.64	\$1,429.18	\$171.88	\$0.00	\$713.90	\$11,487.88	\$17,646.60
	9 Interest Accrued - Net Change	\$73.98	\$307.92	\$2.67	\$833.94	\$453.06	\$54.49	\$0.00	\$226.31	\$3,641.77	\$5,594.14
	Ending Cash & Investment Balance	\$83,126.41	\$345,992.12	\$2,999.43	\$937,039.62	\$509,076.26	\$61,224.74	(\$79.19)	\$254,292.19	\$4,092,011.59	\$6,285,683.17
	Ending Interest Accrual Balance	\$239.55	\$988.87	\$8.53	\$2,678.10	\$1,454.99	\$174.98	(\$0.01)	\$726.78	\$11,735.85	\$18,007.64



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

Account Number	120882-000
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As of August 31, 2018

Statement of Account

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

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

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

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

1426982 02 T 4570 000134435 0001N

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

Important Information

Account Number	120882-000
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As of August 31, 2018

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

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Subject Account(s)

ACCOUNT NUMBER	ACCOUNT NAME
120882-000	BURLINGTON COUNTY MUNICIPAL JIF

Summary of Investments

Account Number **120882-000**

As of August 31, 2018

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PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 7/31/2018	% OF M/V	MARKET VALUE (M/V) As of 8/31/2018	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	\$8,002,549.04	47.49	\$8,013,701.28	47.46
	TOTAL U.S. TREASURY OBLIGATIONS	8,002,549.04	47.49	8,013,701.28	47.46
	U.S. GOVERNMENT AGENCIES				
	GOVERNMENT AGENCY BONDS/NOTES	8,847,570.00	52.51	8,869,870.00	52.54
	TOTAL U.S. GOVERNMENT AGENCIES	8,847,570.00	52.51	8,869,870.00	52.54
TOTAL PRINCIPAL PORTFOLIO(S)		16,850,119.04	100.00	16,883,571.28	100.00
	TOTAL ACCRUED INCOME	35,241.83		52,658.31	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	16,885,360.87		16,936,229.59	

Summary of Activity

Account Number **120882-000**

August 1, 2018 through August 31, 2018

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	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	0.00
RECEIPTS		
Transfers/Additions	3,500.00	0.00
TOTAL RECEIPTS	3,500.00	0.00
DISBURSEMENTS		
Other Disbursements	(3,500.00)	0.00
TOTAL DISBURSEMENTS	(3,500.00)	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 August 31, 2018

Page 3 of 6

	<u>QUANTITY</u> <u>DESCRIPTION</u>	<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. TREASURY OBLIGATIONS								
2018	700,000.0000	\$699,797.00	4.14	\$697,156.25	\$2,640.75	\$3,233.70	\$7,000.00	1.00
	UNITED STATES TREASURY NOTES	99.9710		99.59				1.66
	DTD 09/15/2015 1.000% 09/15/2018							
	CUSIP 912828L40 RATING AAA							
2018	1,000,000.0000	998,720.00	5.92	995,898.43	2,821.57	3,323.09	8,750.00	0.88
	UNITED STATES TREASURY NOTES	99.8720		99.59				1.99
	DTD 10/15/2015 0.875% 10/15/2018							
	CUSIP 912828L81 RATING AAA							
2018	700,000.0000	698,243.00	4.14	697,839.84	403.16	1,864.75	8,750.00	1.25
	UNITED STATES TREASURY NOTES	99.7490		99.69				2.11
	DTD 12/15/2015 1.250% 12/15/2018							
	CUSIP 912828N22 RATING AAA							
2018	1,700,000.0000	1,695,478.00	10.04	1,693,027.34	2,450.66	4,319.67	17,000.00	1.00
	UNITED STATES TREASURY NOTES	99.7340		99.59				2.06
	DTD 11/30/2016 1.000% 11/30/2018							
	CUSIP 912828U40 RATING AAA							
2019	1,000,000.0000	981,370.00	5.81	992,304.69	(10,934.69)	2,540.98	10,000.00	1.02
	UNITED STATES TREASURY NOTES	98.1370		99.23				2.52
	DTD 11/30/2012 1.000% 11/30/2019							
	CUSIP 912828UB4 RATING AAA							
2019	1,000,000.0000	989,730.00	5.86	993,164.07	(3,434.07)	2,591.71	8,750.00	0.88
	UNITED STATES TREASURY NOTES	98.9730		99.32				2.36
	DTD 05/15/2016 0.875% 05/15/2019							
	CUSIP 912828R44 RATING AAA							
2020	1,000,000.0000	978,950.00	5.80	998,359.37	(19,409.37)	3,493.85	13,750.00	1.40
	UNITED STATES TREASURY NOTES	97.8950		99.84				2.64
	DTD 05/31/2013 1.375% 05/31/2020							
	CUSIP 912828VF4 RATING AAA							

continued

Investment Detail

Account Number 120882-000

As of August 31, 2018

Page 4 of 6

<u>QUANTITY</u> <u>DESCRIPTION</u>		<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. TREASURY OBLIGATIONS								
2020	998,000.0000	\$971,413.28	5.75	\$991,255.70	(\$19,842.42)	\$4,623.89	\$13,722.50	1.41
	UNITED STATES TREASURY NOTES	97.3360		99.32				2.65
	DTD 10/31/2015 1.375% 10/31/2020							
	CUSIP 912828L99 RATING AAA							
TOTAL U.S. TREASURY OBLIGATIONS		8,013,701.28	47.46	8,059,005.69	(45,304.41)	25,991.64	87,722.50	1.09
U.S. GOVERNMENT AGENCIES								
2019	8,000,000.0000	7,878,480.00	46.66	8,000,000.00	(121,520.00)	23,400.00	108,000.00	1.37
	FEDERAL HOME LOAN BANK	98.4810		100.00				2.56
	DTD 06/13/2016 1.350% 12/13/2019							
	CALLABLE							
	CUSIP 3130A8FB4 RATING AAA							
2019	1,000,000.0000	991,390.00	5.87	1,000,000.00	(8,610.00)	3,266.67	12,000.00	1.21
	FEDERAL HOME LOAN MORTGAGE CORP	99.1390		100.00				2.39
	MEDIUM TERM NOTE							
	DTD 08/23/2016 1.200% 05/23/2019							
	CALLABLE							
	CUSIP 3134GAAR5 RATING AAA							
TOTAL U.S. GOVERNMENT AGENCIES		8,869,870.00	52.54	9,000,000.00	(130,130.00)	26,666.67	120,000.00	1.35
TOTAL PRINCIPAL PORTFOLIO(S)		16,883,571.28	100.00	17,059,005.69	(175,434.41)	52,658.31	207,722.50	1.23
TOTAL ACCRUED INCOME		52,658.31						
TOTAL MARKET VALUE WITH ACCRUED INCOME		16,936,229.59						

Activity Detail

Account Number **120882-000**

August 1, 2018 through August 31, 2018

Page 5 of 6

DATE	TYPE	QUANTITY DESCRIPTION	CASH	CASH MANAGEMENT
PRINCIPAL				
OPENING BALANCES:			0.00	0.00
8/7/2018	TRANSFER/ADDITION	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	3,500.00	
	OTHER DISBURSEMENT	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF FBO Burlington County Municipal JIF Burlington County Muni JIF INVESTORS BANK 1000398255	(3,500.00)	
CLOSING BALANCES:			0.00	0.00



Other Information

120882-000 BURLINGTON COUNTY MUNICIPAL JIF

As of August 31, 2018

Page 6 of 6

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: August										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	436,024.70	1,020,375.29	439,893.03	5,730,059.45	2,938,786.11	460,951.59	59,003.59	1,872,286.77	6,045,431.75	19,002,812.28
RECEIPTS										
Assessments	48,851.20	81,572.29	22,735.78	363,618.85	91,774.83	0.00	45,043.41	422,002.27	273,114.36	1,348,712.99
Refunds	0.00	0.00	0.00	23.00	0.00	0.00	0.00	0.00	0.00	23.00
Invest Pymnts	837.65	2,977.11	845.07	11,008.05	5,645.70	885.54	113.50	3,596.87	11,613.91	37,523.40
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	837.65	2,977.11	845.07	11,008.05	5,645.70	885.54	113.50	3,596.87	11,613.91	37,523.40
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	333,803.77	333,803.77
TOTAL	49,688.85	84,549.40	23,580.85	374,649.90	97,420.53	885.54	45,156.91	425,599.14	618,532.04	1,720,063.16
EXPENSES										
Claims Transfers	3,517.79	146,812.33	4,839.10	161,709.36	0.00	0.00	0.00	0.00	0.00	316,878.58
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	124,615.73	393,323.66	73,704.65	591,644.04
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,694.77	5,694.77
TOTAL	3,517.79	146,812.33	4,839.10	161,709.36	0.00	0.00	124,615.73	393,323.66	79,399.42	914,217.39
END BALANCE	482,195.76	958,112.36	458,634.78	5,942,999.99	3,036,206.64	461,837.13	(20,455.23)	1,904,562.25	6,584,564.37	19,808,658.05

Report Month: August

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 eq	0.00		
Allocation variance 3:	Treasurer/TPA net payments NO` Max/Min	2,394,139.52	/	(0.00)
Pre-existing variance:	Prior period unreconciled varianc Max/Min	2,394,139.52	/	(0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2018									
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	93,189.72	(279,882.13)	72,912.33	967,101.34	375,494.82	0.00	59,015.39	936,578.59	922,399.98	3,146,810.04
RECEIPTS										
Assessments	48,851.20	81,572.29	22,735.78	363,618.85	91,774.83	0.00	45,043.41	422,002.27	273,114.36	1,348,712.99
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	179.03	0.00	140.07	1,857.90	721.36	0.00	113.37	1,799.27	1,772.03	6,583.03
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	179.03	0.00	140.07	1,857.90	721.36	0.00	113.37	1,799.27	1,772.03	6,583.03
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	333,803.77	333,803.77
TOTAL	49,030.23	81,572.29	22,875.85	365,476.75	92,496.19	0.00	45,156.78	423,801.54	608,690.16	1,689,099.79
EXPENSES										0.00
Claims Transfers	3,517.79	145,254.88	4,818.60	54,126.83	0.00	0.00	0.00	0.00	0.00	207,718.10
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	124,615.73	393,323.66	73,704.65	591,644.04
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,694.77	5,694.77
TOTAL	3,517.79	145,254.88	4,818.60	54,126.83	0.00	0.00	124,615.73	393,323.66	79,399.42	805,056.91
END BALANCE	138,702.16	(343,564.72)	90,969.58	1,278,451.26	467,991.01	0.00	(20,443.56)	967,056.47	1,451,690.72	4,030,852.92

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2017									
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	48,295.53	436,797.41	105,403.72	1,474,356.51	534,881.87	108,494.57	11.51	173,112.78	229,628.38	3,110,982.28
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	92.78	839.13	202.49	2,832.39	1,027.56	208.43	0.02	332.57	441.14	5,976.51
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	92.78	839.13	202.49	2,832.39	1,027.56	208.43	0.02	332.57	441.14	5,976.51
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	92.78	839.13	202.49	2,832.39	1,027.56	208.43	0.02	332.57	441.14	5,976.51
EXPENSES										
Claims Transfers	0.00	362.80	20.50	12,996.32	0.00	0.00	0.00	0.00	0.00	13,379.62
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	362.80	20.50	12,996.32	0.00	0.00	0.00	0.00	0.00	13,379.62
END BALANCE	48,388.31	437,273.74	105,585.71	1,464,192.58	535,909.43	108,703.00	11.53	173,445.35	230,069.52	3,103,579.17

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2016									
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	80,100.53	366,954.55	107,459.18	1,103,513.69	438,569.87	100,502.47	54.93	220,241.41	188,751.07	2,606,147.70
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	153.88	704.96	206.44	2,119.97	842.54	193.08	0.11	423.11	362.61	5,006.70
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	153.88	704.96	206.44	2,119.97	842.54	193.08	0.11	423.11	362.61	5,006.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	153.88	704.96	206.44	2,119.97	842.54	193.08	0.11	423.11	362.61	5,006.70
EXPENSES										
Claims Transfers	0.00	32.10	0.00	60,321.49	0.00	0.00	0.00	0.00	0.00	60,353.59
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	32.10	0.00	60,321.49	0.00	0.00	0.00	0.00	0.00	60,353.59
END BALANCE	80,254.41	367,627.41	107,665.62	1,045,312.17	439,412.41	100,695.55	55.04	220,664.52	189,113.68	2,550,800.81

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	61,653.05	400,608.57	88,543.42	407,227.22	498,512.06	100,680.85	0.80	115,417.50	213,219.41	1,885,862.88
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	118.44	769.61	170.10	782.33	957.69	193.42	0.00	221.73	409.62	3,622.94
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	118.44	769.61	170.10	782.33	957.69	193.42	0.00	221.73	409.62	3,622.94
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	118.44	769.61	170.10	805.33	957.69	193.42	0.00	221.73	409.62	3,645.94
EXPENSES										
Claims Transfers	0.00	41.90	0.00	32,452.79	0.00	0.00	0.00	0.00	0.00	32,494.69
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	41.90	0.00	32,452.79	0.00	0.00	0.00	0.00	0.00	32,494.69
END BALANCE	61,771.49	401,336.28	88,713.52	375,579.76	499,469.75	100,874.27	0.80	115,639.23	213,629.03	1,857,014.13

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2014									
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	69,818.85	(249,431.82)	62,580.70	842,617.77	583,227.34	90,166.35	0.15	173,131.89	224,042.94	1,796,154.17
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	134.13	0.00	120.22	1,618.76	1,120.44	173.22	0.00	332.60	430.41	3,929.78
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	134.13	0.00	120.22	1,618.76	1,120.44	173.22	0.00	332.60	430.41	3,929.78
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	134.13	0.00	120.22	1,618.76	1,120.44	173.22	0.00	332.60	430.41	3,929.78
EXPENSES										
Claims Transfers	0.00	1,120.65	0.00	1,811.93	0.00	0.00	0.00	0.00	0.00	2,932.58
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	1,120.65	0.00	1,811.93	0.00	0.00	0.00	0.00	0.00	2,932.58
END BALANCE	69,952.98	(250,552.47)	62,700.92	842,424.60	584,347.78	90,339.57	0.15	173,464.49	224,473.35	1,797,151.37

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	82,967.02	345,328.71	2,993.68	935,242.92	508,100.15	61,107.35	(79.19)	253,804.60	4,084,165.48	6,273,630.72
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	0.00						0.00
Invest Pymnts	159.39	663.41	5.75	1,796.70	976.11	117.39	0.00	487.59	7,846.11	12,052.45
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	159.39	663.41	5.75	1,796.70	976.11	117.39	0.00	487.59	7,846.11	12,052.45
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	159.39	663.41	5.75	1,796.70	976.11	117.39	0.00	487.59	7,846.11	12,052.45
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	83,126.41	345,992.12	2,999.43	937,039.62	509,076.26	61,224.74	(79.19)	254,292.19	4,092,011.59	6,285,683.17

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

Month August
Current Fund Year 2018

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Prop	106,234.38	3,517.79	0.00	109,752.17	109,752.17	0.00	0.00	0.00
	Liab	27,568.70	145,254.88	0.00	172,823.58	172,823.58	0.00	0.00	0.00
	Auto	20,111.10	4,818.60	0.00	24,929.70	24,929.70	(0.00)	0.00	(0.00)
	WC	519,670.63	54,126.83	0.00	573,797.46	573,797.46	0.00	0.00	0.00
	Total	673,584.81	207,718.10	0.00	881,302.91	881,302.91	0.00	0.00	0.00
2017	Prop	209,052.58	0.00	0.00	209,052.58	209,052.58	0.00	0.00	0.00
	Liab	36,086.02	362.80	0.00	36,448.82	36,448.82	0.00	0.00	0.00
	Auto	18,631.08	20.50	0.00	18,651.58	18,651.58	0.00	0.00	0.00
	WC	690,579.41	12,996.32	0.00	703,575.73	703,575.73	(0.00)	(0.00)	0.00
	Total	954,349.09	13,379.62	0.00	967,728.71	967,728.71	(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	151,651.83	32.10	0.00	151,683.93	151,683.93	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	1,129,985.77	60,321.49	0.00	1,190,307.26	1,190,307.26	(0.00)	(0.00)	0.00
	Total	1,609,909.60	60,353.59	0.00	1,670,263.19	1,670,263.19	(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	122,681.47	41.90	0.00	122,723.37	122,723.37	(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	1,945,014.76	32,452.79	23.00	1,977,444.55	1,977,444.55	0.00	0.00	0.00
	Total	2,395,972.36	32,494.69	23.00	2,428,444.05	2,428,444.05	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	814,340.51	1,120.65	0.00	815,461.16	815,461.16	(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	1,594,616.50	1,811.93	0.00	1,596,428.43	1,596,428.43	(0.00)	(0.00)	0.00
	Total	2,697,850.15	2,932.58	0.00	2,700,782.73	2,700,782.73	(0.00)	(0.00)	0.00
TOTAL		8,331,666.01	316,878.58	23.00	8,648,521.59	8,648,521.59	(0.00)	(0.00)	0.00



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: 08/01/2018 - 08/31/2018

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant Name	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
12258	8/6/2018	Wilson, Carmella	BODILY INJURY [Expired]	MARSHALL, DENNEHEY, WARNER,	X89679/001201011	3/27/2014	\$66.00	2014/2014	Legal
12259	8/6/2018	Mcfadden, Robert	GL PROPERTY DAMAGE	Scott Adjustment Services, LLC	-- /2018145432	6/11/2018	\$2,549.10	2018/2018	Expense
12260	8/6/2018	Hale, Gregory	INDEMNITY	JENNIFER KELLY, PHD, LLC	MLT-Z08990/001221727	1/16/2015	\$350.00	2015/2015	Loss
12261	8/6/2018	Webster, Jordan	INDEMNITY	RECORD REPRODUCTION SERVICES LLC	-- /2018122274	1/4/2018	\$77.00	2018/2018	Expense
12262	8/6/2018	Willhouse, Dyllon	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z45109/001257432	9/15/2016	\$269.00	2016/2016	Legal
12263	8/6/2018	Wood-Chapman, Stacie	3RD PARTY PD	GEORGE OLMEZER APPRAISAL SERV.	-- /2018146352	6/19/2018	\$110.00	2018/2018	Expense
12264	8/6/2018	Mcguigan, Mark	INDEMNITY	PENN EXECUTIVE DIAGNOSTIC CENTER, INC.	Z20598/001232500	6/24/2015	\$1,750.00	2015/2015	Expense
12265	8/6/2018	Awdiok, Andrew	INDEMNITY	FLORENCE TOWNSHIP	-- /2019148202	7/18/2018	\$645.00	2018/2018	Loss
12266	8/6/2018	Awdiok, Andrew	INDEMNITY	FLORENCE TOWNSHIP	-- /2019148202	7/18/2018	\$1,032.00	2018/2018	Loss
12267	8/6/2018	Mcfadden, Robert	GL PROPERTY DAMAGE	IRWIN RAQUEDAN	-- /2018145432	6/11/2018	\$47,103.63	2018/2018	Loss
12268	8/6/2018	Smith, Michael	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019148196	7/19/2018	\$1,575.02	2018/2018	Loss
12269	8/6/2018		3RD PARTY PD	Phoenix Loss Control o/b/o Comcast	-- /2018144699	5/7/2018	\$3,015.62	2018/2018	Loss
12270	8/6/2018	Herkoperec, Mark	INDEMNITY	MARK HERKOPEREC	Z42992/001255304	8/4/2016	\$1,026.24	2016/2016	Loss
12271	8/6/2018	Delagarza, Peter	INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
12272	8/6/2018		1ST PARTY COLL PD	LUMBERTON TOWNSHIP	-- /2018130044	3/21/2018	\$1,000.00	2018/2018	Loss
12273	8/6/2018	Costello, Christopher	INDEMNITY	COASTAL SPINE, PC.	-- /2018108894	7/27/2017	\$3,739.26	2017/2017	Loss
12274	8/6/2018	Combined		STRIVE PHYSICAL THERAPY AND			\$680.00		
		Spady, Joshua	INDEMNITY		-- /2018128283	3/10/2018	\$80.00	2018/2018	Loss
		Locke, Thomas	INDEMNITY		-- /2018122311	1/8/2018	\$600.00	2018/2018	Loss
12275	8/6/2018	Combined		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$246.77		
		Abrams, Richard	MEDICAL ONLY		-- /2018129508	3/26/2018	\$69.76	2018/2018	Loss
		Seiter, Ryan	INDEMNITY		-- /2018127480	3/2/2018	\$69.76	2018/2018	Loss
		Willhouse, Dyllon	MEDICAL ONLY		-- /2018121619	12/29/2017	\$107.25	2017/2017	Loss
12276	8/6/2018	Herkoperec, Mark	INDEMNITY	MDS MEDICAL DEVICE SPECIALTY INC	-- /2018128624	3/15/2018	\$704.92	2018/2018	Loss
12277	8/6/2018	Levach, Charles	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2018145842	6/15/2018	\$1,613.00	2018/2018	Loss
12278	8/6/2018	Kintner, Campbell	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2018144410	5/31/2018	\$85.34	2018/2018	Loss
12279	8/6/2018	Levach, Charles	MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2018145842	6/15/2018	\$16.41	2018/2018	Loss
12280	8/6/2018	Williams, David	MEDICAL ONLY	SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	-- /2018130644	4/6/2018	\$84.00	2018/2018	Loss
12281	8/6/2018	Webster, Jordan	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2018122274	1/4/2018	\$119.17	2018/2018	Loss
12282	8/6/2018	Butler, Edward	INDEMNITY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2018145559	6/14/2018	\$120.00	2018/2018	Loss
12283	8/6/2018	Gudonis, David	INDEMNITY	PREMIER SURGICAL CENTER, LLC	-- /2018130588	4/7/2018	\$13,291.84	2018/2018	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: 08/01/2018 - 08/31/2018

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant Name	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
12284	8/6/2018	Combined		REHAB EXCELLENCE CENTER, LLC			\$315.00		
		Gudonis, David	INDEMNITY		-- /2018130588	4/7/2018	\$189.00	2018/2018	Loss
		Parker, Judson	INDEMNITY		-- /2018125979	2/15/2018	\$126.00	2018/2018	Loss
12285	8/6/2018	Wood, David	MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	-- /2018145284	6/11/2018	\$128.07	2018/2018	Loss
12286	8/6/2018	Combined		WORKNET OCCUPATIONAL MEDICINE			\$278.08		
		Poltrictzky, Kate	MEDICAL ONLY		-- /2018144670	6/5/2018	\$139.04	2018/2018	Loss
		Scully, Daniel	MEDICAL ONLY		-- /2018144160	5/30/2018	\$139.04	2018/2018	Loss
12287	8/6/2018	Spady, Joshua	INDEMNITY	CHAMPION ORTHOPEDICS, L L C	-- /2018128283	3/10/2018	\$97.30	2018/2018	Loss
12288	8/6/2018	Combined		QUALCARE, INC.			\$1,503.00		
		Webster, Jordan	MEDICAL ONLY		-- /2019148581	7/24/2018	\$501.00	2018/2018	Loss
		Smith, Michael	INDEMNITY		-- /2019148196	7/19/2018	\$501.00	2018/2018	Loss
		Awdiok, Andrew	INDEMNITY		-- /2019148202	7/18/2018	\$501.00	2018/2018	Loss
12289	8/13/2018	Murphy, Josiah	INDEMNITY	STATE SHORTHAND REPORTING SERV	Z30453/001242537	11/22/2015	\$90.00	2015/2015	Expense
12290	8/13/2018	Simmons, Kimberly	MEDICAL ONLY	MRO CORPORATION	-- /2018142882	5/14/2018	\$10.00	2018/2018	Expense
12291	8/13/2018	Combined		QUAL-LYNX			\$150.00		
		Breiner, William	INDEMNITY		-- /2018143484	5/21/2018	\$75.00	2018/2018	Expense
		Gudonis, David	INDEMNITY		-- /2018130588	4/7/2018	\$75.00	2018/2018	Expense
12292	8/13/2018		1ST PARTY COLL PD	I.C.U. INVESTIGATIONS, INC.	-- /2018127606	2/25/2018	\$105.00	2018/2018	Expense
12293	8/13/2018	Mcfadden, Robert	GL PROPERTY DAMAGE	Scott Adjustment Services, LLC	-- /2018145432	6/11/2018	\$1,262.70	2018/2018	Expense
12294	8/13/2018	Bruzzese, Giancarlo	INDEMNITY	EXAMWORKS INC	Z40839/001253132	6/26/2016	\$1,000.00	2016/2016	Expense
12295	8/13/2018	Young, Brian	INDEMNITY	THE TASHJY LAW FIRM, LLC	Z34871/001247013	2/19/2016	\$7,525.00	2016/2016	Loss
12296	8/13/2018	Combined		AFFANATO MARUT LLC			\$275.00		
		Kurth, John	INDEMNITY		-- /2018117944	11/13/2017	\$125.00	2017/2017	Legal
		Dipalma, Donna	INDEMNITY		Z37789/001250034	4/20/2016	\$150.00	2016/2016	Legal
12297	8/13/2018	Young, Brian	INDEMNITY	JERSEY SHORE REPORTING, LLC	Z34871/001247013	2/19/2016	\$90.00	2016/2016	Expense
12298	8/13/2018	Combined		PIETRAS, SARACINO, SMITH, & MEEK			\$1,102.00		
		Diperi, Aaron	INDEMNITY		-- /2017100711	4/22/2017	\$501.50	2017/2017	Legal
		Allison, Clifford	INDEMNITY		Z30071/001242159	11/10/2014	\$600.50	2014/2014	Legal
12299	8/13/2018	Herkoperec, Mark	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018128624	3/15/2018	\$1,677.00	2018/2018	Loss
12300	8/13/2018	Young, Brian	INDEMNITY	BRIAN YOUNG	Z34871/001247013	2/19/2016	\$14,632.64	2016/2016	Loss



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12301	8/13/2018	Rossi, Frank	INDEMNITY	DELRAN TOWNSHIP	-- /2019147693	7/12/2018	\$1,015.56	2018/2018	Loss
12302	8/13/2018	Rossi, Frank	INDEMNITY	DELRAN TOWNSHIP	-- /2019147693	7/12/2018	\$78.12	2018/2018	Loss
12303	8/13/2018	Costello, Christopher	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
12304	8/13/2018	Murphy, Josiah	INDEMNITY	SMITH MAGRAM MICHAUD COLONNA PC	Z30453/001242537	11/22/2015	\$1,895.00	2015/2015	Loss
12305	8/13/2018	Murphy, Josiah	INDEMNITY	SMITH MAGRAM MICHAUD COLONNA PC	Z30453/001242537	11/22/2015	\$2,840.00	2015/2015	Loss
12306	8/13/2018	Murphy, Josiah	INDEMNITY	SMITH MAGRAM MICHAUD COLONNA PC	Z30453/001242537	11/22/2015	\$300.00	2015/2015	Loss
12307	8/13/2018	Murphy, Josiah	INDEMNITY	SMITH MAGRAM MICHAUD COLONNA PC	Z30453/001242537	11/22/2015	\$300.00	2015/2015	Loss
12308	8/13/2018	D'Alonzo, Philip	INDEMNITY	CAPEHART & SCATCHARD PA	X97182/001208748	8/2/2014	\$123.23	2014/2014	Legal
12309	8/13/2018	Hunt, Tiffany	INDEMNITY	CAPEHART & SCATCHARD PA	Z47151/001260212	10/17/2016	\$400.00	2016/2016	Legal
12310	8/13/2018	Mcfadden, Robert	GL PROPERTY DAMAGE	BRANDON AND COLLEEN JONES	-- /2018145432	6/11/2018	\$21,010.05	2018/2018	Loss
12311	8/13/2018	Parker, Judson	INDEMNITY	PEMBERTON TOWNSHIP	-- /2018125979	2/15/2018	\$1,473.36	2018/2018	Loss
12312	8/13/2018	Delsole, Alisha	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
12313	8/13/2018	Breiner, William	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
12314	8/13/2018	Murphy, Josiah	INDEMNITY	JOSIAH MURPHY	Z30453/001242537	11/22/2015	\$17,225.54	2015/2015	Loss
12315	8/13/2018	Howard, Darryl	MEDICAL ONLY	REGIONAL OTOLARYNGOLOGY HEAD & NECK ASSOCIATES, LL	-- /2018143570	11/1/2016	\$242.28	2016/2016	Loss
12316	8/13/2018	Engler, Franklin	MEDICAL ONLY	RWJUH OCCUPATIONAL HEALTH	-- /2018146059	6/20/2018	\$230.21	2018/2018	Loss
12317	8/13/2018	Combined		RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A			\$71.05		
		Warren, Sharon	INDEMNITY		-- /2018142758	5/14/2018	\$50.58	2018/2018	Loss
		Hullings, Paul	INDEMNITY		-- /2018121950	1/7/2018	\$20.47	2018/2018	Loss
12318	8/13/2018	Breiner, William	INDEMNITY	LOURDES ANESTHESIA ASSOC PA	-- /2018143484	5/21/2018	\$1,200.00	2018/2018	Loss
12319	8/13/2018	Willhouse, Dyllon	MEDICAL ONLY	ONE CALL MEDICAL, INC.	-- /2018121619	12/29/2017	\$300.00	2017/2017	Loss
12320	8/13/2018	Otto, Charles	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2018146205	6/13/2018	\$120.00	2018/2018	Loss
12321	8/13/2018	Cane, Stewart	MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2019147335	7/7/2018	\$625.09	2018/2018	Loss
12322	8/13/2018	Combined		VIRTUA MEDICAL GROUP, PA			\$941.36		
		Butler, Edward	INDEMNITY		-- /2018145559	6/14/2018	\$60.77	2018/2018	Loss
		Eastwick, James	INDEMNITY		-- /2018116558	10/27/2017	\$880.59	2017/2017	Loss
12323	8/13/2018	Tantum, Gregory	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2018146837	6/16/2018	\$167.37	2018/2018	Loss
12324	8/13/2018	Lingo, Kyle	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2019147001	7/3/2018	\$160.00	2018/2018	Loss
12325	8/13/2018	Fontanez, Belinda	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE	-- /2018146180	6/19/2018	\$160.00	2018/2018	Loss
12326	8/13/2018	Dudas, Anthony	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2018142140	5/3/2018	\$88.45	2018/2018	Loss
12327	8/13/2018	Gudonis, David	INDEMNITY	MEDSOURCE LLC	-- /2018130588	4/7/2018	\$900.00	2018/2018	Loss



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12328	8/13/2018	Broder, Alex	MEDICAL ONLY	HAMILTON SQUARE EMA	- - /2018139171	5/3/2018	\$490.00	2018/2018	Loss
12329	8/13/2018	Combined		AVIA PARTNERS INC			\$222.66		
		Breiner, William	INDEMNITY		- - /2018143484	5/21/2018	\$40.51	2018/2018	Loss
		Seiter, Ryan	INDEMNITY		- - /2018127480	3/2/2018	\$125.64	2018/2018	Loss
		Costello, Christopher	INDEMNITY		- - /2018108894	7/27/2017	\$36.44	2017/2017	Loss
		Mcguigan, Mark	INDEMNITY		Z20598/001232500	6/24/2015	\$20.07	2015/2015	Loss
12330	8/13/2018	Combined		QUALCARE, INC.			\$1,503.00		
		Phillips, Bruce	MEDICAL ONLY		- - /2019149440	8/2/2018	\$501.00	2018/2018	Loss
		Leshner, Alyssa	MEDICAL ONLY		- - /2019149192	7/31/2018	\$501.00	2018/2018	Loss
		Layman, Ted	MEDICAL ONLY		- - /2019148975	7/30/2018	\$501.00	2018/2018	Loss
12331	8/20/2018	Simmons, Kimberly	MEDICAL ONLY	MRO CORPORATION	- - /2018142882	5/14/2018	\$10.00	2018/2018	Expense
12332	8/20/2018		INLAND MARINE	TAYLOR DARIN CLAIM SERVICE	- - /2018146539	6/21/2018	\$898.00	2018/2018	Expense
12333	8/20/2018	Simmons, Kimberly	MEDICAL ONLY	CIOX HEALTH LLC	- - /2018142882	5/14/2018	\$74.00	2018/2018	Expense
12334	8/20/2018	Mcguigan, Mark	INDEMNITY	STONERIVER PHARMACY SOLUTIONS	Z20598/001232500	6/24/2015	\$256.26	2015/2015	Loss
12335	8/20/2018	Combined		ISO SERVICES, INC.			\$1,542.45		
		O'Neill, Dennis	MEDICAL ONLY		- - /2017122412	1/6/2018	\$10.70	2018/2018	Expense
		Deroian, Jason	MEDICAL ONLY		- - /2018121089	12/20/2017	\$10.25	2017/2017	Expense
		Woods, Joshua	MEDICAL ONLY		- - /2018121470	12/9/2017	\$10.25	2017/2017	Expense
		Lucas, Steven	MEDICAL ONLY		- - /2018119975	12/7/2017	\$10.25	2017/2017	Expense
		Jardine, Preston	INDEMNITY		- - /2018119479	12/3/2017	\$10.25	2017/2017	Expense
		Maugeri, Brian	INDEMNITY		- - /2018118847	11/26/2017	\$10.25	2017/2017	Expense
		Marshall, William	MEDICAL ONLY		- - /2018118858	11/22/2017	\$10.25	2017/2017	Expense
		Edmonds, Edward	INDEMNITY		- - /2018119837	11/17/2017	\$10.25	2017/2017	Expense
		Johnson, Brian	MEDICAL ONLY		- - /2018118224	11/16/2017	\$10.25	2017/2017	Expense
		Kopystecky, Daniel	INDEMNITY		- - /2018117941	11/13/2017	\$10.25	2017/2017	Expense
		Kurth, John	INDEMNITY		- - /2018117944	11/13/2017	\$10.25	2017/2017	Expense
		Rowbottom, Joshua	MEDICAL ONLY		- - /2018117870	11/9/2017	\$10.25	2017/2017	Expense
		Downs, Edward	MEDICAL ONLY		- - /2018117728	11/6/2017	\$10.25	2017/2017	Expense



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		Moshier, Timothy	MEDICAL ONLY		- - /2018117644	11/6/2017	\$10.25	2017/2017	Expense
		Smith, Sean	INDEMNITY		- - /2018117582	11/5/2017	\$10.25	2017/2017	Expense
		Doty, David	MEDICAL ONLY		- - /2018117948	11/3/2017	\$10.25	2017/2017	Expense
		Lucas, Steven	MEDICAL ONLY		- - /2018117272	11/1/2017	\$10.25	2017/2017	Expense
		Ondusko, George	MEDICAL ONLY		- - /2018117090	11/1/2017	\$10.25	2017/2017	Expense
		Bocchieri, Margaret	BODILY INJURY [Expired]		- - /2018121287	10/28/2017	\$10.25	2017/2017	Expense
		Bocchieri, Margaret	BODILY INJURY [Expired]		- - /2018121289	10/28/2017	\$10.25	2017/2017	Expense
		Eastwick, James	INDEMNITY		- - /2018116558	10/27/2017	\$10.25	2017/2017	Expense
		Sentell, Christopher	MEDICAL ONLY		- - /2018116487	10/26/2017	\$10.25	2017/2017	Expense
		Gibbs, Ralph	MEDICAL ONLY		- - /2018116375	10/25/2017	\$10.25	2017/2017	Expense
		Herkoperec, Mark	MEDICAL ONLY		- - /2018116051	10/21/2017	\$10.25	2017/2017	Expense
		Matthews, Theresa	MEDICAL ONLY		- - /2018115805	10/19/2017	\$10.25	2017/2017	Expense
		Hodnett, Samuel	INDEMNITY		- - /2018115416	10/16/2017	\$10.25	2017/2017	Expense
		Messa, Adam	MEDICAL ONLY		- - /2018115445	10/16/2017	\$10.25	2017/2017	Expense
		Dobbins, Daniel	MEDICAL ONLY		- - /2018115176	10/12/2017	\$10.25	2017/2017	Expense
		Harrell Jr, Gerry	MEDICAL ONLY		- - /2018115027	10/11/2017	\$10.25	2017/2017	Expense
		Jafry, Ahsan	POLICE PROF PI		- - /2018115509	10/9/2017	\$10.25	2017/2017	Expense
		Martinez, Victoria	INDEMNITY		- - /2018114793	10/7/2017	\$10.25	2017/2017	Expense
		Spunderelli, Dennis	MEDICAL ONLY		- - /2018114488	10/5/2017	\$10.25	2017/2017	Expense
		Lucas, Steven	MEDICAL ONLY		- - /2018114615	10/4/2017	\$10.25	2017/2017	Expense
		Viereck, Meghan	INDEMNITY		- - /2018111596	9/5/2017	\$10.25	2017/2017	Expense
		Drum, Richard	MEDICAL ONLY		- - /2018111577	9/3/2017	\$10.25	2017/2017	Expense
		Feeney, Richard	MEDICAL ONLY		- - /2018111434	8/31/2017	\$10.25	2017/2017	Expense
		Rowe, Angel	MEDICAL ONLY		- - /2018111390	8/30/2017	\$10.25	2017/2017	Expense
		Appelmann, Peter	INDEMNITY		- - /2018111770	8/29/2017	\$10.25	2017/2017	Expense
		Hopkins, Est Of, David	BODILY INJURY [Expired]		- - /2018119717	8/27/2017	\$10.25	2017/2017	Expense



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		Murphy, Gage	MEDICAL ONLY		- - /2018111056	8/25/2017	\$10.25	2017/2017	Expense
		Overdorf, Judy	GL PROPERTY DAMAGE		- - /2018112303	8/25/2017	\$10.25	2017/2017	Expense
		Emerson, Robert	MEDICAL ONLY		- - /2018110752	8/23/2017	\$10.25	2017/2017	Expense
		Fasick, William	MEDICAL ONLY		- - /2018110292	8/17/2017	\$10.25	2017/2017	Expense
		Gerrity, Thomas	BODILY INJURY [Expired]		- - /2018116454	8/17/2017	\$10.25	2017/2017	Expense
		Czepiel, Nicholas	MEDICAL ONLY		- - /2018109895	8/12/2017	\$10.25	2017/2017	Expense
		Aldajuste, Geralda	BODILY INJURY [Expired]		- - /2018110094	8/10/2017	\$10.25	2017/2017	Expense
		Alven, Alex	INDEMNITY		- - /2018109612	8/9/2017	\$10.25	2017/2017	Expense
		Saban, Lauren	MEDICAL ONLY		- - /2018109746	8/9/2017	\$10.25	2017/2017	Expense
		Tribble, Carl	BODILY INJURY [Expired]		- - /2018109894	8/9/2017	\$10.25	2017/2017	Expense
		Lucas, Thomas	MEDICAL ONLY		- - /2018109564	8/8/2017	\$10.25	2017/2017	Expense
		Mcmanus, Michael	INDEMNITY		- - /2018109886	8/8/2017	\$10.25	2017/2017	Expense
		Graves, Xavier	BODILY INJURY [Expired]		- - /2018110844	8/7/2017	\$10.25	2017/2017	Expense
		Budd, Rebecca	BODILY INJURY [Expired]		- - /2018113416	8/5/2017	\$10.25	2017/2017	Expense
		Burdick, Michael	MEDICAL ONLY		- - /2018109551	8/1/2017	\$10.25	2017/2017	Expense
		Strough, Nicholas	MEDICAL ONLY		- - /2018108731	7/31/2017	\$10.25	2017/2017	Expense
		Lemay, Laura	MEDICAL ONLY		- - /2018108786	7/29/2017	\$10.25	2017/2017	Expense
		Costello, Christopher	INDEMNITY		- - /2018108894	7/27/2017	\$10.25	2017/2017	Expense
		Toole, Rochine	BODILY INJURY [Expired]		- - /2018108453	7/22/2017	\$10.25	2017/2017	Expense
		Lepore, Melanie	BODILY INJURY [Expired]		- - /2018108808	7/20/2017	\$10.25	2017/2017	Expense
		Rathjen, Michael	MEDICAL ONLY		- - /2018107746	7/15/2017	\$10.25	2017/2017	Expense
		Matthews, Mark	MEDICAL ONLY		- - /2018107322	7/11/2017	\$10.25	2017/2017	Expense
		Crain, Jeffrey	MEDICAL ONLY		- - /2018108401	7/10/2017	\$10.25	2017/2017	Expense
		Lefferts, Kevin	INDEMNITY		- - /2018107338	7/10/2017	\$10.25	2017/2017	Expense
		Weyermann, Tristian	BODILY INJURY [Expired]		- - /2018107767	7/6/2017	\$10.25	2017/2017	Expense
		Castle, Alexander	INDEMNITY		- - /2018106877	7/4/2017	\$10.25	2017/2017	Expense



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		Buckousis, John	BODILY INJURY [Expired]		- - /2018107413	6/30/2017	\$10.25	2017/2017	Expense
		Hofstein, Joshua	MEDICAL ONLY		- - /2018106760	6/30/2017	\$10.25	2017/2017	Expense
		Fulmer, George	BODILY INJURY [Expired]		- - /2018110023	6/29/2017	\$10.25	2017/2017	Expense
		Defranco, Anthony	INDEMNITY		- - /2017106585	6/28/2017	\$10.25	2017/2017	Expense
		Curry, Timothy	MEDICAL ONLY		- - /2017106462	6/27/2017	\$10.25	2017/2017	Expense
		Meehan, Cynthia	BODILY INJURY [Expired]		- - /2017106911	6/27/2017	\$10.25	2017/2017	Expense
		Carr, Jason	MEDICAL ONLY		- - /2017106215	6/26/2017	\$10.25	2017/2017	Expense
		Clark, Anne	BODILY INJURY [Expired]		- - /2018107115	6/23/2017	\$10.25	2017/2017	Expense
		Buccheri, Ronald	MEDICAL ONLY		- - /2017106210	6/21/2017	\$10.25	2017/2017	Expense
		Foley Iii, Edward	INDEMNITY		- - /2017106038	6/21/2017	\$10.25	2017/2017	Expense
		Perez, Abad	MEDICAL ONLY		- - /2017106028	6/21/2017	\$10.25	2017/2017	Expense
		Walker, David	MEDICAL ONLY		- - /2017106058	6/21/2017	\$10.25	2017/2017	Expense
		Braun, Steven	MEDICAL ONLY		- - /2017105616	6/16/2017	\$10.25	2017/2017	Expense
		Gillespie, Keenan	MEDICAL ONLY		- - /2017105298	6/14/2017	\$10.25	2017/2017	Expense
		Basim, Leigh Ann	MEDICAL ONLY		- - /2017105141	6/13/2017	\$10.25	2017/2017	Expense
		Leonard, Susan	MEDICAL ONLY		- - /2017104876	6/9/2017	\$10.25	2017/2017	Expense
		Puma, Patricia	MEDICAL ONLY		- - /2017104889	6/9/2017	\$10.25	2017/2017	Expense
		Guire, Kevin	MEDICAL ONLY		- - /2017104815	6/8/2017	\$10.25	2017/2017	Expense
		Meenan, David	MEDICAL ONLY		- - /2017106429	6/7/2017	\$10.25	2017/2017	Expense
		Lackraj, Jesse	MEDICAL ONLY		- - /2017104360	6/2/2017	\$10.25	2017/2017	Expense
		Wood, Edward	MEDICAL ONLY		- - /2017104474	6/2/2017	\$10.25	2017/2017	Expense
		Carbone, Robert	MEDICAL ONLY		- - /2017104131	6/1/2017	\$10.25	2017/2017	Expense
		Geibel, David	MEDICAL ONLY		- - /2017104167	6/1/2017	\$10.25	2017/2017	Expense
		Spady, Joshua	MEDICAL ONLY		- - /2017104004	5/30/2017	\$10.25	2017/2017	Expense
		Sauro, Jacquelyn	MEDICAL ONLY		- - /2017103974	5/29/2017	\$10.25	2017/2017	Expense
		Einstein, Andrew	MEDICAL ONLY		- - /2017104233	5/27/2017	\$10.25	2017/2017	Expense



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		Werner, Leonard	MEDICAL ONLY		- - /2017106069	5/23/2017	\$10.25	2017/2017	Expense
		Trotter, Tammy	BODILY INJURY [Expired]		- - /2018109006	5/22/2017	\$10.25	2017/2017	Expense
		Lutz, Ralph	MEDICAL ONLY		- - /2017103515	5/20/2017	\$10.25	2017/2017	Expense
		Kintner, Campbell	MEDICAL ONLY		- - /2017102452	5/12/2017	\$10.25	2017/2017	Expense
		Zink, Cole	MEDICAL ONLY		- - /2017102323	5/10/2017	\$10.25	2017/2017	Expense
		Palmer, Dale	MEDICAL ONLY		- - /2017101895	5/8/2017	\$10.25	2017/2017	Expense
		Wolf, Tyler	MEDICAL ONLY		- - /2017101926	5/7/2017	\$10.25	2017/2017	Expense
		Cellasio, Brittney	MEDICAL ONLY		- - /2017101955	5/5/2017	\$10.25	2017/2017	Expense
		Hood, Robert	MEDICAL ONLY		- - /2017101434	5/2/2017	\$10.25	2017/2017	Expense
		Bell, Aaniyah	BODILY INJURY [Expired]		- - /2018114203	5/1/2017	\$10.25	2017/2017	Expense
		Haggerty, Andrew	MEDICAL ONLY		- - /2017101551	5/1/2017	\$10.25	2017/2017	Expense
		Seiter, Ryan	MEDICAL ONLY		- - /2017100999	4/26/2017	\$10.25	2017/2017	Expense
		Geibel, David	MEDICAL ONLY		- - /2017100805	4/25/2017	\$10.25	2017/2017	Expense
		Mcbreen, Joseph	MEDICAL ONLY		- - /2017100921	4/25/2017	\$10.25	2017/2017	Expense
		Cochrane, Vincent	MEDICAL ONLY		MLT-2017100664/ 2017100835	4/22/2017	\$10.25	2017/2017	Expense
		Danka, Joshua	MEDICAL ONLY		MLT-2017100664/ 2017100666	4/22/2017	\$10.25	2017/2017	Expense
		Diperi, Aaron	INDEMNITY		- - /2017100711	4/22/2017	\$10.25	2017/2017	Expense
		Laffan, John	MEDICAL ONLY		MLT-2017100664/ 2017100664	4/22/2017	\$10.25	2017/2017	Expense
		Mcphillips, Kyle	MEDICAL ONLY		MLT-2017100510/ 2017100510	4/19/2017	\$10.25	2017/2017	Expense
		Ryder Jr., Charles	MEDICAL ONLY		MLT-2017100510/ 2017100511	4/19/2017	\$10.25	2017/2017	Expense
		Hynes, Michael	MEDICAL ONLY		- - /2017100374	4/18/2017	\$10.25	2017/2017	Expense
		Bell, Aaniyah	BODILY INJURY [Expired]		- - /2018114192	4/13/2017	\$10.25	2017/2017	Expense
		Evans, William	MEDICAL ONLY		- - /2017099895	4/12/2017	\$10.25	2017/2017	Expense



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Check Number	Check Date	Claimant Name	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		Griffiths, Helen	MEDICAL ONLY		- - /2017099790	4/10/2017	\$10.25	2017/2017	Expense
		Kaczorek, Joseph	INDEMNITY		- - /2017099773	4/10/2017	\$10.25	2017/2017	Expense
		Wells, David	INDEMNITY		- - /2017099403	4/6/2017	\$10.25	2017/2017	Expense
		Acchione, Nicole	BODILY INJURY [Expired]		- - /2017099561	4/5/2017	\$20.50	2017/2017	Expense
		Freda, Marc	MEDICAL ONLY		- - /2017099258	4/4/2017	\$10.25	2017/2017	Expense
		Ruchlin, Jeremy	MEDICAL ONLY		- - /2017099009	3/31/2017	\$10.25	2017/2017	Expense
		Davison, Michael	MEDICAL ONLY		- - /2017098774	3/30/2017	\$10.25	2017/2017	Expense
		Pacione, Amy	MEDICAL ONLY		- - /2017098554	3/27/2017	\$10.25	2017/2017	Expense
		Kreig, Nicole	MEDICAL ONLY		- - /2017098439	3/26/2017	\$10.25	2017/2017	Expense
		King, Aaron	MEDICAL ONLY		- - /2017097630	3/20/2017	\$10.25	2017/2017	Expense
		Clear, Trevor	MEDICAL ONLY		- - /2017097649	3/17/2017	\$10.25	2017/2017	Expense
		Foley Iii, Edward	MEDICAL ONLY		- - /2017097562	3/15/2017	\$10.25	2017/2017	Expense
		Pease, Frank	BODILY INJURY [Expired]		- - /2018109915	3/15/2017	\$10.25	2017/2017	Expense
		Defranco, Anthony	MEDICAL ONLY		- - /2017097487	3/14/2017	\$10.25	2017/2017	Expense
		Payton-Johnson, Alicia	BODILY INJURY [Expired]		- - /2017105058	3/3/2017	\$20.95	2017/2017	Expense
		Tragesser, Lawrence	BODILY INJURY [Expired]		- - /2017097960	2/27/2017	\$10.25	2017/2017	Expense
		Micciche, Kathy	INDEMNITY		- - /2017094723	2/13/2017	\$10.70	2017/2017	Expense
		Niedt, Carol	BODILY INJURY [Expired]		- - /2017099017	2/11/2017	\$10.25	2017/2017	Expense
		Buchanan, April	BODILY INJURY [Expired]		- - /2017100152	2/10/2017	\$10.25	2017/2017	Expense
		Smick, Kathy	MEDICAL ONLY		- - /2017098392	1/16/2017	\$10.25	2017/2017	Expense
		Witaszek, Nickolas	BODILY INJURY [Expired]		- - /2017102832	1/4/2017	\$10.25	2017/2017	Expense
		Rathjen, Michael	MEDICAL ONLY		MLT-2017091194/ 2017097693	12/16/2016	\$10.25	2016/2016	Expense
		Fasick, William	INDEMNITY		Z50187/001264740	11/21/2016	\$10.25	2016/2016	Expense
		Lawson, Elizabeth	BODILY INJURY [Expired]		Z39535/001251800	3/15/2016	\$10.70	2016/2016	Expense
		Simmins, Douglas	BODILY INJURY [Expired]		Z37773/001250019	3/8/2016	\$10.70	2016/2016	Expense



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		Durham, Melissa	BODILY INJURY [Expired]		- - /2017099761	12/22/2015	\$10.25	2015/2015	Expense
		Shadle, Theresa	BODILY INJURY [Expired]		Z31957/001244069	10/31/2015	\$10.70	2015/2015	Expense
		Richardson, Kimberley	POLICE PROF PI		- - /2017098437	8/27/2015	\$10.25	2015/2015	Expense
		Reed, William	PERSONAL INJURY		Z17324/001229173	2/3/2015	\$10.70	2015/2015	Expense
		Steib, Thomas	INDEMNITY		Z09256/001220952	1/27/2015	\$10.70	2015/2015	Expense
		Hale, Gregory	INDEMNITY		MLT-Z08990/001221727	1/16/2015	\$10.70	2015/2015	Expense
		Butts, Lisa	BODILY INJURY [Expired]		X98885/001210439	7/23/2014	\$20.95	2014/2014	Expense
		Wilson, Carmella	BODILY INJURY [Expired]		X89679/001201011	3/27/2014	\$10.70	2014/2014	Expense
12336	8/20/2018	Combined		ISO SERVICES, INC.			\$1,209.10		
		Webster, Jordan	MEDICAL ONLY		- - /2019148581	7/24/2018	\$10.70	2018/2018	Expense
		Smith, Michael	INDEMNITY		- - /2019148196	7/19/2018	\$10.70	2018/2018	Expense
		Awdiok, Andrew	INDEMNITY		- - /2019148202	7/18/2018	\$10.70	2018/2018	Expense
		Kafer, Brian	MEDICAL ONLY		- - /2019147994	7/17/2018	\$10.70	2018/2018	Expense
		Warren, Sharon	MEDICAL ONLY		- - /2019147908	7/16/2018	\$10.70	2018/2018	Expense
		Rossi, Frank	INDEMNITY		- - /2019147693	7/12/2018	\$10.70	2018/2018	Expense
		Wishnfsky, Zachery	MEDICAL ONLY		- - /2019147864	7/12/2018	\$10.70	2018/2018	Expense
		Cane, Stewart	MEDICAL ONLY		- - /2019147335	7/7/2018	\$10.70	2018/2018	Expense
		Mccurdy, Michael	MEDICAL ONLY		- - /2019147459	7/4/2018	\$10.70	2018/2018	Expense
		Lingo, Kyle	MEDICAL ONLY		- - /2019147001	7/3/2018	\$10.70	2018/2018	Expense
		Walker, Paulette	BODILY INJURY [Expired]		- - /2019147486	6/24/2018	\$10.70	2018/2018	Expense
		Laffan, John	MEDICAL ONLY		- - /2018146395	6/23/2018	\$10.70	2018/2018	Expense
		Engler, Franklin	MEDICAL ONLY		- - /2018146059	6/20/2018	\$10.70	2018/2018	Expense
		Fontanez, Belinda	MEDICAL ONLY		- - /2018146180	6/19/2018	\$10.70	2018/2018	Expense
		Peak, Matthew	MEDICAL ONLY		- - /2018145858	6/18/2018	\$10.70	2018/2018	Expense
		Tantum, Gregory	INDEMNITY		- - /2018146837	6/16/2018	\$10.70	2018/2018	Expense
		Levach, Charles	MEDICAL ONLY		- - /2018145842	6/15/2018	\$10.70	2018/2018	Expense



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		Merritt, Sheldon	MEDICAL ONLY		- - /2018145678	6/15/2018	\$10.70	2018/2018	Expense
		Butler, Edward	INDEMNITY		- - /2018145559	6/14/2018	\$10.70	2018/2018	Expense
		Otto, Charles	MEDICAL ONLY		- - /2018146205	6/13/2018	\$10.70	2018/2018	Expense
		Wood, David	MEDICAL ONLY		- - /2018145284	6/11/2018	\$10.70	2018/2018	Expense
		Poltrictzky, Kate	MEDICAL ONLY		- - /2018144670	6/5/2018	\$10.70	2018/2018	Expense
		Wasilewski, Kevin	INDEMNITY		- - /2018146046	6/4/2018	\$10.70	2018/2018	Expense
		Dingle, Jerome	MEDICAL ONLY		- - /2018145201	6/1/2018	\$10.70	2018/2018	Expense
		Kintner, Campbell	MEDICAL ONLY		- - /2018144410	5/31/2018	\$10.70	2018/2018	Expense
		Scully, Daniel	MEDICAL ONLY		- - /2018144160	5/30/2018	\$10.70	2018/2018	Expense
		Bell, Marvin	MEDICAL ONLY		- - /2018143582	5/23/2018	\$10.70	2018/2018	Expense
		Wood, Edward	MEDICAL ONLY		- - /2018143592	5/23/2018	\$10.70	2018/2018	Expense
		Megara, Michael	MEDICAL ONLY		- - /2018143542	5/22/2018	\$10.70	2018/2018	Expense
		Breiner, William	INDEMNITY		- - /2018143484	5/21/2018	\$10.70	2018/2018	Expense
		Kaminski, Jody	BODILY INJURY [Expired]		- - /2018144107	5/21/2018	\$10.70	2018/2018	Expense
		Viscardi, Shawn	MEDICAL ONLY		- - /2018143468	5/21/2018	\$10.70	2018/2018	Expense
		Dohanic, Dylan	INDEMNITY		- - /2018143403	5/15/2018	\$10.70	2018/2018	Expense
		Simmons, Kimberly	MEDICAL ONLY		- - /2018142882	5/14/2018	\$10.70	2018/2018	Expense
		Warren, Sharon	INDEMNITY		- - /2018142758	5/14/2018	\$10.70	2018/2018	Expense
		Phillips Iii, Barclay	MEDICAL ONLY		- - /2018142462	5/10/2018	\$10.70	2018/2018	Expense
		Parento, Joseph	MEDICAL ONLY		- - /2018142216	5/7/2018	\$10.70	2018/2018	Expense
		Hutchinson, Darren	INDEMNITY		- - /2018139163	5/4/2018	\$10.70	2018/2018	Expense
		Pennise, Natalia	MEDICAL ONLY		- - /2018142010	5/4/2018	\$10.70	2018/2018	Expense
		Broder, Alex	MEDICAL ONLY		- - /2018139171	5/3/2018	\$10.70	2018/2018	Expense
		Dudas, Anthony	MEDICAL ONLY		- - /2018142140	5/3/2018	\$10.70	2018/2018	Expense
		Phillips Iii, Barclay	MEDICAL ONLY		- - /2018139029	5/3/2018	\$10.70	2018/2018	Expense
		Kintner, Campbell	MEDICAL ONLY		- - /2018138701	4/30/2018	\$10.70	2018/2018	Expense



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		Sullick, Carol	BODILY INJURY [Expired]		- - /2018147237	4/29/2018	\$10.70	2018/2018	Expense
		Storer, Norine	BODILY INJURY [Expired]		- - /2019148426	4/27/2018	\$10.70	2018/2018	Expense
		Warren, Robert	INDEMNITY		- - /2018132376	4/26/2018	\$10.70	2018/2018	Expense
		Jamhour, Thaer	BODILY INJURY [Expired]		- - /2018144720	4/21/2018	\$10.70	2018/2018	Expense
		El-Mujaddid, Elaemer	POLICE PROF PI		- - /2018145140	4/18/2018	\$10.70	2018/2018	Expense
		Dellorco, Edward	MEDICAL ONLY		- - /2018131214	4/14/2018	\$10.70	2018/2018	Expense
		Mikulski, Robert	MEDICAL ONLY		- - /2018132152	4/11/2018	\$10.70	2018/2018	Expense
		Gudonis, David	INDEMNITY		- - /2018130588	4/7/2018	\$10.70	2018/2018	Expense
		Toussaint, Arlene	MEDICAL ONLY		- - /2018130545	4/6/2018	\$10.70	2018/2018	Expense
		Baker, Maurice	MEDICAL ONLY		- - /2018130279	4/3/2018	\$10.70	2018/2018	Expense
		Everett, James	MEDICAL ONLY		- - /2018130000	3/29/2018	\$10.70	2018/2018	Expense
		Flores, Nixon	MEDICAL ONLY		- - /2018129816	3/28/2018	\$10.70	2018/2018	Expense
		Fontanez, Belinda	MEDICAL ONLY		- - /2018129656	3/27/2018	\$10.70	2018/2018	Expense
		Abrams, Richard	MEDICAL ONLY		- - /2018129508	3/26/2018	\$10.70	2018/2018	Expense
		Smith, James	MEDICAL ONLY		- - /2018129253	3/21/2018	\$10.70	2018/2018	Expense
		Wheelock, Craig	MEDICAL ONLY		- - /2018129110	3/20/2018	\$10.70	2018/2018	Expense
		Herkoperec, Mark	INDEMNITY		- - /2018128624	3/15/2018	\$10.70	2018/2018	Expense
		Mcbroom, Bryan	MEDICAL ONLY		- - /2018128450	3/14/2018	\$10.70	2018/2018	Expense
		Provenza, Ryan	BODILY INJURY [Expired]		- - /2018139072	3/11/2018	\$10.70	2018/2018	Expense
		Knecht, William	MEDICAL ONLY		- - /2018127764	3/7/2018	\$10.70	2018/2018	Expense
		Conner, William	MEDICAL ONLY		- - /2018127617	3/6/2018	\$10.70	2018/2018	Expense
		Erlston, Michael	INDEMNITY		- - /2018127793	3/2/2018	\$10.70	2018/2018	Expense
		Lucas, Steven	INDEMNITY		- - /2018127449	3/2/2018	\$10.70	2018/2018	Expense
		Seiter, Ryan	INDEMNITY		- - /2018127480	3/2/2018	\$10.70	2018/2018	Expense
		Haines, Albert	INDEMNITY		- - /2018127149	2/28/2018	\$10.70	2018/2018	Expense
		Wells, David	INDEMNITY		- - /2018126967	2/27/2018	\$10.70	2018/2018	Expense



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		Furth, Kasey	MEDICAL ONLY		- - /2018126933	2/26/2018	\$10.70	2018/2018	Expense
		Hynes, Michael	MEDICAL ONLY		- - /2018126840	2/24/2018	\$10.70	2018/2018	Expense
		Imhof, Arthur	MEDICAL ONLY		- - /2018126692	2/21/2018	\$10.70	2018/2018	Expense
		Boegly, Patrick	MEDICAL ONLY		- - /2018126211	2/18/2018	\$10.70	2018/2018	Expense
		Parker, Judson	INDEMNITY		- - /2018125979	2/15/2018	\$10.70	2018/2018	Expense
		Rowbottom, Joshua	MEDICAL ONLY		- - /2018125991	2/14/2018	\$10.70	2018/2018	Expense
		Matthews, Ryan	MEDICAL ONLY		- - /2018125637	2/12/2018	\$10.70	2018/2018	Expense
		Rubin, Stuart	MEDICAL ONLY		- - /2018125581	2/11/2018	\$10.70	2018/2018	Expense
		Beam, Richard	POLICE PROF PI		- - /2018142478	2/10/2018	\$10.70	2018/2018	Expense
		Harmon, Anastasia	MEDICAL ONLY		- - /2018125732	2/10/2018	\$10.70	2018/2018	Expense
		Camishion, Eleanor	BODILY INJURY [Expired]		- - /2018126010	2/6/2018	\$10.70	2018/2018	Expense
		Schallus, Anthony	INDEMNITY		- - /2018124978	2/5/2018	\$10.70	2018/2018	Expense
		Reiss, Christina	MEDICAL ONLY		- - /2018125042	2/3/2018	\$10.70	2018/2018	Expense
		Gareis, George	MEDICAL ONLY		- - /2018123865	1/24/2018	\$10.70	2018/2018	Expense
		Moloney, Michael	MEDICAL ONLY		- - /2018123922	1/23/2018	\$10.70	2018/2018	Expense
		Wheelock, Craig	MEDICAL ONLY		- - /2018123546	1/22/2018	\$10.70	2018/2018	Expense
		St. Juste, Anne	BODILY INJURY [Expired]		- - /2018131768	1/19/2018	\$10.70	2018/2018	Expense
		Zeig, Jillian	BODILY INJURY [Expired]		- - /2018143994	1/19/2018	\$10.70	2018/2018	Expense
		Baigis, Cynthia	BODILY INJURY [Expired]		- - /2018123687	1/18/2018	\$10.70	2018/2018	Expense
		Herring, Shawn	MEDICAL ONLY		- - /2018122906	1/16/2018	\$10.70	2018/2018	Expense
		Hamlin, Daniel	MEDICAL ONLY		- - /2018122606	1/11/2018	\$10.70	2018/2018	Expense
		Cook-Chang, Atiya	BODILY INJURY [Expired]		- - /2018124964	1/9/2018	\$10.70	2018/2018	Expense
		Palmer, Elesia	BODILY INJURY [Expired]		- - /2018126254	1/9/2018	\$10.70	2018/2018	Expense
		Wilson, Dominique	BODILY INJURY [Expired]		- - /2018130711	1/9/2018	\$10.70	2018/2018	Expense
		Zuber, Joseph	MEDICAL ONLY		MLT-2018122351/ 2018122351	1/9/2018	\$10.70	2018/2018	Expense



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		Locke, Thomas	INDEMNITY		- - /2018122311	1/8/2018	\$10.70	2018/2018	Expense
		Wilson, David	MEDICAL ONLY		- - /2018122131	1/8/2018	\$10.70	2018/2018	Expense
		Hullings, Paul	INDEMNITY		- - /2018121950	1/7/2018	\$10.70	2018/2018	Expense
		Webster, Jordan	INDEMNITY		- - /2018122274	1/4/2018	\$10.70	2018/2018	Expense
		Luster, Anthony	INDEMNITY		MLT-2018121520/ 2018121517	1/1/2018	\$10.70	2018/2018	Expense
		Rauschmeier, Robert	BODILY INJURY [Expired]		- - /2018124257	12/29/2017	\$10.70	2017/2017	Expense
		Willhouse, Dyllon	MEDICAL ONLY		- - /2018121619	12/29/2017	\$10.70	2017/2017	Expense
		Bartlett, Matthew	MEDICAL ONLY		- - /2018121496	12/28/2017	\$10.70	2017/2017	Expense
		Lepone, Anthony	MEDICAL ONLY		- - /2018124694	11/20/2017	\$10.70	2017/2017	Expense
		Pleger, Lenora	BODILY INJURY [Expired]		- - /2018125298	11/18/2017	\$10.70	2017/2017	Expense
		Palfy, Christopher	PERSONAL INJURY		- - /2018123986	11/2/2017	\$10.70	2017/2017	Expense
		Burbage, Orville	BODILY INJURY [Expired]		- - /2018124296	10/27/2017	\$10.70	2017/2017	Expense
		Danch, Nancy	BODILY INJURY [Expired]		- - /2018126936	10/21/2017	\$10.70	2017/2017	Expense
		Kerr, William	INDEMNITY		- - /2018123558	10/21/2017	\$10.70	2017/2017	Expense
		Connelly, William	BODILY INJURY [Expired]		- - /2018127817	8/26/2017	\$10.70	2017/2017	Expense
		Connelly, William	BODILY INJURY [Expired]		- - /2018129072	8/26/2017	\$10.70	2017/2017	Expense
		Mullins, Regina	BODILY INJURY [Expired]		- - /2018146507	3/12/2017	\$10.70	2017/2017	Expense
		Howard, Darryl	MEDICAL ONLY		- - /2018143570	11/1/2016	\$10.70	2016/2016	Expense
		Gundy, Talema	BODILY INJURY [Expired]		- - /2018145155	5/4/2016	\$10.70	2016/2016	Expense
12337	8/20/2018	Hunsinger, Mark	INDEMNITY	JERSEY SHORE REPORTING, LLC	X99053/001210608	8/25/2014	\$532.00	2014/2014	Expense
12338	8/20/2018	Webster, Jordan	INDEMNITY	Jefferson Dorfner Family Medicine	- - /2018122274	1/4/2018	\$65.00	2018/2018	Expense
12339	8/20/2018	Young, Brian	INDEMNITY	CAPEHART & SCATCHARD PA	Z34871/001247013	2/19/2016	\$400.00	2016/2016	Legal
12340	8/20/2018		1ST PARTY COLL PD	PEMBERTON TOWNSHIP	- - /2019149887	7/24/2018	\$1,514.79	2018/2018	Loss
12341	8/20/2018	Mcfadden, Robert	GL PROPERTY DAMAGE	JAMES AND DONNA CAPPARELLI	- - /2018145432	6/11/2018	\$31,342.99	2018/2018	Loss
12342	8/20/2018	Tantum, Gregory	INDEMNITY	MOUNT LAUREL TOWNSHIP	- - /2018146837	6/16/2018	\$1,806.00	2018/2018	Loss
12343	8/20/2018	Tantum, Gregory	INDEMNITY	MOUNT LAUREL TOWNSHIP	- - /2018146837	6/16/2018	\$903.00	2018/2018	Loss
12344	8/20/2018	Mcfadden, Robert	GL PROPERTY DAMAGE	ROBERT MCFADDEN	- - /2018145432	6/11/2018	\$40,325.91	2018/2018	Loss
12345	8/20/2018	Wood-Chapman, Stacie	3RD PARTY PD	STACIE WOOD-CHAPMAN	- - /2018146352	6/19/2018	\$1,692.98	2018/2018	Loss



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12346	8/20/2018	Schoen, Daniel	INDEMNITY	DANIEL SCHOEN	Z16103/001227943	4/20/2015	\$1,596.00	2015/2015	Loss
12347	8/20/2018	Snook, John	INDEMNITY	JOHN SNOOK	Z08889/001220582	1/18/2015	\$2,280.00	2015/2015	Loss
12348	8/20/2018	Costello, Christopher	INDEMNITY	COASTAL SPINE, PC.	-- /2018108894	7/27/2017	\$57.37	2017/2017	Loss
12349	8/20/2018	Schallus, Anthony	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2018124978	2/5/2018	\$160.00	2018/2018	Loss
12350	8/20/2018	Combined		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$843.44		
		Rossi, Frank	INDEMNITY		-- /2019147693	7/12/2018	\$703.92	2018/2018	Loss
		Seiter, Ryan	INDEMNITY		-- /2018127480	3/2/2018	\$69.76	2018/2018	Loss
		Parker, Judson	INDEMNITY		-- /2018125979	2/15/2018	\$69.76	2018/2018	Loss
12351	8/20/2018	Williams, David	MEDICAL ONLY	SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	-- /2018130644	4/6/2018	\$342.78	2018/2018	Loss
12352	8/20/2018	Edmonds, Edward	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2018119837	11/17/2017	\$493.41	2017/2017	Loss
12353	8/20/2018	Rossi, Frank	INDEMNITY	ONE CALL MEDICAL, INC.	-- /2019147693	7/12/2018	\$970.00	2018/2018	Loss
12354	8/20/2018	Combined		U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.			\$324.45		
		Tantum, Gregory	INDEMNITY		-- /2018146837	6/16/2018	\$245.45	2018/2018	Loss
		Otto, Charles	MEDICAL ONLY		-- /2018146205	6/13/2018	\$79.00	2018/2018	Loss
12355	8/20/2018	Breiner, William	INDEMNITY	CENTENNIAL SURGUNIT, LLC	-- /2018143484	5/21/2018	\$1,970.41	2018/2018	Loss
12356	8/20/2018	Awdiok, Andrew	INDEMNITY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2019148202	7/18/2018	\$317.45	2018/2018	Loss
12357	8/20/2018	Combined		REHAB EXCELLENCE CENTER, LLC			\$756.00		
		Herkoperec, Mark	INDEMNITY		-- /2018128624	3/15/2018	\$378.00	2018/2018	Loss
		Parker, Judson	INDEMNITY		-- /2018125979	2/15/2018	\$378.00	2018/2018	Loss
12358	8/20/2018	Costello, Christopher	INDEMNITY	BAYADA HOME HEALTH CARE, INC	-- /2018108894	7/27/2017	\$138.00	2017/2017	Loss
12359	8/20/2018	Costello, Christopher	INDEMNITY	NovaCare Rehabilitation	-- /2018108894	7/27/2017	\$450.00	2017/2017	Loss
12360	8/20/2018	Herkoperec, Mark	INDEMNITY	AMERICAN WORKCARE, PC	-- /2018128624	3/15/2018	\$252.54	2018/2018	Loss
12361	8/20/2018	Combined		VIRTUA MEDICAL GROUP, PA			\$1,949.19		
		Peak, Matthew	MEDICAL ONLY		-- /2018145858	6/18/2018	\$281.33	2018/2018	Loss
		Wells, David	INDEMNITY		-- /2018126967	2/27/2018	\$167.86	2018/2018	Loss
		Eastwick, James	INDEMNITY		-- /2018116558	10/27/2017	\$1,500.00	2017/2017	Loss
12362	8/20/2018	Tantum, Gregory	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2018146837	6/16/2018	\$88.09	2018/2018	Loss
12363	8/20/2018	Awdiok, Andrew	INDEMNITY	WORKNET OCCUPATIONAL MEDICINE	-- /2019148202	7/18/2018	\$244.62	2018/2018	Loss
12364	8/20/2018	Rossi, Frank	INDEMNITY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2019147693	7/12/2018	\$272.80	2018/2018	Loss
12365	8/20/2018	Levach, Charles	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2018145842	6/15/2018	\$198.15	2018/2018	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: 08/01/2018 - 08/31/2018

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant Name	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
12366	8/20/2018	Wheelock, Craig	MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	- - /2018129110	3/20/2018	\$10.95	2018/2018	Loss
12367	8/20/2018	Combined		QUALCARE, INC.			\$2,004.00		
		Lambing, Laurie	MEDICAL ONLY		- - /2019149791	8/8/2018	\$501.00	2018/2018	Loss
		Warren, Sharon	MEDICAL ONLY		- - /2019149599	8/6/2018	\$501.00	2018/2018	Loss
		Lewandowski, Justin	MEDICAL ONLY		- - /2019149944	8/5/2018	\$501.00	2018/2018	Loss
		Mcbride, Tyler	MEDICAL ONLY		- - /2019149548	7/30/2018	\$501.00	2018/2018	Loss
12368	8/27/2018	Schallus, Anthony	INDEMNITY	STRIVE PHYSICAL THERAPY AND	- - /2018124978	2/5/2018	\$362.60	2018/2018	Loss
12369	8/27/2018	Lucas, Steven	INDEMNITY	I.C.U. INVESTIGATIONS, INC.	X83189/001194398	1/21/2014	\$525.00	2014/2014	Expense
12370	8/27/2018	Decamp, Donald	BODILY INJURY [Expired]	RAYMOND & COLEMAN, LLP	X97112/001208676	6/19/2014	\$1,023.00	2014/2014	Legal
12371	8/27/2018	Delsole, Alisha	INDEMNITY	MED REQUEST SOLUTIONS INC	Z27950/001239995	10/13/2015	\$138.34	2015/2015	Expense
12372	8/27/2018	Combined		DAVID S. DEWEESE			\$1,500.00		
		Jenkins, Verone	PUB OFF PI		- - /2019150395	5/23/2018	\$750.00	2018/2018	Legal
		Brooks, Fran	PUB OFF PI		- - /2019150783	2/26/2018	\$750.00	2018/2018	Legal
12373	8/27/2018	Combined		ISO SERVICES, INC.			\$31.20		
		Loveland, Mark	INDEMNITY		X97521/001209085	8/7/2014	\$20.50	2014/2014	Expense
		Lucas, Steven	INDEMNITY		X83189/001194398	1/21/2014	\$10.70	2014/2014	Expense
12374	8/27/2018	Santiago, Victor	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z34515/001246647	2/15/2016	\$545.14	2016/2016	Legal
12375	8/27/2018	Smith, Michael	INDEMNITY	PEMBERTON TOWNSHIP	- - /2019148196	7/19/2018	\$787.51	2018/2018	Loss
12376	8/27/2018	Parker, Judson	INDEMNITY	PEMBERTON TOWNSHIP	- - /2018125979	2/15/2018	\$1,473.36	2018/2018	Loss
12377	8/27/2018	Davis, Matthew	INDEMNITY	CAPEHART & SCATCHARD PA	Z12675/001224387	3/7/2015	\$362.50	2015/2015	Legal
12378	8/27/2018	Santiago, Victor	INDEMNITY	HARRISON & CHRISTOS	Z34515/001246647	2/15/2016	\$7,390.00	2016/2016	Loss
12379	8/27/2018	Alven, Alex	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	- - /2018109612	8/9/2017	\$700.00	2017/2017	Expense
12380	8/27/2018	Delsole, Alisha	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
12381	8/27/2018	Breiner, William	INDEMNITY	WILLIAM BREINER	- - /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
12382	8/27/2018	Santiago, Victor	INDEMNITY	VICTOR SANTIAGO	Z34515/001246647	2/15/2016	\$26,664.99	2016/2016	Loss
12383	8/27/2018	Difilippo, Gene	MEDICAL ONLY	SPRAINS, STRAINS & FRACTURES	- - /2017092846	1/23/2017	\$193.74	2017/2017	Loss
12384	8/27/2018	Combined		RWJUHH OCCUPATIONAL HEALTH			\$595.32		
		Kafer, Brian	MEDICAL ONLY		- - /2019147994	7/17/2018	\$143.43	2018/2018	Loss
		Maugeri, Brian	INDEMNITY		- - /2018118847	11/26/2017	\$85.34	2017/2017	Loss
		Fasick, William	MEDICAL ONLY		- - /2018110292	8/17/2017	\$240.21	2017/2017	Loss
		Kintner, Campbell	MEDICAL ONLY		- - /2017102452	5/12/2017	\$126.34	2017/2017	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: 08/01/2018 - 08/31/2018

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant Name	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
12385	8/27/2018	Breiner, William	INDEMNITY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2018143484	5/21/2018	\$250.12	2018/2018	Loss
12386	8/27/2018	Guire, Kevin	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2017104815	6/8/2017	\$389.87	2017/2017	Loss
12387	8/27/2018	Awdiok, Andrew	INDEMNITY	WORKNET OCCUPATIONAL MEDICINE	-- /2019148202	7/18/2018	\$58.84	2018/2018	Loss
12388	8/27/2018	Rossi, Frank	INDEMNITY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2019147693	7/12/2018	\$112.80	2018/2018	Loss
12389	8/27/2018	Combined		QUALCARE, INC.			\$1,503.00		
		Geibel, David	MEDICAL ONLY		-- /2019150401	8/16/2018	\$501.00	2018/2018	Loss
		Danka, Joshua	MEDICAL ONLY		-- /2019150127	8/13/2018	\$501.00	2018/2018	Loss
		Skeenenes, Richard	MEDICAL ONLY		-- /2019150068	8/8/2018	\$501.00	2018/2018	Loss
Total for BURLINGTON COUNTY J.I.F.			\$317,922.58	Total for BURLINGTON COUNTY J.I.F.				\$317,922.58	

Number of Checks:	132	First Check Number:	12258
Number of Payments:	464	Last Check Number:	12389
Expense Payments:	\$12,918.89		
Legal Payments:	\$6,065.87		
Loss Payments:	\$298,937.82		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**BILL LIST - AUGUST 2018**

	Payee	FY 2018	JIF Appropriation	Description
1	The Actuarial Advantage	5,291.00	Prof Services/Actuary	June 2018 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	28,966.00	Prof Services/Administration	Aug 2018 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	225.76	Misc/Postage/Copies/Faxes	July 2018 postage/copies expenses
4	The DeWeese Law Firm, P.C.	5,525.00	Prof Services/Attorney	Aug 2018 Fees
5	Qual-Lynx	16,414.00	Prof Services/Claims Admin.	Aug 2018 Fees
6	Exigis LLC	550.00	Exposure Data Mgmt System	Aug 2018 Fees
7	Joyce Media	225.00	Misc/JIF Website	Aug 2018 Fees
8	Kris Kristie	368.00	Misc/Recording Secretary	Aug 2018 Fees
9	J. A. Montgomery Risk Control Services	10,391.00	Prof Services/Safety Director	Aug 2018 Fees
10	Tom Tontarski	912.00	Prof Services/Treasurer	Aug 2018 Fees
11	Conner Strong & Buckelew	646.00	Prof Services/Underwriting Mgr	Aug 2018 Fees
12	Debby Schiffer	2,445.00	Wellness Program	Aug 2018 Fees
13	MEL JIF	288,027.54	MEL	MEL 2018 WC & Excess Liability - 3rd installment
14	MEL JIF	1,597.81	Faithful Performance/Fidelity Bond	MEL 2018 Fidelity Bond - 3rd installment
15	MEL JIF	103,698.31	Property Claims and Premium	MEL 2018 Property claims & prem - 3rd installment
16	NJ Municipal EJIF	124,615.73	EJIF	2018 2nd installment
17	ARC Reprographics	358.08	Misc/Printing	Inv#273291, 273351, 273352 renewal bks
18	Iron Mountain	62.16	Misc/Record Retention Service	Inv #ADPF022 Storage 8/1/18-8/31/18; Service 6/27/18-7/24/18
19	Medlogix	43.38	Misc/Record Retention Service	Inv#733969 2nd qtr storage fees
20	North Hanover Township	712.28	Optional Safety Budget	Police Shield
21	North Hanover Township	500.00	EPL/Cyber Consult/Training	New server at Police Dept
22	Westampton Township	69.99	Wellness Program	Home Run Fitness Challenge prize - ninja
23	Burlington County Insurance Pool JIF	5,694.77	Accounts Payable	Subro CK from insurer - Claim#2018146706
	TOTAL	\$597,338.81		

JIF BILL LIST TOTAL \$597,338.81
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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**BILL LIST - SEPTEMBER 2018**

	Payee	FY 2018	FY2017	JIF Appropriation	Description
1	The Actuarial Advantage	4,400.00		Prof Services/Actuary	July 2018 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	28,966.00		Prof Services/Administration	Sept 2018 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	140.01		Misc/Postage/Copies/Faxes	Aug 2018 postage/copies expenses
4	The DeWeese Law Firm, P.C.	5,525.00		Prof Services/Attorney	Sept 2018 Fees
5	Qual-Lynx	16,414.00		Prof Services/Claims Admin.	Sept 2018 Fees
6	Exigis LLC	550.00		Exposure Data Mgmt System	Sept 2018 Fees
7	Joyce Media	225.00		Misc/JIF Website	Sept 2018 Fees
8	AssetWORKS LLC	4,867.00		Prof Services/Prop. Appraiser	Inv#664-11186; final billing property appr
9	Kris Kristie	368.00		Misc/Recording Secretary	Sept 2018 Fees
10	J. A. Montgomery Risk Control Services	10,391.00		Prof Services/Safety Director	Sept 2018 Fees
11	Tom Tontarski	912.00		Prof Services/Treasurer	Sept 2018 Fees
12	Conner Strong & Buckelew	646.00		Prof Services/Underwriting Mgr	Sept 2018 Fees
13	Debby Schiffer	2,445.00		Wellness Program	Sept 2018 Fees
14	ARC Reprographics	222.28		Misc/Printing	Inv#273564, #273565 renewal bks
15	Iron Mountain	62.16		Misc/Record Retention Service	Storage 9/1/18-9/30/18; Service 7/25/18-8/31/18
16	Courier Post	51.12		Misc/Legal Notices	Ad#3112764; Def Att GL/WC RFQ
17	O'Connors American Bar & Grille	300.00		Misc/Meeting Expense/Dinner Mtg	Deposit for 12/18/18 Dinner Mtg
18	Chesterfield Twp	225.00		Wellness Program	Lunch and Learn
19	Delran Township	90.43		Misc/Meeting Expense/Dinner Mtg	8/15/18 Food for finance meeting
20	Pemberton Twp	3,104.62		Optional Safety Budget	Hearing tests and first aid supplies
21	Tabernacle Township	120.00		Wellness Program	Stress Mgmt workshop
22	Tabernacle Township	939.98		Optional Safety Budget	Monitor for safety videos
23	Tabernacle Township		247.80	Safety Incentive Program	Special recogn award - Lisa Love
	TOTAL	\$80,964.60	\$247.80		

JIF BILL LIST TOTAL \$81,212.40



***Strategic Planning Committee Meeting Minutes
July 17, 2018 at 2:00pm
Hainesport Municipal Building
Hainesport, NJ***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on July 17, 2018 at 2:00pm in Hainesport, NJ. The meeting was called to order at 2:12 pm. Those in attendance were:

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

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

I. 2019 MEMBERSHIP RENEWALS

Mr. Forlenza noted that nine (9) members are up for renewal effective January 1, 2019. Those members are: Chesterfield, Delanco, Edgewater Park, Fieldsboro, Medford Twp., Pemberton Twp., Tabernacle, Westampton, and Wrightstown.

Mr. Forlenza stated that the Loss Control Reports were presented at the last Executive Safety Committee and there are no safety related concerns with any of the renewing towns that would forestall the offer of a three-year renewal with the Fund. As a result, the Renewal Resolutions and Agreements were e-mailed to the nine (9) renewing members on June 6, 2018.

Mr. Forlenza mentioned to the Committee that Delanco Township and Fieldsboro Borough have submitted their Resolutions and Contract to renew with the Fund for an additional three-year membership. Ms. Burger mentioned that Medford Township is scheduled to adopt the resolution next Tuesday. Mr. McMahon commented that Chesterfield is scheduled to adopt on Thursday and Mr. Cramer indicated that Tabernacle is scheduled to be adopted at the August Council meeting where Mr. Forlenza will conduct his renewal visit with the governing body.

Mr. Forlenza mentioned that he has not heard from any of the renewing members that they will not be renewing with the BURLCO JIF effective January 1, 2019.

Renewal Realignment

Mr. Forlenza reminded the Committee that it has been the Funds practice to re-align membership renewals in hopes that the same amount of loss funding is renewing each year. As part of the

renewal realignment, Medford Township has agreed to renew early this year. Mr. Forlenza added that there will a number of members that the Executive Director's will ask to renew early next year.

Membership Visitation Program

Mr. Forlenza mentioned that he has scheduled visits to those towns that are renewing effective January 1, 2019. During these visits, he will meet with representatives from the Governing Body and Administration to discuss their JIF membership. He noted that normally these meetings are part of the governing body meeting.

Membership Updates

Mr. Forlenza mentioned that the Membership updates will be mailed to non-renewing members in the late summer.

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

II. MEMBERSHIP GROWTH

Mr. Forlenza stated that there are no prospects for 2018 at this time. However, there are a few towns in Burlington County that are up for renewal with their current insurer effective January 1, 2021. Mr. Forlenza stated that his office will begin reaching out to those towns prior to their renewal date to see if they have an interest in joining the BURLCO JIF.

III. 2018 CONFERENCES

Mr. Forlenza mentioned that the 2018 PRIMA Conference was held in Indianapolis, Indiana on June 3-6, 2018. He noted that Dave Matchett attended the conference. Mr. Matchett commented that the PRIMA conference was well paced this year. He provided a brief synopsis of some of the seminars that he attended while at the conference.

Mr. Forlenza noted that in January and July 2018 notices were sent to Fund Commissioners with the highest priority to attend the AGRIP Conference. He noted that Richard Brook attended the spring conference and provided a full report at the April Executive Committee Meeting. The Fall AGRIP conference will be held on September 30 – October 2, 2018 in Portland, ORE. Currently, there are no registrants for the Fall AGRIP Conference. Mr. Forlenza mentioned that if there is interest from a Fund Commissioner in attending this conference, the deadline to register is this week.

IV. FUND COMMISSIONER ORIENTATION

Mr. Forlenza indicated that he held the BURLCO JIF Fund Commissioner Orientation on May 15, 2018 in Hainesport Township. He noted that there were four (4) Fund Commissioners present out of the six (6) that registered. He added that he received positive feedback from those Fund Commissioners that attended. Mr. Forlenza provided a "JIF 101" presentation followed by a brief overview of the Executive Committee Agenda packet. He noted that he will continue with this format going forward. The Committee Agreed.

V. FUND COMMISSIONER ATTENDANCE

Mr. Forlenza referred the Committee to page one (1) of the agenda packet to review the 2018 BURLCO Meeting Attendance spreadsheet through June. He indicated that his office tracks attendance during the course of the year. Mr. Forlenza mentioned that the State of New Jersey

tracks attendance on a regular basis to ensure that Fund Commissioners are attending meetings and are active within the JIF. He then briefly reviewed the attendance spreadsheet with the Committee.

Mr. Forlenza stated that the “unofficial attendance guidelines” the Fund uses to determine good attendance is 75% combined attendance from both the Fund Commissioner and the Alternate Fund Commissioner and overall attendance of 50% by the Fund Commissioner.

Mr. Forlenza stated that the 2019 SIP Program has built in incentives to entice individual members to attend the regularly scheduled Executive Committee Meetings on a monthly basis. At the request of this Committee, following their last meeting, he sent an e-mail to all Fund Commissioners reminding them of the Optional Safety Incentive Award Program Awards which has been incorporated into the 2018 *Safety Incentive Program*. He then referred the Committee to a copy of the e-mail beginning on page 2 of the agenda packet. Mr. Forlenza indicated that one of the elements of the optional program is achieved when a member meets the aforementioned attendance parameters during the year.

VI. 2018 ELECTED OFFICIALS TRAINING

Mr. Forlenza mentioned that the 2017-2018 *Elected Officials Program* is complete and credits have been applied to the 2nd installment billing. He noted that the MEL changed the credit guidelines. Previously, towns would receive a credit up to a maximum of 25% of the workers compensation or liability loss funding component of their MEL assessment. Mr. Forlenza stated that the MEL recognized that smaller towns were not reaping the benefits of the credit; therefore, the new MEL guidelines limit the credit to 5% of a member’s overall MEL assessment.

Mr. Forlenza reminded the Committee that the 2018-2019 Annual Elected Officials training will be held in conjunction with ACM & TRICO JIFs. He asked the Committee for authorization to reserve locations for the training. The Committee authorized the Executive Director’s office to reserve the facilities.

VII. POLICE SPECIFIC TRAINING

Mr. Miola indicated that the 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. 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 regular shift-work. He noted that if the JIF were to offer this same type of seminar it would be scheduled as a luncheon meeting.

Ms. Burger commented that if the officers are going to be present at this type of event, multiple sessions will need to take place for the different shifts. She noted that this would eliminate the overtime issue. Mr. Matchett suggested recording the training on a video to be placed on the MSI website. Mr. Miola indicated that he will have a discussion at the next Police Chief Ad Hoc Committee to discuss these ideas and a future seminar.

VIII. DECEMBER DINNER MEETING

Mr. Forlenza indicated that the December Dinner Meeting is scheduled for December 18, 2018; the third Tuesday in December. The Executive Committee Meeting will be held at the Hainesport Municipal Building at 3:30pm. The Dinner Meeting will be held at O’Connor’s in Eastampton, NJ at approximately 4:45pm in a private room. He indicated that his office reached out to O’Connor’s and they are only available to host the December Dinner meeting.

IX. ANNUAL REPORTS

Mr. Forlenza noted that the 2018 Annual Reports will be distributed in December. Each town will receive eight (8) copies of the report. The reports will be addressed to the Clerks with a memo asking them to distribute to their Governing Body. He noted that 225 copies will be ordered. The Committee agreed.

X. EXECUTIVE COMMITTEE MEETING TIMES & LOCATIONS

Mr. Forlenza referred the Committee to page four (4) of the agenda packet to review the 2019 Executive Committee meeting schedule.

Mr. Forlenza stated that it has been the Fund's practice to hold the Executive Committee Meeting at the Hainesport Municipal Building. He then asked the Committee if they would like to continue to hold the Executive Committee Meeting at 3:30pm on the third Tuesday of the month, with the exception of August, at the Hainesport Municipal Building. The Committee agreed to hold the Executive Committee meetings at 3:30pm at the Hainesport's Municipal Building.

The Committee asked the Executive Director's office to follow-up with the 2019 League of Municipalities dates to ensure there is no conflict with the November 2019 Executive Committee Meeting date.

XI. JIF RECORDS RETENTION

Mr. Forlenza indicated that he spoke with Liz Hartman, Records Retention & Archiving, State of New Jersey, last week in regards to updates to the Artemis system. He noted that the State has finally incorporated JIFs as public entities in to the Artemis System; however, the system has not been updated as of today. Mr. Forlenza indicated that he will keep this Committee informed with the status of the Artemis System.

Mr. Forlenza mentioned that there will be a resolution next month in regards to the destruction of records from CSG; the Fund's previous managed care provider. Mr. Forlenza indicated that CSG contacted him last week with a request to destroy copies of managed care records they are currently holding. He indicated that CSG requires the Fund's permission prior to seeking permission from the State to destroy these records. As a result, he will add a resolution on next month's agenda authorizing CSG to destroy these records. The Committee agreed.

XII. POLICE ONLINE TRAINING

Mr. Forlenza reminded the Committee that the Police Ad Hoc Committee requested Police Online Training for officers. As a result, the Executive Director's office issued an RFP for Police Online Training on April 11, 2018. The responses were due back to his office on May 4, 2018. He noted that there were three (3) responses received from: the Rodgers Group, Police One, and Relias. The review Committee was made up of the Chairs of the Safety Committee and they met on June 29, 2018 via conference call. The Committee recommended awarding the contract to Police One to provide Police Online Training.

Mr. Forlenza indicated that there is a resolution to award a contract to Police for Police Online training at this afternoon's Executive Committee Meeting. He indicated that once the resolution is approved by the members, he will finalize the paperwork with Police One. Mr. Forlenza stated that he intends on asking Chief Keith Hummell and Rob Garish to work on this program to provide Police One information to the Police Chiefs and Command Staff.

XIII. TECHNOLOGY LIABILITY

Mr. Forlenza mentioned that an RFP for Technology Risk Management Services was issued on April 30, 2018. The responses were due back to his office on May 24, 2018. He noted that there were three (3) responses received from: the Incendio Group, Pivot Point, and Media Pro. The review Committee met on June 29, 2018 via conference call and they recommended splitting the award between Media Pro for Security Awareness Training and Pivot Point for all other services. Mr. Forlenza stated that this decision was made as each of the vendors has different areas of expertise.

MEL Cyber Risk Management Program

Mr. Forlenza mentioned that the MEL Cyber Risk Management Program was e-mailed to all the members on December 17, 2017. Currently, there are no members in the BURLCO JIF that are in compliance with the Tier 1 or Tier 2 standards. He stated that he will continue to remind members of this beneficial program. Compliance in the program reduces a member's \$10K deductible depending on the tier in which they are in compliance.

XIV. EPL / CYBER RISK MANAGEMENT PROGRAM

Mr. Forlenza stated that at the April 2017 Executive Committee meeting the EPL/Cyber Risk Management Program was approved. He referred the Committee to page four (4) of the agenda packet to a reminder that was emailed to all members on April 10, 2018. He reminded the Committee that the Fund updated the program last April to expand the allowable use of these funds to include cyber security related expenses in addition to expenses related to managing employment related risks.

XV. LAND USE BOARD TRAINING

Mr. Forlenza then directed the Committee to page five (5) of the agenda packet to a copy of a memorandum that was prepared by the MEL that was released to all of the JIFs with the exception of the ACM, BURLCO and TRICO JIFs. The memorandum highlights a new training program for land use board members that if completed will provide those board members with enhanced legal defense coverage. Mr. Forlenza indicated that he and Mr. Miola are concerned that the program the MEL has put forward is a bit impractical; however, it is a great idea to make the planning and zoning board members aware of their susceptibility to claims if they do not follow their local land use ordinances, etc.

Mr. Forlenza explained that part of the concern is that the MEL has not taken in consideration the annual turnover in land use board members is significant requiring ongoing training seminars. In addition, following the process outlined by the MEL will lead to varying levels of training in each community if the MEL is relying on the local board attorneys to complete the training. Discussion ensued.

Following a brief discussion, Mr. Forlenza indicated that he, Mr. Miola, and Mr. DeWeese are in the process to figure out a way to consolidate the MEL's memorandum into a more detailed document to distribute to all JIF members. He also mentioned that he will be reaching out to Rutgers in regards to the State mandated land use training they host each year. The Committee agreed with Mr. Forlenza.

XVI. ANNUAL PLANNING RETREAT

Mr. Forlenza indicated that the Retreat was held on April 17, 2018 at Café Madison in Riverside, NJ. He then directed the Committee to the evaluation summary from the April 17th Annual Planning Retreat included in the agenda packet beginning on page 7. Mr. Forlenza then reviewed the summary with the Committee. The attendees provided good feedback and information that will be used to develop an agenda for the 2019 Annual Planning Retreat.

2019 Retreat

Mr. Forlenza asked the Committee if they would like to hold the Planning Retreat in 2019. The Committee agreed to have a Planning Retreat in 2019. He then asked the Committee if they would like to hold the Retreat in late April or early May. Following a brief discussion, the Committee decided to hold the 2019 Retreat on April 16, 2019.

Mr. Forlenza then asked the Committee if they would like to hold the retreat at Café Madison or search for another venue. Discussion ensued.

Following a brief discussion, the Committee asked the Executive Director's office to contact the following venues to secure pricing for the 2019 Annual Planning Retreat:

1. Medford Village Country Club in Medford
2. Braddocks in Medford
3. The Bradfords Estates in Hainesport
4. Ramblewood Country Club in Mount Laurel

Mr. Forlenza stated that his office will follow-up with the Committee with comparison pricing at the October meeting. He also mentioned that he will make a personal visit to The Bradford Estates in Hainesport, NJ to speak with their Banquet Manager.

Mr. Forlenza then asked the Committee if they would like to hold the Executive JIF meeting following the Retreat. The Committee agreed to hold the meeting the same day as the Retreat. Mr. Forlenza indicated that he will advertise the Executive Committee meeting based upon the Committee's discussions in October.

XVII. JIF WEBSITE

Mr. Forlenza mentioned to the Committee that the JIF website is still under construction and will launch in the Fall. An announcement will be e-mailed to all the members once the new website goes live.

XVIII. JIF PUBLIC INFORMATION POSTERS

Mr. Forlenza mentioned that the *JIF Public Information Posters* were distributed at the June Executive Committee Meeting.

XIX. NEXT MEETING

Mr. Forlenza stated that the next meeting is scheduled for Tuesday, October 16, 2018 at 2:00pm in Hainesport. The Committee Agreed.

There being no further business, the meeting adjourned at 3:00pm

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

Tab: 07/17/2018
Tab: 07/17/2018



*Finance Committee Meeting
Wednesday, August 15, 2018
Delran Township Municipal Building*

A meeting of the Burlington County Municipal Joint Insurance Fund's Finance Committee was held on Wednesday, August 15, 2018 at 1:00 pm at Delran Township Municipal Building, Delran, NJ.

Jeff Hatcher, *Committee Chair*, **Delran Township**
Mike Theokas, **Bordentown Township**
Richard Brook, **Florence Township**
Mike Mansdoerfer, **Lumberton Township**
Kathy Burger, **Medford Township**
Dennis Gonzalez, **Pemberton Township**
Dave Matchett, **Shamong Township**
Paul J. Miola, CPCU, ARM, Executive Director, *AJGRMS*
Paul A. Forlenza, Deputy Executive Director, *AJGRMS*
Jodi Palmeri, Sr. Financial Analyst, *AJGRMS*
Tracy Forlenza, Financial Analyst, *AJGRMS*

Those unable to attend were:

Meredith Tomczyk, **Mt. Laurel Township**
John Gural, **Palmyra Borough**

These minutes do not necessarily reflect the order in which these matters were discussed.

Interim Financial Summary June 30, 2018

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of June 30, 2018. She reviewed each line of coverage for Fund Years 2014 through 2018 and made the following observations:

All Fund Years – Ms. Palmeri noted that as of 06/30/18 there was a total of \$109,547,145 in contributions. The Fund has paid \$88,571,065 in Claims and Payments, including excess insurance. Investment income totals \$3,835,501 with a return surplus of \$7,897,369, leaving the JIF with a Cash Position of \$16,914,212. The Fund currently maintains \$3,540,828 in Case Reserves in the open years with \$1,717,721 in IBNR for a Net Current Surplus of \$11,655,663 which is a slight increase of \$57,315 since 03/31/18.

Fund Year 2018 – Ms. Palmeri noted there was \$3,747,326 in total contributions which represents 50% of the total anticipated contributions for the year and \$2,650,749 in Claims and Payments, including excess insurance. There is investment income of \$15,808. This leaves the Fund Year with a Cash Position of \$1,112,385. There are Case Reserves of \$967,713 and \$529,576 in IBNR, resulting in a deficit of (\$384,904). Ms. Palmeri reminded the Committee that the deficit is from the EPL/POL line, which is only showing 50% of contributions, but a full year of the EPL premium paid. She stated that last year at 06/30/2017, the 2017 Fund Year had a surplus of approximately \$342,000 and Fund Year 2016 had a surplus of \$292,000 at 06/30/16. There are 208 claims for the period. At this same time in 2017, there were 144 claims and in 2016 there were 190 claims. Mr. Matchett questioned the new GL claims since

03/31/18. Mr. Forlenza noted that he knows there have been several pothole claims due to the bad winter which were denied, but was not certain on the others.

Fund Year 2017 – Ms. Palmeri noted there was a total of \$7,800,316 in contributions to date. The Fund has paid out \$4,646,068 in Claims and Payments, including excess insurance. Investment income totals \$28,511, resulting in a Cash Position of \$3,182,760. She stated that the MEL Retro Liability payment was transferred to the MEL Retro Excess Premium Paid line item so as to not double count these funds as surplus. The Fund currently maintains \$599,564 in Case Reserves and \$729,860 in IBNR for a Net Current Surplus position of \$1,853,336, which is an increase of \$45,212 since 03/31/18. There were 7 new claims reported in the period.

Fund Year 2016 – Ms. Palmeri noted there is a total of \$7,887,845 in contributions to date. The Fund has paid out \$5,295,778 in Claims and Payments, including excess insurance. Investment income totals \$25,940, resulting in a Cash Position of \$2,618,008. She stated that the MEL Retro Liability payment was transferred to the MEL Retro Excess Premium Paid line item so as to not double count these funds as surplus. The Fund currently maintains \$568,371 in Case Reserves and \$253,799 in IBNR for a Net Current Surplus position of \$1,795,838, which has improved by \$136,445 since 03/31/18. There were one (1) new GL claim and one (1) new WC claim reported in the period. Mr. Matchett questioned why there would be a WC claim in 2016. Mr. Miola commented that it could be an occupational exposure claim.

Fund Year 2015 – Ms. Palmeri noted there is a total of \$7,895,259 in contributions to date. The Fund has paid out \$6,026,191 in Claims and Payments, including excess insurance. Investment income totals \$32,215, resulting in a Cash Position of \$1,901,283. The Fund currently maintains \$774,204 in Case Reserves and \$128,229 in IBNR for a Net Current Surplus of \$998,850, which has improved by \$40,597 since 03/31/18. There were no new claims reported in the period.

Fund Year 2014 – Ms. Palmeri stated there is a total of \$7,872,148 in contributions to date. For this year, the Fund has paid out \$5,966,393 in Claims and Payments, including excess insurance. Investment income totals \$47,916 resulting in a Cash Position of \$1,953,671. She commented that although the GL line has a deficit, she is not recommending a transfer since this Fund Year will be transferred to the RCF at 12/31/18. The Fund currently maintains \$630,976 in Case Reserves and \$76,257 in IBNR for a Net Current surplus position of \$1,246,438, which has deteriorated by (\$64,967) since 03/31/18. There were no new claims reported in the period. She noted that this Fund Year will be transferred to the RCF valued as of 12/31/18. She stated that the Executive Director's office has been pushing for this change from 06/30 for a number of years. Ms. Palmeri then provided a brief explanation of the RCF's purpose for the new committee members.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2013) there were \$74,344,251 in Total Contributions, \$63,985,886 in Total Payments, and \$3,683,519 in Investment Income. She stated that \$7,897,369 has been returned in surplus. The total surplus is \$6,144,515 in the Closed Years Fund. The only development since last review is investment income.

MEL JIF Retrospective Contingency Fund – Ms. Palmeri stated that attached is the MEL JIF Retrospective summary. She noted that the money collected for potential MEL liability at 125% for Fund Years 2016 and 2017 is \$181,844, and is shown as an expense liability as to not overstate the Fund's surplus position. The interest of \$1,591, however, will be allocated to the

surplus line as it is true surplus. She explained that the difference between 85% (what is billed to the Fund) and the budgeted 100% is transferred into this account. Should the MEL's payment on Fund claims for these years deteriorate beyond the 85% the JIF has paid to the MEL, the JIF is responsible for paying the MEL up to 100% of the loss funding for 10 years.

A copy of the 06/30/18 Historical Operating Results are attached and incorporated herein.

Interfund Transfers

Ms. Palmeri noted that no interfund transfers are recommended at this time.

2018 Retrospective Member Analysis – 06/30/18

Ms. Palmeri provided the Committee with an update as to the performance of the candidates, both those enrolled in the program and those not, in the Retrospective Program valued as of 06/30/18. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments.

Bordentown City

Ms. Palmeri reviewed Bordentown City noting their participation in the Program in 2015 and 2016. She explained that their total paid claims exceeded their minimum loss funding in Fund Year 2015 and the City has been invoiced their retrospective obligation of \$13,210 with all payments received. She stated that \$94,767 is in excess of the maximum loss funds will be absorbed by the JIF. She noted their loss ratio is 177.8% for Fund Year 2015. She noted that their 2016 loss ratio is 79.0% and their total paid claims have not exceeded their minimum loss funding in this Fund Year.

Bordentown Township

Ms. Palmeri reviewed Bordentown Township noting their participation in the Program in 2016 and 2017. She explained that their loss ratios are very low with no concerns.

Firefighters' Workers' Compensation Cancer Presumption Legislation

Mr. Forlenza informed the Committee that the MEL sent notification to all Fund Commissioners in June/July regarding the firefighters' workers' compensation cancer presumption legislation they have been tracking. He noted that the current legislation is written very broadly leaving the JIF members exposed potentially many claims. He reviewed Exhibit A on page 16 of the agenda and noted that with the current calculations, the potential annual cost for the MEL is \$218.6 million. He stated that his office used the formulas and applied the JIF exposure data to estimate the BURLCO JIF liability. He then directed the Committee to page 17 where it lists the potential annual cost to the BURLCO JIF of \$4,152,375.

Mr. Forlenza stated that the MEL is working closely with the Assembly Majority office trying to get amendments to the legislation to lessen its potential financial impact. He reported that some suggestions are a minimum number of years that individual was a firefighter; putting limits on number of years of their post-firefighter career, that cancer was diagnosed; limitations on the type of cancer; and working hard to remove it from the WC legislation. He noted that it will be better if the legislation is outside the WC legislation. This could save money, but may have other potential issues as well.

Mr. Forlenza feels confident that there will be some type of legislation enacted that could have an effective date as early as January 1, 2019. He stated that the MEL is already discussing

ways to manage the potential claims and financial impact from the approval of legislation. He noted that an idea currently being reviewed, would be the creation of a program at the MEL level that would handle all claims generated by this legislation. The program would be made up of specialized physicians, network, and managed care professionals. The MEL has stated that they will pay all claims for the first year and then bill back a percentage of incurred costs to each JIF based on the number of full time, part time, and volunteer firefighters.

Mr. Forlenza stated that the JIF may be able to use a dividend release to pay these additional expenses. In addition, the Committee might want to recommend to the membership that they place some money in the 2019 JIF Administrative Budget that can be liquidated in 2020 should the members be hit with an assessment for these expenses.

Ms. Palmeri then directed the Committee to tab 3 of the Finance Binder. She noted that she had prepared two (2) budgets for the Committee's consideration. The difference between the two (2) budgets was an over funding of the excess premium lines to potentially fund the costs associated with the fire fighter presumption legislation. She stated that \$1,236,315 is needed for funding the 2018 MEL Retro line at 100% so her office budgeted a 7% increase over the \$1,294,427 budgeted in 2018 for the MEL WC and Excess liability. In the second scenario, the MEL Premiums are budgeted at a slightly higher percentage to account for additional funding for the potential fire fighters presumption legislation. She noted that Option 2 offers a 10% increase in the WC and Excess liability line in lieu of a 7% increase bringing the overall budget increase to 1.24% or an increase of \$93,059 for 2019. She then reviewed page 6 of tab 3 which shows the comparison of the two options. She corrected the notation of Retro paid at 125% section as it should be at 100%. The differences in the 2019 budget options are as follows: Option 1 funds the potential fire fighters compensation legislation at \$160,657 with money for the MEL Retro as well and Option 2 funds the fire fighters compensation legislation at \$199,490 with money for the MEL Retro as well.

A discussion ensued with the committee and how to proceed with the budget. Mr. Forlenza reminded the committee that they have performed well at the MEL layer over the years so the MEL Retrospective money should be available. He also stated that excess from the MEL premium is an operating expense so it can be liquidated after one year. Mr. Brook inquired if the additional money for the fire fighters cancer presumption legislation would be funded across each member. Mr. Forlenza indicated that at this point, all members would split the cost based on exposures.

Mr. Forlenza also noted that there are some fundamental questions the membership will need to address including whether it is fair to charge towns who do not have firefighters if the JIF as a whole is billed. Mr. Forlenza also noted that the State might not approve the Fund paying these expenses on behalf of members; especially, if the program is outside the WC Law. He explained; however, that the Fund could liquidate surplus into each members Aggregate Excess Loss Contingency Fund (AELCF) allowing members to use these funds for any purpose.

Mr. Forlenza stated that he wanted to make the Committee aware of this situation as they begin to develop the 2019 Fund Budget and consider surplus release scenarios for this year. He stated that he would continue to keep the Committee updated.

Return of Surplus***BURLCO Dividend Release Scenarios***

Ms. Palmeri then directed the Committee to surplus release scenarios of \$700,000; \$750,000; or \$800,000 noting that last year the Fund released \$700,000. She highlighted that each scenario has an accompanying per Member allocation for the Committee to see the overall impact of each scenario on each member. She reminded the Committee that none of the surplus within the 2014 Fund Year will be liquidated since the transfer date changed to 12/31/18.

A brief discussion ensued regarding the amount to release. The Committee discussed the release and felt comfortable with recommending the release of \$700,000 while utilizing Option 2 of the Excess premium scenarios as discussed by Ms. Palmeri and incorporated into the 2019 Fund Budget. The Committee asked the Executive Director to prepare the resolution authorizing the surplus release of \$700,000 for the September Executive Committee meeting.

Finance Committee Workbook – Fund Year 2019***Calendar of Events***

Ms. Palmeri stated that all processes are on target.

Budget Paid Reports

Ms. Palmeri directed the Committee to three spreadsheets included in the workbook depicting the Fund's Budget Expenditures for Fund Years 2016, 2017 and 2018 through 06/30/18. She explained this is a simple overview showing expenditures per line item. She added that these sheets are a good indicator of the expenditure of the Fund's operating budget and are utilized during development of the operating budget for the upcoming year.

Loss Funding and Draft Budget

Ms. Palmeri then directed the Committee to tab 3 of the Finance workbook that includes the 2019 Loss Funding Projections from the Fund Actuary. She reminded the Committee that the Actuary provides a low, central, and high loss funding recommendation based upon various confidence levels.

Ms. Palmeri asked the Committee if they were still comfortable utilizing the "central" loss funding recommendations. The Committee agreed. Ms. Palmeri stated that the footnote contained an error and the BURLCO JIF AL, GL and WC SIR is still \$300k, not \$500k. Ms. Palmeri directed the Committee to tab 3, page 3, where she explained that 85% of the actuarial projection was applied to all lines with the remaining 15% placed into the deductible line. She reminded the Committee that this allows interfund transfers across lines of coverage should deficits arise. She also noted that the annualized 2018 figures are inclusive of the adopted budget amendment. The Committee agreed with this process.

Ms. Palmeri stated that the draft budget has a 2.65% loss funding decrease. She noted that this is a reduction of approximately \$90,000.

Ms. Palmeri then reviewed the 2019 Draft Budget with the members. Ms. Palmeri noted that the Exposure Data Management System for 2018 was budgeted at \$10,000. She noted that now that the JIF has transferred to Origami from Exigis, this will be removed from the budget as this expense is now part of the MEL premium. Ms. Palmeri noted that Miscellaneous/meeting expense/dinner meeting has a proposed increase to \$3,000 based on the prior year spending. The Committee approved the changes.

Budget - Excess Premiums

Ms. Palmeri then directed the Committee to the Excess premium section of the draft budget. As noted earlier in the meeting, the Committee has decided to use Option 2 when budgeting for the 2019 excess premiums. She noted that the Property line item is budgeted at a .19% increase, which is 10% over what was paid for 2018 and leaving the fidelity line flat once again.

Ms. Palmeri noted that the EPL/POL underwriter will be utilizing a five year loss ratio to allocate the premium amongst all JIFs. She reported that the BURLCO JIF has a five year EPL/POL loss ratio of 48.9% which is a little better than break even, as a 55% loss ratio in the commercial market is considered breakeven. As a result, she budgeted a 5% increase to cover the estimated increase.

Ms. Palmeri stated that only one member was non-compliant with the MEL's EPL/POL Plan of Risk Management for 2018 and received the EPL/POL Surcharge. She stated that once it is determined who is compliant or not for 2019, this surcharge will be addressed through a budget amendment next year.

Ms. Palmeri stated that a 2% increase was budgeted for the E-JIF.

Ms. Palmeri noted that the RMC fees will be budgeted at the 2018 contracted rates and adjusted via budget amendment in amendment as in previous years.

Ms. Palmeri stated that with these proposed recommended changes in the JIF and Excess Insurance budget, the 2019 budget will increase by \$93,059 or 1.24%.

Service Provider Comparison and 2019 Fee Request Letters

Ms. Palmeri then directed the Committee to a spreadsheet included in the workbook depicting the fee history of each Fund Professional from 2014 up to and including their fee requests for 2019. She stated that behind tab 5 is a letter from each professional explaining their 2019 fee request. Ms. Palmeri reviewed each vendor's request in more detail. The Committee decisions regarding the fee requests for 2019 are noted below.

Ms. Palmeri stated the Actuary requested a 2.0% increase. *(The Committee approved the 2.0% increase for the Actuary.)*

Ms. Palmeri noted that the Executive Director is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Executive Director.)*

Ms. Palmeri noted that the Administrative Consultant is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Administrative Consultant.)*

Ms. Palmeri noted that the Attorney is requesting a 2.0% increase. Ms. Palmeri reviewed an excerpt from the agenda regarding the discussion of gradually increasing the attorney fee over the years, noting that last year it was forgotten. *(The Committee approved and increase for the Attorney to \$70,000.)*

Ms. Palmeri noted that the Subrogation Attorney is not requesting any change in his rate structure.

Ms. Palmeri noted that the Auditor is requesting a 2.5% increase. *(The Committee denied the 2.5% increase, but granted a 2% increase for the 2019 audit.)*

Ms. Palmeri noted that the Claims Administrator is seeking a fee increase of 2%. They are not asking for any changes to the EPL Advocacy Fee which would remain flat at a not to exceed of \$2,000 with a rate of \$100 per claim; new member set up fee would remain flat at a maximum of \$1,350 and the G.O.T.C.H.A fee would remain an allocated file expense at \$75. The net impact on the budget is 1.98%. Ms. Palmeri reviewed the claims count history in tab 4, page 4 with the Committee. Mr. Forlenza commented that in the ACM & TRICO JIFs the claims administrator has a min/max contract which guarantees the Claims Administrator cash flow on a monthly basis and provides certainty to the JIF budget. He also noted that the school JIFs administered out of his office pay based on the type of claim. He stated that he is monitoring this situation because he understands that the claims administrator has fixed costs associated with maintaining certain files counts as dictated by the JIF and he wants to make sure that the quality of employees remain the same. *(The Committee approved the 2% increase.)*

Ms. Palmeri stated that the Exposure Data Management System is being replaced by Origami with is included within the MEL premium, so this line item is being removed. *(The Committee approved.)*

Ms. Palmeri noted that the JIF Website Administrator has requested an increase in his monthly rate from \$225 to \$375 for added security protocols, updates and server space. Mr. Forlenza noted he has not asked for an increase in many years. *(The Committee approved the increase.)*

Ms. Palmeri noted that the Managed Care position had an RFP response with a 2019 rate of \$501 per their awarded contract.

Ms. Palmeri reported that the Payroll Auditor has requested a 2.59% increase. *(The Committee denied the 2.59% increase, but granted a 2% increase.)*

Ms. Palmeri noted that the Property Appraiser is not requesting an increase in the rate. She noted that the budget includes money for buildings that were not anticipated or included in the existing building counts. *(The Committee approved the line item being held flat.)*

Ms. Palmeri stated that the Recording Secretary is not requesting an increase. *(The Committee recommended a 2.0% increase for the Recording Secretary.)*

Ms. Palmeri stated Right to Know (RTK) Coordinator is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the RTK Coordinator.)*

Ms. Palmeri stated the Safety Director has requested a 2.0% increase plus the final 1/3 of a \$12,742 increase spanning 3 years. *(The Committee approved the increase with the notation that if the Police portion does not improve as discussed, there may be an adjustment next year.)*

Ms. Palmeri stated the Treasurer has requested a 2.0% increase. *(The Committee approved the 2.0% increase.)*

Ms. Palmeri stated the Underwriting Manager has requested a 2.0% increase. *(The Committee approved the 2.0% increase for the Underwriting Manager.)*

Ms. Palmeri stated the Wellness Director is requesting a 1.0% increase in her professional service fee. *(The Committee recommended a 2.0% increase in lieu of 1%.)*

Six Year Loss Ratio Summary as of June 30, 2018

Ms. Palmeri directed the Committee to the Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2012-2017 valued as of 06/30/18. She noted that the JIF Six Year Average Loss Ratio is 65.3%. She then reviewed the individual years, by line of coverage with the Committee.

Ms. Palmeri then presented the MEL Loss Ratio Reports valued as of 06/30/18 for Fund Years 2012-2017. She noted that the Six Year Average Loss Ratio for the MEL is at 29.7%. She stated that the Auto Liability claims information is rolled in the General Liability coverage so we are only looking at three lines of coverage. She reminded the Committee that the MEL utilizes the ten year loss ratio when determining the Fund's participation in the MEL Retrospective Program.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 06/30/18 for Fund Years 2012-2017. She noted that her office has recommended using the Five Year Average Loss Ratio for EPL/POL is at 48.9%; and the Six Year Average Loss Ratio is 42.5%. Mr. Matchett inquired why she recommends a five year over a six year. Ms. Palmeri noted that the commercial market uses five years and that is what the carrier has historically used except for last year they used six which was inception to date. Ms. Palmeri has recommended the carrier use five years going forward instead of inception to date. She noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc.

Mr. Mansdoerfer asked Ms. Palmeri why Lumberton had two claims noted. She will investigate.

Assessment Strategy Scenario Actuarial Valuation

Ms. Palmeri directed the members to tab 7. Ms. Palmeri noted that each year the Actuary prepares a spreadsheet that outlines the allocation of the loss funding budget based upon a member's losses, allocating the change in the loss funding budget to each member equally, their loss funding assessment if they were a new member (credibility), and a mixture of loss experience (70%) and credibility (30%). She commented that new members are on the bottom of the spreadsheet as they do not have enough loss experience to be rated accurately. She then referenced and explained the columns and the footer notes.

Ms. Palmeri explained that page 1, columns 1-3 details the budget increase as recommended; columns 4 & 5 utilizes the exposures and performance; columns 6 & 7 show the weighted assessments and columns 8 & 9 show the assessment change from prior year. She stated the actuary does not account for anomaly claims.

Impact of Renewing Members on Budget

Ms. Palmeri briefly reviewed the snapshot of the individual renewing members (beginning on page 3) with the Committee detailing the loss ratio, the claims incurred and differential between them. She noted this process provides the Fund with an opportunity to adjust a member's loss funding premium so that all members are accurately priced. She further reviewed what the impact would be if the good performing members did not renew this year and the amount of loss funding that the remaining members would need to absorb.

2019 Retrospective Program Candidate Analysis

Ms. Palmeri then directed the Committee to page 13 of tab 7 of the workbook. Ms. Palmeri reminded the Committee that the Fund has utilized the same criteria over the past several years to determine if a member is a candidate for the Retrospective Program. This criterion includes a negative impact on the Fund's surplus of \$200,000 or more over the preceding three (3) year period and six (6) year period and the member is 15% or more underpriced according to the Actuary. Based upon this criterion, both Pemberton Township and Edgewater Park are the only members that meet the "surplus impact" criteria; however, as noted on page 14 of tab 7, Pemberton Township is 10.7% and Edgewater Park is 4.5% under assessed. As a result, there are no candidates for the Retrospective Program in 2019.

Assessment Strategy Scenario

Ms. Palmeri then directed the Committee to proposed assessment allocation scenario for renewing members assuming a \$300,000 SIR, included on page 17 of tab 7. She then briefly reviewed the option regarding the proposed reductions for the renewing members noting that anomalies were identified for renewing members only.

After a brief discussion, the Committee indicated that they were generally comfortable with the allocations outlined in Option 1 which would group members with a six year average loss ratio above 135% at a 4% increase; 115% - 135% at a 2.5% increase; 75% - 115% with 0.0% increase. She noted that non-renewing members between 45%-75% at 2.0% reduction; 20%-45% at 4.0% reduction; members below 20% less than 3 years at a reduction of 6.0%. She also noted that renewing members with a six year average loss ratio between 45%-75% at 8.0% reduction; 20%-45% at 15.0% reduction; and renewing members with LR < 6 yrs below 20% at a 10.0% reduction; and below 20% at a 20.0% reduction.

The Committee approved Option 1 scenario of the assessment strategy for renewing members. Ms. Palmeri noted that the anomalies for non-renewing members will be identified with two new scenarios for next meeting.

MEL Fiduciary Disclosure

Ms. Palmeri reviewed a memo with the Committee, which will be attached to the minutes of today's meeting, explaining that the MEL, like the BURLCO JIF, is a self-insurance fund and is not an insurance entity subject to financial rating by A.M. Best's & Co. Furthermore, like the BURLCO JIF, should the MEL become insolvent, the Fund membership is subject to additional assessments to make up any shortfalls. In addition, the Executive Director's office also monitor's the MEL's financial performance and will advise the Fund of any concerns it may have regarding the MEL's financial performance.

A copy of the MEL Fiduciary Disclosure is attached and incorporated herein by reference.

Miscellaneous***MEL and RCF 3 Year Membership Renewal***

Ms. Palmeri stated that the JIF's membership with the MEL and RCF will expire 12/31/18. She stated that with the Committee's approval, resolutions for rejoining both the MEL and RCF will be presented at the September Executive Committee meeting. The Committee agreed.

July 2018 Budget Amendment

Ms. Palmeri highlighted the 2018 budget amendment as adopted in July. She noted that the EPL/POL premium had a 5% increase due to the land use coverage enhancements that were made; a 5% increase in the Cyber premium because the premium had changed after the budget had been adopted due to poor claims development (for these line items, the money was shifted within budget so there was no impact directly to members); and MEL adjustments were made due to coverage changes for fire trucks over 15 years old.

Claims Audit - Update

Mr. Forlenza reminded the Committee that a contract was awarded to North Shore Risk Consulting at the July Executive Committee meeting in conjunction with Atlantic and Trico JIFs for the completion of a claims audit. He noted that he and Mr. Miola met with Mr. Lynch of North Shore a week ago and noted that they were impressed as Mr. Lynch has been in industry for a long time. Mr. Forlenza stated that North Shore will be at Qual-Lynx beginning September 24, 2018 and a report will be completed around late fall.

Police Online Training - Update

Mr. Forlenza reminded the Committee that a contract was awarded at the July Executive Committee meeting to Police One Academy in conjunction with Atlantic and Trico JIFs for Police Online Training. He noted that the request for this training came from the Police Adhoc Committee and this company has a great online library to cover the specific areas that were discussed. Police One is meeting next week with J.A. Montgomery to discuss launching the program. Mr. Forlenza stated that J.A. Montgomery will be able to use this as an effective training tool and risk management tool when identifying situations in police departments. Mr. Mansdoerfer inquired if Power DMS can be tied to this training. Mr. Forlenza noted that the training done can be recorded in Power DMS by the officers; however, it is not a direct interface. He stated that completed training can also be recognized in the MSI system as well. Mr. Brook commented that his chief can offer assistance with this if anyone needs it. Ms. Burger also noted that her chief can assist as well.

Technology Risk Management Services - Update

Mr. Forlenza reminded the Committee that a contract was awarded at the July Executive Committee meeting to Media Pro and Pivot Point in conjunction with Atlantic and Trico JIFs for Technology Risk Management services. He stated that the employee training portion of it will be handled by Media Pro and the technical end such as pinging websites, etc., will be handled by Pivot Point. He stated that this will be rolled out in the next month or two.

Origami Transition

Ms. Palmeri stated that over a year ago the MEL issued an RFP for RMIS (Risk Management Information System) that stores exposure and loss data. She noted that her office waited until the new system had the various enhancements that our members were accustomed to in the Exigis system prior to launching the system. She noted that the Origami system was rolled out to

members this week for the exposure review process. She stated that only a few questions were received and were mostly due to the inactive date instead of the archive button.

Next Meeting Date

Ms. Palmeri noted the next meeting would consist of discussions on assessment allocation strategies, revised draft Budget with approved vendor fees and MEL & EPL assessments. The Committee agreed to meet on **Thursday, October 4, 2018 at 1:30pm in Delran.**

Seeing no other business, the meeting was adjourned at 3:00pm.

File:	BURLCO/GEN/Finance Committee	Tab:	08/15/18
	BURLCO/2018/Finance Committee	Tab:	08/15/18

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Interim Financial Statement Summary

For the Period Ended June 30, 2018

**Prepared By:
Arthur J. Gallagher Risk Management Services, Inc.
Fund Administrator**

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
All Fund Years
June 30, 2018

	Total
Earned Contributions & MEL / RCF Dividends	\$109,547,145
Claims Paid (Net of Subrogation) & RCF Premiums	(35,238,499)
Excess Recoveries	164,333
Excess Insurance Premiums Paid	(29,997,414)
Operating Expenses Paid	(18,329,619)
Residual Claims Fund Premiums Paid	(5,169,866)
Total Payments	(88,571,065)
Position After Expenses	20,976,080
Investment Income (per Treasurer)	3,835,501
Transfers	-
Return of Surplus	(7,897,369)
MEL Retro Transfer - Regular Contributions	-
MEL Retro Transfer - Excess Premiums Paid	-
CASH POSITION	16,914,212
Case Reserves	(3,540,828)
Position After Case Reserves	13,373,384
IBNR Reserves	(1,717,721)
Aggregate Excess Recoverable	-
Net Current Surplus	11,655,663
Valued as of 03/31/18	\$11,598,349
NET CHANGE	\$57,315
Claim Count: 06/30/18 (Open Fund Years)	1,756
Claim Count: 03/31/18 (Open Fund Years)	1,624
Net Change	132

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2018

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2018
June 30, 2018

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$135,150	\$225,675	\$62,900	\$1,005,975	\$253,901	\$0	\$1,297,070	\$766,655	\$3,747,326
Other Contributions/Retro Payments									\$0
Total Contributions	\$135,150	\$225,675	\$62,900	\$1,005,975	\$253,901	\$0	\$1,297,070	\$766,655	\$3,747,326
Claims Paid (Net of Subrogation)	(104,060)	(3,505)	(19,787)	(425,327)					(552,679)
Excess Recoveries									-
Excess Insurance Premiums Paid							(1,496,151)		(1,496,151)
Operating Expenses Paid								(601,919)	(601,919)
Total Payments	(104,060)	(3,505)	(19,787)	(425,327)	-	-	(1,496,151)	(601,919)	(2,650,749)
Position After Expenses	31,090	222,170	43,113	580,648	253,901	-	(199,081)	164,736	1,096,577
Investment Income (per Treasurer)	288	25	377	4,977	1,594	-	3,057	5,490	15,808
Transfers									-
Return of Surplus									-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
CASH POSITION	31,378	222,195	43,490	585,625	255,495	-	(196,025)	170,226	1,112,385
Case Reserves	(70,908)	(320,900)	(30,300)	(545,605)					(967,713)
Position After Case Reserves	(39,530)	(98,705)	13,190	40,020	255,495	0	(196,025)	170,226	144,672
IBNR Reserves	(1,000)	(58,595)	(44,913)	(425,068)					(529,576)
Aggregate Excess Recoverable									-
Net Current Surplus/(Deficit)	(\$40,530)	(\$157,300)	(\$31,723)	(\$385,048)	\$255,495	\$0	(\$196,025)	\$170,226	(\$384,904)
RECOMMENDED TRANSFERS									-
Valued as of 03/31/18	(\$42,807)	(\$14,138)	(\$5,459)	(\$198,619)	\$127,318	\$0	(\$163,324)	\$49,242	(\$247,788)
NET CHANGE	2,278	(143,163)	(26,264)	(186,429)	128,177	-	(32,700)	120,984	(137,116)
Claim Count: 06/30/18 (Open Fund Years)	32	72	27	77					208
Claim Count: 03/31/18 (Open Fund Years)	18	17	11	39					85
Net Change	14	55	16	38					123

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2018

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2017
June 30, 2018

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Other Contributions/Retro Payments									\$0
Total Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Claims Paid (Net of Subrogation)	(209,053)	(35,326)	(18,631)	(625,576)	-	-	-	-	(888,586)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid	-	-	-	-	-	-	(2,490,955)	-	(2,490,955)
Operating Expenses Paid	-	-	-	-	-	-	-	(1,266,527)	(1,266,527)
Total Payments	(209,053)	(35,326)	(18,631)	(625,576)	-	-	(2,490,955)	(1,266,527)	(4,646,068)
Position After Expenses	47,647	434,724	104,619	1,527,585	530,873	107,867	172,250	228,683	3,154,248
Investment Income (per Treasurer)	714	3,033	910	13,627	4,643	756	1,290	3,538	28,511
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(91,135)	-	(91,135)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	91,135	-	91,135
CASH POSITION	48,361	437,757	105,529	1,541,212	535,516	108,623	173,540	232,222	3,182,760
Case Reserves	(10,975)	(91,630)	(5,300)	(491,659)	-	-	-	-	(599,564)
Position After Case Reserves	37,386	346,127	100,229	1,049,553	535,516	108,623	173,540	232,222	2,583,196
IBNR Reserves	3,027	(334,045)	(32,077)	(366,765)	-	-	-	-	(729,860)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$40,413	\$12,082	\$68,152	\$682,788	\$535,516	\$108,623	\$173,540	\$232,222	\$1,853,336
RECOMMENDED TRANSFERS									-
Valued as of 03/31/18	\$37,077	\$7,508	\$66,542	\$586,651	\$532,439	\$107,999	\$172,680	\$297,228	\$1,808,123
NET CHANGE	3,336	4,574	1,611	96,137	3,077	624	860	(65,007)	45,212
Claim Count: 06/30/18 (Open Fund Years)	55	108	39	124					326
Claim Count: 03/31/18 (Open Fund Years)	55	101	39	124					319
Net Change	0	7	0	0					7

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2018

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2016
June 30, 2018

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,397	\$7,887,725
Other Contributions								\$120	\$120
Total Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,517	\$7,887,845
Claims Paid (Net of Subrogation)	(315,204)	(148,229)	(13,068)	(1,124,600)	-	-	-	-	(1,601,101)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(2,367,012)		(2,367,012)
Operating Expenses Paid					-	-		(1,327,665)	(1,327,665)
Total Payments	(315,204)	(148,229)	(13,068)	(1,124,600)	-	-	(2,367,012)	(1,327,665)	(5,295,778)
Position After Expenses	(40,120)	362,536	106,653	1,100,815	552,833	100,147	222,351	186,852	2,592,067
Investment Income (per Treasurer)	315	7,709	933	9,409	6,256	475	(1,213)	2,056	25,940
Transfers	120,000	-	-		(120,000)				-
Return of Surplus	-	-	-	-	-	-		-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(90,709)	-	(90,709)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	90,709	-	90,709
CASH POSITION	80,195	370,245	107,586	1,110,224	439,089	100,622	221,139	188,908	2,618,008
Case Reserves	-	(139,409)	-	(428,962)		-	-	-	(568,371)
Position After Case Reserves	80,195	230,836	107,586	681,262	439,089	100,622	221,139	188,908	2,049,637
IBNR Reserves	-	(125,362)	-	(128,437)	-	-	-	-	(253,799)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$80,195	\$105,474	\$107,586	\$652,825	\$439,089	\$100,622	\$221,139	\$188,908	\$1,795,838
RECOMMENDED TRANSFERS									-
Valued as of 03/31/18	\$79,734	\$95,058	\$44,036	\$496,262	\$436,566	\$100,043	\$219,871	\$187,822	\$1,659,393
NET CHANGE	461	10,416	63,550	56,564	2,523	578	1,267	1,086	136,445
Claim Count: 06/30/18 (Open Fund Years)	73	114	38	163					388
Claim Count: 03/31/18 (Open Fund Years)	73	113	38	162					386
Net Change	0	1	0	1					2

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2018

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2015
June 30, 2018

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$249,200	\$518,600	\$127,146	\$2,342,661	\$591,217	\$100,000	\$2,452,570	\$1,500,655	\$7,882,049
Other Contributions/Retro Payments					\$13,210				\$13,210
Total Contributions	\$249,200	\$518,600	\$127,146	\$2,342,661	\$604,427	\$100,000	\$2,452,570	\$1,500,655	\$7,895,259
Claims Paid (Net of Subrogation)	(288,684)	(120,671)	(39,592)	(1,933,896)					(2,382,843)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,339,693)		(2,339,693)
Operating Expenses Paid								(1,303,655)	(1,303,655)
Total Payments	(288,684)	(120,671)	(39,592)	(1,933,896)	-	-	(2,339,693)	(1,303,655)	(6,026,191)
Position After Expenses	(39,484)	397,929	87,554	408,765	604,427	100,000	112,877	197,000	1,869,068
Investment Income (per Treasurer)	1,210	4,757	1,094	10,097	7,886	801	3,100	3,270	32,215
Transfers	100,000				(100,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
CASH POSITION	61,726	402,686	88,648	418,862	512,313	100,801	115,977	200,270	1,901,283
Case Reserves	-	(152,773)	-	(621,431)		-	-	-	(774,204)
Position After Case Reserves	61,726	249,913	88,648	(202,569)	512,313	100,801	115,977	200,270	1,127,079
IBNR Reserves	-	(45,556)	-	(82,673)			-	-	(128,229)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$61,726	\$204,357	\$88,648	(\$285,242)	\$512,313	\$100,801	\$115,977	\$200,270	\$998,850
RECOMMENDED TRANSFERS									-
Valued as of 03/31/18	\$47,871	\$170,917	\$88,139	(\$272,765)	\$509,445	\$100,221	\$115,313	\$199,112	\$958,253
NET CHANGE	13,855	33,440	509	(12,477)	2,868	579	664	1,158	40,597
Claim Count: 06/30/18 (Open Fund Years)	91	109	42	161					403
Claim Count: 03/31/18 (Open Fund Years)	91	109	42	161					403
Net Change	0	0	0	0					0

[2015 Property includes 1 catastrophe]

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2018

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2014
June 30, 2018

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$260,100	\$563,550	\$134,300	\$2,418,250	\$597,045	\$89,225	\$2,360,995	\$1,447,652	\$7,871,117
Other Contributions/ Retro payments								\$1,031	\$1,031
Total Contributions	\$260,100	\$563,550	\$134,300	\$2,418,250	\$597,045	\$89,225	\$2,360,995	\$1,448,683	\$7,872,148
Claims Paid (Net of Subrogation)	(215,962)	(661,238)	(72,931)	(1,592,542)					(2,542,673)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,194,686)		(2,194,686)
Operating Expenses Paid								(1,229,034)	(1,229,034)
Total Payments	(215,962)	(661,238)	(72,931)	(1,592,542)	-	-	(2,194,686)	(1,229,034)	(5,966,393)
Position After Expenses	44,138	(97,688)	61,369	825,708	597,045	89,225	166,309	219,649	1,905,755
Investment Income (per Treasurer)	763	4,342	1,286	19,891	11,873	1,048	4,054	4,659	47,916
Transfers	25,000				(25,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
CASH POSITION	69,901	(93,346)	62,655	845,599	583,918	90,273	170,363	224,308	1,953,671
Case Reserves	(2,013)	(399,622)	-	(229,341)					(630,976)
Position After Case Reserves	67,888	(492,968)	62,655	616,258	583,918	90,273	170,363	224,308	1,322,695
IBNR Reserves	-	(39,140)	-	(37,117)					(76,257)
Aggregate Excess Recoverable		-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$67,888	(\$532,108)	\$62,655	\$579,141	\$583,918	\$90,273	\$170,363	\$224,308	\$1,246,438
RECOMMENDED TRANSFERS									-
Valued as of 03/31/18	\$67,487	(\$455,348)	\$62,295	\$574,269	\$580,563	\$89,755	\$169,367	\$223,019	\$1,311,405
NET CHANGE	402	(76,760)	360	4,872	3,355	519	996	1,289	(64,967)
Claim Count: 06/30/18 (Open Fund Years)	86	136	51	158					431
Claim Count: 03/31/18 (Open Fund Years)	86	136	51	158					431
Net Change	0	0	0	0					0

2014-cat storm

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2018

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Closed Years Contingency Fund
June 30, 2018

	1991-2013
Earned Contributions & MEL / RCF Dividends	\$74,344,251
Claims Paid (Net of Subrogation)	(27,270,617)
Excess Recoveries	\$164,333
Excess Insurance Premiums Paid	(19,108,917)
Residual Claims Fund Premiums Paid	(5,169,866)
Operating Expenses Paid	(12,600,819)
Total Payments	(63,985,886)
Position After Expenses	10,358,365
Investment Income (per Treasurer)	3,683,519
Transfers	\$0

Return of Surplus	(7,897,369)
MEL Retro Transfer - Regular Contributions	\$0
MEL Retro Transfer - Excess Premiums Paid	\$0
CASH POSITION	\$6,144,515
Case Reserves - Property	\$0
Position After Case Reserves	6,144,515
IBNR Reserves - Property	\$0
Current Surplus/(Deficit)	\$6,144,515
Open Property Claim Count: 06/30/18	2
Open Property Claim Count: 03/31/18	2
Net Change	0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from
Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2018

Burlington County Municipal Joint Insurance Fund**Historical Operating Results Summary****MEL JIF RETRO Contingency Fund****June 30, 2018**

		Fund Year(s) 2016- 2017
MEL Retro Transfer - Contributions		181,844
MEL Retro Transfer - Excess Premiums Paid		0
Position After Expenses		181,844
Investment Income (per Treasurer)		1,591
Transfers		
Return of Surplus		
CASH POSITION		\$183,435
MEL Retro Transfer - Excess Premiums Liability		(181,844)
Current Surplus/(Deficit)		\$1,591
Valued as of 03/31/18		\$536
NET CHANGE		\$1,056

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2018

Burlington County Municipal Joint Insurance Fund
Open Years Comparative Operating Results Summary
June 30, 2018

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 31,378	\$ 222,195	\$ 43,490	\$ 585,625	\$ 255,495	\$ -	\$ (196,025)	\$ 170,226	\$ 1,112,385
Net Current Surplus/(Deficit)	\$ (40,530)	\$ (157,300)	\$ (31,723)	\$ (385,048)	\$ 255,495	\$ -	\$ (196,025)	\$ 170,226	\$ (384,904)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/18	\$ (42,807)	\$ (14,138)	\$ (5,459)	\$ (198,619)	\$ 127,318	\$ -	\$ (163,324)	\$ 49,242	\$ (247,788)
NET CHANGE	\$ 2,278	\$ (143,163)	\$ (26,264)	\$ (186,429)	\$ 128,177	\$ -	\$ (32,700)	\$ 120,984	\$ (137,116)

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 48,361	\$ 437,757	\$ 105,529	\$ 1,541,212	\$ 535,516	\$ 108,623	\$ 173,540	\$ 232,222	\$ 3,182,760
Net Current Surplus/(Deficit)	\$ 40,413	\$ 12,082	\$ 68,152	\$ 682,788	\$ 535,516	\$ 108,623	\$ 173,540	\$ 232,222	\$ 1,853,336
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/18	\$ 37,077	\$ 7,508	\$ 66,542	\$ 586,651	\$ 532,439	\$ 107,999	\$ 172,680	\$ 297,228	\$ 1,808,123
NET CHANGE	\$ 3,336	\$ 4,574	\$ 1,611	\$ 96,137	\$ 3,077	\$ 624	\$ 860	\$ (65,007)	\$ 45,212

FUND YEAR 2016	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 80,195	\$ 370,245	\$ 107,586	\$ 1,110,224	\$ 439,089	\$ 100,622	\$ 221,139	\$ 188,908	\$ 2,618,008
Net Current Surplus/(Deficit)	\$ 80,195	\$ 105,474	\$ 107,586	\$ 552,825	\$ 439,089	\$ 100,622	\$ 221,139	\$ 188,908	\$ 1,795,838
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/18	\$ 79,734	\$ 95,058	\$ 44,036	\$ 496,262	\$ 436,566	\$ 100,043	\$ 219,871	\$ 187,822	\$ 1,659,393
NET CHANGE	\$ 461	\$ 10,416	\$ 63,550	\$ 56,564	\$ 2,523	\$ 578	\$ 1,267	\$ 1,086	\$ 136,445

Fund Year 2015	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 61,726	\$ 402,686	\$ 88,648	\$ 418,862	\$ 512,313	\$ 100,801	\$ 115,977	\$ 200,270	\$ 1,901,283
Net Current Surplus/(Deficit)	\$ 61,726	\$ 204,357	\$ 88,648	\$ (285,242)	\$ 512,313	\$ 100,801	\$ 115,977	\$ 200,270	\$ 998,850
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/18	\$ 47,871	\$ 170,917	\$ 88,139	\$ (272,765)	\$ 509,445	\$ 100,221	\$ 115,313	\$ 199,112	\$ 958,253
NET CHANGE	\$ 13,855	\$ 33,440	\$ 509	\$ (12,477)	\$ 2,868	\$ 579	\$ 664	\$ 1,158	\$ 40,597

FUND YEAR 2014	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 69,901	\$ (93,346)	\$ 62,655	\$ 845,599	\$ 583,918	\$ 90,273	\$ 170,363	\$ 224,308	\$ 1,953,671
Net Current Surplus/(Deficit)	\$ 67,888	\$ (532,108)	\$ 62,655	\$ 579,141	\$ 583,918	\$ 90,273	\$ 170,363	\$ 224,308	\$ 1,246,438
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/18	\$ 67,487	\$ (455,348)	\$ 62,295	\$ 574,269	\$ 580,563	\$ 89,755	\$ 169,367	\$ 223,019	\$ 1,311,405
NET CHANGE	\$ 402	\$ (76,760)	\$ 360	\$ 4,872	\$ 3,355	\$ 519	\$ 996	\$ 1,289	\$ (64,967)

RESOLUTION NO. 2018 -

**RESOLUTION OF THE EXECUTIVE COMMITTEE
OF THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2005-2013) SURPLUS**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

WHEREAS, the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

WHEREAS, the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2005 through 2013**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$700,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Fund's annual certified audit as of December 31, 2017. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. The FUND's Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs. Said refunds shall be made to the municipalities that were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Paul Keller, Fund Chair

ATTEST:

Meghan Jack, Fund Secretary

Date



To: BURLCO JIF Finance Committee
FROM: Paul J. Miola, CPCU, ARM, Area Executive Vice President
DATE: August 15, 2018
SUBJECT: Fiduciary Disclosure

The **Municipal Excess Liability Joint Insurance Fund** is not an insurance entity subject to financial rating by A.M. Best's & Co. The ratings by A.M. Best's & Co. are the basis upon which Arthur J. Gallagher Risk Management Services, Inc. evaluates the financial strength of insurers used by Arthur J. Gallagher Risk Management Services, Inc. clients. Accordingly, we are not able to offer a similar comparative analysis regarding the financial strength of the **Municipal Excess Liability Joint Insurance Fund**. However, the financial statements produced by the **Municipal Excess Liability Joint Insurance Fund** are shared with the membership on a regular basis. Additionally, other information on the **Municipal Excess Liability Joint Insurance Fund** is shared with the membership through reports given by the Fund's representative to the **Municipal Excess Liability Joint Insurance Fund**, Meghan Jack. We, of course, will advise you should we become aware of any significant financial information concerning the **Municipal Excess Liability Joint Insurance Fund**. All members are encouraged to monitor the financial position of the **Municipal Excess Liability Joint Insurance Fund**. Although the State Department of Banking and Insurance and the Department of Community Affairs closely monitor pools such as the **Municipal Excess Liability Joint Insurance Fund** these entities are not subject to any Guaranty Fund protection in the event of insolvency. As a result, you should be aware of any potential additional assessments should the **Municipal Excess Liability Joint Insurance Fund** become insolvent.

CC: Fund Commissioners *via 08/15/18 Finance Committee Meeting Minutes*
Risk Management Consultants *via 08/15/18 Finance Committee Meeting Minutes*



Municipal Excess Liability Joint Insurance Fund

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

Date: September 5, 2018

To: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

Subject: September MEL Report

Joseph P. Hrubash Presentation: Executive Director began the meeting by reading a Resolution honoring Joe Hrubash's 30 years of service to the MEL as Assistant Underwriting Manager on September 7, 1988 with then Corroon and Black, to MEL Underwriting Manager with Commerce National Insurance in 2000 to Deputy Executive Director of the MEL in 2014.

2019 Budget: A preliminary 2018 budget with rate table was distributed and reviewed with the board. Executive Director said the MEL budget includes a new line item of \$1,000,000 for its share of land use coverage. The MEL and QBE entered into an arrangement to share the limit \$850,000 excess of \$150,000 effective January 1, 2018 but the line item was not reflected in the budget since it had already been adopted when terms were agreed upon.

Executive Director noted one other item of significance. Actuary had suggested a significant rate reduction for the MEL workers' compensation claims fund. But, rather than implemented that reduction, rate will be "as expiring" to allow for available funding when or if a bill is adopted concerning firefighters cancer. Since the final bill language is unknown, the risk is undetermined at this time. Executive Director said local JIF Executive Directors and the Management Committee recommend the MEL fund the coverage from first dollar and bill actual costs back to member JIFs based on exposure ratings. Executive Director recommended continuing with such structure until development is better understood.

Management Committee: The committee met on September 4th to review the preliminary 2019 budget & rate table.

In addition, committee reviewed the attached correspondence, along with a draft contract addendum, concerning the additional efforts put forth by the MEL's Lobbyist working to get the investment legislation introduced and passed beyond the services contemplated in his fee.

MEL Board of Fund Commissioners accepted the recommendation of the Management Committee and adopted a resolution to authorize execution of a contract addendum for additional compensation totaling \$12,000, based on the hours outlined in the memorandum.

Management also considered a suggestion by Executive Director and Fund Attorney to engage a Qualified Purchasing Agent to review the MEL's procurement process. Commissioners authorized the Management Committee to finalize an appointment not to exceed \$15,000.

MEL Membership Renewal: Fund Attorney reviewed the renewal documents to be executed by local JIFs and recommended amending the language to comply with regulations. Board of Fund Commissioners accepted the recommendation.

Cyber Security: In June, the board agreed to enter into a contract with Rutgers to work on specific projects assigned by the Cyber Task Force. A copy of the contract distributed for information.

In addition, the MEL entered into an arrangement with Palindrome to conduct a study of cyber traffic with a pilot selection of members. Palindrome has been asked to present its report to the Cyber Task Force; the Fund office is in the process of scheduling a meeting.

Legislation: MEL Representatives have met with several members of the Legislature to discuss concerns with the Firefighter's Cancer Presumption bill. Executive Director said a meeting is scheduled to meet with the bill's sponsor.

Investments Legislation: The bill that expands the JIF and MEL's investments has been signed into law and includes the items suggested by the Governor in his conditional veto. The MEL had expected to implement most of those suggestions once the Joint Cash Management Plan was formed. MEL representatives met with DCA staff to review the process of drafting the regulations. Commissioner Cuccia said drafted regulations are acceptable to MEL and he added that he expects the MEL to begin the process of forming the Joint Investment Committee in January.

Marketing: The Communications Consultant is working with the Marketing Manager on developing a marketing brochure outlining the benefits of MEL membership. Material can be used in concert with local JIF communications for member retention and new membership. Marketing Manager provided some summary statistics on visits to the MEL's webpage and downloads of the MEL's mobile application.

Safety & Education Committee: The committee is scheduled to meet on September 14th at the Forsgate Country Club. Minutes from the Committee's June meeting distributed for information. Board of Fund Commissioners accepted the recommendation of the Safety & Ed Committee and authorized \$6,500 expenditure for the "Below 100 Program" training, \$5,000 for additional MEL Leadership Training and up to \$20,000 to upgrade the MEL DVD Library.

Coverage Committee: Committee met on June 22nd. Minutes of the meeting distributed for information. Deputy Executive Director said the Coverage Committee is considering a request to increase limits for some statutory positions where Auditor has determined limit has to be greater than the present \$1,000,000.

Personnel Manual: Fund Attorney is preparing a bulletin to issue to members concerning a recent decision regarding the Open Public Meetings Act. In addition, bulletin will address changes in the law concerning “sick leave”.

Internal Auditor: Baker Tilly has been conducting its Internal Audits on Reinsurance and Underwriting. Once finalized, a meeting of the Audit Committee will be scheduled.

RCF June Report: A copy of Commissioner Clarke’s report on the RCF’s June meeting submitted for information.

The board adopted a Resolution 14-18 authorizing the transfer of the Municipal Excess Liability JIF’s Fund Year 2014 liabilities to the Residual Claims Fund as of December 31, 2018 valuation.

Residual Claims Fund Membership Renewal: The MEL’s three-year membership in the Municipal Excess Liability Residual Claims Fund is scheduled to expire on December 31, 2018.

The amendments made by the Fund Attorney have been applied to the RCF renewal documents as well; enclosed is a copy of the changes – made to the resolution only – which are highlighted for reference.

Board adopted the resolution renewing its membership and authorizing the execution of the Indemnity & Trust Agreement with the RCF effective January 1, 2019 through December 31, 2021.

Risk Management Information/Operating System (RMIS): The annual renewal process was launched using Origami on August 13th and 14th. The second phase on the claims system has already begun - starting with Qual-Lynx data.

Statutory Bonds: Underwriting Manager’s office has contacted municipal clerks of towns that are renewing their JIF membership to secure updated bond applications for statutory positions.

Claims Committee: The Claims Review Committee met in June and July and is scheduled to meet immediately following the Board meeting. Minutes of the June and July meetings are enclosed under separate cover.

Fund Attorney: Fund Attorney said he is preparing a bulletin concerning Facebook and Elected Officials. Recent matter identifies Facebook as a public record is elected official is associating their town title with Facebook.

Land Use Training: Fund Attorney said he has received positive feedback from planning board members having received the training by their Planning Board Attorney.

Amicus Brief. Fund Attorney said the MEL was contacted on short notice to submit an Amicus Brief in support of a Jersey City former employee's attempt to pursue an employment claim from issues arising in workers' compensation. Brief has been prepared and delivered. The MEL agreed to prepare since it could negatively impact all towns if claimant prevails. The League has agreed to make the preparations, including printing, to the Supreme Court.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
2019 BUDGET FOR RATE DEVELOPMENT				
MUNICIPALITIES ONLY - CURRENT DATA				
	A	B	B-A	B-A
	BUDGET	BUDGET		
APPROPRIATIONS	2018 RATES	2019 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS				
Excess Liability:				
1 To 500K	2,108,034	2,065,858	(42,176)	-2.0%
2 1.25MIL Ex 500K	3,408,076	3,339,931	(68,145)	-2.0%
3 Excess WC	6,647,027	6,647,027	(0)	0.0%
4 Excess Property to 500K	2,586,328	2,528,979	(57,349)	-2.2%
5 POL/EPL Land Use		1,000,000	1,000,000	100.0%
6 Aggregate Excess LFC	14,068	14,070	2	0.0%
7 JIF Faithful Performance Bond	186,039	186,039	-	0.0%
8 Statutory Bonds	284,000	284,000	-	0.0%
9 Sub Total	15,233,573	16,065,904	832,331	5.5%
10 PREMIUMS				
11 3.25MIL ex 1.75 MIL	4,632,371	4,632,371	(0)	0.0%
12 Optional Excess Liability	1,721,116	1,721,116	(0)	0.0%
13 Optional Excess POL/EPL	863,167	863,167	0	0.0%
14 Excess WC	2,579,663	2,528,070	(51,593)	-2.0%
15 Excess Property	7,288,015	7,506,655	218,640	3.0%
16 Boiler and Machinery	610,231	628,538	18,307	3.0%
17 Loss Fund Contingency	632,853	284,189	(348,664)	-55.1%
18 Sub Total	18,327,416	18,164,106	(163,311)	-0.9%
19 Total Claims & Premiums	33,560,989	34,230,009	669,020	2.0%
20				
21 II. EXPENSES				
22 Claims Adjustment	1,030,435	1,051,044	20,609	2.000%
23 Property Adjustment	166,464	169,793	3,329	2.000%
24 Administration	1,176,251	1,199,776	23,525	2.000%
25 Loss Fund Management	132,948	135,607	2,659	2.000%
26 Actuary	50,116	51,118	1,002	2.000%
27 Attorney	45,103	46,005	902	2.000%
28 Deputy Attorney	1,504	1,535	30	2.000%
29 Attorney - OPRA	16,979	17,319	340	2.000%
30 Auditor	28,741	29,316	575	2.000%
31 Treasurer	25,411	25,919	508	2.000%
32 Underwriting Manager	529,014	539,595	10,580	2.000%
33 Reinsurance Manager	305,484	311,594	6,110	2.000%
34 Safety and Education Committee	198,161	202,124	3,963	2.000%
35 Computer Services	140,770	143,585	2,815	2.000%
36 Legislative Committee	26,937	27,476	539	2.001%
37 Internal Audit Committee	59,013	60,193	1,180	2.000%
38 Strategic Planning Committee	29,507	30,097	590	2.000%
39 Coverage Committee	39,084	39,866	782	2.001%
40 Communications/Marketing Committee	121,461	123,890	2,429	2.000%
41 Misc Expense	(109,012)	(109,012)	-	0.0%
42 Subtotal	4,014,373	4,096,841	82,467	2.1%
43				
44 MEL Safety Institute	921,556	939,988	18,431	2.0%
45 Total Appropriations	38,496,919	39,266,837	769,918	2.0%

8/13/20188:29 AM

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION TO RENEW MEMBERSHIP IN THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

WHEREAS, the **Burlington County Municipal Joint Insurance Fund**, a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36 et seq. to provide risk management to its member municipalities in the form of General Liability, Auto Liability, Property and Workers' Compensation coverage; and

WHEREAS, it has been determined that excess coverage is available from the Municipal Excess Liability Joint Insurance Fund, hereinafter referred to as MEL, as established pursuant to N.J.S.A. 40A:10-36 et seq., provided in accordance with N.J.S.A. 40A:10-42; and

WHEREAS, the purchase of such coverage by the MEL is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service ("EUS") so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

WHEREAS, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the MEL shall obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the MEL to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the Board of Fund Commissioners of the **Burlington County Municipal Joint Insurance Fund** has determined that membership in the MEL is in the best interests of the member municipalities:

NOW THEREFORE BE IT RESOLVED that the Board of Fund Commissioners of the **Burlington County Municipal Joint Insurance Fund** does hereby resolve and agree to renew membership in the MEL for a period of three (3) years, the commencement of which shall be January 1, 2019 and

BE IT FURTHER RESOLVED that the application for membership is for the purpose of obtaining the following types of coverages:

- 1) Excess Workers' Compensation and Employers' Liability Insurance and,
- 2) Excess Liability Insurance excess of the Primary Liability provided by the above mentioned Joint Insurance Fund as indicated on the application previously submitted and,
- 3) Excess Property, including Crime.

BE IT FURTHER RESOLVED that the **Burlington County Municipal Joint Insurance Fund** hereby adopts the Bylaws of the MEL and in accordance therewith, it is understood that coverage is not effective until membership is approved by the MEL Commissioners/Executive Committee, State Department of Banking & Insurance and State Department of Community Affairs and that coverage is subject to the terms, conditions and limitations as contained in the MEL's Coverage Manual and its Commercial Excess Insurance, if any; and,

BE IT FURTHER RESOLVED that the Board of Fund Commissioners, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the MEL including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Burlington County Municipal Joint Insurance Fund** in the MEL according to its Bylaws, N.J.S.A. 40A:10-36 et seq., N.J.A.C. 11:15-2 and any other statutes or regulations pertaining thereto.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on September 18, 2018.

Burlington COUNTY MUNICIPAL JOINT INSURANCE FUND

BY:_____ **ATTEST:**_____
CHAIRPERSON SECRETARY

DATED:_____

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
INDEMNITY AND TRUST AGREEMENT**

THIS AGREEMENT made this 18th day of September between: The **Municipal Excess Liability Joint Insurance Fund**, hereinafter referred to as MEL, and the **Burlington County Municipal Joint Insurance Fund**, hereinafter referred to as the FUND.

WITNESSETH:

WHEREAS, several local governmental units have collectively formed an Excess Liability Joint Insurance Fund as such entity is authorized and described in N.J.S.A. 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

WHEREAS, the FUND has agreed to become a member of the MEL and to share in the obligations and benefits flowing from such membership with other members of the MEL in accordance with and to the extent provided for in the bylaws of the MEL and in consideration of such obligations and benefits to be shared by the membership of the MEL.

NOW THEREFORE, be it agreed as follows:

1. The FUND accepts the MEL's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent Statutes and Administrative Regulations pertaining to same and as set forth in the Risk Management Plan.
2. The FUND agrees to participate in the MEL with respect to the types of insurance listed in the FUND's resolution.
3. The FUND agrees to renew its membership in the MEL for a period of three (3) years, the commencement of which shall be January 1, 2019.
4. The FUND certifies that it has not defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the MEL, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the MEL, all of whom as a condition of membership in the MEL shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sums which shall become due to the MEL in accordance with the bylaws thereof, this Agreement, the MEL's Risk Management Plan or any applicable statute.
6. If the MEL in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the MEL for all such reasonable expenses, fees and costs on demand.
7. The FUND and the MEL agree that the MEL shall hold all monies paid by the FUND to the MEL as fiduciaries for the benefit of MEL claimants, all in accordance with N.J.A.C 11:15-2.1 et seq.

8. The MEL shall establish separate Trust Accounts for each of the following categories of risk and liability, if applicable:

- a) Workers Compensation and Employers Liability
- b) Liability, other than motor vehicle
- c) Property Damage, other than motor vehicle
- d) Motor Vehicle
- e) Primary Statutory Bonds & Excess Public Officials Bonds

The MEL shall maintain Trust Accounts aforementioned in accordance with N.J.S.A. 40A:10-36, N.J.A.C. 11:15-2 et seq., N.J.S.A. 40A:5-1 and such other Statutes as may be applicable. More specifically, each of the aforementioned separate Trust Accounts shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by N.J.A.C. 11:15-2.2 et seq.

9. Each FUND who shall become a member of the MEL shall be obligated to execute this Agreement.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

BY:_____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY:_____ **ATTEST:**_____

CHAIRPERSON SECRETARY

DATED:_____



Municipal Excess Liability Residual Claims Fund

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

September 5, 2018

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: Topics Discussed at the RCF September Meeting

Budget Amendment: Executive Director reported that historically at the September meeting, the Fund approves an amendment to the current year's budget to accept the transfer of liabilities as of June 30th. At the June meeting, the Board agreed to extend the valuation of transfers from June 30th to December 30th. With this extension an amendment to the 2018 budget will be introduced during the 1st quarter of 2019 to allow time for the Actuary to finalize the Incurred but Not Reserved (IBNR) figures.

2019 Budget: The Board of Fund Commissioners reviewed the proposed 2019 Budget. As reported, the Board agreed to extend the valuation of transfers from June 30th to December 30th, which necessitates a change in where a dividend is declared from the 2018 budget for the purposes of establishing the 2019 budget. Executive Director reported under the conditions of the Fund, the 2019 expenses cannot be directly charged to an expense line established in the 2018 budget. Historically, the expenses for the upcoming year budget were declared from the contingency reserve established in the amended prior year budget. Executive Director recommended the dividend be released from Closed Year Account in lieu of the contingency reserve in the amount of \$633,000. The Board of Fund Commissioners adopted a resolution reflecting that recommendation and voted to introduce the 2019 budget on first reading and to schedule the Public Hearing on October 17, 2018, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed as a part of this report is the proposed 2019 budget.

Claim Transfers: Executive Director reported that all members of the RCF Fund will be asked to adopt resolutions at their September meetings to transfer their 2014 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2018. The Board voted to accept local JIF transfers of fund year 2014 outstanding claim liabilities. Enclosed as part of this report is the claims transfer resolution for local funds to adopt.

Membership Renewals: The Fund Attorney reviewed the renewal documents to be sent to local JIFs that will renew their membership with the RCF on January 1, 2019 and amended the language so that it complies with appropriate regulations. Enclosed as part of this report are the renewal Resolution and Indemnity & Trust Agreement.

Claims Committee: The Claims Review Committee met in June and July and the morning of the Commissioner's meeting. Minutes of the June and July meetings were distributed under separate cover. Fund Attorney briefly reviewed two RCF claims whose recent decisions rendered by their respective judicial entities resulted in a favorable outcomes for the RCF.

Next Meeting: The next meeting of the RCF will be Wednesday October 17, 2018 at 10:30AM at the Forsgate Country Club-Monroe, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2019 PROPOSED BUDGET				
	2018 ANNUALIZED	2019 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	30,000	28,000	(2,000)	-7%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	30,000	28,000	(2,000)	-7%
EXPENSES				
ADMINISTRATOR	197,849	201,806	3,957	2%
DEPUTY ADMINISTRATOR	67,302	68,648	1,346	2%
ATTORNEY	40,960	41,779	819	2%
CLAIMS SUPERVISION & AUDIT	59,211	60,395	1,184	2%
TREASURER	38,456	39,225	769	2%
AUDITOR	22,717	23,171	454	2%
ACTUARY	40,556	41,367	811	2%
MISCELLANEOUS	23,835	24,312	477	2%
SUBTOTAL	490,886	500,703	9,817	2%
EXPENSE CONTINGENCY	129,114	132,297	3,183	2%
SUBTOTAL EXPENSES	620,000	633,000	13,000	2%
TOTAL BUDGET	650,000	661,000	11,000	1.7%

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION TO RENEW MEMBERSHIP IN THE
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund (“RCF”), a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk management to its member Joint Insurance Funds (“JIF”); and

WHEREAS, in accordance with N.J.S.A. 40A:10-42, the RCF may provide coverage to its member JIFs by self-insurance, the purchase of commercial insurance or reinsurance, or any combination thereof; and

WHEREAS, the purchase of such coverage by the RCF is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service (“EUS”) so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

WHEREAS, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the RCF shall obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the RCF to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the Executive Committee of the **Burlington County Municipal Joint Insurance Fund** has determined that renewing their membership in the Residual Claims Fund is in the best interests of the member local units.

NOW, THEREFORE, BE IT RESOLVED that the Fund Commissioners of the **Burlington County Municipal Joint Insurance Fund** does hereby resolve and agree to renew its membership in the Residual Claims Fund for a period of three (3) years, the commencement of which shall be January 1, 2019. For the purpose of determining the term, any portion of the Fund year shall be considered a full year; and

BE IT FURTHER RESOLVED that the **Burlington County Municipal Joint Insurance Fund** hereby adopted the Bylaws of the Residual Claims Fund. Coverage will be provided in accordance with the terms, conditions and limitations as contained in the Residual Claim Fund's Commercial Excess Insurance or Reinsurance, and Bylaws; and,

BE IT FURTHER RESOLVED that the Chairman of the **Burlington County Municipal Joint Insurance Fund**, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the Residual Claims Fund including, but not limited to, the Indemnity and Trust Agreement in order to implement membership

by the **Burlington County Municipal Joint Insurance Fund** in the Residual Claims Fund according to its Bylaws, N.J.S.A. 40A:10-36 et seq.), administrative regulations, and any other statutes or regulations pertaining thereto.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on September 18, 2018.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY:_____ **ATTEST:**_____
CHAIRPERSON SECRETARY

DATED:_____

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
INDEMNITY and TRUST AGREEMENT**

THIS AGREEMENT made this 18th day of September, 2018 between the Municipal Excess Liability Residual Claims Fund, hereinafter referred to as the "Residual Claims Fund", and the **Burlington County Municipal Joint Insurance Fund**, hereinafter referred to as the "FUND".

WITNESSETH:

WHEREAS, several local governmental units have formed a residual claims joint insurance fund as authorized and described in N.J.S.A. 40A:10-36 et seq., and the administrative regulations promulgated pursuant thereto; and,

WHEREAS, the FUND has agreed to become a member of the Residual Claims Fund and to share in the obligations and benefits flowing from such membership with other members of the Residual Claims Fund in accordance with and to the extent provided for in the Bylaws of the Residual Claims Fund, and in consideration of such obligations and benefits to be shared by the membership of the Residual Claims Fund.

NOW, THEREFORE, be it agreed as follows:

- 1.) The FUND accepts the Residual Claims Fund's Bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said Bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
- 2.) The FUND agrees to participate in the Residual Claims Fund with respect to the Fund years and types of insurance listed in the FUND's Resolution to Join.
- 3.) The FUND agrees to become a member of the Residual Claims Fund for an initial period not to exceed three (3) years, the commencement of which shall commence effective January 1, 2019.
- 4.) The FUND certifies that it has not defaulted on any claims if self-insured and has not been cancelled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.

- 5.) In consideration of membership in the Residual Claims Fund, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the Residual Claims Fund, all of whom as a condition of membership in the Residual Claims Fund shall execute a verbatim counterpart of this agreement, and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sum which shall become due to the Residual Claims Fund in accordance with the Bylaws thereof, this agreement, the Residual Claims Fund's Risk Management Plan, or any applicable statute.
- 6.) If the Residual Claims Fund in the enforcement of any part of this agreement shall incur necessary expense, or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the Residual Claims Fund for all such reasonable expenses, fees, and costs on demand.
- 7.) The FUND and the Residual Claims Fund agree that the Residual Claims Fund shall hold all monies paid by the FUND to the Residual Claims Fund as fiduciaries for the benefit of Residual Claims Fund claimants, all in accordance with administrative regulations.
- 8.) The Residual Claims Fund shall establish a Trust Account entitled "Claims or Loss Retention Fund". The Residual Claims Fund shall maintain the Trust Account in accordance with N.J.S.A. 40A:10-36 et seq., N.J.S.A. 40A:5-1, and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense, and excess insurance or reinsurance premiums for such risk or liability or as "surplus" as such term is defined by the administrative regulations.
- 9.) Each FUND who shall become a member of the Residual Claims Fund shall be obligated to execute this agreement.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND

BY: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ **ATTEST:** _____
CHAIRPERSON SECRETARY

DATED: _____



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: September 5, 2018
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REGULATORY AFFAIRS - Perma filed the 2017 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

2019 BUDGET PROCESS – Attached to this report, is the 2019 draft budget. The Finance Committee met on August 30, 2018 and recommended the 2019 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 17, 2018.

2018 DIVIDEND - The Finance Committee is recommending a 2018 dividend of \$1,250,000. Resolution #23-18 authorizing a total return dividend of \$1,250,000 was adopted by the Executive Board.

ENVIRONMENTAL ALERTS - Due to the upcoming seminars and the fast approaching compliance deadlines concerning Underground Storage Tanks and Stormwater Permits, attached are two Environmental Alerts – “NJDEP Issues Revised Tier A and Tier B Stormwater Permits” and “Changes to the New Jersey UST Regulations.”

COVERAGE COMMITTEE – A Coverage Committee meeting will be scheduled in the upcoming weeks to discuss proposed coverage changes to the EJIF coverage form.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 17, 2018 at the Forsgate CC, Jamesburg.

	NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
	2019 PROPOSED BUDGET BASED ON 2010 CENSUS				
	8/28/2018 10:22	2018	2019		
		TOTAL	TOTAL	CHANGE	CHANGE
	I. Claims and Excess Insurance			\$	%
	Claims				
1	Third Party (Non-Site Specific)	301,540	425,660	124,120	41.2%
2	On Site Cleanup (Site Specific)	356,405	246,435	(109,970)	-30.9%
3	Legal Defense	1,044,818	-	(1,044,818)	-100.0%
4	PO Pollution Liability		179,225	179,225	100.0%
5	Tank Systems		224,031	224,031	100.0%
6	DMA Waste Sites (Superfund Buyout)	630,898	1,164,963	534,065	84.7%
7	LFC	14,860	25,424	10,564	71.1%
8	Total Loss Fund	2,348,521	2,265,738	(82,783)	-3.5%
9					
10	II. Expenses, Fees & Contingency				
11	Professional Services				
12	Actuary	62,500	62,500	0	0.0%
13	Attorney	77,205	78,749	1,544	2.0%
14	Auditor	15,959	16,278	319	2.0%
15	Executive Director	285,057	290,758	5,701	2.0%
16	Treasurer	19,683	20,077	394	2.0%
17	Legislative Agent	45,000	45,000	-	0.0%
18	Underwriting Managers	225,776	230,291	4,516	2.0%
19	Environmental Services	433,375	442,043	8,668	2.0%
20	Claims Administration	26,684	27,218	534	2.0%
21					
22	Subtotal - Contracted Prof Svcs	1,191,239	1,212,914	21,675	1.8%
23					
24	Non-Contracted Services				
25	Postage	5,518	5,518	-	0.0%
26	Printing	4,284	4,284	-	0.0%
27	Telephone	2,444	2,444	-	0.0%
28	Expenses contingency	14,934	14,934	-	0.0%
29	Member Testing	8,233	8,233	-	0.0%
30					
31	Subtotal - Non-contracted svcs	35,413	35,413	-	0.0%
32					
33	Subtotal-Contracted/Non-contracted s	1,226,652	1,248,328	21,675	1.8%
34					
35	Excess Aggregate Insurance	549,967	569,216	19,249	3.5%
36					
37	General Contingency	60,759	60,759	-	0.0%
38					
39	Total Exp, Fees & Contingency	1,837,379	1,878,303	40,924	2.2%
40					
41	TOTAL JIF APPROPRIATIONS	4,185,900	4,144,041	(41,859)	-1.0%

Environmental Alert



NJDEP ISSUES REVISED TIER A AND TIER B STORMWATER PERMITS

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

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

What do I need to do first?

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

What else is new for Tier A Municipalities?

Employee Training and Local Public Education

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

Outfall Mapping and Illicit Connection Inspections

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

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

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

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Stormwater Facility Maintenance and Pollution Prevention Measures

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

What is new for Tier B Municipalities?

Stormwater Facility Maintenance and Pollution Prevention Measures

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

Employee Training and Local Public Education

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

Some Subtle Changes

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

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

When will I receive my new permit?

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

Additional information can be found at:

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

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

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

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

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

This newsletter is for information purposes only and does not represent legal or technical advice. If you need a more detailed explanation of this topic or need assistance in interpreting how it may impact your site, the EJIF suggests that you contact the EJIF environmental consultants for further information.

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

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

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Environmental Alert



Photo credit: First Environment, Inc.

Changes to the New Jersey UST Regulations

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

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

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

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

What follows is a brief review of several noteworthy changes.

Underground Storage Tank Facility Certification Questionnaire

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

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

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

New Jersey UST Operator Training

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

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

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

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

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

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

Inspections and Testing

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

- Sumps and dispenser containment systems must be inspected every 30 days for the presence of water and/or product

April 2018

- All spill prevention equipment (e.g., spill buckets, etc.) must be tested every 12 months using vacuum pressure or liquid testing within one year of the adoption of these regulations
- All electrical and mechanical components (e.g., Automatic Tank Monitor (ATM) system probes, software, sensors, and line leak detectors) must be tested annually

Tank Construction Changes

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

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

Please note that this is only a summary of some of the changes in effect under the proposed regulations, specifically those that will impact EJIF members managing USTs. Visit NJDEP's website for a look at the official rule: <http://www.nj.gov/dep/srp/bust/>

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



**New Jersey Municipal Environmental
Risk Management Fund**

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

August 24, 2018

Dear E-JIF member:

We were recently informed that Christopher Gulics of PS&S will be leaving the firm effective August 23, 2018. As you know, PS&S has been assigned to your region as the Environmental Engineer for the E-JIF.

We have been in contact with PS&S and they have assured us that you, our member, will not experience any change in service. The lead contact person will now be Matthew Mee. The service team consists of Matthew Mee and Kristi Sorrentino acting as Senior Project Managers under the supervision of Miguel Salinas, LSRP - PS&S Environmental Division Manager. The EJIF support staff will consist of Sean McCauley and Marissa Magura. The EJIF Team is currently in the process of completing the year-end reporting requirements and are on schedule to complete the required documents.

With regard to the 24-hour emergency response hotline, the first responder is Matthew Mee and the second responder is Kristi Sorrentino in the event Matt is not available.

PS&S has indicated that they will continue to provide the same level of service and are committed to complete their contractual obligations.

If any member experiences any disruption in service, please contact the Executive Director's office immediately.

Their contact information is as follows:

Matthew Mee mmee@psands.com office: 856-335-6011 cell: 201-341-6285 www.psands.com	Kristi Sorrentino ksorrentino@psands.com office: 848-206-2624 cell: 732-513-4653 www.psands.com
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As always feel free to contact the fund office with any questions, concerns that you may have.

RESOLUTION 2018 - ____

**AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE REQUIRED
NEW JERSEY DEPARTMENT OF TAXATION, DIVISION OF REVENUE &
ENTERPRISE SERVICES, RECORDS MANAGEMENT SERVICES FORMS FOR
THE DESTRUCTION OF CLAIMS FILES**

Whereas, the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) has been organized pursuant to NJSA 40A:10-36 et seq.; and

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

Whereas the Fund has received a request from Medlogix, a Managed Care firm that previously contracted with the Fund for Nurse Case Management and Bill Re-pricing Services, to destroy 700 duplicate Telephonic Case Management/Field Case Management files from 2006-2009; and

Whereas, the Fund's current Claims Administrator, Qual Lynx, have copies of all documents that Medlogix has requested permission to destroy; and

Whereas, the retention periods for these files as described above are in accordance with the retention schedules issued by the New Jersey Department of Taxation, Division of Revenue and Enterprise Service, Records Management Services; and

Whereas, the Executive Director was appointed as the Fund's Records Custodian and in this role must execute the required forms prior to them being filed with New Jersey Department of Taxation, Division of Revenue and Enterprise Service, Records Management Services.

Therefore Be It Resolved that the Fund Commissioners here assembled authorize the Executive Director to execute the required New Jersey Department of Taxation, Division of Revenue and Enterprise Service, Records Management Services forms for the destruction of the Telephonic Case Management/Field Case Management files as described herein; and

Be It Further Resolved that copies of this Resolution shall be provided to the Administrator, Claims Administrator, Medlogix, and Fund Attorney of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at
a public meeting held on September 18, 2018

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____
CHAIRMAN SECRETARY

DATE: _____