

AGENDA PACKET



Exercise should be more like
Trick-or Treating: walk 20 feet,
get a piece of candy, walk 30 feet,
get another piece of candy, walk
15 feet, get a piece of candy.....

Tuesday, October 16, 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, October 16, 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 **September 18, 2018** Meeting Minutes.....Pages 1-15
 - B. Adoption of the **September 18, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 16-63
 - A. Lost Time Accident Frequency.....Pages 20-21
 - B. Certificates of Insurance.....Pages 22-25
 - C. Financial Fast Track Report.....Page 26
 - D. Regulatory Filing Checklists.....Pages 27-28
 - E. 2017 Safety Incentive Program Awards.....Page 29
 - F. 2018 Optional Safety Budget.....Page 30
 - G. 2018 Wellness Incentive.....Page 31
 - H. EPL/Cyber Risk Management Budget.....Page 32
 - I. EPL Helpline – Authorized Contact List.....Page 33
 - J. EPL Compliance StatusPage 34
 - K. MEL Cyber Risk Management Plan Compliance Status.....Page 35
 - L. Statutory Bond Status.....Page 36
 - M. Skateboard Park Approval Status.....Page 37
 - N. Capehart & Scatchard Updates.....Pages 38-44
 - O. Elected Officials Training – Save the Date.....Page 45

P.	MEL 2019/2020 Employment Practices Liability Program.....	Pages 46-62
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XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 75
B.	Corner Connection	Pages 76-81
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B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
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F.	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XIV.	Committee Reports	
A.	Safety Committee Meeting Minutes – September 18, 2018.....	Pages 119-160
B.	Finance Committee Meeting Minutes – October 4, 2018.....	Handout
1.	Resolution 2018-_____Authorizing the Executive Director to Establish Accounts for Each Member of the Fund Within the Fund's ACLEF Account and to Transfer the 2018 Dividends Received from the EJIF Fund into the Member Accounts – Motion – Roll Call	Pages 161-162
C.	Strategic Planning Committee Meeting – October 16, 2018.....	Verbal

October 16, 2018

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XV. MEL/RCF/E-JIF Reports

Nothing to Report

XVI. Miscellaneous Business

<p>The next meeting will be held on Tuesday, November 20, 2018 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</p>

XVII. Meeting Open to Public Comment

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

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

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

A. Professionals' Reports

1. Claims Administrator's Report

a. Review of PARs over \$10,000

2. Executive Director's Report

3. Safety Director's Report

4. Solicitor's Report

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

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

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

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

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

SEPTEMBER 18, 2018

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, 1 Hainesport Centre, Rte. 537, Hainesport, New Jersey, on Tuesday, September 18, 2018 at 3:30 PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 3:30PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Michael Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Alternate, Lumberton Twp.**
Rich Meder, **Alternate, Medford Twp.**
Jerry Mascia, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**....arrived 3:38 PM
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Dennis Gonzalez, **Pemberton Township**
Donna Mull, **Pemberton Borough**

Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

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

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the July 17, 2018 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Ms. Jack, seconded by Mr. Cramer, to approve the Open & Closed session meeting minutes of the July 17, 2018 meeting of the Fund as presented. **Motion carried.**

The Closed Session minutes of the July 17, 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 July 17, 2018 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

Lost Time Accident Frequency Report– Mr. Miola stated that the Lost Time Accident Frequency Summary and Statewide Recap for June and July 2018 were included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of July and August 2018 be included as part of the meeting and was included in the agenda packet.

2017 Safety Incentive Program Awards – Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2018. All encumbered funds must be claimed by February 1, 2018.

2018 Optional Safety Budget - Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2018. All encumbered funds must be claimed by February 1, 2018.

2018 Wellness Incentive Program Allowance – Mr. Miola stated that a report detailing the available balance for each member for the 2018 Wellness Incentive Program was included in the agenda packet. He stated that the deadline for claiming or encumbering the funds is November 30, 2018. All encumbered funds must be claimed by February 1, 2018.

Employment Practices Liability Compliance– Mr. Miola asked members to review the attached status report for the member's individual deductibles. He reminded the members that they must update their Plan of Risk Management to be eligible for the lower co-pay and deductible. Currently, there are no towns that are in Compliance, and the deadline to submit your checklist is October 1, 2018.

EPL/Cyber Risk Management Budget – Mr. Miola stated that the JIF has budgeted **\$500** for each member to help offset employment practices and cyber security related expenses. This budget can be a valuable resource in addressing these areas of exposures. He noted that the deadline to claim or encumber these funds is November 30, 2018. All encumbered funds must be claimed by February 1, 2018.

MEL Cyber Risk Management Plan Compliance Status – Mr. Miola noted a new compliance status report regarding the MEL Cyber Risk Management Plan is included in the agenda 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.

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

Financial Fast Track – Mr. Miola noted that the Financial Fast Track Report for June and July, 2018 were included in his report. 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**.

Regulatory Filing Checklists - – Mr. Miola noted that there were two regulatory filing checklists in his report and they provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and monthly basis.

Capehart & Scatchard Updates – Mr. Miola noted that the Capehart & Scatchard updates are in the agenda packet and provide valuable information regarding WC, ADA and FMLA issues.

Statutory Bond Status – Mr. Miola reminded members to review the latest listing of the Statutory Bonds issued by the MEL for JIF members. These are issued to the individual, NOT the position. Members should review this list as some changes might have occurred requiring new bonds to be issued.

Skateboard Park Approval Status– Mr. Miola stated that a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality are included in the agenda packet.

MEL Cyber Risk Management Program– Mr. Miola stated that the MEL has developed a Cyber Risk Management Program that was sent to all members last December. The program includes employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance programs. Members who come into compliance with the program will have a reduced deductible for cyber related claims. If you have any questions, please contact the Executive Director's office.

Quarterly Attendance – Mr. Miola stated that a report detailing attendance records through July of the 2018 Fund Year is included in the agenda packet for the members to review.

Website (www.burlcojif.org) – Mr. Miola noted that the JIF has a website that contains very useful information for the members:

- Directories
 - Fund Commissioners
 - Claims and Safety Contracts
 - Fund Professionals
- Coverage
 - Bulletins
 - Certificates of Insurance/ID Card Requests
 - Sample Indemnification Language
- Safety
 - Bulletins
 - Training Links

Managerial & Supervisory Training – Mr. Miola reminded everyone that one of the requirements of the MEL's 2018/2019 EPL Plan of Risk Management is the training of all member managers & supervisors. Four training sessions have been scheduled in conjunction with the TRICO and 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 11, 2018 sessions are posted to the JIF website. The remaining training has been scheduled on the following date:
September 27, 2018 – Nicolosi's Catering, West Deptford

Renewing Members – Mr. Miola noted As of September 10, 2018 all Members up for Renewal effective January 1, 2019, with the exception of Edgewater Park – which is on the agenda for adoption this month -, have submitted their Renewal Resolution and Agreements to the Executive Directors office.

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

New Member Activity – Mr. Miola stated that there was no new member activity to report.

Mr. Miola then discussed with the Fund requests his office is receiving for an extension on the EPL Program deadline of October 1, 2018. Mr. Forlenza explained this is the deadline put into place by the MEL, so that come November, Budgets can be properly developed and Assessments allocated correctly and timely.

The Executive Committee held a brief discussion and approved the extension of the October 1, 2018 deadline to November 1, 2018, for justifiable reasons.

Motion by Ms. Jack, seconded by Mr. Cramer, to extend the 2019/2020 EPL Compliance deadline of October 1, 2018 to November 1, 2018 as presented.

Mr. Forlenza noted that should someone call the Executive Directors office asking for an extension, his office will notify the MEL of the approved extension date.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there was one (1) closed case(s) for the month of September, 2018 and he reviewed the claim with the Committee.

SAFETY DIRECTOR'S REPORT

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

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

Safety Director's Bulletins – He noted that there were four (4) bulletin(s) included in the agenda, along with one (1) Law Enforcement Bulletin in regards to the Below 100 Training

- *Sanitation Best Practices*
- *Buckle Up*
- *Fatalities from Distracted Driving*
- *Crossing Guard Safety*

2019 Class Request List – He noted that the deadline to request a class has been extended to September 28, 2018.

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 – September

Mr. Roselli presented the *Lessons Learned from Losses* for September which reviewed Safe Lifting and noted that lifting injuries are one of the most common claims reported.

He noted that most times, the injury occurs simply because the employee does not take a moment to determine the proper way to lift something and noted the S.M.A. R. T. method:

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.

Qual-Lynx Supervisor Changes Memo

Mr. Roselli referenced a memo included in the agenda packet announcing the following changes to Qual-Lynx Supervisors:

Ms. Davidson has taken a new position within Qual-Lynx and the Assistant Supervisor, Tammy Langsdorf, will be filling in for her until a formal replacement is announced. Ms. Davidson will continue to be a resource to guide this transition.

Ms. Maclean has taken a new position within Qual-Lynx, and Ms. Mooney has moved into her position as Liability Supervisor. Qual-Lynx is currently searching for a candidate to fill Ms. Mooney's old position.

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:

- Ms. Schiffer stated that in regards to Mr. Roselli's report, a strong core is also required to avoid lifting injuries as it only takes 4.5 lbs to buckle the spine, so be sure to take care of your back.
- Ms. Schiffer noted she was pleased with all of the activities planned by the member towns, and some of the new Wellness Committees that have formed.
- Ms. Schiffer noted if your town is hosting any type of Wellness event, please let her know so she can keep track of who is doing what, and what ideas she can pass onto other towns.

- Wellness Incentive Allowances must be encumbered by November 30, 2018, and used by February 1, 2018, so if you haven't planned any wellness activities for the end of this year, be sure to encumber the money.
- September Wellness Newsletter** - She noted that the September Wellness Newsletter was included in her report.
- Included with her report were two (2) Spotlight Shout Outs: Hainesport for putting together a Healthy Smoothie Demonstration each month, and Medford for establishing a new Wellness Committee and holding the Water Challenge, Lunch and Learns, and Smoothie Demonstrations to name a few!

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

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for July and August, 2018.

Lost Time v. Medical Only Cases

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

	July	August	YTD
<i>Lost Time</i>	3	2	28
<i>Medical Only</i>	8	13	79
<i>Report Only</i>	1	9	45
<i>Total Intakes</i>	12	24	152
<i>Report Only % of Total</i>	8.3%	37.5%	29.6%
<i>Medical Only/Lost Time Ratio</i>	73:27	87:13	74:26
<i>Average Days to Report</i>	1.2	1.4	3.2

Transitional Duty Report

Ms. Beatty stated that due to a report running issue and incorrect data, this report is not available this month, but will be presented in October.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	July	August
<i>Bill Count</i>	181	118
<i>Original Provider Charges</i>	\$489,210	\$119,656
<i>Re-priced Bill Amount</i>	\$119,382	\$40,673
<i>Savings</i>	\$369,379	\$78,983

<i>% of Savings</i>	<i>75.5%</i>	<i>66%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>93.4%</i>	<i>91.5%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>96.9%</i>	<i>94.7%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>94.7%</i>	<i>93.8%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>99.6%</i>	<i>98.7%</i>

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

TREASURER'S REPORT

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

Investment Interest

Interest received or accrued for the reporting period totaled \$ 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 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 four (4) obligations with maturities greater than one year and six (6) obligations with maturities less than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$12,009.87	\$95,702.85
Overpayment Reimbursements	\$.00	
FY 2018 Premium Assessments	\$3,740,163.00	

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

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

Cash Activity for the Period

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 an increase in the fund balance of \$2,627,885.42.

Loss Run Payment Register – July & August 2018

Mr. Tontarski stated that 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 \$698,693.37. The claim detail shows 733 claim payments issued.

Bill List – Ratification of August 2018

For the Executive Committee's consideration, Mr. Tontarski presented the August 2018 Bill List in the amount of \$597,338.81.

Bill List – September 2018

For the Executive Committee's consideration, Mr. Tontarski presented the September 2018 Bill List in the amount of \$81,212.40.

Chair Keller entertained a motion to approve the July and August 2018 Loss Run Payment Register, ratify the August 2018 Bill List in the amount of \$597,338.81, and approve the September 2018 Bill List in the amount of \$81,212.40 as presented

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

Motion by Ms. Jack, seconded by Mr. McMahon, to approve the *July and August 2018 Loss Run Payment Register, ratify the August 2018 Bill List in the amount of \$597,338.81 and approve the September Bill List in the amount of \$81,212.40* as presented.

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

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

STRATEGIC PLANNING COMMITTEE

Ms. Forlenza stated that the Committee met on July 17, 2018 and a verbal report was given at that time by Ms. Burger. He also noted a copy of the meeting minutes was included in the agenda packet.

FINANCE COMMITTEE

Mr. Forlenza stated that the Committee met on August 15, 2018 and a copy of the meeting minutes were included in the agenda packet and highlighted the following items:

He asked everyone to please review the *Interim Financials* as of 6/30/18, and noted the Fund's Net Current Surplus of \$11,655,663 which is slight increase of \$57,315 since 3/31/18. He then referenced each Fund Year's budget from 2014-2017 and stated the total surplus in the Closed Year account is \$6,144,515.00.

Mr. Forlenza then referenced a fairly extensive discussion on the Firefighters WC Compensation Cancer Presumption Legislation, which is something the Finance Committee is discussing in depth. Should this legislation pass, it could mean a potential substantial annual cost to the BURLCO JIF of \$4,152,375. He noted the MEL is working with the Assembly Majority office trying to get amendments to the legislation to lessen its potential financial impact. As we are uncertain of the outcome of this legislation, the Finance Committee is reviewing recommendations should this cause a financial impact for 2020.

Mr. Forlenza noted the Committee reviewed the 2019 Budget, inclusive of Excess Premiums. He noted that the MEL is holding a lot of line items flat right now in anticipation of the Firefighters WC Legislation.

Mr. Forlenza explained that the Fund's EPL/POL 5 Year Loss Ratio has increased over the past several years. The BURLCO JIF EPL/POL Loss Ratio is currently approximately 60%. As a result, the Fund might see an increase in these premiums since break even for this line of coverage is 55%.

A thorough review of the vendors and their requests for the 2019 Budget, along with several Assessment Strategies for renewing and non-renewing members, were also reviewed.

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

Resolution 2018-37 – 2018-40

Mr. Forlenza stated that the Finance Committee recommended the release of \$700,000 in surplus to the members from Fund Years 2005-2013.

Chair Keller entertained a motion to approve the **Resolution 2018-37**, Authorizing Refund of Closed Year Accounts (2005-2013) Surplus as presented; and

Resolution 2018-38, to Renew membership in the MEL; and

Resolution 2018-39, to Renew membership in the RCF; and

Resolution 2018-40, 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 by Ms. Jack, seconded by Mr. Wolbert, to approve the *Resolutions 2018-37, 2018-38, 2018-39, and 2018-40*, as presented.

ROLL CALL	Yeas
	Amanda Somes, Bass River Twp
	Rich Wolbert, Beverly City
	Grace Archer, Bordentown City
	Michael Theokas, Bordentown Twp
	Glenn McMahon, Chesterfield Twp
	Mike Templeton, Delanco Twp
	Patricia Hansell, Fieldsboro Borough
	Richard Brook, Florence Twp
	Paula Kosko, Hainesport Twp
	Brandon Umba, <i>Alternate</i> , Lumberton Twp
	Rich Meder, <i>Alternate</i> , Medford Twp
	Jerry Mascia, Mt. Laurel Township
	Mary Picariello, North Hanover Twp
	John Gural, Palmyra Borough
	Meghan Jack, Riverside Twp
	David Matchett, Shamong
	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.

MEL Fiduciary Disclosure

Mr. Forlenza stated that the MEL Fiduciary Disclosure was included in the agenda packet for the members to review and is a memo put out each year simply stating the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency. As a result, be aware of any potential additional assessments should the MEL become insolvent.

MEL REPORT

Ms. Jack stated the MEL met on September 5, 2018 and a copy of the meeting minutes was included in the agenda packet. She then highlighted the following:

The MEL has released the 2019 budget, and there is an overall 2% increase as they are holding flat in anticipation of the Fire Fighters Cancer Presumption Bill.

Included in the 2% increase is budgeted monies under the EPL/POL for the expanded Land Use Coverage.

Ms. Jack noted to the Committee that the MEL has asked each JIF to adopt the Resolution in regards to the Fire Fighters Cancer Presumption Act, and asked Mr. Forlenza if that Resolution had made its way to the Executive Directors office. Mr. Forlenza stated it is something they are aware of and that all members should have received an email containing a model Resolution indicating opposition to the pending Legislation. He stated that he believes there is a reluctance to adopt the Resolution by the Elected Officials as they don't want to seem "anti-fire fighter". Ms. Jack noted the MEL would like the JIF to adopt this resolution as well. Mr. Jack noted she would follow up with the MEL.

MEL Bulletin: OPMA

Ms. Jack noted this bulletin was a handout and reviewed updated verbiage in regards to the Open Public Meetings Act for Section 5 of your Policies and Procedures manual.

RCF REPORT

Mr. Matchett stated that the Residual Claims Fund met on September 5, 2018 and the minutes were included in the agenda packet. He did note the RCF has changed the language in the Renewal Resolution, now stating that when you renew either in the MEL, RCF, or EJIF, it is considered a joint purchasing agreement.

EJIF REPORT

Ms. Jack stated that the Environmental JIF met on September 5, 2018 and noted the minutes were included in the agenda packet. She highlighted the following:

The 2019 Budget was introduced which shows a decrease of 1% from 2018.

Ms. Jack noted a handout from the EJIF noting dates/times/location of various 2018 workshops regarding a number of changes to Under Ground Storage Tanks and Storm Water Compliance.

EJIF PS&S Service Team Memo

Ms. Jack noted this was a handout and lists new contacts for PS&S, which is the Environmental Engineer for the EJIF. She asked that everyone please make note of the new contact information.

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, October 16, 2018 at 3:30 PM** at the **Hainesport Municipal Building, Hainesport, NJ.**

PUBLIC COMMENT

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

Chair Keller opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2018-41

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

Motion by Mr. Gural, seconded by Mr. Wolbert, to Adopt ***Resolution #2018-41***. All in favor. Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>Property</i>	<i>General Liability</i>	<i>Auto Liability</i>
<i>2018119837</i>	<i>2019148405</i>	<i>001229173</i>	<i>2018144699</i>
<i>2018125979</i>			
<i>2018146046</i>			
<i>001222867</i>			
<i>001220912</i>			
<i>2018146837</i>			
<i>001256764</i>			
<i>001256216</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* Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**

Michael Theokas, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp**
Brandon Umba, *Alternate*, **Lumberton Twp**
Rich Meder, *Alternate*, **Medford Twp**
Jerry Mascia, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
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 two (2) abandonment of Subrogation claim(s) presented in Closed Session.

#001256216 - \$899.91

#001256764 - \$5,182.63

Motion by Mr. McMahon, seconded by Ms. Jack, to authorize to Abandon Subrogation as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Michael Theokas, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, **Edgewater Park Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
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.

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the September 18, 2018 meeting of the BURLCO JIF.

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

The meeting was adjourned at 4:39 PM.

Kris Kristie,
Recording Secretary for

Meghan Jack,
Fund Secretary



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: October 16, 2018
Re: **Executive Director's Report**

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

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

B. Certificates of Insurance (pgs. 22-25)

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

C. Financial Fast Track Report (pg. 26)

The Financial Fast Track Report as of August 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 August 31, 2018 was **\$11,869,308.**

D. Regulatory Filing Checklists (pgs. 27-28)

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.

E. 2017 Safety Incentive Program Awards (pg. 29)

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.**

F. 2018 Optional Safety Budget (pg. 30)

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.**

G. 2018 Wellness Incentive Program Allowance (pg. 31)

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.**

H. EPL/Cyber Risk Management Budget (pg. 32)

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.

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. Employment Practices Liability Compliance – (pg. 34)

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

K. MEL Cyber Risk Management Plan Compliance (pg. 35)

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.

L. Statutory Bond Status (pg. 36)

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

M. Skateboard Park Approval Status (pg. 37)

Enclosed, The MEL has established a process, outlined in MEL Coverage Bulletin **2018-09**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

N. Capehart & Scatchard Updates (pgs. 38-44)

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.

O. Elected Officials Seminars – Save the Date (pg. 45)

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2019 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2019. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2019 MEL Assessment. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about October 5, 2018. Invitations/RSVP's for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in early November. The trainings have been scheduled on the following dates:

December 6, 2018 - Merighi's Savoy Inn, Vineland
January 31, 2019 - Nicolosi's Catering, West Deptford
February 6, 2019 - Merighi's Savoy Inn, Vineland
March 21, 2019 - O'Connor's American Bar & Grille, Eastampton

P. MEL 2019/2020 Employment Practices Liability Program (pgs. 46-62)

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 regarding the Program was sent on September 10, 2018. Members that update their loss control programs by November 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 November 1, 2018 will be subject to a 20% surcharge on this line of coverage. In addition, employment related claims will have a minimum deductible of \$100,000 per claim plus a co-pay of 20% on the first \$2,500,000 of a loss. Members submitting this form after the November 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 receiving a surcharge will be ineligible for reimbursement of the surcharge until the following year if the members plan is not approved by January 1, 2019. 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.

Q. Attendance 3rd Qtr. (pg. 63)

A report detailing attendance records through the 3rd Qtr. of the 2018 Fund Year is attached for your review.

R. 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!

S. New Member Activity

Nothing to Report.

Burleo JIF										
2018 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF August 31, 2018										
			# CLAIMS	Y.T.D.	2018	2017	2016			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	8/31/2018	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2018 - 2016
1	75 BEVERLY		0	0	0.00	0.00	11.76	1 BEVERLY		3.90
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		0.74
4	83 MEDFORD TOWNSHIP		0	0	0.00	0.74	1.54	4 MEDFORD TOWNSHIP		0.85
5	84 RIVERSIDE		0	0	0.00	0.00	4.88	5 RIVERSIDE		1.82
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		0.72
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		1.07
11	600 BORDENTOWN TOWNSHIP		0	0	0.00	1.36	2.74	11 BORDENTOWN TOWNSHIP		1.54
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		0.82
14	651 WOODLAND		0	0	0.00	0.00	2.78	14 WOODLAND		1.05
15	679 FIELDSBORO		0	0	0.00	0.00	0.00	15 FIELDSBORO		0.00
16	82 MANSFIELD TOWNSHIP B		0	1	1.58	1.00	0.00	16 MANSFIELD TOWNSHIP B		0.77
17	76 DELANCO		0	1	1.72	1.42	3.17	17 DELANCO		2.09
18	373 SOUTHAMPTON		0	1	1.90	1.15	0.00	18 SOUTHAMPTON		0.89
19	86 TABERNACLE		0	1	1.97	0.00	0.00	19 TABERNACLE		0.59
20	601 NORTH HANOVER		0	1	2.22	0.00	1.71	20 NORTH HANOVER		1.22
21	532 WESTAMPTON		0	2	2.23	0.00	5.43	21 WESTAMPTON		2.37
22	79 FLORENCE		0	2	2.93	1.00	3.05	22 FLORENCE		2.24
23	576 MOUNT LAUREL		0	5	3.07	1.80	0.74	23 MOUNT LAUREL		1.69
24	77 DELRAN		0	2	3.09	1.00	0.00	24 DELRAN		1.13
25	78 EDGEWATER PARK		0	1	3.53	2.27	2.53	25 EDGEWATER PARK		2.68
26	650 PALMYRA		0	2	3.97	2.78	0.00	26 PALMYRA		2.04
27	208 PEMBERTON		2	8	6.14	3.53	6.93	27 PEMBERTON		5.42
Totals:			2	27	1.90	1.19	1.96			1.65
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 August 30, 2017 0.94										

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		August 31, 2018		
	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
SUBURBAN MUNICIPAL	1.28	1.22	2.36	1.67
MORRIS	1.44	1.33	2.07	1.62
BERGEN	1.51	1.44	1.65	1.54
MONMOUTH	1.51	1.85	1.44	1.62
CENTRAL	1.59	1.60	1.68	1.63
N.J.U.A.	1.78	2.04	3.10	2.36
TRI-COUNTY	1.84	1.99	2.37	2.08
BURLINGTON	1.90	1.19	1.96	1.65
NJ PUBLIC HOUSING	2.02	2.27	2.18	2.17
OCEAN	2.02	2.44	2.17	2.24
SUBURBAN ESSEX	2.07	1.80	1.80	1.86
CAMDEN	2.20	1.88	1.39	1.75
SOUTH BERGEN	2.42	1.94	2.35	2.21
PROF MUN MGMT	2.50	2.14	1.97	2.15
ATLANTIC	2.51	1.92	2.66	2.31
AVERAGE	1.91	1.80	2.08	1.92
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 8/22/2018 To 9/24/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Mansfield Township School I - Township of Mansfield	District 200 Mansfield Road East Columbus, NJ 08022	RE: Youth soccer from August 15, 2018 through November 30, 2018.	8/23/2018 #1957755	GL AU EX WC OTH
H - TD Equipment Finance, Inc Its I - Township of Edgewater Park	Successors & Assigns ("Lessor") 1006 Astoria Blvd Cherry Hill, NJ 08003	RE: Equipment Lease #40147272 Cost \$98,156.00 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies, and is included as a Loss Payee on the above-referenced Automobile Liability Policy if required by written contract. Certificate Holder is included as a Lender's Loss Payee on the above-referenced Property Policy if required by written contract.	8/28/2018 #1959387	GL AU EX WC OTH
H - FIRST PRESBYTERIAN CHURCH I - Township of Lumberton	101 BRIDGEBORO RD Moorestown, NJ 08057	FIRST PRESBYTERIAN CHURCH is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	8/28/2018 #1958294	GL AU EX WC
H - Greater Wildwood Tourism I - Burlington County Municipal JIF	Improvement & Development Authority NJSEA;4501 Boardwalk Wildwood, NJ 08260-0217	The Greater Wildwood Tourism Improvement and Development Authority, the New Jersey Sports & Exposition Authority, SMG, Delaware North Companies & Their Respective members, directors, officers & employees are included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (Bbut only as respects to the sole negligence of the insured) Conduct Managerial & Supervisory Training AM & PM Sessions on Sept. 11, 2018.	8/30/2018 #1967628	GL AU EX WC
H - Greater Wildwood Tourism I - Member Towns of the Burlington County	Improvement & Development Authority NJSEA;4501 Boardwalk Wildwood, NJ 08260-0217	The Greater Wildwood Tourism Improvement and Development Authority, the New Jersey Sports & Exposition Authority, SMG, Delaware North Companies & Their Respective members, directors, officers & employees, and Burlington County Municipal JIF are included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the insured) Conduct Managerial & Supervisory Training AM & PM Sessions on Sept. 11, 2018.	8/30/2018 #1969004	GL AU EX WC
H - Southampton Township Board of I - Township of Southampton	Education 177 Main Street Southampton, NJ 08088	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises the annual Christmas Concert to be held on Saturday, December 8, 2018	8/31/2018 #1970945	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 8/22/2018 To 9/24/2018

H - MIJO d/b/a Springfield Golf I - Township of Springfield	Center 855 Jacksonville-Mt. Holly Rd Eastampton, NJ 08060	Insurer A: Property Policy #: BUR191101-92 Policy Term: 01/01/2018 - 01/01/2019 Limits: Real & PP "All Risk" 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 the Rental of golf cart for use at the Mercer County Italian Festival by the Jacksonville Volunteer Fire Co. from September 7, 2018 through September 9, 2018.	9/5/2018 #1977225	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	Insurer A: JIF Crime Bond / Policy #BUR191101-92/Policy Term: 01/01/2018-19 / Limits \$50,000 Insurer B: MEL Excess / Policy # MEL01190188/ Policy Term: 01/01/2018-19 / Limits:\$950,000 XS \$50,000 Insurer B: MEL Stat Bond / Policy #MEL01190188 / Policy Term: 01/01/2018-19 / Limits: \$1,000,000 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 the Rental of golf cart for use at the Mercer County Italian Festival by the Jacksonville Volunteer Fire Co. from September 7, 2018 through September 9, 2018.	9/5/2018 #1977228	GL AU EX WC OTH
H - State of New Jersey Department I - Burlington County Municipal JIF	of Health & Senior Services Office of Emergency Medical Services, PO Box 360 Trenton, NJ 08625	Evidence of Insurance. Delanco Emergency Squad is a part of Township of Delanco	9/6/2018 #1978362	GL AU EX
H - State of New Jersey Department I - Delanco Emergency Squad	of Health & Senior Services Office of Emergency Medical Services, PO Box 360 Trenton, NJ 08625	Evidence of Insurance. Delanco Emergency Squad is a part of Township of Delanco	9/6/2018 #1978366	GL AU EX WC
H - TD Equipment Finance, Inc., its I - Township of Edgewater Park	successors and assigns 1006 Astoria Blvd. Cherry Hill, NJ 08003	Evidence of Insurance with respect to Lease #40147272	9/6/2018 #1978700	GL AU EX WC OTH
H - TD Equipment Finance Inc. its I - Township of Edgewater Park	successors and assigns 1006 Astoria Blvd Cherry Hill, NJ 08003	Evidence of Insurance with respect to Equipment Lease #40147272 Cost \$98,156.00 for (2)Ford Explorer Interceptor Utility AWD 4DR Vehicle with Emergency Equipment VIN# 1FM5K8AR5JGB47818 and VIN #1FM5K8AR7JGB59811.	9/7/2018 #1978827	GL AU EX WC OTH
H - Springfield Township BOE I - Township of Springfield	2146 Jacksonville-Jobstown Rd. Jobstown, NJ 08041	Evidence of Insurance with respect to use of the Springfield Township School by the Springfield Township Recreation for various recreation activities/sports for the 2018 season.	9/11/2018 #1981028	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 8/22/2018 To 9/24/2018

H - SealMaster I - Township of Lumberton	6853 Ruppsville Road Allentown, PA 18106	RE: Description of item being leased: Make: SealMaster Crack Pro260, weight 5,000lbs, replacement value \$55,000. Trailered Tandem Axle, 260 Gallon Diesel Fired Oil Jacketed Melter/Applicator	9/18/2018 #1984708	GL AU EX OTH
H - SealMaster I - Township of Lumberton	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 items being leased: Make: SealMaster Crack Pro260, weight 5,000lbs, replacement value \$55,000. Trailered Tandem Axle, 260 Gallon Diesel Fired Oil Jacketed Melter/Applicator	9/18/2018 #1984832	GL AU EX WC OTH
H - Simon Iredale I - Township of Medford	38 S. Main St Medford, NJ 08055	Evidence of Insurance with respect to use of premises at 38 S. Main St on 09/20/18 for township sponsored food truck event	9/18/2018 #1985112	GL AU EX WC
H - NJ Department of Health I - Township of Mansfield	Office of Emergency Medical Services PO Box 360 Trenton, NJ 08625	Evidence of Insurance.	9/19/2018 #1985260	GL AU EX WC
H - Springfield Township BOE I - Township of Springfield	2146 Jacksonville-Jobstown Rd. Jobstown, NJ 08041	MEL Excess MEL01190187 01/01/2019 01/01/2020 \$950,000 XS \$50,000 POL/EPL QJA0100503 01/01/2019 01/01/2020 \$2,000,000 EA/Ag Springfield Township 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 the Springfield Township School by the Springfield Township Recreation for various recreation activities/sports for the period of 9/19/2018 through 9/19/2019.	9/19/2018 #1985430	GL AU EX WC OTH
H - Family Fun Works, LLC I - Township of Lumberton	19 Kohomo Avenue Erial, NJ 08081	Evidence of Insurance for Family Fun Works, LLC as respects to amusement devices supplied to the Township of Lumberton for the Lumberton Fall Festival & Paddle event on September 22, 2018 from 9am - 3pm.	9/20/2018 #1985566	GL AU EX WC
H - New Jersey Department of Health	Office of Emergency Medical Services P.O. Box 360	Evidence of Insurance for Lumberton Emergency Squad	9/21/2018	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 8/22/2018 To 9/24/2018

I - Township of Lumberton	Trenton, NJ 08625		#1987274	
Total # of Holders: 20				

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

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	624,554	4,996,435	105,190,993	110,187,428
2. CLAIM EXPENSES				
Paid Claims	316,856	2,131,912	39,366,608	41,498,520
Case Reserves	(251,809)	184,030	2,797,031	2,981,061
IBNR	315,230	140,004	2,178,783	2,318,787
Recoveries	-	-	-	-
TOTAL CLAIMS	380,276	2,455,946	44,342,422	46,798,368
3. EXPENSES				
Excess Premiums	225,048	1,638,098	28,049,952	29,688,050
Administrative	93,686	803,587	17,543,110	18,346,697
TOTAL EXPENSES	318,734	2,441,685	45,593,062	48,034,747
4. UNDERWRITING PROFIT (1-2-3)	(74,456)	98,804	15,255,509	15,354,313
5. INVESTMENT INCOME	54,940	187,612	3,662,361	3,849,973
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	(19,516)	286,417	19,479,609	19,766,026
8. DIVIDEND	0	0	7,896,718	7,896,718
9. STATUTORY SURPLUS (7-8)	(19,516)	286,417	11,582,891	11,869,308

SURPLUS (DEFICITS) BY FUND YEAR

Closed	17,647	61,512	6,104,742	6,166,254
MEL JIF Retro	515	1,765	486	2,251
2014	(32,861)	(294,561)	1,509,851	1,215,290
2015	5,304	15,164	990,470	1,005,634
2016	7,330	134,180	1,671,115	1,805,295
2017	8,750	520,558	1,306,227	1,826,785
2018	(26,201)	(152,201)		(152,201)
TOTAL SURPLUS (DEFICITS)	(19,516)	286,417	11,582,891	11,869,308
TOTAL CASH				19,808,658

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	855	32,849,243	32,850,098
FUND YEAR 2014				
Paid Claims	2,933	379,572	2,321,110	2,700,682
Case Reserves	35,682	(50,842)	562,323	511,481
IBNR	0	(13,655)	89,912	76,257
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	38,615	315,075	2,973,346	3,288,420
FUND YEAR 2015				
Paid Claims	32,472	256,123	2,172,321	2,428,444
Case Reserves	(27,214)	(232,612)	966,449	733,837
IBNR	(5,257)	(19,792)	142,787	122,995
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	0	3,719	3,281,557	3,285,276
FUND YEAR 2016				
Paid Claims	60,354	281,646	1,388,618	1,670,263
Case Reserves	(69,736)	(205,535)	673,097	467,562
IBNR	9,383	(183,898)	469,344	285,446
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(107,788)	2,531,059	2,423,272
FUND YEAR 2017				
Paid Claims	13,380	332,413	635,315	967,729
Case Reserves	(9,417)	(66,549)	595,161	528,612
IBNR	(3,962)	(755,072)	1,476,740	721,668
Recoveries	0	0	0	0
TOTAL FY 2017 CLAIMS	0	(489,207)	2,707,216	2,218,009
FUND YEAR 2018				
Paid Claims	207,718	881,303		881,303
Case Reserves	(181,124)	739,568		739,568
IBNR	315,066	1,112,421		1,112,421
Recoveries	0	0		0
TOTAL FY 2018 CLAIMS	341,661	2,733,292		2,733,292
COMBINED TOTAL CLAIMS	380,276	2,455,946	44,342,422	46,798,368

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 September

ITEM	FILING STATUS
Meeting Minutes	10/17/18
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	10/1/19	5/1/15	9/1/19	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	8/1/19	N/A	N/A	N/A
Claims Administrator - Qual-Lynx	X	7/1/19	5/1/18	10/1/19	12/31/18
Managed Care - QualCare	X	7/1/19	N/A	10/1/19	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

**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			2,157.50				2,600.00	0.00
North Hanover	1,975.00					1,975.00									1,975.00	0.00
Palmyra	1,975.00					1,975.00									1,975.00	0.00
Pemberton Boro.	1,650.00				1,650.00										1,650.00	0.00
Pemberton Twp.	2,600.00				2,600.00										2,600.00	0.00
Riverside	1,975.00														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	\$2,157.50	\$0.00	\$0.00	\$0.00	\$31,800.00	\$21,025.00

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

Burlington County Municipal Joint Insurance Fund 2018 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid 2018	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	995.00															0.00	995.00
Beverly	1,595.00															0.00	1,595.00
Bordentown City	1,595.00															0.00	1,595.00
Bordentown Twp.	2,660.00															0.00	2,660.00
Chesterfield	995.00															0.00	995.00
Delanco	1,595.00							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						1,915.76					4,645.00	0.00
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										995.00					995.00	0.00
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	\$2,910.76	\$0.00	\$0.00	\$0.00		13,083.00	38,212.00

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

Burlington County Municipal Joint Insurance Fund 2018 Wellness Incentive Program																	
																Total	Remaining Balance
Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid 2018	Date of Encumbrance	Paid	
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			223.21					357.63	392.37
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										1,182.31					1,182.31	317.69
North Hanover	750.00					143.18					143.98					287.16	462.84
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		33.73					103.72	646.28
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	\$1,583.23	\$0.00	\$0.00	\$0.00		3,459.07	17,790.93

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	Date Encumbered
Bass River	500.00														500.00	
Beverly	500.00														500.00	
Bordentown City	500.00														500.00	
Bordentown Twp.	500.00							500.00							-	
Chesterfield	500.00														500.00	
Delanco	500.00														500.00	
Delran	500.00														500.00	
Edgewater Park	500.00														500.00	
Fieldsboro	500.00														500.00	
Florence	500.00														500.00	
Hainesport	500.00										300.00				200.00	
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	\$1,000.00	\$500.00	\$0.00	\$1,300.00	\$0.00	\$0.00	\$0.00	\$10,700.00	

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

EPL Helpline

Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	Amanda Somes, Clerk	NA
Beverly City	Rich Wolbert	Sheri Hannah
Bordentown City	Grace I. Archer, Deputy City Clerk	Margaret Peak
Bordentown Township	Colleen Eckert, Clerk	N/A
Chesterfield Township	Glenn McMahon	Caryn Hoyer
Delanco Township	Richard Schwab, Administrator	Janice M. Lohr, Clerk
Delran Township	Jeffrey S. Hatcher, Administrator	Jamey Eggers, Clerk
Edgewater Park Township	Colleen Treusch, Administrator	Gene DiFilippo, Police Chief
Florence Township	Richard A. Brook, Administrator	Tom Sahol, Asst. Twp Administrator
Hainesport Township	Paula Kosko	Donna Kilburn
Lumberton Township	Brandon Umba, Administrator	Gina Simon
Mansfield Township	Linda Semus, Clerk	Bonnie Grouser, Treasurer
Medford Township	Dawn Bielec	Kathy Burger
Mount Laurel Township	Meredith Tomczyk	Jerry Mascia
North Hanover Township	Mary Picariello	
Palmyra Borough	John Gural, Administrator	Scott Pearlman
Pemberton Borough	Donna Mull, Clerk	Kathy Smick, Deputy Clerk
Pemberton Township	Dennis Gonzalez	Michele Brown
Riverside Township	Meghan Jack, Administrator	Susan Dydek
Shamong Township	Susan Onorato, Clerk	Joanne Robertson
Southampton Township	Kathy Hoffman	Charles E. Oatman
Springfield Township	Paul Keller, Administrator	Patricia Clayton, Clerk
Tabernacle Township	Douglas Cramer	LaShawn Barber
Westampton Township	N/A	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

MEL Cyber Risk Management Compliance Checklist

JIF	Entity	No Submission	Failed	Tier 1	Tier 2
Burlico	Borough of Fieldsboro	X			
Burlico	Borough of Palmyra	X			
Burlico	Borough of Pemberton	X			
Burlico	Borough of Wrightstown	X			
Burlico	City of Beverly	X			
Burlico	City of Bordentown	X			
Burlico	Township of Bass River			8/27/2018	8/27/2018
Burlico	Township of Bordentown	X			
Burlico	Township of Chesterfield	X			
Burlico	Township of Delanco	X			
Burlico	Township of Delran	X			
Burlico	Township of Edgewater Park	X			
Burlico	Township of Florence	X			
Burlico	Township of Hainesport	X			
Burlico	Township of Lumberton	X			
Burlico	Township of Mansfield	X			
Burlico	Township of Medford	X			
Burlico	Township of Mount Laurel	X			
Burlico	Township North Hanover	X			
Burlico	Township of Pemberton	X			
Burlico	Township of Riverside	X			
Burlico	Township of Shamong	X			
Burlico	Township of Southampton	X			
Burlico	Township of Springfield	X			
Burlico	Township of Tabernacle	X			
Burlico	Township of Westampton	X			
Burlico	Township of Woodland	X			

MEL STATUTORY BONDS as of 10/1/18

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 Emergent	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-Jayou	Tax Collector	01/01/07
651	BURL	WOODLAND	Kathleen Rosmando	Treasurer	06/06/13
651	BURL	WOODLAND	Nancy Seeland	Tax Collector	01/01/15
636	BURL	WRIGHTSTOWN	Ronald A. Ghrist	Treasurer	01/01/10
636	BURL	WRIGHTSTOWN	Jeffrey C. Elsasser	Tax Collector	11/01/16

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

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

Last Update: 10/9/2018

A Capehart Scatchard Blog

Full Salary Provisions Under New Jersey Workers' Compensation

John H. Geaney September 14, 2018 Workers' Comp 0 Comments

Employees who are out of work due to work injuries or illnesses are eligible for temporary disability benefits at a rate of 70% of wages subject to an annual maximum. In 2018 that maximum is \$903 per week. That means that the employee who earns \$2,000 per week or even \$20,000 per week is limited to \$903 per week in temporary disability benefits. But a substantial number of New Jersey employees – particularly public sector employees – receive full salary during their period of work absences and are not limited to the annual maximum.

There are two categories of full salary employees: those who receive full salary by statute and those who receive full salary by collective bargaining agreement. The difference is significant and is important to understand.

Full Salary By Statute

One very large group of New Jersey employees receives full salary by statute – employees of boards of education. Under N.J.S.A. 18A:30-2.1, a board of education employee receives full salary for one year from the date of injury. So an experienced teacher, for example, earning \$1,800 per week receives full salary for up to one year from the date of injury. Here is the part that is not well known: *that teacher also has no state or federal taxes taken out of the paycheck!* Clearly, that was not the intention of the New Jersey legislature in passing this statute. The IRS, however, has issued opinions that have resulted in a windfall to education employees such that they actually earn substantially more than they did while working.

How did this happen? The explanation is really quite simple. Workers' Compensation laws are not taxed. The IRS interprets N.J.S.A. 18A:30-2.1 as a workers' compensation law because it is a statute passed by the legislature. The law provides full salary compensation to those education employees who are injured at work for one year. The IRS therefore concludes that the entire full salary payment is not taxable. What is the result? Board of education employees keep virtually their whole paycheck while out on workers' compensation absences up to one year, making more than they did while working.

Full Salary By Collective Bargaining Agreement

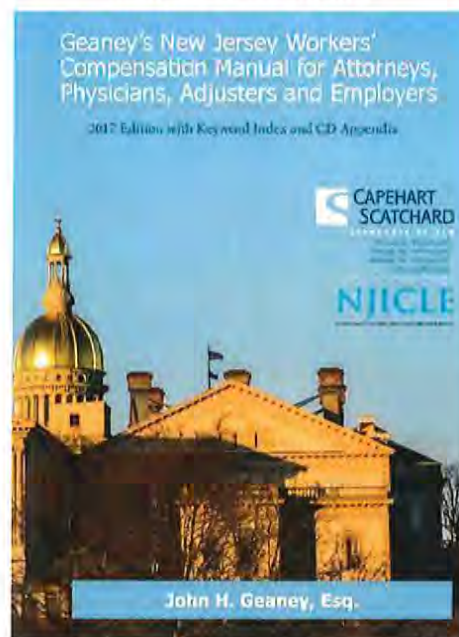
The other large category of employees which receives full salary does so by collective bargaining agreement, including those in the public or private sector. These agreements are negotiated ones between union and management. In the public sector, virtually all public safety workers, i.e., police, fire, EMT, receive full salary by collective bargaining agreement. In some towns all municipal employees are covered by such

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agreements. In the private sector, there are also comparable negotiated agreements. The same principle applies: the police officer earning \$2,000 per week receives full salary by negotiated agreement but the employee must pay state and federal taxes from his or her paycheck.

Why the difference? Because a negotiated agreement is not the equivalent of a law. It is simply a written agreement between parties. Therefore when the police officer earning \$2,000 per week is out on workers' compensation, all the same deductions come out of the paycheck.


The IRS would be more receptive to not taxing the entire full salary payment of a public safety employee if the municipality passed an ordinance, and the elected officials voted on it, as opposed to simply negotiating a collective bargaining agreement.

There are generally time limits for full salary under both scenarios. Under Title 18A the full salary period ends at one year. After that the third party administrator or carrier pays temporary disability benefits directly to the employee subject to the \$903 maximum rate. The same is true of most collective bargaining agreements. Most public sector employers provide some limitation to the full salary period, perhaps six months or a year, but a good number remain unlimited, ending only at maximal medical improvement or return to work.

When an employee who was receiving full salary is reduced to the maximum rate of \$903 per week for a 2018 injury, he or she may request that the employer allow supplementation of workers' compensation benefits with accrued leave – sick time, vacation time, or personal days. This is discretionary on the part of the employer, unless the collective bargaining agreement addresses the issue. The FMLA does permit substitution of paid leave for those on workers' compensation, but employees who have been out for a year are not eligible for FMLA since they cannot satisfy the requirement of having worked 1250 hours in the prior year.

The interesting question is what does an employer pay to an employee who is receiving full salary? Is the police officer who is receiving \$2,000 per week while out of work receiving workers' compensation benefits? Not really. The officer is receiving something substantially better than workers' compensation benefits. He or she is getting full salary payments in lieu of workers' compensation benefits. That is part of the negotiation.

Some public employees have argued that the workers' compensation portion of their check (for example \$903 of the \$2,000 paycheck) should be tax free, but that would result in a windfall to the employee. Our hypothetical police officer would be getting \$903 tax free on top of \$1,100 approximately taxable. Viewed properly, the full salary employee is not getting workers' compensation at all. The 70% temporary disability check goes to the employer from the third party administrator or carrier as a partial reimbursement for the full salary check.

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Tags: Salary Provisions, Temporary Disability Benefits

About the Author:

John H. Geaney, an executive committee member and shareholder with Capehart Scatchard, began an email newsletter entitled Currents in Workers' Compensation, ADA and FMLA in 2001 in order to keep clients and readers informed on leading developments



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claims Dependency Benefits Disability
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contractor independent contractor defense
Jurisdiction Liens Light Duty Martin v. Pollard
Maximal Medical Improvement Medical Marijuana
medical reimbursement Mutual Benefit Doctrine
Occupational occupational stress
Permanency Awards permanency benefits Permanent
Partial Disability PIP post-offer medical examinations
Reasonable Accommodation
reasonable accommodation Relative Nature of Work
Test Reopener Section 20 Settlement statute
of limitations subrogation Supreme Court
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A Capehart Scatchard Blog

Workers' Compensation Injury Leads to Indefinite Suspension On Account Of Refusal Of Injured Worker To Submit to Medical Marijuana Drug Testing

John H. Geaney September 19, 2018 Court Rulings 0 Comments

Daniel Cotto worked as a forklift operator at Ardagh Glass in Bridgeton, N.J. On November 1, 2016, Cotto hit his head on the roof of a forklift at work. He was advised to see Premier Orthopedics in Vineland, N.J. for a medical examination, and a Premier Orthopedics doctor placed Cotto on light duty work with a follow-up appointment set for December 8, 2016. The Safety Department asked Cotto to submit to a breathalyzer and urine test in order to return to work. Cotto explained that he was taking prescription medications, including medical marijuana under the New Jersey Compassionate Use of Medical Marijuana Act ("CUMMA"). He was also taking prescription Percocet and advised the company that he could not pass any urine or drug test.

Cotto alleged that he was told he could no longer work at Ardagh Glass because he could not operate machinery while on narcotics. Cotto argued that he revealed his prescription medications to the company when he was hired. His doctor had given him a note stating he could operate machinery while using these drugs. The company advised that it was not concerned about his use of Percocet but was concerned about his use of marijuana.

Cotto was not fired but he was placed on an indefinite leave. He was not permitted to return to work until he could pass a drug test. Cotto's doctor wrote that Cotto had lifting restrictions because of medical conditions, but Cotto maintained that he could perform the essential functions of the job. He sought a "reasonable accommodation," specifically asking that the company waive any requirement that he pass a drug test for marijuana.

Eventually Cotto filed a law suit asserting disability discrimination and failure to make reasonable accommodations. Ardagh Glass moved to dismiss the complaint because CUMMA does not mandate employer waiver of a drug test.

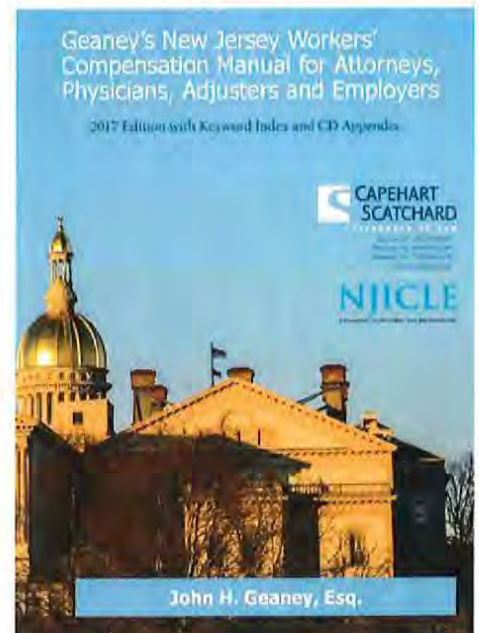
Initially the federal court agreed that Cotto plead enough to satisfy coverage under the New Jersey Law Against Discrimination. His back and neck pain met the standard of the NJLAD. The Court also noted that Cotto appeared to be qualified to perform the essential functions of the job, having done it for five years. Ardagh, however, maintained that Cotto could not show that he could operate machinery while using marijuana. The company noted that use of Percocet was not illegal, but marijuana use was illegal under federal law.

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The Court next reviewed CUMMA and said, "The New Jersey legislature found that 'modern medical research has discovered a beneficial use for marijuana in treating or alleviating the pain or other symptoms associated with certain debilitating medical conditions.'" The Court added that CUMMA provides an affirmative defense to patients who are properly registered under the statute and subsequently arrested and charged with possession of marijuana. The Court commented that the decriminalization of medical marijuana does not shield employees from adverse employment actions.

The Court's decision today is a narrow one, as it must be for the narrow issue presented by Plaintiff's complaint. Plaintiff's discrimination claims turn entirely on the question of whether he can compel Ardagh Glass to waive its requirement that he pass a drug test. It is plain that CUMMA does not require Ardagh Glass to do so. We therefore find that Plaintiff has failed to show that he could perform the 'essential functions' of the job he seeks to perform. Ardagh Glass is within its rights to refuse to waive a drug test for federally-prohibited narcotics.

Regarding Cotto's argument that other injured employees with restrictions had been permitted to work light-duty positions, the Court said that Cotto failed to show that similarly situated employees asked for the specific accommodation he asked for, namely a drug test waiver.

The case can be found at ***Cotto v. Ardagh Glass Packing, Inc.***, No. 18-1037 (D.N.J. August 10, 2018). It is the first decision of its kind in New Jersey on the issue of whether an employer must make a reasonable accommodation of waiving a post-injury drug test for an employee covered under CUMMA.

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Tags: CUMMA, Medical Marijuana, New Jersey Compassionate Use of Medical Marijuana Act

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A Capehart Scatchard Blog

Advantages of Telemedicine in Workers' Compensation

John H. Geaney September 28, 2018 Other 0 Comments

Does telemedicine have a place in workers' compensation? This practitioner was undecided on this question until a week ago when participating in a conference devoted to the benefits of using telemedicine in workers' compensation. The presentation was offered by Concentra, and it made a strong case for telemedicine as a useful adjunct to workers' compensation treatment.

The way it works is simple: an injured worker connects on a computer or a mobile device to a clinician by video. Clearly telemedicine makes good sense for minor medical issues such as sprains or contusions. Concentra estimates that 30 percent of initial injuries and 60% of injury rechecks can be treated via telemedicine.

What are the savings? Among them is that there is no need to transport the injured worker to a medical facility and no need to provide coverage for that injured worker while out of the work site. There are fewer hours of lost time. Perhaps the biggest financial savings is not incurring ER charges or urgent care bills.

One type of New Jersey worker who clearly benefits from telemedicine is the over-the-road trucker who may be injured a thousand miles from home. The telemedicine patient can be seen on the road, at work or even in the home. The worker can request text notification regarding when the clinician is available to treat, thereby avoiding waiting times in medical offices.

The follow-up treatment involves sending paperwork by secure email to the employee as well as reports to the employer by email or other communication.

Will telemedicine replace occupational health centers? Clearly not, because serious injury case are not appropriate for telemedicine. It does seem to this practitioner that telemedicine will grow rapidly around the state for many types of injuries. Clinicians will need to be careful in limiting the use of telemedicine to minor cases and recognizing when an in-person visit to a physician must be made. Many workers will no doubt prefer telemedicine in many situations. Care may be improved by prompt telemedicine, eliminating the problem of workers who delay their own treatment because they do not want to take the time off from work to travel to an occupational clinic.

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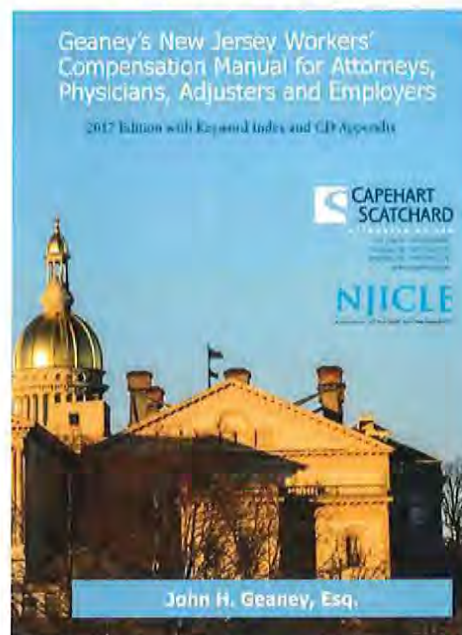
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Understanding Causation and Liability in Relation to Section 20 Settlements

John H. Geaney October 5, 2018 Awards 0 Comments

New Jersey workers' compensation has two kinds of settlements: those under Section 20, a full and final settlement, and those under Section 22, an accepted percentage of disability settlement with reopener rights retained by the petitioner. Section 20 settlements are popular with employers and carriers because they do not involve an admission of liability, and the case is closed for good. The two most frequent legal bases for obtaining a Section 20 settlement are liability and causation. They comprise perhaps 95% of the Section 20 settlements in the Division, with the remaining small portion involving jurisdiction and dependency. But what do liability and causation really mean?

An issue of liability refers mostly to legal considerations:

- The petitioner was not in the course of employment when injured
- The petitioner was injured on premises not controlled by the employer
- The petitioner was an independent contractor, for instance, not an employee
- The petitioner cannot meet the definition of having a permanent impairment under Section 36

In contrast, causation refers mostly to medical-legal considerations:

- The herniated disc is preexisting and was not caused by the injury
- The petitioner's present complaints reflect a subsequent non-work incident
- The mechanism of injury is not consistent with petitioner's pathology

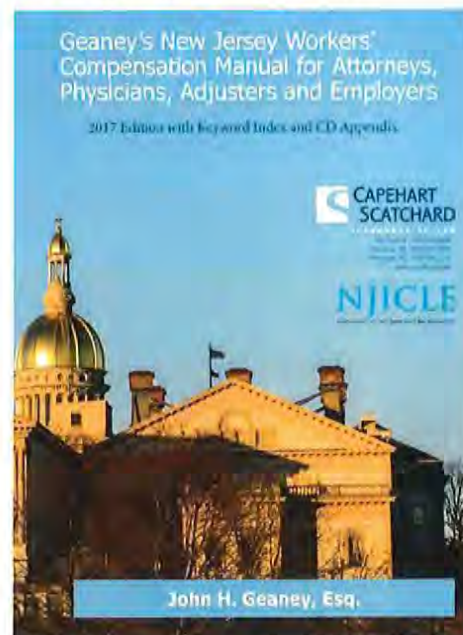
The foregoing are just some examples of how causation and liability issues manifest in workers' compensation cases. As a practical matter, it is much easier to reach a Section 20 settlement if the workers' compensation claim has been denied from the outset. Accepted cases with objective evidence of permanent partial disability are not candidates for a Section 20. Such cases are settled under Section 22, allowing the injured worker to retain the right to reopen the case in the future for additional medical, temporary or permanency benefits within two years from the last payment of compensation.

One exception to the above rule disqualifying admitted cases from a Section 20 concerns those matters where the defense doctor disputes that there exists any permanent disability at all. If the defense IME finds zero permanent partial disability, even in an admitted case, the case may be a candidate for a Section 20 settlement. Both parties must agree, and the Judge of Compensation must approve the Section 20.

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Practitioners should realize that not all estimates of zero disability are the same. If an IME doctor finds zero disability in a sprain and strain case with limited treatment and minimal lost time, the Judge of Compensation will be more likely to approve a Section 20 than a case where the defense IME has a zero estimate in the face of MRI findings of a bulging disc with radicular pain. Just because the defense IME finds zero disability does not mean that the case will be approved for a Section 20. Each case is different, and judges focus on the specific medical findings as well as the impact of the injury on the injured employee in his or her work and non-work life. Minor sprains are excluded from compensation by statute under N.J.S.A. 34:15-36. As such, admitted minor sprain cases are often settled under Section 20.

Perhaps the largest category of Section 20 settlements emerges from cases where the treating doctors have inquired about and identified preexisting or subsequent conditions that may explain the petitioner's pathology and complaints. Often that questioning reveals prior car accidents or injuries that led to significant treatment and diagnostic testing, and that analysis often leads to a Section 20 resolution. The skill of taking a detailed past medical history, inquiring about current sports, recreational activities and second jobs, varies immensely from doctor to doctor. It takes time and effort to do this well.

Workers' compensation is contingent health care, meaning that the physician must focus on whether the condition arises from work or perhaps from other non-work causes. Most employers and carriers err in choosing doctors from enormous lists and large networks where the focus is primarily on provider pricing. The reality is that the best results and greatest savings in workers' compensation are directly traceable to the ability of physicians to analyze causation thoroughly and spend time taking a detailed past medical history. Occupational physicians and surgeons should be selected primarily for their medical expertise and for their skill in analyzing causation, including taking a complete past medical history and considering non-work hobbies and sports in relation to the work activity that is alleged to be the cause of the injury.

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Tags: Causation, Liability, Section 20 Settlements

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Thursday, January 31, 2019 – Nicolosi's Caterers, West Deptford

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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]

2018 BURLCO Meeting Attendance

Municipality	Name	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y						8			
Bass River	Somes/Ireton	FC	FC	N/A	N/A	Alt	FC	N/A		FC				4	1	8	50%	13%	63%
Beverly City	Wolbert/Hannah	FC	FC	N/A	FC	FC	FC	Alt		FC				6	1	8	75%	13%	88%
Bordentown City	Archer/Peak	FC	FC	N/A	Alt	FC	FC	FC		FC				6	1	8	75%	13%	88%
Bordentown Twp.	Theokas/Buhrer	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Chesterfield Township	McMahon/Hoyer	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Delanco Township	Templeton/Browne	FC	FC	FC	FC	FC	FC	Alt		FC				7	1	8	88%	13%	100%
Delran Township	Hatcher/Eggers	FC	N/A	FC	FC	FC	FC	N/A		N/A				5	0	8	63%	0%	63%
Edgewater Park Twp.	Pullion/Treusch	FC	FC	N/A	N/A	N/A	N/A	N/A		N/A				2	0	8	25%	0%	25%
Fieldsboro	Hansell, P./Hansell, D.	N/A	N/A	FC	FC	N/A	FC	N/A		FC				4	0	8	50%	0%	50%
Florence Township	Brook/Sahol	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Hainesport Township	Kosko/Kilburn	N/A	FC	FC	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Lumberton Township	Mansdoerfer/Umba	FC	FC	Alt	Alt	FC	Alt	N/A		Alt				3	4	8	38%	50%	88%
Mansfield Township	Fitzpatrick/Puglia	FC	N/A	N/A	FC	N/A	FC	FC		N/A				4	0	8	50%	0%	50%
Medford Township	Burger/Meder	FC	FC	FC	FC	FC	FC	FC		Alt				7	1	8	88%	13%	100%
Mt. Laurel	Mascia/Tomczyk	FC	FC	N/A	N/A	FC	FC	FC		FC				6	0	8	75%	0%	75%
North Hanover	Picariello/Wells	FC	FC	FC	FC	N/A	FC	N/A		FC				6	0	8	75%	0%	75%
Palmyra Borough	Gural/Pearlman	FC	FC	N/A	Alt	FC	FC	FC		FC				6	1	8	75%	13%	88%
Pemberton Borough	Mull/Villari	FC	N/A	Alt	N/A	N/A	N/A	N/A		N/A				1	1	8	13%	13%	25%
Pemberton Twp.	Gonzalez/Brown	FC	FC	N/A	FC	FC	N/A	FC		N/A				5	0	8	63%	0%	63%
Riverside Township	Jack/Lewis	FC	N/A	FC	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Southampton Township	Hoffman/Hannah	N/A	N/A	N/A	FC	N/A	N/A	N/A		N/A				1	0	8	13%	0%	13%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Tabernacle Township	Cramer/Barber	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Westampton Township	Carrington/Ent	FC	N/A	FC	FC	Alt	FC	FC		FC				6	1	8	75%	13%	88%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A				0	0	8	0%	0%	0%
Wrightstown	Ingling	FC	FC	FC	N/A	FC	FC	FC		FC				7	0	8	88%	0%	88%
27		23	19	17	21	20	22	18	27	20	27	27	27	148	12	216	69%	6%	74%
		85%	70%	63%	78%	74%	81%	67%	100%	74%	100%	100%	100%						

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

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

OCTOBER 2018
CLOSED CASES

THERE WERE NO CASES CLOSED
SINCE THE SEPTEMBER 18, 2018 MEETING.

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: October 3, 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

SEPTEMBER ACTIVITIES

LOSS CONTROL SERVICES

- City of Beverly – Conducted a Loss Control Survey on September 17
- Township of Chesterfield – Conducted a Loss Control Survey on September 26
- Township of Delanco – Conducted a Loss Control Survey on September 12
- Borough of Fieldsboro – Conducted a Loss Control Survey on September 4
- Township of Lumberton – Conducted a Loss Control Survey on September 27
- Township of Mount Laurel – Conducted a Loss Control Survey on September 6
- Township of North Hanover – Conducted a Loss Control Survey on September 5
- Township of Pemberton – Conducted a Loss Control Survey on September 7
- Township of Pemberton – Conducted a Loss Control Survey on September 27
- Township of Riverside – Conducted a Loss Control Survey on September 5

JIF MEETINGS ATTENDED

- Ø Regional Training – Safe Handling of Household Hazardous Waste – September 13
- Ø Executive Safety Committee – September 18
- Ø Fund Commissioner Meeting – September 18
- Ø Regional Training – Active Shooter in the Workplace – September 21

MEL MEDIA LIBRARY

The following members used the MEL Media Library during September. 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>September</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 September. If you are not receiving updates or would like to add other names to the distribution list, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

- Ø September 4 - Regional Training Reminder - Safe Handling of Household Hazardous Waste – September 13, 2018
- Ø September 5 - 2018 Special Recognition Nominations
- Ø September 7 - Regional Training Reminder - Safe Handling of Household Hazardous Waste - September 13, 2018
- Ø September 12 - You're Invited: Police Chief AD-HOC Committee Meeting - October 12, 2018
- Ø September 12 - Regional Training REMINDER - Active Shooter in the Workplace
- Ø September 18 - Regional Training - Excited Delirium - October & November, 2018
- Ø September 21 - REMINDER - S:ERVE and Distracted Driving online classes available
- Ø September 25 - Did You Know? – MSI Training Schedule – BURLCO JIF, October 2018.
- Ø September 27 - You're Invited: Police Chief AD-HOC Committee Meeting - October 12, 2018
- Ø September 28 - Safety Director Bulletin – Hayride Best Practices

UPCOMING EVENTS

- Ø Regional Training – Excited Delirium Training – AM & PM Sessions – October 9
- Ø Police Ad Hoc Committee Meeting – October 12
- Ø Executive Committee Meeting – October 16
- Ø Regional Training – Excited Delirium Training – AM & PM Sessions – November 2

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 October, November and December 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
10/2/18	City of Margate #5	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-Sea #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
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	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 #5	Employee Conduct/Violence	12:30 - 2:00 pm

DATE	LOCATION	TOPIC	TIME
		Prevention	
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
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

DATE	LOCATION	TOPIC	TIME
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
12/3/18	Borough of Glassboro #1	Snow Plow/Snow Removal	8:00 - 10:00 am
12/6/18	Jackson Twp. MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
12/10/18	Borough of Bradley Beach	Snow Plow/Snow Removal	8:30 - 10:30 am
12/11/18	Township of Pemberton	CDL-Driving Safety Regulations	9:30 - 11:30 am
12/11/18	Township of Pemberton	Snow Plow/Snow Removal	12:30 - 2:30 pm
12/12/18	Township of Galloway	Heavy Equipment Safety	8:30 - 11:30 am
12/13/18	Jackson Twp. MUA	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Housing Authority Safety Awareness	3 / T
BOE Safety Awareness	3 / T	Jetter Safety	2 / T
CDL - Supervisors Reasonable Suspicion	2 / M	Landscape Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Leaf Collection Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry - Permit Required	3.5 / T	Personal Protective Equipment (PPE)	2 / T
Confined Space Awareness	1 / T,G	Playground Safety 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	

Hayrides – Best Practices

Hayrides are enjoyable activities where individuals of all ages can partake. While it is exciting to participate in seasonal events, safety must become a priority when using large equipment and motorized vehicles. When good safety practices are ignored, a fun hayride can turn tragic. Proper planning and attention to safety practices can help prevent an injury or tragic event from occurring.

When organizing a hayride, planning and safety guidelines should focus on three key areas: the participants, the driver, and the moving vehicle (towing vehicle and wagon). Establish guidelines for riders. Take time to evaluate the wagon to determine how many people can ride in it safely. At a minimum, the wagon's size and capacity, the participants' weight, height, and age should all be taken into consideration when determining how many people should be permitted to sit in the wagon while moving. Ensure that all participants fit comfortably within the wagon's side rail enclosure, with ample room to remain comfortably seated throughout the ride. Other factors that need to be taken into consideration include:

Supervision - An adequate number of responsible adult(s) should be present on the wagon. An adult must accompany riders age 12 and under. Riders should be given clear safety instructions before the hayride starts. Instructions should include that everyone needs to remain seated for the entire ride. Riders need to keep their hands, arms, and legs inside the wagon at all times (a sign should be posted in the seating area or wagon area also when possible). Rowdy conduct should be corrected immediately. The tractor driver and the riders should be able to communicate with one another.

Equipment - The tractor or towing vehicle and the wagon should be in good repair. The wagon should be clean and equipped with side walls/rails that are high enough to prevent people from falling off the wagon when seated—usually 42” minimum in height. Sturdy side rails also offer back support for seated passengers. Loose hay should not be used. Two wagons should not be hitched together. Ensure the hitch attaching the tractor to the wagon is properly secured with a well-designed hitch pin and safety chains. It is highly desirable to use a chain as a secondary backup to connect the wagon to the tractor/towing vehicle. The pulling vehicle should be large enough to pull the loaded weight of the wagon safely.

Loading and Unloading of Passengers – Operators need to ensure that the pick-up and drop off location is a safe distance away from the patrons who are waiting to ride on the wagon. The wagon or the loading and unloading area should have steps that are designed to assist passengers who are entering and exiting the wagon, and adequate lighting should be supplied at all locations. An attendant should be present to assist the passengers onto and off of the wagon. Careful attention while conducting inspections, should include but not be limited to missing parts, loose or missing boards, exposed nails / screws or any other sharp edges that may cause cuts, scrapes or wounds. A visual inspection of the tires on the tow vehicle and the wagon should be conducted before every ride. Tire inflation rates should be checked before the first ride of the day. It is recommended that the municipality confers with their municipal solicitor regarding any requirements for ADA access.

Driver - The driver should be experienced in driving the tractor/pick up while pulling a wagon. The driver should have a written checklist of all safety precautions, and he/she should review them before beginning the hayride. The driver should be a responsible adult with familiarity and training with vehicles and attached wagons

Route - The route should be selected in advance and fully inspected for hazards before the first ride of the day. The driver(s) should practice driving the route with the wagon before the hayride. Avoid the use of busy roads or roads that are too bumpy or have steep grades. Low speeds should be used at all times. Check for overhead wires that may interfere with the wagon, and determine whether an emergency vehicle would be able to travel the same path if necessary.

Seating - No rider should be seated in such a manner that any part of the body can extend past the sides, back, or front of the wagon. Riders should remain seated inside the wagon at all times. Arms, head, and legs should be kept inside the wagon.

Lighting and Visibility - Lighting is a critical safety factor for hayrides that occur at night. The tractor pulling the wagon should have the headlights on, the warning hazard lights on, and lights on the back that illuminate the wagon. Adult volunteer(s) riding on the wagon should have flashlights ready for use if needed.

Using a public roadway for any portion of the trip is strongly discouraged. The tractor and wagon are farm vehicles, but in this case, they are being used to move passengers. Title 39 of the New Jersey Motor Vehicle Code may apply if farm vehicles are used to transport passengers on a roadway.

If the route requires a road crossing, safety precautions must be taken. If the route is on any public roadway (for any portion of the trip), a trail car can follow the wagon at a safe distance with the vehicle following the wagon having the vehicle's headlights on the wagon. We recommend that you consult with your local law enforcement agency for assistance.

Parking Area- Parking areas should be kept separate as not to cause any distraction or interference. Attention should be directed toward surface hazards and routinely monitored for deficiencies. Adequate illumination and signage should be present, which includes ingress and egress routes. Attendants must wear reflective parking vests and be equipped with flashlights and/or illuminated wands.

Communication - The driver, a supervisor on the wagon, and the driver of the car following the wagon should use two-way radios or another form of direct communication to stay in contact with one another. The driver should have a spotter that can relay information as warranted, such as the need to stop. A cell phone should be available in case a need arises for emergency assistance.

Emergency Procedures - A first aid kit should be present along with individual(s) who are trained in rendering first aid. If an injury should occur, the person rendering first aid, along with the injured person, will need to determine if additional EMS Services need to be summoned to the scene. All injury incidents should be documented, and the event manager notified. Organizers should have a written emergency action plan in place. Drivers and attendants should carry cell phones for emergencies. The towing vehicle should be equipped with a fire extinguisher and flashlight.

Special Events- Public entities may contract for these services. The Municipality should require that all third-party contractors or groups organizing these activities for them complete an application for a special event if necessary.

Special events have many benefits to the municipality and its residents. They also present many challenges to the community. Overcoming these challenges starts with a good plan and organization. Involve all stakeholders early to minimize surprises. Your Joint Insurance Fund Administration, Safety Director, and Risk Manager are ready to help.

Insurance and Liability Concerns - Consult with your Municipal Solicitor and your Risk Management Consultants regarding insurance requirements and options.

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – OCTOBER 2018

LEAF COLLECTION SAFETY



- DRIVERS SHOULD MAINTAIN VISUAL CONTACT OF WORKERS ON FOOT AND CHECK MIRRORS FREQUENTLY.
- WORKERS ON FOOT NEED TO STAY VISIBLE TO THE DRIVERS, CLEAR OF CRUSH ZONES AND IN VIEW OF THE MIRRORS.
- USE A RELIABLE SPOTTER AND STOP THE TRUCK IF VISUAL CONTACT IS LOST.
- NEVER ALLOW ANYONE TO RIDE ON THE VEHICLE OR TRAILER UNLESS SPECIFICALLY DESIGNED BY THE MANUFACTURER FOR THIS PURPOSE.
- USE ALL PERSONAL PROTECTIVE EQUIPMENT SUCH AS EYE AND EAR PROTECTION, A HARDHAT, PROTECTIVE GLOVES AND WORK BOOTS AND CONSIDER A RESPIRATOR.
- DEPARTMENT LEADERS MUST PROVIDE TRAINING AND REINFORCE DESIRABLE BEHAVIORS AND CONSISTENTLY CORRECT UNSAFE ACTIONS.

EXAMPLE 1: CLAMPS ON A VACUUM HOSE FAILED ALLOWING A PORTION OF THE HOSE TO FALL AND HIT THE EMPLOYEE ON THEIR HEAD AND ALLOWING THEIR HEAD TO GET STUCK IN THE HOSE WITH THE MACHINE RUNNING. A HARD HAT WOULD'VE PREVENTED MOST, IF NOT ALL, OF THE INJURIES WHICH WERE HERNIATED DISCS AND A CONCUSSION. TOTAL INCURRED ON THE CLAIM IS ALMOST \$270,000. THESE INJURIES COULD HAVE BEEN WORSE IF NOT FOR THE QUICK ACTION OF FELLOW EMPLOYEES AT THE SCENE.

EXAMPLE 2: AN EMPLOYEE WAS RIDING ON THE YOKE OF THE PORTABLE LEAF VACUUM TRAILER AS THE DRIVER WAS TURNING ONTO A SIDE STREET. THE EMPLOYEE WAS KILLED WHEN HE FELL OFF THE DIAMOND PLATE PLATFORM WELDED ON BY MUNICIPAL EMPLOYEES FOR THE PURPOSE OF ALLOWING EMPLOYEES TO HAVE BETTER FOOTING WHEN RIDING ON THE TRAILER.



GOTCHA Report
3rd Quarter 2018

Burlington County J.I.F.

ACCT	MEMBER	FILE#	NAME	DOL	ASSIGN	COMPLETE	INVESTIGATOR	OUTCOME
039	Delran Township	147693	Frank Rossi	7/12/18	8/3/18	8/8/18	Joseph Dowd	Claimant returned to work
039	Mount laurel Township	146837	Gregory Tantum	6/16/18	9/11/18	9/17/18	Joseph Dowd	Two attempts not home/ surveillance recommended

**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: October 16, 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



Challenges:

- Florence - Maintain Don't Gain – this will run throughout the year
- Florence – Home Run Challenge running April 2nd to October 28th World Series
- Hainesport – Monthly Smoothie taste and guess ingredients for a gift card
- Lumberton – Monthly question developed from Wellness Corner newsletter
- Southampton – Water Challenge (7 participants handing in weekly totals for entry to win \$10 Salad works gift card) and Plank Challenge (10 participants achieving or exceeding a daily goal. Each time they participate, names go in for a chance to win a Yeti water bottle). Challenges run through October.

Municipality Activities Planned for October:

- Delran – Wellness Committee Meeting
- Edgewater Park – using wellness funds to offer each employee set dollar amount for reimbursement on an approved wellness product or service.
- Florence – Wellness Committee Meeting
- Hainesport – Two speaker Lunch & Learn: Dietitians from ShopRite on healthy easy-to-prepare lunch options for busy on-the-go people and Donna Gabler with Go with your Gut talking about food sensitivities and what to do about them.
- Mansfield – presentation scheduled on sitting disease
- Medford – wear pink day for Breast Cancer Awareness Month
- Palmyra – working on setting up afterwork Zumba for Boro Hall employees and boot camp for volunteer firefighters.
- Riverside – Lunch & Learn on Sitting Disease
- Tabernacle – Lunch & Learn presentation for October Nutrition: Fact or Myth on what we have been told about food. Great turn out!
- Westampton – ShopRite Dietitians to speak on "Nutrition Myths Buster"
- Wrightstown – interest in purchasing standing desks. Board displaying monthly quote, recipe and exercise challenge.

October Wellness Corner Connection Newsletter

In this month's Wellness Corner Connection as well as 30-day Challenge, I attempt to highlight a few things to increase our awareness and remind us that small changes can make a big difference in our overall well-being...not only now but also in the future!

The topics discussed include:

- Slash your cancer risk through lifestyle changes
- Ways to increase Fall Fitness - beyond Fantasy Football
- Learn some of the varieties and all the benefits of a seasonal vegetable (or is it a fruit?) - Squash
- Increase the connections at work - To improve employee health and increase job satisfaction
- Understand a little more about Autoimmune Disease - Read some of the highlights

Reminder: 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.

Autumn is a time of change. Don't fear it, embrace it! Change is the only constant.



What is "bisphenol-A" and how can you avoid it?

Avoiding bisphenol-A, commonly called BPA, is another way to protect your body from carcinogens. BPA is a potentially toxic estrogen-mimicking compound used in plastics and linked in some studies to cancer and other health issues.

To avoid BPA, drink tap water instead of bottled water and use BPA-free stainless steel containers for refillable beverages.

For storing leftovers, use glass instead of plastic containers, and never microwave food in a plastic container or with a plastic covering. Many canned foods also may contain BPA, so it is better to choose alternatives like carton-packed soups or cans with BPA-free lining.

What you do today can improve all your tomorrows.

-Ralph Marston



Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO

Slash Your Cancer Risk

Certain cancer-fighting foods and other healthy habits can dramatically lower your risk of cancer!

Many people mistakenly believe that cancer is largely a hereditary disease, as if fate and the family gene pool alone dictate your chances of getting sick. The truth, though, is that **only about 5 to 10 percent of all cancers develop from gene mutations passed down** from one generation to the next, according to the American Cancer Society. That means that for the other 90 to 95 percent of cancers, the lifestyle choices you make, the foods you eat and the amount of exercise you incorporate into your daily life can have an important impact on your overall risk. Some of you might be thinking "Yea, yea, I know, I need to make some changes"...but days, months, even years go by and those changes still haven't happened. What's stopping you? For sure, change is hard! But what's harder—making the time and putting in the effort to exercise and eat healthy now or dealing with a debilitating illness later on? I think you will agree that the effort put in now is surely worth it!

Prevention and awareness have become vital tools in the fight to end cancer and chronic diseases, and they start with knowing how to nourish your body and how to develop healthy habits with lasting benefits. I realize that "knowing" is not enough. Many times we know what we "should be" doing but we still struggle. It's okay. Don't be ashamed to ask for help! We can all use some support and encouragement during this challenge to stay and be healthy! I hope you will take the time to read this and seriously think about one healthy change you can make today that will improve your health for years to come.

How much do daily habits like diet and exercise affect your risk for cancer...really? Much more than you might think. Research has shown that poor diet and not being active are 2 key factors that can increase a person's cancer risk. The good news is that you absolutely can do something about this.

Besides quitting smoking, some of the most important things you can do to help reduce your cancer risk are:

- Get to and stay at a healthy weight throughout life.
- Be physically active on a regular basis.
- Make healthy food choices with a focus on plant-based foods.

The evidence for this is strong. The World Cancer Research Fund estimates that about 20% of all cancers diagnosed in the US are related to body fatness, physical inactivity, excess alcohol consumption, and/or poor nutrition, and thus could also be prevented.

Healthy eating starts with a diet rich in vegetables, fruit and fiber, one that also includes as little saturated and trans fat, salt and sugar as possible. It also means limiting processed foods that contain chemicals and additives that may contribute to the risk of developing cancer. Such foods may come packed with hidden fat, calories, sugar and salt. When you are rushed or between meals, microwaving processed foods or grabbing unhealthy snacks on the run may become convenient options. But making processed food your "go-to" choice should be limited. Start by just cutting back.

Maintaining a healthy body weight can also reduce your risk of developing cancer. Excess weight causes the body to produce and circulate more estrogen and insulin, hormones that can stimulate cancer growth, according to the American Cancer Society. This process is often triggered by excess fat cells in the body, so maintaining a healthy weight throughout your lifetime is just as important as achieving it. Eating nutrient-rich foods, in moderation, is key.

Take a cooking class or trying a healthy recipe a few times a week to see how good eating healthy can taste! Not only beneficial for you but the entire family! Sign up with a Dietitian for support and healthy advice.



Resource:
Cancer Treatment Centers of America

Regular exercise can help you achieve and maintain a healthy weight, which strengthens your body's immunities and defenses. That's important not only to disease prevention, but also for those who have already been diagnosed with cancer and need to stay strong for the fight ahead. If you're not used to being active every day, consider taking small steps that may help you start an exercise plan, and if you've been diagnosed with cancer, make sure you consult your doctor before beginning any exercise regimen.

Many risk factors have been linked to cancer, and it is impossible to avoid all exposure to potential carcinogens. But lots of opportunities are available in your life and in your environment to help you reduce your risk. Learning what influences your health gives you the power to know what to avoid and how to work toward a healthier lifestyle. We only get one life...make the changes and make the difference between existing and really living!

There are many apps and wearable devices to help you monitor your diet and activity and to provide constant feedback and monitoring. It can also help you realize when you get off track.

Let's Take a Look at Squash—Vegetable or Fruit?

With the start of fall, I thought it would be nice to address the many varieties of squash now available and all the health benefits you may not have known. When you think of squash, what comes to mind? Probably the thin green or plump yellow squash, typically found in the grocery store. But did you know there are dozens of varieties, including: buttercup, Hubbard, cushaw, acorn, summer, autumn and winter squash? Squash is a very interesting fruit, which is often identified as a vegetable because it is a broad term that encompasses a number of different foods, including pumpkins, zucchinis, courgettes, and marrows...yes even pumpkins, which fall into the same **Cucurita family**. In North America, most of the varieties have been simplified into either summer or winter squash. Let's take a closer look at a few that you may or may not have tasted...maybe you'll be inspired to seek them out at your local farmers market or grocery store.



What a Power House of Nutrients: It is a storehouse of nutrients; it contains organically occurring vitamins and minerals. It contains vitamins such as vitamin C, vitamin E, vitamin B6 and minerals and health components such as niacin, thiamine, folate, pantothenic acid, calcium, and iron. Minerals are also abundant in squashes, such as copper, magnesium, and potassium. Squash is overall an excellent way of getting a dose of antioxidants, carotenoids and anti-inflammatory agents.



Acorn Squash



Butternut Squash

BENEFITS

Boosts immune system

Helps reduce gastric & duodenal ulcer

Gives relief from asthmatic conditions

Effective in preventing heart diseases

Improves bone & eye health

Effective in managing diabetes

Helps to improve blood circulation

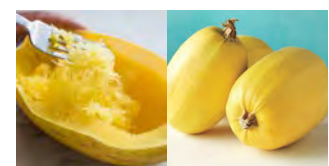
Reduces risk of lung cancer & emphysema



Delicata Squash
Skin delicate enough to be eaten once cooked.



Hubbard Squash
Can be used as pie filling or in soups



Spaghetti Squash
So named because it splits into strands like spaghetti.



Turban Squash
Has a big cap which can be removed in order to make it into a pot to hold soup.



Carnival Squash
Tastes like butternut squash and sweet potato.



Ambercup Squash
Looks like a little pumpkin



Even the blossoms are edible!



Sweet Dumpling Squash



Eight Ball Squash
Tiny squash is a form of zucchini

Caution: Avoid consumption if suffering from hypotension (low blood pressure)

Source: www.organicfacts.net

Baked Method

- Depending on the variety, cut in half or in pieces large enough for individual servings.
- Scrape out seeds and stringy parts.
- Place pieces cut side up on large baking pan.
- On each piece place 1 teaspoon of butter, 1 teaspoon of sugar or honey or corn syrup, and a sprinkle of salt. Or try butter, garlic cloves and fresh herbs.
- Pour a third of a cup of boiling water onto the baking pan. Cover pan with lid or foil.
- Bake in a moderately hot oven (400°F) for about 1 hour (remove cover for the last 20 minutes of baking).

Fall Fitness—Don't Make it a Fantasy Sport!

It seems that springtime is a motivator for getting in shape for the upcoming swim suit season. But for many, with the onset of cooler weather, those fitness habits may go by the wayside. After all, those bulky sweaters and coats will cover up the extra pounds winter months can bestow on us. Right? Don't let that happen this year. While you are picking your Fantasy Football team, why not think about your own fantasy fitness goals. It may be easier than you think. The key sometimes is just pick one goal and get started!

Fall is a great time to start (or continue) a fitness program that will help instill good habits to overcome some of the holiday season temptations. With the change of seasons comes a renewed time to rethink and restart your goals to better health. Don't wait until January for those unrealistic New Years Resolutions. Start now! Here are a few ways to begin making the most of the season. And who knows? Maybe this year you'll be in great shape BEFORE the New Year's Eve party!

Take advantage of the weather. Fall is a great time to get outside and take advantage of the cooler weather with biking, hiking, jogging, playing golf, pickleball or tennis. Look for new park trails to try or take a walk by a local pond. Connect with nature and enjoy the gorgeous canopy of fall foliage, go apple or pumpkin picking or experience the thrill of walking through a corn maze (especially if it's haunted!)

Learn something new. Many classes at gyms get started in the fall. Look for something new to try. Always wanted to learn to box? Attempt Zumba? Master tai chi? Many people fail to try something new because they might look silly. Don't let your ego hold you back. The only way you can get better at something is to first try it!

Be an active TV watcher. The Fall premieres of our favorite television shows are starting. If you are going to sit and watch a few hours of TV, get moving on every commercial. Yes I know many of us can now fast forward through them. But make it a point to exercise on a few. Hold in a plank, do crunches or push ups during that time. Sit on a stability ball instead of the couch. Walk in place or make your healthy lunch for the next day. Use that time to move.

Remember the 30-day rule. It will take about four weeks for your body to get used to a lifestyle change. If you are trying to incorporate more exercise to your day, instead of hitting the snooze button, get out of bed and do even 5 or 10 minutes of exercise. If you can stick to that for a month, behavior patterns will have adapted and it will be much easier to stick with, working your way up to 20 or 30 minutes.

Strive for the 3 C's. *COMMITMENT, CONVENIENCE, AND CONSISTENCY!*
You can do this. You just have to start!

Walk and Live Longer?

Increasing your steps per day from a sedentary level (under 5,000 steps) to 10,000 steps per day reduced mortality risk by 40%.

Adding 3,000 steps per day, the equivalent of 1.5 miles or walking for 30 minutes, reduced risk of a premature death by 12%.

Walking can protect your heart and circulatory system by raising your HDL, the good cholesterol, and keeping weight down. Walking can also contribute to "regularity" which in turn reduces the risk of colon cancer.

Using a pedometer, Fitbit or phone app can help motivate you to walk more.

www.verywell.com

Work Connections Can Improve Overall Well-being & Productivity

Work relationships are incredibly important to employee well-being. It's about more than just "getting along" with a co-worker. As humans, we crave contact and connection with other people. Unfortunately, for many employees, work can be a very lonely place. And while you're probably familiar with the phrase, "I'm here to work, not to make friends," it's important for employers to understand just how important social connections in the workplace really are.

Full-time employees spend a majority of their time at the office. Which is why work relationships are so important to employee well-being. These relationships can either positively or negatively affect an employee's stress levels, productivity and general feelings of happiness. These factors not only affect an employee's work performance, but it affects employee health too.

Although much more can be devoted to this topic, I merely wanted to initiate thought on how this might be incorporated into your place of employment. Providing the opportunity for employees to interact, laugh together, share a non-work conversation, or just escape the demands for a few minutes, can help to create bonds, support, improved morale, instill more happiness and, in the end, create a more productive team. What's wrong with incorporating a bit of fun at work? One idea is already being implemented by a JIF town; the other I came across and wanted to share with you.



- Create a special area where employees can informally interact and congregate with snacks or coffee during breaks and lunch. Make it inviting with art work and inspirational posters. Have banners with supportive words such as Friendship or Gratitude or Camaraderie!
- One town in the JIF calls it their "Wellness Room". A treadmill is there for employees who want to take a few minute break from sitting;
- there's a stereo for your favorite music; it's painted and welcoming!

- Put games in the break room. Get a ping-pong table or air hockey game. Set up a chess or checker board, ready for a continuing game...every time someone comes in, they can make a move. Start an employee jigsaw puzzle that staff can work on during their breaks or at lunch. Have some adult color books and colored pencils for employees to take a moment to de-stress. Hang up a Nerf Dart Board, get out some frustration!

What is Autoimmune Disease?

An **autoimmune disease** is a condition in which your immune system mistakenly attacks your body. The immune system normally guards against germs like bacteria and viruses. When it senses these foreign invaders, it sends out an army of fighter cells to attack them. Normally, the immune system can tell the difference between foreign cells and your own cells. In an autoimmune disease, the immune system mistakes part of your body — like your joints or skin — as foreign. It releases proteins called autoantibodies that attack healthy cells. Some autoimmune diseases target only one organ. Type 1 diabetes damages the pancreas. Other diseases, like lupus, affect the whole body.

Why does the immune system attack the body?

Doctors don't know what causes the immune system misfire. Yet some people are more likely to get an autoimmune disease than others.

Women get autoimmune diseases at a rate of about 2 to 1 compared to men — 6.4 percent of women vs. 2.7 percent of men. Often the disease starts during a woman's childbearing years (ages 14 to 44).

Some autoimmune diseases are more common in certain ethnic groups. For example, lupus affects more African-American and Hispanic people than Caucasians.

Certain autoimmune diseases, like multiple sclerosis and lupus, run in families. Not every family member will necessarily have the same disease, but they inherit a susceptibility to an autoimmune condition.

Because the incidence of autoimmune diseases is rising, researchers suspect environmental factors like infections and exposures to chemicals or solvents might also be involved.

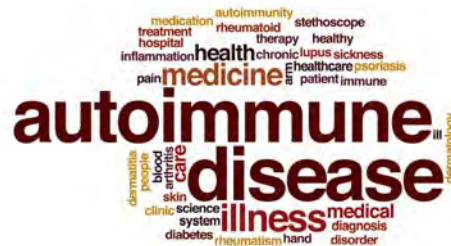
A "Western" diet is another suspected trigger. Eating high-fat, high-sugar, and highly processed foods is linked to *inflammation*, which might set off an immune response. However, this hasn't been proven.

Another theory is called the hygiene hypothesis. Because of vaccines and antiseptics, children today aren't exposed to as many germs as they were in the past. The lack of exposure could make their immune system overreact to harmless substances.



Some of the more common autoimmune diseases include:

- ◆ Type 1 diabetes
- ◆ Rheumatoid arthritis (RA)
- ◆ Psoriasis/psoriatic arthritis
- ◆ Multiple sclerosis—damages the protective coating that surrounds nerve cells
- ◆ Lupus—first described as a skin disease because of the rash it produces, but it affects many organs.
- ◆ Inflammatory bowel disease (IBD) - Crohn's or Ulcerative colitis
- ◆ Addison's disease—affects the adrenal glands
- ◆ Grave's disease—attacks the thyroid gland
- ◆ Hashimoto's thyroiditis



When should you seek a doctor and what type of doctor should you see?

See a doctor if you have symptoms of an autoimmune disease. You might need to visit a specialist, depending on the type of disease you have.

- **Rheumatologists** treat joint diseases like rheumatoid arthritis and Sjögren's syndrome.
- **Gastroenterologists** treat diseases of the GI tract, such as celiac and Crohn's disease.
- **Endocrinologists** treat conditions of the glands, including Graves' and Addison's disease.
- **Dermatologists** treat skin conditions such as psoriasis.

HIGHLIGHTS:

- The body attacks itself and damages healthy tissue and cells.
- 8% of the population is affected by autoimmune diseases with 78% being women.
- There are over 80 autoimmune diseases with the most common being Type 1 diabetes, rheumatoid arthritis, systemic lupus erythematosus and inflammatory bowel disease (IBD).
- Researchers don't know exactly what causes them but diet, infections, and exposure to chemicals is believed to be involved.
- Symptoms like fatigue, muscle aches, swelling, and redness could be signs of an autoimmune disease but often, because the symptoms overlap, they may be overlooked or hard to diagnose. Often symptoms come and go over time.
- Blood tests that look for autoantibodies can help doctors diagnose these conditions.
- The main treatment is with medications that bring down the inflammation and calm the overactive immune response.

Hearty Stuffed Butternut Squash

Recipe Corner

Try one of the seasonal squash variety for a Meatless Monday dinner!

INGREDIENTS

SQUASH

2 small butternut squash, cut in half lengthwise and seeds removed
2½ tablespoons olive oil
1¼ cups corn kernels

FILLING

1 cup quinoa
2 cups water or vegetable broth
One 14-ounce can chickpeas, drained
1 bunch scallions, thinly sliced
1 cup chopped roasted red peppers
½ cup chopped fresh parsley
1 cup chopped hazelnuts
⅓ cup olive oil
¼ cup apple cider vinegar
1 tablespoon Dijon mustard
Salt and freshly ground black pepper



1. Preheat the oven to 400°F. Prepare two baking sheets.
2. **MAKE THE SQUASH:** Rub the inside of the butternut squash halves with 2 tablespoons of the olive oil and then place the halves, cut sides down, on a baking sheet. Roast until the squash is just tender, 20 to 25 minutes.
3. Transfer the corn to the second baking sheet and drizzle with the remaining ½ tablespoon olive oil. Roast until the corn begins to turn golden brown, 8 to 10 minutes.
4. **MAKE THE FILLING:** In a small pot, combine the quinoa and water or broth. Bring to a simmer and cook until the liquid is nearly gone and the quinoa is tender, 12 to 15 minutes.
5. Transfer the quinoa to a large bowl and toss with the roasted corn, chickpeas, scallions, red peppers, parsley and hazelnuts.
6. In a small bowl, whisk the olive oil with the vinegar and mustard to combine. Season with salt and pepper.
7. Add the dressing to the filling and toss well to coat. Arrange the filling inside the butternut squash halves. You can scoop out some of the cooked squash to make more room for the filling or you can just pile it on top.
8. Garnish each piece of squash with 2 tablespoons of the shredded Gruyère and then return to the oven until the cheese is melted and the filling is warm, 10 to 12 minutes more.
9. Serve warm, immediately.

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

If you don't like something, change it. If you can't change it, change your attitude.
- Maya Angelou

Can Word Search Puzzles Help The Brain?

Although some studies have found no concrete evidence suggesting that crossword puzzle experience reduces age-related decline in cognition, other studies show that a high level of experience with puzzles in older subjects does seem to partially attenuate the negative effects of age on memory and perceptual speed tasks (Psychology of Aging). Any type of challenge we can give our brains, I feel, can't be bad! Have you ever gotten pulled into a word search puzzle and just can't put it down until you're done? I have. Doing them can help you focus and concentrate better in other situations. As you do more of them, capturing certain fragments of a word becomes easier. This is referred to as improved sensitivity, which can make us even more sensitive to our surroundings. If you enjoy word search puzzles, give this one a try.

All these words have something to do with helping us be less stressed. The words go in straight lines, in all directions. Suggestion: If you find yourself getting stuck on the last few words, take a break and come back to it later. You will very likely find you can suddenly do it. The brain likes breaks and sometimes seems to sort out puzzles for us while we're doing something else. Something good to remember too if you are struggling with a problem at work. Walk away, take a few breathes, talk with a co-worker and in a few minutes of coming back to that problem, you may see it in a totally different light.

Stress Less Word Search

LAVENDER	BREATHING	FRESH AIR	UNDERSTAND
LAUGHTER	FRIENDSHIP	WALKING	SENSES
REWARDS	YOGA	READING	TALK
MUSIC	WRITING	DOCTOR	MEDITATION
BALANCE	GOOD FOOD	POSITIVITY	
SLEEP	CHAMOMILE	BEING KIND TO SOMEONE	

L	M	U	J	D	S	R	R	E	A	D	I	N	G	W	Y	G	J
A	G	O	Y	D	E	G	I	F	R	E	S	S	A	D	E	E	H
V	E	R	V	G	Y	U	A	T	Y	I	V	I	T	I	S	O	P
E	W	B	R	E	A	T	H	I	N	G	R	N	K	U	T	Y	I
N	S	Q	A	C	V	T	S	B	Y	N	O	G	W	Q	R	T	D
D	O	C	T	O	R	L	E	E	G	I	Y	U	J	K	E	E	O
E	G	E	T	H	E	M	R	B	T	K	C	B	C	L	E	B	O
R	W	X	Y	E	U	Q	F	A	H	L	P	C	B	A	X	F	F
E	T	E	P	S	B	N	T	S	L	A	U	G	H	T	E	R	D
H	G	R	I	D	H	I	W	D	G	W	Q	O	G	H	J	I	O
W	E	C	F	T	D	Y	U	R	R	Y	S	A	Q	D	B	E	O
E	R	I	W	E	A	V	H	A	K	B	W	R	I	T	I	N	G
C	R	S	M	M	T	H	R	W	I	W	B	X	B	T	J	D	R
N	R	E	Q	J	U	N	D	E	R	S	T	A	N	D	D	S	R
A	P	S	E	S	N	E	S	R	W	F	A	F	H	T	R	H	T
L	Y	W	T	D	C	H	A	M	O	M	I	L	E	T	H	I	S
A	R	Y	O	P	D	R	F	S	R	R	W	B	U	R	L	P	W
B	E	I	N	G	K	I	N	D	T	O	S	O	M	E	O	N	E

Do you have ways to build any of them into your life?
Which ones do you think would be useful for you?

From BRAIN STICKS™

30-day Challenge Ideas

Month of October

October is typically a time associated with change. The change of the season, the change in the leaves, the change in activities, and the change in the clothes we wear. Change is everywhere and it's expected at this time of year. And, somehow, we tend to adjust to these changes more easily than some lifestyle changes that could actually impact our overall health and well-being. This month, pick a challenge that will make a difference in your life. Maybe it's a challenge to break a habit that you are holding onto. Perhaps trying one or more of the challenges below will put you on the path to better health and happiness. Succeeding at one can make the next one much easier. The hardest part is starting! The choice is yours.

- 1. Eliminate fast food/processed foods for at least one week.**
- 2. Quit smoking by the end of the month. Set a date, line up a support system, prepare your home, car and work to quit. You can do it!**
- 3. Do a minimum of 10-minutes of exercise every day. Aerobic, strength training, or stretching all count.**
- 4. Do at least 5 minutes of mindful reflection each day: meditate, focus on your breath, write down something positive about your day, or take the time to show kindness to someone else.**

"If you always do what you've done, you will always get what you've always gotten" –Ed Foreman

"Change the way you look at things and the things you look at change."
– Wayne W. Dyer

Debby Schiffer, JIF Wellness Director
Targeting Wellness in the Workplace

Email: debby_schiffer@targetingwellness.com; Phone: 856-322-1220

Wellness Initiative Ideas for Best Practices

Movement at Work	Stress Management	Happiness at Work	Screenings
Lunch n' Learn on related topic	Lunch n' Learn on related topic	Lunch n' Learn on related topic	Lunch n' Learn - Know your numbers
Buddy Breaks	Chair massages/Reflexology	Gratitude Wall	Blood pressure
Walking Wednesday theme	Guided Meditation demo	Employee Appreciation activities:	Glucose/Cholesterol
Standing Desk purchases	Quiet space for employees to relax	Charity Event/Community activity	Skin health
Office Stretch demos	Inspirational messages	Team Building Activities	BMI
Sneaker Day	De-stress fest	Themed Day	Flu Clinics
After work exercise class	Office fun activities	Dress down day	Captain Buscio program for 1st responders
Fitness challenges	Adult coloring books	Mindfulness training	On-site hearing/vision screenings
Proper Ergonomic set up	Ongoing "community" jigsaw puzzle	Game Day	Mammo van
Offer a fitness room	Pumpkin painting	Employee "Baby Picture" ID	Balance and Flexibility screening
	Flex time	Bring your child/pet to work Day	
Employee Health Fairs	Food Related	Challenges	Miscellaneous
Day or week long event	Lunch n' Learn on nutrition	Healthy Weight	Reimbursement for wellness
Various vendors	Fresh Fruit delivery to each dept	Maintain Don't Gain	Comp time
Door prizes	Healthy snacks for grab n' go	Water-stay hydrated	Free car wash day
Healthy lunch/snacks	Healthy lunch for dept	Fitness/Exercise	Inspirational quote and poster displays
Demonstrations	Change out vending machine snacks	Walking	Picnic table and umbrella
Educational Speakers	Cooking demonstration	Pay it Forward	No smoking campus
Chair massage/reflexology	Pot luck lunches	Crock pot	
Team games	Build a salad bar	Plank Hold	
Team challenges	Recipe swap	30-day challenge	
Inside or outside	Healthy weight challenges	Quit smoking challenge	
	Guided grocery store tours		
	Provide water		



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

Intake	September-18	September-17	2018 September YTD	2017 September YTD
# of New Claims Reported	23	6	175	134
# of Report Only	9	2	54	37
% Report Only	39.1%	33.3%	30.9%	27.6%
# of Medical Only	13	3	90	82
# of Lost Time	1	1	31	15
Medical Only to Lost Time Ratio	93:07	75:25	74:26	85:15
Average # of Days to Report a Claim	2.5	1.7	3.1	2.4

Nurse Case Management	September-18	September-17
# of Cases Assigned to Case Management	20	15
# of Cases >90 days	14	11

Savings	September-18	September-17	2018 September YTD	2017 September YTD
Bill Count	99	101	1294	1009
Provider Charges	\$60,051	\$89,769	\$1,818,428	\$1,062,368
Repriced Amount	\$33,665	\$46,147	\$714,813	\$398,190
Savings \$	\$26,386	\$43,622	\$1,103,615	\$664,177
% Savings	43.9%	48.6%	60.7%	62.5%

Participating Provider Penetration Rate	September-18	September-17	2018 September YTD	2017 September YTD
Bill Count	91.9%	98.0%	93.0%	96.6%
Provider Charges	97.5%	98.8%	95.2%	94.9%

Exclusive Provider Panel Penetration Rate	September-18	September-17	2018 September YTD	2017 September YTD
Bill Count	88.3%	95.4%	88.7%	91.3%
Provider Charges	77.9%	98.7%	94.2%	95.9%

Transitional Duty Summary		2018 September YTD	2017 September YTD
% of Transitional Duty Days Worked			77.0%
% of Transitional Duty Days Not Accommodated			23.0%



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

	# Of Claims Reported	Average Days To Report
BASS RIVER TOWNSHIP	1	3.0
BEVERLY CITY	1	0.0
BORDENTOWN CITY	8	1.6
BORDENTOWN TOWNSHIP	10	3.1
DELANCO TOWNSHIP	4	2.3
DELRAN TOWNSHIP	6	1.2
EDGEWATER PARK TOWNSHIP	3	3.3
FLORENCE TOWNSHIP	7	5.9
HAINESPORT TOWNSHIP	2	6.0
LUMBERTON TOWNSHIP	7	3.9
MANSFIELD TOWNSHIP	3	1.3
MEDFORD TOWNSHIP	13	1.7
MOUNT LAUREL TOWNSHIP	36	2.6
NORTH HANOVER TOWNSHIP	1	6.0
PALMYRA BOROUGH	5	1.2
PEMBERTON TOWNSHIP	36	1.6
RIVERSIDE TOWNSHIP	6	0.0
SOUTHAMPTON TOWNSHIP	2	0.0
SPRINGFIELD TOWNSHIP	3	30.0
TABERNACLE TOWNSHIP	10	0.3
WESTAMPTON TOWNSHIP	10	10.3
WOODLAND TOWNSHIP	1	1.0
Grand Total	175	3.1



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	91	\$58,567	\$32,330	\$26,237	44.8%
Hospital	10	\$27,423	\$15,311	\$12,112	44.2%
Physical Therapy	33	\$9,296	\$3,068	\$6,228	67.0%
MRI/Radiology	3	\$6,022	\$4,879	\$1,143	19.0%
Occ Med/Primary Care	18	\$4,614	\$2,688	\$1,926	41.7%
Pain Management	3	\$2,909	\$1,093	\$1,816	62.4%
Ortho/Neuro	11	\$2,713	\$1,494	\$1,219	44.9%
Ambulatory Surgical Center	1	\$1,990	\$1,592	\$398	20.0%
Physicians Fees	6	\$1,445	\$960	\$485	33.5%
Other	2	\$1,066	\$749	\$317	29.7%
Emergency Medicine	1	\$731	\$198	\$533	72.9%
Anesthesiology	3	\$358	\$298	\$60	16.7%
Out Of Network	8	\$1,484	\$1,334	\$149	10.1%
Other	2	\$887	\$865	\$21	2.4%
Ortho/Neuro	2	\$420	\$323	\$97	23.1%
MRI/Radiology	4	\$177	\$146	\$31	17.6%
Grand Total	99	\$60,051	\$33,665	\$26,386	43.9%

Participating Provider Penetration Rate

Bill Count	91.9%
Provider Charges	97.5%

Exclusive Provider Panel Penetration Rate

Bill Count	88.3%
Provider Charges	77.9%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	1204	\$1,731,699	\$650,077	\$1,081,622	62.5%
Ortho/Neuro	194	\$578,643	\$109,531	\$469,111	81.1%
Hospital	64	\$447,557	\$250,386	\$197,171	44.1%
Ambulatory Surgical Center	22	\$273,865	\$97,972	\$175,894	64.2%
Physical Therapy	515	\$170,049	\$41,106	\$128,944	75.8%
Physicians Fees	67	\$72,409	\$51,467	\$20,942	28.9%
Occ Med/Primary Care	184	\$67,042	\$45,623	\$21,419	31.9%
MRI/Radiology	68	\$55,029	\$24,726	\$30,302	55.1%
Anesthesiology	20	\$24,697	\$12,412	\$12,285	49.7%
Emergency Medicine	25	\$24,334	\$7,796	\$16,538	68.0%
Other	37	\$13,815	\$6,855	\$6,960	50.4%
Pain Management	3	\$2,909	\$1,093	\$1,816	62.4%
Behavioral Health	5	\$1,350	\$1,110	\$240	17.8%
Out Of Network	90	\$86,729	\$64,736	\$21,993	25.4%
Anesthesiology	19	\$34,245	\$22,768	\$11,477	33.5%
Ortho/Neuro	29	\$20,651	\$16,258	\$4,393	21.3%
Other	14	\$12,647	\$12,544	\$104	0.8%
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	6	\$1,617	\$617	\$1,000	61.9%
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	1294	\$1,818,428	\$714,813	\$1,103,615	60.7%

Participating Provider Penetration Rate

Bill Count 93.0%

Provider Charges 95.2%

Exclusive Provider Panel Penetration Rate

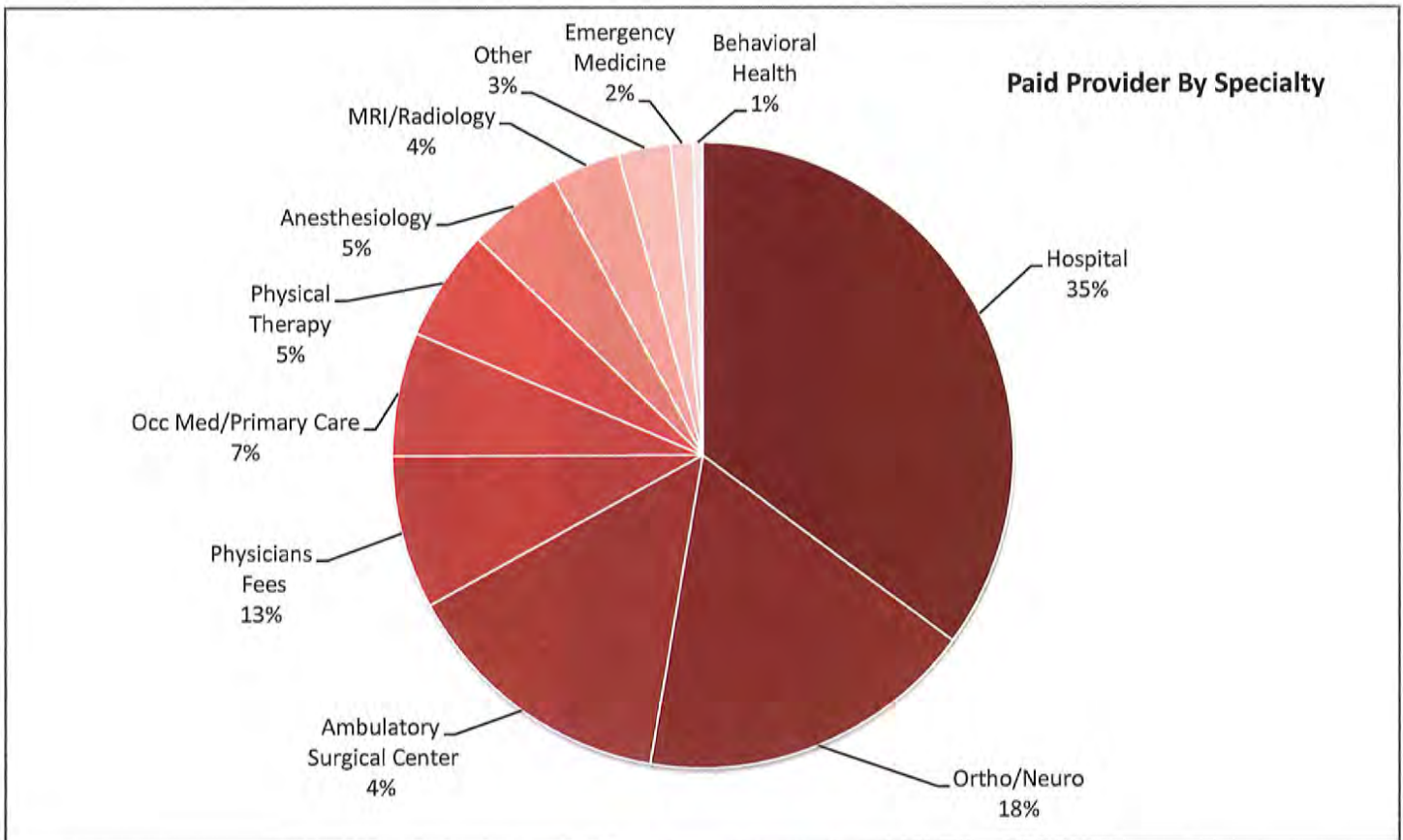
Bill Count 88.7%

Provider Charges 94.2%



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

	Repriced Amount
Hospital	\$250,386
Ortho/Neuro	\$125,789
Ambulatory Surgical Center	\$102,316
Physicians Fees	\$56,600
Occ Med/Primary Care	\$45,798
Physical Therapy	\$41,206
Anesthesiology	\$35,180
MRI/Radiology	\$25,343
Other	\$19,399
Emergency Medicine	\$8,286
Behavioral Health	\$3,418





**Burlington County Municipal JIF
Top 5 Providers By Specialty
January 1, 2018 - September 30, 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	25	\$8,088
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	9	\$3,477
EMERGENCY PHYSICIANS OF NEW JERSEY P A	10	\$2,363
COOPER UNIVERSITY EMERGENCY PHYSICIANS P C	2	\$1,026
COOPER UNIVERSITY TRAUMA PHYSICIANS., PC	3	\$732
HAMILTON SQUARE EMA	1	\$490
Hospital	32	\$192,092
COOPER HEALTH SYSTEMS	3	\$79,471
CAPITAL HEALTH SYSTEM, INC	1	\$42,713
VIRTUA WEST JERSEY HEALTH, INC.	12	\$26,279
METHODIST HOSPITAL-THOMAS JEFF	2	\$22,542
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	14	\$21,088
MRI/Radiology	48	\$23,710
ONE CALL MEDICAL, INC.	32	\$17,457
LARCHMONT IMAGING ASSOCIATES LLC	1	\$4,378
COOPER UNIVERSITY RADIOLOGY, PC	7	\$958
ONE CALL CARE DIAGNOSTICS	1	\$485
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	7	\$432
Occ Med/Primary Care	163	\$42,014
VIRTUA OCCUPATIONAL HEALTH	80	\$28,984
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	26	\$4,698
RWJUH OCCUPATIONAL HEALTH	25	\$3,461
WORKNET OCCUPATIONAL MEDICINE	15	\$2,443
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	17	\$2,428
Ortho/Neuro	155	\$110,621
COASTAL SPINE, PC.	46	\$62,472
PREMIER ORTHOPEDIC OF SOUTH JERSEY	47	\$24,273
VIRTUA HAND CENTER	35	\$9,612
THE PHILADELPHIA HAND CENTER	12	\$7,846
CMN OCCUPATIONAL MEDICINE, LLC	15	\$6,420
Physical Therapy	455	\$37,007
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	175	\$13,895
NOVACARE REHABILITATION	98	\$9,134
REHAB EXCELLENCE CENTER, LLC	78	\$5,076
STRIVE PHYSICAL THERAPY AND	45	\$4,468
REHAB CONNECTION	59	\$4,434
Physicians Fees	58	\$52,456
VIRTUA MEDICAL GROUP, PA	47	\$43,718
VIRTUA OCCUPATIONAL HEALTH	2	\$3,294
COOPER SURGICAL ASSOCIATES P A	4	\$3,097
K.W. REHABILITATION,, LLC	3	\$1,548
ADVOCARE HERITAGE FAMILY	2	\$799



**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	67			
Lida Feinstein	3	11	8	4	4	3	2	2	2			
Jennifer Hann	7	12	9	8	14	17	18	12	15			
Sharon Maurer	80	68	64	70	68	64	64	66	67			
Theresa Pacific	0	4	16	35	42	0	0	0	0			
Kelly Roth	62	62	71	71	65	52	56	61	65			
Virgen Conley						16	17	17	16			
Mirielle Accilien									12			
Thomas Sawczak		3	3	3	3	22	15	14	15			
Team Leader												
Russel Bayer	16	12	10	10	10	11	26	25	25			
Total	238	241	251	272	270	242	251	256	284	0	0	0

October 7, 2018

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

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

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

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 23,988.67. This generated an average annual yield of 1.47%. However, after including an unrealized net loss of \$14,024.21 in the asset portfolio, the yield is adjusted to .61% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$189,458.62 as it relates to current market value of \$ 16,871,798.15 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,938,310.90.

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 \$ 125.00 w/YTD Total \$ 95,827.85 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 2018 Appropriation Refund \$ 25,868.49

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 \$ 196,816.40. The claims detail shows 201 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$162. Interest Allocated)

Delran Township	\$65,633.00
Chesterfield Township	\$ 1,076.00
Bordentown City	\$37,883.00
Bordentown Township	\$13,825.00
Westampton Township	\$10,074.00

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 \$ 19,808,658.05 to a closing balance of \$ 19,224,623.77 showing a decrease in the fund of \$ 584,034.28. 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
9/17	WRIGHTSTOWN BORO	1114463	WRIGHTSTOWN BORO	PR	2010	125.00	
TOTAL-SEP						125.00	
TOTAL-YTD							95,827.85

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

	<u>July</u>	<u>August</u>	<u>September</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,180,772.63	19,002,812.28	19,808,658.05	
RECEIPTS:				
Interest Income (Cash)	-1,680.83	37,523.40	-3,889.97	145,063.16
Premium Assessment Receipts	2,391,450.01	1,348,712.99	0.00	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	11,426.06	0.00	0.00	24,355.25
Fund Year 2017	0.00	0.00	0.00	53,618.42
Fund Year 2016	537.81	0.00	0.00	1,652.81
Fund Year 2015	23.00	23.00	0.00	16,520.52
Fund Year 2014	0.00	0.00	0.00	2,696.85
Closed Fund Year	0.00	0.00	125.00	270.00
Total Subrogation, Salvage & Reimb.Receipts	11,986.87	23.00	125.00	99,113.85
FY 2018 Appropriation Refunds	0.00	0.00	25,868.49	26,118.49
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	333,803.77	0.00	341,630.60
TOTAL RECEIPTS:	2,401,756.05	1,720,063.16	22,103.52	7,472,511.63

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2018	132,332.57	207,718.10	54,728.10	960,386.26
Fund Year 2017	65,763.53	13,379.62	52,700.56	438,732.41
Fund Year 2016	9,345.74	60,353.59	26,859.81	310,158.17
Fund Year 2015	13,151.97	32,494.69	18,485.46	291,128.92
Fund Year 2014	155,176.98	2,932.58	44,042.47	426,311.39
Closed Fund Year	1,000.00	0.00	0.00	1,000.00
Total Net Claim Payments	376,770.79	316,878.58	196,816.40	2,427,717.15

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2019	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2018	200,503.11	73,704.65	80,964.60	1,008,282.22
Property Fund Charges FY 2018	0.00	0.00	0.00	0.00
E-JIF Premium FY 2018	0.00	124,615.73	0.00	249,231.47
M.E.L. Premium FY 2018	0.00	393,323.66	0.00	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	2,442.50	0.00	247.80	53,739.64
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	202,945.61	591,644.04	81,212.40	3,479,083.19
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	5,694.77	328,109.00	341,630.60
TOTAL DISBURSEMENTS:	579,716.40	914,217.39	606,137.80	6,248,430.94

Closing Balance for the Period:

19,002,812.28	19,808,658.05	19,224,623.77
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Account Net Cash Change During the Period:

Operating Account	1,802,026.85	799,151.39	-572,353.82	-884,037.43
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	1,526.28	-3,500.00	92.67	-2,797.77
Asset Management Account	-4,771.34	33,452.24	-11,773.13	2,110,915.89
Claims Imprest Account	23,257.86	-23,257.86	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	1,822,039.65	805,845.77	-584,034.28	1,224,080.69

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 **September**
CURRENT FUND YEAR **2018**

	Description: Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6
	ID Number: INVEST. ACCT.	ASSET MGR.	OPERATING AC	CLAIMS ACCOUNT	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	\$19,808,658.08	228.9	16883571.28	2823857.9	100000	1000
Opening Interest Accrual Balance	\$52,658.31	0	52658.31	0	0	0
1 Interest Accrued and/or Interest Cost	\$13,854.44	\$0.00	\$13,854.44	\$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)	\$6,343.75	\$0.00	\$6,343.75	\$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	\$3,790.48	\$0.00	\$0.00	\$3,790.48	\$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)	(\$14,024.21)	\$0.00	(\$14,024.21)	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$9,964.46	\$0.00	\$6,173.98	\$3,790.48	\$0.00	\$0.00
9 Deposits - Purchases	\$1,780,533.48	\$703,500.00	\$699,407.33	\$99,597.35	\$196,816.40	\$81,212.40
10 (Withdrawals - Sales)	(\$2,360,677.79)	(\$703,407.33)	(\$703,500.00)	(\$675,741.66)	(\$196,816.40)	(\$81,212.40)
Ending Cash & Investment Balance	\$19,224,623.79	\$321.57	\$16,871,798.15	\$2,251,504.07	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$66,512.75	\$0.00	\$66,512.75	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$42,511.67	\$0.00	\$0.00	\$0.00	\$36,628.51	\$5,883.16
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,267,135.46	\$321.57	\$16,871,798.15	\$2,251,504.07	\$136,628.51	\$6,883.16
Annualized Rate of Return This Month	0.61%	0.00%	0.44%	1.79%	0.00%	0.00%

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment Balance	138,702.16	(343,564.72)	90,969.58	1,278,451.26	467,991.01	0.00	#####	967,056.47	1,451,690.72	\$4,030,852.92
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$94.09	\$0.00	\$61.71	\$867.26	\$317.47	\$0.00	\$0.00	\$656.02	\$984.78	\$2,981.32
	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)	\$43.08	\$0.00	\$28.26	\$397.10	\$145.36	\$0.00	\$0.00	\$300.38	\$450.91	\$1,365.10
	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	\$25.74	\$0.00	\$16.88	\$237.28	\$86.86	\$0.00	\$0.00	\$179.48	\$269.43	\$815.67
	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)	(\$95.24)	\$0.00	(\$62.47)	(\$877.88)	(\$321.36)	\$0.00	\$0.00	(\$664.06)	(\$996.84)	(\$3,017.85)
	8 Net Investment Income	\$67.67	\$0.00	\$44.38	\$623.75	\$228.33	\$0.00	\$0.00	\$471.82	\$708.28	\$2,144.24
	9 Interest Accrued - Net Change	\$94.09	\$0.00	\$61.71	\$867.26	\$317.47	\$0.00	\$0.00	\$656.02	\$984.78	\$2,981.32
	Ending Cash & Investment Balance	\$132,666.48	(\$345,074.47)	\$89,818.48	\$1,232,132.44	\$467,901.87	\$0.00	#####	\$966,872.28	\$1,042,340.62	\$3,566,214.14
	Ending Interest Accrual Balance	\$203.02	\$0.66	\$194.91	\$2,648.60	\$1,062.95	\$0.00	\$52.62	\$1,871.57	\$3,128.51	\$9,162.82

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$32.82	\$296.63	\$71.63	\$993.26	\$363.54	\$73.74	\$0.01	\$117.66	\$156.07	\$2,105.36
	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)	\$15.03	\$135.82	\$32.80	\$454.80	\$166.46	\$33.76	\$0.00	\$53.87	\$71.46	\$964.01
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$8.98	\$81.16	\$19.60	\$271.75	\$99.46	\$20.17	\$0.00	\$32.19	\$42.70	\$576.01
	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)	(\$33.23)	(\$300.27)	(\$72.50)	(\$1,005.43)	(\$368.00)	(\$74.64)	(\$0.01)	(\$119.10)	(\$157.98)	(\$2,131.16)
	8 Net Investment Income	\$23.61	\$213.34	\$51.51	\$714.37	\$261.47	\$53.04	\$0.01	\$84.62	\$112.25	\$1,514.23
	9 Interest Accrued - Net Change	\$32.82	\$296.63	\$71.63	\$993.26	\$363.54	\$73.74	\$0.01	\$117.66	\$156.07	\$2,105.36
	Ending Cash & Investment Balance	\$48,379.09	\$462,308.94	\$105,565.60	\$1,411,963.14	\$535,807.36	\$108,682.29	\$11.52	\$173,412.31	\$229,777.90	\$3,075,908.15
	Ending Interest Accrual Balance	\$179.83	\$1,554.90	\$374.09	\$5,371.54	\$1,895.46	\$384.47	(\$0.06)	\$630.22	\$834.12	\$11,224.58

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$54.44	\$249.39	\$73.04	\$709.10	\$298.08	\$68.31	\$0.04	\$149.69	\$128.29	\$1,730.37
	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)	\$24.93	\$114.19	\$33.44	\$324.69	\$136.49	\$31.28	\$0.02	\$68.54	\$58.74	\$792.31
	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	\$14.89	\$68.23	\$19.98	\$194.01	\$81.55	\$18.69	\$0.01	\$40.95	\$35.10	\$473.42
	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)	(\$55.11)	(\$252.44)	(\$73.93)	(\$717.79)	(\$301.73)	(\$69.15)	(\$0.04)	(\$151.53)	(\$129.86)	(\$1,751.58)
	8 Net Investment Income	\$39.16	\$179.36	\$52.53	\$510.00	\$214.39	\$49.13	\$0.03	\$107.66	\$92.27	\$1,244.53
	9 Interest Accrued - Net Change	\$54.44	\$249.39	\$73.04	\$709.10	\$298.08	\$68.31	\$0.04	\$149.69	\$128.29	\$1,730.37
	Ending Cash & Investment Balance	\$80,239.13	\$367,557.39	\$107,645.11	\$1,018,253.26	\$439,328.72	\$100,676.37	\$55.03	\$220,622.49	\$189,077.66	\$2,523,455.16
	Ending Interest Accrual Balance	\$283.94	\$1,317.52	\$380.76	\$3,890.89	\$1,553.77	\$356.10	\$0.19	\$780.42	\$669.04	\$9,232.63

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$41.90	\$272.25	\$60.18	\$254.78	\$338.82	\$68.43	\$0.00	\$78.45	\$144.92	\$1,259.73
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$19.19	\$124.66	\$27.56	\$116.66	\$155.14	\$31.33	\$0.00	\$35.92	\$66.36	\$576.81
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$11.46	\$74.49	\$16.46	\$69.71	\$92.70	\$18.72	\$0.00	\$21.46	\$39.65	\$344.65
	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)	(\$42.42)	(\$275.59)	(\$60.92)	(\$257.90)	(\$342.97)	(\$69.27)	(\$0.00)	(\$79.41)	(\$146.69)	(\$1,275.17)
	8 Net Investment Income	\$30.14	\$195.81	\$43.28	\$183.24	\$243.69	\$49.22	\$0.00	\$56.42	\$104.23	\$906.03
	9 Interest Accrued - Net Change	\$41.90	\$272.25	\$60.18	\$254.78	\$338.82	\$68.43	\$0.00	\$78.45	\$144.92	\$1,259.73
	Ending Cash & Investment Balance	\$61,759.73	\$398,513.59	\$88,696.63	\$359,769.01	\$499,374.62	\$100,855.05	\$0.80	\$115,617.21	\$213,588.34	\$1,838,174.98
	Ending Interest Accrual Balance	\$218.45	\$1,435.60	\$313.73	\$1,458.17	\$1,766.41	\$356.74	\$0.00	\$408.95	\$753.83	\$6,711.87

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$47.45	\$0.00	\$42.53	\$571.47	\$396.40	\$61.28	\$0.00	\$117.67	\$152.27	\$1,389.09
	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)	\$21.73	\$0.00	\$19.48	\$261.67	\$181.51	\$28.06	\$0.00	\$53.88	\$69.72	\$636.04
	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	\$12.98	\$0.00	\$11.64	\$156.35	\$108.45	\$16.77	\$0.00	\$32.19	\$41.66	\$380.05
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	(\$48.04)	\$0.00	(\$43.06)	(\$578.47)	(\$401.26)	(\$62.03)	(\$0.00)	(\$119.11)	(\$154.14)	(\$1,406.11)
	8 Net Investment Income	\$34.13	\$0.00	\$30.59	\$411.02	\$285.10	\$44.08	\$0.00	\$84.63	\$109.52	\$999.07
	9 Interest Accrued - Net Change	\$47.45	\$0.00	\$42.53	\$571.47	\$396.40	\$61.28	\$0.00	\$117.67	\$152.27	\$1,389.09
	Ending Cash & Investment Balance	\$69,939.66	(\$250,618.47)	\$62,688.98	\$798,287.68	\$584,236.48	\$90,322.36	\$0.15	\$173,431.45	\$224,430.59	\$1,752,718.88
	Ending Interest Accrual Balance	\$247.39	\$9.06	\$221.74	\$2,994.36	\$2,066.52	\$319.48	\$0.00	\$613.45	\$793.84	\$7,265.85

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$56.39	\$234.71	\$2.03	\$635.65	\$345.34	\$41.53	\$0.00	\$172.50	\$2,775.88	\$4,264.04
	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)	\$25.82	\$107.47	\$0.93	\$291.06	\$158.13	\$19.02	\$0.00	\$78.99	\$1,271.03	\$1,952.44
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$15.43	\$64.21	\$0.56	\$173.91	\$94.48	\$11.36	\$0.00	\$47.20	\$759.46	\$1,166.61
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	(\$57.08)	(\$237.58)	(\$2.06)	(\$643.44)	(\$349.57)	(\$42.04)	\$0.00	(\$174.62)	(\$2,809.89)	(\$4,316.29)
	8 Net Investment Income	\$40.56	\$168.81	\$1.46	\$457.18	\$248.38	\$29.87	\$0.00	\$124.07	\$1,996.48	\$3,066.80
	9 Interest Accrued - Net Change	\$56.39	\$234.71	\$2.03	\$635.65	\$345.34	\$41.53	\$0.00	\$172.50	\$2,775.88	\$4,264.04
	Ending Cash & Investment Balance	\$83,235.58	\$345,926.22	\$2,998.86	\$936,861.15	\$508,979.30	\$61,213.08	(\$79.19)	\$254,243.76	\$4,091,232.19	\$6,284,610.95
	Ending Interest Accrual Balance	\$295.94	\$1,223.58	\$10.56	\$3,313.76	\$1,800.33	\$216.52	(\$0.01)	\$899.28	\$14,511.73	\$22,271.68



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

Account Number	120882-000
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As of September 30, 2018

Statement of Account

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

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

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

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

1427091 02 T 4589 000134576 0001N

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

Important Information

Account Number	120882-000
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As of September 30, 2018

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

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Subject Account(s)

ACCOUNT NUMBER	ACCOUNT NAME
120882-000	BURLINGTON COUNTY MUNICIPAL JIF

Summary of Investments

Account Number **120882-000**

As of September 30, 2018

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PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 8/31/2018	% OF M/V	MARKET VALUE (M/V) As of 9/30/2018	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	CASH EQUIVALENTS				
	U.S. TREASURY BILLS	\$0.00	0.00	\$699,407.33	4.15
	TOTAL CASH EQUIVALENTS	0.00	0.00	699,407.33	4.15
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	8,013,701.28	47.46	7,311,310.82	43.33
	TOTAL U.S. TREASURY OBLIGATIONS	8,013,701.28	47.46	7,311,310.82	43.33
	U.S. GOVERNMENT AGENCIES				
	GOVERNMENT AGENCY BONDS/NOTES	8,869,870.00	52.54	8,861,080.00	52.52
	TOTAL U.S. GOVERNMENT AGENCIES	8,869,870.00	52.54	8,861,080.00	52.52
TOTAL PRINCIPAL PORTFOLIO(S)		16,883,571.28	100.00	16,871,798.15	100.00
	TOTAL ACCRUED INCOME	52,658.31		66,512.75	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	16,936,229.59		16,938,310.90	

Summary of Activity

Account Number **120882-000**

September 1, 2018 through September 30, 2018

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	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	0.00
RECEIPTS		
Maturities	700,000.00	0.00
Transfers/Additions	703,407.33	0.00
Interest	3,500.00	0.00
TOTAL RECEIPTS	1,406,907.33	0.00
DISBURSEMENTS		
Purchases	(699,407.33)	0.00
Other Disbursements	(707,500.00)	0.00
TOTAL DISBURSEMENTS	(1,406,907.33)	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 September 30, 2018

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<u>QUANTITY</u> <u>DESCRIPTION</u>		<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
CASH EQUIVALENTS								
700,000.0000		\$699,407.33	4.15	\$699,407.33	\$0.00	\$481.54	\$13,335.00	1.91
UNITED STATES TREASURY BILLS		99.9153		99.92				1.91
DTD 04/05/2018 DUE 10/04/2018								
CUSIP 912796QB8								
TOTAL CASH EQUIVALENTS		699,407.33	4.15	699,407.33	0.00	481.54	13,335.00	1.91
U.S. TREASURY OBLIGATIONS								
2018	1,000,000.0000	999,560.00	5.92	995,898.43	3,661.57	4,040.30	8,750.00	0.88
	UNITED STATES TREASURY NOTES	99.9560		99.59				1.76
	DTD 10/15/2015 0.875% 10/15/2018							
	CUSIP 912828L81 RATING AAA							
2018	700,000.0000	698,649.00	4.14	697,839.84	809.16	2,581.97	8,750.00	1.25
	UNITED STATES TREASURY NOTES	99.8070		99.69				2.18
	DTD 12/15/2015 1.250% 12/15/2018							
	CUSIP 912828N22 RATING AAA							
2018	1,700,000.0000	1,696,753.00	10.06	1,693,027.34	3,725.66	5,713.11	17,000.00	1.00
	UNITED STATES TREASURY NOTES	99.8090		99.59				2.09
	DTD 11/30/2016 1.000% 11/30/2018							
	CUSIP 912828U40 RATING AAA							
2019	1,000,000.0000	980,590.00	5.81	992,304.69	(11,714.69)	3,360.66	10,000.00	1.02
	UNITED STATES TREASURY NOTES	98.0590		99.23				2.69
	DTD 11/30/2012 1.000% 11/30/2019							
	CUSIP 912828UB4 RATING AAA							
2019	1,000,000.0000	990,120.00	5.87	993,164.07	(3,044.07)	3,305.03	8,750.00	0.88
	UNITED STATES TREASURY NOTES	99.0120		99.32				2.46
	DTD 05/15/2016 0.875% 05/15/2019							
	CUSIP 912828R44 RATING AAA							

continued

Investment Detail

Account Number **120882-000**
As of September 30, 2018

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	<u>QUANTITY</u> <u>DESCRIPTION</u>	<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. TREASURY OBLIGATIONS								
2020	1,000,000.0000	\$976,990.00	5.79	\$998,359.37	(\$21,369.37)	\$4,620.90	\$13,750.00	1.41
	UNITED STATES TREASURY NOTES	97.6990		99.84				2.79
	DTD 05/31/2013 1.375% 05/31/2020							
	CUSIP 912828VF4 RATING AAA							
2020	998,000.0000	968,648.82	5.74	991,255.70	(22,606.88)	5,742.57	13,722.50	1.42
	UNITED STATES TREASURY NOTES	97.0590		99.32				2.83
	DTD 10/31/2015 1.375% 10/31/2020							
	CUSIP 912828L99 RATING AAA							
TOTAL U.S. TREASURY OBLIGATIONS		7,311,310.82	43.33	7,361,849.44	(50,538.62)	29,364.54	80,722.50	1.10
U.S. GOVERNMENT AGENCIES								
2019	8,000,000.0000	7,869,440.00	46.64	8,000,000.00	(130,560.00)	32,400.00	108,000.00	1.37
	FEDERAL HOME LOAN BANK	98.3680		100.00				2.76
	DTD 06/13/2016 1.350% 12/13/2019							
	CALLABLE							
	CUSIP 3130A8FB4 RATING AAA							
2019	1,000,000.0000	991,640.00	5.88	1,000,000.00	(8,360.00)	4,266.67	12,000.00	1.21
	FEDERAL HOME LOAN MORTGAGE CORP	99.1640		100.00				2.48
	MEDIUM TERM NOTE							
	DTD 08/23/2016 1.200% 05/23/2019							
	CALLABLE							
	CUSIP 3134GAAR5 RATING AAA							
TOTAL U.S. GOVERNMENT AGENCIES		8,861,080.00	52.52	9,000,000.00	(138,920.00)	36,666.67	120,000.00	1.35
TOTAL PRINCIPAL PORTFOLIO(S)		16,871,798.15	100.00	17,061,256.77	(189,458.62)	66,512.75	214,057.50	1.27
TOTAL ACCRUED INCOME		66,512.75						
TOTAL MARKET VALUE WITH ACCRUED INCOME		16,938,310.90						

Activity Detail

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

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DATE	TYPE	QUANTITY	DESCRIPTION	CASH	CASH MANAGEMENT
PRINCIPAL					
OPENING BALANCES:				0.00	0.00
9/17/2018	MATURITY	(700,000.0000)	MATURED 700000 PAR VALUE OF U.S. TREASURY NOTES 1.000% 9/15/18 AT 100 TRADE DATE 2018-09-15 SETTLEMENT DATE 2018-09-15 \$700,000.00 RECEIVABLE SATISFIED	700,000.00	
	INTEREST		CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.000% 9/15/18 AT \$0.005000 /SHARE ON 700000 PAR VALUE DUE 2018-09-15	3,500.00	
	OTHER DISBURSEMENT		CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	(703,500.00)	
9/18/2018	TRANSFER/ADDITION		CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	699,407.33	
	PURCHASE	700,000.0000	PURCHASED 700000 PAR VALUE OF U.S. TREASURY BILLS 10/04/18 AT 99.9153 TRADE DATE 2018-09-18 SETTLEMENT DATE 2018-09-18	(699,407.33)	
9/26/2018	TRANSFER/ADDITION		CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	4,000.00	
	OTHER DISBURSEMENT		CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	(4,000.00)	
CLOSING BALANCES:				0.00	0.00



Other Information

120882-000 BURLINGTON COUNTY MUNICIPAL JIF

As of September 30, 2018

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

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

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

Current Fund Year: 2018 Month Ending: September										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	125.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125.00
Invest Pymnts	(241.61)	(777.79)	(229.81)	(2,977.93)	(1,521.38)	(231.43)	(0.04)	(954.33)	(3,299.40)	(10,233.72)
Invest Adj	149.78	482.14	142.47	1,845.98	943.09	143.45	0.02	591.58	2,045.24	6,343.75
Subtotal Invest	(91.83)	(295.65)	(87.34)	(1,131.95)	(578.29)	(87.98)	(0.02)	(362.75)	(1,254.16)	(3,889.97)
Other *	0.00	25,868.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,868.49
TOTAL	33.17	25,572.84	(87.34)	(1,131.95)	(578.29)	(87.98)	(0.02)	(362.75)	(1,254.16)	22,103.52
EXPENSES										
Claims Transfers	6,009.26	5,072.00	1,133.78	184,601.36	0.00	0.00	0.00	0.00	0.00	196,816.40
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81,212.40	81,212.40
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328,109.00	328,109.00
TOTAL	6,009.26	5,072.00	1,133.78	184,601.36	0.00	0.00	0.00	0.00	409,321.40	606,137.80
END BALANCE	476,219.67	978,613.20	457,413.66	5,757,266.68	3,035,628.35	461,749.15	(20,455.25)	1,904,199.50	6,173,988.81	19,224,623.77

Report Month: September		Balance Differences	
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accrual Balances:	Accrual Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals		0.00
Allocation variance 2:	Variance between monthly total and allocation total		(125.00)
Allocation variance 3:	Treasurer/TPA net payments NO1	Max/Min	##### / (0.00)
Pre-existing variance:	Prior period unreconciled variance	Max/Min	##### / (0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2018									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(69.50)	0.00	(45.58)	(640.61)	(234.50)	0.00	0.00	(484.57)	(727.41)	(2,202.17)
Invest Adj	43.08	0.00	28.26	397.10	145.36	0.00	0.00	300.38	450.91	1,365.09
Subtotal Invest	(26.42)	0.00	(17.32)	(243.51)	(89.14)	0.00	0.00	(184.19)	(276.50)	(837.08)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(26.42)	0.00	(17.32)	(243.51)	(89.14)	0.00	0.00	(184.19)	(276.50)	(837.08)
EXPENSES										0.00
Claims Transfers	6,009.26	1,509.75	1,133.78	46,075.31	0.00	0.00	0.00	0.00	0.00	54,728.10
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80,964.60	80,964.60
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328,109.00	328,109.00
TOTAL	6,009.26	1,509.75	1,133.78	46,075.31	0.00	0.00	0.00	0.00	409,073.60	463,801.70
END BALANCE	132,666.48	(345,074.47)	89,818.48	1,232,132.44	467,901.87	0.00	(20,443.56)	966,872.28	1,042,340.62	3,566,214.14

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2017									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(24.25)	(219.11)	(52.91)	(733.68)	(268.53)	(54.47)	(0.01)	(86.91)	(115.28)	(1,555.15)
Invest Adj	15.03	135.82	32.80	454.80	166.46	33.76	0.00	53.87	71.46	964.00
Subtotal Invest	(9.22)	(83.29)	(20.11)	(278.88)	(102.07)	(20.71)	(0.01)	(33.04)	(43.82)	(591.15)
Other *	0.00	25,868.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,868.49
TOTAL	(9.22)	25,785.20	(20.11)	(278.88)	(102.07)	(20.71)	(0.01)	(33.04)	(43.82)	25,277.34
EXPENSES										
Claims Transfers	0.00	750.00	0.00	51,950.56	0.00	0.00	0.00	0.00	0.00	52,700.56
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	247.80	247.80
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	750.00	0.00	51,950.56	0.00	0.00	0.00	0.00	247.80	52,948.36
END BALANCE	48,379.09	462,308.94	105,565.60	1,411,963.14	535,807.36	108,682.29	11.52	173,412.31	229,777.90	3,075,908.15

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2016									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(40.21)	(184.21)	(53.95)	(523.79)	(220.18)	(50.46)	(0.03)	(110.57)	(94.76)	(1,278.16)
Invest Adj	24.93	114.19	33.44	324.69	136.49	31.28	0.02	68.54	58.74	792.32
Subtotal Invest	(15.28)	(70.02)	(20.51)	(199.10)	(83.69)	(19.18)	(0.01)	(42.03)	(36.02)	(485.84)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(15.28)	(70.02)	(20.51)	(199.10)	(83.69)	(19.18)	(0.01)	(42.03)	(36.02)	(485.84)
EXPENSES										
Claims Transfers	0.00	0.00	0.00	26,859.81	0.00	0.00	0.00	0.00	0.00	26,859.81
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	26,859.81	0.00	0.00	0.00	0.00	0.00	26,859.81
END BALANCE	80,239.13	367,557.39	107,645.11	1,018,253.26	439,328.72	100,676.37	55.03	220,622.49	189,077.66	2,523,455.16

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(30.95)	(201.10)	(44.45)	(188.20)	(250.27)	(50.55)	0.00	(57.94)	(107.05)	(930.51)
Invest Adj	19.19	124.66	27.56	116.66	155.14	31.33	0.00	35.92	66.36	576.82
Subtotal Invest	(11.76)	(76.44)	(16.89)	(71.54)	(95.13)	(19.22)	0.00	(22.02)	(40.69)	(353.69)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(11.76)	(76.44)	(16.89)	(71.54)	(95.13)	(19.22)	0.00	(22.02)	(40.69)	(353.69)
EXPENSES										
Claims Transfers	0.00	2,746.25	0.00	15,739.21	0.00	0.00	0.00	0.00	0.00	18,485.46
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	2,746.25	0.00	15,739.21	0.00	0.00	0.00	0.00	0.00	18,485.46
END BALANCE	61,759.73	398,513.59	88,696.63	359,769.01	499,374.62	100,855.05	0.80	115,617.21	213,588.34	1,838,174.98

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2014									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(35.05)	0.00	(31.42)	(422.12)	(292.81)	(45.27)	0.00	(86.92)	(112.48)	(1,026.07)
Invest Adj	21.73	0.00	19.48	261.67	181.51	28.06	0.00	53.88	69.72	636.05
Subtotal Invest	(13.32)	0.00	(11.94)	(160.45)	(111.30)	(17.21)	0.00	(33.04)	(42.76)	(390.02)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(13.32)	0.00	(11.94)	(160.45)	(111.30)	(17.21)	0.00	(33.04)	(42.76)	(390.02)
EXPENSES										
Claims Transfers	0.00	66.00	0.00	43,976.47	0.00	0.00	0.00	0.00	0.00	44,042.47
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	66.00	0.00	43,976.47	0.00	0.00	0.00	0.00	0.00	44,042.47
END BALANCE	69,939.66	(250,618.47)	62,688.98	798,287.68	584,236.48	90,322.36	0.15	173,431.45	224,430.59	1,752,718.88

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	125.00	0.00	0.00	0.00						125.00
Invest Pymnts	(41.65)	(173.37)	(1.50)	(469.53)	(255.09)	(30.68)	0.00	(127.42)	(2,050.43)	(3,149.67)
Invest Adj	25.82	107.47	0.93	291.06	158.13	19.02	0.00	78.99	1,271.03	1,952.45
Subtotal Invest	(15.83)	(65.90)	(0.57)	(178.47)	(96.96)	(11.66)	0.00	(48.43)	(779.40)	(1,197.22)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	109.17	(65.90)	(0.57)	(178.47)	(96.96)	(11.66)	0.00	(48.43)	(779.40)	(1,072.22)
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	83,235.58	345,926.22	2,998.86	936,861.15	508,979.30	61,213.08	(79.19)	254,243.76	4,091,232.19	6,284,610.95

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

Month September
Current Fund Year 2018

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Prop	109,752.17	6,009.26	0.00	115,761.43	115,761.43	0.00	0.00	0.00
	Liab	172,823.58	1,509.75	0.00	174,333.33	174,333.33	0.00	0.00	0.00
	Auto	24,929.70	1,133.78	0.00	26,063.48	26,063.48	(0.00)	(0.00)	0.00
	WC	573,797.46	46,075.31	0.00	619,872.77	619,872.77	0.00	0.00	0.00
	Total	881,302.91	54,728.10	0.00	936,031.01	936,031.01	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	36,448.82	750.00	0.00	37,198.82	37,198.82	0.00	0.00	0.00
	Auto	18,651.58	0.00	0.00	18,651.58	18,651.58	0.00	0.00	0.00
	WC	703,575.73	51,950.56	0.00	755,526.29	755,526.29	(0.00)	(0.00)	(0.00)
	Total	967,728.71	52,700.56	0.00	1,020,429.27	1,020,429.27	(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	151,683.93	0.00	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	1,190,307.26	26,859.81	0.00	1,217,167.07	1,217,167.07	(0.00)	(0.00)	0.00
	Total	1,670,263.19	26,859.81	0.00	1,697,123.00	1,697,123.00	(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	122,723.37	2,746.25	0.00	125,469.62	125,469.62	(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	1,977,444.55	15,739.21	0.00	1,993,183.76	1,993,183.76	0.00	0.00	0.00
	Total	2,428,444.05	18,485.46	0.00	2,446,929.51	2,446,929.51	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	815,461.16	66.00	0.00	815,527.16	815,527.16	(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	1,596,428.43	43,976.47	0.00	1,640,404.90	1,640,404.90	(0.00)	(0.00)	0.00
	Total	2,700,782.73	44,042.47	0.00	2,744,825.20	2,744,825.20	(0.00)	(0.00)	0.00
TOTAL		8,648,521.59	196,816.40	0.00	8,845,337.99	8,845,337.99	(0.00)	(0.00)	(0.00)



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
12390	9/4/2018	BODILY INJURY [Expired]	MARSHALL, DENNEHEY, WARNER,	X98885/001210439	7/23/2014	\$66.00	2014/2014	Legal
12391	9/4/2018	INDEMNITY	JENNIFER KELLY, PHD, LLC	MLT-Z08990/001221727	1/16/2015	\$350.00	2015/2015	Loss
12392	9/4/2018	PUB OFF PI	DAVID S. DEWEESE	-- /2019151333	6/27/2017	\$750.00	2017/2017	Legal
12393	9/4/2018	MEDICAL ONLY	ISO SERVICES, INC.	-- /2018130644	4/6/2018	\$10.70	2018/2018	Expense
12394	9/4/2018	MEDICAL ONLY	Emerg Phys Svcs of NJ PA	-- /2018109746	8/9/2017	\$1,144.00	2017/2017	Loss
12395	9/4/2018	MEDICAL ONLY	National Recovery Agency	-- /2018123865	1/24/2018	\$45.00	2018/2018	Loss
12396	9/4/2018	MEDICAL ONLY	Radiology Affiliates of	-- /2018129110	3/20/2018	\$47.00	2018/2018	Loss
12397	9/4/2018	INDEMNITY	MARK HERKOPEREC	Z42992/001255304	8/4/2016	\$1,026.24	2016/2016	Loss
12398	9/4/2018	INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
12399	9/4/2018	INDEMNITY	BRIAN YOUNG	Z34871/001247013	2/19/2016	\$1,026.24	2016/2016	Loss
12400	9/4/2018	MEDICAL ONLY	VIRTUA WEST JERSEY HEALTH, INC.	-- /2019148975	7/30/2018	\$1,613.00	2018/2018	Loss
12401	9/4/2018		VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$3,226.00		
		MEDICAL ONLY		-- /2019149599	8/6/2018	\$1,613.00	2018/2018	Loss
		MEDICAL ONLY		-- /2019147864	7/12/2018	\$1,613.00	2018/2018	Loss
12402	9/4/2018	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2018144410	5/31/2018	\$85.34	2018/2018	Loss
12403	9/4/2018	MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2018130000	3/29/2018	\$16.41	2018/2018	Loss
12404	9/4/2018	MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2019149440	8/2/2018	\$1,153.34	2018/2018	Loss
12405	9/4/2018	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2018128624	3/15/2018	\$189.00	2018/2018	Loss
12406	9/4/2018	INDEMNITY	VIRTUA MEDICAL GROUP, PA	-- /2019148581	7/24/2018	\$128.07	2018/2018	Loss
12407	9/4/2018	INDEMNITY	CENTRAL JERSEY URGENT CARE	-- /2019148196	7/19/2018	\$160.00	2018/2018	Loss
12408	9/4/2018	INDEMNITY	PRO MED EAST	-- /2019148196	7/19/2018	\$175.43	2018/2018	Loss
12409	9/4/2018		QUALCARE, INC.			\$1,503.00		
		INDEMNITY		-- /2019150875	8/22/2018	\$501.00	2018/2018	Loss
		INDEMNITY		-- /2019150679	8/21/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2019150515	8/17/2018	\$501.00	2018/2018	Loss
12410	9/10/2018	INDEMNITY	SMITH, MAGRAM, BERENATO & MICHAU	X99053/001210608	8/25/2014	\$8,588.75	2014/2014	Loss
12411	9/10/2018	INDEMNITY	AFFANATO MARUT LLC	Z20598/001232500	6/24/2015	\$112.50	2015/2015	Legal
12412	9/10/2018	INDEMNITY	JERSEY SHORE REPORTING, LLC	X99053/001210608	8/25/2014	\$1,080.00	2014/2014	Expense
12413	9/10/2018		PIETRAS, SARACINO, SMITH, & MEEK			\$3,759.00		
		INDEMNITY		Z27950/001239995	10/13/2015	\$698.50	2015/2015	Legal
		INDEMNITY		X99053/001210608	8/25/2014	\$3,060.50	2014/2014	Legal



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12414	9/10/2018	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019150968	8/23/2018	\$815.12	2018/2018	Loss
12415	9/10/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
12416	9/10/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
12417	9/10/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018146837	6/16/2018	\$1,806.00	2018/2018	Loss
12418	9/10/2018	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019150679	8/21/2018	\$905.03	2018/2018	Loss
12419	9/10/2018	INDEMNITY	DELRAN TOWNSHIP	-- /2019147693	7/12/2018	\$390.60	2018/2018	Loss
12420	9/10/2018	INDEMNITY	MARK HUNSINGER	X99053/001210608	8/25/2014	\$29,497.22	2014/2014	Loss
12421	9/10/2018	INDEMNITY	CAPEHART & SCATCHARD PA	X97182/001208748	8/2/2014	\$175.00	2014/2014	Legal
12422	9/10/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
12423	9/10/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
12424	9/10/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
12425	9/10/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
12426	9/10/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
12427	9/10/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
12428	9/10/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
12429	9/10/2018	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
12430	9/10/2018	GL PROPERTY DAMAGE	RICHELLE PIERSON	-- /2018146876	6/28/2018	\$100.00	2018/2018	Loss
12431	9/10/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
12432	9/10/2018	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
12433	9/10/2018	3RD PARTY PD	CHRISTINA HACKNEY	-- /2018130160	3/8/2018	\$500.00	2018/2018	Loss
12434	9/10/2018	INDEMNITY	JOSIAH MURPHY	Z30453/001242537	11/22/2015	\$1,006.12	2015/2015	Loss
12435	9/10/2018	INDEMNITY	PRINCETON HEALTHCARE, SYSTEM	-- /2018143403	5/15/2018	\$4,133.64	2018/2018	Loss
12436	9/10/2018	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2019149192	7/31/2018	\$276.00	2018/2018	Loss
12437	9/10/2018	MEDICAL ONLY	MERCER BUCKS ORTHOPEADICS, PC	-- /2018123865	1/24/2018	\$683.04	2018/2018	Loss
12438	9/10/2018	INDEMNITY	VIRTUA MEDICAL GROUP, PA	-- /2018143484	5/21/2018	\$278.65	2018/2018	Loss
12439	9/10/2018	INDEMNITY	LOURDES CARDIOLOGY SERVICES, PC	Z20598/001232500	6/24/2015	\$268.80	2015/2015	Loss
12440	9/10/2018	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2019147693	7/12/2018	\$88.09	2018/2018	Loss
12441	9/10/2018	INDEMNITY	KIRSHNER SPINE INSTITUTE	-- /2018119837	11/17/2017	\$206.29	2017/2017	Loss
12442	9/10/2018	MEDICAL ONLY	WESTAMPTON TOWNSHIP EMERGENCY SERVICES	-- /2019149599	8/6/2018	\$690.00	2018/2018	Loss
12443	9/10/2018		AVIA PARTNERS INC			\$45.97		
		MEDICAL ONLY		-- /2019150401	8/16/2018	\$23.57	2018/2018	Loss
		INDEMNITY		-- /2018119837	11/17/2017	\$22.40	2017/2017	Loss



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12444	9/10/2018		INDEMNITY	QUALCARE, INC.	-- /2019150968	8/23/2018	\$501.00	2018/2018	Loss
12445	9/17/2018		INDEMNITY	OCEAN HOME HEALTH SUPPLY, LLC	-- /2018108894	7/27/2017	\$58.82	2017/2017	Loss
12446	9/17/2018		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2018130588	4/7/2018	\$69.76	2018/2018	Loss
12447	9/17/2018		MEDICAL ONLY	ROBERT WOOD JOHNSON, UNIVERSITY	-- /2019150515	8/17/2018	\$1,547.40	2018/2018	Loss
12448	9/17/2018		INDEMNITY	LARCHMONT IMAGING ASSOCIATES LLC	Z27950/001239995	10/13/2015	\$4,377.55	2015/2015	Loss
12449	9/17/2018		MEDICAL ONLY	ONE CALL CARE DIAGNOSTICS	-- /2018142882	5/14/2018	\$485.00	2018/2018	Loss
12450	9/17/2018		MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2019150127	8/13/2018	\$1,146.34	2018/2018	Loss
12451	9/17/2018		INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2018128624	3/15/2018	\$315.00	2018/2018	Loss
12452	9/17/2018		INDEMNITY	PROFESSIONAL SERVICE FUND	Z20598/001232500	6/24/2015	\$43.64	2015/2015	Loss
12453	9/17/2018		INDEMNITY	BAYADA HOME HEALTH CARE, INC	-- /2018108894	7/27/2017	\$690.00	2017/2017	Loss
12454	9/17/2018		INDEMNITY	NovaCare Rehabilitation	-- /2018108894	7/27/2017	\$900.00	2017/2017	Loss
12455	9/17/2018			VIRTUA MEDICAL GROUP, PA			\$663.28		
			MEDICAL ONLY		-- /2019149791	8/8/2018	\$213.01	2018/2018	Loss
			MEDICAL ONLY		-- /2019150068	8/8/2018	\$128.07	2018/2018	Loss
			INDEMNITY		-- /2019148581	7/24/2018	\$84.94	2018/2018	Loss
			INDEMNITY		-- /2018143484	5/21/2018	\$237.13	2018/2018	Loss
			MEDICAL ONLY		-- /2018114615	10/4/2017	\$0.13	2017/2017	Loss
12456	9/17/2018		INDEMNITY	LOURDES CARDIOLOGY SERVICES, PC	Z20598/001232500	6/24/2015	\$132.10	2015/2015	Loss
12457	9/17/2018		INDEMNITY	WORKNET OCCUPATIONAL MEDICINE	-- /2019148202	7/18/2018	\$91.80	2018/2018	Loss
12458	9/17/2018		INDEMNITY	CHAMPION ORTHOPEDICS, L L C	-- /2018128283	3/10/2018	\$97.30	2018/2018	Loss
12459	9/17/2018			CENTRAL JERSEY URGENT CARE			\$640.00		
			INDEMNITY		-- /2019148196	7/19/2018	\$480.00	2018/2018	Loss
			MEDICAL ONLY		-- /2019147908	7/16/2018	\$160.00	2018/2018	Loss
12460	9/17/2018		MEDICAL ONLY	KENNEDY UNIVERSITY HOSPITAL, INC.	-- /2018126840	2/24/2018	\$660.79	2018/2018	Loss
12461	9/17/2018		MEDICAL ONLY	PATIENT FIRST WOODBURY	-- /2019147459	7/4/2018	\$185.00	2018/2018	Loss
12462	9/17/2018			AVIA PARTNERS INC			\$60.95		
			MEDICAL ONLY		-- /2018143542	5/22/2018	\$26.66	2018/2018	Loss
			INDEMNITY		-- /2018143484	5/21/2018	\$26.47	2018/2018	Loss
			INDEMNITY		Z27950/001239995	10/13/2015	\$7.82	2015/2015	Loss
12463	9/17/2018			QUALCARE, INC.			\$2,004.00		
			MEDICAL ONLY		-- /2019151562	9/3/2018	\$501.00	2018/2018	Loss



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		MEDICAL ONLY		-- /2019151501	8/31/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2019151668	8/29/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2019151074	8/24/2018	\$501.00	2018/2018	Loss
12464	9/17/2018	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018143484	5/21/2018	\$3.00	2018/2018	Expense
12465	9/17/2018	INDEMNITY	RALPH G. CATALDO, DO, PA	-- /2017094723	2/13/2017	\$300.00	2017/2017	Loss
12466	9/17/2018	INDEMNITY	STARK & STARK, P.C.	-- /2017094723	2/13/2017	\$8,618.00	2017/2017	Loss
12467	9/17/2018	INDEMNITY	STEPHEN FREIFELD, M.D. FACS PA	X97182/001208748	8/2/2014	\$1,050.00	2014/2014	Expense
12468	9/17/2018	INDEMNITY	GUY J RENZI & ASSOCIATES	Z40839/001253132	6/26/2016	\$180.00	2016/2016	Expense
12469	9/17/2018	INDEMNITY	I.C.U. INVESTIGATIONS, INC.	Z06458/001218117	12/22/2014	\$525.00	2014/2014	Expense
12470	9/17/2018	INDEMNITY	CAIRA & NEMETH LLC	Z40839/001253132	6/26/2016	\$6,365.00	2016/2016	Loss
12471	9/17/2018		AFFANATO MARUT LLC			\$430.00		
		INDEMNITY		-- /2018117944	11/13/2017	\$112.50	2017/2017	Legal
		INDEMNITY		-- /2017094723	2/13/2017	\$175.00	2017/2017	Legal
		INDEMNITY		Z40538/001252828	6/21/2016	\$142.50	2016/2016	Legal
12472	9/17/2018	INDEMNITY	JERSEY SHORE REPORTING, LLC	-- /2018125979	2/15/2018	\$30.00	2018/2018	Expense
12473	9/17/2018		PIETRAS, SARACINO, SMITH, & MEEK			\$2,687.81		
		INDEMNITY		-- /2018108894	7/27/2017	\$518.50	2017/2017	Legal
		INDEMNITY		Z45109/001257432	9/15/2016	\$295.50	2016/2016	Legal
		INDEMNITY		Z40839/001253132	6/26/2016	\$535.00	2016/2016	Legal
		INDEMNITY		Z39802/001252073	6/3/2016	\$710.50	2016/2016	Legal
		INDEMNITY		Z34049/001246179	2/6/2016	\$628.31	2016/2016	Legal
12474	9/17/2018	INDEMNITY	CAPEHART & SCATCHARD PA	Z12675/001224387	3/7/2015	\$112.50	2015/2015	Legal
12475	9/17/2018	INDEMNITY	JERSEY SHORE REPORTING, LLC	-- /2017094723	2/13/2017	\$90.00	2017/2017	Expense
12476	9/17/2018	INDEMNITY	JERSEY SHORE REPORTING, LLC	-- /2017094723	2/13/2017	\$90.00	2017/2017	Expense
12477	9/17/2018	MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2018126211	2/18/2018	\$3.00	2018/2018	Expense
12478	9/17/2018	MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2018143468	5/21/2018	\$3.00	2018/2018	Expense
12479	9/17/2018	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018146046	6/4/2018	\$3.00	2018/2018	Expense
12480	9/17/2018	MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2019149599	8/6/2018	\$3.00	2018/2018	Expense
12481	9/17/2018	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2019147693	7/12/2018	\$3.00	2018/2018	Expense
12482	9/17/2018	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018142758	5/14/2018	\$3.00	2018/2018	Expense
12483	9/17/2018	INDEMNITY	KATHY MICCICHE	-- /2017094723	2/13/2017	\$8,600.00	2017/2017	Loss



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12484	9/17/2018	INDEMNITY	KATHY MICCICHE	-- /2017094723	2/13/2017	\$18,050.00	2017/2017	Loss
12485	9/17/2018	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$8,000.00	2016/2016	Loss
12486	9/17/2018	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$5,913.40	2016/2016	Loss
12487	9/17/2018	INDEMNITY	DANIEL SCHOEN	Z16103/001227943	4/20/2015	\$1,596.00	2015/2015	Loss
12488	9/17/2018	INDEMNITY	JOHN SNOOK	Z08889/001220582	1/18/2015	\$2,280.00	2015/2015	Loss
12489	9/24/2018	POLICE PROF PI	PARKER MCCAY	-- /2017098437	8/27/2015	\$99.00	2015/2015	Legal
12490	9/24/2018	MEDICAL ONLY	DIAGNOSTIC PATHOLOGY CONSULTANTS P A	-- /2017089227	12/3/2016	\$32.00	2016/2016	Loss
12491	9/24/2018	MEDICAL ONLY	RADIOLOGY AFFILIATES OF CENTRAL NJ PC	-- /2018139171	5/3/2018	\$23.00	2018/2018	Loss
12492	9/24/2018	MEDICAL ONLY	KIRSHNER SPINE INSTITUTE	-- /2018145760	6/18/2018	\$330.00	2018/2018	Loss
12493	9/24/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
12494	9/24/2018	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
12495	9/24/2018	INDEMNITY	CAPEHART & SCATCHARD PA	Z30453/001242537	11/22/2015	\$335.00	2015/2015	Legal
12496	9/24/2018	INDEMNITY	CAPEHART & SCATCHARD PA	Z30453/001242537	11/22/2015	\$112.50	2015/2015	Legal
12497	9/24/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
12498	9/24/2018	INDEMNITY	DELRAN TOWNSHIP	-- /2019150875	8/22/2018	\$1,381.36	2018/2018	Loss
12499	9/24/2018	INDEMNITY	DELRAN TOWNSHIP	-- /2019150875	8/22/2018	\$1,381.36	2018/2018	Loss
12500	9/24/2018	BODILY INJURY [Expired]	CAPEHART & SCATCHARD PA	-- /2018143994	1/19/2018	\$1,409.75	2018/2018	Legal
12501	9/24/2018	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
12502	9/24/2018	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2019150679	8/21/2018	\$3.00	2018/2018	Expense
12503	9/24/2018	PERSONAL INJURY	CAPEHART & SCATCHARD PA	Z17324/001229173	2/3/2015	\$2,647.25	2015/2015	Legal
12504	9/24/2018	3RD PARTY PD	MATT CURRERI	-- /2019149019	7/21/2018	\$633.78	2018/2018	Loss
12505	9/24/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
12506	9/24/2018	INDEMNITY	VICTOR SANTIAGO	Z34515/001246647	2/15/2016	\$1,006.12	2016/2016	Loss
12507	9/24/2018	BLDG/CONTENT	SHAMONG TOWNSHIP	-- /2019148405	7/12/2018	\$6,009.26	2018/2018	Loss
12508	9/24/2018	INDEMNITY	RADIOLOGY ASSOCIATES OF NEW JERSEY	-- /2018108894	7/27/2017	\$33.00	2017/2017	Loss
12509	9/24/2018	MEDICAL ONLY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2018121619	12/29/2017	\$69.76	2017/2017	Loss
12510	9/24/2018	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2019151668	8/29/2018	\$1,613.00	2018/2018	Loss
12511	9/24/2018	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2019150679	8/21/2018	\$279.60	2018/2018	Loss
12512	9/24/2018	MEDICAL ONLY	PAIN CONTROL ASSOCIATES PC	-- /2018121619	12/29/2017	\$976.90	2017/2017	Loss
12513	9/24/2018	MEDICAL ONLY	CENTENNIAL SURGUNIT, LLC	-- /2018142882	5/14/2018	\$1,592.00	2018/2018	Loss
12514	9/24/2018	INDEMNITY	NovaCare Rehabilitation	-- /2018108894	7/27/2017	\$180.00	2017/2017	Loss
12515	9/24/2018	INDEMNITY	WORKNET OCCUPATIONAL MEDICINE	-- /2019150875	8/22/2018	\$353.86	2018/2018	Loss
12516	9/24/2018		CENTRAL JERSEY URGENT CARE			\$640.00		



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		MEDICAL ONLY		-- /2019150401	8/16/2018	\$160.00	2018/2018	Loss
		MEDICAL ONLY		-- /2019150127	8/13/2018	\$320.00	2018/2018	Loss
		INDEMNITY		-- /2019148196	7/19/2018	\$160.00	2018/2018	Loss
12517	9/24/2018	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2018142010	5/4/2018	\$198.15	2018/2018	Loss
12518	9/24/2018		LOURDES IMAGING ASSOC, PA			\$112.80		
		INDEMNITY		-- /2019148202	7/18/2018	\$64.80	2018/2018	Loss
		MEDICAL ONLY		-- /2018144670	6/5/2018	\$48.00	2018/2018	Loss
12519	9/24/2018		QUALCARE, INC.			\$4,008.00		
		MEDICAL ONLY		-- /2019152903	9/18/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2019152920	9/18/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2019152616	9/14/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2019152742	9/14/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2019152594	9/12/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2019152208	8/24/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2019152319	8/24/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018145760	6/18/2018	\$501.00	2018/2018	Loss
Total for BURLINGTON COUNTY J.I.F.		\$196,816.40	Total for BURLINGTON COUNTY J.I.F.		\$196,816.40			

Number of Checks:	130	First Check Number:	12390
Number of Payments:	201	Last Check Number:	12519
Expense Payments:	\$3,079.70		
Legal Payments:	\$12,696.31		
Loss Payments:	\$181,040.39		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - OCTOBER 2018

	Payee	FY 2018	FY2017	JIF Appropriation	Description	Perma GL
1	The Actuarial Advantage	1,276.00		Prof Services/Actuary	May 2018 Fees	530-60-0100
2	Arthur J. Gallagher Risk Management Services, Inc.	28,966.00		Prof Services/Administration	Oct 2018 Fees	530-60-0000
3	Arthur J. Gallagher Risk Management Services, Inc.	211.67		Misc/Postage/Copies/Faxes	Sept 2018 postage/copies expenses	540-60-0000
4	The DeWeese Law Firm, P.C.	5,525.00		Prof Services/Attorney	Oct 2018 Fees	530-60-0200
5	Qual-Lynx	16,414.00		Prof Services/Claims Admin.	Oct 2018 Fees	520-60-0000
6	Exigis LLC	550.00		Exposure Data Mgmt System	Oct 2018 Fees	550-60-0500
7	Joyce Media	225.00		Misc/JIF Website	Oct 2018 Fees	550-60-0003
8	Kris Kristie	368.00		Misc/Recording Secretary	Oct 2018 Fees	540-60-0400
9	J. A. Montgomery Risk Control Services	10,391.00		Prof Services/Safety Director	Oct 2018 Fees	520-60-0200
10	J. A. Montgomery Risk Control Services	779.24		Misc/Meeting Expense/Dinner Mtg	F/B for 9/13 Hazdous Waste; 9/21 Active Shooter trainings	540-60-0300
11	Tom Tontarski	912.00		Prof Services/Treasurer	Oct 2018 Fees	530-60-0400
12	Conner Strong & Buckelew	646.00		Prof Services/Underwriting Mgr	Oct 2018 Fees	530-60-0600
13	Debby Schiffer	2,445.00		Wellness Program	Oct 2018 Fees	550-60-0700
14	ARC Reprographics	410.72		Misc/Printing	Inv#273703 M&S 9/11; #273866 M&S 9/27; #273819-IN 10x13 Envelopes	540-60-0100
15	Courier Times Inc	48.52		Misc/Legal Notices	Ad#7239380; Tech Risk Mgmt RFP	540-60-0600
16	Iron Mountain	154.32		Misc/Record Retention Service	Storage 10/1/18-10/31/18; Service 8/29/18-9/25/18	550-60-0001
17	Nicolosi's Catering	1,370.00		EPL/Cyber Consult/Training	9/27/18 Mgr & Supv training; split	520-60-0600
18	Armando Riccio LLC	333.00		EPL/Cyber Consult/Training	9/11 & 9/27/18 Mgr & Supv Training split	520-60-0600
19	Delanco Township	223.21		Wellness Program	Lunch and Learn; footrest under desk	550-60-0700
20	Hainesport Township	300.00		EPL/Cyber Consult/Training	Network cabinet	520-60-0600
21	Mt Laurel Township		2,157.50	Safety Incentive Program	Electrical upgrade for safety	520-60-0400
22	Mt Laurel Township	1,182.31		Wellness Program	Fruit trays and Flu shots	550-60-0700
23	Mt Laurel Township	500.00		EPL/Cyber Consult/Training	Firewall	520-60-0600
24	Mt Laurel Township	1,915.76		Optional Safety Budget	Lantern system	520-60-0500
25	North Hanover Township	143.98		Wellness Program	Wellness luncheon	550-60-0700
26	Borough of Palmyra	500.00		EPL/Cyber Consult/Training	EPL handbook update	520-60-0600
27	Springfield Township	995.00		Optional Safety Budget	Fire hose testing	520-60-0500
28	Westampton Township	33.73		Wellness Program	Smoothie demo for healthy smoothie	550-60-0700
	TOTAL	\$76,819.46	\$2,157.50			

JIF BILL LIST TOTAL \$78,976.96

***Safety Committee Meeting Minutes
September 18, 2018 at 1:30pm
Hainesport Municipal Building
Hainesport, New Jersey***

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at the Hainesport Municipal Building, Hainesport, New Jersey September 18, 2018. The meeting was called to order at 1:32 pm.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**
Amanda Somes, **Bass River**
Richard Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Templeton, **Delanco Township**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Township**
Mike Fitzpatrick, **Mansfield Township**
Bud Wells, **North Hanover Township** (*attended for Mary Picariello*)
Maria Carrington, **Westampton Borough**
James Ingling, **Wrightstown Borough**
Joe Henry, **Hardenbergh Insurance**
John Saville, *Sr. Consultant*, **J. A. Montgomery Risk Control**
Robert Garish, *Consultant*, **J. A. Montgomery Risk Control**
Paul J. Miola, *CPCU, ARM, Executive Director*, **Gallagher**
Paul A. Forlenza, *Deputy Executive Director*, **Gallagher**
Sheila Ortiz, *Account Representative*, **Gallagher**
Debby Schiffer, *Wellness Coordinator*

Those not in attendance were:

Steve Walsh, **EJA / Capacity Insurance**
Mike Avalone, **Conner Strong & Buckelew**
Keith Hummell, *Public Sector Assistant Director, Consultant*, **J. A. Montgomery Risk Control**

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

I. MINUTES OF JUNE 19, 2018 MEETING (E-mailed 09/05/2018)

A copy of the June 19, 2018 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the meeting notice for today's meeting.

II. SEMI – ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT (Handout)

Mr. Garish handed out an abridged version of the Semi-Annual Safety Director's Report for the Committee's review. He briefly reviewed the report with the Committee.

Mr. Garish reported that renewal surveys have been completed and reviewed for the nine (9) members that will be renewing effective January 1, 2019.

Mr. Garish indicated that if a town has been cited by PEOSH, it is imperative that they contact the Safety Director's office, as they are able to assist with the citation. He added that PEOSH normally only provides towns 30-days to request an extension or correct the issue for which they were cited.

Mr. Garish reported that through June 30, 2018, the BURLCO JIF members have participated in 368 total Instructor-led Learning Events through the MSI. This is an increase of 202 Learning Events since the first quarter. In addition, to traditional instructor led training, 141 online classes have been taken through the MSI as of June 30, 2018, an increase of 68 Learning Events since the first quarter. Currently, there are 24 online training programs offered through the MSI Learning Management System.

Mr. Garish then indicated that there were 13 video rentals from the MEL Media Library through June 30, 2018. The library consists of 770 distinct titles that represent 47 categories. Of those 770 titles, 350 consists of VHS format with the remaining being DVD format. The library is currently undergoing another update by J. A. Montgomery Risk Control staff.

Mr. Garish mentioned to the Committee that the invitation for the Excited Delirium Training was e-mailed to members this morning. A member asked if this training is required as this was on the Regional Training Schedule for 2017. Mr. Garish responded that as per the *Safety Incentive Program* it is strongly encouraged to send those employees that would benefit from the training. Mr. Forlenza indicated that the Excited Delirium training was on last year's regional training schedule; however, the training was postponed until 2018. Members are encouraged to attend the Excited Delirium Training course as it will be beneficial to the members.

Mr. Templeton asked the Loss Control Consultants if a town-completed training similar to what the JIF offers, would it count toward the completion of the Regional Training. Mr. Garish responded that his office does not have the authority to make that decision; however, he stated that this Committee could authorize changes to the SIP. Mr. Miola agreed with Mr. Templeton that if the Police Department completed an "Active Shooter" training, there is no need to complete the training again. Discussion ensued.

Following a brief discussion, Mr. Forlenza agreed with Mr. Garish that the decision would have to come from the Executive Safety Committee in regards to changes to the SIP. He added that revisions and suggestions to the 2019 *Safety Incentive Program* will be discussed at the December meeting. Mr. Saville asked the members to send an email to his office with any suggested topics they would like to see as a 2019 Regional Training.

Mr. Garish highlighted that on page 18 of his handout the total incurred for 2018 General Liability claims, as of June 30, 2018, has already surpassed the total incurred in 2017 with \$324,405 in claims. He also added that the largest categories of claims as a percentage of costs are "strain or injured by"; 23% of total claims, followed by "struck or injured by"; 17% of total claims, and "slips and falls"; 14% of total claims. Robbery or criminal assault claims comprise 11% of the total incurred.

Mr. Garish highlighted the Claims by Cause on page 20 of the handout noting that "NOC" is "Not Otherwise Classified". He noted anything that does not fit into predetermined cause of loss category is placed under NOC. He indicated that he would be reaching out to Qual-Lynx to get a better understanding of how NOCs are populated into this category and will report to the Committee. Mr. Miola mentioned that it is important to differentiate between the different types of claims.

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

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

III. SAFETY INTERVENTION/MONITORING

Mr. Forlenza asked if there were any candidates for Safety Intervention / Monitoring. Mr. Garish responded that there are no candidates for Safety Intervention / Monitoring at this time.

IV. MEMBERSHIP RENEWALS

Mr. Forlenza mentioned that all Renewal Resolutions and Agreements with the exception of Edgewater Park have been received. He commented that Edgewater Park will be approving the Resolution and Agreement at their next Council Meeting. The deadline to renew with the Fund is October 1, 2018.

V. BURLCO JIF LOSS RATIO REPORTS – June 30, 2018

Mr. Forlenza referred the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of June 30, 2018. The report reflects a six-year period for Fund Years 2012-2017. Mr. Forlenza noted that this six-year average loss ratio for the BURLCO JIF is 65.3%. He noted that these ratios are incurred losses, which is money paid on known claims, and money set aside to be paid on known claims within the JIFs self-insured retention versus the members' JIF loss funding assessment. Mr. Forlenza then briefly reviewed the reports included in the agenda packet with the Committee.

Mr. Forlenza noted that this data was used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

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

VI. MEL LOSS RATIO REPORTS – June 30, 2018

Mr. Forlenza directed the Committee to a copy of the June 30, 2018 *MEL Six Year Average Loss Ratio Reports* that were included in the agenda packet. The report reflects a six-year period for Fund Years 2012-2017. He indicated that this report includes incurred losses vs. loss funding for Excess Liability, Property & Works Compensation claims within the MEL's self-insured retention. Mr. Forlenza noted that overall the six-year average loss ratio is 29.7%; which is outstanding. He then briefly reviewed the reports included in the agenda packet with the Committee. Overall, the BURLCO JIF results are good. Mr. Forlenza reminded the Committee that the MEL has all member JIFs in a Retrospective Program and tracks the individual JIF performance over a 10-year period. Because of the JIF's good performance in the MEL layer, the members have seen reductions in their overall obligation to the MEL over the past few years.

Mr. Forlenza noted that this data was used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

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

VII. REGIONAL TRAINING SCHEDULE

Mr. Garish mentioned that the remaining training schedule for 2018 is as follows:

- **Active Shooter in the Work Place:** Training will be held on September 21, 2018 at 10:00am at the Hainesport Municipal Building.
- **Excited Delirium:** There will be three (3) separate training days; all members can attend any location they chose. The Training will be held on October 9th at O'Connors, November 2nd at Auletto Caterers and November 9th at Merighi's.

Mr. Garish asked the Committee for their suggested Regional Training Topics for 2019. He indicated that only about 1/3 of the members are attending these trainings. Mr. Forlenza commented that attendance at Regional Training has diminished over the past several years. He noted that in previous years Regional Training events were targeted to specific departments. Mr. Garish mentioned that in the TRICO JIF, the Safety Committee discussed making an online webinar or a recorded webinar a Regional Training for next year to see if it is better attended. He noted that topics will be geared toward all departments. Mr. Garish stated that he will work with Ms. Schiffer to secure an Ergonomics / Wellness topic as a webinar.

Mr. Forlenza mentioned that the TRICO JIF discussed the rollout of the Police One Academy Training Program. He noted that the Committee discussed making the completion of three (3) separate modules: sexual harassment training, ethics, and interaction with suspects by departmental personnel a Regional Training for 2019. He asked the Committee would it make sense to make completion of these three (3) courses by the majority of the officers of each individual department to be completed in 2018-2019. Discussion ensued.

Following a lengthy discussion, Ms. Schiffer mentioned a topic that has been brought to her attention is “how to deal with co-workers / difficult people”. Mr. Saville commented that there is an MSI class that is geared toward this topic. Mr. Forlenza suggested tweaking the MSI class to focus on “how to deal with difficult residents”. The Committee agreed to the following Regional Trainings for 2019 will consist of the aforementioned Police One Training, one (1) Public Works Topic topic, and one (1) online/webinar.

Mr. Garish stated that the draft 2019 Regional Training Schedule will be presented at the December meeting for the Committee’s approval. Mr. Forlenza asked the Committee to send any suggested topics for the Regional Training Schedule to Mr. Garish.

VIII. SAFETY DIRECTOR BULLETINS

Mr. Miola referred the Committee to a copy of four (4) Safety Director Bulletins distributed since their last meeting:

- *Best Practices to Reduce Musculoskeletal Injuries in Solid Waste Workers*
- *Buckle Up! It Could Save Your Life!*
- *Fatalities from Distracted Driving Increase*
- *Resources for School Crossing Guard Safety Programs*

Mr. Garish mentioned that a new Safety Bulletin on *Hayrides Best Practices* will distributed in the near future. He noted that his office will also be resending regularly scheduled Safety Bulletins that are distributed during the Fall months.

IX. SAFETY DIRECTOR’S MESSAGES

Mr. Garish mentioned that the following correspondences were e-mailed to members since the Committee’s last meeting:

- *Crossing Guard Train the Trainer Program – August 9, 2018*
- *Youth Sports Concussions*
- *Fall Protection for Fixed Ladders*

X. MEL SAFETY INSTITUTE

Training Administrators

Mr. Garish mentioned that all members have appointed a Training Administrator for the MEL Safety Institute. The report is included in the Safety Director's Report on a Quarterly basis.

MEL Leadership Skills Training

The MEL Safety & Education Committee offered the Leadership Training & Senior Leadership training; however, the session was cancelled due to the lack of registrations. He indicated that his office will continue to promote these trainings to the BURLCO JIF members.

2019 MSI Class Request – January through December

Mr. Garish indicated that the 2019 MSI Course Catalog and Class request form was distributed to the members on July 10, 2018 and a reminder email was sent on August 29, 2018. The deadline to submit a request to host a class was extended to September 28, 2018.

Online Training

Mr. Garish mentioned that his office has received a good amount of class requests from the BURLCO JIF.

Additional Topics in Planning

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

Learning Management System – Other updates

Mr. Garish mentioned that his office will be launching "quick courses" which are video tool-box talks. He noted that these videos would be approximately two minutes to 10 minutes in length. Mr. Garish indicated that two (2) videos are available on the Learning Management System.

XI. S:ERVE

Mr. Garish discussed S:ERVE, the online training program sponsored by Safety National, available for Police, Fire and EMS. He indicated that his office continues to promote this program to the members. He noted that he is the contact person for S:ERVE. Mr. Garish mentioned that 1/3 of the membership has used the program.

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

XII. POLICE TOPICS

Accreditation Update / Re-Accreditation Update

Mr. Garish mentioned that the Accreditation / Reaccreditation report has not been updated since October 2016.

Police One Academy Online Training Roll Out

Mr. Garish reminded the Committee that Police One was awarded a contract in July to provide Online Harassment Training for Police personnel. He noted that anticipated roll-out will be at the next Police Ad Hoc Committee on October 12th.

Police Ad Hoc Committee

Mr. Garish mentioned that the next Police Ad Hoc Committee Meeting will be take place on October 12, 2018. He noted that the meeting was moved back due to the IACP Convention.

Law Enforcement Bulletins

Mr. Garish referred the Committee to pages 30-31 of the agenda to review a *Law Enforcement Bulletin* that highlights motor vehicle accidents and fatalities within the law enforcement community

XIII. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Forlenza referred the Committee to pages 32-36 to the meeting minutes from the last MEL Safety & Education meeting held on June 15, 2018. Mr. Miola mentioned that the minutes provide the Committee with an idea as to what the MEL is working on from a “statewide” perspective.

XIV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville referred the Committee on pages 37-39 of the agenda packet. He briefly reviewed the *Most Frequently Cited Standards for April 1, 2018 through, June 30, 2018*.

Mr. Saville noted that the most frequently cited violations were:

- *Failure to maintain OSHA 300 Logs*
- *Improperly grounded electrical wires*
- *Portable Extinguishers*
- *Exit Routes Obstructed*

Mr. Saville mentioned that according to the information presented, as part of their five-year strategic plan, PEOSH continues to focus on Trenching Safety, Lock-Out/Tag-Out and Work Zone Safety. He noted that no penalties were collected this quarter; however, there have been more indoor air quality complaints during their visits. The Department of Health had the following complaints in regards to Indoor Air Quality:

- 11 – Municipalities
- 16 – State Agencies
- 20 – School Districts
- 6 – Fire Departments
- 2 – Colleges

Mr. Saville stated that PEOSH conducted 23 training courses including Forklift Safety, Material Handling, Back Safety, Work Zone and Flagger Safety.

Mr. Saville mentioned that at the last PEOSH Advisory Committee a speaker presented on the topic of Cyber Security. He noted that he provided the attendees with a website they could reference; www.cybernj.gov. The website provides the latest threats in Cyber Security.

Right to Know

Mr. Saville mentioned that the *Right to Know* electronic filing for the BURLCO JIF has been completed.

XV. WELLNESS INITIATIVE

Ms. Schiffer briefed the Committee on her recent activities with the Membership. She mentioned that all members have appointed a Wellness Coordinator for their town. Ms. Schiffer indicated there were five (5) member towns that have created a Wellness Committee.

Ms. Schiffer reported that some municipalities conducted summer challenges that are continuing through fall. She mentioned that Florence coordinated a “Maintain No Gain Challenge”; Southampton scheduled a “Water & Plank Challenge”; Hainesport holds monthly “Smoothie Challenge” and Lumberton coordinated a “Monthly Question” pertaining to her newsletter. Ms.

Schiffer provided presentations to member town and met with several members to plan activities for the 4th Quarter. She indicated that Pemberton Township has scheduled a Health Fair.

Ms. Schiffer mentioned that she is working with a municipality to develop Wellness Best Practices as a quick reference for all members.

Wellness Policy Statement

Ms. Schiffer directed the Committee to pages 40-41 to the *Wellness Policy Statement* and *Best Practices*. Ms. Schiffer indicated that the policy statement and best practices will be available electronically and can be modified to each individual municipality's needs.

Mr. Forlenza indicated that the Wellness Policy Statement and Policy would be e-mailed from his office.

Wellness Poster Distribution

Ms. Schiffer referred the Committee to pages 42-43 of the agenda to a copy of the Wellness Poster that was e-mailed to the members on August 21, 2018. She mentioned that the Wellness Posters will be distributed at the November and December meeting.

Wellness Incentive Program Budget

Ms. Schiffer directed the Committee to a copy of the 2018 Wellness Incentive Program Budget Balance spreadsheet included in the agenda packet on page 44. The deadline to claim or encumber these funds is November 30, 2018. Encumbered funds must be claimed by February 1, 2019.

Mr. Forlenza mentioned that reminder email with the available balances to each member will be sent the first week of November.

XVI. OPTIONAL SAFETY BUDGET

The 2018 Optional Safety Budget Balance spreadsheet is included in the agenda packet on page 45. The deadline to claim or encumber these funds is November 30, 2018. All encumbered funds must be claimed by February 1, 2019.

Mr. Forlenza mentioned that reminder email with the available balances to each member will be sent the first week of November.

XVII. SAFETY INCENTIVE PROGRAM

Mr. Forlenza directed the Committee to a spreadsheet on page 46 of the agenda packet. He noted the deadline to encumber or claim funds is November 30, 2018. The final date to claim encumbered funds is February 1, 2019.

A reminder letter will be e-mailed to the members in early November for each of these programs where members have balances.

2018 Program

Outstanding Suggestions for Improvement

Outstanding Suggestions for Improvement that are over two (2) years of age will be reviewed at the December Meeting.

Special Recognition Award Nominations

Mr. Forlenza mentioned that a reminder regarding the *Special Recognition Award* Nominations was sent to the members on September 5, 2018. He then asked Mr. Garish if there were any nominations

to date. Mr. Garish responded that only one (1) *Special Recognition Award* Nomination was received to date.

2019 Proposed Revisions

Mr. Forlenza indicated that proposed revisions to the 2019 Program will be reviewed at the December Meeting.

Mr. Forlenza stated that the *Safety Incentive Program* will be discussed and finalized at the December Safety Committee Meeting.

XVIII. 2019 SAFETY & WELLNESS CALENARS

Mr. Forlenza indicated that it has been the Fund's practice to order calendars for the Fund members. He noted that his office would like to continue to split the purchase between Wellness Calendar and Safety Calendars for 2019. The cost would be approximately \$1,200. Mr. Forlenza then asked the Committee for their approval of this expenditure. The Committee authorized the purchase of the Wellness and Safety Calendars for 2019.

XIX. 2019 SAFETY KICKOFF BREAKFAST

Mr. Forlenza referred the Committee to an excerpt from the last Executive Safety Committee meeting that was held on June 19, 2018. He noted that a discussion was held in regards to member attendance and member participation. Mr. Forlenza indicated that this Committee suggested sending a letter to those members inquiring as to why they were unable to attend the Safety Breakfast. As a result, Mr. Forlenza referred the Committee to page 48 to the proposed letter that the Safety Director's office will send to those towns that did not attend the Safety Breakfast asking for an explanation for not attending. Mr. Forlenza stated that the Safety Director's office will report back to this Committee at the December Executive Safety Committee Meeting.

Mr. Forlenza stated that his office will secure a date in early April to hold the 2019 Safety Kickoff Breakfast. He then mentioned to the Committee that during the last Safety Kick off Breakfast a member approached him asking why the breakfast was held in a municipality that was not a member of the JIF. Mr. Forlenza asked the Committee for their feedback. Discussion ensued.

Following a brief discussion, the Committee asked the Executive Directors office to search for a venue that is located in a BURLCO JIF town. Ms. Ortiz responded that she will reach out to Ramblewood Country Club for availability and pricing as they are located in Mount Laurel. She mentioned that the county club was recently renovated. Mr. Forlenza indicated that his office will search for several locations within BURLCO JIF member towns and report back to the Committee at the December meeting with availability and pricing. The Committee agreed with this approach.

Mr. Forlenza mentioned that the Budget, Award and Size Category's for the 2019 Program will be finalized at the December Meeting.

XX. NOMINATING COMMITTEE REPRESENTATIVE

Mr. Forlenza referred the Committee to pages 49-50 to a copy of the Nominating Committee Charter. He explained that the Nominating Committee is comprised of one member from each Standing Committee to be selected by the members of that Standing Committee. It has been the JIF's practice to conduct the Nominating Committee via conference call. As a result, Mr. Forlenza asked for a volunteer from this Committee to participate in the conference call. He added that the call will only take approximately 30 minutes. Ms. Somes from Bass River volunteered to be a part of the Nominating Committee Meeting. Mr. Forlenza thanked Ms. Somes for volunteering to participate in the conference call to develop the make-up of the 2019 Executive Committee Slate.

XXI. NEXT MEETING

The next Executive Safety Committee Meeting will take place on December 18, 2018 at 1:30pm at the Hainesport Municipal Building. The Committee Agreed.

There being no further business, the meeting adjourned at 3:12pm.

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

Tab: 09/18/2018
Tab: 09/18/2018

**2018 Semi-Annual
Safety Director's Report**

For:

**Burlington County
Municipal Joint Insurance Fund**

Prepared by:

J. A. Montgomery Risk Control

231 Main Street

P.O. Box 2017

Toms River, New Jersey 08754

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

2018 SEMI-ANNUAL SAFETY DIRECTOR’S REPORT

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EXECUTIVE SUMMARY

2018 Contract Status

The second quarter Safety Director's Report covers service activities provided during April, May, and June of 2018. The annual Safety Director's contract for J. A. Montgomery Risk Control calls for a minimum of 64 loss control visits to the 27 members of the Burlington County Municipal Joint Insurance Fund.

Right to Know Inventory and Labeling Surveys for 2018 have begun and will continue during the third/fourth quarters. The electronic distribution of the 2017 Central File Drop Box for membership has been completed. All members have successfully submitted their 2017 RTK Survey by the July 15, 2018 deadline.

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

Renewal surveys have been completed and reviewed for the 9 members that will be renewing in 2019. Those members renewing are Chesterfield, Delanco, Edgewater Park, Fieldsboro, Medford Twp., Pemberton Twp., Tabernacle, Westampton, and Wrightstown. During the surveys, all municipal operations were reviewed. Buildings more than 50 + years old or of significant value were visited, and the following elements were reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures and comments on their loss metrics.

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

Summary of Members Visited

- City of Bordentown – Conducted a Loss Control Survey on May 17
- Township of Bordentown – Conducted a Loss Control Survey on May 16
- Township of Delran – Conducted a Loss control Survey on May 17
- Township of Edgewater Park – Conducted a Loss Control Survey on May 10
- Township of Hainesport – Conducted a Loss Control Survey on May 10
- Township of Lumberton – Conducted a Loss Control Survey on May 29
- Township of Woodland – Conducted a Loss Control Survey on May 17
- City of Bordentown – Conducted a Loss Control Survey on May 17
- Township of Bordentown – Conducted a Loss Control Survey on May 16
- Township of Delran – Conducted a Loss control Survey on May 17

- Township of Edgewater Park – Conducted a Loss Control Survey on May 10
- Township of Hainesport – Conducted a Loss Control Survey on May 10
- Township of Lumberton – Conducted a Loss Control Survey on May 29
- Township of Woodland – Conducted a Loss Control Survey on May 17

Law Enforcement Services

Police Ad Hoc Committee meetings are held throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest to the members. Three Police Ad Hoc Committee meetings will be held in 2018. The first meeting occurred on April 20, 2018, with the next meeting scheduled for October 12, 2018, and the remaining meeting will be held in December of 2018. Meetings were officiated by Keith Hummel and Rob Garish.

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

Law Enforcement training and memorandums are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the website.

Four different Risk Management for Police Command Staff training events were conducted by Chief Hummel for 2018. Each training consisted of two sessions, both an a.m./p.m. session.

Regional Training / Safety Breakfast / Additional Training

Three Regional Training programs have been held so far this year, and two more are planned for the remainder of the year.

- **Safety Coordinator/ Claims Coordinator Roundtable** was held on February 22, 2018. Twenty-five member towns were represented at the Roundtable.
- **Safety Breakfast** was held on April 10, 2018. Twenty-three member towns were represented at the Safety Breakfast
- **Ergonomics Regional Training** was held on May 10, 2018. Ten member towns were in attendance.
- **Hazardous Waste Handling/Recycling Centers Regional Training** was held on September 13, 2018. Thirteen member towns were in attendance.

- **Excited Delirium Regional Training** will be held on October 9, 2018, at O'Connor's American Grille
- **Command Staff Training** – Multiple sessions throughout 2018
- **Risk Management Coordinator Roundtable** was held on May 23, 2018, at Merighi's Savoy Inn.
- **Managers & Supervisors Training** – Multiple sessions throughout 2018

Safety Monitoring and Intervention Activity

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

2018 Safety Incentive Program Update

The theme for the Safety Incentive Program is a "*ZERO HARM WORKPLACE*"; the Presence of Safety vs. the Absence of Safety. By changing the way we approach safety, we focus on the avoidance of risk rather than relying on the absence of injury to determine how well our safety program is working.

When we describe Zero Harm vs. Zero Incident, we have to start by identifying risk and avoiding the hazard through the use of controls.

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

- All members have submitted the signed safety contracts and Safety Committee meeting schedules.
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat.
- The Safety Coordinators/Claims Coordinator Roundtable held on February 22, 2018, had representation from all but two member towns.
- The Safety Breakfast held on April 10, 2018, had representation from all but four member towns.

- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped as the elements of Commitment, Controlling Hazards, Continuing Education, Communication, Coaching and Claims Management.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for any areas that are found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway sign, and walkway logs, etc.)
- All safety elements are scored equally, and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

MSI TRAINING PARTICIPATION AND APPOINTMENT OF TRAINING ADMINISTRATORS

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

Through June 30, 2018, BURLCO JIF members have participated in 368 total Instructor-led Learning Events through the MSI. This is an increase of 202 Learning Events since the first quarter. (See Appendix E)

In addition to traditional Instructor-led training, 141 online classes have been taken through the MSI as of June 30, 2018, an increase of 68 Learning Events since the first quarter (See Appendix E)

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

There were 13 video rentals from the MEL Media Library through June 30, 2018, which is an increase of 4 videos since the first quarter. The library consists of 770 distinct titles that represent 47 categories. Of those 770 titles, 350 consists of

VHS format with the remaining being DVD format. The library is currently undergoing another update by J. A. Montgomery Risk Control staff.

This includes approximately 130 new titles, which will help replace approximately 70 of the older VHS videos. The current catalog can be found on both the NJ MEL and JIF website. An update will be sent to members once the library updating is complete.

All member towns have a Training Administrator assigned.

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

PLANNED SERVICES ACTIVITIES FOR Q3 AND Q4

- Continued member Loss Control Visits
- Continue designated Law Enforcement Visits
- Police Command Staff Training / Managers & Supervisors Training
- Distribution of Safety Director Messages/Bulletins
- Regional Training – Hazardous Waste/Recycling and Excited Delirium
- Promote the use of the Supervisor's Incident Report as a tool to encourage better accident investigations
- Participation in Claims Process/ Accident Investigation
- Outstanding Suggestions for Improvement (OSFI) review
- Selection of "Special Recognition Award Winners."
- A Police Chief Ad Hoc Committee was held on April 20, 2018. The Police Ad-Hoc Committee meeting will take place on October 12, 2018. We will look to complete our final meeting in December of 2018
- Continue 2018 RTK Chemical Inventory and Labeling Surveys
- The Safety Director's Office is working in collaboration with the Executive Director's office on new ideas for the 2019 Annual Safety Breakfast program
- Continued emphasis on MSI Instructor-led /Online Training Programs
- Preparation of Safety Director's Annual Report and Loss Analysis Report
- Preparation and distribution of 2019 Safety Incentive Program by e-mail and posting to the burlcojif.org website.

2018 MID-YEAR SUMMARY OF SIP PARTICIPATION

2018 Mid-Year Results																	
SIP Elements	Commitment & Accountability			Controlling Hazards			Continuing Education			Communication		Coaching		Claims Management			
BURLCO JIF MEMBERS	Safety on the Agenda	Signed the Contract	Police Participation	Inspections	Hazard Correction SFI	Roadway Sign & walkway	MSI or other major Training	Training Admin Assigned	Tool Box Talks	Safety Committee	Daily Contact	Coaching	JSO	Transitional Duty	Accident Review	Claims Management	Health & Wellness
Bass River	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Beverly	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Bordentown City	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK
Bordentown Twp	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Chesterfield	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Delanco	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y
Delran	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Edgewater Park	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y
Fieldsboro	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	NA	Y	Y	Y	UK
Florence	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Hainesport	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Lumberton	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mansfield	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y
Medford	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y
Mount Laurel	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
North Hanover	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NA	Y	Y	Y	Y
Palmyra	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Pemberton Boro	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Pemberton Twp	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y
Riverside	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Shamong	Y	N	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Southampton	Y	Y	NA	Y	Y	Y	NW	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y-NW
Springfield	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK
Tabernacle	Y	N	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Westampton	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y
Woodland	Y	N	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK
Wrightstown	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Y = YES N - No Evidence UK = Unknown NW = Needs Work NA = Not applicable																	

APPENDIX A: LOSS CONTROL MANAGEMENT REPORT

Burlington County Municipal Joint Insurance Fund														
Loss Control Management Report - Contract Period 1/1/2018 to 12/31/2018														
2018 Visit Schedule														
Member	Siz	REN	Service Consultan t	Consulta nt Projected visits	Law Enforceme nt	1st vis	2nd vis	3rd vis	4th vis	5th vis	Consulta nt Projected visits	Comple ted Visits #	Remaining Visits #	Comments
Bass River	S		JS	2		2/5	8/27				2	1	1	2/5 LCR
Beverly	M		JS	2	1						2	0	2	
Bordentown City	M		JS	2	1	5/17					2	1	1	5/17-LCR
Bordentown Twp	L		JS	3		2/6	5/16	7/17	8/23		3	3	0	2/9 LCR; 5/16-LCR; 7/17 LCR
Chesterfield	S	REN	JS	2		1/24					2	1	1	1/24 Renewal LCR;
Delanco	S	REN	JS	2		3/15					2	1	1	3/15 LCR
Delran	L		JS	3		5/17	7/23				3	2	1	5/17 LCR; 7/23 LCR;
Edgewater Park	M	REN	LC	2	1	5/10	8/29 PD				2	1	1	5/10 LCR;
Fieldsboro	S	REN	JS	2		3/27					2	1	1	3/27 LCR-Renewal;
Florence	L		JS	3	1	1/10	8/15 PD				3	2	1	1/10 LCR; 8/15 LCR-PD
Hainesport	S		LC	2		3/27	8/28				2	1	1	3/27 LCR
Lumberton	L		JS	3		5/29					3	1	2	5/29 LCR;
Mansfield	M		JS	2	1	6/13	8/13 PD				2	2	0	6/13 LCR; 8/13 LCR-PD
Medford	XL	REN	JS	4		3/13	3/13	6/22	8/22		4	3	1	3/13 LCR-Renewal; 6/22 LCR;
Mount Laurel	XL		JS	4		1/23					4	1	3	1/23 LCR
North Hanover	M		JS	2		6/14					2	1	1	6/14 LCR
Palmyra	M		JS	2		6/8					2	1	1	6/8 LCR;
Pemberton Boro	S		JS	2	1	3/7					2	1	1	3/21 LCV
Pemberton Twp	XL	REN	RG	4		3/16					4	0	4	
Riverside	M		JS	2	1	1/3	6/21				2	2	0	1/3 LCR; 6/21 LCR
Shamong	S		JS	2		2/15	8/29				2	1	1	2/15 LCR;
Southampton	M		RG	2		8/16					2	1	1	8/16 LCR;
Springfield	S		JS	2							2	0	2	
Tabernacle	S	REN	JS	2		2/13	6/5				2	2	0	2/13 LCR-Renewal; 6/5 LCR;
Westampton	M	REN	JS	2		2/21					2	1	1	2/21 LCR-Renewal;
Woodland	S		JS	2		5/17					2	1	1	5/17 LCR;
Wrightstown	S	REN	JS	2		3/29	8/30				2	1	1	3/29 LCR-Renewal;
xxxTOTAL				64	7						64	33	31	

APPENDIX B: REGIONAL TRAINING SUMMARY

Burlington County Municipal Joint Insurance Fund									
Loss Control Management Report - Contract Period 1/1/2018 to 12/31/2018									
2018 Regional Training Attendance									
	Size	Safety/Claims Coordinators' RT 2/22/18	Ergonomics 5/10/18	Safe Handling of Household Hazardous Waste 9/13/18	Active Shooter	Excited Delirium	Haz-Waste Recycling	Safety Breakfast 4/10/18	Annual Retreat 4/17/18
Bass River	S	1						1	1
Beverly	M	1						1	1
Bordentown City	M	1	1					1	1
Bordentown Twp	L	1	1	1				1	1
Chesterfield	S	1						1	1
Delanco	S	1		1				1	1
Delran	L	1						1	1
Edgewater Park	M	1	1	1					1
Fieldsboro	S	1							1
Florence	L	1		1				1	1
Hainesport	S	1	1	1				1	1
Lumberton	L	1						1	1
Mansfield	M		1	1				1	1
Medford	XL	1	1	1				1	1
Mount Laurel	XL	1		1				1	1
North Hanover	M	1		1				1	1
Palmyra	M	1						1	1
Pemberton Boro	S	1							1
Pemberton Twp	XL	1	1					1	1
Riverside	M	1						1	1
Shamong	S	1	1	1				1	1
Southampton	M	1						1	1
Springfield	S	1						1	1
Tabernacle	S	1	1	1				1	1
Westampton	M	1		1				1	1
Woodland	S								1
Wrightstown	S	1	1	1				1	1
Members represented		25	10	13	0	0	0	23	27

APPENDIX C: REGIONAL TRAINING PLAN



2018 Regional Training Plan

#1 Topic: Safety and Claims Coordinators' Round Table

Date/Time: February 15, 2018 – 10:30 a.m. – 2:00 p.m.

Location: Nicolosi's Catering, West Deptford

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

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

#2 Topic: Ergonomics-Reducing Injuries by Working Smart

Date/Time: May 10, 2018 – 9:00 a.m. – 11:30 a.m.

Location: Clayton Recreation Building

Target Audience: Public Works and Interested Personnel

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

#3 Topic: Safe Handling of Household Hazardous Waste

Date/Time: September 13, 2018 – 9 a.m.-11:00 a.m.

Location: Hainesport Municipal Building

Target Audience: Public Works and Interested Personnel

Do your municipal employees working at recycling centers handle Household Hazardous Waste? This training course will give your employees the knowledge and skills to do the job safely. A detailed overview with topics to include but not limited to:

- Recognizing Household Hazardous Waste
- Safety Procedures and Personal Protective Equipment
- Spill Response
- Packaging and Transportation

#4 Topic: Active Shooter (Edwin Moore)

Date/Time: September 21, 2018 – 10:00 a.m.-11:30 a.m.

Location: Hainesport Municipal Building

Target Audience: All Interested Personnel

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

#5 Topic: Excited Delirium

Date/Time: October 9, 2018 A.M. / P.M. Session

Location: O'Connor's American Grille

Target Audience: All First Responders / Interested Personnel

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

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

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

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

APPENDIX D: 2018 MSI COURSE LISTING

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

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

APPENDIX E: 2018 MSI ATTENDANCE 1/1/18 to 6/30/2018

MSI Attendance 1/1/18 to 6/30/18	Total Classroom Uses	Total Online Uses
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND (BURL)		
BASS RIVER (577)	4	3
BEVERLY (75)	0	1
BORDENTOWN CITY (589)	0	2
BORDENTOWN TOWNSHIP (600)	20	11
CHESTERFIELD (531)	10	0
DELANCO (76)	7	0
DELRAN (77)	68	13
EDGEWATER PARK (78)	4	10
FIELDSBORO (MELJIF_2_713)	0	0
FLORENCE (79)	40	0
HAINESPORT (80)	25	21
LUMBERTON TOWNSHIP (81)	7	4
MANSFIELD TOWNSHIP B (82)	2	0
MEDFORD TOWNSHIP (83)	43	1
MOUNT LAUREL (576)	42	52
NORTH HANOVER (601)	1	9
PALMYRA (MELJIF_2_487)	7	1
PEMBERTON BOROUGH (642)	5	0
PEMBERTON TOWNSHIP (208)	28	7
RIVERSIDE (84)	0	1
SHAMONG (85)	9	1
SOUTHAMPTON (373)	9	0
SPRINGFIELD (456)	0	1
TABERNACLE (86)	25	0
WESTAMPTON (532)	10	1
WOODLAND (MELJIF_2_488)	0	2
WRIGHTSTOWN (636)	2	0
Burco JIF Totals	368	141

APPENDIX F: MID-YEAR LOSS ANALYSIS

For:

**Burlington County
Municipal Joint Insurance Fund**

Prepared by:

J. A. Montgomery Risk Control

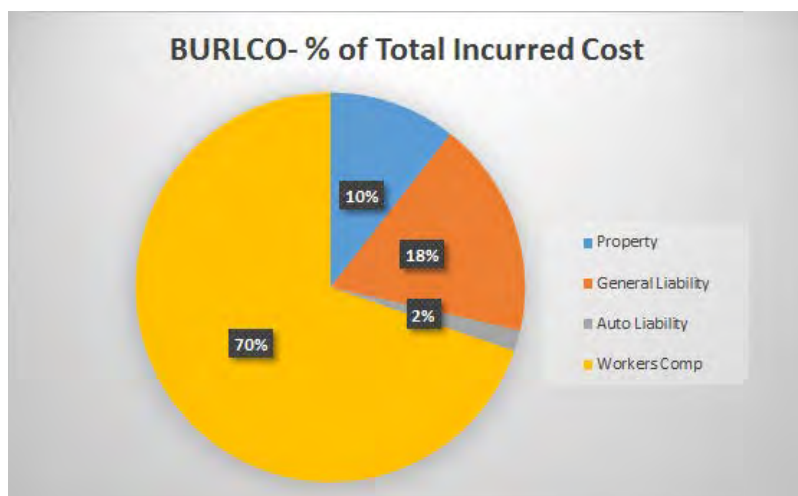
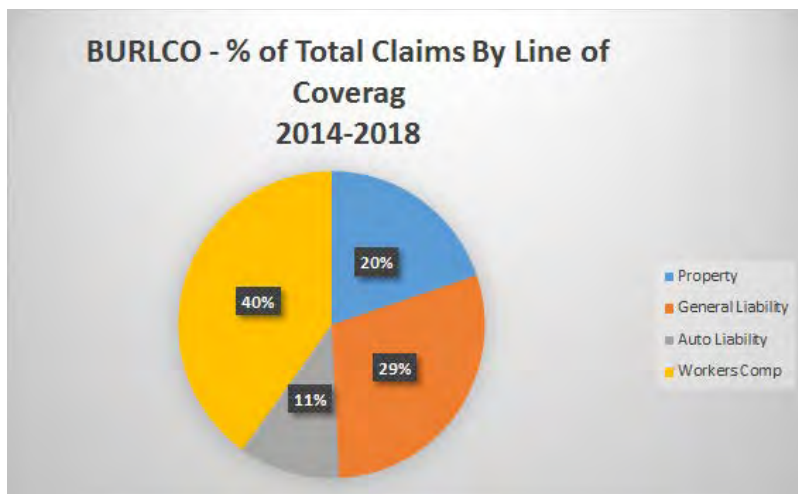
231 Main Street

P.O. Box 2017

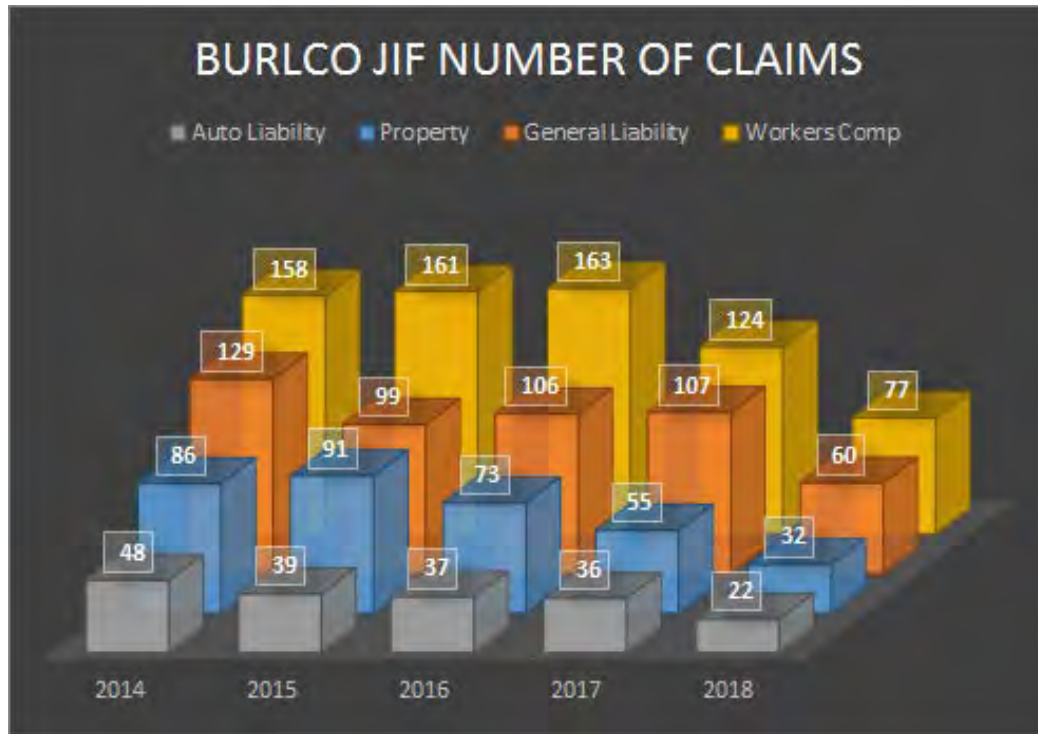
Toms River, New Jersey 08754

Mid-Year Snapshot
Percent Claims and Total Incurred by line of coverage as of 6/30/2018

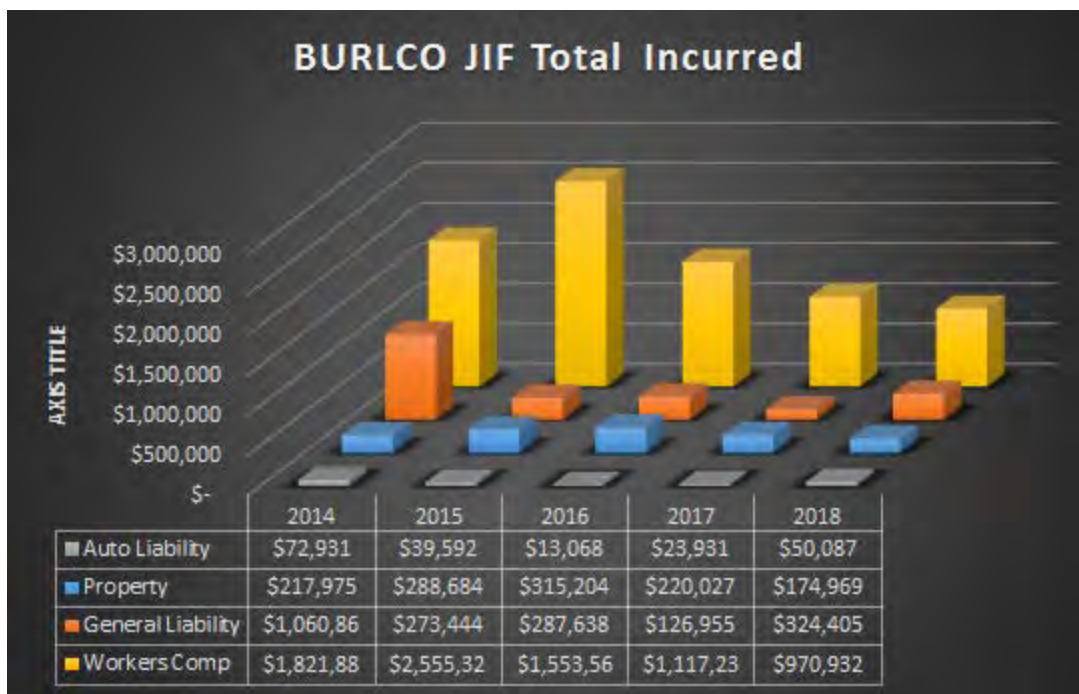
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND					
CLAIMS BY LINE OF COVERAGE: FUND YEAR 2014-2018					
TOTAL FUNDS YEARS 2014-2018					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	337	\$ 1,216,859	\$ 3,611	20%	11%
General Liability	501	\$ 2,073,302	\$ 4,138	29%	18%
Auto Liability	182	\$ 199,609	\$ 1,097	11%	2%
Workers Comp	683	\$ 8,018,939	\$ 11,741	40%	70%
Totals for Fund Years 2014-2018	1703	\$ 11,508,709	\$ 6,758	100%	100%



Claim Frequency Trend by Line of Coverage as of 6/30/2018



Total Incurred Trend by Line of Coverage, as of 6/30/2018



Workers Compensation

For the five year period (2014 - 2018), WC accounted for (40%) of the claim frequency and (70%) of the incurred costs. The average cost per WC claim is \$11,741.

Mid-Year metrics from 2014 to 2018 YTD show the following trends:

Workers' Compensation Metrics						
Claim Frequency	2014	2015	2016	2017	2018	Notes
Total Number of Claims	158	161	163	124	77	Increase at Mid-Year Point
Payroll (Millions)	\$ 77.30	\$ 77.06	\$ 77.85	\$ 79.91	\$ 80.66	Increase at Mid-Year Point
# of Claims per Million \$ of Payroll	2.04	2.09	2.09	1.55	0.95	Increase at Mid-Year Point
Number of Full Time Equivalent Employees	2105	2082	2032	2065	2126	Increase at Mid-Year Point
Total Claim Frequency / 100 Full Time Equivalent Employees	7.51	7.73	8.02	6	3.62	Increase at Mid-Year Point
LTA Claim Frequency / 100 Full Time Equivalent Employees			1.96	1.14	1.98	Increase at Mid-Year Point
Claim Cost as a % of Payroll	2.36%	3.32%	2.00%	1.40%	1.20%	Increase at Mid-Year Point

The largest categories of claims as a percentage of costs are “strain or injured by” 23% of total claims, followed by “struck or injured by” 17 % of total claims, and “slips and falls” 14% of total claims. Robbery or criminal assault claims comprise 11% of the total incurred.

In terms of frequency during the five-year period (2014-2018), “sprains and strains” are the most common loss cause with 115 claims, followed by “struck or injured by” with 91 claims, and “falls” with 61 claims. Robbery or criminal assault count for 48 claims.

Police make up 47% of the Workers' Compensation frequency and 45% of the incurred losses. Public Works (Building, Street Maintenance, Garbage) make up 36% of frequency and 39% of incurred losses. Paid Volunteers comprise 12% of the frequency and 12% of the incurred losses. Paid Fire Departments make up 5% of the frequency and 4% of the incurred losses.

WC: Claims by Department

Claims by Department												
	Fund Year 2014		Fund Year 2015		Fund Year 2016		Fund Year 2017		Fund Year 2018		Total Fund Years 2014 - 2018	
Department Name	# Claims	Total Incurred	# Claims	Total Incurred	# Claims	Total Incurred	# Claims	Total Incurred	# Claims	Total Incurred	% of Total	Average Cost per Claim
Administration	1	\$ 903	6	\$ 54,465	8	\$ 100,019	8	\$ 14,969	0	\$ -	23	\$ 170,356 2.12% \$ 7,407
EMS												
Paid	6	\$ 19,129	4	\$ 8,908	5	\$ 4,970	7	\$ 24,466	2	\$ 3,690	24	\$ 61,163 0.76% \$ 2,548
Volunteer	5	\$ 10,798	9	\$ 58,352	3	\$ 2,990	3	\$ 56,804	5	\$ 12,352	25	\$ 141,295 1.76% \$ 5,652
Subtotal EMS	11	\$ 29,926	13	\$ 67,260	8	\$ 7,960	10	\$ 81,270	7	\$ 16,042	49	\$ 202,458 2.52% \$ 4,132
Fire												
Paid	9	\$ 19,838	9	\$ 170,729	10	\$ 110,947	2	\$ 3,478	0	\$ -	30	\$ 304,892 3.80% \$ 10,163
Volunteer	14	\$ 32,927	17	\$ 385,248	12	\$ 36,369	12	\$ 78,405	9	\$ 312,923	64	\$ 845,872 10.55% \$ 13,217
Subtotal Fire	23	\$ 52,765	26	\$ 555,978	22	\$ 147,215	14	\$ 81,883	9	\$ 312,923	94	\$ 1,150,764 14.35% \$ 12,242
Municipal												
Library	0	\$ -	1	\$ 987	1	\$ 1,089	1	\$ 1,092	1	\$ 818	4	\$ 3,985 0.05% \$ 996
Lifeguards	0	\$ -	0	\$ -	0	\$ -	1	\$ 1,113	0	\$ -	1	\$ 1,113 0.01% \$ 1,113
Municipality, NOC	0	\$ -	0	\$ -	1	\$ 4,586	0	\$ -	0	\$ -	1	\$ 4,586 0.06% \$ 4,586
Subtotal Municipal	0	\$ -	1	\$ 987	2	\$ 5,675	2	\$ 2,205	1	\$ 818	6	\$ 9,685 0.12% \$ 1,614
Police												
Police	62	\$ 677,735	64	\$ 1,024,900	62	\$ 994,822	48	\$ 300,347	18	\$ 224,807	254	\$ 3,222,612 40.19% \$ 12,687
Police Off Duty	1	\$ 3,160	0	\$ -	1	\$ 63,062	0	\$ -	0	\$ -	2	\$ 66,222 0.83% \$ 33,111
Crossing Guards	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ - 0.00% \$ -
Subtotal Police	63	\$ 680,896	64	\$ 1,024,900	63	\$ 1,057,884	48	\$ 300,347	18	\$ 224,807	256	\$ 3,288,834 41.01% \$ 12,847
Public Works												
Building Dept	2	\$ 80,671	1	\$ 2,318	7	\$ 7,553	3	\$ 2,987	5	\$ 14,062	18	\$ 107,591 1.34% \$ 5,977
Electrical Dept	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ - 0.00% \$ -
Garbage Removal	7	\$ 331,058	9	\$ 34,607	4	\$ 37,535	7	\$ 11,808	5	\$ 36,330	32	\$ 451,338 5.63% \$ 14,104
Parks & Recreation	1	\$ 20,578	0	\$ -	1	\$ 1,220	2	\$ 1,450	4	\$ 5,843	8	\$ 29,091 0.36% \$ 3,636
Sewage Dept	5	\$ 179,308	2	\$ 1,296	2	\$ 1,719	0	\$ -	0	\$ -	9	\$ 182,323 2.27% \$ 20,258
Street Maintenance/Cleaning	43	\$ 442,642	36	\$ 809,952	36	\$ 162,561	27	\$ 618,517	23	\$ 348,637	165	\$ 2,382,309 29.71% \$ 14,438
Water Dept	1	\$ 675	2	\$ 1,742	8	\$ 21,420	0	\$ -	3	\$ 5,970	14	\$ 29,806 0.37% \$ 2,129
Construction Super	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ - 0.00% \$ -
Landfill	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ - 0.00% \$ -
Sewer Construction	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ - 0.00% \$ -
Trash Plant	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ - 0.00% \$ -
Subtotal Public Works	59	\$ 1,054,931	50	\$ 849,915	58	\$ 232,007	39	\$ 634,763	40	\$ 410,842	246	\$ 3,182,458 39.69% \$ 12,937
NOC	1	\$ 2,462	1	\$ 1,822	2	\$ 2,802	3	\$ 1,798	2	\$ 5,500	9	\$ 14,384 0.18% \$ 1,598
Total All Departments	158	\$ 1,821,883	161	\$ 2,555,322	163	\$ 1,555,563	124	\$ 1,117,235	77	\$ 970,932	683	\$ 8,018,939 100.00% \$ 11,741

General Liability Claims

For the five-year period (2014 - 2018), General Liability incidents represent 29% of total claim frequency and 18% of total incurred costs. GL metrics show an increase in GL frequency claims since the fund year of 2015. There is a significant increase in the incurred cost in the first half of 2018, which is greater than the previous three fund year totals. The average cost per GL claim is \$4,138.

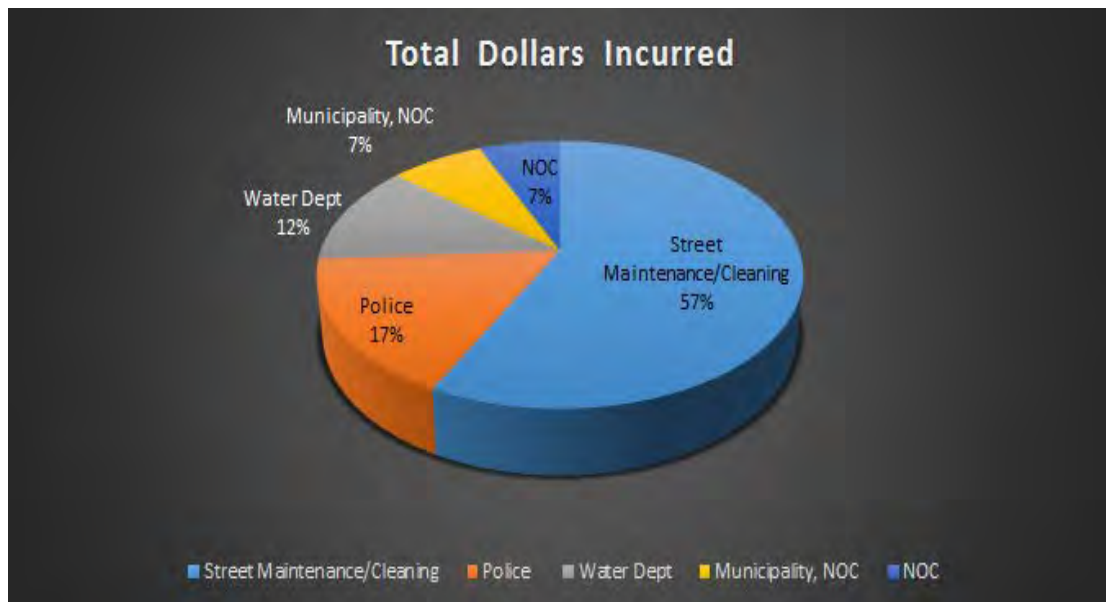
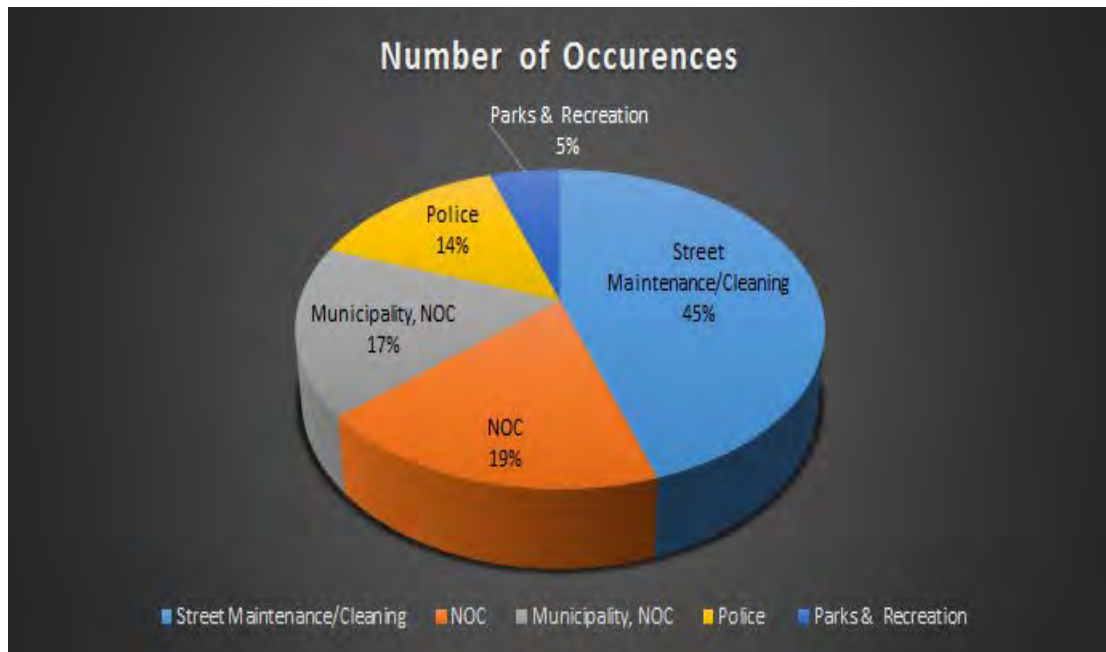
General Liability Metrics					
Claim Frequency	2014	2015	2016	2017	2018
Total Number of Claims	129	99	106	107	60
Total Incurred Cost	\$1,060,860	\$273,444	287,638	\$126,955	\$324,405
Annual Appropriations	\$206,025,518	\$156,917,544	\$165,716,380	\$167,196,240	\$164,456,437
# of Claims per Million \$ of Appropriations	0.63	0.63	0.64	0.64	0.36

Claims by Department				
Total Fund Years 2014 - 2018				
Department Name	# Claims	Total Incurred	% of Total	Average Cost per Claim
Administration	8	\$2,260	0%	\$283
EMS				
Paid	9	\$28	0%	\$3
Volunteer	1	\$0	0%	\$0
Subtotal EMS	10	\$28	0%	\$3
Fire				
Paid	5	\$750	0%	\$150
Volunteer	1	\$0	0%	\$0
Subtotal Fire	6	\$750	0%	\$125
Municipal				
Library	8	\$50	0%	\$6
Lifeguards	0	\$0	0%	\$0
Municipality, NOC	77	\$151,500	7%	\$1,968
Subtotal Municipal	85	\$151,550	7%	\$1,783
Police				
Police	64	\$340,975	16%	\$5,328
Police Off Duty	0	\$0	0%	\$0
Crossing Guards	0	\$0	0%	\$0
Subtotal Police	64	\$340,975	16%	\$5,328
Public Works				
Building Dept	4	\$5,218	0%	\$1,305
Electrical Dept	1	\$10	0%	\$10
Garbage Removal	1	\$3,100	0%	\$3,100
Parks & Recreation	23	\$2,631	0%	\$114
Sewage Dept	6	\$7,810	0%	\$1,302
Street Maintenance/Cleaning	202	\$1,176,925	57%	\$5,826
Water Dept	8	\$250,421	12%	\$31,303
Construction Super	0	\$0	0%	\$0
Landfill	0	\$0	0%	\$0
Sewer Construction	0	\$0	0%	\$0
Trash Plant	0	\$0	0%	\$0
Subtotal Public Works	245	\$1,446,116	70%	\$5,903
NOC	83	\$131,622	6%	\$1,586
Total All Departments	501	\$2,073,302	100%	\$4,138

GL: Claims by Department by Fund Year

Claims by Department														
Department Name	Fund Year 2014		Fund Year 2015		Fund Year 2016		Fund Year 2017		Fund Year 2018		Total Fund Years 2014 - 2018			
	# Total	Claims Incurred	# Total	Claims Incurred	# Total	Claims Incurred	# Total	Claims Incurred	# Total	Claims Incurred	% of Total	Average Cost per		
Administration	0 \$	-	2 \$	10	6 \$	2,250	0 \$	-	0 \$	-	8 \$	2,260	0.11%	\$ 283
EMS														
Paid	6 \$	18	1 \$	10	0 \$	-	2 \$	-	0 \$	-	9 \$	28	0.00%	\$ 3
Volunteer	0 \$	-	0 \$	-	0 \$	-	1 \$	-	0 \$	-	1 \$	-	0.00%	\$ -
Subtotal EMS	6 \$	18	1 \$	10	0 \$	-	3 \$	-	0 \$	-	10 \$	28	0.00%	\$ 3
Fire														
Paid	2 \$	-	1 \$	-	0 \$	-	2 \$	750	0 \$	-	5 \$	750	0.04%	\$ 150
Volunteer	0 \$	-	0 \$	-	0 \$	-	1 \$	-	0 \$	-	1 \$	-	0.00%	\$ -
Subtotal Fire	2 \$	-	1 \$	-	0 \$	-	3 \$	750	0 \$	-	6 \$	750	0.04%	\$ 125
Municipal														
Library	2 \$	9	1 \$	10	3 \$	31	2 \$	-	0 \$	-	8 \$	50	0.00%	\$ 6
Lifeguards	0 \$	-	0 \$	-	0 \$	-	0 \$	-	0 \$	-	- \$	-	0.00%	\$ -
Municipality, NOC	30 \$	30,037	15 \$	74,549	25 \$	8,963	1 \$	2,600	6 \$	35,350	77 \$	151,500	7.31%	\$ 1,968
Subtotal Municipal	32 \$	30,046	16 \$	74,559	28 \$	8,994	3 \$	2,600	6 \$	35,350	85 \$	151,550	7.31%	\$ 1,783
Police														
Police	25 \$	116,085	12 \$	6,922	12 \$	167,168	9 \$	41,650	6 \$	9,150	64 \$	340,975	16.45%	\$ 5,328
Police Off Duty	0 \$	-	0 \$	-	0 \$	-	0 \$	-	0 \$	-	- \$	-	0.00%	\$ -
Crossing Guards	0 \$	-	0 \$	-	0 \$	-	0 \$	-	0 \$	-	- \$	-	0.00%	\$ -
Subtotal Police	25 \$	116,085	12 \$	6,922	12 \$	167,168	9 \$	41,650	6 \$	9,150	64 \$	340,975	16.45%	\$ 5,328
Public Works														
Building Dept	1 \$	18	0 \$	-	0 \$	-	2 \$	2,600	1 \$	2,600	4 \$	5,218	0.25%	\$ 1,305
Electrical Dept	0 \$	-	0 \$	-	1 \$	10	0 \$	-	0 \$	-	1 \$	10	0.00%	\$ 10
Garbage Removal	0 \$	-	0 \$	-	1 \$	3,100	0 \$	-	0 \$	-	1 \$	3,100	0.15%	\$ 3,100
Parks & Recreation	3 \$	28	4 \$	-	7 \$	1,082	4 \$	321	5 \$	1,200	23 \$	2,631	0.13%	\$ 114
Sewage Dept	0 \$	-	2 \$	-	1 \$	2,306	2 \$	4,900	1 \$	605	6 \$	7,810	0.38%	\$ 1,302
Street Maintenance/Cleaning	59 \$	909,664	55 \$	178,605	42 \$	66,768	24 \$	10,838	22 \$	11,050	202 \$	1,176,925	56.77%	\$ 5,826
Water Dept	1 \$	5,000	3 \$	21	0 \$	-	2 \$	2,500	2 \$	242,900	8 \$	250,421	12.08%	\$ 31,303
Construction Super	0 \$	-	0 \$	-	0 \$	-	0 \$	-	0 \$	-	- \$	-	0.00%	\$ -
Landfill	0 \$	-	0 \$	-	0 \$	-	0 \$	-	0 \$	-	- \$	-	0.00%	\$ -
Sewer Construction	0 \$	-	0 \$	-	0 \$	-	0 \$	-	0 \$	-	- \$	-	0.00%	\$ -
Trash Plant	0 \$	-	0 \$	-	0 \$	-	0 \$	-	0 \$	-	- \$	-	0.00%	\$ -
Subtotal Public Works	64 \$	914,710	64 \$	178,626	52 \$	73,266	34 \$	21,160	31 \$	258,355	245 \$	1,446,116	69.75%	\$ 5,903
NOC	0 \$	-	3 \$	13,316	8 \$	35,960	55 \$	60,796	17 \$	21,550	83 \$	131,622	6.35%	\$ 1,586
Total All Departments	129 \$	1,060,860	99 \$	273,444	106 \$	287,638	107 \$	126,955	60 \$	324,405	501 \$	2,073,302	100.00%	\$ 4,138

GL: Leading Accident Origins: By Department



Auto Liability Claims

For the five-year period (2014 - 2018), Auto Liability claims represent 11% of total claim frequency and 2% of total incurred costs. Auto Liability claims showed an increase since 2016 for the total incurred cost. The number of claims since 2015 have been steady. The average cost per AL claim is \$1,097.

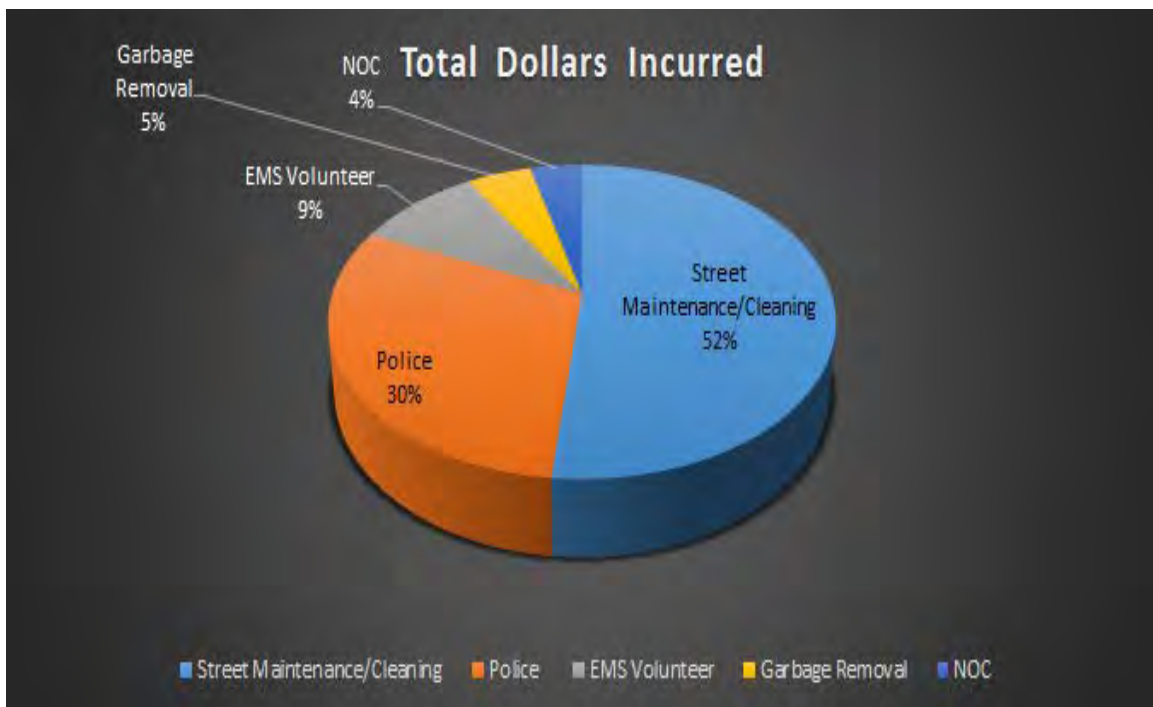
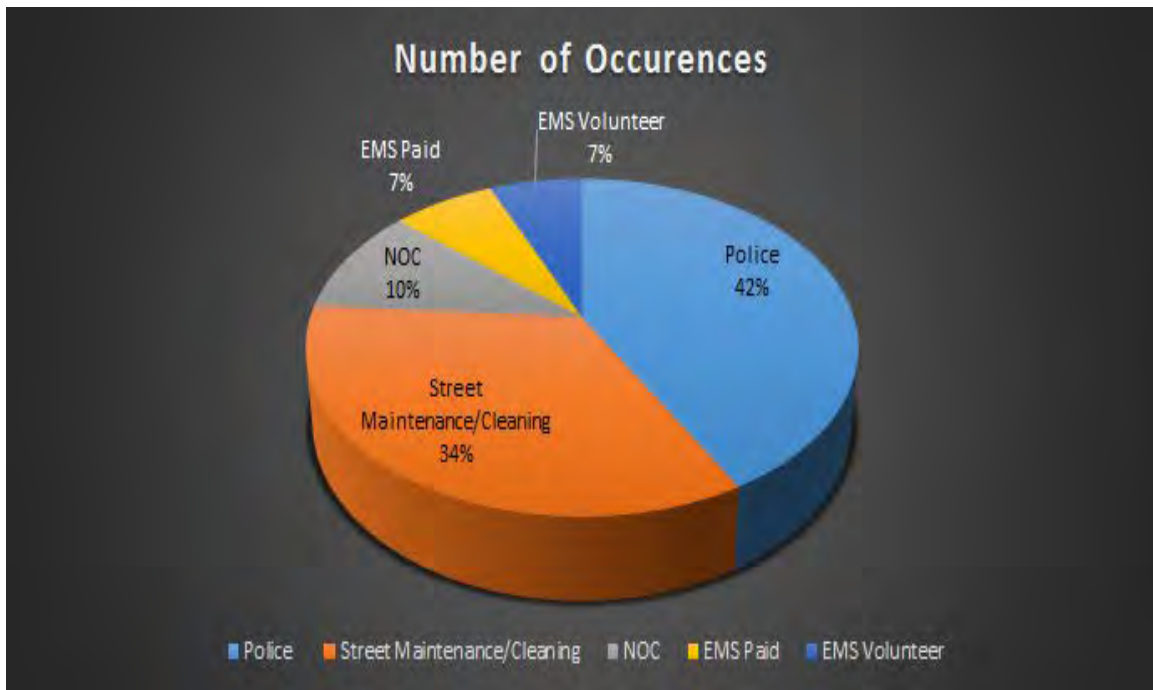
Auto Liability Metrics						
Claim Frequency	2014	2015	2016	2017	2018	Notes
Total Number of Claims	48	39	37	36	22	
Number of Vehicles	1071	1084	1131	1179	1199	Increase over each fund year
# of Claims per 100 Vehicles	4.48	3.6	3.27	3.05	1.83	Increase
Total Incurred	\$72,931	\$39,592	\$13,068	\$23,931	\$50,087	Increase since 2016

Claims by Department				
Total Fund Years 2014 - 2018				
Department Name	# Claims	Total Incurred	% of Total	Average Cost per Claim
Administration	1	\$0	0%	\$0
EMS				
Paid	11	\$5,755	3%	\$523
Volunteer	10	\$17,143	9%	\$1,714
Subtotal EMS	21	\$22,898	11%	\$1,090
Fire				
Paid	10	\$4,933	2%	\$493
Volunteer	4	\$1,649	1%	\$412
Subtotal Fire	14	\$6,582	3%	\$470
Municipal				
Library	0	\$0	0%	\$0
Lifeguards	0	\$0	0%	\$0
Municipality, NOC	3	\$1,566	1%	\$522
Subtotal Municipal	3	\$1,566	1%	\$522
Police				
Police	65	\$55,229	28%	\$850
Police Off Duty	0	\$0	0%	\$0
Crossing Guards	0	\$0	0%	\$0
Subtotal Police	65	\$55,229	28%	\$850
Public Works				
Building Dept	2	\$1,600	1%	\$800
Electrical Dept	0	\$0	0%	\$0
Garbage Removal	4	\$8,945	4%	\$2,236
Parks & Recreation	0	\$0	0%	\$0
Sewage Dept	1	\$0	0%	\$0
Street Maintenance/Cleaning	53	\$94,410	47%	\$1,781
Water Dept	2	\$1,183	1%	\$592
Construction Super	0	\$0	0%	\$0
Landfill	0	\$0	0%	\$0
Sewer Construction	0	\$0	0%	\$0
Trash Plant	0	\$0	0%	\$0
Subtotal Public Works	62	\$106,138	53%	\$1,712
NOC	16	\$7,195	4%	\$450
Total All Departments	182	\$199,609	100%	\$1,097

Auto: Claims by Department by Fund Year

Claims by Department										
Department Name	Fund Year 2014 # Total	Fund Year 2015 # Total	Fund Year 2016 # Total	Fund Year 2017 # Total	Fund Year 2018 # Total	Total Fund Years 2014 - 2018 # Total	% of Total	Average Cost per		
Administration	0 \$ -	1 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	1 \$ -	0.00%	\$ -	
EMS										
Paid	4 \$ 1,342	0 \$ -	4 \$ 2,326	3 \$ 2,086	0 \$ -	11 \$ 5,755	2.88%	\$ 523		
Volunteer	2 \$ 5,500	2 \$ 1,417	3 \$ 710	2 \$ -	1 \$ 9,516	10 \$ 17,143	8.59%	\$ 1,714		
Subtotal EMS	6 \$ 6,842	2 \$ 1,417	7 \$ 3,037	5 \$ 2,086	1 \$ 9,516	21 \$ 22,898	11.47%	\$ 1,090		
Fire										
Paid	5 \$ 3,122	2 \$ -	1 \$ 10	0 \$ -	2 \$ 1,800	10 \$ 4,933	2.47%	\$ 493		
Volunteer	2 \$ 649	0 \$ -	0 \$ -	2 \$ 1,000	0 \$ -	4 \$ 1,649	0.83%	\$ 412		
Subtotal Fire	7 \$ 3,772	2 \$ -	1 \$ 10	2 \$ 1,000	2 \$ 1,800	14 \$ 6,582	3.30%	\$ 470		
Municipal										
Library	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Lifeguards	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Municipality, NOC	0 \$ -	0 \$ -	1 \$ 466	1 \$ 500	1 \$ 600	3 \$ 1,566	0.78%	\$ 522		
Subtotal Municipal	0 \$ -	0 \$ -	1 \$ 466	1 \$ 500	1 \$ 600	3 \$ 1,566	0.78%	\$ 522		
Police										
Police	17 \$ 6,866	19 \$ 24,475	15 \$ 5,427	10 \$ 14,062	4 \$ 4,400	65 \$ 55,229	27.67%	\$ 850		
Police Off Duty	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Crossing Guards	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Subtotal Police	17 \$ 6,866	19 \$ 24,475	15 \$ 5,427	10 \$ 14,062	4 \$ 4,400	65 \$ 55,229	27.67%	\$ 850		
Public Works										
Building Dept	0 \$ -	0 \$ -	0 \$ -	1 \$ 500	1 \$ 1,100	2 \$ 1,600	0.80%	\$ 800		
Electrical Dept	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Garbage Removal	1 \$ 745	0 \$ -	0 \$ -	1 \$ -	2 \$ 8,200	4 \$ 8,945	4.48%	\$ 2,236		
Parks & Recreation	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Sewage Dept	0 \$ -	1 \$ -	0 \$ -	0 \$ -	0 \$ -	1 \$ -	0.00%	\$ -		
Street Maintenance/Cleaning	17 \$ 54,706	13 \$ 13,700	11 \$ 4,128	3 \$ 1,000	9 \$ 20,875	53 \$ 94,410	47.30%	\$ 1,781		
Water Dept	0 \$ -	1 \$ -	0 \$ -	1 \$ 1,183	0 \$ -	2 \$ 1,183	0.59%	\$ 592		
Construction Super	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Landfill	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Sewer Construction	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Trash Plant	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Subtotal Public Works	18 \$ 55,451	15 \$ 13,700	11 \$ 4,128	6 \$ 2,683	12 \$ 30,175	62 \$ 106,138	53.17%	\$ 1,712		
NOC	0 \$ -	0 \$ -	2 \$ -	12 \$ 3,600	2 \$ 3,595	16 \$ 7,195	3.60%	\$ 450		
Total All Departments	48 \$ 72,931	39 \$ 39,592	37 \$ 13,068	36 \$ 23,931	22 \$ 50,087	182 \$ 199,609	100.00%	\$ 1,097		

Auto: Leading Accident Origins: By Department



Property Claims

For the five-year period (2014 - 2018), Property claims represent 22% of total claim frequency and 14% of total incurred costs. Property metrics showed a decrease in claims since 2016. The number of property claims generally tracks directly with Auto Liability frequency. The average cost per Property Claim is \$3,611.

Property Metrics					
Claim Frequency	2014	2015	2016	2017	2018
Total Number of Claims	86	91	73	55	32
Total Incurred	\$217,975	\$288,684	\$315,204	\$220,027	\$174,969

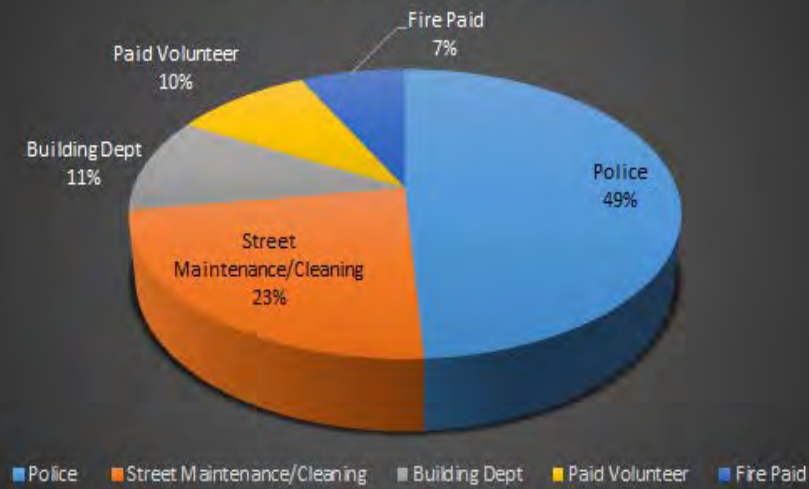
Claims by Department				
Total Fund Years 2014 - 2018				
Department Name	# Claims	Total Incurred	% of Total	Average Cost per Claim
Administration	1	\$1	0%	\$1
EMS				
Paid	8	\$1,070	0%	\$134
Volunteer	15	\$85,092	7%	\$5,673
Subtotal EMS	23	\$86,162	7%	\$3,746
Fire				
Paid	20	\$108,438	9%	\$5,422
Volunteer	26	\$49,512	4%	\$1,904
Subtotal Fire	46	\$157,950	13%	\$3,434
Municipal				
Library	1	\$1,935	0%	\$1,935
Lifeguards	0	\$0	0%	\$0
Municipality, NOC	4	-\$6,235	-1%	-\$1,559
Subtotal Municipal	5	-\$4,300	0%	-\$860
Police				
Police	134	\$381,607	31%	\$2,848
Police Off Duty	0	\$0	0%	\$0
Crossing Guards	0	\$0	0%	\$0
Subtotal Police	134	\$381,607	31%	\$2,848
Public Works				
Building Dept	29	\$264,684	22%	\$9,127
Electrical Dept	0	\$0	0%	\$0
Garbage Removal	0	\$0	0%	\$0
Parks & Recreation	19	\$86,656	7%	\$4,561
Sewage Dept	5	\$10,969	1%	\$2,194
Street Maintenance/Cleaning	64	\$200,925	17%	\$3,139
Water Dept	5	\$13,600	1%	\$2,720
Construction Super	0	\$0	0%	\$0
Landfill	0	\$0	0%	\$0
Sewer Construction	0	\$0	0%	\$0
Trash Plant	0	\$0	0%	\$0
Subtotal Public Works	122	\$576,835	47%	\$4,728
NOC	6	\$18,605	2%	\$3,101
Total All Departments	337	\$1,216,859	100%	\$3,611

Property: Claims by Department by Fund Year

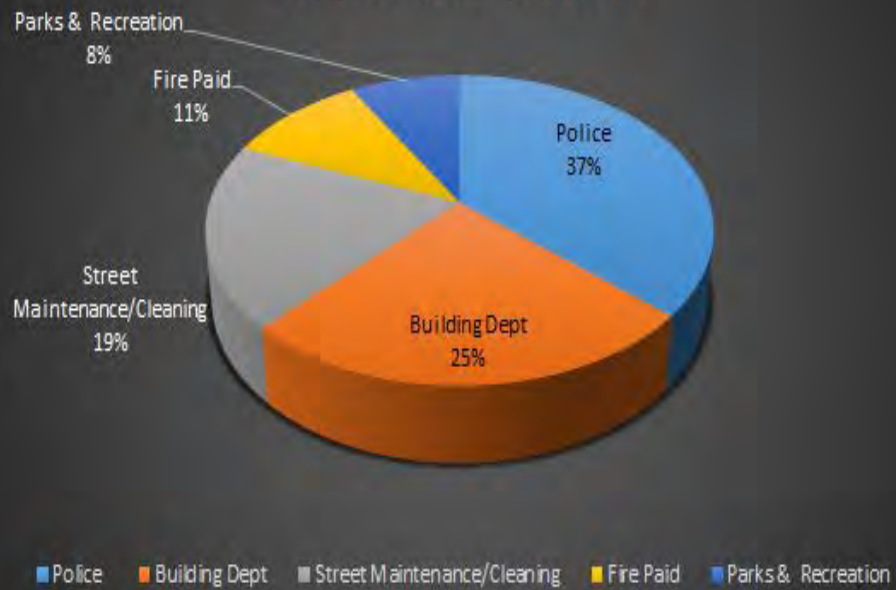
Claims by Department		Total Fund Years 2014 - 2018									
Department Name	Fund Year 2014 # Total	Fund Year 2015 # Total	Fund Year 2016 # Total	Fund Year 2017 # Total	Fund Year 2018 # Total	Total # Claims	Total Incurred	% of Total	Average Cost per		
Administration	0 \$ -	0 \$ -	0 \$ -	0 \$ -	1 \$ 1	1 \$ 1	1 \$ 1	0.00%	\$ 1		
EMS											
Paid	3 \$ 55	3 \$ 1,015	2 \$ -	0 \$ -	0 \$ -	8 \$ 1,070	0.09%	\$ 134			
Volunteer	5 \$ 27,694	7 \$ 3,431	1 \$ 1,968	1 \$ -	1 \$ 52,000	15 \$ 85,092	6.99%	\$ 5,673			
Subtotal EMS	8 \$ 27,749	10 \$ 4,446	3 \$ 1,968	1 \$ -	1 \$ 52,000	23 \$ 86,162	7.08%	\$ 3,746			
Fire											
Paid	1 \$ 6,020	4 \$ 34,304	9 \$ 24,093	2 \$ 9,053	4 \$ 34,967	20 \$ 108,438	8.91%	\$ 5,422			
Volunteer	10 \$ 15,569	10 \$ 18,324	3 \$ 2,359	2 \$ 2,260	1 \$ 11,000	26 \$ 49,512	4.07%	\$ 1,904			
Subtotal Fire	11 \$ 21,590	14 \$ 52,628	12 \$ 26,452	4 \$ 11,314	5 \$ 45,967	46 \$ 157,950	12.98%	\$ 3,434			
Municipal											
Library	0 \$ -	0 \$ -	1 \$ 1,935	0 \$ -	0 \$ -	1 \$ 1,935	0.16%	\$ 1,935			
Lifeguards	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -			
Municipality, NOC	3 \$ (17,185)	0 \$ -	0 \$ -	1 \$ 10,950	0 \$ -	4 \$ (6,235)	-0.51%	\$ (1,559)			
Subtotal Municipal	3 \$ (17,185)	0 \$ -	1 \$ 1,935	1 \$ 10,950	0 \$ -	5 \$ (4,300)	-0.35%	\$ (860)			
Police											
Police	34 \$ 60,909	35 \$ 121,722	33 \$ 81,137	23 \$ 111,747	9 \$ 6,093	134 \$ 381,607	31.36%	\$ 2,848			
Police Off Duty	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -			
Crossing Guards	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -			
Subtotal Police	34 \$ 60,909	35 \$ 121,722	33 \$ 81,137	23 \$ 111,747	9 \$ 6,093	134 \$ 381,607	31.36%	\$ 2,848			
Public Works											
Building Dept	8 \$ 89,075	2 \$ 49,000	9 \$ 73,011	4 \$ 33,079	6 \$ 20,519	29 \$ 264,684	21.75%	\$ 9,127			
Electrical Dept	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -			
Garbage Removal	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -			
Parks & Recreation	0 \$ -	3 \$ 23,156	1 \$ 101	10 \$ 21,058	5 \$ 42,342	19 \$ 86,656	7.12%	\$ 4,561			
Sewage Dept	1 \$ 1,699	1 \$ -	0 \$ -	3 \$ 9,270	0 \$ -	5 \$ 10,969	0.90%	\$ 2,194			
Street Maintenance/Cleaning	16 \$ 20,540	26 \$ 37,732	14 \$ 130,601	3 \$ 4,005	5 \$ 8,047	64 \$ 200,925	16.51%	\$ 3,139			
Water Dept	4 \$ 13,600	0 \$ -	0 \$ -	1 \$ -	0 \$ -	5 \$ 13,600	1.12%	\$ 2,720			
Construction Super	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -			
Landfill	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -			
Sewer Construction	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -			
Trash Plant	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -			
Subtotal Public Works	29 \$ 124,914	32 \$ 109,888	24 \$ 203,712	21 \$ 67,412	16 \$ 70,908	122 \$ 576,835	47.40%	\$ 4,728			
NOC	1 \$ -	0 \$ -	0 \$ -	5 \$ 18,605	0 \$ -	6 \$ 18,605	1.53%	\$ 3,101			
Total All Departments	86 \$ 217,975	91 \$ 288,684	73 \$ 315,204	55 \$ 220,027	32 \$ 174,569	337 \$ 1,216,859	100.00%	\$ 3,611			

Property: Leading Accident Origins: By Department

Number of Occurrences



Total Dollars Incurred



Lost Time Accident Frequency

The 2018 LTAF rate for the BURLCO JIF shows an increase from the prior year. The BURLCO JIF is slightly above the MEL average for the current year but under the MEL average for the three-year period. We will continue to monitor data on a monthly basis and report to the Executive Safety Committee. The trend for the JIF and the MEL is a positive indication that the service plan is appropriate and effective.

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

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				

Lost Time Rate by Member

Burco JIF									
2018 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF June 30, 2018									
			# CLAIMS FOR	Y.T.D. LOST TIME	2018 LOST TIME	2017 LOST TIME	2016 LOST TIME		TOTAL RATE
MEMBER_ID	MEMBER	*	6/30/2018	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2018 - 2016
1	75 BEVERLY		0	0	0.00	0.00	11.76	1 BEVERLY	4.19
2	80 HAINESPORT		0	0	0.00	0.00	0.00	2 HAINESPORT	0.00
3	81 LUMBERTON		0	0	0.00	0.97	1.13	3 LUMBERTON	0.80
4	83 MEDFORD TOWNSHIP		0	0	0.00	0.74	1.54	4 MEDFORD TOWNSHIP	0.91
5	84 RIVERSIDE		0	0	0.00	0.00	4.88	5 RIVERSIDE	1.94
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	0.76
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	1.13
11	600 BORDENTOWN TOWNSHIP		0	0	0.00	1.36	2.74	11 BORDENTOWN TOWNSHIP	1.64
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	0.88
14	651 WOODLAND		0	0	0.00	0.00	2.78	14 WOODLAND	1.11
15	679 FIELDSBORO		0	0	0.00	0.00	0.00	15 FIELDSBORO	0.00
16	79 FLORENCE		0	1	1.95	1.00	3.05	16 FLORENCE	2.00
17	77 DELRAN		0	1	2.06	0.00	0.00	17 DELRAN	0.40
18	82 MANSFIELD TOWNSHIP B		0	1	2.11	1.00	0.00	18 MANSFIELD TOWNSHIP B	0.82
19	76 DELANCO		0	1	2.30	1.42	3.17	19 DELANCO	2.26
20	373 SOUTHAMPTON		0	1	2.53	1.15	0.00	20 SOUTHAMPTON	0.95
21	86 TABERNACLE		0	1	2.63	0.00	0.00	21 TABERNACLE	0.64
22	601 NORTH HANOVER		0	1	2.96	0.00	1.71	22 NORTH HANOVER	1.31
23	532 WESTAMPTON		0	2	2.97	0.00	5.43	23 WESTAMPTON	2.53
24	576 MOUNT LAUREL		1	4	3.28	1.80	0.74	24 MOUNT LAUREL	1.64
25	78 EDGEWATER PARK		0	1	4.71	2.27	2.53	25 EDGEWATER PARK	2.86
26	208 PEMBERTON		1	5	5.12	3.53	6.93	26 PEMBERTON	5.17
27	650 PALMYRA		0	2	5.30	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				

**RESOLUTION AUTHORIZING THE EXECUTIVE DIRECTOR TO ESTABLISH
ACCOUNTS FOR EACH MEMBER OF THE FUND WITHIN THE FUND'S
AGGREGATE EXCESS LOSS CONTINGENCY ACCOUNT AND TO TRANSFER THE
2018 DIVIDENDS RECEIVED FROM THE ENVIRONMENTAL RISK MANAGEMENT
JOINT INSURANCE FUND INTO THE MEMBER ACCOUNTS IN ACCORDANCE
WITH N.J.A.C. 11:15-2.23**

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

WHEREAS, the BURLCO JIF is a member of the Environmental Risk Management Joint Insurance Fund (EJIF); and

WHEREAS, the BURLCO JIF was recently notified that they were entitled to receive a dividend from the EJIF in 2018 in the amount of \$39,758; and

WHEREAS, in accordance with N.J.A.C. 11:15-2.23, the BURLCO JIF has established an Aggregate Excess Loss Contingency Fund; and

WHEREAS, over the last several years some members of the BURLCO JIF have directed the Fund to hold a portion of their BURLCO JIF dividend in the Aggregate Excess Loss Contingency Fund so as to provide the member with financial resources in the future; and

WHEREAS, over the last several years the BURLCO JIF Finance Committee has encouraged members to place a portion of their annual dividend from the BURLCO JIF into the Aggregate Excess Loss Contingency Fund to provide financial resources for future needs; and

WHEREAS, while preparing the 2019 Fund Budget and reviewing the 2018 Annual BURLCO JIF Dividend release, the Finance Committee decided to recommend to the membership that the Executive Director create an account for each member within the Aggregate Excess Loss Contingency Account and deposit each members' share of the 2018 EJIF Dividends into the members account within the Aggregate Excess Loss Contingency Account; and

WHEREAS, the Finance Committee is hopeful that this recommendation will encourage all members to place a portion of their future BURLCO JIF and EJIF dividends into the Aggregate Excess Loss Contingency Account for future financial needs.

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund that the Executive Director is hereby authorized to create accounts for each member of the BURLCO JIF within the Fund's Aggregate Excess Loss Contingency Account; and

BE IT FURTHER RESOLOVED that the Executive Director and Fund Treasurer are hereby authorized to deposit each member's share of the 2018 EJIF Dividend once received into each member's account within the Aggregate Excess Loss Contingency Account; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, and Fund Solicitor for their information and necessary action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on October 16, 2018.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Meghan Jack, Secretary

By: _____
Paul Keller, Chairperson

Date: October 16, 2018