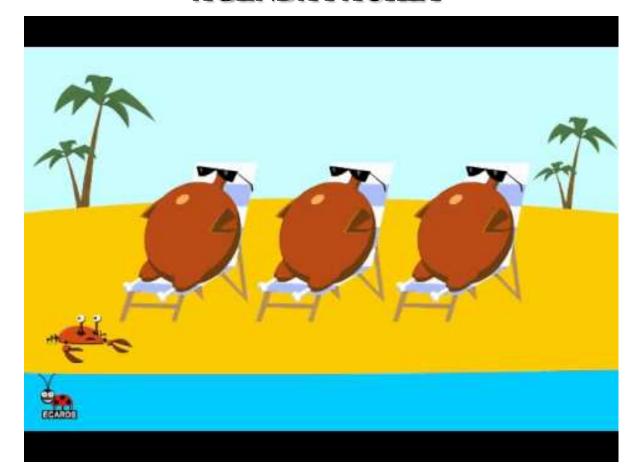


AGENDA PACKET



Tuesday, November 20, 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, November 20, 2018 – 3:30 PM

AGENDA

I.	Meeti	ng called to order by Chairman
II.	Salute	the Flag
III.	Staten A.	 nent of Compliance with Open Public Meetings Act Notice of this meeting was given by: Sending sufficient notice herewith to the <i>Burlington County Times</i>, Mount Holly, and <i>Courier Post</i>, Cherry Hill NJ; Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
IV.	Roll C	Call
	A. B. C. D.	Fund Commissioners Fund Professionals Risk Management Consultants Move up Alternates (if necessary)
V.	preser	that this monthly meeting be conducted directly by the Fund Commissioners at with all matters to be decided upon by a combined majority vote of all Fund Commissioners — on — All in Favor
VI.	A. A. B. A. Motio	Adoption of the October 16, 2018 Meeting Minutes
		lential is no longer applicable and the Fund Solicitor has an opportunity to review them.
VII.		tive Director's Report
	P.	Police One Training

	Q. R.	Website	
	S.	Inclement Weather Policy	
	T.	New Member Activity	
VIII.	Solici	tor's Report	
	A.	Closed Cases	Pages 46-47
X.	Safety	Director's Report	
	Α.	Activity Report	Pages 48-51
	B.	MSI Bulletin: Fire Safety Week.	-
X.	Claim	as Administrator's Report	
	A.	Lessons Learned from Losses –November 2018.	Page 53
XI.		less Director Report	480 00
	A.	Monthly Activity Report	Page 54
	В.	Corner Connection	-
	C.	Gratitude Month	•
	D.	Bordentown Township email.	•
XII.	Mana	ged Health Care Report	
	A.	Summary Report	Page 62
	B.	Average Number of Days to Report a Claim	•
	C.	Transitional Duty Report	-
	D.	PPO Savings & Penetration Reports	
	E.	Paid Provider by Specialty	
	F.	Top 5 Provider by Specialty	Page 68
	G.	Nurse Case Management Report	Page 69
XIII.	Treas	urer's Report as of October 31, 2018	Pages 70-106
	A.	Investment Report	
	B.	Loss Run Payment Registers	
	C.	Fund Status	
	D.	Disbursements	
	E.	November Bill List	Page 107
	F.	Motion to approve the Payment Register & Bill Lists- Motion - Roll Call	
XIV.	Comn	nittee Reports	
	A.	Strategic Planning Committee Meeting – October 16, 2018	_
	B.	Nominating Committee Meeting Minutes – October 31, 2018	•
		1. 2019 Slate	•
	C.	Finance Committee Meeting Minutes – November 8, 2018	
		1. 2019 Budget Message	-
		2. 2019 Budget Introduction – Motion to Introduce – Roll Call	•
		3. 2019 Assessment Allocation Strategy – Motion to Introduce – Roll Call	-
		4. 2019 Assessment Certification – Motion to Introduce – Roll Call	Page 136

B.

XIX

XX.

XXI.

XV.	MEI	_/RCF/E	-JIF Reports	
	A.	MEL	Report – October 17, 2018	Pages 137-140
	В.		lution 2018Appointing the MEL/RCF Representatives –	
	٥.		ion- Roll Call	Pages 141-142
	C.		Report – October 17, 2018	
	D.		Report – October 17, 2018.	
XVI.	Misc	cellaneou	us Business	
			The next meeting will be held on Tuesday, December 18 at 3:30 PM at Hainesport Municipal Building, Hainespo	•
XVII.	Mee A. B.	Motion	to Open Meeting to Public Comment – Motion - All in Favor to Close Meeting to Public Comment – Motion - All in Favor	
XVIII.	Muni	icipal Jo	ion – Resolution 2018 Authorizing a Closed Session bint Insurance Fund to discuss matters affecting the protection and to discuss pending or anticipated litigation and/or contract n	on of safety and property
	A.	Profe	essionals' 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	

Reopen Public Portion of Meeting – Motion – All in Favor

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

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

 $Motion\ to\ Adjourn\ Meeting-\textbf{Motion}-\textbf{All}\ \textbf{in}\ \textbf{Favor}$

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

October 16, 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, October 16, 2018 at 3:30 PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 3:32PM.

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.

Grace Archer, Bordentown City

Dean Buhrer, Alternate, Bordentown Twp.

Glenn McMahon, Chesterfield Twp.

John Browne, Alternate, **Delanco Twp.**arrived 3:40 PM

Jeffrey Hatcher, Delran Twp.

Patricia Hansell, Fieldsboro Borough

Richard Brook, Florence Twp.

Paula Kosko, Hainesport Twp.

Brandon Umba, Alternate, Lumberton Twp.

Mike Fitzpatrick, Mansfield Twp.

Kathy Burger, Medford Twp.

Jerry Mascia, Mt. Laurel Township

Mary Picariello, North Hanover Twp.

John Gural, Palmyra Borough

Michele Brown, Alternate, Pemberton Township

Meghan Jack, Riverside Twp.

David Matchett, Shamong

J. Paul Keller, Springfield Twp.

Doug Cramer, Tabernacle Twp.

Steve Ent, Alternate, Westampton Twp.

Absent Fund Commissioners were:

Rich Wolbert, Beverly City

Tom Pullion, Edgewater Park Twp.

Donna Mull, Pemberton Borough

Kathy Hoffman, Southampton Twp.

James Ingling, Wrightstown Borough

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:

AJM Insurance

Conner Strong & Buckelew

EJA/Capacity Insurance

Hardenberg Insurance Group

Insurance Agency Mgmt

Absent Risk Management Consultant agencies:

CBIZ Benefits & Insurance Services

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

CONDUCT OF MONTHLY MEETING

Motion by Ms. Jack, seconded by Mr. McMahon, to allow that this monthly meeting 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 September 18, 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 September 18, 2018 meeting of the Fund as presented. **Motion carried.**

The Closed Session minutes of the September 18, 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 September 18, 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 August 2018 were included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of September 2018 are included in the agenda packet and should be included as part of the meeting minutes.

Financial Fast Track – Mr. Miola noted that the Financial Fast Track Report for September, 2018 is included in his report. The JIF's surplus position as of September 30, 2018 was \$11.869.308.

Regulatory Filing Checklists - - Mr. Miola noted that there are 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.

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.

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.

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.

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 13 towns that are not in Compliance, and the deadline to submit your checklist has been previously extended to November 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.

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.

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.

Elected Officials Training – Save the Date – Mr. Miola noted that 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

MEL 2019/2020 Employment Practices Liability Program— Mr. Miola stated that members who 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 \$2,000,000 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.

Quarterly Attendance – Mr. Miola stated that a report detailing attendance records through September 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
 - o Claims and Safety Contracts
 - Fund Professionals
- Coverage
 - o Bulletins
 - o Certificates of Insurance/ID Card Requests
 - o Sample Indemnification Language
- Safety
 - o Bulletins
 - o Training Links

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

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were no closed case(s) for the month of September, 2018.

SAFETY DIRECTOR'S REPORT

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

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

Safety Director's Bulletins – He noted that there was one (1) bulletin(s) included in the agenda:

Hayride Best Practices

MSI Class Listing – Mr. Saville referenced the list of MSI Classes that are available in October, November, and December 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 - October

Mr. Roselli presented the Lessons Learned from Losses for October which reviewed Leaf Collection Safety.

Mr. Roselli noted:

- Drivers should maintain visual contact of workers on foot and check mirrors frequently
- Workers on foot need to stay visible to the driver, clear of crush zones and in view of the mirrors
- Never allow anyone to ride on the vehicle or trailer unless specifically designed for that purpose
- Department leaders must provide training and reinforce desirable behavior

Mr. Roselli then reviewed some examples of costly claims involving leaf collections that could have been avoided if a few safety precautions had been followed.

Next, Mr. Roselli referenced a report included in the agenda packet, depicting the G.O.T.C.H. visits over a two (2) month period (August & September).

Mr. Roselli explained a G.O.T.C.H.A (Go Out To Check Home Activity) visit is usually performed when an employee is out of work for more than two (2) weeks on a WC Claim. It is a

visit where a representative of Qual-Lynx checks in on the employee, speaks with them, makes sure they are following Dr.'s orders, and look for evidence of activity going on that should not be due to the nature of the employee's injuries.

Lastly, Mr. Roselli noted a handout which depicted the updated Emergency Reporting Procedures with revised contact information based on the Management changes discussed at last month's meeting. He noted once the newly assigned positions are permanent, he will be updating the Claims Road Maps as well.

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 noted Pemberton Twp. held a Health Fair and started it out with a ½ hour of meditation, which was very well received.
- Southampton is participating in a Water Challenge as well as a Plank Challenge through October.
- · Hainesport, Riverside and Tabernacle all held Lunch and Learns
- · Westampton scheduled a Shoprite Dietitian to speak on Nutrition Myths Buster
- Ms. Schiffer noted she had included a Word Search in her report which is a fun way to reduce stress.
- Ms. Schiffer also noted in her report was a Wellness Initiative Ideas for Best Practices, which listed many different types of activities that can be done including ideas for Stress Management, Happiness at Work, Screenings, Challenges, etc.
- 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.
- October Wellness Newsletter She noted that the October Wellness Newsletter was included in her report.

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 September, 2018.

Lost Time v. Medical Only Cases

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

	September	YTD
Lost Time	1	31
Medical Only	13	90
Report Only	9	54
Total Intakes	23	175
Report Only % of Total	39.1%	30.9%

Medical Only/Lost Time Ratio	93:07	74:28
Average Days to Report	2.5	3.1

Transitional Duty Report

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

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	September
Bill Count	99
Original Provider Charges	\$60,051
Re-priced Bill Amount	\$33,665
Savings	\$26,386
% of Savings	43.9%
Participating Provider Penetration Rate - Bill Count	91.9%
Participating Provider Penetration Rate – Provider Charges	97.5%
EPO Provider Penetration Rate - Bill Count	88.3%
EPO Provider Penetration Rate – Provider Charges	77.9%

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for month ending **September 30**, **2018**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the reporting period totaled \$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 invested. The current market value when considering the total accrued income at month end is \$16,938,310.90.

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	\$125.00	\$95,827.85
Overpayment Reimbursements	\$.00	
FY 2018 Appropriation Refund	\$25,868.49	

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

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

Cash Activity for the Period

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 balance of \$584,034.28.

Loss Run Payment Register - September 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 \$196,816.40. The claim detail shows 201 claim payments issued.

Bill List - October 2018

For the Executive Committee's consideration, Mr. Tontarski presented the October 2018 Bill List in the amount of \$78,976.96.

Chair Keller entertained a motion to approve the September 2018 Loss Run Payment Register, and approve the October 2018 Bill List in the amount of \$78,976.96 as presented

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

Motion by Mr. Gural, seconded by Ms. Jack, to approve the September 2018 Loss Run Payment Register, and approve the October Bill List in the amount of \$78,976.96as presented.

ROLL CALL Yeas Amanda Somes, Bass River Twp.

Grace Archer, Bordentown City

Dean Buhrer, Alternate, Bordentown Twp.

Glenn McMahon, Chesterfield Twp.

John Browne, Alternate, Delanco Twp.

Jeffrey Hatcher, Delran Twp.

Patricia Hansell, Fieldsboro Borough

Richard Brook, Florence Twp.

Paula Kosko, Hainesport Twp.

Brandon Umba, Alternate, Lumberton Twp.

Mike Fitzpatrick, Mansfield Twp.

Kathy Burger, Medford Twp.

Jerry Mascia, Mt. Laurel Township

> Mary Picariello, North Hanover Twp. John Gural, Palmyra Borough Michele Brown, Alternate, Pemberton Township Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp.

Steve Ent, Alternate, Westampton Twp.

Navs: None None Abstain:

Motion carried by unanimous vote.

COMMITTEE REPORTS

SAFETY COMMITTEE

Ms. Cramer stated that the Committee met on September 18, 2018 and a verbal report was given at that time. He also noted a copy of the meeting minutes was included in the agenda packet and were self-explanatory.

FINANCE COMMITTEE

Mr. Hatcher stated that the Committee met on October 4, 2018 and a copy of the meeting minutes were a handout and highlighted the following items:

He stated the 2019 Budget will have less than a 1% increase and the Finance Committee will be meeting again in November. Mr. Hatcher then explained there was a Resolution for consideration:

Resolution 2018-42

Mr. Hatcher stated that the Finance Committee recommends that the Executive Director establish accounts for each member of the Fund within the Fund's AELCF account and to transfer the 2018 dividends received from the EJIF into each members account to be used as each member sees fit.

Chair Keller entertained a motion to approve the **Resolution 2018-42**, Authorizing the Executive Director to Establish Accounts for Each Member of the Fund Within the Fund's AELCF Account and to Transfer the 2018 Dividends Received from the EJIF Fund into Each Members Accounts, as presented.

Motion by Ms. Jack, seconded by Mr. McMahon, to approve the *Resolutions 2018-42*, as presented.

> **ROLL** Yeas Amanda Somes, Bass River Twp. CALL Grace Archer, Bordentown City

> > Dean Buhrer, Alternate, Bordentown Twp. Glenn McMahon, Chesterfield Twp.

John Browne, Alternate, Delanco Twp. Jeffrey Hatcher, Delran Twp.

Patricia Hansell, Fieldsboro Borough
Richard Brook, Florence Twp.
Paula Kosko, Hainesport Twp.
Brandon Umba, Alternate, Lumberton Twp.
Mike Fitzpatrick, Mansfield Twp.
Kathy Burger, Medford Twp.
Jerry Mascia, Mt. Laurel Township
Mary Picariello, North Hanover Twp.
John Gural, Palmyra Borough
Michele Brown, Alternate, Pemberton Twp.
Meghan Jack, Riverside Twp.
David Matchett, Shamong
J. Paul Keller, Springfield Twp.
Doug Cramer, Tabernacle Twp.
Steve Ent, Alternate, Westampton Twp.

Nays: None Abstain: None

Motion carried by unanimous vote.

STRATEGIC PLANNING COMMITTEE

Ms. Burger noted the Committee met today prior to the Executive Committee meeting and highlighted the following:

- The committee discussed the members who renewed this year, and discussed Bordentown Township, Delran, and Riverside possibly renewing early next year to assist with the realignment of the membership renewals and assessments.
- In regards to the Member Visitation program, all renewing towns had been visited and there were currently no prospects for new members for 2019.
- The Holiday Dinner meeting will be December 18th at O'Connors in Eastampton at 5:00 PM, following the Executive Committee Meeting at 3:30 PM in Hainesport.
- For 2019, the Executive Committee Meetings will continue to be at 3:30 PM in Hainesport, and the Annual Planning Retreat will be held on April 16, 2019.

Ms. Burger noted the minutes will be included in next month's agenda for further details. Ms. Burger asked if there were any questions. No questions were entertained.

MEL REPORT

Nothing to report this month. The next MEL Meetings are scheduled for October 17, 2018.

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday**, **November 20, 2018 at 3:30 PM** at the **Hainesport Municipal Building**, **Hainesport**, **NJ**.

PUBLIC COMMENT

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

Chair Keller opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING - Resolution #2018-43

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 Ms. Jack, seconded by Mr. McMahon, to Adopt *Resolution #2018-43*. 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.

Workers' Compensation	Property	General Liability
001239995	2019151170	001257068
2019152686		
001218117		
2018146837		
2019148581		
2019147693		
2018142882		
001136910		
2019150875		
001264740		
2017088707		

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.

Grace Archer, **Bordentown City**Dean Buhrer, *Alternate*, **Bordentown Twp.**Glenn McMahon, **Chesterfield Twp.**John Browne, *Alternate*, **Delanco Twp.**Jeffrey Hatcher, **Delran Twp.**Patricia Hansell, **Fieldsboro Borough**

> Richard Brook, Florence Twp. Paula Kosko, **Hainesport Twp.** Brandon Umba, Alternate, Lumberton Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Township Mary Picariello, North Hanover Twp. John Gural, Palmyra Borough Michele Brown, Alternate, Pemberton Twp. Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp.

Doug Cramer, Tabernacle Twp.

Steve Ent, Alternate, Westampton Twp.

None Navs: Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

#2017088707 - \$2,054.16

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

ROLL CALL Yeas

Amanda Somes, Bass River Twp.

Grace Archer, Bordentown City

Dean Buhrer, Alternate, Bordentown Twp.

Glenn McMahon, Chesterfield Twp.

John Browne, Alternate, Delanco Twp.

Jeffrey Hatcher, Delran Twp.

Patricia Hansell, Fieldsboro Borough

Richard Brook, Florence Twp.

Paula Kosko, Hainesport Twp.

Brandon Umba, Alternate, Lumberton Twp.

Mike Fitzpatrick, Mansfield Twp.

Kathy Burger, Medford Twp.

Jerry Mascia, Mt. Laurel Township

Mary Picariello, North Hanover Twp.

John Gural, Palmyra Borough

Michele Brown, Alternate, Pemberton Twp.

Meghan Jack, Riverside Twp.

David Matchett, Shamong

J. Paul Keller, Springfield Twp.

Doug Cramer, Tabernacle Twp.

Steve Ent, Alternate, Westampton Twp.

None Nays: Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the October 16, 2018 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. McMahon, to adjourn the October 16, 2018 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:26 PM.

Kris Kristie,	Meghan Jack,
Recording Secretary for	Fund Secretary



To: Fund Commissioners

From: Paul J. Miola, CPCU, ARM, Executive Director

Date: November 20, 2018

Re: Executive Director's Report

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

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

B. Certificates of Insurance (pgs. 20-23)

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

C. Financial Fast Track Report (pg. 24)

The Financial Fast Track Report as of September 30, 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 September 30, 2018 was \$12,371,095.

D. Regulatory Filing Checklists (pgs. 25-26)

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. 27)

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. Reminder emails were sent out to on or about November 12, 2018. 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. 28)

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. Reminder emails were sent out to on or about November 12, 2018. 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. 29)

A letter from our office describing how to collect your 2018 Wellness Incentive money was emailed out on or about February 5, 2018. Reminder emails were sent out to on or about November 12, 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. 30)

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. 31)

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. 32)

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. 33)

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. 34)

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. 35)

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. 36-43)

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 – Invite (pg. 44-45)

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 on November 1, 2018. 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. Police One Training

To help reduce the skyrocketing costs associated with police related injuries and lawsuits, the JIF is pleased to announce the availability of the Police One Academy online training system. All JIF Member Police Agencies are eligible to participate in this web-based training. Announced on October 15, 2018, the initial course offerings include De-Escalation Strategies, Sexual Harassment, and Ethics in Law Enforcement. Police One offers training in many different areas of importance to Police personnel and additional courses will be made available over the next several months. If you have any suggestions for police training topics or questions about the system, please contact Megan Matro in the Executive Director Office or Keith Hummel in the Safety Director's Office for assistance.

Q. MediaPro Training

To combat the rise in cybersecurity threats, the JIF has contracted with MediaPRO to deliver online technology risk training for Member Municipalities. MediaPRO specializes in cybersecurity and data privacy employee awareness programs. Every full time, part time, and seasonal municipal employee who utilizes a municipally owned computer will be assigned training. Training courses include password best practices, how to avoid malware, social media usage and many more. On Friday, November 9, 2018 an email containing a spreadsheet was sent to all Fund Commissioners asking that they provide the first name, last name, title, and email address of each employee that they want to have access to the training module. Once this information is received, the employees listed will receive an introduction on how to access and utilize the training program. Please contact Megan Matro in the Executive Director Office if you have any questions.

R. WEBSITE (WWW.BURLCOJIF.ORG)

The JIF has a website that contains useful information for our members:

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

And much, much more. Why not take a moment and explore our website!

S. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.acmjif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.acmjif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

T. New Member Activity

Nothing to Report.

					0010 1 007	Burleo JIF TIME ACCIDEN	T EDECLIENCY				
						UED AS OF	September 30, 2018				
ī				# CLAIMS	Y.T.D.	2018	2017	2016	İ		TOTAL
			**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
	MEMBER_ID	MEMBER	*	9/30/2018	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		MEMBER	2018 - 2016
1	75	BEVERLY			0	0.00	0.00	11.76	1	BEVERLY	3.76
2	80	HAINESPORT			0	0.00	0.00	0.00	2	HAINESPORT	0.00
3	81	LUMBERTON			0	0.00	0.97	1.13	3	LUMBERTON	0.71
4	83	MEDFORD TOWNSHIP			0	0.00	0.74	1.54	4	MEDFORD TOWNSHIP	0.83
5	84	RIVERSIDE			0	0.00	0.00	4.88	5	RIVERSIDE	1.76
6	85	SHAMONG			0	0.00	0.00	0.00	6	SHAMONG	0.00
7	456	SPRINGFIELD			0	0.00	1.94	0.00	7	SPRINGFIELD	0.69
8	531	CHESTERFIELD			0	0.00	0.00	0.00	8	CHESTERFIELD	0.00
9	577	BASS RIVER			0	0.00	0.00	0.00	9	BASS RIVER	0.00
10	589	BORDENTOWNCITY			0	0.00	1.65	1.05	10	BORDENTOWN CITY	1.04
11	600	BORDENTOWN TOWNSHIP			0	0.00	1.36	2.74	11	BORDENTOWN TOWNS	1.49
12	636	WRIGHTSTOWN			0	0.00	0.00	0.00	12	WRIGHTSTOWN	0.00
13	642	PEMBERTON BOROUGH			0	0.00	0.00	2.00	13	PEMBERTON BOROUG	0.79
14	651	WOODLAND			0	0.00	0.00	2.78	14	WOODLAND	1.01
15	679	FIELDSBORO			0	0.00	0.00	0.00	15	FIELDSBORO	0.00
16	82	MANSFIELD TOWNSHIP B			0	1 1.40	1.00	0.00	16	MANSFIELD TOWNSHIP	0.75
17	76	DELANCO			0	1 1.53	1.42	3.17	17	DELANCO	2.01
18	373	SOUTHAMPTON			0	1 1.69	1.15	0.00	18	SOUTHAMPTON	0.87
19	86	TABERNACLE			0	1 1.75	0.00	0.00	19	TABERNACLE	0.57
20	601	NORTH HANOVER			0	1 1.98	0.00	1.71	20	NORTH HANOVER	1.18
21	79	FLORENCE			0	2 2.60	1.00	3.05	21	FLORENCE	2.17
22	532	WESTAMPTON			1	3 2.97	0.00	5.43	22	WESTAMPTON	2.58
23	78	EDGEWATER PARK			0	1 3.14	2.27	2.53	23	EDGEWATER PARK	2.60
24	576	MOUNT LAUREL			1	6 3.28	1.80	0.74	24	MOUNT LAUREL	1.78
25	650	PALMYRA			0	2 3.53	2.78	0.00	25	PALMYRA	1.98
26	77	DELRAN			1	3 4.12	1.00	0.00	26	DELRAN	1.46
27	208	PEMBERTON			0	8 5.46	3.53	6.93	27	PEMBERTON	5.26
	Totals:				3 3	0 1.88	1.19	1.96			1.65
	Member of Member	= ((Y.T.D. LOST TIME AC loes not participate in th has a higher Self Insured R WAS NOT ACTIVE FOR	e FUND I Reten	for Workers' C tion for Worker	omp coverag	je					
	2017 Loss Frequency	Time Accident as of		September 29,	2017	0.85					

		September 30, 2018		
	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 201
BERGEN	1.40	1.44	1.65	1.51
MORRIS	1.48	1.33	2.07	1.63
MONMOUTH	1.62	1.83	1.44	1.64
CENTRAL	1.67	1.66	1.68	1.67
TRI-COUNTY	1.67	1.99	2.37	2.03
SUBURBAN MUNICIPAL	1.71	1.22	2.30	1.74
N.J.U.A.	1.78	2.04	3.10	2.34
BURLINGTON	1.88	1.19	1.96	1.65
OCEAN	2.02	2.42	2.19	2.23
SUBURBAN ESSEX	2.07	1.80	1.80	1.87
NJ PUBLIC HOUSING	2.10	2.27	2.23	2.21
SOUTH BERGEN	2.27	1.94	2.35	2.18
PROF MUN MGMT	2.39	2.14	1.97	2.14
CAMDEN	2.47	1.91	1.39	1.84
ATLANTIC	2.67	1.93	2.66	2.36
AVERAGE	1.95	1.81	2.08	1.93

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Department of Health I - Township of Lumberton	Office of Emergency Medical Services P.O. Box 360 Trenton, NJ 08625	Evidence of Insurance for Lumberton Emergency Squad	9/21/2018 #1987274	GL AU EX WC OTH
H - Felicia Whipkey, MICP, CRT, I - Township of Bordentown	Investigator, NJ Dept of Health/OEMS Licensing & Operations, NJ Dept of Health, PO Box 360 Trenton, NJ 08625	Holder Name Cont.: Office of Emergency Medical Services Evidence of Insurance. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency	#1992342	GL AU EX WC OTH
H - Evesham Township Fire District I - Township of Lumberton	No. 1 PO Box 276 Marlton , NJ 08053	Evidence of Insurance with respect to use of Eveshams fire safety trailer for fire prevention night on October 5th, 2018.	9/24/2018 #1992344	GL AU EX WC OTH
H - State of New Jersey,Dept of I - Township of Southampton	Health&Senior Service,Ofc of EMS PO Box 360 Trenton, NJ 08625	Re: Use of Hampton Lakes Emergency Medical Services State Licensing & EMS Charting requirements. Evidence of insurance.	9/25/2018 #1992454	GL AU EX
H - NJ Department of Health I - Township of Mansfield	Office of Emergency Medical Services Po Box 360 Trenton, NJ 08625	Evidence of Insurance with respects to Excess Liability (Including General Liability, Automobile, Law Enforcement Professional Liability and Employee Benefits Liability Insurance.)	9/25/2018 #1993641	GL AU EX OTH
H - John Hydock Elementary School I - Township of Mansfield	19 Locust Lane Columbus, NJ 08022	RE: Basketball 11/1/2018 - 3/31/2019.	9/26/2018 #1997460	GL AU EX OTH
H - Mansfield Township Elementary	School 200 Mansfield Road East	RE: Basketball 11/1/2018 - 3/31/2019.	9/26/2018	GL AU EX OTH

FIUIII 3/21/2010 10 10/22/2010	Certinicate	or insurance monthly Report		
I - Township of Mansfield	Columbus, NJ 08022		#1997462	
H - NJ Department of Health, Office I - Township of Lumberton	of Emergency Medical Services Po Box 360 Trenton, NJ 08625	Evidence of Insurance with respects to Excess Liability The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency	9/28/2018 #2007241	GL AU EX WC OTH
H - Beverly City Board of Education - City of Beverly	401 Broad St. Beverly, NJ 08010	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 Beverly Elementary School for a Halloween Party on 10/20/2018	10/1/2018 #2008514	GL AU EX WC
H - Lenape Regional High School I - Township of Medford	District 93 Willow Grove Road Shamong, 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 Shawnee High School Auditorium Atrium for the 2018 General Election on 11/04/2018	10/2/2018 #2009045	GL AU EX WC
H - JESCO, Inc.	1790 Route 38 Lumberton, NJ 08048	The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Florence Township Water & Sewer Department is renting a 450K Crawler Dozer for municipal construction; Model JD450KX, S/N 333550. It is valued at \$133,781.02 and is being rented under Contract #062321.	10/2/2018 #2009074	GL AU EX WC OTH
H - Beverly City Board of Education I - City of Beverly	601 Bentley Avenue Beverly, NJ 08010	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 Beverly Elementary School for a Halloween Party on 10/20/2018	10/2/2018 #2009704	GL AU EX WC
H - State of NJ, Office of Emergency - Burlington County Municipal JIF	Medical Services PO Box 360 Trenton, NJ 08625	Evidence of Insurance with respect to 2002 Ford Ambulance #38370	10/3/2018 #2010579	GL AU EX WC
		21		

H - State of NJ, Office of Emergency I - Jacobstown Volunteer Fire Company	Medical Services PO Box 360 Trenton, NJ 08625	Evidence of Insurance with respect to 2002 Ford Ambulance #38370	10/3/2018 #2010580	GL AU EX WC
H - KS StateBank I - Township of Delanco	1010 Westloop, PO Box 69 Manhattan, KS 66505	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2018 Ford Police Interceptor SUV VIN# 1FM5K8AR8JGC95347, Value \$34,475	10/3/2018 #2010581	GL AU EX WC OTH
H - Independence Fire Co. No. 1 I - Borough of Palmyra	115 W. Broad St. Palmyra, NJ 08055	The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the lease of 115 Broad Street for the operations of the Palmyra Fire Department	10/5/2018 #2010768	GL AU EX WC
H - Evidence of Insurance I - Township of Southampton		Insurer A: Property BUR18110191 01/01/2018 01/01/2019 Real & PP "All Risk" Insurer A: Auto Phy Dam BUR18110191 01/01/2018 01/01/2019 ACV \$2,500 comp/col Evidence of coverage as respects to Hampton Lakes Emergency Squad.		GL AU EX WC OTH
H - Evidence of Insurance I - Township of Southampton		Company A: Property Policy #: BUR18110191 Policy Limit: Real & PP "All Risk" Policy Term: 01/01/2018 - 01/01/2018 Company A: Auto Phy Dam Policy #: BUR18110191 Policy Limit: ACV \$2,500 comp/col Policy Term: 01/01/2018 - 01/01/2018 Evidence of coverage as respects to Hampton Lakes Emergency Squad.	10/11/2018 #2012310	GL AU EX OTH
H - Evidence of Insurance I - Township of Southampton		Company A: Property Policy #: BUR18110191 Policy Limit: Real & PP "All Risk" Policy Term: 01/01/2018 - 01/01/2019 Company A: Auto Phy Dam Policy #: BUR18110191 Policy Limit: ACV \$2,500 comp/col Policy Term: 01/01/2018 - 01/01/2019 Evidence of coverage as respects to Hampton Lakes Emergency Squad.	10/11/2018 #2012532	GL AU EX WC OTH
H - Evidence of Insurance I - Township of Southampton		Company A: Property Policy #: BUR18110191 Policy Limit: Real & PP "All Risk" Policy Term: 01/01/2018 - 01/01/2019 Company A: Auto Phy Dam Policy #: BUR18110191 Policy Limit: ACV \$2,500 comp/col Policy Term: 01/01/2018 - 01/01/2019 Evidence of coverage as respects to Hampton Lakes Emergency Squad.	10/11/2018 #2012534	GL AU EX OTH

H - Hainesport Township Board of I - Township of Westampton	Education 211 Broad Street Hainesport, NJ 08036	Evidence of Insurance with respect to use of premises)gyms/sports fields) for practices, games & camps for the following Westampton Recreation sports programs: Adults Softball (Spring & Fall), Baseball, Wrestling, Soccer, Basketball, Field Hockey, Flag Football, Lacrosse, Rancocas Valley Soccer Inc., & Rancocas Valley Travel Basketball	10/15/2018 #2013513	GL AU EX WC
H - Lumberton Township Board of I - Township of Westampton	Education 33 Municipal Dr Lumberton, NJ 08048	Evidence of Insurance with respect to use of premises)gyms/sports fields) for practices, games & camps for the following Westampton Recreation sports programs: Adults Softball (Spring & Fall), Baseball, Wrestling, Soccer, Basketball, Field Hockey, Flag Football, Lacrosse, Rancocas Valley Soccer Inc., & Rancocas Valley Travel Basketball	10/15/2018 #2013514	GL AU EX WC
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 10/20, 11/15 and 11/20 for township sponsored food truck event	10/18/2018 #2016586	GL AU EX WC
H - St. Paul's Lutheran Church I - Township of Hainesport	910 Marne Hwy Hainesport, NJ 08036	RE: Hainesport Fire Department fire exercise 10/26/2018.	10/18/2018 #2016591	GL AU EX WC
H - Vermeer North Atlantic Sales & I - Township of Tabernacle	Service 7 Maple Avenue Lumberton, NJ 08048	Evidence of Insurance with respect to Cover provided for contract of rental for Vermeer BC150021VP vin# 1VR2181V0G1008070	10/19/2018 #2018630	GL AU EX WC OTH
H - Vermeer North Atlantic Sales & I - Township of Tabernacle	Service 7 Maple Avenue Lumberton, NJ 08048	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 Cover provided for contract of rental for Vermeer BC150021VP vin# 1VR2181V0G1008070, Value: \$66, 400	10/19/2018 #2019597	GL AU EX WC OTH
Total # of Holders: 26				

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

			op::::::::::::::::::::::::::::::::::::		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1. 2.	UNDERWRITING INCOME CLAIM EXPENSES	624,554	5,620,989	105,190,993	110,811,982
	Paid Claims	196,691	2,328,603	39,366,608	41,695,211
	Case Reserves	(46,701)	137,329	2,797,031	2,934,360
	IBNR	(307,828)	(167,824)	2,178,783	2,010,959
	Recoveries	=	-	-	-
	TOTAL CLAIMS	(157,838)	2,298,108	44,342,422	46,640,530
3.	EXPENSES				
	Excess Premiums	189,629	1,827,727	28,049,952	29,877,679
	Administrative	100,941	904,527	17,543,110	18,447,637
	TOTAL EXPENSES	290,570	2,732,254	45,593,062	48,325,316
4.	UNDERWRITING PROFIT (1-2-3)	491,823	590,627	15,255,509	15,846,135
5.	INVESTMENT INCOME	9,964	197,577	3,662,361	3,859,938
6.	DIVIDEND INCOME	0	0	561,740	561,740
7.	STATUTORY PROFIT (4+5+6)	501,787	788,204	19,479,609	20,267,813
8.	DIVIDEND	0	0	7,896,718	7,896,718
9.	STATUTORY SURPLUS (7-8)	501,787	788,204	11,582,891	12,371,095
	, ,	552,753	100,201		,,,
		SURPLUS (DEFI	CITS) BY FUND YEAR		
	Closed	3,187	64,699	6,104,742	6,169,441
	MEL JIF Retro	90	1,854	486	2,341
	2014	141,614	(152,948)	1,509,851	1,356,904
	2015	(62,093)	(46,929)	990,470	943,541
	2016	97,233	231,413	1,671,115	1,902,528
	2017	38,170	558,728	1,306,227	1,864,955
	2018	283,587	131,386		131,386
_	TAL SURPLUS (DEFICITS)	501,787	788,204	11,582,891	12,371,095
TC	TAL CASH				19,224,624
		CLAIM ANALY	SIS BY FUND YEAR		
	TOTAL CLOSED VEAD CLAIMS			22 040 242	22.040.072
	TOTAL CLOSED YEAR CLAIMS	(125)	730	32,849,243	32,849,973
	FUND YEAR 2014	44.042	422.645	2 224 440	2 744 725
	Paid Claims Case Reserves	44,042 (175,092)	423,615 (225,934)	2,321,110 562,323	2,744,725 336,389
	IBNR	(173,092)	(23,220)	89,912	66,692
	Recoveries	(3,303)	(23,220)	0	00,092
	TOTAL FY 2014 CLAIMS	(140,614)	174,460	2,973,346	3,147,806
	FUND YEAR 2015	(= 10,0= 1,	, .oo	_,57.0,0.10	0,2,000
	Paid Claims	18,485	274,608	2,172,321	2,446,930
	Case Reserves	53,665	(178,947)	966,449	787,502
	IBNR	(9,151)	(28,943)	142,787	113,844
	Recoveries	0	0	0	0
	TOTAL FY 2015 CLAIMS	62,999	66,718	3,281,557	3,348,275
	FUND YEAR 2016				
	Paid Claims	26,860	308,505	1,388,618	1,697,123
	Case Reserves	(50,566)	(256,101)	673,097	416,996
	IBNR	(72,282)	(256,180)	469,344	213,164
	Recoveries	0	0	0	0
	TOTAL FY 2016 CLAIMS	(95,988)	(203,776)	2,531,059	2,327,283
	FUND YEAR 2017				
	Paid Claims	52,701	385,114	635,315	1,020,429
	Case Reserves	(16,429)	(82,978)	595,161	512,183
	IBNR	(72,927)	(827,999)	1,476,740	648,741
	Recoveries	(36.656)	(E2E 962)	2 707 216	2 101 252
	TOTAL FY 2017 CLAIMS	(36,656)	(525,863)	2,707,216	2,181,353
	FUND YEAR 2018	E4 730	020 024		026 024
	Paid Claims Case Reserves	54,728 141,721	936,031		936,031 881,290
	IBNR	(143,903)	881,290 968,518		968,518
	Recoveries	(143,903)	900,510		508,318
	TOTAL FY 2018 CLAIMS	52,547	2,785,839		2,785,839
_					
	MBINED TOTAL CLAIMS	(157,838)	2,298,108	44,342,422	46,640,530
-1:	report is based upon information which has not been audited	d			

COMBINED TOTAL CLAIMS (157,838) 2,298,108 44,
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 October

ITEM	FILING STATUS
Meeting Minutes	11/21/18
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 (Notification to FC's and Prof's)	4/4/18
Renewal Resolutions and Indemnity & Trust Agreements	11/12/18
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
Banking – M & T	X	N/A	10/1/19	N/A	N/A
Attorney - DeWeese	X	9/1/19	N/A	9/1/19	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	8/1/19	N/A	8/1/19	N/A
Property Appraiser - AssetWorks	X	9/27/19	N/A	9/27/19	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	Opening	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Paid in	Total	Remaining
Municipality	Balance	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2019	Paid	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											568.31			568.31	1,081.69
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	\$568.31	\$0.00	\$0.00	\$32,368.31	\$20,456.69

Burlington County Municipal Joint Insurance Fund 2018 Optional Safety Budget

Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid		Remaining	Date of
Municipality	Balance	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2019	Paid	Balance	Encumbrance
Bass River	995.00														0.00	995.00	10/23/18
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											995.00			995.00	0.00	
Lumberton	2,660.00											2,660.00			2,660.00	0.00	
Mansfield	1,595.00														0.00	1,595.00	
Medford	4,645.00											2,689.52			2,689.52	1,955.48	
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											995.00			995.00	0.00	
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	10/11/18
Westampton	1,595.00		_				-	780.78	_						780.78	814.22	
Woodland	995.00						•							•	0.00	995.00	11/6/2018
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	\$7,339.52	\$0.00	\$0.00	20,422.52	30,872.48	

Burlington County Municipal Joint Insurance Fund 2018 Wellness Incentive Program

Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Total	Remaining
Municipality	Balance	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2019	Paid	Balance
Bass River	500.00														0.00	500.00
Beverly	750.00														0.00	750.00
Bordentown City	750.00														0.00	750.00
Bordentown Twp.	1,000.00		73.83					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							391.41			490.86	259.14
Fieldsboro	500.00							239.98							239.98	260.02
Florence	1,000.00														0.00	1,000.00
Hainesport	500.00											500.00			500.00	0.00
Lumberton	1,000.00														0.00	1,000.00
Mansfield	750.00														0.00	750.00
Medford	1,500.00											1,026.33			1,026.33	473.67
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		342.43			462.43	37.57
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	\$2,260.17	\$0.00	\$0.00	5,719.24	15,530.76

Burlington County Municipal Joint Insurance Fund 2018 EPL/CYBER Risk Management Budget

Member	Opening	January	Feb	March	April	May	June	July	August	September	October	November	December	Paid in	Remaining	Date
Municipality	Balance	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2019	Balance	Encumbered
Bass River	500.00														500.00	10/23/2018
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	10/11/2018
Westampton	500.00							500.00							-	
Woodland	500.00														500.00	11/6/2018
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	\$1,500.00	\$0.00	\$0.00	\$9,200.00	



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

Data Valued As of :				November 6, 2018				
Data Valued As of .	H			November o, 2010				
Total Participating Members	L	27		27				
Complaint	H			23				
Percent Compliant				85.19%				
					0	1/01/19		2019
		EPL Program	Checklist Submitted	Compliant		EPL		POL
Member Name	*	?	Submitted		D	eductible	De	ductible
BASS RIVER	Γ	Yes	Yes	Yes	\$	20,000	\$	20,000
BEVERLY		Yes	Yes	Yes	\$	20,000	\$	20,000
BORDENTOWN CITY		Yes	Yes	Yes	\$	20,000	\$	20,000
BORDENTOWN TOWNSHIP		Yes	Yes	Yes	\$	5,000	\$	5,000
CHESTERFIELD		Yes	No	No	\$	20,000	\$	20,000
DELANCO		Yes	Yes	Yes	\$	20,000	\$	20,000
DELRAN		Yes	Yes	Yes	\$	20,000	\$	20,000
EDGEWATER PARK		Yes	Yes	Yes	\$	2,500	\$	2,500
FIELDSBORO		Yes	Yes	Yes	\$	20,000	\$	20,000
FLORENCE		Yes	Yes	Yes	\$	20,000	\$	20,000
HAINESPORT		Yes	No	No	\$	2,500	\$	2,500
LUMBERTON		Yes	Yes	Yes	\$	20,000	\$	20,000
MANSFIELD TOWNSHIP B		Yes	Yes	Yes	\$	2,500	\$	2,500
MEDFORD TOWNSHIP		Yes	Yes	Yes	\$	20,000	\$	20,000
MOUNT LAUREL		Yes	Yes	Yes	\$	20,000	\$	20,000
NORTH HANOVER		Yes	Yes	Yes	\$	20,000	\$	20,000
PALMYRA		Yes	Yes	Yes	\$	20,000	\$	20,000
PEMBERTON		Yes	Yes	Yes	\$	20,000	\$	20,000
PEMBERTON BOROUGH	L	Yes	Yes	Yes	\$	20,000	\$	20,000
RIVERSIDE	L	Yes	Yes	Yes	\$	20,000	\$	20,000
SHAMONG	L	Yes	Yes	Yes	\$	10,000	\$	10,000
SOUTHAMPTON		Yes	Yes	Yes	\$	2,500	\$	2,500
SPRINGFIELD		Yes	Yes	Yes	\$	7,500	\$	7,500
TABERNACLE		Yes	Yes	Yes	\$	10,000	\$	10,000
WESTAMPTON		Yes	Yes	Yes	\$	20,000	\$	20,000
WOODLAND		Yes	No	No	\$	20,000	\$	20,000
WRIGHTSTOWN		No	No	No	\$	100,000	\$	20,000

BURLCO Cyber Risk Compliance

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

MEL STATUTORY BONDs as of 11/2/18

Member ID	Fund ID	Member Name	Applicant	Title	Effective
					Date
577	BURL	BASS RIVER	Albert Stanley	Tax Collector/CFO	06/05/17
577	BURL	BASS RIVER	Eileen Brower	Treasurer	06/13/16
75	BURL	BEVERLY	Shari Phillips	Tax Collector	05/01/14
75	BURL	BEVERLY	Yvonne Bullock	Treasurer (CFO)	05/01/14
589	BURL	BORDENTOWN CITY	Margaret Peak	Treasurer (CFO)	08/01/13
589	BURL	BORDENTOWN CITY	Jennifer M. Smith	Tax Collector	2/13/2017
600	BURL	BORDENTOWN TOWNSHIP	Donna Muldrow	Treasurer	03/05/09
600	BURL	BORDENTOWN TOWNSHIP	Jeffrey Elasser	Tax Collector	08/01/15
531	BURL	CHESTERFIELD	Caryn M. Hoyer	Tax Collector	06/30/08
531	BURL	CHESTERFIELD	Wendy Wulstein	Treasurer	01/31/12
76	BURL	DELANCO	Robert L. Hudnell	Treasurer (CFO)	01/01/07
76	BURL	DELANCO	Jennifer Dellavalle	Tax Collector	11/01/16
77	BURL	DELRAN	Teresa A. Leisse	Treasurer	01/01/07
77	BURL	DELRAN	Victoria Boras	Tax Collector	06/27/11
679	BURL	FIELDSBORO	Lan Chen Shen	Tax Collector	01/01/16
679	BURL	FIELDSBORO	Peter Federico	Treasurer	01/01/16
80	BURL	HAINESPORT	Sharon A. Deviney	Tax Collector	01/01/07
81	BURL	LUMBERTON	Robin D. Sarlo	Tax Collector	01/01/16
81	BURL	LUMBERTON	Kimberly M. McGowan	Treasurer (CFO) (Lumberton Emergency Squad, Inc.)	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	Tanvika 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 Tax Collector	04/01/16
532	BURL	WESTAMPTON	Robert L. Hudnell	Treasurer	04/01/16
532	BURL	WESTAMPTON		Tax Collector	01/01/07
			Carol A. Brown-layou		
651	BURL	WOODLAND	Kathleen Rosmando	Treasurer Toy Collector	06/06/13
651	BURL	WOODLAND	Nancy Seeland	Tax Collector	01/01/15
636	BURL	WRIGHTSTOWN	Ronald A. Ghrist	Treasurer	01/01/10
636	BURL	WRIGHTSTOWN	Jeffrey C. Elsasser	Tax Collector	11/01/16

Burlington County Municipal Joint Insurance Fund Skateboard Park Approval Status

Member	Stage	Status	Notes
Municipality	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			
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WORKERS' COMP BLOG

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Fired Amtrak Employee Can Proceed To Jury Trial on Claim of Perceived Disability Discrimination

John H. Geaney

October 12, 2018

Other

0 Comments

David Rollins worked for Amtrak for 23 years until August 2015 as a supervisor in North Brunswick, N.J. overseeing 20 employees performing track maintenance. His normal supervisor went on vacation, and Rollins experienced tension and stress with his temporary supervisor, Josh Newbold. Rollins reported to another supervisor, Semliatschenko, his concerns about safety due to what he perceived as insufficient coordination with Newbold. A meeting among all three was arranged on March 12, 2015 in which there was a heated argument. Semliatschenko left the room for a few minutes during which Newbold later claimed that Rollins threatened him with bodily harm. Newbold did not report the alleged threat for six weeks.

On April 23, 2015, Rollins placed a call to 'Operation RedBlock," an employee assistance program helpline. He said he was dealing with work and family stress issues. At his duty station that night, Rollins was approached by Amtrak Police and paramedics from the local hospital asking him whether he was contemplating suicide. Rollins denied suicidal thoughts and admitted simply work and family stress. He noted his son was dealing with cancer treatment. He was taken to a local hospital and later released. The hospital determined Rollins did not have suicidal thoughts and was not a danger to the railroad. He was placed on medical leave pending clearance to return to work.

When he came to work the next day, Newbold found out about the incident the night before involving Rollins, and Newbold became concerned about Rollins' emotional stability. Newbold said that he was fearful about the threat that Rollins allegedly made on March 12, 2015, and he then reported the alleged threat for the first time. He said that Rollins threatened to "come down to Levittown and slide one in me."

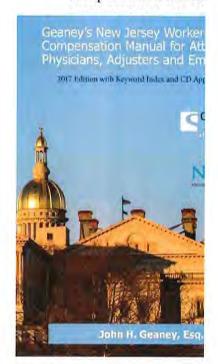
Rollins was cleared to return to work in July 2015. However, an investigation with a neutral hearing officer ensued at this point over the alleged threat against Newbold. That led to a hearing on August 10, 2015. In the hearing Newbold explained that he did not report the threat for the first six weeks because he did not think Rollins had been serious about harming him initially. He said he became concerned about Rollins' emotional stability when he came to work on April 24, 2015 and found out about the hospital visit. The hearing officer recommended termination of Rollins' employment in part for a violation of the Amtrak Workplace Anti-Violence Policy. Rollins made multiple

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appeals without success and then filed a civil suit alleging violations of the New Jersey Law Against Discrimination.

In his suit Rollins argued that Amtrak discriminated against him on the basis of a perceived disability. He contended that Amtrak perceived him as having a mental disability on account of his call to operation RedBlock and his discussion with a counsellor who alerted Amtrak Police. He further argued that his firing was based on a pretext that he had engaged in an act of violence at his workplace.

Amtrak moved to dismiss the case. Its management denied having any discriminatory animus against Rollins and conceded only that one co-employee, Newbold, could have had any discriminatory animus against him.

The federal court rejected the motion for summary judgment filed by Amtrak: "Based on the facts provided by the parties, one can plausibly argue that Newbold and Amtrak management were motivated by discriminatory animus. Defendant received Newbold's complaint for an alleged threat that occurred weeks prior thereto, the morning after Plaintiff's call to Operation RedBlock. A jury may determine that the request for psychological services was the motivation to seek Rollins' dismissal."

Timing was the problem Amtrak faced in winning its motion for summary judgment. The alleged threat by Rollins against Newbold occurred on March 12, 2015 but was not reported until the day after Rollins was taken to a hospital and found to have no suicidal thoughts, some six weeks later. The report of the alleged threat then led directly to the termination of Rollins. In the end the Court believed Rollins had made out a sufficient case to allow a jury trial on whether Amtrak wrongfully perceived him as having a mental disability and discriminated against him on that basis. The case can be found at *Rollins v. National Railroad Passenger Corp.*, 2018 A.D. Cases 336982 (D.N.J. September 18, 2018).

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Tags: disability discrimination

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Basic Principles to Consider In Appeals from the Division of Workers' Compensation

John H. Geaney

October 18, 2018

Workers' Comp

0 Comment

In every workers' compensation trial both parties believe passionately in their position, but in the end, one party will prevail and one will lose. Inevitably, the losing party will have to consider whether to file an appeal. It is important to understand the appellate process, particularly the types of cases that stand a good chance of reversal and those that do not.

Some workers' compensation trials focus on purely legal issues where the facts are really not in dispute; other trials focus primarily on facts in dispute, and still others focus on medical causation issues. There are even cases with all three of these issues involved in the same trial.

Appeals in New Jersey from workers' compensation go to the Appellate Division. The judges in the appellate division do not take testimony on their own. They do not hear witnesses, and they do not do independent research on medical causation issues. Their focus is on the trial record below, which consists of testimony at trial, evidence submitted at trial, legal briefs submitted at trial, and the formal decision of the Judge of Compensation. Appellate judges will defer often to the findings of the Judge of Compensation but not on questions of law.

So for starters one can say that when the issue on appeal is purely one of law, the parties know that the appellate judges are not going to defer to the Judge of Compensation. The appellate judges will review the facts in the record and apply their own understanding of the relevant law. They will read the statute and will read the relevant case law. Most successful appeals happen when the issue is a legal one involving interpretation of the law.

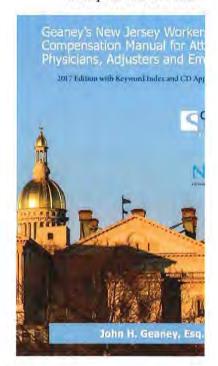
For example, imagine a case where an UBER driver is injured and files a workers' compensation claim against UBER. The company denies that the driver is an employee and asserts that she is an independent contractor. The facts are not in dispute. The Judge of Compensation reviews the testimony and finds that the driver is an employee and not an independent contractor. The Appellate Division will not defer to the Judge of Compensation on that finding because this case involves interpretation of the law on employee status and independent contractor status. The appellate division will respect the findings of the Judge of Compensation on the facts of the case, but it will do its own assessment of the relevant law as applied to the facts.

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In contrast, when a Judge of Compensation hears testimony from witnesses and finds that the witnesses for the petitioner were far more credible than the witnesses for the respondent, the appellate judges will defer to the findings of the Judge of Compensation. The Judge of Compensation is in the best position to assess credibility because he or she hears the actual witnesses, can see their reactions to questions, and can evaluate the way they responded to cross examination. Judges often ask their own questions of witnesses, and that level of engagement puts them in a very strong position to assess credibility. So if the sole argument in the appeal is that respondent believes its witnesses were more credible, one can say at the outset that the chances of reversal are extremely low. This type of appeal will seldom find any success.

Another category of appeal common in workers' compensation involves the battle of the experts. There are many occupational disease claims, cancer trials for example, where the facts are not in dispute but the medical experts dominate the trial. Sometimes one expert is highly qualified and practices in the field at issue, and the other expert has far less qualifications. The less qualified expert may simply provide a generalized opinion that the cancer condition is work related without citing to valid studies or medical literature. These cases can be successfully appealed either on the theory that one expert was more credible based on qualifications or that the less qualified expert simply provided a "net opinion," which is an opinion without any real scientific support for it.

When the issue pertains to the level of permanent partial disability, appellate judges will always defer to the expertise of the Judge of Compensation. For example, consider a case where a construction employee lifts a heavy beam and herniates two discs, requiring fusion surgery. The Judge of Compensation considers the impact of the injury on work and non-work aspects of the petitioner's life, and the judge finds a disability of 45% permanent partial disability. The respondent's IME physician had a relatively low estimate and respondent expected an award of 35% permanent partial disability. The difference between 35% and 45% is around \$60,000, so the respondent appeals. This sort of appeal almost always has a very low percentage of reversal because the appellate division judges defer to the skill and expertise of the Judge of Compensation in assessing permanency.

As a rule appeals based solely on the level of disability are ill-advised. It is a rare case where such a reversal will occur. For example, an appeal might be successful if the judge in the above example in finding 45% permanent partial disability said: "I found 45% permanent partial disability because that is what I normally find for two disc fusion surgery." Respondent could argue that the judge used a pre-set percentage in his or her mind and applied it to this case, as opposed to studying the individualized facts of the case and the impact of the accident on this claimant's work and non-work life. New Jersey Judges of Compensation understand that they need to consider each case on its own merits, so this type of appeal seldom gets filed.

Perhaps the most common argument on appeal is that there is insufficient credible evidence to support the findings of the Judge of Compensation. This sort of an appeal can be successful in the circumstance where the Judge of Compensation makes a finding that is truly unsupported by the evidence. But it is a tough argument because the appellate judges must be convinced that there is really no sufficient credible evidence to support the finding below.

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Two Competing Maxims In Workers' Compensation

John H. Geaney

October 26, 2018

Compensability

0 Comments

There are two maxims in workers' compensation that appear on their face to be contradictory. The first is that the employer takes employees as the employer finds them. The second is that employers are not responsible for idiopathic or purely personal conditions. Both maxims generally pertain to workers who have preexisting conditions, and both maxims are valid.

An example of the first maxim might be a carpenter with long-standing diabetes who is at a construction site. The carpenter jams her foot against a machine and feels pain in her great toe. She mentions it to her supervisor at the time but continues to work. Three days later she goes to the ER as her toe has become gangrenous. She ends up having an amputation and files a workers' compensation claim. This claim would be considered compensable in New Jersey. While 99% of workers would not have developed the severe symptoms of this carpenter by jamming one's toe, the employer takes the employee with all his or her preexisting health risks.

An example of the second maxim might be the same carpenter with long-standing diabetes. She has worn shoe inserts for many years due to flat feet and notices that her current inserts are uncomfortable and in need of replacement. In walking around the office at work, reviewing plans, she feels pain from the deteriorating insert rubbing against her great toe. She mentions it to her supervisor but continues to work. Three days later she goes to the ER as her great toe has become gangrenous. Again, the toe must be amputated. But her employer successfully denies this case because all the carpenter was doing was walking at work, and the inciting cause of her toe injury was really an old shoe insert that needed to be replaced.

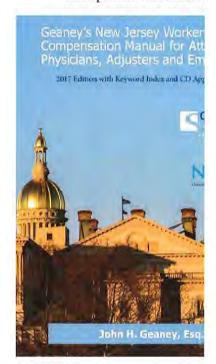
What both examples have in common is that the employee has a preexisting non-work-related condition. But not everything that happens at work is work related. For example, if a manager with a prior heart condition is in a meeting and suddenly has a heart attack while sitting at a conference table, the employer will deny this claim and will almost certainly prevail. Similarly, if a firefighter is walking upstairs to meet with the Chief at work, and his knee locks up while ascending the stairs due to prior osteoarthritis in the knee, the employer will successfully deny this claim under the case of *Meuse v. Egg Harbor Township Police Department*, No. A-4553-90T5 (App. Div. May 6, 1992). If the firefighter did not fall or strike the steps, this would be considered idiopathic and not causally related.

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So the basic point to remember in navigating between these two competing maxims is that there must be some work-related event to make the claim compensable. Just being at work or walking around at work is not enough. It is safe to say that at a certain age, most workers have preexisting conditions that could impact work, although those conditions are generally unknown to the employer.

The key for employers for success in workers' compensation is to take a detailed past medical history and to investigate the specific details of the alleged work accident.

Occupational physicians and treating physicians must inquire into prior health history, prior car accidents, second jobs, prior chiropractor treatment, recreational activities, and prior pain management. Determining causation requires knowledge of the worker's past health condition as well as an understanding of the precise mechanism of injury.

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About the Author:

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



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UBER Style Business Found To Be Employer of Driver

John H. Geaney

October 31, 2018

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Julio Pendola fractured his ankle in 2014 picking up a customer and filed a petition in the Division of Workers' Compensation. He asserted that he worked exclusively as a driver for Classic, which had over 100 cars. He purchased his own car after consulting with Classic. The company required Pendola to paint the car silver and affix the Classic logo to the sides and front of the car with the company's phone number. Classic also required Pendola to purchase a two-way radio for installation in the car. Eventually they changed to computer tablets to dispatch drivers. All of these expenses were paid for by Pendola along with the medallion, gas, maintenance on his car and liability insurance.

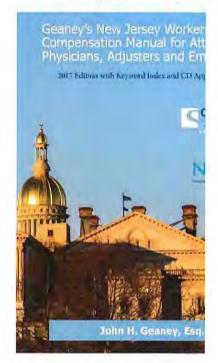
Classic dispatched all the passengers which Pendola picked up. He could not pick up passengers off the street like a taxi driver. Pendola paid Classic \$150 per week and then kept his fares, grossing between \$500 to \$700 per week. Pendola could work when he wanted to work. He had to keep the car clean and dress appropriately. Otherwise he would be suspended.

Testimony at trial revealed that Classic considered itself to be merely a dispatching service and that drivers were considered independent contractors. The color of the cars was an article of compliance with the City of Newark Taxi Division. The company would check on the cleanness of cars that were being used. The company also furnished drivers with business cards, receipts, vouchers for credit cards, and sometimes key chains and pens. The company did not issue a 1099 or W-2 because the company considered drivers not to be employees. The drivers simply would keep their fares.

The Judge of Compensation ruled in favor of Classic and found that Pendola was an independent contractor. The judge noted that Pendola was free to accept or reject fares and was not supervised by anyone. In regard to whether Pendola's work was an integral part of Classic's business, the Judge of Compensation found that Classic was not dependent on Pendola. No one driver was essential to the business.

On appeal the Appellate Division observed that drivers were not free to pick up any nearby passenger. They had to request the ride from the dispatcher, who would then decide which driver would get the assignment. The Court thought it significant that the company would evaluate the condition of cars. The Court disagreed on the analysis of the functional relationship between Pendola and Classic. "It cannot be seriously disputed that Pendola was one of the 'cogs' in Classic's operation. His work as a driver Geaney's New Jersey Wol Compensation Manu:

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willing to provide the rides Classic arranged was essential to the success of its business."

The Appellate Division viewed Classic as more than a dispatching company but instead viewed it as a transportation company. The Court noted that it had found Classic to be an employer in a prior case along the same lines in 1999. It saw no reason to vary from that prior decision and reversed in favor of Pendola.

The case can be found at <u>Pendola v. Milenio Express, Inc., d/b/a/ Classic</u>, A-0225-17T2 (App. Div. October 26, 2018). It shows how New Jersey courts will likely consider drivers for companies like Lyft and Uber when such cases find their way to the Appellate level.

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South Jersey Communities Securing Their Future P. O. Box 530, Marlton, New Jersey 08053

To: Municipal Clerks

Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: October 31, 2018

Re: Elected Officials Seminar

Please accept this memorandum as an invitation to the 2018-2019 JIF Elected Officials training program. This year's program will focus on public official's liability, employment practices liability; cyber liability, and wellness program benefits. The goal of this training is to make our Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2019 MEL Assessment by \$250 for each municipal Elected Official who completes the course by May 1, 2019. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 5% of the member's 2019 MEL Assessment.

The schedule of local Elected Official's training seminars is listed below. You are welcome to attend any of the sessions listed. To register, please complete the attached form and return it to Sheila Ortiz at our office.

Locally, the dates & location of this training is as follows:

Registration for all seminars is 5:30 PM - 6:00 PM. Seminars are from 6:00pm - 8:00 pm

Thursday, December 6, 2018 – Merighi's Savoy Inn, Vineland
Thursday, January 31, 2019 – Nicolosi's Caterers, West Deptford
Wednesday, February 6, 2019 – Merighi's Savoy Inn, Vineland
Thursday, March 21, 2019 – O'Connor's, Eastampton

Please feel free to contact my office if you have any questions.

cc: Risk Management Consultants

PLEASE RESPOND NO LATER THAN 2 WEEKS PRIOR TO ANY TRAINING DATE!

ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

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Marlton, NJ 08053

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Thursday, March 21, 2019 – O'Connor's, Eastampton

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

NOVEMBER 2018 CLOSED CASES

- Kemokai-Bey v. Township of Delran This matter involved the Plaintiff's 1.) allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on October 20, 2016. The Plaintiff, Abu-Bakarr Kemokai-Bey, alleged that as a result of false allegations of harassment and domestic violence, a Restraining Order was entered against him by the mother of his children, Rachel Alfred. The Plaintiff further alleged that as a result of these false allegations of persistent contact with Ms. Alfred through text message communications which were subsequently presented to Municipal Court Judge Richard Andronici, a warrant for the Plaintiff's arrest was issued and executed for violation of an Order entered under the provisions of the Prevention of the Domestic Violence Act. Mr. Kemokai-Bey alleged violations of his constitutional rights and false imprisonment. On July 26, 2018, the Court entered an Order transferring this matter to the Superior Court of New Jersey, Mercer County. The case was assigned to John C. Gillespie, Esquire on August 27, 2018. Defense Counsel accepted the Assignment and he entered his Appearance on behalf of Delran Municipal Court Judge Andronici. Defense Counsel subsequently filed a Motion for Summary Judgment on October 2, 2018, and on October 26, 2018, the Honorable Douglas H. Hurd, P.J.Cv. entered an Order granting Defense Counsel's Motion with prejudice as to Delran Municipal Court Judge Richard Andronici. The Township of Delran was not a named Defendant in the case.
- 2.) Price Estate v. Township of Edgewater Park - This matter involved the Plaintiff's allegations in Superior Court of New Jersey, Burlington County Complaint arising from a pedestrian/motor vehicle accident which occurred on March 9, 2015. The Plaintiff alleged that the Decedent, Richard Price, was a pedestrian in a crosswalk on Route 130 North at or near its intersection with Delanco Road, in the Township of Edgewater Park, when he was struck by a motor vehicle, owned and being operated by the Defendant, Justin Smith, traveling on Route 130 South at or near its intersection with Delanco Road. The Plaintiff alleged that the Decedent sustained serious and severe injuries as a result of the inattentive/negligent conduct of Mr. Smith which ultimately contributed to his death. The Plaintiff further alleged that the Township of Edgewater Park failed to adequately protect pedestrians in crosswalks, specifically the Decedent, Richard Price, which ultimately contributed to his death. The case was assigned to Richard Defense Counsel accepted the L. Goldstein, Esquire on March 29, 2017. Assignment and he filed an Answer and he proceeded with Discovery. Counsel for Co-Defendant, NJPLIGA, filed a Motion to Dismiss the Complaint which was

ultimately denied on June 22, 2018. In addition, (1) Plaintiffs' filed a Motion for More Specific Answers to Interrogatories directed to co-Defendants Smiths; (2) Smith Defendants' filed a Cross-Motion to Dismiss Complaint for failure to provide discovery; and (3) Plaintiffs' field a Motion to Extend Discovery. Defense Counsel only filed Opposition to Plaintiffs' Motion to Extend Discovery and Oral Argument on all three Motions was conducted on August 15, 2018. Judge Harrington ultimately entered three Orders which granted Plaintiffs' Motion for More Specific Answers to interrogatories and denied Co-Defendants' Motion to Dismiss and Plaintiffs' Motion to Extend the Discovery End Date. In addition, Judge Harrington dismissed all of the insured Defendants from the litigation with prejudice, without the need for Defense Counsel to file a Motion for Summary Judgment. A Dismissal Order With Prejudice as to the insured was ultimately filed with the Court on September 12, 2018.

3.) Steinberg v. Township of Medford - This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint that on August 2, 2014, the Plaintiff, Hayley Steinberg, was at her residence located at 4 Braddock's Mill Court, in the City of Medford, when Medford Township Police Officer Philip D'Alonzo responded to the residence at the request of the Plaintiff's The Plaintiff further alleged that she was asleep at the time Officer D'Alonzo entered her residence, and that she was startled awake by the Officer's The Plaintiff alleged that Police Officer D'Alonzo subsequently effectuated the arrest of the Plaintiff and that the Officer used excessive force in the process. The Plaintiff alleged that as a result of the unnecessary force used by Police Officer D'Alonzo, she suffered serious and permanent injuries, and sustained severe emotional distress. The Plaintiff further alleged that the Township of Medford was negligent in its duty to properly train and supervise the members of the Medford Police Department. The case was assigned to John C. Gillespie, Esquire on September 16, 2016. Defense Counsel was assigned and he filed our Answer and he proceeded with Discovery. Defense Counsel filed a Motion to Compel Depositions which was granted on January 5, 2018; however, Defense Counsel's request for attorney's fees, costs, and costs of Court Reporters was denied. An Arbitration Hearing was scheduled for March 15, 2018; however, prior to the Arbitration, the Court removed this matter from the Arbitration calendar. A Status Conference was subsequently conducted by the Court on June 19, 2018. In addition, the Trial scheduled in this matter for September 10, 2018 was adjourned to October 1, 2018. Defense Counsel proceeded with the filing of our Motion for Summary Judgment on August 6, 2018 which was scheduled for Oral Argument on September 28, 2018. In addition, the Court again placed this matter on the Arbitration calendar and an Arbitration Hearing was scheduled for October 18, 2018. Based upon the scheduled Arbitration, the Status Conference scheduled for September 10, 2018 and the Trial scheduled for October 1, 2018 were subsequently adjourned. On October 2, 2018, the Honorable Susan L. Claypoole, J.S.C. ultimately entered an Order and Statement of Reasons granting Defense Counsel's Motion for Summary Judgment with prejudice. The Plaintiff has forty-five (45) days to fiel a Notice of Appeal.



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: November 6, 2018

Service Team:

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OCTOBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Florence Conducted a Loss Control Survey on October 4
- Township of Mount Laurel Conducted a Loss Control Survey on October 1
- Borough of Palmyra Conducted a Loss Control Survey on October 29
- Borough of Pemberton Conducted a Loss Control Survey on October 2
- Township of Westampton Conducted a Loss Control Survey on October 11

JIF MEETINGS ATTENDED

- Regional Training Excited Delirium October 9
- Ø Police ad Hoc Committee Meeting − October 12
- Ø NJMEL Risk Management for Police Command Staff October 29

MEL MEDIA LIBRARY

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

No videos were viewed during the month of October

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 October. 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.

- October 2 Regional Training REMINDER Excited Delirium October & November, 2018
- October 2 You're Invited: Police Chief AD-HOC Committee Meeting October 12, 2018
- October 4 Safety Bulletin Fire Prevention Month
- October 9 Last Call Make up Session for Risk Management for Police Command Staff! October 29th
- October 9 MEL Media Library updated and expanded
- October 10 You're Invited: Police Chief AD-HOC Committee Meeting October 12, 2018
- October 18 Last Call Make up Session for Risk Management for Police Command Staff! October 29th
- Ø October 22 Did You Know? MSI Training Schedule BURLCO JIF, November 2018.
- October 30 Below 100 Mansfield Police Department Rutgers EcoComplex 11-26-2018

UPCOMING EVENTS

- Regional Training Excited Delirium Training November 2
- Regional Training Excited Delirium Training November 9
- Ø Claims Meeting − November 20

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 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 <u>www.njmel.org</u> website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. <u>Enrolling your staff ensures you will be notified of any schedule changes</u>.

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

DATE	LOCATION	TOPIC	TIME
	Borough of Beach Haven		
11/1/18	#2	Heavy Equipment Safety	8:30 - 11:30 am
11/1/18	City of Burlington #2	Confined Space Awareness	8:30 - 9:30 am
	•	Employee Conduct/Violence	
11/2/18	Borough of Tinton Falls	Prevention	7:30 - 9:00 am
	Borough of Union Beach	Seasonal (Autumn/Winter) PW	
11/5/18	#2	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
44/7/40	Taxaaabin of Elamana	HazMat Awareness w/HazCom	0.00 44.00
11/7/18	Township of Florence	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	Driving Safaty Awaranasa	9:20 10:00 om
11/3/10	#1 Township of Long Beach	Driving Safety Awareness	8:30 - 10:00 am
11/9/18	#1	Fire Safety	10:15 - 11:15 am
11/0/10	Township of Long Beach	i no carety	10.10 11.10 411
11/9/18	#1	Fire Extinguisher	11:30 - 12:30 pm
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
	·	CDL-Supervisors Reasonable	
11/15/18	Township of Middle #3	Suspicion	8:00 - 10:00 am
11/15/18	Township of Middle #3	Shop & Tool	10:15 - 11:15 am
	Borough of Neptune City		
11/16/18	#1	PPE	7:30 - 9:30 am
11/16/18	Township of Carneys	Ladder Safety/Walking Working	9:20 40:20
11/10/18	Point #2 Township of Carneys	Surfaces	8:30 - 10:30 am
11/16/18	Point #2	Shop & Tool Safety	10:45 - 11:45 am
1 1, 10, 10	1 01110 112	Seasonal (Autumn/Winter) PW	10.10 11.10 411
11/19/18	Borough of Collingswood	Operations	8:30 - 11:30 am
	Ŭ i	HazMat Awareness w/HazCom	
11/20/18	Township of Elsinboro	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	Brick Twp. MUA #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
12/11/18	Township of Pemberton	CDL-Drivers 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
	,	CSE-Permit Required	
12/13/18	Jackson Twp. MUA	w/Classroom Demo	8:30 - 12:30 pm

CEU's for C	Certified P	ublics Works Managers	
MSI Course		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
As bestos, 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 Bloodborne Pathogens Administrator Training	1/G 1/T,M	Hoists, Cranes and Rigging	2 / T 3 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness 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 Fire Safety	1 / T .5/ T5/ G	Snow Plow Safety Special Events Management	2 / T 2 / M
Ragger / Workzone Safety	2 / T,M	Toolbox Talk Essentials	1 / M
HazCom with Globally Harmonized System	1 / T,G	TOOLOOK TURK ESSCRIBIAS	17101
		red Municipal Clerks	
MSI Course		red Municipal Clerks	CEU's/Cat.
As bestos, 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
		ter/ Wastewater	
MSI Course		MSI Course	TCH's/Cat.
Accident Investigation	1.5 / \$	Hazardous Materials Awareness w/ HazCom & GHS	3/8
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
As bestos, Lead & Silica Industrial Health Overview	1/8	Housing Authority Safety Awareness	3/\$
Back Safety / Material Handling Bloodborne Pathogens Training	1/S	Hazard Identification - Making your Observations Count Hearing Conservation	1.5 / S 1 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hoists, Cranes and Rigging	2/8
BOE Safety Awareness	3/8	Jetter Safety	2/5
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2/5
CDL - Drivers' Safety Regulations	2/5	Landscape Safety	2/5
Confined Space Awareness	1 /S	Leaf Collection Safety Awareness	2/8
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2/5
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	4/8	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/\$	Snow Plow Safety	2/8
Fire Safety	1/8	Special Event Management	2/\$
Hagger / Workzone Safety	2/\$	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 Of	ficers
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 Profess	ionals	CEU's for Qualified Purchasing Ager	its
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 Profession	nals		
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	
T - Technical G - Governmental S - Safety / Non S - Non Safety		7 · · · ·	



MEL SAFETY INSTITUTE BULLETIN

October 2018

Fire Prevention Week 2018 - October 7 to October 13

The National Fire Prevention Week 2018 theme *is Look. Listen. Learn. Be Aware. Fire can happen anywhere.* TM Fire can and does happen everywhere, and the Safety Director encourages everyone to heed the wisdom of the *Look. Listen. Learn. Be Aware.* message of the National Fire Protection Association (NFPA).

The most devastating fires, in terms of both lives and dollars lost occur in the home. Please put these best practices to use in your homes, workplace, and the places you visit.

LOOK

Take a proactive position to best protect your family and friends. Periodically inspect your work spaces and your home. Fire can destroy them in seconds. Pay special attention to the following:

- 40% of fires are electrical in origin. Look at electrical outlets, switches and fuse / circuit breaker panels for evidence of overheating such as browning of surrounding surfaces. Make this a habit; when you plug any electrical appliance in, notice the cover plate and surroundings for evidence of overheating. Have any questionable outlet, switch or circuit protective device checked by a qualified electrician immediately.
- Look how much flammable liquids you have stored in your kitchens, garages, and workshops. Make it a habit to limit flammables to what you truly need. Throw out old paint.

LISTEN

Don't ignore or delay responding to alarms. It is human nature to want to investigate whether an alarm is actual or false. Individuals also tend to check with other people if they are evacuating. Fight that inclination and treat all alarms as real, until it is known they are false from a person of authority, such as law enforcement or fire service.

LEARN

It is actually a myth that people panic in an emergency. The truth is they make bad decisions because they have not prepared for an emergency situation such as a fire. Take time to educate yourself and your family on how fast fire can grow, the importance of knowing two ways out, and how to use a fire extinguisher. Many local fire departments across the nation will be holding open houses in October. Please attend one and learn from the professionals.

BE AWARE

When you not in your workplaces or homes, you must rely on the good judgement of others, such as the stadium operators, restaurant owners, hotel managers, school principals, and the officials of similar sites. When visiting a venue, be alert for sights, sounds, or smells of fire or other emergency. Trust your senses and take reasonable actions to protect yourself and others.

The NFPA has a site dedicated to Fire Prevention Week with handouts, tip sheets, video, and activities at https://www.nfpa.org/fpw. Please take a few minutes to visit the site and share what you learned with friends, family and co-workers. Be Safe.

MEL Safety Institute offers online Fire Safety Training. In just 30 minutes you'll learn basic fire safety principles, the recognition and prevention of potential fire hazards, and proper emergency procedures. Here is the flyer link: https://njmel.org/wp-content/uploads/2018/08/FIRE-PREVENTION2-MELJIF.pdf

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

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LESSONS LEARNED FROM LOSSES MONTHLY NEWSLETTER - NOVEMBER 2018

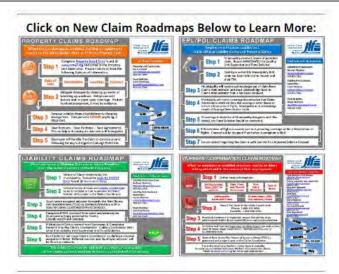
REPORTING REFRESHER

- <u>WORKERS' COMPENSATION</u>: REPORTING THE CLAIM WITHIN 24-48 HOURS IS INTEGRAL IN KEEPING THE COSTS DOWN. 1-888-342-3839
- <u>LIABILTY:</u> DELAYED REPORTING CAN HAMPER THE BEST POSSIBLE DEFENSE THAT QUALLYNX. THE DEWEESE LAW FIRM AND THE DEFENSE PANEL CAN PROVIDE.
- <u>PROPERTY:</u> DAMAGES CAN WORSEN IF NOT MITIGATED TIMELY LEADING TO INCREASED COSTS.

CLAIMS REPORTING ROADMAPS RIGHT ON THE HOMEPAGE OF YOUR WEBSITE











- ALSO, UNDER THE <u>CLAIMS TAB</u> IS INFORMATION TO HELP YOU WITH REPORTING CLAIMS, SUCH AS:
- SUPERVISOR'S INCIDENT REPORT & FIRST ACCIDENT REPORT
- ACORD FORMS
- LIST OF URGENT CARE PROVIDERS
- EMERGENCY REPORTING PROCEDURES





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: November 20, 2018 Hainesport Municipal Court Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

ACTIVITY SUMMARY & PLANNED EVENTS

Wellness
Funds...Encumber by
11/30/18
Need ideas?
Just let me know!

Municipality Activities Occurring and Planned:

- Bordentown Twp Started annual Fitness Testing for Police Officers. Those that pass receive coop time as incentive reward. All received pre-examination from physician covered by wellness funds.
- Chesterfield Hosted Lunch & Learn on benefits of meditation and guided practice followed by chair massages for employees interested.
- Delanco monthly fresh fruit to each department; looking at possible reimbursement for Police for meeting a certain number of gym visits throughout 2019 for a set dollar refund if met. Chair massages for December.
- Florence Ended their Home Run Challenge. After completing 30 weeks, the average number of workouts for each participant was 3.5 per week. To think that they all continued for 7 months is fantastic!!
- Lumberton Jefferson schedule to present on "Eating for Longevity". Participants get entry towards year-end grand prize. Earned entries throughout the year for participating in the hosted wellness events.
- Mansfield presented "Movement vs Exercise" Combating sitting disease.
- Medford Scheduled Jefferson to present "Men's Health" at the Firehouse and "Women's Health" at the municipal building.
- Mt. Laurel first of two presentations for EMT's will take place this month with second to follow in December. ShopRite Dietitians to speak on sustaining energy on shift work through healthy food selections.
- North Hanover presentation on Holiday Survival Tips
- Palmyra Boot camp for volunteer firefighters and any Borough Employee interested scheduled for 1x/week for 4 months.
- Pemberton Borough employees have a choice between 10 min meditation and 10 min chair massage or 20 mins of one.
- Riverside Lunch & Learn on "Movement vs Exercise" Combating sitting disease
- Westampton ShopRite Dietitians spoke on "Nutrition Myths Buster"

November Wellness Corner Connection Newsletter

With autumn comes many changes: clocks, temperature, shorter days, color of leaves, etc. This months Wellness Corner Connection Newsletter, I focused on:

The Stages of Change Coping with Change Resilience and Wellbeing Boosting your Health with Gratitude

You should have received a Gratitude Calendar for the month of November. Throughout the month, there are ideas for expressions of kindness and gratitude as well as things your employees can do to improve their overall wellbeing.

Wellness Corner Connection

Happy Thanksgiving!!

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs



With Every Season Comes Change



Table of Content:

- Stages of Change
- How to Cope with Change and Adversity
- Improve Resiliency and improve your wellbeing
- The Power of Gratitude

Rather than focus on the health observance for this month, I decided to reflect on the one thing in all our lives that is the only constant...change.

With the onset of Fall, many changes are anticipated: turning our clocks back an hour, seeing the leaves change color, feeling the crispness in

With the onset of Fall, many changes are anticipated: turning our clocks back an hour, seeing the leaves change color, feeling the crispness in the air, preparing our homes, minds, and wallets for the influx of company, cooking and spending that is about to occur. As mentioned, the only constant in life is change. But with change, even expected change, comes fear, uncertainly and stress. What can you change yourself so that whatever life tosses your way, you can adapt?

First let's look at why most of us are predisposed to resist change. For many the mere mention of the word many stir up feelings of uneasiness or fear. One simple explanation to resisting change is due to the risk associated with it. You may see it in your procrastination to start a project (work or home), your attempt to stop smoking by having "just one more", or your acceptance of more and more responsibilities even though your plate is already full! Many times we put ourselves in these predicaments by the choices we make. So why is it that so many of us have a hard time initiating or following through with our desire to change? Change often does not happen in a moment, instead we go through stages of change, each with their own purpose and necessary actions to help us propel to the next stage. Keep in mind this is not a linear movement, meaning we don't always move from one to the other. Instead we many regress back to an earlier stage and have to start again. This is where many of us just say "oh forget it, I'll never change." But its precisely that attitude that keeps you stagnant and resistant to try again. A renowned psychologist, James Prochaska, proposed that we find ourselves in this internal battle because of our perception of change. Read through Prochaska's Stages of Change. Think of something in your life that you may be struggling with. Consider what stage you may be in and what actions you might take to progress to the next.

The Stages of Change



Pre-Contemplation: This first stage is where you are aware of the change that needs to take place, yet you have no desire or conscious intention of altering, changing or stopping the behavior.

This may be due to lack of insight or full awareness of the problem. It could be due to repeated attempts that were unsuccessful, leaving you feeling hopeless to try again. It is in this stage when you may start to feel the pressure of others who are aware of the change needed. For example, your son or daughter wanting you to stop smoking because of what was taught in school about the potential health risks.

Contemplation: At this stage, you acknowledge that you have a problem and begin an internal debate about pursuing change. This could be the most challenging stage since here you may get "stuck" going back and forth between measuring the pros and cons of a certain behavior. There is a sense of uncertainty. You may not be quite ready or committed yet to take the steps needed towards change. But at least you have recognized that there is a need. You are one step (stage) closer to making it happen.

How to progress: It's essential that you instill motivation towards change within. This can be done through educating yourself on the behaviorial change; Looking at the positive outcomes to changing or continuing your behavior; Look at how your behavior conflicts with your personal goals or values. Individuals typically move past this stage once they realize the advantages of making the effort.

How to progress: The best way to overcome your uncertainty is to do a "cost and benefit analysis". Actually sitting down with a pen and paper and writing out everything you can think of for both sides of the behavior (continue or change). Let's take that example of smoking:

Example



Advantages of Continuing: Stress relief, smoke breaks, social aspect
Disadvantages of Continuing: Not good for my health, expensive, smell, partner upset with me
Advantages of Changing: Save money, improve health, improve relationships, won't smell bad
Disadvantages of Continuing: Will miss the social aspect, might miss having the outlet for stress relief
You may see clearly an advantage but fear you have no alternative. For instance, dealing with stress. Identifying another way of dealing with your stress will help you in moving forward with the change.

Preparation: Individuals progress to the preparation stage of change upon committing to the intention to change in the immediate future. You realize that the advantages of making the change clearly outweigh the costs of continuing it. It is at this stage that one may begin to actually take or experiment with small steps towards change, typically within the period of one month. For example; someone who would like to eat healthier may purchase a nutritious eating cookbook or an individual struggling with anger issues may look into possibilities for professional help.

How to progress: Your success may lie simply with how committed you are to exploring all the avenues of how you will achieve this change. It may help to:

- Draw up a contract with yourself
- Set specific and measurable goals
- Detail how you will accomplish the task

Example: "I will go to the gym Monday and Wednesday after work for 45 minutes for the first week of my behavior change." Also develop a detailed plan for contingencies so you stay on track. If you are trying to quit smoking, know what your response will be when a friend offers you a cigarette. Plan to reward yourself when you have reached a goal. Get a massage, buy yourself new sneakers, etc. Be sure to share your commitment with trusted friends and family members who will help you stay on track and will follow up on your progress with continued encouragement. *(continued on page 2)*



STAGE 1

STAGE 2

The Stages of Change (continued from page 1)



Action: During this stage of change, your plans are starting to produce positive results (within one to six months). This may require the most commitment and require you to delegate a large amount of time to sticking to the new plan. This is particularly challenging if those who "supported or were enablers" to the behavior are still influential and apply pressure to "give in". You may also start to notice increase praise and encouragement from those who support your change. It's important to con-

tinually reflect back upon the advantages of the commitment you have made, check in with your plans, as well as provide yourself positive reinforcement. **Acknowledgement of the progress** you have made thus far and reflection upon what you have gained is essential. Lastly, **be kind to yourself!** It is likely that you are working towards a long term change: If, for instance, you miss a day at the gym don't view it as a full blown relapse into past behaviors; trust you will have plenty of days in the future to exercise and get back on track the next day.



Maintenance: During this final stage of change, your once desired behavior is now a reality and you have been successful for the past six months in keeping on track. Now you finally realize that the one thing you doubted is actually possible! Your new behavior is firmly established and the threat of returning to the old way becomes less intense or frequent. This is the most important of all stages. For it is here that you can sustain life-long change and new lifestyle habits. Know that relapsing to old behaviors and re-cycling through the stages may always be there, so it's crucial that you continue to plan for events that will challenge you and trigger old feelings. Things to keep in mind:

- Remember what helped you through previous stages—cost and benefit analysis?
- Reflect on mistakes you made can help you to avoid them in the future
- Maintain a healthy-reflection on set backs and avoid over-analyzing, passing judgments or feeling guilty about yourself. Realize to error is human. Show yourself some compassion and just keep going! You can and will change!

Coping With Change

Change can be positive (such as a promotion), painful (losing someone close to you), out of your control (manager replaced), or a choice you've made (relocate or take a new job). Your reaction to change can vary from excitement to fear, resentment or a confusing mixture of emotions. One things is for certain, **your attitude** to change will determine your experience and the effect it will have on your well-being. Let's look at some of the different ways people tend to approach change, the reactions that may occur, and how you can best cope with it.

Types of Coping with Change

- Escape coping—this is basically avoidance. This
 maladaptive approach to coping is characterized by
 ones attempt to avoid the stressor. Coping refers to
 adopting behaviors that will "protect" oneself from
 feeling the emotional and psychological effects.
 This could be a result of either doing or not doing
 something. It actually increases anxiety towards the
 stressor that is being avoided. This attempt at
 avoidance can be exhausting!
- Control coping—this is positive and proactive. You
 refuse to behave like a "victim" of change and instead manage your feelings, get support, and do
 whatever you can to be part of the change.



Sometimes, you can't stop change from happening. But you can choose how you deal with it.

Process of Reacting to Change

Because change can be so challenging, we usually react to it in four stages:

- Shock and disorientation—especially if the change is sudden or huge enough to change your fundamental outlook on life.
- Anger and other emotional responses—you may find yourself swinging between optimism and pessimism. Important to avoid emotional suppression and equally important to manage them through acknowledging how you feel. Try not to be judgmental of yourself as you attempt to work through all the emotions you will undoubtedly experience.
- 3. Coming to terms with the new situation—this is where you start to shift away from focusing on what was lost and turning towards what's ahead. This process may be slow and you might be reluctant to acknowledge it, but it's an essential part of coping with the change. The only commitment you should make to yourself is to try each day to move forward. Explore what the change means now in your life. You many behave resentfully and not want to cooperate but this will only bring more stress and harm to you and possibly others that you hold dear. Search for and emphasize the positive aspects of your developing situation and most of all, be patient. Coming to terms with some changes in life will be a gradual process.

It's vital that you avoid pretending that everything's OK if it's not. So, if you find yourself regressing to Stage 2, give yourself time to recover. Use positive affirmations to raise your confidence, and ask for help from friends or a mentor.

4. Acceptance and moving forward—this is the stage where you finally come to accept your changed circumstances. Acceptance does not mean you give up or forget about your former situation. You will maintain those valuable memories, skills and relationships...the point is you are moving on. Set small, achievable goals. Once again this is where self-compassion must be present.

Resource: MindTools (2018); Psychology Today (2013).

Resilience and Well-being

Definition of Resilience: "the capability to cope successfully in the face of significant change, adversity or risk. This capability changes over time and is enhanced by protective factors in the individual and environment." (Stewart, 1997)



Beyond enduring horrible conditions, we truly need resilience every day to cope with stress, navigate relationships with other people, address health problems, confidently pursue opportunities, and stay centered in the face of adversity. Resilience is not only about breaking even and meeting the struggles and obstacles that come our way – **resilience** is **practicing the skills to thrive!** The most resilient person is not the one who never fails, but rather the one that fails, learns and thrives <u>because of it</u>. Being challenged, sometimes severely, is part of what activates resilience as a skill set.

More than five decades of research point to the fact that resilience is built by attitudes, behaviors and social supports that can be adopted and cultivated by anyone. Factors that lead to resilience include:

- Optimism
- the ability to stay balanced and manage strong or difficult emotions
- a sense of safety
- a strong social support system

The good news is that because there is a concrete set of behaviors and skills associated with resilience, you can learn to be more resilient.

Adapting to adversity

Resilience is the ability to roll with the punches. When stress, adversity or trauma strikes, you still experience anger, grief and pain, but you're able to keep functioning — both physically and psychologically. However, resilience isn't about toughing it out, being stoic or going it alone. In fact, being able to reach out to others for support is a key component of being resilient.

Resilience is built by attitudes, behaviors & social supports

Resilience and mental health

Resilience can help protect you from various mental health conditions, such as depression and anxiety. Resilience can also help offset factors that increase the risk of mental health conditions, such as being bullied or previous trauma. If you have an existing mental health condition, being resilient can improve your ability to cope.

Tips To Improve Your Resilience

If you'd like to become more resilient, consider these tips:

- Get connected. Building strong, positive relationships with loved ones and friends can
 provide you with needed support and acceptance in both good times and bad. Establish other important connections by volunteering or joining a faith or spiritual community.
- Make every day meaningful. Do something that gives you a sense of accomplishment and purpose every day. Set goals to help you look toward the future with meaning.
- Learn from experience. Think of how you've coped with hardships in the past. Consider the skills and strategies that helped you through rough times. You might even write about past experiences in a journal to help you identify positive and negative behavior patterns and guide your future behavior.
- Remain hopeful. You can't change the past, but you can always look toward the
 future. Accepting and even anticipating change makes it easier to adapt and view new
 challenges with less anxiety.
- Take care of yourself. Tend to your own needs and feelings. Participate in activities and hobbies you enjoy. Include physical activity in your daily routine. Get plenty of sleep. Eat a healthy diet. Practice stress management and relaxation techniques, such as yoga, meditation, guided imagery, deep breathing or prayer.
- Be proactive. Don't ignore your problems. Instead, figure out what needs to be done, make a plan, and take action. Although it can take time to recover from a major setback, traumatic event or loss, know that your situation can improve if you work at it.
- Practice authenticity. Being true to yourself. Sometimes in stressful times we
 "surface act", telling others we are fine when we aren't. It's exhausting. Honor your
 full range of emotional experiences. This is much healthier and puts you on track to
 resilience more so than striving to experience only positive emotions. Mindfulness can
 help you stay connected to your true feelings.
- Detach for awhile. Taking time off, getting away to recover is critical for all of us to stay resilient. Don't keep putting off vacation time. What are you saving it for?

Exercise mindfulness—

maintaining a moment by moment awareness of our thoughts, feelings and bodily sensations & surrounding environment through a gentle, nurturing "lens", according to the Greater Good Science Center at Berkley.

Mindfulness:

- Predicts judgment accuracy and insight-related problem solving
- Enhances cognitive flexibility
- Facilitates job performance
- Decreases stress while improving resiliency and work engagement.

A wise man adapts himself to circumstances, as water shapes itself to the vessel that contains it. --Chinese Proverb

Resource: MayoClinic—Build skills to endure hardship; Harvard Business Review on Emotional Intelligence (2016); Greater Good Science Center at Berkley.

Boost Your Health With A Dose Of Gratitude

While it seems pretty obvious that gratitude is a positive emotion, psychologists are now learning that it can make you happier and change your attitude about life - like an emotional reset button.

Studies also show that when you stop and "count your blessings," you not only shift from feeling bad to feeling very good, but there are amazing health benefits as well. Practicing gratitude regularly can create a more positive outlook, improved mood, reduced stress, and increased fulfillment. Here are some tricks for cultivating gratitude (or paying attention and noting the abundance in your life):

- Keep a gratitude journal. This is the most common gratitude practice, and one of the most effective according to research. Get a journal and write down 5 things you are grateful for. You can do this each night before bed, or even just once a week, but do it regularly. It's not how often you do it that counts—it's how regularly and how sincerely. Those who do report fewer physical symptoms, feel better about their lives as a whole, and maintain greater optimism about the future.
- Post positive reinforcements such as quotes, notes or cards from friends or family, and pictures of an amazing day you had – any tangible reminder representing all of the good things in your life.
- Create a list of benefits in your life. Some people need to write it out so they
 have a visual reminder and can maintain mindfulness of their gratitude. After
 making the list, ask yourself "To what extend do I take these for granted?"
- Talk to yourself in a creative, optimistic and appreciate manner. Show some self-compassion. If you are in a particularly challenging situation, seeing how it can ultimately benefit you is a healthy approach. So the next time you have to deal with a difficult person at work or home, look at it as an opportunity to improve your patience and understanding skills.
- Reframe a situation by looking at it with a different, more positive attitude.
 See the lesson revealed not the failure or mistake!

Steps To Achieve Gratitude 1. Appreciate 2. Stop Labeling 3. Optimism 4. Release Your Past 5. Avoid Comparison 6. Kindness 7. Stop Using Excuses 8. Nurture Relationships 9. Forgiveness 10. Avoid Impressing Others 11. Commit To Your Goals 12. Care For Your Body 13. Believe 14. Dream 15. Give Prevent Disease.com

This is a wonderful day. I've never seen it before.

MAYA ANGELOU

Even in the face of tremendous loss or tragedy, it's possible to feel gratitude. In fact, adversity can boost gratitude, recent findings show. In a web-based survey tracking the personal strengths of more than 3,000 American respondents, researchers noted an immediate surge in feelings of gratitude after Sept. 11, 2001. Gratitude in the aftermath of 9/11 helped buffer people against the negative effects of stress, making them less likely

Grateful people tend to be more optimistic, a characteristic that researchers say boosts the immune system.

It's no secret that stress can make us sick, particularly when we can't cope with it. It's linked to several leading causes of death, including heart disease and cancer, and claims responsibility for up to 90% of all doctor visits. **Gratitude**, it turns out, **can help us better manage stress**. "Gratitude research is beginning to suggest that feelings of *thankfulness* have tremendous positive value in helping people cope with daily problems, especially stress," says Robert Emmons, University of California Davis Psychology professor.

How is it that some people manage to feel grateful in the face of challenging life circumstances, while others sink into despair? "So much of gratitude is about one's perspective and framework for looking at the world and at self. People who tend to be more mindful of the benefits they've received tend to focus their attention outward," Emmons explains.

Start a "Gratitude Board" in your office. Have employees post their response to "I am thankful for...". You'll be surprised at how good it feels. And sometimes noticing the smallest things make the biggest impact on our hearts and on others!

Resource: PACE University; WebMD



Slow Cooker Turkey and White Bean Chili

Nothing beats a slowly simmered chili on a cold October day. Made with ground turkey, bell peppers, smoky chipotle peppers, white beans, and served with sharp cheddar cheese and avocado. This bowl of chili is a hearty, healthy & cozy dinner that you can feel good about eating. Recipe from www.halfbakedharvest.com

Ingredients:

- 1 tablespoon extra virgin olive oil
- 2 small yellow onions, chopped
- 4 cloves garlic, minced or grated
- 2 pounds ground turkey or chicken
- 2 red peppers, seeded and chopped
- 2 chipotle peppers in adobo, finely chopped (use 1 pepper for less heat)
- 2 tablespoons chili powder
- 1 tablespoon smoked paprika
- 2 teaspoons ground cumin
- 1 teaspoon ground cinnamon
- 1 1/2 teaspoons salt
- 2-3 cups low sodium chicken broth
- 1 can (28 ounce) crushed tomatoes
- 1/4 cup tomato paste
- 1 tablespoon apple butter
- 2 bay leaves
- 1 can (14 ounce) white beans, drained
- cheddar cheese, avocado, green onions, and cilantro for serving



prep time	15 minutes				
cook time	6 hours				
total time	6 hours 15 minutes				
servings	8				
calories	192 kcal				

INSTRUCTIONS FOR TWO COOKING VERSIONS:

SLOW COOKER

- 1. Heat the olive oil in a large skillet over medium heat. When the oil shimmers, add the onion and cook about 5 minutes or until it begins to caramelize around the edges. Stir in the garlic and cook another minute. Add the turkey and brown all over, breaking up the meat as you go, about 5 minutes. Remove the skillet from the heat. I know this is an extra step but when working with ground meat, it's a step you have to take. If you have a slow cooker that also browns meat before you start slow cooking...bonus!!
- 2. Transfer the turkey to the bowl of your slow cooker. Add in the red bell peppers, chipotle peppers, chili powder, smoked paprika, cumin, cinnamon, and salt. Stir in 2 cups chicken broth, the tomatoes, tomato paste, apple butter, and bay leaves, stir to combine. Cover and cook on low for 6-8 hours or high for 4-5 hours. During the last hour of cooking, stir in the beans. If your chili is too thick, add the remaining broth to thin as desired.
- 3. Remove the bay leaves and ladle the chili into bowls. Top with cheddar cheese, avocado and green onions. Eat!

INSTANT POT

- Set the instant pot to sauté. Add the olive oil and onion and cook about 5 minutes or until it begins to caramelize around the
 edges. Stir in the garlic and cook another minute. Add the turkey and brown all over, breaking up the meat as you go, about 5
 minutes. Turn the instant pot off.
- Add in the red bell peppers, chipotle peppers, chili powder, smoked paprika, cumin, cinnamon, and salt. Stir in 2 cups chicken broth, the tomatoes, tomato paste, apple butter, and bay leaves, stir to combine. Cover and cook on soup/chili for 25 minutes.
- 3. Once done cooking, use the quick release and release the steam. Stir in the beans. Remove the bay leaves and ladle the chili into bowls. Top with cheddar cheese, avocado and green onions. Eat!

One of the deep secrets of life is that all that is really worth the doing is what we do for others.

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

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
No	vemb	oer 2	018	TODAY, I choose thankfulness.	Greet everyone with a smile today.	3
4 Count	WEEK OF WALKING Start the week off right by taking a 10-minute walk during your break.	MOVEMENT IS MEDICINE! Set your phone, computer or watch to remind your- self to stand and move every hour.	7 WELLNESS WEDNESDAY Start a Gratitude Board in the office. Post something you are grateful for in your life.	8	9 Bring an extra coffee to work today and give it to an unsus- pecting co-worker	GRATITUDE
MINDFULNESS	MINDFUL MONDAY Take 1 to 5 minutes at some point today to relax with meditation. Try to do this every day this week.	PAY IT FORWARD	14 WELLNESS WEDNESDAY Pay it forward. Do something nice for someone elseremain anonymous	SLOWN RELAX DE STRESS	Offer to help a co-worker with a task that's causing him or her much stress.	17
18	MEATLESS MONDAY Bypass the animal protein and make something plant-based like beans, nuts, tofu or tempeh	20	21 WELLNESS WEDNESDAY Themed Dress down day. Fun, comfortable and energizing.	HAPPY THANKSGIVING! Give Thanks today for all your blessings!	23 Black Friday Spend Wisely	Financial wellness
25 thank you!	26 MEANINGFUL MONDAY Share positive words or email a co-worker "Thank you for"	27 Just Breathe Take a moment throughout the day to take some deep breaths. It's a pain reliever and de-stressor	28 WELLNESS WEDNESDAY Drink more water! Try for 1/2 your body weight in ounces	CRATITUDE TURNS WHAT YOU HAVE INTO ENOUGH.	30 Smile before picking up the phone today	: KEEp' . : Smiling :
		1 00	act of kindne Matter how s goesoonnotic	Mall	Giving Thanks a	s Month and Appreciation ad Others

Via Email November 2, 2018

Debby -

I am writing this memo to thank the BURLCO JIF for the recent assistance they provided to the health and wellness program initiated this year at the Bordentown Township Police Department.

As you may already know, I was promoted to Bordentown Township Chief of Police in January of this year and have made several changes to the procedures and operations of the police department. One of these changes was to embrace a 21st Century policing philosophy and a known pillar of this philosophy is an emphasis on officer health and wellness.

It is widely known that a large proportion of officer injuries and deaths are not the result of interaction with criminal offenders but the outcome of poor physical health due to inadequate nutrition, lack of exercise, sleep deprivation and alcohol abuse. The health and wellness of police officers is critical to not only themselves, their colleagues and their agencies, but also to public safety.

Our health and wellness program was then born out of this. The department certified two (2) officers as physical fitness instructors and implemented a policy on voluntary physical fitness exams that are based upon the Cooper Institute Standards for Law Enforcement. The tests were then scheduled for the Fall of 2018 so that participating officers had ample time to prepare themselves and achieve their desired fitness goals. I'm ecstatic to report that 80% of the department opted to participate in the tests and the program had a significant impact on the culture of our agency. Our police union obtained a corporate membership at a local fitness center and officers exercise together, regularly discuss their fitness gains and regimens and rib each other if they miss a day at the gym. This has also led to the adoption of healthier eating habits while at work which has helped with weight management and increased energy.

An important component of our fitness exams was ensuring that all participants were medically cleared by the Township Physician prior to the exams. I did not want to burden the officers with the costs of these medical clearances and worried this would be a possible impediment to their participation in the program. At this point we turned to the JIF for assistance and was delighted that they immediately agreed to pay all the costs associated with these medical clearance tests and were so supportive of our initiative.

Your support didn't stop there as the JIF also agreed to fund a new commercial grade hot and cold filtered water dispenser at the Police Department which has been a huge hit. We previously only had an aged water fountain at the department which dispensed brown water due to old rusted pipes. My officers are over the moon with the addition of our new water tank and are drinking a great deal more water than in the past and it is not uncommon to see them refill their water bottles 3-4 times daily.

In closing I couldn't be happier with the success of this program in its first year and thank the JIF for the instrumental support they provided. I look forward to continuing this initiative in 2019 as well as our partnership with the JIF in this ongoing effort to improve the health and wellness of my employees.

Respectfully submitted,

Chief Brian Pesce, #3200 Bordentown Twp. P.D.



Burlington County Municipal JIF Managed Care Summary Report 2018

Intake	October-18	October-17	2018 October YTD	2017 October YTD
# of New Claims Reported	18	19	194	152
# of Report Only	4	7	58	44
% Report Only	22.2%	36.8%	29.9%	28.9%
# of Medical Only	13	9	102	89
# of Lost Time	1	3	34	19
Medical Only to Lost Time Ratio	93:07	75:25	75:25	82:18
Average # of Days to Report a Claim	2.8	0.9	3.1	2.1

Nurse Case Management	October-18	October-17
# of Cases Assigned to Case Management	19	14
# of Cases >90 days	13	12

Savings	October-18	October-17	2018 October YTD	2017 October YTD
Bill Count	142	142	1436	1151
Provider Charges	\$193,536	\$104,732	\$2,011,964	\$1,167,099
Repriced Amount	\$97,911	\$49,388	\$812,724	\$450,081
Savings \$	\$95,625	\$55,343	\$1,199,239	\$717,018
% Savings	49.4%	52.8%	59.6%	61.4%

Participating Provider Penetration Rate	October-18	October-17	2018 October YTD	2017 October YTD
Bill Count	95.8%	97.2%	93.3%	96.7%
Provider Charges	97.9%	97.4%	95.5%	95.1%

Exclusive Provider Panel Penetration Rate	October-18	October-17	2018 October YTD	2017 October YTD
Bill Count	95.2%	96.7%	89.3%	92.0%
Provider Charges	91.5%	98.0%	94.1%	96.1%

Transitional Duty Summary	2018 October YTD	2017 October YTD
% of Transitional Duty Days Worked	41.4%	75.9%
% of Transitional Duty Days Not Accommodated	58.6%	24.1%



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

Market Market Company	# 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	6	1.8
DELRAN TOWNSHIP	6	1.2
EDGEWATER PARK TOWNSHIP	4	2.5
FLORENCE TOWNSHIP	7	5.9
HAINESPORT TOWNSHIP	2	6.0
LUMBERTON TOWNSHIP	7	3.9
MANSFIELD TOWNSHIP	3	1.3
MEDFORD TOWNSHIP	15	1.6
MOUNT LAUREL TOWNSHIP	37	2.8
NORTH HANOVER TOWNSHIP	1	6.0
PALMYRA BOROUGH	5	1.2
PEMBERTON TOWNSHIP	44	1.6
RIVERSIDE TOWNSHIP	8	3.3
SHAMONG TOWNSHIP	1	6.0
SOUTHAMPTON TOWNSHIP	4	0.3
SPRINGFIELD TOWNSHIP	3	30.0
TABERNACLE TOWNSHIP	10	0.3
WESTAMPTON TOWNSHIP	10	10.3
WOODLAND TOWNSHIP	1	1.0
Grand Total	194	3.1



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

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
BORDENTOWN CITY	5	5	100.0%	0	0.0%
BORDENTOWN TOWNSHIP	134	134	100.0%	0	0.0%
DELANCO TOWNSHIP	253	38	15.0%	215	85.0%
DELRAN TOWNSHIP	318	301	94.7%	17	5.3%
EDGEWATER PARK TOWNSHIP	315	5	1.6%	310	98.4%
FLORENCE TOWNSHIP	46	38	82.6%	8	17.4%
LUMBERTON TOWNSHIP	4	4	100.0%	0	0.0%
MANSFIELD TOWNSHIP	116	90	77.6%	26	22.4%
MEDFORD TOWNSHIP	49	13	26.5%	36	73.5%
MOUNT LAUREL TOWNSHIP	312	93	29.8%	219	70.2%
NORTH HANOVER TOWNSHIP	7	0	0.0%	7	100.0%
PEMBERTON TOWNSHIP	361	99	27.4%	262	72.6%
RIVERSIDE TOWNSHIP	42	7	16.7%	35	83.3%
SOUTHAMPTON TOWNSHIP	13	0	0.0%	13	100.0%
WESTAMPTON TOWNSHIP	267	102	38.2%	165	61.8%
Grand Total	2242	929	41.4%	1313	58.6%



Burlington County Municipal JIF PPO Savings And Penetration Report October 2018

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	136	\$189,398	\$94,449	\$94,950	50.1%
Hospital	12	\$117,065	\$61,663	\$55,402	47.3%
Ortho/Neuro	26	\$18,140	\$4,496	\$13,644	75.2%
Physical Therapy	39	\$11,644	\$2,723	\$8,921	76.6%
Other	4	\$9,818	\$7,658	\$2,160	22.0%
Emergency Medicine	6	\$6,733	\$2,978	\$3,755	55.8%
Occ Med/Primary Care	19	\$5,788	\$3,186	\$2,602	45.0%
Ambulatory Surgical Center	1	\$4,793	\$2,440	\$2,353	49.1%
Anesthesiology	3	\$4,510	\$3,452	\$1,058	23.5%
Physicians Fees	8	\$4,469	\$3,456	\$1,013	22.7%
Occupational Therapy	10	\$3,272	\$895	\$2,377	72.7%
MRI/Radiology	7	\$2,964	\$1,368	\$1,596	53.8%
Pain Management	1	\$204	\$135	\$69	33.7%
Out Of Network	6	\$4,138	\$3,463	\$675	16.3%
Other	4	\$2,768	\$2,644	\$124	4.5%
Anesthesiology	1	\$1,200	\$690	\$510	42.5%
Ortho/Neuro	1	\$170	\$129	\$41	24.1%
Grand Total	142	\$193,536	\$97,911	\$95,625	49.4%

Participating Provider Penetration Rate

Bill Count 95.8% Provider Charges 97.9%

Exclusive Provider Panel Penetration Rate

Bill Count 95.2% Provider Charges 91.5%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	1340	\$1,921,097	\$744,526	\$1,176,572	61.2%
Ortho/Neuro	220	\$596,782	\$114,027	\$482,755	80.9%
Hospital	76	\$564,622	\$312,049	\$252,573	44.7%
Ambulatory Surgical Center	23	\$278,658	\$100,412	\$178,247	64.0%
Physical Therapy	554	\$181,693	\$43,829	\$137,864	75.9%
Physicians Fees	75	\$76,878	\$54,923	\$21,955	28.6%
Occ Med/Primary Care	203	\$72,830	\$48,809	\$24,021	33.0%
MRI/Radiology	75	\$57,992	\$26,094	\$31,898	55.0%
Emergency Medicine	31	\$31,067	\$10,773	\$20,294	65.3%
Anesthesiology	23	\$29,207	\$15,864	\$13,343	45.7%
Other	41	\$23,633	\$14,513	\$9,120	38.6%
Occupational Therapy	10	\$3,272	\$895	\$2,377	72.7%
Pain Management	4	\$3,113	\$1,228	\$1,885	60.59
Behavioral Health	5	\$1,350	\$1,110	\$240	17.8%
Out Of Network	96	\$90,866	\$68,199	\$22,668	24.9%
Anesthesiology	20	\$35,445	\$23,458	\$11,987	33.8%
Ortho/Neuro	30	\$20,821	\$16,387	\$4,434	21.3%
Other	18	\$15,415	\$15,187	\$228	1.5%
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	28.89
MRI/Radiology	6	\$1,617	\$617	\$1,000	61.9%
Emergency Medicine	1		\$490	\$193	28.39
Occ Med/Primary Care	1	\$175	\$175	\$0	0.09
Physical Therapy	1	\$100	\$100	\$0	0.09
Grand Total	1436	\$2,011,964	\$812,724	\$1,199,239	59.6%

Participating Provider Penetration Rate

Bill Count 93.3% Provider Charges 95.5%

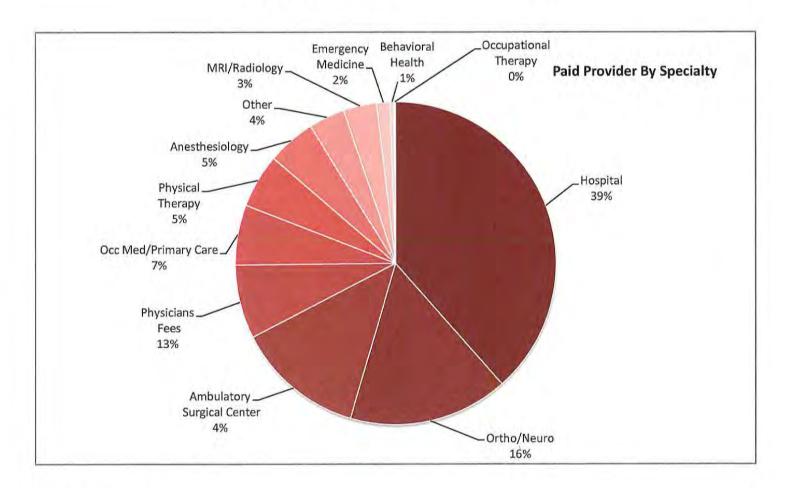
Exclusive Provider Panel Penetration Rate

Bill Count 89.3% Provider Charges 94.1%



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

	Repriced Amount
Hospital	\$312,049
Ortho/Neuro	\$130,414
Ambulatory Surgical Center	\$104,756
Physicians Fees	\$60,056
Occ Med/Primary Care	\$48,984
Physical Therapy	\$43,929
Anesthesiology	\$39,322
Other	\$29,700
MRI/Radiology	\$26,711
Emergency Medicine	\$11,263
Behavioral Health	\$3,418
Occupational Therapy	\$895





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

Ambulatory Surgical Center	Bill Count Rep	riced Amount \$80,607
FELLOWSHIP SURGICAL CENTER, LLC	9	\$22,42
SUMMIT SURGICAL CENTER, LLC	3	\$18,95
PREMIER SURGICAL CENTER, LLC	2	\$15,73
ADVANCED SURGICAL INSTITUTE	1	\$11,83
FELLOWSHIP SURGICALCENTER, LLC	1	\$11,63
Behavioral Health	7	\$3,418
JOHN MCGOWAN PHD	2	\$2,308
WORKERS COMP PSYCH NET	5	\$1,110
Emergency Medicine	30	\$10,57
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	10	\$3,79
EMERGENCY PHYSICIANS OF NEW JERSEY P A	13	\$3,635
WESTAMPTON TWP EMERGENCY SERVICES		\$1,392
, 이미 아마일 등에 되었다. 교육의 이 시간의 '이 얼마의 가장에 가장 가장이 되었다. 이 가지 않는데, 모든데,	2	
COOPER UNIVERSITY EMERGENCY PHYSICIANS P.C.	2	\$1,026 \$732
COOPER UNIVERSITY TRAUMA PHYSICIANS., PC		100000000000000000000000000000000000000
Hospital	39	\$251,983
COOPER HEALTH SYSTEMS	3	\$79,471
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	18	\$64,546
CAPITAL HEALTH SYSTEM, INC	1	\$42,713
VIRTUA WEST JERSEY HEALTH, INC.	15	\$42,712
METHODIST HOSPITAL-THOMAS JEFF	2	\$22,542
MRI/Radiology	52	\$25,028
ONE CALL MEDICAL, INC.	32	\$17,457
LARCHMONT IMAGING ASSOCIATES LLC	1	\$4,378
ONE CALL CARE DIAGNOSTICS	3	\$1,770
COOPER UNIVERSITY RADIOLOGY, PC	7	\$958
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	9	\$465
Occ Med/Primary Care	173	\$43,920
VIRTUA OCCUPATIONAL HEALTH	82	\$29,320
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	29	\$5,685
RWJUHH OCCUPATIONAL HEALTH	27	\$3,632
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	19	\$2,701
WORKNET OCCUPATIONAL MEDICINE	16	\$2,582
Occupational Therapy	10	\$895
NOVACARE REHABILITATION	9	\$810
VIRTUA HAND CENTER	1	\$85
Ortho/Neuro	173	\$113,035
COASTAL SPINE, PC.	53	\$63,957
PREMIER ORTHOPEDIC OF SOUTH JERSEY	55	\$24,831
VIRTUA HAND CENTER	37	\$9,853
THE PHILADELPHIA HAND CENTER	12	\$7,846
CMN OCCUPATIONAL MEDICINE, LLC	16	\$6,549
Physical Therapy	492	\$39,608
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	175	\$13,895
NOVACARE REHABILITATION	107	\$9,944
REHAB EXCELLENCE CENTER, LLC	106	\$6,867
STRIVE PHYSICAL THERAPY AND	45	\$4,468
REHAB CONNECTION	59	\$4,434
Physicians Fees	60	\$54,769
VIRTUA MEDICAL GROUP, PA	50	\$44,290
VIRTUA OCCUPATIONAL HEALTH	2	\$3,294
COOPER SURGICAL ASSOCIATES P A	4	\$3,097
COOPER SURGICAL ASSOCIATES	1	\$2,540
	3	\$1,548

Valued as of 11/1/2018



Nurse Case Management Assignment Report 2018

	Jan-18	Jan-18 Feb-18 Mar-1	Mar-18	Apr-18	May-18 Jun-18	Jun-18	Jul-18	Jul-18 Aug-18	Sep-18	Oct-18	Oct-18 Nov-18 Dec-18	Dec-18
ACM, BURLCO,												
TRICO, ACCASBO,												
BCIP, GCSSD												
Stephanie Dionisio	70	69	70	71	64	57	53	59	29	69		
Lida Feinstein	n	11	00	4	4	3	2	2	2	H		
Jennifer Hann	7	12	6	80	14	17	18	12	15	12		
Sharon Maurer	80	89	64	70	89	64	64	99	29	99		
Theresa Pacific	0	4	16	35	42	0	0	0	0	0		
Kelly Roth	62	62	71	71	65	25	99	61	65	99		
Virgen Conley						16	17	17	16	16		
Mirielle Accilien									12	7		
Maria Lent										9		
Thomas Sawczak		3	c	c	3	22	15	14	15	13		
Team Leader	1						Ĭ					
Russel Bayer	16	12	10	10	10	11	26	25	25	18		
Total	238	241	251	272	270	242	251	256	284	274	0	0

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

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$20,390.45. This generated an average annual yield of 1.28%. However, after including an unrealized net gain of \$7,951.54 in the asset portfolio, the yield is adjusted to 1.79% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$181,507.08 as it relates to current market value of \$16,873,306.32 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,946,709.08.

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 \$ 201.00 w/YTD Total \$ 96,028.85 (detailed in my report) Salvage Receipts \$ 0.00 Overpayment Reimbursements \$ 0.00

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD:

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 296,083.28. The claims detail shows 290 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$214. Interest Allocated)

Delran Township	\$65,742.00
Chesterfield Township	\$ 1,078.00
Bordentown City	\$37,946.00
Bordentown Township	\$13,848.00
Westampton Township	\$10,091.00

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 \$ 19,224,623.77 to a closing balance of \$ 18,871,216.54 showing a decrease in the fund of \$ 353,407.23. 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

		CLAIM/					
DATE	CREDITED	FILE		COV.	FUND	AMOUNT	RECEIVED
REC'D	TO:	NUMBER	CLAIMANT NAME	TYPE	YEAR	RECEIVED	Y.T.D.
1/18	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
1/18	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
1/22	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
1/23	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	26,829.55	
1/23	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	22,792.99	
1/25	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	70.00	
TOTAL-JAN						49,790.54	
TOTAL-YTD							49,790.54
2/1	RIVERSIDE TWP.	1223718	AMAYA URTASUN	WC	2015	140.74	
2/1	MEDFORD TWP.	1211751	ROBERT ZANE	WC	2014	1,448.42	
2/1	MEDFORD TWP.	1211750	WILLIAM KNECHT	WC	2014	1,248.43	
2/14	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
2/16	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
2/21	DELANCO TOWNSHIP	2018113892	DELANCO TOWNSHIP	PR	2017	945.88	
TOTAL-FEB						3,856.47	
TOTAL-YTD							53,647.01
3/13	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	50.00	
3/13	RIVERSIDE TWP.	1229747	MICHAEL MEGARA	WC	2015	153.00	
TOTAL-MAR						203.00	
TOTAL-YTD							53,850.01
4/2	PEMBERTON TWP.	1226444	BRIAN BARTLESON	WC	2015	1,160.00	
4/2	RIVERSIDE TWP.	1223718	AMAYA URTASUN	WC	2015	80.74	
4/4	PEMBERTON TWP.	2018121412	PEMBERTON TWP.	PR	2017	1,650.00	
4/4	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
4/12	RIVERSIDE TWP.	1229747	MICHAEL MEGARA	WC	2015	48.00	
4/13	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	48.00	
TOTAL-APR						3,009.74	
TOTAL-YTD							56,859.75
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 HERKOPEREC	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 HERKOPEREC	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	DIV (ED 012 = 714)	1000=:=	MOUNELLES	1440	06:-		95,827.85
10/2	RIVERSIDE TWP.	1229747	MICHAEL MEGARA	WC	2015	98.00	
10/2	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
10/16	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	32.00	
10/22	RIVERSIDE TWP.	1229747	MICHAEL MEGARA	WC	2015	48.00	
TOTAL-OCT						201.00	00 000 05
TOTAL-YTD							96,028.85

BURLINGTON COUNTY MUNICIPAL JIF ACCOUNT RECONCILIATION ACTIVITY REPORT FY 2018

FY 2018				Voor To Data
	<u>August</u>	<u>September</u>	<u>October</u>	Year To Date <u>Total</u>
Opening Balance for the Period: RECEIPTS:	19,002,812.28	19,808,658.05	19,224,623.77	
Interest Income (Cash)	37,523.40	-3,889.97	21,452.01	166,515.17
Premium Assessment Receipts	1,348,712.99	0.00	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	0.00	0.00	0.00	24,355.25
Fund Year 2017	0.00	0.00	0.00	53,618.42
Fund Year 2016	0.00	0.00	0.00	1,652.81
Fund Year 2015	23.00	0.00	201.00	16,721.52
Fund Year 2014	0.00	0.00	0.00	2,696.85
Closed Fund Year	0.00	125.00	0.00	270.00
Total Subrogation, Salvage & Reimb.Receipts	23.00	125.00	201.00	99,314.85
FY 2018 Appropriation Refunds	0.00	25,868.49	0.00	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 Clsed Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	333,803.77	0.00	0.00	341,630.60
TOTAL RECEIPTS:	1,720,063.16	22,103.52	21,653.01	7,494,164.64
DISBURSEMENTS: Net Claim Payments:	007.740.40	54.700.40	407.000.04	4 407 044 57
Fund Year 2018	207,718.10	54,728.10	167,228.31	1,127,614.57
Fund Year 2017	13,379.62	52,700.56	25,945.57	464,677.98
Fund Year 2016 Fund Year 2015	60,353.59 32,494.69	26,859.81 18,485.46	46,955.71 30,763.90	357,113.88 321,892.82
Fund Year 2014	2,932.58	44,042.47	25,189.79	
Closed Fund Year	·			451,501.18
Total Net Claim Payments	0.00 316,878.58	0.00 196,816.40	0.00 296,083.28	1,000.00 2,723,800.43
Exp.& Admin Bill List Payments:	310,070.30	190,010.40	290,003.20	2,723,000.43
Exp. & Cont. Charges FY 2019	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2018	73,704.65	80,964.60	76,819.46	1,085,101.68
Property Fund Charges FY 2018	0.00	0.00	0.00	0.00
E-JIF Premium FY 2018	124,615.73	0.00	0.00	249,231.47
M.E.L. Premium FY 2018	393,323.66	0.00	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	0.00	247.80	2,157.50	55,897.14
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	591,644.04	81,212.40	78,976.96	3,558,060.15
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	5,694.77	328,109.00	0.00	341,630.60
TOTAL DISBURSEMENTS:	914,217.39	606,137.80	375,060.24	6,623,491.18
Closing Balance for the Period:	19,808,658.05	19,224,623.77	18,871,216.54	, ,
Account Net Cash Change During the Period: Operating Account	799,151.39	-572,353.82	-361,481.11	-1,245,518.54
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-3,500.00	92.67	6,565.71	3,767.94
Asset Management Account	33,452.24	-11,773.13	1,508.17	2,112,424.06
Claims Imprest Account	-23,257.86	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	805,845.77	-584,034.28	-353,407.23	870,673.46
	200,010.11	20 1,00 1120	220, .07.20	3. 5,51 5. 10

0.00

0.00

0.00

Proof:

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

CURRENT MONTH October
CURRENT FUND YEAR 2018

	Description: Inst	trument #1	Instr #2	Instr #3	nstr #4	Instr #5
	ID Number: IN	VEST. ACCT.	ASSET MGR.	OPERATING ACC	CLAIMS ACCOU	ADMIN. EXPENSE
	Maturity (Yrs)	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0
	mom. v. a v.					
	TOTAL for All					
	Accts & instruments					
Opening Cash & Investment Balance	\$19,224,623.79	321.57	16871798.15	2251504.07	100000	1000
Opening Interest Accrual Balance	\$66,512.75	0	66512.75	0	0	0
1 Interest Accrued and/or Interest Cost	\$18,718.93	\$0.00	\$18,718.93	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$1,671.52	(\$2,106.58)	\$0.00	\$3,778.10	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$11,828.92	\$0.00	\$11,828.92	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$7,951.54	\$0.00	\$7,951.54	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$28,341.99	(\$2,106.58)	\$26,670.47	\$3,778.10	\$0.00	\$0.00
9 Deposits - Purchases	\$3,789,061.45	\$1,711,236.25	\$1,692,963.96	\$9,801.00	\$296,083.28	\$78,976.96
10 (Withdrawals - Sales)	(\$4,163,920.69)	(\$1,702,563.96)	(\$1,711,236.25)	(\$375,060.24)	(\$296,083.28)	(\$78,976.96)
Ending Cash & Investment Balance	\$18,871,216.53	\$6,887.28	\$16,873,306.32	\$1,890,022.93	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$73,402.76	\$0.00	\$73,402.76	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$69,850.38	\$0.00	\$0.00	\$0.00	\$68,024.38	\$1,826.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$18,941,066.91	\$6,887.28	\$16,873,306.32	\$1,890,022.93	\$168,024.38	\$2,826.00
Annualized Rate of Return This Month	1.79%	-701.33%	1.90%	2.19%	0.00%	0.00%

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$125.16	\$0.00	\$84.74	\$1,162.46	\$441.44	\$0.00	\$0.00	\$912.20	\$983.40	\$3,709.41
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$11.18	\$0.00	\$7.57	\$103.80	\$39.42	\$0.00	\$0.00	\$81.46	\$87.81	\$331.23
	6 Interest Paid - Term Instr.s	\$36.11	\$0.12	\$34.66	\$471.04	\$189.04	\$0.00	\$9.36	\$332.85	\$556.39	\$1,629.56
	7 Unrealized Gain (Loss)	\$53.17	\$0.00	\$36.00	\$493.80	\$187.52	\$0.00	\$0.00	\$387.49	\$417.74	\$1,575.71
	8 Net Investment Income	\$189.51	\$0.00	\$128.30	\$1,760.06	\$668.38	\$0.00	\$0.00	\$1,381.15	\$1,488.95	\$5,616.35
	9 Interest Accrued - Net Change	\$89.06	(\$0.12)	\$50.08	\$691.42	\$252.40	\$0.00	(\$9.36)	\$579.35	\$427.01	\$2,079.85
	Ending Cash & Investment Balance	\$111,265.80	(\$351,828.73)	\$77,902.14	\$1,106,222.85	\$468,317.85	\$0.00	(\$20,434.20)	\$967,674.07	\$966,583.10	\$3,325,702.88
	Ending Interest Accrual Balance	\$292.08	\$0.54	\$244.98	\$3,340.02	\$1,315.35	\$0.00	\$43.26	\$2,450.92	\$3,555.52	\$11,242.68

	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017 Opening 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
Opening 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
1 Interest Accrued and/or Interest Cost	\$45.64	\$436.17	\$99.60	\$1,332.12	\$505.51	\$102.54	\$0.01	\$163.61	\$216.79	\$2,901.98
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$4.08	\$38.95	\$8.89	\$118.95	\$45.14	\$9.16	\$0.00	\$14.61	\$19.36	\$259.13
6 Interest Paid - Term Instr.s	\$31.98	\$276.53	\$66.53	\$955.30	\$337.10	\$68.38	\$0.00	\$112.08	\$148.34	\$1,996.24
7 Unrealized Gain (Loss)	\$19.39	\$185.28	\$42.31	\$565.87	\$214.73	\$43.56	\$0.00	\$69.50	\$92.09	\$1,232.72
8 Net Investment Income	\$69.11	\$660.39	\$150.80	\$2,016.94	\$765.38	\$155.25	\$0.02	\$247.71	\$328.23	\$4,393.83
9 Interest Accrued - Net Change	\$13.66	\$159.64	\$33.07	\$376.82	\$168.41	\$34.16	\$0.01	\$51.53	\$68.44	\$905.74
Ending Cash & Investment Balance	\$48,434.54	\$453,933.79	\$105,683.33	\$1,396,533.60	\$536,404.33	\$108,803.38	\$11.53	\$173,608.50	\$227,880.19	\$3,051,293.19
Ending Interest Accrual Balance	\$193.49	\$1,714.54	\$407.15	\$5,748.37	\$2,063.87	\$418.63	(\$0.05)	\$681.75	\$902.56	\$12,130.32

•		Prop	Liab	Auto	wc	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$75.70	\$346.77	\$101.56	\$960.68	\$414.49	\$94.98	\$0.05	\$208.15	\$178.39	\$2,380.77
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$6.76	\$30.97	\$9.07	\$85.78	\$37.01	\$8.48	\$0.00	\$18.59	\$15.93	\$212.59
	6 Interest Paid - Term Instr.s	\$50.50	\$234.31	\$67.72	\$691.97	\$276.33	\$63.33	\$0.03	\$138.79	\$118.98	\$1,641.97
	7 Unrealized Gain (Loss)	\$32.16	\$147.30	\$43.14	\$408.08	\$176.07	\$40.35	\$0.02	\$88.42	\$75.78	\$1,011.32
	8 Net Investment Income	\$114.62	\$525.04	\$153.77	\$1,454.54	\$627.57	\$143.81	\$0.08	\$315.15	\$270.09	\$3,604.67
	9 Interest Accrued - Net Change	\$25.20	\$112.46	\$33.84	\$268.70	\$138.16	\$31.65	\$0.02	\$69.35	\$59.40	\$738.80
	Ending Cash & Investment Balance	\$80,328.54	\$361,467.72	\$107,765.03	\$978,985.64	\$439,818.13	\$100,788.53	\$55.09	\$220,868.29	\$189,288.35	\$2,479,365.32
	Ending Interest Accrual Balance	\$309.15	\$1,429.98	\$414.60	\$4,159.59	\$1,691.93	\$387.76	\$0.21	\$849.77	\$728.44	\$9,971.42

	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015 Opening 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
Opening 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
1 Interest Accrued and/or Interest Cost	\$58.27	\$375.98	\$83.68	\$339.43	\$471.14	\$95.15	\$0.00	\$109.08	\$201.51	\$1,734.23
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$5.20	\$33.57	\$7.47	\$30.31	\$42.07	\$8.50	\$0.00	\$9.74	\$17.99	\$154.86
6 Interest Paid - Term Instr.s	\$38.85	\$255.31	\$55.80	\$259.33	\$314.15	\$63.44	\$0.00	\$72.73	\$134.06	\$1,193.67
7 Unrealized Gain (Loss)	\$24.75	\$159.71	\$35.55	\$144.18	\$200.13	\$40.42	\$0.00	\$46.34	\$85.60	\$736.68
8 Net Investment Income	\$88.22	\$569.26	\$126.70	\$513.92	\$713.34	\$144.07	\$0.00	\$165.16	\$305.10	\$2,625.77
9 Interest Accrued - Net Change	\$19.42	\$120.67	\$27.89	\$80.10	\$156.99	\$31.71	\$0.00	\$36.35	\$67.45	\$540.57
Ending Cash & Investment Balance	\$61,261.66	\$379,965.11	\$88,795.44	\$349,203.88	\$499,930.97	\$100,967.41	\$0.80	\$115,746.02	\$213,826.00	\$1,809,697.29
Ending Interest Accrual Balance	\$237.86	\$1,556.26	\$341.62	\$1,538.27	\$1,923.40	\$388.45	\$0.00	\$445.30	\$821.28	\$7,252.44

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$65.98	\$0.00	\$59.14	\$753.15	\$551.20	\$85.22	\$0.00	\$163.62	\$211.74	\$1,890.06
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$5.89	\$0.00	\$5.28	\$67.25	\$49.22	\$7.61	\$0.00	\$14.61	\$18.91	\$168.77
	6 Interest Paid - Term Instr.s	\$44.00	\$1.61	\$39.44	\$532.53	\$367.52	\$56.82	\$0.00	\$109.10	\$141.18	\$1,292.19
	7 Unrealized Gain (Loss)	\$28.03	\$0.00	\$25.12	\$319.93	\$234.14	\$36.20	\$0.00	\$69.51	\$89.94	\$802.87
	8 Net Investment Income	\$99.91	\$0.00	\$89.55	\$1,140.33	\$834.56	\$129.02	\$0.00	\$247.74	\$320.59	\$2,861.70
	9 Interest Accrued - Net Change	\$21.99	(\$1.61)	\$19.71	\$220.62	\$183.68	\$28.40	\$0.00	\$54.53	\$70.56	\$597.87
	Ending Cash & Investment Balance	\$70,017.58	(\$268,942.18)	\$62,758.82	\$792,342.92	\$584,887.36	\$90,422.99	\$0.15	\$173,624.67	\$224,680.62	\$1,729,792.93
	Ending Interest Accrual Balance	\$269.37	\$7.45	\$241.45	\$3,214.98	\$2,250.21	\$347.88	\$0.00	\$667.98	\$864.40	\$7,863.72

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$78.53	\$326.37	\$2.83	\$883.89	\$480.20	\$57.75	\$0.00	\$239.87	\$3,859.89	\$5,929.32
	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)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$7.01	\$29.14	\$0.25	\$78.93	\$42.88	\$5.16	\$0.00	\$21.42	\$344.67	\$529.46
	6 Interest Paid - Term Instr.s	\$52.63	\$217.61	\$1.88	\$589.33	\$320.18	\$38.51	\$0.00	\$159.93	\$2,580.83	\$3,960.89
	7 Unrealized Gain (Loss)	\$33.36	\$138.64	\$1.20	\$375.46	\$203.98	\$24.53	\$0.00	\$101.89	\$1,639.63	\$2,518.69
	8 Net Investment Income	\$118.90	\$494.14	\$4.28	\$1,338.28	\$727.06	\$87.44	\$0.00	\$363.18	\$5,844.19	\$8,977.47
	9 Interest Accrued - Net Change	\$25.90	\$108.76	\$0.95	\$294.55	\$160.02	\$19.25	\$0.00	\$79.94	\$1,279.06	\$1,968.43
	Ending Cash & Investment Balance	\$83,328.58	\$346,311.60	\$3,002.19	\$937,904.87	\$509,546.34	\$61,281.28	(\$79.19)	\$254,527.00	\$4,095,797.32	\$6,291,619.99
	Ending Interest Accrual Balance	\$321.84	\$1,332.34	\$11.51	\$3,608.31	\$1,960.35	\$235.76	(\$0.01)	\$979.22	\$15,790.79	\$24,240.11



Corporate Headquarters 1100 North Market Street Wilmington, DE 19890-0001

Accounts Included

WILMINGTON TRUST, NA AS INVESTMENT MANAGER UNDER AGREEMNT DATED 3/6/17 FOR BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND 120882-000

Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF October 01, 2018 - October 31, 2018

Your Portfolio at a Glance

Opening Market Value w/Accrued Income \$16,938,310.90
Net of Contributions & Withdrawals -\$18,272.29
Net Investment Change \$26,670.47
Closing Market Value w/Accrued Income \$16,946,709.08

Your Relationship Team

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Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF October 01, 2018 - October 31, 2018

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Please see Glossary for descriptions of key fields depicted in this statement.

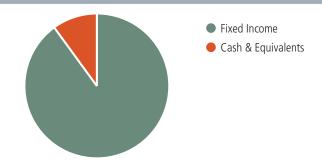


Relationship Summary

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF October 01, 2018 - October 31, 2018

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$15,180,342.36	89.97%
Cash & Equivalents	1,692,963.96	10.03
TOTAL	\$16,873,306.32	100%



Accrued Income by Asset Class Summary

		Accrued	Market Value +	Estimat	
Asset Class	Market Value	Income	Accrued Income	Annual Income	Yield (%)
Fixed Income	\$15,180,342.36	\$71,215.97	\$15,251,558.33	\$191,972.50	1.26%
Cash & Equivalents	1,692,963.96	2,186.79	1,695,150.75	36,524.00	2.16
TOTAL	\$16,873,306.32	\$73,402.76	\$16,946,709.08	\$228,496.50	1.35%

Market Values may be generated using market quotations, closing price, mean bid or ask, or estimated market value obtained from quotation services. Mutual fund balances are incorporated into appropriate asset classifications. Derivative instruments are classified based upon the corresponding underlying security and does not represent a comprehensive risk assessment of your account.

Asset values will fluctuate. **Estimated Annual Income** is provided for comparison purposes only. Estimated Annual Income is based on historical data or other assumptions and is not a guarantee of future results. This report should not be used to prepare tax documents.

Yield for Cash & Equivalents is calculated based on Market Value of investments and does not include Uninvested Cash (Cash Balance) or Cash Payables and Receivables for pending trades.



Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$16,871,798.15	\$14,760,882.26
Accrued Income	66,512.75	13,999.13
Opening Market Value w/Accrued Income	\$16,938,310.90	\$14,774,881.39
Contributions		
Cash Receipts	1,702,563.96	8,108,581.04
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$1,702,563.96	\$8,108,581.04
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,720,836.25	-6,141,072.51
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-1,849.24
Total Withdrawals	-\$1,720,836.25	-\$6,142,921.75
Net Contributions & Withdrawals	-\$18,272.29	\$1,965,659.29
Closing Market Value	16,873,306.32	16,873,306.32
Accrued Income	73,402.76	73,402.76
Closing Market Value w/Accrued Income	\$16,946,709.08	\$16,946,709.08
Net Investment Change	\$26,670.47	\$206,168.40
Net Investment Change Detail	Current Period	Year-to-Date
Net Investment Change	\$26,670.47	\$206,168.40
Income Earned		
Dividends	-	-
Net Interest	11,828.92	110,230.43
Other Income	-	-
Change in Accrual	6,890.01	59,403.63
Total Income Earned	\$18,718.93	\$169,634.06
Market Appreciation	\$7,951.54	\$36,534.34

Relationship Summary (continued)

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF October 01, 2018 - October 31, 2018

Management and advisory fees charged through accounts not listed under the Market Value Summary will not be shown in this schedule. Transactions classified in Other (Receipts, Fees, and Disbursements) categories are identified in the Transaction Activity Detail.

Market Appreciation reflects your Closing Market Value w/Accrued Income, less the net of contributions, withdrawals, and income earned, less your Opening Market Value w/Accrued Income.

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Relationship Summary (continued)

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF October 01, 2018 - October 31, 2018

Cash Activity Summary

Category	Current Period Cash	
Opening Balance	-	-
Receipts		
Cash Receipts	1,702,563.96	8,108,581.04
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	1,699,407.33	4,999,407.33
Net Interest	11,828.92	110,230.43
Other Income	·	· -
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$3,413,800.21	\$13,218,218.80
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,720,836.25	-6,141,072.51
Other Fees	-	-
Purchases	-1,692,963.96	-7,075,297.05
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-1,849.24
Total Disbursements	-\$3,413,800.21	-\$13,218,218.80
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	
NET OF CASH BALANCE	-	

Opening and Total Closing Balances include holdings of cash and money market funds in USD currency. Pending purchases, pending sales and foreign currency holdings are not included.



Asset Allocation

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2018 - October 31, 2018

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
■ Fixed Income						
U.S. Taxable Fixed Income	89.97%	\$15,180,342.36	\$15,365,951.01	-\$185,608.65	\$71,215.97	\$15,251,558.33
Total Fixed Income	89.97%	\$15,180,342.36	\$15,365,951.01	-\$185,608.65	\$71,215.97	\$15,251,558.33
■ Cash & Equivalents						
Taxable	10.03	1,692,963.96	1,692,963.96	-	2,186.79	1,695,150.75
Total Cash & Equivalents	10.03%	\$1,692,963.96	\$1,692,963.96	-	\$2,186.79	\$1,695,150.75
TOTAL ASSETS	100%	\$16.873.306.32	\$17.058.914.97	-\$185.608.65	\$73,402,76	\$16,946,709.08



Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2018 - October 31, 2018

■ Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income		Yield to Worst (%)	Market Value (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds UNITED STATES TREASURY NOTES DTD 11/30/2016 1.000% 11/30/2018 CUSIP: 912828U40 Moody's: AAA	1,700,000	\$99.907	\$1,698,419.00	\$1,693,027.34	\$5,391.66	\$7,153.01	\$17,000.00	-	1.00%	10.07%
UNITED STATES TREASURY NOTES DTD 12/15/2015 1.250% 12/15/2018 CUSIP: 912828N22 Moody's: AAA	700,000	99.885	699,195.00	697,839.84	1,355.16	3,323.09	8,750.00	-	1.25	4.14
UNITED STATES TREASURY NOTES DTD 05/15/2016 0.875% 05/15/2019 CUSIP: 912828R44 Moody's: AAA	1,000,000	99.137	991,370.00	993,164.07	-1,794.07	4,042.12	8,750.00	-	0.88	5.88
UNITED STATES TREASURY NOTES DTD 11/30/2012 1.000% 11/30/2019 CUSIP: 912828UB4 Moody's: AAA	1,000,000	98.164	981,640.00	992,304.69	-10,664.69	4,207.65	10,000.00	-	1.02	5.82
UNITED STATES TREASURY NOTES DTD 05/31/2013 1.375% 05/31/2020 CUSIP: 912828VF4 Moody's: AAA	1,000,000	97.727	977,270.00	998,359.37	-21,089.37	5,785.52	13,750.00	-	1.41	5.79
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	97.082	968,878.36	991,255.70	-22,377.34	37.91	13,722.50	1.94	2.89	5.74
Total U.S. Treasury Bonds			\$6,316,772.36	\$6,365,951.01	-\$49,178.65	\$24,549.30	\$71,972.50	1.94	1.37%	37.44%



Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2018 - October 31, 2018

■ Fixed Income (continued)

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
U.S. Government Agency Bonds FEDERAL HOME LOAN MORTGAGE CORP MEDIUM TERM NOTE DTD 08/23/2016 1.200% 05/23/2019 CALLABLE CUSIP: 3134GAAR5 Moody's: AAA; S&P: AA+	1,000,000	\$99.229	\$992,290.00	\$1,000,000.00	-\$7,710.00	\$5,266.67	\$12,000.00	-	1.21%	5.88%
FEDERAL HOME LOAN BANK DTD 06/13/2016 1.350% 12/13/2019 CALLABLE CUSIP: 3130A8FB4 Moody's: AAA; S&P: AA+	8,000,000	98.391	7,871,280.00	8,000,000.00	-128,720.00	41,400.00	108,000.00	-	1.37	46.65
Total U.S. Government Agency Bonds			\$8,863,570.00	\$9,000,000.00	-\$136,430.00	\$46,666.67	\$120,000.00	-	1.35%	52.53%
Total U.S. Taxable Fixed Income			\$15,180,342.36	\$15,365,951.01	-\$185,608.65	\$71,215.97	\$191,972.50	1.94	1.36%	89.97%
TOTAL FIXED INCOME			\$15,180,342.36	\$15,365,951.01	-\$185,608.65	\$71,215.97	\$191,972.50	1.94	1.36%	89.97%

■ Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income		Yield to Worst (%)	Market Value (%)
Taxable										
U.S. Treasury Bills UNITED STATES TREASURY BILLS DTD 06/14/2018 DUE 12/13/2018 CUSIP: 9127960N2	1,000,000	\$99.65	\$996,491.96	\$996,491.96	-	\$1,010.79	\$21,404.00	-	2.14%	5.91%



Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2018 - October 31, 2018

■ Cash & Equivalents (continued)

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
UNITED STATES TREASURY BILLS DTD 06/28/2018 DUE 12/27/2018 CUSIP: 912796QQ5	700,000	\$99.50	\$696,472.00	\$696,472.00	-	\$1,176.00	\$15,120.00	-	2.16%	4.13%
Total U.S. Treasury Bills			\$1,692,963.96	\$1,692,963.96	-	\$2,186.79	\$36,524.00	-	2.15%	10.03%
Total Taxable			\$1,692,963.96	\$1,692,963.96	-	\$2,186.79	\$36,524.00	-	2.15%	10.03%
TOTAL CASH & EQUIVALENTS			\$1,692,963.96	\$1,692,963.96	-	\$2,186.79	\$36,524.00	-	2.15%	10.03%
Grand Total Accrued Income			\$16,873,306.32 \$73,402.76	\$17,058,914.97	-\$185,608.65	\$73,402.76	\$228,496.50			100%
Grand Total Market Value w/ Accrued I	ncome		\$16,946,709.08							



Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2018 - October 31, 2018

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALA	NCE			-	-
10/04/2018	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$696,472.00	-
10/04/2018 10/04/2018	Maturities	MATURED 700000 PAR VALUE OF U.S. TREASURY BILLS 10/04/18 AT 100 TRADE DATE 2018-10-04 SETTLEMENT DATE 2018-10-04	700,000	699,407.33	-
10/04/2018	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 10/04/18 ON 700000 PAR VALUE DUE 2018-10-04	-	592.67	-
10/04/2018	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-700,000.00	-
10/04/2018 10/04/2018	Purchases	PURCHASED 700000 PAR VALUE OF U.S. TREASURY BILLS 12/27/18 AT 99.496 TRADE DATE 2018-10-04 SETTLEMENT DATE 2018-10-04	700,000	-696,472.00	-
10/15/2018	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	996,491.96	-
10/15/2018 10/15/2018	Maturities	MATURED 1000000 PAR VALUE OF U.S. TREASURY NOTES 0.875% 10/15/18 AT 100 TRADE DATE 2018-10-15 SETTLEMENT DATE 2018-10-15	1,000,000	1,000,000.00	-
10/15/2018	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 0.875% 10/15/18 AT \$0.004375 /SHARE ON 1000000 PAR VALUE DUE 2018-10-15	-	4,375.00	-
10/15/2018	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-1,004,375.00	-
10/15/2018 10/15/2018	Purchases	PURCHASED 1000000 PAR VALUE OF U.S. TREASURY BILLS 12/13/18 AT 99.6492 TRADE DATE 2018-10-15 SETTLEMENT DATE 2018-10-15	1,000,000	-996,491.96	-
10/23/2018	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	9,600.00	-



Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2018 - October 31, 2018

Transaction Activity Detail (continued)

ursements CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO	\$9,600.00	
Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	\$9,000.00	-
CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 10/31/20 AT \$0.006875 /SHARE ON 998000 PAR VALUE DUE 2018-10-31	- 6,861.25	-
ursements CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	6,861.25	-
u	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 10/31/20 AT \$0.006875 /SHARE ON 998000 PAR VALUE DUE 2018-10-31 CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 10/31/20 AT \$0.006875 /SHARE ON 998000 PAR VALUE DUE 2018-10-31 CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO - 6,861.25



Disclosures

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2018 - October 31, 2018

Statement Disclosures

Statement Review: Limitations on Actions

Please carefully review your statements and retain them for your records as they may contain notices, disclosures and other important information in addition to the summary of the transactions in your account for the reporting period, including contributions, distributions, transfers, and purchases and sales of securities. Summary data is also provided for off-setting investment option transfers or other transfers made between accounts.

Please report promptly any material inaccuracy or discrepancy in this information to your Relationship Manager. If revised data becomes available to Wilmington Trust after these reports are generated, we may update our records accordingly; however, revised data typically will not result in the generation of a new report.

Fee Arrangements

Wilmington Trust and its affiliates may earn additional compensation from uninvested cash in the form of earnings, which Wilmington Trust expects will be generated at the prevailing federal funds rate. Such earnings may be generated between the time the moneys are received by Wilmington Trust and actually forwarded to implement investment instructions, or between the time a distribution is issued and presented.

Affiliated Advisers

"Wilmington Trust" is a service mark encompassing the trust and investment business of Manufacturer's & Trader's Trust Company ("M&T Bank") in providing services to this account, and of some of M&T Bank's subsidiaries and affiliates, serving individual and institutional clients. Subsidiaries and affiliates include, but are not limited to, Wilmington Trust Company (operating in Delaware only); Wilmington Trust, N.A., a national association; and Wilmington Funds Management Corp., Wilmington Trust Investment Advisors, Inc., and other registered investment adviser affiliates. For additional information regarding the Wilmington Trust brand, underlying entities, and products and services offered, please visit our web site at www.wilmingtontrust.com.

In performing discretionary investment services for an account, M&T Bank or an affiliate may invest account assets in one or more mutual funds, including mutual funds ("Affiliated Funds") advised by investment management affiliates of M&T Bank, including Wilmington Funds Management Corporation ("WFMC") and Wilmington Trust Investment Advisors, Inc. ("WTIA") ("Affiliated Advisers").

The Affiliated Advisers, M&T Bank, and M&T Securities, Inc., another affiliate of M&T Bank (collectively "M&T") may also provide administrative and shareholder services, and services under Rule 12b-1 plans to the Affiliated Funds, and may receive compensation for those services. If M&T provides additional services to the Affiliated Funds, it would be entitled to receive additional compensation from those funds. The compensation for services provided to the Affiliated Funds is

determined by the Board of Trustees that governs each Affiliated Fund, and is subject to change from time to time in the discretion of such Board of Trustees.

Currently, WFMC, in its capacity as investment adviser to the Affiliated Funds, is entitled to receive annual advisory fees between 0.45% and 0.95%. WFMC compensates WTIA directly for sub-advisory services provided to the Affiliated Funds. In its capacity as co-administrator of the Wilmington Funds, WFMC is currently entitled to receive annual co-administration fees from the Wilmington Funds as follows: 0.04% on the first \$5 billion; 0.03% on the next \$2 billion; 0.025% on the next \$3 billion; and 0.018% on assets in excess of \$10 billion. All fees are calculated based on average daily assets.

M&T Bank may be entitled to receive an annual shareholder services fee of up to 0.25% with respect to the assets of certain accounts invested in the Wilmington Funds. If M&T Bank or an affiliate has investment discretion over an account, then an account may receive a credit against the account-level fiduciary (or investment management) fee for all or some portion of the foregoing fees when account assets are invested in an Affiliated Fund. Alternatively, the value of account assets invested in an Affiliated Fund may be excluded from calculation of the account-level fiduciary (or investment management) fee.

Please consult a current prospectus, available at www.wilmingtonfunds.com, for the relevant Affiliated Fund or contact your Relationship Manager for additional information.

WTIA maintains updated disclosure information on Form ADV Part 2, the Disclosure Brochure. The Disclosure Brochure contains information about WTIA, including a description of WTIA's programs, fees, trading practices, conflicts of interest, key personnel, and other business activities. The Disclosure Brochure is available to all clients of WTIA upon request by contacting WTIA at (410) 986-5656 or mailing your request to Wilmington Trust Investment Advisors, Ins., One Light Street, 15th Floor, Baltimore, MD 21202. Additional information about WTIA also is available on the SEC's website at www.adviserinfo.sec.gov.

Investment products, included affiliated offerings, are not insured by the Federal Deposit Insurance Corporation or any other governmental agency, are not deposits of or other obligations of or guaranteed by Wilmington Trust, M&T, or any other bank or entity, and are subject to risks, including a possible loss of the principal amount invested.

Pricing and Valuation

Details of transaction charges and commissions are displayed on transaction confirmations, which have been mailed or made available separately to you. Wilmington Trust will also send you this information upon request. To the extent Wilmington Trust has custody of assets but no investment



Disclosures

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October 01, 2018 - October 31, 2018

Statement Disclosures (continued)

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 any time ask to receive such confirmations going forward. Please contact your Relationship Manager if you wish to have written trade confirmations mailed to you.

If we are managing the assets in this account, please contact your Relationship Manager if there have been any changes to your financial situation or investment objectives, or if you wish to impose any reasonable restrictions that might affect the management of this account, or reasonably change any existing restrictions.

The investment values and estimated income information reported herein reflect the securities in your account on a trade date basis as of the close of your statement period. Pricing may reflect market price quotations, closing price, mean bid / ask price, or estimated market values obtained from various third-party quotation services which we believe to be reliable and which were available when the report was prepared. If an investment did not have a readily determinable value, then reported values are based on the last valuation available to us at the time the report was generated. For assets not custodied at Wilmington Trust, prices and values are provided by the custodian, the issuer or their administrator, and Wilmington Trust is not responsible for this information, nor can Wilmington Trust guarantee its accuracy or timeliness. Valuation for Private Equity, Private Real Estate and Other asset classes reflect the most recent information available, but are typically illiquid and may have irregular reporting. Consult your Relationship Manager for details regarding valuations for your illiquid holdings.

Reported values may not equal market value or fair value and may include accruals. Asset values will fluctuate. This report should not be used to prepare tax documents or financial statements. 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.

Basis and limitations on use for Cost, Gains, and Losses. This is not a tax document. This information is being provided for your review of transactions and balances in your account for the reporting period. For tax reporting, you should rely on your official tax documents. Transactions requiring tax consideration should be reviewed with your tax advisor. Unrealized Gain and Loss data is reliant upon accurate cost basis information and represents the current value of a security less the adjusted cost basis for that security. If the current value is greater than the adjusted cost basis, that position has an unrealized gain. Conversely, if value is less than cost, the position carries an unrealized loss.

The cost basis of record for securities transferred into your Wilmington Trust account may have been

provided to us by a delivering firm, a transfer agent, or another adviser on a best efforts basis. Cost basis data provided through delivering firms is relied upon for this report but should be reviewed for accuracy by each client. Cost basis on fixed income securities are adjusted for amortization, accretion, or principal paydowns and the method of calculation is based upon the type of fixed income security and certain attributes, obtained from sources believed to be reliable. Where no cost basis is available for a security as of the last day of the reporting period, that security will reflect zero as the cost basis.

Investments: • Are NOT FDIC-Insured • Have NO Bank Guarantee • May Lose Value



Glossary

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2018 - October 31, 2018

Glossary

Accrued Dividend represents dividends declared by the issuer which have not yet been paid.

Accrued Income represents income payments accumulated with a security (i.e., "priced in" to the security value) since the last payment date but not yet received. Income accrues daily and is reset every time accruals are paid.

Cost represents the reported original value of an asset adjusted for corporate actions, including stock splits, dividends, and return of capital distributions. Tax cost basis on fixed income securities are adjusted for amortization, accretion or principal paydowns. The method of calculation is based upon the type of fixed income security and certain attributes, obtained from sources believed to be reliable. This information is used to estimate capital gains and losses; however, this is not a tax document. This information is being provided for your convenience and is for informational purposes only. For tax reporting, you should rely on your official tax documents. Transactions requiring tax consideration should be reviewed with your tax advisor.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth by the Internal Revenue Service Code in the Emergency Economic Stabilization Act of 2008 and are, therefore, considered "noncovered" under the new cost basis reporting rules. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their applicable dates at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Credit ratings are used to evaluate the likelihood of default by a bond issuer. Independent rating agencies, such as Moody's Investors Service, analyze the financial strength of each bond's issuer. Moody's ratings range from Aaa (highest quality) to C (lowest quality). Bonds rated Baa3 and better are considered "Investment Grade". Bonds rated Ba1 and below are "Speculative Grade" (also "High Yield"). The **Weighted Average Credit Rating** reflects a portfolio-weighted average of ratings on individual rated bonds — non-rated bonds are excluded — it does not represent a rating of the portfolio as a whole. The weighted average is intended only as an aggregate illustration of the portfolio holdings rather than as an indication of their respective risks, as certain risks —including the risk of default of individual issues— may be underrepresented by this measure.

Duration is a measure of a bond's sensitivity to changes in interest rates and is calculated as the average percentage change in a bond's value under parallel shifts of the yield curve. Thus a bond with

duration of 4 would be expected to lose 1% in value (price) in the event of a 25 basis point (0.25%) increase in market rates, represented by the yield curve. Conversely, that bond would be expected to appreciate 1% in value with a 25 basis point decrease in market rates.

Estimated Annual Income is an indication of income return expected from security positions over the next 12 months assuming that the position quantities, interest /dividend rates, and prices remain constant. For U.S. government, corporate, and municipal bonds it is calculated by multiplying the coupon rate by the face value of the security. For common stocks, ADRs, REITs and mutual funds it is calculated using an indicated (projected) annual dividend. They are provided for illustrative purposes only, are not a forecast or guarantee of future results, and they should not be relied on for making investment, trading, or tax decisions.

Estimated Yield compares the anticipated earnings on investments (Estimated Annual Income) to the current price of the investments. Changes in the price of a security over time or in the amount of the investment held in your account will cause the estimated yield to vary. The actual yield may be higher or lower than the estimated amounts.

Net Interest represents the receipt of interest earned less the purchase of accrued interest on securities.

Taxable versus **Tax-exempt** status is determined at the security level, and not at the account type level. Thus accounts that carry a tax exemption, such as IRAs or various charitable trusts, often have holdings that are categorized as Taxable for this report. Conversely, securities classified as Tax-exempt for this report are held in taxable account types. Securities may be deemed Tax-exempt based on a tax-advantaged treatment, typically for interest payments on municipal bonds, which may not be available equally to all investors. Additionally, alternative tax treatments may mitigate or offset tax advantages reflected in this report. This report is not a tax document and should not be used for tax preparation.

Term (Long or Short) reflects the holding period of the security. Long term indicates a holding period one year or greater, while Short indicates a holding period less than one year.

Trade Date accounting is used throughout this report, unless otherwise identified, and records the purchase or sale of an asset as of the date on which an agreement to purchase/sell was entered, or a market trade executed, rather than on the settlement date (the actual delivery of the asset in exchange for payment). Thus, trades executed but pending settlement are treated as already present in the account in reliance upon successful settlement. Trade date treatment serves as a better



Glossary

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October 01, 2018 - October 31, 2018

Glossary (continued)

reflection of actual decisions to buy/sell than settlement date, which can occur days later.

Unit Cost is the reported cost per share of an equity position, or cost per bond for debt securities. It reflects the price paid, adjusted for corporate actions such as stock splits and return of capital distributions. It is used to estimate capital gains and losses; however, you should rely only on your official tax documents for tax reporting purposes. All cost basis information is derived from transactions in the account or information supplied by you or other sources and is provided for your convenience and is for informational purposes only. There is no guarantee as to the accuracy of third-party cost basis information and it is not intended for tax reporting purposes. Please inform us in the event that a cost basis is not accurate.

Unrealized Gain/Loss is the difference between the current value of a security and the adjusted cost basis of that security. If the current value is greater than the original cost, that position has an unrealized gain. Conversely, if the current value is less than the original cost, that position has an unrealized loss.

Yield to Worst assumes the "worst case" yield to investors within the terms of the issue's provisions, such as use of prepayment, call, or sinking fund options that may be available to the issuer on some bonds.

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

Current Fund Year: 20	18									
Month Ending: Oc	ctober									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	201.00	0.00	0.00	0.00	0.00	0.00	201.00
Invest Pymnts	485.03	1,749.05	487.86	6,291.85	3,276.63	514.44	9.43	1,849.05	6,788.67	21,452.01
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	485.03	1,749.05	487.86	6,291.85	3,276.63	514.44	9.43	1,849.05	6,788.67	21,452.01
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	485.03	1,749.05	487.86	6,492.85	3,276.63	514.44	9.43	1,849.05	6,788.67	21,653.01
EXPENSES										
Claims Transfers	22,068.00	59,454.94	11,994.57	202,565.77	0.00	0.00	0.00	0.00	0.00	296,083.28
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78,976.96	78,976.96
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	22,068.00	59,454.94	11,994.57	202,565.77	0.00	0.00	0.00	0.00	78,976.96	375,060.24
END BALANCE	454,636.70	920,907.31	445,906.95	5,561,193.76	3,038,904.98	462,263.59	(20,445.82)	1,906,048.55	6,101,800.52	18,871,216.54

Report Montl October				
	E	Balance Differences		
Opening Balances:	Opening Balances are equal	\$0.00		
Imprest Transfers:	Imprest Totals are equal	\$0.00		
Investment Balances:	Investment Payment Balances are NOT equal	\$0.03		
	Investment Adjustment Balances are equal	\$0.00		
Ending Balances:	Ending Balances are equal	\$0.00		
Accural Balances:	Accural Balances are equal	\$0.00		
Claims Transaction Statu	s:			
Allocation variance 1:	Daily xactions add to monthly totals	0.00		
Allocation variance 2:	Monthly transactions and allocation totals are equal	0.00		
Allocation variance 3:	Treasurer/TPA net payments NO Max/Min	2,394,014.52	/	(0.00)
Pre-existing variance:	Prior period unreconciled varianc Max/Min	2,394,014.52	/	(0.00)

SUMMARY OF CASH TRANS	ACTIONS									
FUND YEAR	2018									
Month Ending: O	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	100.45	0.12	78.23	1,068.64	415.98	0.00	9.36	801.79	1,061.94	3,536.51
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	100.45	0.12	78.23	1,068.64	415.98	0.00	9.36	801.79	1,061.94	3,536.51
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	100.45	0.12	78.23	1,068.64	415.98	0.00	9.36	801.79	1,061.94	3,536.51
EXPENSES										0.00
Claims Transfers	21,501.13	6,754.38	11,994.57	126,978.23	0.00	0.00	0.00	0.00	0.00	167,228.31
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76,819.46	76,819.46
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	21,501.13	6,754.38	11,994.57	126,978.23	0.00	0.00	0.00	0.00	76,819.46	244,047.77
END BALANCE	111,265.80	(351,828.73)	77,902.14	1,106,222.85	468,317.85	0.00	(20,434.20)	967,674.07	966,583.10	3,325,702.88

SUMMARY OF CASH TRAN	SACTIONS									
FUND YEAR	2017									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	55.45	500.76	117.73	1,640.12	596.97	121.09	0.01	196.19	259.79	3,488.11
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	55.45	500.76	117.73	1,640.12	596.97	121.09	0.01	196.19	259.79	3,488.11
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	55.45	500.76	117.73	1,640.12	596.97	121.09	0.01	196.19	259.79	3,488.11
EXPENSES										
Claims Transfers	0.00	8,875.91	0.00	17,069.66	0.00	0.00	0.00	0.00	0.00	25,945.57
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,157.50	2,157.50
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	8,875.91	0.00	17,069.66	0.00	0.00	0.00	0.00	2,157.50	28,103.07
END BALANCE	48,434.54	453,933.79	105,683.33	1,396,533.60	536,404.33	108,803.38	11.53	173,608.50	227,880.19	3,051,293.19

SUMMARY OF CASH TRAN	SACTIONS									
FUND YEAR	2016									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	89.41	412.58	119.92	1,185.84	489.41	112.16	0.06	245.80	210.69	2,865.87
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	89.41	412.58	119.92	1,185.84	489.41	112.16	0.06	245.80	210.69	2,865.87
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	89.41	412.58	119.92	1,185.84	489.41	112.16	0.06	245.80	210.69	2,865.87
EXPENSES										
Claims Transfers	0.00	6,502.25	0.00	40,453.46	0.00	0.00	0.00	0.00	0.00	46,955.71
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	6,502.25	0.00	40,453.46	0.00	0.00	0.00	0.00	0.00	46,955.71
END BALANCE	80,328.54	361,467.72	107,765.03	978,985.64	439,818.13	100,788.53	55.09	220,868.29	189,288.35	2,479,365.32

SUMMARY OF CASH TRA	NSACTIONS									
FUND YEAR	2015									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refund	0.00	0.00	0.00	201.00						201.00
Invest Pymnts	68.80	448.60	98.81	433.82	556.35	112.36	0.00	128.81	237.66	2,085.21
Invest Ad	j 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	68.80	448.60	98.81	433.82	556.35	112.36	0.00	128.81	237.66	2,085.21
Other ³	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	68.80	448.60	98.81	634.82	556.35	112.36	0.00	128.81	237.66	2,286.21
EXPENSES										
Claims Transfer	566.87	18,997.08	0.00	11,199.95	0.00	0.00	0.00	0.00	0.00	30,763.90
Expense	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	566.87	18,997.08	0.00	11,199.95	0.00	0.00	0.00	0.00	0.00	30,763.90
END BALANCE	61,261.66	379,965.11	88,795.44	349,203.88	499,930.97	100,967.41	0.80	115,746.02	213,826.00	1,809,697.29

SUMMARY OF CASH TRANS	SACTIONS									
FUND YEAR	2014									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	77.92	1.61	69.84	919.71	650.88	100.63	0.00	193.22	250.03	2,263.84
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	77.92	1.61	69.84	919.71	650.88	100.63	0.00	193.22	250.03	2,263.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	77.92	1.61	69.84	919.71	650.88	100.63	0.00	193.22	250.03	2,263.84
EXPENSES										
Claims Transfers	0.00	18,325.32	0.00	6,864.47	0.00	0.00	0.00	0.00	0.00	25,189.79
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	18,325.32	0.00	6,864.47	0.00	0.00	0.00	0.00	0.00	25,189.79
END BALANCE	70,017.58	(268,942.18)	62,758.82	792,342.92	584,887.36	90,422.99	0.15	173,624.67	224,680.62	1,729,792.93

SUMMARY OF CASH TRA	NSACTIONS									
FUND YEAR	Closed									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refund	ls 0.00	0.00	0.00	0.00						0.00
Invest Pymnt	s 93.00	385.38	3.33	1,043.72	567.04	68.20	0.00	283.24	4,565.13	7,009.04
Invest Ac	lj 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	93.00	385.38	3.33	1,043.72	567.04	68.20	0.00	283.24	4,565.13	7,009.04
Other	* 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	93.00	385.38	3.33	1,043.72	567.04	68.20	0.00	283.24	4,565.13	7,009.04
EXPENSES										
Claims Transfer	s 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expense	es 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	83,328.58	346,311.60	3,002.19	937,904.87	509,546.34	61,281.28	(79.19)	254,527.00	4,095,797.32	6,291,619.99

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

Month Current Fund Year October 2018

		1.	2.	3.	4.	5.	6.	7.	8	.
		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change	
Policy		Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	То Ве	Unreconciled	This	
Year	Coverage	Last Month	October	October	October	October	Reconciled	Variance From	Month	
2018	Prop	115,761.43	21,501.13	0.00	137,262.56	137,262.56	0.	00	0.00	0.00
	Liab	174,333.33	6,754.38	0.00	181,087.71	181,087.71	0.	00	0.00	0.00
	Auto	26,063.48	11,994.57	0.00	38,058.05	38,058.05	(0.	00)	(0.00)	(0.00)
	WC	619,872.77	126,978.23	0.00	746,851.00	746,851.00	0.	00	0.00	0.00
	Total	936,031.01	167,228.31	0.00	1,103,259.32	1,103,259.32	0.	00	0.00	(0.00)
2017	Prop	209,052.58	0.00	0.0	209,052.58	209,052.58	0.	00	0.00	0.00
	Liab	37,198.82	8,875.91	0.00	46,074.73	46,074.73	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	755,526.29	17,069.66	0.00	772,595.95	772,595.95	(0.	00)	(0.00)	0.00
	Total	1,020,429.27	25,945.57	0.00	1,046,374.84	1,046,374.84	(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	6,502.25	0.00	158,186.18	158,186.18	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	1,217,167.07	40,453.46	0.00	1,257,620.53	1,257,620.53	(0.	00)	(0.00)	0.00
	Total	1,697,123.00	46,955.71	0.00	1,744,078.71	1,744,078.71	(0.	00)	(0.00)	0.00
2015	Prop	288,683.75	566.87	0.00	289,250.62	289,250.62	0.	00	0.00	0.00
	Liab	125,469.62	18,997.08	0.00	144,466.70	144,466.70	(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	1,993,183.76	11,199.95	201.00	2,004,182.71	2,004,182.71	0.	00	0.00	0.00
	Total	2,446,929.51	30,763.90	201.00	2,477,492.41	2,477,492.41	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	815,527.16	18,325.32	0.00	833,852.48	833,852.48	(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	1,640,404.90	6,864.47	0.00	1,647,269.37	1,647,269.37	(0.	00)	(0.00)	(0.00)
	Total	2,744,825.20	25,189.79	0.00	2,770,014.99	2,770,014.99	(0.	00)	(0.00)	(0.00)
	TOTAL	8,845,337.99	296,083.28	201.00	9,141,220.27	9,141,220.27	(0.	00)	(0.00)	(0.00)



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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
12520	10/1/2018	-	PARKER MCCAY			\$25,841.56		
		BODILY INJURY [Expired]		/2018126936	10/21/2017	\$6,846.71	2017/2017	Legal
		PERSONAL INJURY		/2018119926	2/9/2017	\$775.20	2017/2017	Legal
		BODILY INJURY [Expired]		MLT-Z25839/001237862			2015/2015	_
		, , ,				• •		Ü
		POLICE PROF BI		Z44750/001257068		* -,	2014/2014	
12521	10/1/2018	INDEMNITY		X94202/001205758	6/23/2014	\$90.00	2014/2014	Expense
12522	10/1/2018		ATLANTIC SECURITY INT'L	Z00696/001212273	9/23/2014	\$225.00	2014/2014	Expense
12523	10/1/2018	INDEMNITY	LITIGATION SOLUTIONS LLC	/2018125979	2/15/2018	\$1,810.00	2018/2018	Expense
12524	10/1/2018		DAVID S. DEWEESE			\$1,500.00		
		PUB OFF PI		/2019151599	8/20/2018	\$750.00	2018/2018	Legal
		PUB OFF PI		/2018146748	6/13/2018	\$750.00	2018/2018	Legal
12525	10/1/2018	GL PROPERTY DAMAGE	CLIFF GRAY APPRAISAL SERVICE	/2019151802	9/3/2018	\$95.00	2018/2018	Expense
12526	10/1/2018		PIETRAS, SARACINO, SMITH, & MEEK			\$2,427.00		
		INDEMNITY	-,, - , -	MLT-001256900/	4/21/2016	. ,	2016/2016	Legal
		INDEMINIT		001250033		ψ1,200.00	2010/2010	Logai
		INDEMNITY		MLT-Z31745/001243852	12/19/2015	\$505.00	2015/2015	Legal
		INDEMNITY		X94202/001205758	6/23/2014	\$638.50	2014/2014	Legal
12527	10/1/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	/2018146837	6/16/2018	\$903.00	2018/2018	Loss
12528	10/1/2018	INDEMNITY		X94202/001205758	6/23/2014	\$3,600.00	2014/2014	Loss
12529	10/1/2018	INDEMNITY	-	X94202/001205758	6/23/2014	\$1,000.00	2014/2014	Loss
12530	10/1/2018	INDEMNITY	REGIONAL INDEPENDENT MEDICAL EVALUATIONS		6/23/2014	\$400.00	2014/2014	Loss
12531	10/1/2018	INDEMNITY	PEMBERTON TOWNSHIP	/2018125979	2/15/2018	\$1,473.36	2018/2018	Loss
12532	10/1/2018	INDEMNITY		/2018125979	2/15/2018	\$1,473.36	2018/2018	Loss
12533	10/1/2018	INDEMNITY		/2018146837	6/16/2018	\$1,806.00	2018/2018	Loss
12534	10/1/2018	INDEMNITY		/2019152686	9/14/2018	\$1,332.08	2018/2018	Loss
12535	10/1/2018			/2018117944	11/13/2017	\$700.00	2017/2017	Expense
12536	10/1/2018	GL PROPERTY DAMAGE		/2019151802	9/3/2018	\$2,085.66	2018/2018	Loss
12537	10/1/2018		•	Z42992/001255304	8/4/2016	\$1,026.24	2016/2016	Loss
12538	10/1/2018	INDEMNITY		Z34871/001247013	2/19/2016	\$1,026.24	2016/2016	Loss
12539	10/1/2018	INDEMNITY		Z33679/001247810	2/1/2016	\$999.00	2016/2016	Loss
12539	10/1/2018			Z27950/001239995	10/13/2015	\$126.12	2015/2015	
	10/1/2018	INDEMINIT	PREMIER ORTHOPEDIC OF SOUTH JERSEY	ZZ1 300/00 1Z33330	10/13/2013	\$279.04	2013/2013	Loss
12541	10/1/2016		FREINIER OR I HOPEDIC OF SOUTH JERSET			φ∠19.U4		



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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Ame	ount	Policy Year	Exp./Legal
	,	INDEMNITY		/2019147693	7/12/2018	\$1	139.52	2018/2018	Loss
		INDEMNITY		/2018125979	2/15/2018	\$1	139.52	2018/2018	Loss
12542	10/1/2018		VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$40,617.71			
		MEDICAL ONLY		/2019151501	8/31/2018	\$1,6	613.00	2018/2018	Loss
		INDEMNITY		/2018146046	6/4/2018	\$39,0	004.71	2018/2018	Loss
12543	10/1/2018	MEDICAL ONLY	OUR LADY OF LOURDES, MEDICAL CENTER	/2019151074	8/24/2018	\$312.00	2	2018/2018	Loss
12544	10/1/2018		RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	/2018127617	3/6/2018	\$16.41	2	2018/2018	Loss
12545	10/1/2018	INDEMNITY	ONE CALL CARE DIAGNOSTICS	/2018146837	6/16/2018	\$1,285.00	2	2018/2018	Loss
12546	10/1/2018		REHAB EXCELLENCE CENTER, LLC	/2018125979		\$1,071.00	2	2018/2018	Loss
12547	10/1/2018		NovaCare Rehabilitation			\$990.00			
		INDEMNITY		/2018146837	6/16/2018	\$7	720.00	2018/2018	Loss
		INDEMNITY		/2018108894	7/27/2017	\$2	270.00	2017/2017	Loss
12548	10/1/2018		PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	/2018146837	6/16/2018	\$176.18	2	2018/2018	Loss
12549	10/1/2018	INDEMNITY	CENTRAL JERSEY URGENT CARE	/2019150679	8/21/2018	\$160.00	2	2018/2018	Loss
12550	10/1/2018	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	/2019149599	8/6/2018	\$309.26	2	2018/2018	Loss
12551	10/1/2018		TABERNACLE RESCUE SQUAD, INC	/2019151501	8/31/2018	\$877.80	2	2018/2018	Loss
12552	10/1/2018	INDEMNITY	US REGIONAL II OF NJ DBA WORKNET OCCUPATIONAL MEDICINE	/2019150875	8/22/2018	\$139.04	2	2018/2018	Loss
12553	10/1/2018	M⊢I)(`ΔI ()NI ∨	WESTAMPTON TOWNSHIP EMERGENCY SERVICES	/2017102323	5/10/2017	\$701.80	2	2017/2017	Loss
12554	10/1/2018		QUALCARE, INC.			\$2,004.00			
		MEDICAL ONLY		/2019153608	9/25/2018	\$5	501.00	2018/2018	Loss
		INDEMNITY		/2019153387	9/21/2018	\$5	501.00	2018/2018	Loss
		MEDICAL ONLY		/2019153140	9/19/2018	\$5	501.00	2018/2018	Loss
		INDEMNITY		/2019152686	9/14/2018	\$5	501.00	2018/2018	Loss
12555	10/8/2018	MEDICAL ONLY	I.C.U. INVESTIGATIONS, INC.	/2017094102	2/6/2017	\$150.00	2	2017/2017	Expense
12556	10/8/2018	BODILY INJURY [Expired]	RAYMOND & COLEMAN, LLP	X88228/001199544	3/1/2014	\$2,435.50	2	2014/2014	Legal
12557	10/8/2018	PERSONAL INJURY	MARSHALL, DENNEHEY, WARNER,	Z17324/001229173	2/3/2015	\$1,006.50	2	2015/2015	Legal
12558	10/8/2018	PUB OFF PI	DAVID S. DEWEESE	/2019154196	5/1/2018	\$750.00	2	2018/2018	Legal



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12559	10/8/2018	3RD PARTY PD	PSE&G	/2018144699	5/7/2018	\$6,780.25	2018/2018	Loss
12560	10/8/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	/2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
12561	10/8/2018	INDEMNITY	DELANCO TOWNSHIP	/2018119837	11/17/2017	\$877.22	2017/2017	Loss
12562	10/8/2018	INDEMNITY	DELRAN TOWNSHIP	/2019150875	8/22/2018	\$1,381.36	2018/2018	Loss
12563	10/8/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
12564	10/8/2018	INDEMNITY	WESTAMPTON TOWNSHIP	/2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
12565	10/8/2018	INDEMNITY	CAPEHART & SCATCHARD PA	Z12675/001224387	3/7/2015	\$187.50	2015/2015	Legal
12566	10/8/2018	INDEMNITY	RIVERSIDE TOWNSHIP	/2019153387	9/21/2018	\$206.57	2018/2018	Loss
12567	10/8/2018	INDEMNITY	RIVERSIDE TOWNSHIP	/2019153387	9/21/2018	\$275.43	2018/2018	Loss
12568	10/8/2018	INDEMNITY	CAPEHART & SCATCHARD PA	X97182/001208748	8/2/2014	\$213.50	2014/2014	Legal
12569	10/8/2018	BODILY INJURY [Expired]	CAPEHART & SCATCHARD PA	Z37773/001250019	3/8/2016	\$99.00	2016/2016	Legal
12570	10/8/2018	PERSONAL INJURY	CAPEHART & SCATCHARD PA	Z17324/001229173	2/3/2015	\$1,229.50	2015/2015	Legal
12571	10/8/2018	GL PROPERTY DAMAGE	Sue Kais	/2019151802	9/3/2018	\$100.00	2018/2018	Loss
12572	10/8/2018	INDEMNITY	WILLIAM BREINER	/2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
12573	10/8/2018	3RD PARTY PD	CANDACE LEWIS	/2018143627	5/3/2018	\$1,000.00	2018/2018	Loss
12574	10/8/2018	INDEMNITY	JOSIAH MURPHY	Z30453/001242537	11/22/2015	\$1,006.12	2015/2015	Loss
12575	10/8/2018	INDEMNITY	VIRTUA WEST JERSEY HEALTH, INC.	/2018143484	5/21/2018	\$1,263.50	2018/2018	Loss
12576	10/8/2018	INDEMNITY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	/2018143484	5/21/2018	\$19.17	2018/2018	Loss
12577	10/8/2018	MEDICAL ONLY	LOURDES ANESTHESIA ASSOC PA	/2018142882	5/14/2018	\$690.00	2018/2018	Loss
12578	10/8/2018	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P.A.	Г /2019150968	8/23/2018	\$355.00	2018/2018	Loss
12579	10/8/2018	INDEMNITY	KINEMATIC CONSULTANTS INC	/2017100711	4/22/2017	\$720.00	2017/2017	Loss
12580	10/8/2018	INDEMNITY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	/2018145559	6/14/2018	\$455.50	2018/2018	Loss
12581	10/8/2018	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	l /2019150127	8/13/2018	\$313.36	2018/2018	Loss
12582	10/8/2018		OUR LADY OF LOURDES MEDICAL CENTER			\$1,055.77		
		MEDICAL ONL	1	/2019151562	9/3/2018	\$312.	2018/2018	Loss
		INDEMNIT	Y	/2019150968	8/23/2018	\$743.	77 2018/2018	Loss
12583	10/8/2018	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	/2019150679	8/21/2018	\$405.00	2018/2018	Loss
12584	10/8/2018	INDEMNITY	DEBORAH HEART AND LUNG CENTER	Z20598/001232500	6/24/2015	\$187.38	2015/2015	Loss
12585	10/8/2018	INDEMNITY	NovaCare Rehabilitation	/2018108894		\$180.00	2017/2017	Loss
12586	10/8/2018	INDEMNITY	VIRTUA MEDICAL GROUP, PA	Z06458/001218117	12/22/2014	\$183.47	2014/2014	Loss
12587	10/8/2018	INDEMNITY	WORKNET OCCUPATIONAL MEDICINE	/2019150875	8/22/2018	\$139.04	2018/2018	Loss
12588	10/8/2018		CENTRAL JERSEY URGENT CARE			\$320.00		



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Instance Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
	•	MEDICAL ONLY		/2019151562	9/3/2018	\$160.00	2018/2018	Loss
		INDEMNITY		/2019150968	8/23/2018	\$160.00	2018/2018	Loss
12589	10/8/2018	MEDICAL ONLY	HOME CARE CONNECT LLC	/2018143570	11/1/2016	\$6,176.80	2016/2016	Loss
12590	10/8/2018	MEDICAL ONLY	WESTAMPTON TOWNSHIP EMERGENCY SERVICES	/2019151668	8/29/2018	\$690.00	2018/2018	Loss
12591	10/8/2018	MEDICAL ONLY	- , -	/2019153472	9/23/2018	\$501.00	2018/2018	Loss
12592	10/15/2018		RAYMOND & COLEMAN, LLP			\$14,926.75		
		BODILY INJURY [Expired]		Z39535/001251800	3/15/2016	\$3,761.75	2016/2016	Legal
		BODILY INJURY [Expired]		MLT-Z29700/001241781	11/8/2015	\$5,910.50	2015/2015	Legal
		BODILY INJURY [Expired]		Z11074/001222784	11/22/2014	\$5,254.50	2014/2014	Legal
12593	10/15/2018	MEDICAL ONLY	MED REQUEST SOLUTIONS INC	/2018145678	6/15/2018	\$23.00	2018/2018	Expense
12594	10/15/2018	PUB OFF PI	DAVID S. DEWEESE	/2019154369	6/25/2018	\$750.00	2018/2018	Legal
12595	10/15/2018		AFFANATO MARUT LLC			\$1,311.50		
		INDEMNITY		/2018127449	3/2/2018	\$258.50	2018/2018	Legal
		INDEMNITY		/2018109612	8/9/2017	\$325.00	2017/2017	Legal
		INDEMNITY		Z20598/001232500	6/24/2015	\$180.00	2015/2015	Legal
		INDEMNITY		Z11157/001222867	2/19/2015	\$237.50	2015/2015	Legal
		INDEMNITY		X83189/001194398	1/21/2014	\$310.50	2014/2014	Legal
12596	10/15/2018	INDEMNITY	JERSEY SHORE REPORTING, LLC	Z11157/001222867	2/19/2015	\$90.00	2015/2015	Expense
12597	10/15/2018		PIETRAS, SARACINO, SMITH, & MEEK			\$4,985.26		
		INDEMNITY		/2018139163	5/4/2018	\$543.00	2018/2018	Legal
		INDEMNITY		/2018123558	10/21/2017	\$2,176.88	2017/2017	Legal
		INDEMNITY		Z39802/001252073	6/3/2016	\$487.38	2016/2016	Legal
		INDEMNITY		Z34049/001246179	2/6/2016	\$492.00	2016/2016	Legal
		INDEMNITY		Z09215/001220912	1/21/2015	\$1,082.50	2015/2015	Legal
		INDEMNITY		Z00696/001212273	9/23/2014	\$203.50	2014/2014	Legal
12598	10/15/2018	INDEMNITY	CAPEHART & SCATCHARD PA	/2017096774	9/8/2016	\$525.00	2016/2016	Legal
12599	10/15/2018	POLICE PROF PI	CAPEHART & SCATCHARD PA	/2018131759	11/4/2017	\$1,254.00	2017/2017	Legal
12600	10/15/2018	BLDG/CONTENT	MEL JIF	Z21708/001233685	6/23/2015	\$97.75	2015/2015	Loss



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Instance Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amo	ount Policy Y	ear Ex	cp./Legal
12601	10/15/2018	BLDG/CONTENT	MEL JIF	Z20538/001232440	6/23/2015	\$469.12	2015/2015	Loss	s
12602	10/15/2018	INDEMNITY	PEMBERTON TOWNSHIP	/2018125979	2/15/2018	\$1,578.60	2018/2018	Loss	S
12603	10/15/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	/2018146837	6/16/2018	\$774.00	2018/2018	Loss	S
12604	10/15/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	/2018146837	6/16/2018	\$1,032.00	2018/2018	Loss	s
12605	10/15/2018	1ST PARTY COLL PD	Anthony's Corner, Inc.	/2019155212	10/6/2018	\$2,035.42	2018/2018	Loss	S
12606	10/15/2018	3RD PARTY PD	VERIZON	/2018142567	5/7/2018	\$4,214.32	2018/2018	Loss	s
12607	10/15/2018	INDEMNITY	Michael Rathjen	/2019154385	10/2/2018	\$1,806.00	2018/2018	Loss	S
12608	10/15/2018	INDEMNITY	KATHY MICCICHE	/2017094723	2/13/2017	\$1,028.00	2017/2017	Loss	S
12609	10/15/2018	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$1,059.20	2016/2016	Loss	S
12610	10/15/2018	INDEMNITY	DANIEL SCHOEN	Z16103/001227943	4/20/2015	\$1,596.00	2015/2015	Loss	S
12611	10/15/2018	INDEMNITY	JOHN SNOOK	Z08889/001220582	1/18/2015	\$2,280.00	2015/2015	Loss	S
12612	10/15/2018		COASTAL SPINE, PC.			\$307.41			
		INDEMNITY		/2019148581	7/24/2018	\$2	50.04 2018/2	018	Loss
		INDEMNITY		/2018108894	7/27/2017	\$	57.37 2017/2	017	Loss
12613	10/15/2018	MEDICAL ONLY	RANCOCAS ANESTHESIOLOGY, PA	/2018121619	12/29/2017	\$618.00	2017/2017	Loss	S
12614	10/15/2018		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$139.52			
		INDEMNITY		/2018125979	2/15/2018	\$	69.76 2018/2	018	Loss
		MEDICAL ONLY		/2018121619	12/29/2017	\$	69.76 2017/2	017	Loss
12615	10/15/2018	INDEMNITY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	/2018143484	5/21/2018	\$13.74	2018/2018	Loss	S
12616	10/15/2018	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIS' P A	T /2019150679	8/21/2018	\$95.00	2018/2018	Loss	S
12617	10/15/2018	MEDICAL ONLY	Bio-Reference Labortories, Inc	/2019152208	8/24/2018	\$110.00	2018/2018	Loss	s
12618	10/15/2018	INDEMNITY	TARIQ S. SIDDIQI, MD	/2018122274	1/4/2018	\$1,137.28	2018/2018	Loss	s
12619	10/15/2018	INDEMNITY	KINEMATIC CONSULTANTS INC	MLT-001256900/001250033	4/21/2016	\$720.00	2016/2016	Loss	S
12620	10/15/2018		U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.			\$530.89			
		INDEMNITY	·	/2019152686	9/14/2018	\$2	79.22 2018/2	018	Loss
		MEDICAL ONLY		/2018146205	6/13/2018	\$2	51.67 2018/2	018	Loss
12621	10/15/2018	MEDICAL ONLY	PREMIER SURGICAL CENTER, LLC	/2018121619	12/29/2017	\$2,440.00	2017/2017	Loss	S
12622	10/15/2018	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	/2018125979	2/15/2018	\$126.00	2018/2018	Loss	S
12623	10/15/2018		VIRTUA MEDICAL GROUP, PA			\$850.56			
		INDEMNITY		/2019152686	9/14/2018	\$5	71.91 2018/2	018	Loss
		MEDICAL ONLY		/2018121619	12/29/2017	\$2	78.65 2017/2	017	Loss



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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment A	Amount	Policy Year	Exp./Legal
12624	10/15/2018	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE	/2019151562	9/3/2018	\$320.00		2018/2018	Loss
12625	10/15/2018	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	/2019151668	8/29/2018	\$481.61		2018/2018	Loss
12626	10/15/2018	MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	/2018129110	3/20/2018	\$61.05		2018/2018	Loss
12627	10/15/2018	MEDICAL ONLY	BORDENTOWN TWP EMS	/2019150515	8/17/2018	\$778.00		2018/2018	Loss
12628	10/15/2018	INDEMNITY	METHODIST ASSOCIATES IN HEALTHCARE	/2018116558	10/27/2017	\$902.00		2017/2017	Loss
12629	10/15/2018		QUALCARE, INC.			\$1,503.00			
		MEDICAL ONLY		/2019154371	10/2/2018		\$501.00	2018/2018	Loss
		INDEMNITY		/2019154385	10/2/2018		\$501.00	2018/2018	Loss
		INDEMNITY		/2019154157	9/29/2018		\$501.00	2018/2018	Loss
12630	10/22/2018	INDEMNITY	PETRILLO & GOLDBERG	Z42838/001255153	8/2/2016	\$1,891.61		2016/2016	Loss
12631	10/22/2018	INDEMNITY	I.C.U. INVESTIGATIONS, INC.	/2019148581	7/24/2018	\$1,400.00		2018/2018	Expense
12632	10/22/2018		RAYMOND & COLEMAN, LLP			\$2,440.75			
		POLICE PROF BI		Z43945/001256269	5/28/2016	5	\$1,699.25	2016/2016	Legal
		BODILY INJURY [Expired]		Z31957/001244069	10/31/2015		\$741.50	2015/2015	Legal
12633	10/22/2018	BLDG/CONTENT	MCBREARTY & ASSOCIATES, INC.	/2019150578	8/15/2018	\$2,547.90		2018/2018	Expense
12634	10/22/2018	1ST PARTY COLL PD	LEO PETETTI, LLC.	/2019151170	8/22/2018	\$165.00		2018/2018	Expense
12635	10/22/2018	PUB OFF PI	DAVID S. DEWEESE	/2019154685	6/13/2018	\$750.00		2018/2018	Legal
12636	10/22/2018	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST	/2019148581	7/24/2018	\$1,500.00		2018/2018	Loss
12637	10/22/2018	INDEMNITY	THE DEWEESE LAW FIRM	Z42687/001255000	7/30/2016	\$295.00		2016/2016	Expense
12638	10/22/2018	INDEMNITY	AFFANATO MARUT LLC	/2018125979	2/15/2018	\$494.00		2018/2018	Legal
12639	10/22/2018		JERSEY SHORE REPORTING, LLC			\$180.00			
		INDEMNITY		Z42838/001255153	8/2/2016		\$90.00	2016/2016	Expense
		INDEMNITY		Z34049/001246179	2/6/2016		\$90.00	2016/2016	Expense
12640	10/22/2018	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z42838/001255153	8/2/2016	\$1,490.50		2016/2016	Legal
12641	10/22/2018	GL PROPERTY DAMAGE	CAPEHART & SCATCHARD PA	/2017097398	12/16/2016	\$942.25		2016/2016	Legal
12642	10/22/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84		2015/2015	Loss
12643	10/22/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	/2019154157	9/29/2018	\$1,548.00		2018/2018	Loss
12644	10/22/2018	INDEMNITY	RIVERSIDE TOWNSHIP	/2019153387	9/21/2018	\$482.00		2018/2018	Loss
12645	10/22/2018	INDEMNITY	MANCINE OPTICAL COMPANY INC	/2019153387	9/21/2018	\$288.00		2018/2018	Loss
12646	10/22/2018	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	Z39802/001252073	6/3/2016	\$700.00		2016/2016	Expense
12647	10/22/2018	GL PROPERTY DAMAGE	Shawn Kuni	/2019151071	4/27/2018	\$723.72		2018/2018	Loss
12648	10/22/2018	INDEMNITY	WILLIAM BREINER	/2018143484	5/21/2018	\$1,806.00		2018/2018	Loss
12649	10/22/2018	INDEMNITY	ROBERT EARLEY	Z42838/001255153	8/2/2016	\$4,772.39		2016/2016	Loss



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Instance Type: All

Check	Check							
Number	Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amou	nt Policy Year	Exp./Legal
12650	10/22/2018	INDEMNITY	VICTOR SANTIAGO	Z34515/001246647	2/15/2016	\$1,006.12	2016/2016	Loss
12651	10/22/2018	1ST PARTY COLL PD	DELRAN TOWNSHIP	/2019151170	8/22/2018	\$16,452.81	2018/2018	Loss
12652	10/22/2018	INDEMNITY	COASTAL SPINE, PC.	Z27950/001239995	10/13/2015	\$126.12	2015/2015	Loss
12653	10/22/2018	INDEMNITY	VIRTUA WEST JERSEY HEALTH, INC.	/2018143484	5/21/2018	\$13,556.43	2018/2018	Loss
12654	10/22/2018	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	/2019152594	9/12/2018	\$1,420.00	2018/2018	Loss
12655	10/22/2018	MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	/2019151668	8/29/2018	\$17.01	2018/2018	Loss
12656	10/22/2018	MEDICAL ONLY	TARIQ S. SIDDIQI, MD	/2018142882	5/14/2018	\$119.17	2018/2018	Loss
12657	10/22/2018	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	/2018125979	2/15/2018	\$189.00	2018/2018	Loss
12658	10/22/2018	INDEMNITY	BERLIN MEDICAL ASSOCIATES	Z27950/001239995	10/13/2015	\$314.29	2015/2015	Loss
12659	10/22/2018	INDEMNITY	LOURDES CARDIOLOGY SERVICES, PC	/2018108894	7/27/2017	\$29.90	2017/2017	Loss
12660	10/22/2018	INDEMNITY	QUEST DIAGNOSTICS	Z27950/001239995	10/13/2015	\$40.91	2015/2015	Loss
12661	10/22/2018		AVIA PARTNERS INC			\$156.69		
		INDEMNITY		/2018143484	5/21/2018	\$135	44 2018/2018	B Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$21	25 2015/2015	Loss
12662	10/22/2018		QUALCARE, INC.			\$3,006.00		
		MEDICAL ONLY		MLT-2019155776/ 2019155780		\$501	00 2018/2018	B Loss
		MEDICAL ONLY		MLT-2019155776/ 2019155779	10/16/2018	\$501	00 2018/2018	B Loss
		MEDICAL ONLY		MLT-2019155776/ 2019155776	10/16/2018	\$501	00 2018/2018	B Loss
		MEDICAL ONLY		MLT-2019155776/ 2019155777	10/16/2018	\$501	00 2018/2018	B Loss
		MEDICAL ONLY		MLT-2019155776/ 2019155782		\$501	00 2018/2018	B Loss
		MEDICAL ONLY		/2019155356	10/12/2018	\$501	00 2018/2018	B Loss
12663	10/29/2018	INDEMNITY	RALPH G. CATALDO, DO, PA	Z34049/001246179	2/6/2016	\$600.00	2016/2016	Loss
12664	10/29/2018	INDEMNITY	QUAL-LYNX	/2019147693	7/12/2018	\$75.00	2018/2018	Expense
12665	10/29/2018	INDEMNITY	I.C.U. INVESTIGATIONS, INC.	Z17891/001229748	5/15/2015	\$150.00	2015/2015	Expense
12666	10/29/2018	BODILY INJURY [Expired]	MARSHALL, DENNEHEY, WARNER,	Z14987/001226756	3/9/2015	\$2,524.75	2015/2015	Legal
12667	10/29/2018	1ST PARTY COLL PD	LEO PETETTI, LLC.	/2019151170	8/22/2018	\$300.00	2018/2018	Expense
12668	10/29/2018	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z34049/001246179	2/6/2016	\$492.00	2016/2016	Legal



BURLINGTON COUNTY J.I.F.

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Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amo	unt Policy Ye	ar Exp./Legal
12669	10/29/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	/2018146837	6/16/2018	\$1,806.00	2018/2018	Loss
12670	10/29/2018	INDEMNITY	WESTAMPTON TOWNSHIP	/2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
12671	10/29/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	/2019152686	9/14/2018	\$1,332.08	2018/2018	Loss
12672	10/29/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	/2019152686	9/14/2018	\$1,332.08	2018/2018	Loss
12673	10/29/2018	INDEMNITY	MADDEN TUFANO LLC	Z34049/001246179	2/6/2016	\$2,615.00	2016/2016	Loss
12674	10/29/2018	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	Z50187/001264740	11/21/2016	\$700.00	2016/2016	Expense
12675	10/29/2018	INDEMNITY	RONALD BROCK	Z34049/001246179	2/6/2016	\$8,288.00	2016/2016	Loss
12676	10/29/2018	INDEMNITY				\$1,026.24	2016/2016	Loss
12677	10/29/2018	INDEMNITY	Michael Rathjen	/2019154385	10/2/2018	\$1,806.00	2018/2018	Loss
12678	10/29/2018	INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
12679	10/29/2018	INDEMNITY	BRIAN YOUNG	Z34871/001247013	2/19/2016	\$1,026.24	2016/2016	Loss
12680	10/29/2018		COASTAL SPINE, PC.			\$925.82		
		MEDICAL ONLY		/2019153608	9/25/2018	\$25	2.24 2018/20	18 Loss
		INDEMNITY		/2019148581	7/24/2018	\$63	2.00 2018/20	18 Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$4	1.58 2015/20	15 Loss
12681	10/29/2018		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$139.52		
		INDEMNITY		/2019147693	7/12/2018	\$6	9.76 2018/20	18 Loss
		INDEMNITY		/2018125979	2/15/2018	\$6	9.76 2018/20	18 Loss
12682	10/29/2018	INDEMNITY	VIRTUA WEST JERSEY HEALTH, INC.	/2019154157	9/29/2018	\$1,613.00	2018/2018	Loss
12683	10/29/2018	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	/2019152903	9/18/2018	\$1,420.00	2018/2018	Loss
12684	10/29/2018	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	/2019152616	9/14/2018	\$170.68	2018/2018	Loss
12685	10/29/2018	INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	/2018143484	5/21/2018	\$1,932.00	2018/2018	Loss
12686	10/29/2018	MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	/2017104889	6/9/2017	\$16.41	2017/2017	Loss
12687	10/29/2018	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	Γ _{/2019153387}	9/21/2018	\$240.00	2018/2018	Loss
12688	10/29/2018	INDEMNITY	COOPER SURGICAL ASSOCIATES	/2018108894	7/27/2017	\$2,540.25	2017/2017	Loss
12689	10/29/2018	MEDICAL ONLY	PAIN CONTROL ASSOCIATES PC	/2018121619	12/29/2017	\$135.00	2017/2017	Loss
12690	10/29/2018		NovaCare Rehabilitation			\$450.00		
		INDEMNITY		/2018108894	7/27/2017	\$36	0.00 2017/20	17 Loss
		MEDICAL ONLY		Z49177/001263719	10/30/2016	\$9	0.00 2016/20	16 Loss
12691	10/29/2018		VIRTUA MEDICAL GROUP, PA			\$541.50		
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BURLINGTON COUNTY J.I.F.

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Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amo	nt Policy Yea	Exp./Legal
- rumbon	Duto	Glainlant (Gass) Typs	r dyou riamo	Q211107 Glaini Hamboi	2000 2010	- ayınıcını 7 miles		ZXPI/ZOGU
		MEDICAL ONLY		/2019153140	9/19/2018	\$21	3.01 2018/201	B Loss
		MEDICAL ONLY		/2019152594	9/12/2018	\$12	3.07 2018/201	B Loss
		MEDICAL ONLY		/2017103974	5/29/2017	\$20	0.42 2017/201	Loss
12692	10/29/2018	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	/2018146837	6/16/2018	\$88.09	2018/2018	Loss
12693	10/29/2018	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	/2019154371	10/2/2018	\$272.80	2018/2018	Loss
12694	10/29/2018	INDEMNITY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	/2018146046	6/4/2018	\$481.61	2018/2018	Loss
12695	10/29/2018	MEDICAL ONLY	TABERNACLE RESCUE SQUAD, INC	/2019153608	9/25/2018	\$877.80	2018/2018	Loss
12696	10/29/2018	MEDICAL ONLY	AVIA PARTNERS INC	/2019152903	9/18/2018	\$3,375.40	2018/2018	Loss
12697	10/29/2018		QUALCARE, INC.			\$1,517.00		
		MEDICAL ONLY		/2019156186	9/26/2018	\$50	.00 2018/201	B Loss
		MEDICAL ONLY		/2018126840	2/24/2018	\$2	9.00 2018/201	B Loss
		INDEMNITY		/2018123558	10/21/2017	\$50	.00 2017/201	Loss
		INDEMNITY		/2017096774	9/8/2016	\$48	5.00 2016/201	S Loss
	Total for B	SURLINGTON COUNTY J.I.F. \$296,083.28		Total for BURLINGTON C	COUNTY J.I.F.			\$296,083.28

Number of Checks:	178	First Check Number:	12520
Number of Payments:	290	Last Check Number:	12697
Expense Payments:	\$9,695.90		
Legal Payments:	\$68,576.82		
Loss Payments:	\$217,810.56		

$\underline{\textbf{BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND}}$

BILL LIST - NOVEMBER 2018

	Payee	FY 2019	FY 2018	FY2017	Closed Yrs	JIF Appropriation	Description	Perma GL
1	PERMA		6,800.50			Prof Services/Admin. Consultant	Oct, Nov, Dec 2018 Fees	530-60-0010
2	Arthur J. Gallagher Risk Management Services, Inc.		28,966.00			Prof Services/Administration	Nov 2018 Fees	530-60-0000
3	Arthur J. Gallagher Risk Management Services, Inc.		99.50			Misc/Postage/Copies/Faxes	Oct 2018 postage/copies expenses	540-60-0000
4	Arthur J. Gallagher Risk Management Services, Inc.	337.00				Wellness Program	Wellness calendars pd on PF amex split	550-60-0700
5	The DeWeese Law Firm, P.C.		5,525.00			Prof Services/Attorney	Nov 2018 Fees	530-60-0200
6	Qual-Lynx		16,414.00			Prof Services/Claims Admin.	Nov 2018 Fees	520-60-0000
7	Exigis LLC		550.00			Exposure Data Mgmt System	Nov 2018 Fees	550-60-0500
8	Joyce Media		225.00			Misc/JIF Website	Nov 2018 Fees	550-60-0003
9	Kris Kristie		368.00			Misc/Recording Secretary	Nov 2018 Fees	540-60-0400
10	J. A. Montgomery Risk Control Services		10,391.00			Prof Services/Safety Director	Nov 2018 Fees	520-60-0200
11	J. A. Montgomery Risk Control Services		12.00			Misc/Meeting Expense/Dinner Mtg	F/B for 9/13 Hazdous Waste; 9/21 Active Shooter trainings (not on original voucher)	540-60-0300
12	Tom Tontarski		912.00			Prof Services/Treasurer	Nov 2018 Fees	530-60-0400
13	Conner Strong & Buckelew		646.00			Prof Services/Underwriting Mgr	Nov 2018 Fees	530-60-0600
14	Debby Schiffer		2,445.00			Wellness Program	Nov 2018 Fees	550-60-0700
15	ARC Reprographics		121.00			Misc/Printing	Inv#273703 M&S 9/11; #273866 M&S 9/27; #273819-IN 10x13 Envelopes	540-60-0100
16	ARC Reprographics		248.63			Wellness Program	Inv#274137 Wellness Posters	550-60-0700
						· ·		
17	Auletto Caterer's		403.00			EPL/Cyber Consult/Training	11/2/18 Excited Delirium Training F/B/G (split) 10/9, 11/2 and 11/9 Excited Delirium Presenter fee	520-60-0600
18	Derrick Jacobus		1,268.00			EPL/Cyber Consult/Training	(split)	520-60-0600
19	DNC/Garden Sportservice		945.00			EPL/Cyber Consult/Training	F/B/G for Mgr & Supv 9/11/18 (split less deposit)	520-60-0600
20	Iron Mountain		69.70			Misc/Record Retention Service	Storage 11/1/18-11/30/18; Service 9/26/18- 10/23/18	550-60-0001
21	MediaPro Holdings, LLC		5,428.00			Risk Control Contingency	Inv#17366; Online cyber training	530-60-0380
22	Medlogix		21.69			Misc/Records Retention Service	Inv#0740145; 3rd quarter record storage	#N/A
23	O'Connor's American Bar & Grille		533.25			EPL/Cyber Consult/Training	10/9/18 Excited Delirium F/B/G (split)	520-60-0600
24	Postmaster	296.00				Misc/Postage/Copies/Faxes	PO Box 489; Annual fee: 11/30/18-11/30/19	540-60-0000
25	Wildwood Convention Center		66.00			EPL/Cyber Consult/Training	Room/Screen charges for Mgr & Supv 9/11/18 (split less deposit)	520-60-0600
26	City of Beverly		500.00			EPL/Cyber Consult/Training	offsite backup for files	520-60-0600
27	Township of Edgewater Park		391.41			Wellness Program	Employee awareness items and healthy luncheon	550-60-0700
28	Hainesport Township		500.00			Wellness Program	Wellness challenges; prizes and class	550-60-0700
29	Hainesport Township		995.00			Optional Safety Budget	Safety equipment	520-60-0500
30	Lumberton Township		2,660.00			Optional Safety Budget	Police dept door repairs	520-60-0500
31	Township of Medford		500.00			EPL/Cyber Consult/Training	Anti-virus protection	520-60-0600
32	Township of Medford		2,689.52			Optional Safety Budget	Safety equipment	520-60-0500
33	Township of Medford		1,026.33			Wellness Program	Lunch/learn; massages/ smoothie demo	550-60-0700
34	Shamong Township		500.00			EPL/Cyber Consult/Training	Update employee manual; antivirus	520-60-0600
35	Shamong Township		995.00			Optional Safety Budget	Safety equipment	520-60-0500
36	Tabernacle Township		342.43			Wellness Program	chair support; stress mgmt services	550-60-0700
37	Tabernacle Township			568.31		Safety Incentive Program	Steel tip boots	520-60-0400
38	Woodland Township				2,434.00	Closed Years-Return of Surplus	2018 Dividend - full check	260-00-0000
	TOTAL	\$633.00	\$93,557.96	\$568.31	\$2,434.00			_

JIF BILL LIST TOTAL \$97,193.27



Strategic Planning Committee Meeting Minutes October 16, 2018 at 2:00pm Hainesport Municipal Building Hainesport, NJ

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on October 16, 2018 at 2:00pm in Hainesport, NJ. Those in attendance were:

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

Those unable to attend:
Mike Theokas, **Bordentown Township**

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

I. Minutes of the July 17, 2018 Meeting

Mr. Forlenza noted that the minutes from the Committee's July 17, 2018 meeting were emailed to the Committee on October 3, 2018, and he will be discussing some of the follow-up items from that meeting at today's meeting.

II. Membership Renewals

Mr. Forlenza noted that all members up for renewal effective January 1, 2019 have renewed their membership with the Fund. He noted that the agreements will be filed with DOBI & DCA once Edgewater Park's resolution and agreement is executed at this evening's meeting.

Membership Renewal Realignment

Mr. Forlenza reminded the Committee that several years ago, the Fund began a process of asking certain members to renew their membership with the Fund one year early so as to balance out the amount of member loss funding that renews each year in the three year cycle. The purpose for undertaking this process was to better protect the Fund should they lose members in any given year. Mr. Forlenza noted that based upon the realignment plan, the Fund will ask Bordentown Township, Delran Township, and Riverside Township to renew their membership one year early in 2020, which would level out the assessments. He then asked the Committee if they were okay with the proposed realignment. The Committee agreed that Bordentown Township, Delran Township, and Riverside be offered the option to renew early in 2020. He noted that this Committee will revisit this discussion in the spring.

III. Membership Visitation Program

Mr. Forlenza stated that he has completed all of the renewing visits for those members that are renewing their Fund membership effective January 1, 2019.

Membership Updates

Mr. Forlenza mentioned that Membership updates were distributed at the September Executive Committee Meeting. He noted that a copy of the membership update was also provided to the member's RMC.

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

IV. Membership Growth

Mr. Forlenza indicated that there are no new member prospects for 2019. He noted that there are not many remaining towns in Burlington County to solicit. Mr. Forlenza mentioned that to the best of his knowledge; Cinnaminson, Eastampton, and Mount Holly, are up for renewal in their existing programs effective January 1, 2021.

Mr. Gural from Palmyra commented that he was told by one of his employees; which is the Deputy Mayor for Cinnaminson that they are up for renewal in 2020. Mr. Forlenza stated that he will verify Cinnaminson's renewal date and follow-up with the Committee.

V. December Executive Committee Meeting/Holiday Dinner Meeting

Mr. Forlenza indicated that the December Executive Committee meeting will be held on December 18, 2018 at 3:30pm at the Hainesport Municipal Building. The December Dinner meeting will follow at approximately 4:45pm at O'Connor's in Eastampton, NJ.

Mr. Forlenza mentioned that the Fund Professional will jointly sponsor the cocktail hour.

VI. Executive Committee Meetings

Mr. Forlenza referred the Committee to page one (1) to a copy of the proposed 2019 Executive Committee Meeting Dates. He then asked the Committee if they would like to continue to have the monthly Executive Committee meeting at the Hainesport Municipal Building on the 3rd Tuesday of each month at 3:30pm with no August meeting. The Committee agreed.

The Committee asked the Executive Director's office to verify when the *League of Municipalities Convention* will be held in 2019 to ensure there will be no conflicts with the date of the 2019 November Executive Committee Meeting.

VII. JIF Records Retention

Mr. Forlenza reported that he received a phone call last week from Liz Hartman from the Division of Revenue – Records management Services indicating that the JIF's can now register with Artemis. He stated that he will work toward registering the JIF in Artemis later this fall.

VIII. Fund Commissioner Attendance

Mr. Forlenza referred the Committee to page two (2) of the agenda packet to review the attendance spreadsheet for the Executive Committee meeting. He noted that this attendance report is through September 2018. Mr. Forlenza stated that attendance is doing pretty well with the exception of Edgewater Park, Fieldsboro, Mansfield, Pemberton Borough, Southampton, and Woodland. He commented that Edgewater Park has a new Fund Commissioner and Mansfield Township's Fund Commissioner was out on medical leave; however, has since returned.

Mr. Forlenza then mentioned that the same three (3) towns continue to have attendance issues, which is a concern to the Fund. Those towns are Pemberton Borough, Southampton Township, and Woodland Township. He reminded the Committee that in response to continuing attendance concerns, the Safety Committee developed an *Optional Safety Incentive Program* for members to qualify for additional funds for meeting certain attendance goals. He then referred the Committee to page three (3) of the agenda to a copy of the program. Mr. Forlenza noted that the goal was to build an incentive into the SIP to hopefully spur better participation. Discussion ensued.

Following a brief discussion, The Committee agreed to review the Fund Commissioner Attendance spreadsheet at their next meeting in the Spring.

IX. Elected Officials Training

Mr. Forlenza referred the Committee to a *Save the Date* for the Elected Officials Training that will be held in conjunction with the ACM & TRICO JIFs. Invitations for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioner in early November.

Mr. Forlenza indicated that the MEL's Elected Officials Training will be geared toward *EPL*, *GL*, *Cyber & Wellness* related issues. Mr. Forlenza asked the Committee for authorization to engage and compensate speakers to present at the Elected Officials Trainings if necessary. The Committee authorized the Executive Director's office to engage speakers and compensate them for their time at the Elected Officials Trainings if necessary.

X. Land Use Training

Mr. Forlenza mentioned that a memorandum outlining the new MEL *Land Use Training Program* was approved at the June 6th MEL Meeting. He noted that Land Use Board Members that complete the training qualify for specific coverage as follows:

- Reimbursement of up to \$50K in defense costs if the Board member is sued personally & not otherwise indemnified by the municipality.
- Reimbursement of up to \$50K in defense costs if the Board member is charged criminally and is acquitted.

Mr. Forlenza mentioned that the MEL developed a training program; however, the script is approximately 60 slides in length. He noted that both Mr. Miola and Mr. DeWeese are concerned that members will not sit through Land Use Training that contains too much information some of which they may not understand.

Mr. Forlenza indicated he took the MEL's current presentation and narrowed it down to approximately 12-15 slides. His goal is to put together a pamphlet type of format for members to share with their Land Use Board Members. Mr. Forlenza indicated that he will ask Mr. Miola and Mr. DeWeese to review the "draft". Once the "draft" is complete his hope is to have the information distributed either later this year or in early 2019 to the members. Mr. Forlenza stated that he will keep this Committee informed on his progress.

XI. Police Online Training

Mr. Forlenza mentioned that a contract was awarded at the July Executive Committee meeting to Police One Academy. He noted that a representative from Police One Academy provided a demonstration during the October 12th Police Ad Hoc Committee meeting. He noted that the program announcement was released on October 15th.

Mr. Forlenza stated that the first three (3) courses being rolled out focus on:

- Interaction with Suspects
- · Sexual Harassment
- Ethics Training

Mr. Forlenza then noted that there are an additional six (6) courses that will also be released covering Police Officer's well-being, shift-work, health & wellness, etc. He stated that there are up to 15 hours of training that the Fund can chose per year. Mr. Forlenza indicated that only six (6) hours have been secured at this time; leaving an additional nine (9) hours to utilize. He stated that a committee made up of police chiefs from around South Jersey will assist in choosing the next courses to be released.

XII. Technology Liability

Mr. Forlenza mentioned that Media Pro and Pivot Point Securities are two (2) vendors that were awarded a contract at the July Executive Committee Meeting. He explained that Media Pro will handle online technology risk training for non-police personnel. Police One Academy they offer Cyber Risk Training that is not oriented toward police operations. As a result, Mr. Forlenza indicated that the JIF will utilize about 30 minutes of the remaining nine (9) hours of annual training that are available to keep police and non-police personnel under two separate systems.

Mr. Forlenza indicated that Pivot Point Security will handle phishing exercises, vulnerability, testing, model policy development & training, and incident management plans, etc. He indicated that it is hope to roll-out this program within the next month once the contract is finalized. Mr. Forlenza suggested that when the members complete their Fund Professional contracts; they should ensure there is additional coverage for the members. For example, should your payroll company sustain a data breach on their end and it involves data from the member municipality, the professional (payroll company) should provide coverage to the member.

XIII. Annual Reports

Mr. Forlenza noted that the 2018 Annual Reports are in development at this time and will be distributed in December. Each town will receive eight (8) copies. He noted that the copies will be sent to the Clerk asking them to distribute them to their governing body.

XIV. 2019 Conferences

Mr. Forlenza state that email notifications will be sent to those Fund Commissioners with the highest priority to attend these conference in January 2019. He pointed out that for 2019 the JIF has budgeted a total of four (4) positions to attend the following upcoming conferences:

- PRIMA: June 9-12, 2019 | Orlando, FL
- AGRIP: Spring Conference | March 3-6, 2019 | St. Louis, MO
- · AGRIP: Fall Conference | October 6-9, 2019 | Cleveland, OH

XV. Annual Planning Retreat

Mr. Forlenza reminded the Committee that at their last meeting, they agreed to hold the 2019 Annual Planning Retreat on Tuesday, April 16, 2019. He then mentioned that the Committee asked the Executive Director's office to research a few different potential venues for next year's planning retreat. As a result, Ms. Ortiz contacted several venues, and provided the following information to the Committee:

- Medford Village Country Club | \$51.00 pp | date available
- Ramblewood Country Club | \$55.00 pp | date unavailable
- Braddocks in Medford | no response to two (2) emails
- Bradford Estates in Hainesport | continue to have no response

Mr. Forlenza then asked the Committee where they would like to hold the Annual Planning Retreat. Ms. Burger stated that she will contact the owner of Braddocks in Medford to secure pricing and will follow-up with Ms. Ortiz. The Committee agreed to hold the Annual Planning Retreat at Braddocks in Medford should the pricing be reasonable.

XVI. JIF Website

Mr. Forlenza reminded the Committee that a demonstration of the redesigned BURLCO JIF website was provided to the members at the Annual Planning Retreat. He noted that the new website will be launched in the next few weeks to all the members.

XVII. Nominating Committee Representative

Mr. Forlenza referred the Committee to pages 5-6 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. He added that the call will only take approximately 30 minutes. Mr. Matchett from Shamong volunteered to be a part of the Nominating Committing Meeting. Mr. Forlenza thanked Mr. Matchett for volunteering to participate in the conference call to develop the 2019 Executive Committee Slate.

XVIII. Next Meeting

Mr. Forlenza stated that the next meeting will be held in the Spring of 2019 with the date and location to be determined after the Fund Reorganizes. The Committee Agreed.

There being no further business, the meeting adjourned 2:48 PM.

File: BURLCO/2018/Strategic Planning Committee Tab: 10/16/2018

BURLCO/Gen/Strategic Planning Committee Tab: 10/16/2018



NOMINATING COMMITTEE MEETING MINUTES

October 31, 2018 at 10:30am via conference call

A meeting of the Nominating Committee of the Burlington County Municipal Joint Insurance Fund was held on Wednesday, October 31, 2017 at 10:30am via conference call.

Those in attendance were

Mike Mansdoerfer, **Lumberton Township**, Past Fund Chair

Mike Theokas, Bordentown Township, Rep. Finance Committee

Dave Matchett, Shamong Township Rep, Strategic Planning Committee

Amanda Somes, Bass River Township, Rep. Safety Committee

Debbie Villari, **Pemberton Borough**, Rep. Coverage Committee (Alt. FC attended for Donna Mull)

Paul J. Miola, CPCU, ARM, Executive Director, Gallagher

Paul A. Forlenza, Deputy Executive Director, Gallagher

Sheila Ortiz, Account Rep, Gallagher

Those not in attendance were:

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

The meeting was called into order at 10:30am.

I. Nominating Committee Meeting Minutes of November 2, 2017

Mr. Forlenza directed the Committee to the minutes of the November 2, 2017 meeting located in the *Appendix* of the agenda packet. He explained that the minutes provide a narrative of the process that the Committee followed last year in developing the 2018 Executive Committee slate.

II. Nominating Committee Charter, Adopted April 15, 2008

Mr. Forlenza directed the Committee to a copy of the Committee Charter contained in the agenda packet. He explained that the Charter outlined the process that the Fund has been following in regards to developing a slate of candidates for the Executive Committee. Mr. Forlenza asked the Committee to review the Charter and advise him via email if they had any suggested changes.

A. Selection of a Committee Chair

Mr. Theokas volunteered to Chair the Committee and present the Committee's report at November's Executive Committee meeting.

III. Executive Committee Election Process

Mr. Forlenza directed the Committee to the Executive Committee Election process timeline included in the agenda packet. Mr. Forlenza indicated that normally, a Nomination Slate is presented to the membership at the November Executive Committee meeting. The election of the 2019 Executive Committee members and Alternates will take place at the January 2019 Reorganization meeting.

Mr. Forlenza asked the Committee to review the Fund Commissioner History and Executive Committee and Sub-Committee attendance records located in the Agenda Packet. Mr. Forlenza explained that

ideally individuals selected to serve on the Executive Committee should have a strong attendance record at Fund meetings as well as their assigned Sub-Committee meetings. In addition, the Committee should consider that the individuals nominated to sit on the Executive Committee, might eventually move up into the Secretary and Fund Chair positions.

Mr. Forlenza then explained that several years ago, the Fund began a process of nominating the same individual to sit as the Fund Chair for two (2) consecutive years. He noted that Mr. Keller is just completing his second year as Fund Chair. He further noted that the Fund Secretary and remaining members of the Executive Committee have had consistent attendance at meetings and are active members of the Fund. The Committee asked if there have been discussions with Meghan Jack as to whether she is willing to move up to Fund Chair. Mr. Forlenza responded that he has not had any discussion with Ms. Jack related to this matter. Mr. Miola volunteered to contact Ms. Jack to ask if she is interested in the Fund Chair position. Mr. Miola then stepped out and contacted Ms. Jack. Upon his return, Mr. Miola stated that Ms. Jack is willing to move up to the position of Fund Chair in 2019.

Mr. Forlenza then asked the Committee members for their recommendation and/or suggestions for the remainder of the 2019 Executive Committee nomination slate.

The Committee discussed allowing some of the longer term Fund Commissioners the opportunity to step back and allow newer Fund Commissioners to become more involved in the operation of the Fund. Following this discussion, the Committee recommended moving several of the Executive Committee and Alternates into different positions based upon their discussions.

The Committee recommended the following Nomination Slate for 2019:

Chair:	Meghan Jack, Riverside Township	
Secretary:	Glenn McMahon, Chesterfield Township	
Executive Committee Members:		
	John Gural, Palmyra Borough	(#1)
	Richard Wolbert, Beverly City	(#2)
	Doug Cramer, Tabernacle Township	(#3)
	Mike Templeton, Delanco Township	(#4)
	James Ingling, Wrightstown Borough	(#5)
Executive Committee Alternates:		
	Jerry Mascia, Mount Laurel Township	(#1)
	Mike Fitzpatrick, Mansfield Township	(#2)
	Paula Kosko, Hainesport Township	(#3)
	Grace Archer, Bordentown City	(#4)
	Mike Theokas, Bordentown Township	(#5)
	Amanda Somes, Bass River Township	(#6)
	Dave Matchett, Shamong Township	(#7)

Nominating Committee Meeting Minutes Page 3 of 3

Mr. Theokas stated he would contact the slate of candidates for the 2019 Executive Committee and Alternates to be sure they are comfortable taking on the position for which they have been nominated before presenting this slate to the entire membership at the November 20, 2018 Executive Committee meeting along with the minutes of today's meeting. Any Fund Commissioner that is unwilling to serve can have their name removed from the slate with all remaining members moving up one position to fill the vacancy. Mr. Theokas and the Committee agreed.

There being no further business, the meeting was adjourned at 10:58am.

File: BURLCO/2018/Nominating Committee Tab: 10/31/2018 BURLCO/Nominating Committee Tab: 10/31/2018



2019 NOMINATION SLATE

Chair: Meghan Jack, Riverside Township

Secretary: Glenn McMahon, Chesterfield Township

Executive Committee: **John Gural**, Palmyra Borough

Rich Wolbert, Beverly City

Douglas Cramer, Tabernacle Township

James Ingling, Wrightstown Borough

Jerry Mascia, Mount Laurel Township

Alternates: #1 **Mike Templeton,** Delanco Township

#2 Paula Kosko, Hainesport Township

#3 Grace Archer, Bordentown City

#4 Mike Theokas, Bordentown Township

#5 Amanda Somes, Bass River Township

#6 David Matchett, Shamong Township

#7 Vacancy



FUND YEAR 2019 DRAFT BUDGET

The attached \$7,328,457 JIF, MEL, EPL/POL, and EJIF budget represents a 1.01% increase over last year's combined annualized budget of \$7,254,941. As in years past, individual member assessments will fluctuate above or below the estimated range based on member claims experience as outlined in the JIF Assessment Allocation Policy. The 2019 draft JIF Budget of \$4,586,395 represents a decrease of 1.60% (\$74,406) over last year's \$4,660,801 annualized budget. Budgeted loss funds decreased by \$89,086 (2.65%). Operating Expenses increased \$14,680 (1.13%) over 2018, while the excess premiums, inclusive of the MEL, EPL/POL, and EJIF policies, are projected at \$2,742,062 in comparison to \$2,594,140 for 2018, an increase of \$147,922 (5.70%).

Revaluation Program

Beginning with Fund Year 2011, the Finance Committee implemented a program that allows the Fund to lower a good performing member's loss funding budget if they have been a "net giver" to the Fund over the most recent six-year period. The reasons for this review included ever-increasing pressure on the loss fund budget, tighter municipal budgets, and outside competition due to a prolonged *soft* insurance market. This program is thoroughly explained in the attached *Assessment Allocation Policy*. Each year, the Finance Committee reviews renewing members' pricing to make sure their assessment accurately reflects their loss exposure to the Fund. This Revaluation program continued in the development of the 2019 Budget.

Retrospective Assessment Program

Beginning in 2011, the Finance Committee introduced a *Retrospective Assessment Program* that identifies members that are the driving force behind the Loss Funding increases year to year and removes the risk they place on the Fund by placing these members in a min/max loss-funding contract. Again, this program is thoroughly explained in the attached *Assessment Allocation Policy*.

No Members qualify for the Retrospective Assessment Program for 2019.

BUDGET FACTORS

Loss Funds

Loss Funds represent money used for the payment of member claims.

Each summer, the Fund Actuary, Actuarial Advantage, reviews member exposures and loss experience and projects the total incurred claims for the Fund Year ahead. Assuming no change in the SIR for Fund Year 2019, the Actuary recommended a 2.6% decrease in the overall loss funding budget utilizing anticipated exposure growth of 0% for Auto & General Liability and Workers' Compensation and 4% for Property.

Workers' Compensation loss funding decreased 3.46% (\$69,700). Over the past several years, the Fund has implemented a number of cost control measures that have helped to stem the increase in workers' compensation claims. Cost control measures include monitoring the number of days it takes each member to report a claim, the use of transitional duty days, and the use of the Fund's managed care EPO. Each of these items is tracked and reported to the membership on a monthly basis. Fund Year 2019 also marks the seventh year that the Fund has invested in a Wellness Program. Numerous national studies indicate that healthy employees are less likely to suffer a workers' compensation claim; and, when they are injured,

the injury is less severe and the employee recovers faster. In addition, the Fund has recognized a decrease in its lost time accident frequency over the past several years. This trend is an indication that the Fund's emphasis on safety training and management of claims is paying off; however, the Fund is aware that medical and wage inflation continues to put pressure on the workers' compensation claims costs and the Fund budget.

- 2. **General Liability** loss funding decreased 0.19% (\$850). The reduction is a credit to the members who are making good use of the various liability risk control programs offered by the Fund. In addition, the Fund continues to encourage its members to include model indemnification, defense, and hold harmless language in all municipal contracts including interlocal service agreements. Fund members also have access to a TULIP (**T**enant **U**ser **L**iability Insurance **P**rogram) that allows private users of municipal facilities to secure short term, low cost, liability insurance policies over the internet. These policies automatically name the municipality as an *Additional Insured* and provide an added layer of protection to the members. Our claims adjusters are continuing to do a fine job in investigating, settling, and defending liability claims brought against our members. In addition, the Fund's defense attorneys continue to be successful in defending our members in these matters. Finally, it should be noted that the Fund is aware of recent adverse jury decisions against Police Officers and Departments that might have an impact on the Fund's strategy in defending and settling police related claims in the future.
- 3. **Auto Liability** loss funding, while not a major component of Loss Funds, is held flat at 0.0% (\$0). Although accidents involving police and other emergency response vehicles continue to be a major factor driving this line of coverage, the efforts of the Safety Director and Fund members in controlling this risk are resulting in savings. The Safety Director is continuing to monitor losses in this line of coverage and develop additional strategies to help reduce accidents.
- 4. **Property** loss funding is decreasing 0.94% (\$2,550). The Fund continues to recognizing small annual increase in this line of coverage including 2019; however, over the past several years, the Fund has seen an increase in the number of property claims exceeding the Fund's SIR, hitting the MEL and excess layer.

Workers' Compensation

For the past ten years, the insurance industry as a whole has experienced some troubling trends in workers' compensation that has had an impact on local Joint Insurance Funds and the MEL. These trends include increased medical costs, indemnity costs, "re-opener" claims, an aging workforce, and an expanding definition of compensability. Each of these factors has contributed to the skyrocketing cost of workers' compensation claims. Generally, the Fund has not experienced a material increase in the frequency of workers' compensation claims during this period; and, remarkably, the severity of the claims has reduced over the short term.

This recent trend is an indicator of our members' continuing efforts to report claims on a timely basis, utilize transitional duty programs, and strengthen their safety programs to stem the rising costs of workers' compensation claims; however, the Fund is constantly searching for additional methods to curb these costs. As mentioned earlier, during the 2012 Fund Year, the Fund appointed a Wellness Director who is working with the members to develop or enhance existing municipal Wellness Programs. So far, the Wellness Director has been well received by the members as she assists them in developing local wellness programs. Beginning in 2016, the Finance Committee also included funding for a *Wellness Incentive Program* that will provide funding for local wellness initiatives.

Operating Expenses

The operating expense portion of the budget has increased by \$14,680 (1.13%) and is comprised of the costs required to operate the Fund. Funding for professional fees averaged an increase of 2.00%. The funding for the Exposure Data Management System (\$10,000) was removed in recognition of the MEL contracting with a RMIS vendor in the fall of 2017 for a Statewide product. The fee for the system is incorporated in the JIF's 2019 MEL premium. It is noteworthy to point out that the Fund's operating expenses represent approximately 17% of the combined JIF, MEL, and EPL/POL budget, which is significantly below the typical 30-40% insurance industry-operating ratio and below the 20% average operating expense ratios for pools nationwide.

Each year the Finance Committee evaluates the allocation of the Operating Expenses to ensure each member is paying their fair share of these costs. After reviewing the impact of the *Revaluation Program* on some members' share of operating expenses, it was decided that the allocation of the Administrator, Attorney, and Claims Administrator should not be allocated solely based on a proportionate share of Loss Funding. Because the *Revaluation Program* can decrease a member's loss funding allocation, it automatically decreases a member's share of those operating expenses allocated using loss funding. As a result, operating expenses that used to be paid by that member are shifted to the other non-renewing members of the Fund. After reviewing this situation, the Committee unanimously agreed to phase in the process to where a portion of operating expenses for these Fund Professionals are allocated based on a proportionate share of Payroll. For the 2018 Budget, the Committee decided to allocate these line items utilizing 75% Loss Funding and 25% Payroll. For the 2019 Budget, the Committee decided to allocate these line items utilizing 60% Loss Funding and 40% Payroll with the intent to revisit the process in the development of the 2020 Budget.

MEL

The JIF participates in the Municipal Excess Liability Joint Insurance Fund to provide catastrophic protection over its local loss fund budget. For 2019, the MEL Budget is projected to increase 2.0% prior to exposure growth. A copy of the proposed 2019 MEL Budget and rate table is enclosed.

Beginning in 2016, the MEL implemented a *Retrospective Program* on all member JIFs in addition to an experience rating process based on the prior ten years MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net "giver" to the MEL over the prior ten years, the JIF will receive a 0.079% experience rating reduction applied to their WC and Liability claims funding. Pursuant to the *Retrospective Program*, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a maximum assessment (100% to 125%) based on the prior ten years MEL experience. Each JIF will be contractually bound to the Retrospective Program for the respective Fund Year for ten (10) years. Again, as the BURLCO JIF has been a net giver to the MEL over the prior ten years, the maximum obligation for Fund Year 2019 under the Retrospective Program is 100%. The Finance Committee has opted to fully fund this line up at to the 100% maximum obligation.

There is a pending legislation regarding Fire Fighters Cancer Presumption. While the details of the Bill have not been finalized, the Fund is taking a conservative approach toward preparing for the potential liability to the Fund and/or members. As a result, the Committee opted to over fund the MEL line item with the understanding that the liability will be transferred to the MEL Retrospective Account as of 12/31/19. As the Excess Premiums are an Operating Expense account, the funds can be liquidated immediately. It is the Committee's intent to release dividends from the MEL Retro Account into individual member Aggregate Excess Loss Contingency Fund (A.E.L.C.F.) accounts. Once the funds are in the members' accounts, the member(s) are able to liquidate the funds and utilize accordingly, or the funds can be left in the account to earn investment income for future use.

Overall, the net impact on the MEL Assessment produces a budget increase of \$130,297 (7.40%).

EPL

For Fund Year 2019, the JIF EPL/POL insurer QBE is receiving a 2% statewide premium increase.

Recently, representatives from each MEL affiliated Fund created a Task Force. The goal of the Task Force is to ensure the EPL/POL premium is allocated on a JIF by JIF basis in a fair and equitable manner. The Task Force allocated the 2.0% increase for 2019 on a JIF by JIF basis utilizing five years' experience valued as of June 30, 2018. The performance (48.9%) in the EPL/POL line of coverage by the BURLCO JIF was slightly below than what the commercial market considers break even (55%), which resulted in a premium increase of 3% for 2019. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process and member assessments. Over the past several years, the Fund's Finance Committee has phased in a process in which the member's EPL premiums will be determined based upon their performance resulting in decreases/increases in member EPL premiums ranging from an increase of 1.0% to an increase of 12.0%.

In developing the 2019 POL premiums, the Committee held the existing POL rate flat (0%) and applied it to the member population as utilized by the MEL.

Volunteer, Directors and Officers Liability Coverage remains with QBE at expiring rates.

Cyber Liability Coverage (a \$1,139 per Member fee) will remain with XL Insurance at expiring rates.

All of the above factors results in an overall increase of 2.82% or \$15,460 in the EPL/POL premium for 2019.

The Fund also implemented a 20% surcharge for all members who are non-compliant with the MEL EPL/POL Plan of Risk Management Program as of January 1, 2019. Members who are non-compliant have been notified that they will incur a higher deductible, co-insurance terms, and the surcharge and the conditions which must be met to remove these. As of November 12, 2018, four Members (Chesterfield Township, Hainesport Township, Woodland Township, and Wrightstown Borough) do not have an EPL Risk Management Plan approved by the MEL, resulting in \$3,753 in surcharges.

E-JIF

Effective January 1, 2006, the JIF became a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides its members with a defined Environmental Liability coverage package along with strong risk management programs and other member services including educational and training seminars. The E-JIF rate for 2019 is decreasing over 2018 with an overall decrease of \$2,337 (0.94%) over 2018. E-JIF assessments are allocated based upon a member's population.

FUND YEAR 2019 ASSESSMENT STRATEGY

Each year the Finance Committee refines the process by which member assessments are determined to make sure that members are paying their equitable share of the overall Fund Budget. Details outlining the process are documented in the 2019 Assessment Allocation Strategy. The Finance Committee will make its final 2019 assessment allocation recommendation at the November Executive Committee Meeting. In comparison to the 2018 loss funding assessments, the 2019 JIF loss funding assessments range from decreases of -20% for renewing members with a six year average loss ratio below 25%, to a decrease of 2.65% for new members (less than three years) with no experience with the BURLCO JIF. Members with a six-year average loss ratios above 135% will receive a 4% increase in their loss funding assessment.

We will ask the Fund to certify the assessments at the December Executive Committee meeting.

MEL/RCF DIVIDENDS

As members are aware, the MEL will not release a dividend this year. Although the MEL's financial position continues to improve since placing the Public Officials and Employment Practices Liability coverage in the commercial market, the MEL continues to be very conservative in its approach to a possible surplus release.

E-JIF DIVIDENDS

The E-JIF has proposed to release \$1,000,000 in dividends from Fund Years 1997, 1998, and 2007. The BURLCO JIF will receive \$39,758 as their proportionate share. The Finance Committee opted to transfer E-JIF member dividends into each member's Aggregate Excess Loss Contingency (A.E.L.C.F) Account. Each member has the option to leave the money in the account to earn investment income, liquidate the funds any time to offset deductibles/co-insurance payments, Retro Liabilities, and/or any reason necessitated by the member. The Committee voted to transfer the \$39,758 into the A.E.L.C.F on a per member basis as a proportionate share for the dividends being released

JIF DIVIDENDS

The MEL delayed the transfer date of the 2014 Fund Year into the Residual Claims Fund (RCF) from the standard 06/30/18 valuation to 12/31/18. The proposed change in the valuation date has been in review for quite some time, and was finalized with the transition of the 2014 Fund Year. Due to the time it takes to close a claim, it seemed appropriate to extend the transfer valuation date for the 2014 Fund year and all future years. As a result, the JIF cannot liquidate surplus from the 2014 Fund Year as it is still open through 12/31/18

The Finance Committee made a recommendation to release varying amounts of surplus from Fund Years 2005 through 2013. In arriving at the amount of surplus to be released, the Finance Committee continued its practice of examining the financial development of the most current years so as to guarantee future consistent releases of surplus to the membership while providing a cushion against unforeseen events. After examining its current surplus position, the Committee recommended a release of \$700,000, which is the same amount that released last year. In taking this approach, the Committee is confident that the JIF will have a safety cushion against unforeseen events and will be able to release consistent amounts of surplus for years to come. Following the Finance Committee's recommendation, the Executive Committee authorized the release of JIF surplus at its September 2018 Executive Committee meeting. Members again have the option to take the JIF dividend in the form of a check, have it credited to their Fund Year 2019 JIF/MEL/EPL-POL/E-JIF assessment, apply the funds to the Aggregate Excess Loss Contingency Fund, or apportion the funds to one or more of the available options.

Risk Management Consultant Fees

Members of the Fund contract independently with their respective Risk Management Consultant. The fees associated with these services are built into member assessments and the expense is passed through the Fund budget.

FUND YEAR 2019 BUDGET

The attached draft budget is being submitted for your review and consideration. A Public Hearing on the Budget will be held at the December 18, 2018 Executive Committee meeting.

File: BURLCO/2019/Budget Development

Budget Message

BURLCO/2019/Budget

Tab: Tab:

Budget Message

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND FUND YEAR 2019 BUDGET \$300K SIR (WC/GL/AL) - \$100K SIR (PR)

	ANNUALIZED	DRAFT	CHANGE	CHANGE
	AMMOALIZED	BUDGET		CHANGE
	2018	2019	\$	%
PROPERTY	270,300	267,750	(2,550)	-0.94%
GENERAL LIABILITY	451,350	450,500	(850)	-0.19%
AUTO LIABILITY	125,800	125,800	-	0.00%
WORKERS' COMPENSATION	2,011,950	1,942,250	(69,700)	-3.46%
DEDUCTIBLE	507,802	491,816	(15,986)	-3.15%
TOTAL CLAIM LOSS FUNDS	3,367,202	3,278,116	(89,086)	-2.65%
[
CLAIMS ADMINISTRATION	198,967	202,906	3,939	1.98%
SAFETY PROGRAMS	155,018	155,523	505	0.33%
- Optional Safety Budget	51,295	51,295	-	0.00%
- Safety Incentive Program	61,967	61,967		0.00%
- Training	41,756	42,261	505	1.21%
- Right to Know	25,256	25,761	505	2.00%
- Safety Training	16,500	16,500	_	0.00%
PROFESSIONAL SERVICES	282,294	293,774	11,480	4.07%
- Actuary	24,600	25,092	492	2.00%
- Administrative Consultant	27,202	27,746	544	2.00%
- Attorney	66,300	70,000	3,700	5.58%
- Auditor	18,500	18,870	370	2.00%
- Safety Director	127,000	133,000	6,000	4.72%
- Treasurer	10,944	11,163	219	2,00%
- Underwriting Manager	7,748	7,903	155	2.00%
ADMINISTRATION	347,593	354,545	6,952	2.00%
CLAIMS AUDITOR	5,275	5,275	-	0.00%
EPL / CYBER CONSULTING & TRAINING	13,500	13,500	-	100.00%
EXPOSURE DATA MGMT SYSTEM	10,000	-	(10,000)	-100.00%
PAYROLL AUDITOR	10,790	11,006	216	2.00%
PROPERTY APPRAISER	25,000	25,000		0.00%
RISK CONTROL CONTINGENCY	100,000	100,000	_	0.00%
WELLNESS PROGRAM	60,000	60,000	_	0.00%
CONTINGENCY	30,000	30,000		0.00%
MISCELLANEOUS	55,162	56,750	1,588	2.88%
- AGRIP/ PRIMA	12,000	12,000	-	0.00%
- Annual Planning Retreat	6,000	6,000		0.00%
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	1,200		0.00%
- JIF Website	4,000	5,000	1,000	25.00%
- Legal Notices	1,800	1,800	1,000	0.00%
- Meeting Expense/Dinner Meeting	2,500	3,000	500	20.00%
- Office Supplies	2,300	2,300	- 300	0.00%
- Other	10,000	10,000		0.00%
- Performance Bond (TPA)	750	750		
	f		-	0.00%
- Postage/Copies/Fax	3,200	3,200		0.00%
- Printing	6,000	6,000	-	0.00%
- Record Retention Service	1,000	1,000		0.00%
- Recording Secretary	4,412	4,500	88	1.99%
TOTAL EXPENSES	1,293,599	1,308,279	14,680	1.13%
SUB TOTAL JIF BUDGET	4,660,801	4,586,395	(74,406)	-1.60%
MUNICIPAL EXCESS LIABILITY JIF	1,759,842	1,890,139	130,297	7.40%
- MEL Excess WC & Liability	1,294,427	1,423,870	129,443	10.00%
- MEL Excess Property	465,415	466,269	854	0.18%
- Property	455,418	456,272	854	0.19%
- Fidelity	9,997	9,997	- 0.34	0.00%
EPL/POL/CYBER PREMIUM	549,012	564,472	15,460	2.82%
EPL/POL/CYBER COMMISSION - AJG	17,938	18,402	464	2.59%
EPL/POL/CYBER COMMISSION - AJG EPL/POL/CYBER COMMISSION - CONNER STRONG	17,938	18,402	464	2.59%
	· · ·			
EPL/POL SURCHARGE	179	3,753	3,574	1996.65%
ENVIRONMENTAL JIF	249,231	246,894	(2,337)	-0.94%
SUB TOTAL PREMIUMS	2,594,140	2,742,062	147,922	5.70%
CLID TOTAL HE & EVERED DUDGET	7.354.044	7 220 457	72 546	1.040/
SUB TOTAL JIF & EXCESS BUDGET	7,254,941	7,328,457	73,516	1.01%
RISK MANAGEMENT CONSULTANTS TOTAL JIF BUDGET	239,711 7,494,652	241,717 7,570,174	2,006 75,522	0.84% 1.01%

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

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

Re-adopted: December 2018

BUDGET DEVELOPMENT

BUDGET PROCESS

The BURLCO JIF Budget Process begins in July each year when the Risk Management Consultants (RMCs) are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2013 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year. The Finance Committee reviews these proposals for acceptance, negotiation, and/or other action. The Finance Committee then makes their recommendation regarding contract renewal to the Executive Committee.

BUDGET COMPONENTS

The budget consists of five (5) major categories that are described below:

- A. Loss Funds Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. It takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.
- B. **Operating Expenses** Pays all expenses associated with operating the Fund. Includes all contract vendors such as claims adjustment, attorney, safety, actuary, auditor, etc. and contemplates miscellaneous meeting, administrative, and contingency expenses.
- C. **EPL/POL Premiums** In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in

the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

D. **MEL Assessment** – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in November.

E. **E-JIF Assessment** – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member's Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30th of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a

member's total losses for the six-year period would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on pages 6 and 7.

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 7 and 8**.

The following table is indicative of the current strategy:

	Increase in Loss Funds	Members Affected			
ABOVE	135%			4.00%	0
BETWEEN	115%	and	135%	2.50%	3
BETWEEN	90%	and	115%	0.00%	8
NE'	W MEMBERS LES	S THAN 3	YEARS	-2.65%	0
BETWEEN	60%	and	90%	-2.00%	4
BETWEEN	30%	and	60%	-4.00%	5
BELOW			30%	-6.00%	2
RENEWING	MEMBERS WITH	LR BETWE	EN 45% & 75%	-8.00%	2
RENEWING	MEMBERS WITH	LR BETWE	EN 20% & 45%	-15.00%	0
RE	NEWING MEMBE	RS BELOW	V 20%	-20.00%	3
					27

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "equalization". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the BURLCO JIF was no exception.

<u>EXPOSURES</u> - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example, a growing municipality may have had to build a new municipal building, while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 10** and **11**.

<u>EXPERIENCE</u> - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the "**Equalization**" strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. **Pages 11** and 12 more fully discusses this topic.

After several years of "**Equalization**" the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 - EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal

assessments are modified based upon their preceding three full years' claims experience. The Finance Committee recommended that the chart, which appears on **page 12**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above "Experience Based" Allocation Strategy" appeared equitable, it was recognized that members' share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above "Experience Based Allocation" Formula to LOSS FUNDS ONLY and proposes that a members' Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member's assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member's assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF indirect Operating Expense.

<u>2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO</u> ASSESSMENT PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member's exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member's overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member's long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund's Assessment Allocation Strategy and adjustments to member's assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member's loss funding budget if they have been a "net giver" to the Fund over the same six year period.

Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member's loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were standalone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary's stand-alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The Retrospective Assessment Program benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the Retrospective Assessment Program. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy.

2011 - 2019 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. In addition, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium assessment with the private insurer.

For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience for these lines of coverage. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs.

non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

Finally, it should be noted that beginning in 2013, Volunteer, Directors and Officers Liability (optional) was transitioned from the MEL coverage to a commercial carrier. Also in 2013, Cyber Liability Coverage was added also through a commercial carrier.

2012 - EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverage. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It took four years to transition to the MEL's allocation process.

2013 – EXCESS PREMIUM ALLOCATION

Beginning in 2013, the MEL implemented several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL phased in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 - 1/3 - 1/3). The BURLCO JIF members experienced an increase in population of 5.54% which had an impact on member assessments. Also, beginning in 2013, the MEL began experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the BURLCO JIF has been a net giver to the MEL over the prior five years, the JIF will see a reduction in their MEL Assessment prior to the impact of the 2014 rate changes. The implementation of an experience factor is subject to review on an annual basis.

2016 - 2018 - EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the JIF will see an experience rating decrease in their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self-insures four areas of risk:

- 1. Property
- 2. Liability
- 3. Automobile
- 4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of \$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception

that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00
Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential the committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

- A. Allocated These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.
- B. Unallocated These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

Risk Management Consulting Fees

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

CAP STRATEGY

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The tradeoff in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.

BURLCO JIF - 2019 Budget Assessment Certification

Bass River Township	60,258
Beverly City	204,721
Bordentown City	306,219
Bordentown Township	389,320
Chesterfield Township	151,872
Delanco Township	144,734
Delran Township	559,794
Edgewater Park Township	221,356
Fieldsboro Borough	27,628
Florence Township	386,880
Hainesport Township	117,120
Lumberton Township	328,428
Mansfield Township	268,051
Medford Township	791,176
Mount Laurel Township	1,010,084
North Hanover Township	165,664
Palmyra Borough	276,902
Pemberton Borough	110,860
Pemberton Township	905,904
Riverside Township	244,252
Shamong Township	75,536
Southampton Township	182,005
Springfield Township	96,491
Tabernacle Township	126,924
Westampton Township	307,210
Woodland Township	69,882
Wrightstown Borough	40,903
27	7,570,174

Municipal Excess Liability Joint Insurance Fund



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

Date: Wednesday October 17, 2018

To: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

Subject: Executive Director's Report

2018 Rate Table & Budget – Board of Fund Commissioners introduced a 2019 Rate Table and a 2019 Budget - reflecting an overall decrese of 2% when applying the 2018 exposures and limits against the 2019 rate table to provide a comparison. Public Hearing scheduled for Wednesday, November 14, 2018 at 5:00 pm in Room 305 at the Atlantic City Convention Center.

Management Committee: Management Committee met on October 10th and reported on the following additional items:

<u>Investments Legislation</u>: The bill that expands the JIF and MEL's investments has been signed into law and includes the items suggested by the Governor in his conditional veto. The MEL had expected to implement most of those suggestions once the Joint Cash Management Plan was formed. MEL representatives met with DCA staff to review the process of drafting the regulations. Commissioner Rheinhardt reported that DOBI had no comments to the regulations drafted by DCA.

A meeting is scheduled to include Commissioners Rheinhardt and Cuccia, the Treasurer and PERMA to discuss the inner workings of the Joint Cash Management Program.

Excess Liability: Underwriting Manager will be marketing the excess liability program currently underwritten by Genesis. The management team has changed at Genesis and they are seeking a substantial increase in premium rate even though the loss history does not warrant an increase.

Safety & Education Committee: Committee met on September 14th and submitted minutes from that meeting. The current contract for Webinar and Online Training Producer expires December 31, 2018. Board accepted the Committee's recommendation and authorized the release of an updated RFQ for online training, webinars and video productions.

Coverage Committee: The committee is scheduled to meet on October 29th.

Legislative Committee: The committee is scheduled to meet on November 14th during the NJSLOM convention. The Firefighter's Cancer Presumption Bill is scheduled for hearings on October 18th with the Assembly Labor Committee. Executive Director will attend and is also scheduled to meet with Assembly representatives. Executive Director said JIFs can expect to see large budget increases in 2019 if bill passes without amendments.

RCF June Report: Commissioner Clarke submitted a report on the RCF's September meeting. RCF met prior to the MEL meeting and adopted its 2018 Budget.

Cyber Security Task Force: The MEL entered into an arrangement with Palindrome to conduct a study of cyber traffic with a pilot selection of members. Palindrome to present its report to the Cyber Task Force at their October 29th meeting.

Personnel Manual: Fund Attorney prepared and distributed a bulletin to members in September – concerning recommended revision to the model manual's language concerning the Open Public Meetings Act.

Internal Auditor: Baker Tilly has been conducting its Internal Audits on Reinsurance and Underwriting. The draft underwriting audit is being reviewed by PERMA. Once finalized, a meeting of the Audit Committee will be scheduled.

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

Claims Committee: The Claims Review Committee met in September and is scheduled to meet immediately following the Board meeting. Minutes of the September meeting were distributed to Fund Commissioner. Committee will meet again following the MEL Board meeting.

Treasurer: Fund Treasurer said the MEL can expect to see greater investment income earnings not only due to the formation of a Joint Cash Management Plan but also because of rising interest rates.

Fund Attorney: In September, the board authorized an amount not to exceed \$15,000 to engage the services of a Qualified Purchasing Agent to review the MEL's procurement practices. Board adopted Resolution appointing the Canning Group.

Fund Attorney provided an update on a Public Officials Liability claim that has been in litigation since 2010. MEL prevailed on an appeal to Supreme Court; claimant then asked for reconsideration. MEL prevailed again and matter is now settled. Plaintiff was alleging violation of civil rights because municipality did not advise her of procedures she could have followed. Fund Attorney said it would have negatively impacted municipal practices if it were to be considered a violation of civil rights when failing to formally and specifically advise citizens of processes.

	MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
	2019 BUDGET FOR RATE DEVELOPMENT				
	MUNICIPALITIES ONLY - CURRENT DATA				
		A	В	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2018 RATES	2019 RATES	\$	%
Н	I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
1					
	CLAIMS				
	Excess Liability:				
1	To 500K	2,108,034	2,065,858	(42,176)	-2.09
2	1.25MIL Ex 500K	3,408,076	3,339,931	(68,145)	-2.09
3	Excess WC	6,647,027	6,647,027	(0)	0.09
4	Excess Property to 500K	2,586,328	2,528,979	(57,349)	-2.29
5	POL/EPL Land Use		1,000,000	1,000,000	100.09
6	Aggregate Excess LFC	14,068	14,070	2	0.09
7	JIF Faithful Performance Bond	186,039	186,039		0.09
8	Statutory Bonds	284,000	284,000		0.09
9	Sub Total	15,233,573	16,065,904	832,331	5.5%
10	PREMIUMS				
11	3.25MIL ex 1.75 MIL	4,632,371	4,632,371	(0)	0.0%
12	Optional Excess Liability	1,721,116	1,721,116	(0)	0.09
13	Optional Excess POL/EPL	863,167	863,167	0	0.09
14	Excess WC	2,579,663	2,528,070	(51,593)	-2.09
15	Excess Property	7,288,015	7,506,655	218,640	3.09
16	Boiler and Machinery	610,231	628,538	18,307	3.0%
17	Loss Fund Contingency	632,853	284,189	(348,664)	-55.1%
18	Sub Total	18,327,416	18,164,106	(163,311)	-0.9%
19	Total Claims & Premiums	33,560,989	34,230,009	669,020	2.0%
20					
21	II. EXPENSES				
22	Claims Adjustment	1,030,435	1,051,044	20,609	2.000%
23	Property Adjustment	166,464	169,793	3,329	2.000%
24	Administration	1,176,251	1,199,776	23,525	2.000%
25	Loss Fund Management	132,948	135,607	2,659	2.000%
26	Actuary	50,116	51,118	1,002	2.000%
27	Attorney	45,103	46,005	902	2.000%
28	Deputy Attorney	1,504	1,535	30	2.000%
29	Attorney - OPRA	16,979	17,319	340	2.000%
30	Auditor	28,741	29,316	575	2.000%
31	Treasurer	25,411	25,919	508	2.000%
32	Underwriting Manager	529,014	539,595	10,580	2.000%
33	Reinsurance Manager	305,484	311,594	6,110	2.0009
34		198,161	202,124	3,963	2.000%
35	Computer Services	140,770	143,585	2,815	2.0009
36	Legislative Committee	26,937	27,476	539	2.0019
37	Internal Audit Committee	59,013	60,193	1,180	2.0009
38	Strategic Planning Committee	29,507	30,097	590	2.0009
39	Coverage Committee	39,084	39,866	782	2.0019
40	Communications/Marketing Committee	121,461	123,890	2,429	2.0009
41	Misc Expense	(109,012)	(109,012)	2,425	0.09
42	Subtotal	4,014,373	4,096,841	82,467	2.19
43	50,000	7,017,010	7,000,071	02,301	1-1
44	MEL Safety Institute	921,556	939,988	18,431	2.0%
45		38,496,919	39.266,837	769,918	2.09

MEL RATE TABLES									
	RATING BASE								
Budget Line	(1) Rate per capita (2010 Census) (2) Rate per employee (3) Rate per \$100 payroll (4) Rate per \$100 value	2018 as Certified	2018 actual (Premiums)	2018 Minimums	2019	2019 Minimums	CHANGE \$	CHANGE%	Discounts/ Surcharges
JIF Attachment To 500K									
0 EX 500K	(1)	-					-		10%
100K EX 400K	(1)	0.1926			0.18874		(0.0039)	-2.0%	10%
150K EX 350K	(1)	0.3915			0.38371		(0.0078)	-2.0%	10%
200K Ex 300K	(1)	0.5758			0.56427		(0.0115)	-2.0%	10%
250K Ex 250K	(1)	0.7601			0.74485		(0.0152)	-2.0%	102
300K Ex 200K	(1)	1.0595			1.03827		(0.0212)	-2.0%	
1.25MIL Ex 500K	(1)	0.8752			0.85771		(0.0175)	-2.0%	
Loss Fund Contingency	(1)	0.1373			0.061787		(0.0755)	-55.0%	
3.25MIL ex 1.75 MIL	(1)	1.0704	0.9970	\$1,150	1.070427	\$1,150	-	0.0%	10%
POLEPL Land Use	(1)				0.219095		0.2191	100.0%	
Optional Excess Liability	(1)								
2 MIL EX 5 MIL		0.1650	0.1601		0.1650		-	0.0%	10%
5 MIL EX 5 MIL		0.3327	0.3228		0.3327		-	0.0%	10%
10 MIL EX 5 MIL		0.4977	0.4829	\$761	0.4977	\$761	-	0.0%	102
15 MIL EX 5 MIL		0.5890	0.5714	\$1,267	0.5890	\$1,267	-	0.0%	10%
Optional Excess POL/EPL	(1)								
1MIL Ex 2MIL		0.0571	0.0515	\$570	0.0571	\$570.00	-	0.0%	
2MIL Ex 2MIL		0.0946	0.0855	854.00	0.0946	\$854.00	-	0.0%	
3MIL Ex 2MIL		0.1217	0.1099	1,137.00	0.1217	\$1,137.00	-	0.0%	
4MIL Ex 2MIL		0.1436	0.1296	1,423.00	0.1436	\$1,423.00	-	0.0%	
8MIL Ex 2MIL		0.2872	0.2591	4,725.00	0.2872	\$4,725.00	-	0.0%	
CLAIMS: Excess WC	(3)								
JIF Attachment to									
1800K Ex 200K		0.004359			0.004359			0.0%	
1750K Ex 250K		0.003760			0.003760		-	0.0%	
1,700K x 300K		0.003119			0.003119		-	0.0%	
1650K Ex 350K		0.002748			0.002748		-	0.0%	
1600KX400		0.002538			0.002538		-	0.0%	
1550KX450		0.002259			0.002259		-	0.0%	
1500k Ex 500k		0.001956			0.001956		-	0.0%	
1400k Ex 600k		0.001012 0.001170			0.001012 0.001170			0.0%	
1250k Ex 750k		0.001170			0.001170		-	0.0%	
DDEMINING . E W/C	(2)	0.000964	0.000057		0.000045		(0.0000)	2.0%	
PREMIUMS: Excess WC CLAIMS: Excess Property to 500K	(3)	0.000364	0.089257		0.000945		(0.0000)	-2.0%	
JIF Attachment to	(4)				•	•			
Property 200K Ex 50K		0.0244			0.0467		0.0223	91.2%	
Property 150K Ex 100K		0.0135			0.0407		0.0223	30.2%	
Property 100K Ex 150K		0.0068			0.0081		0.0041	18.6%	
Property 50K Ex 200K		0.0028			0.0031		0.0003	11.3%	
Property 250K Ex 250K		0.0106			0.0069		(0.0037)	-34.7%	
PREMIUMS: Excess Property	(4)				2.0000		(2.2231)	20	
Excess Property	(-7	0.0671	0.06940		0.0691		0.0020	3.0%	
Boiler and Machinery		0.0056			0.0058		0.0002	3.0%	
Faithful Performance Bond	(2)	6.3405			6.3405		-	0.0%	
EXPENSES	(-)	0.1150			0.1150			0.0%	
MEL Safety Institute		29.67			29.67			0.0%	

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2018-

APPOINTING MEGHAN JACK AS THE FUND'S REPRESENTATIVE
TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AND THE NEW
JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND AND
DAVID MATCHETT AS THE FUND'S REPRESENTATIVE TO THE RESIDUAL
CLAIMS JOINT INSURANCE FUND AND AS THE ALTERNATE REPRESENTATIVE TO
THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AND THE NEW
JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND
FOR THE 2019 FUND YEAR

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized pursuant to NJSA 40A:10-36, et seq.; and

Whereas, the Burlington County Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund and the New Jersey Municipal Environmental Risk Management Fund; and

Whereas, as a member of each of these Funds, the Burlington County Municipal Joint Insurance Fund actively participates in the meetings and operations of each of these Funds through the appointment of a representative to each Fund; and

Whereas, the appointment of the representative to each of these Fund's is at the discretion of the Chair of the Burlington County Municipal Joint Insurance Fund; and

Whereas, Meghan Jack, Fund Commissioner from the Township of Riverside, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund during the 2018 Fund Year; and

Whereas, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund during the 2018 Fund Year; and

Whereas, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund during the 2018 Fund Year; and

Whereas, the Fund Chair has determined that it is in the best interest of the Burlington County Municipal Joint Insurance Fund to reappoint Ms. Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund; and reappoint Mr. Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and as the Fund's Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2019 Fund Year.

Now, Therefore, be it Resolved by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund that Meghan Jack, Fund Commissioner from the Township of Riverside, is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal

Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2019 Fund Year; and

Be it Further Resolved that David Matchett, Fund Commissioner from the Township of Shamong, is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund and as the Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2019 Fund Year: and

Be it Further Resolved that each of these appointments shall be effective January 1, 2019; and

Be it Further Resolved that a fully executed copy of this resolution be forwarded to the Municipal Excess Liability Joint Insurance Fund, Residual Claims Joint Insurance Fund and the New Jersey Environmental Risk Management Fund

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 20, 2018.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

By:		Attest:	
	CHAIRPERSON	SECRETARY	
	Date:		



Municipal Excess Liability Residual Claims Fund

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

October 17, 2018

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: Topics Discussed at the RCF October Meeting

2019 Budget: In June, the Board approved an extension of the transfer of liabilities by six months and at the September meeting, the Fund declared a dividend from the Closed Year account to facilitate the transfer to create Fund Years 2019 operating budget. Historically, the expenses for the upcoming year budget were declared from the contingency reserve established in the amended prior year budget. Following the public hearing, the Board of Fund Commissioners reviewed and adopted the 2019 Budget.

Membership Renewals: Executive Director reported that documentation was sent to all sixteen JIFs to renew membership with the Fund for 2019-2021; to date twelve JIFs have submitted their renewals.

Claims Committee: The Claims Review Committee met in September and the morning of the Commissioner's meeting; minutes of the September meeting were distributed under separate cover.

Next Meeting: The next meeting of the RCF is the 2019 Reorganization scheduled for **Wednesday January 2, 2019** at 10:30AM at the Forsgate Country Club in Monroe, NJ.

At this year's Reorganization, the Board agreed with a recommendation, submitted by the Audit Committee, that the RCF Chair & Secretary positions be rotated in order to build a knowledge-base of the RCF and its critical operations. The proposed terms for both RCF Chair and Secretary, as well as RCF Claims Chair, would be for a 2-year term at which point the Secretary would then assume the Chair position. The RCF Chair would also serve as the RCF Claims Chair.

Executive Director said 2019 would be Chairman Law and Secretary Franz 2nd of a 2-year term unless otherwise notified; all other Commissioner appointments would be determined by local Joint Insurance Funds.

MUNICIPAL EXCESS LIABILITY RESIDUAL O	CLAIMS FUND			
2019 ADOPTED BUDGET				
	2018 ANNUALIZED	2019 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	30,000	28,000	(2,000)	-7%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	30,000	28,000	(2,000)	-7%
SUBTOTAL LOSS FUND	30,000	20,000	(2,000)	-170
EXPENSES				
ADMINISTRATOR	197,849	201,806	3,957	2%
DEPUTY ADMINISTRATOR	67,302	68,648	1,346	2%
ATTORNEY	40,960	41,779	819	2%
CLAIMS SUPERVISION & AUDIT	59,211	60,395	1,184	2%
TREASURER	38,456	39,225	769	2%
AUDITOR	22,717	23,171	454	2%
ACTUARY	40,556	41,367	811	2%
MISCELLANEOUS	23,835	24,312	477	2%
SUBTOTAL	490,886	500,703	9,817	2%
EXPENSE CONTINGENCY	129,114	132,297	3.183	2%
	,,,,,		-, , , , ,	
SUBTOTAL EXPENSES	620,000	633,000	13,000	2%
TOTAL BUDGET	650,000	661,000	11,000	1.7%
TOTAL DODGLI	030,000	001,000	11,000	1.7 70



New Jersey Municipal Environmental Risk Management Fund

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

DATE: October 17, 2018

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2019 BUDGET - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2019. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2019 and to certify annual assessments, based upon the adopted 2019 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND - The request for approval of the EJIF's \$1,250,000 dividend was filed with the State on September 19, 2018. We await their approval.

COVERAGE COMMITTEE MEETING - An EJIF Coverage Committee meeting is scheduled for November 14, 2018 in the Sheraton Hotel, across from the AC convention center at 11:00 a.m.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 14, 2018 in the Sheraton Hotel, across from the AC convention center at 12 noon.

	2019 ADOPTED BUDGET BASED ON 2010 C	ENSUS			
	10/18/2018 10:04	2018	2019		
		TOTAL	TOTAL	CHANGE	CHANGE
	Claims and Excess Insurance			\$	%
	Claims				
1	Third Party (Non-Site Specific)	301,540	425,660	124,120	41.2%
2	On Site Cleanup (Site Specific)	356,405	246,435	(109,970)	-30.9%
3	Legal Defense	1,044,818	-	(1,044,818)	-100.0%
4	PO Pollution Liability		179,225	179,225	100.0%
5	Tank Systems		224,031	224,031	100.0%
6	DMA Waste Sites (Superfund Buyout)	630,898	1,164,963	534,065	84.7%
7	LFC	14,860	25,424	10,564	71.1%
8	Total Loss Fund	2,348,521	2,265,738	(82,783)	-3.5%
9					
10	II. Expenses, Fees & Contingency				
11	Professional Services				
12	Actuary	62,500	62,500	0	0.0%
13	Attorney	77,205	78,749	1,544	2.0%
14	Auditor	15,959	16,278	319	2.0%
15	Executive Director	285,057	290,759	5,702	2.0%
16	Treasurer	19,683	20,077	394	2.0%
17	Legislative Agent	45,000	45,000	-	0.0%
18	Underwriting Managers	225,776	230,291	4,515	2.0%
19	Environmental Services	433,375	442,043	8,668	2.0%
20	Claims Administration	26,684	27,218	534	2.0%
21					
22	Subtotal - Contracted Prof Svcs	1,191,239	1,212,915	21,676	1.8%
23					
24	Non-Contracted Services				
25	Postage	5,518	5,518	(0)	0.0%
26	Printing	4,284	4,285	1	0.0%
27	Telephone	2,444	2,444	0	0.0%
28	Expenses contingency	14,934	14,933	(1)	0.0%
29	Member Testing	8,233	8,233	0	0.0%
30		-,	-,		
31	Subtotal - Non-contracted svcs	35,413	35,413	(0)	0.0%
32		,	,	(-/	
33	Subtotal-Contracted/Non-contracted s	1,226,652	1,248,328	21,676	1.8%
34		.,,,,,,,	.,,	21,070	
35	Excess Aggregate Insurance	549,967	569,216	19,249	3.5%
36		2.0,007	230,210	10,240	0.07
37	General Contingency	60,759	60,757	(2)	0.0%
38	Contrat Contangency	00,100	30,737	(2)	0.07
39	Total Exp, Fees & Contingency	1,837,379	1,878,301	40,922	2.2%
	rotal Exp, rees a contingency	1,001,019	1,070,301	40,322	2.270
40					