



AGENDA PACKET



Tuesday, December 18, 2018 at 3:30 PM

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

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Municipal Building
1 Hainesport Centre
Hainesport, NJ
Tuesday, December 18, 2018 – 3:30 PM

AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*)
- V. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
 - A. Adoption of the **November 20, 2018** Meeting Minutes.....Pages 1-15
 - B. Adoption of the **November 20, 2018** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director's Report..... Pages 16-52
 - A. Lost Time Accident Frequency.....Pages 21-22
 - B. Certificates of Insurance.....Pages 23-25
 - C. Financial Fast Track Report.....Page 26
 - D. Regulatory Filing Checklists.....Pages 27-28
 - E. 2017 Safety Incentive Program Awards.....Page 29
 - F. 2018 Optional Safety Budget.....Page 30
 - G. 2018 Wellness Incentive.....Page 31
 - H. EPL/Cyber Risk Management Budget.....Page 32
 - I. EPL Helpline – Authorized Contact List.....Page 33
 - J. EPL Compliance StatusPage 34
 - K. MEL Cyber Risk Management Plan Compliance Status.....Page 35
 - L. Statutory Bond Status.....Page 36
 - M. Skateboard Park Approval Status.....Page 37
 - N. Capehart & Scatchard Updates.....Pages 38-46
 - O. Elected Officials Training – Invite.....Pages 47-48

P.	Police One Training	
Q.	MediaPro Training	
R.	Technology Risk Services	
S.	RMC Resolutions & Agreements	
T.	2018 Annual Report	
U.	2019 Committee Volunteers.....	Pages 49-52
V.	AGRIp/PRIMA 2019 Conference Schedule and Policies	
W.	Website	
X.	Inclement Weather Policy	
Y.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Page 53
IX.	Safety Director's Report	
A.	Activity Report	Pages 54-60
B.	MSI Bulletin: Leaf Collection.....	Pages 61-62
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses –December 2018.....	Page 63
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 64
B.	Corner Connection	Pages 65-68
C.	Holiday Hustle.....	Page 69
D.	In the Spotlight – Fieldsboro.....	Page 70
XII.	Managed Health Care Report	
A.	Summary Report	Page 71
B.	Average Number of Days to Report a Claim.....	Page 72
C.	Transitional Duty Report.....	Page 73
D.	PPO Savings & Penetration Reports.....	Pages 74-75
E.	Paid Provider by Specialty.....	Page 76
F.	Top 5 Provider by Specialty.....	Page 77
G.	Nurse Case Management Report.....	Page 78
XIII.	Treasurer's Report as of November 30, 2018	Pages 79-113
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	December Bill List.....	Pages 114-115
F.	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XIV.	Committee Reports	
A.	Finance Committee Meeting Report	
1.	2018 Budget Public Hearing – Motion to Open – All in Favor	
2.	2018 Budget Public Hearing – Motion to Close – All in Favor	
3.	2018 Budget Adoption – Motion to Adopt – Roll Call	Page 116
4.	2018 Assessment Certification - Motion to Adopt-Roll Call	Page 117
5.	2018 Assessment Allocation Strategy - Motion to Adopt – Roll Call	Pages 118-130

- B. Resolution 2018-_____ Authorizing the Fund Treasurer to transfer \$143,850 from the Fund Year 2018 MEL Liability & Workers' Compensation Budget Line Item and \$44,230 from the MEL Excess Property Line Item to the Municipal Excess Liability Joint Insurance Fund Retrospective Account – **Motion – Roll Call**.....Pages 131-132
 - C. Safety Committee Meeting – December 18, 2018..... Verbal
 - D. Nominating Committee
 - 1. 2019 Nomination Slate.....Page 133
- XV. MEL/RCF/E-JIF Reports
- A. MEL Report – November 14, 2018.....Pages 134-136
 - B. EJIF Report – November 14, 2018..... Page 137
- XVI. Miscellaneous Business
- A. Motion to Accept the Designation of Paul A. Forlenza as the Executive Director and Bradford W. Hoffman as the Deputy Executive Director under Gallagher's Contract with the BURLCOJIF for the Remainder of 2018– **Motion – All in Favor**
 - B. Motion to Authorize the Executive Director's Office to bind EPL/POL Coverage with QBE Insurance for the 2019 Fund Year – **Motion – All in Favor**
 - C. Motion to Authorize the Executive Director's Office to bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2019 Fund Year – **Motion – All in Favor**
 - D. Motion to Authorize the Executive Director's Office to bind Cyber Liability Coverage with XL Insurance for the 2019 Fund Year – **Motion – All in Favor**
- The 2019 Reorganizational meeting will be held on Tuesday, January 15, 2019
at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ**
- XVII. Meeting Open to Public Comment
- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - B. Motion to Close Meeting to Public Comment – **Motion - All in Favor**
- XVIII. Closed Session – Resolution 2018- _____ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**
- A. Professionals' Reports
 - 1. Claims Administrator's Report
 - a. Review of PARs over \$10,000
 - 2. Executive Director's Report
 - 3. Safety Director's Report
 - 4. Solicitor's Report
 - B. Reopen Public Portion of Meeting – **Motion – All in Favor**
- XIX. Approval of Claims Payments – **Motion – Roll Call**
- XX. Authorization to Abandon Subrogation (if necessary) – **Motion – Roll Call**
- XXI. Motion to Adjourn Meeting – **Motion – All in Favor**

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

November 20, 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, November 20, 2018 at 3:30 PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 3:30PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Township**
Bud Wells, *Alternate*, **North Hanover Twp.**
Scott Pearlman, *Alternate*, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Jeffrey Hatcher, **Delran Twp.**
Patricia Hansell, **Fieldsboro Borough**
Tom Pullion, **Edgewater Park Twp.**
Mike Mansdoerfer, **Lumberton Twp.**
Dennis Gonzalez, **Pemberton Township**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

CBIZ Benefits & Insurance Services
Conner Strong & Buckelew
Hardenberg Insurance Group

Absent Risk Management Consultant agencies:

Assured Partners
EJA/Capacity Insurance
Insurance Agency Mgmt

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

CONDUCT OF MONTHLY MEETING

Motion by Ms. Jack, seconded by Mr. Cramer, to allow that this monthly meeting 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 October 16, 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 Mr. McMahon, seconded by Ms. Jack, to approve the Open & Closed session meeting minutes of the October 16, 2018 meeting of the Fund as presented. **Motion carried.**

The Closed Session minutes of the October 16, 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 October 16, 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 September 2018 were included in his report.

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

Financial Fast Track – Mr. Miola noted that the Financial Fast Track Report for September 30, 2018 is included in his report. The JIF's surplus position as of September 30, 2018 was **\$12,371,095**.

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 to make changes to this list is on the JIF website at www.burlcojif.org. Please contact the Executive Director's office with any questions.

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.

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 were 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

Police One Training– Mr. Miola stated that 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.

MediaPro – Mr. Miola stated that 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.

Inclement Weather – Mr. Miola stated 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 by 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.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were three (3) closed case(s) for the month of October, 2018 with no payment to the Plaintiffs. He then briefly reviewed the matters.

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 no members utilized the Library for October and asked that it please be utilized. 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:

- *Fire Safety Week*

MSI Class Listing – Mr. Saville referenced the list of MSI Classes that are available in 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 – November

Mr. Roselli presented the *Lessons Learned from Losses* for November is a *Reporting Refresher*. He noted that not reporting these claims timely can hamper the best possible defense that could be provided and lead to increased costs.

He also noted the Claims Reporting Roadmaps are on the homepage of the JIF website, and also under the Claims Tab is other information to help in reporting a claim, such as:

- Supervisors Incident Report & First Accident Report
- ACORD Forms
- Listings of Urgent Care Providers
- Emergency Reporting Procedures

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:

- Bordentown Twp. – Started annual Fitness Testing for Police Officers. Those that pass receive comp 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”
- Ms. Schiffer also noted in her report was a Wellness Gratitude Calendar showing a small suggestion each day that can be done to show Gratitude or kindness to promote wellbeing.

- 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.
- **November Wellness Newsletter** - She noted that the November Wellness Newsletter was included in her report.

Ms. Schiffer then referenced an email in the agenda packet from Chief Pesce, Bordentown Township, which expressed his thanks and happiness with the help Ms. Schiffer has provided to Bordentown Township in helping to create and maintain the townships Health and Wellness program. Mr. Theokas also noted the thankfulness he has to Ms. Schiffer and the dedication she has to this program. They are very pleased with all she has done for them.

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 October, 2018.

Lost Time v. Medical Only Cases

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

	October	YTD
<i>Lost Time</i>	<i>1</i>	<i>34</i>
<i>Medical Only</i>	<i>13</i>	<i>102</i>
<i>Report Only</i>	<i>4</i>	<i>58</i>
<i>Total Intakes</i>	<i>18</i>	<i>194</i>
<i>Report Only % of Total</i>	<i>22.2%</i>	<i>29.9%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>93:07</i>	<i>75:25</i>
<i>Average Days to Report</i>	<i>2.8</i>	<i>3.1</i>

Transitional Duty Report

Ms. Beatty presented the May Transitional Duty Report:

Transitional Duty Summary Report	October
<i>Transitional Duty Days Available</i>	<i>2,242</i>
<i>Transitional Duty Days Worked</i>	<i>929</i>
<i>% of Transitional Duty Days Worked</i>	<i>41.4%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>1,313</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>58.6%</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>October</i>
<i>Bill Count</i>	<i>142</i>
<i>Original Provider Charges</i>	<i>\$193,536</i>
<i>Re-priced Bill Amount</i>	<i>\$97,911</i>
<i>Savings</i>	<i>\$95,625</i>
<i>% of Savings</i>	<i>49.4%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>95.8%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>97.9%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>95.2%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>91.5%</i>

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

TREASURER'S REPORT

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

Investment Interest

Interest received or accrued for the reporting period totaled \$20,390.45. 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 invested. The 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 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	\$201.00	\$96,028.85
Overpayment Reimbursements	\$.00	
Salvage Receipts	\$.00	

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

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

Cash Activity for the Period

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.

Loss Run Payment Register – October 2018

Mr. Tontarski stated that his 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 \$296,083.28. The claim detail shows 290 claim payments issued.

Bill List – November 2018

For the Executive Committee's consideration, Mr. Tontarski presented the November 2018 Bill List in the amount of \$97,193.27.

Chair Keller entertained a motion to approve the October 2018 Loss Run Payment Register and the November 2018 Bill List in the amount of \$97,193.27 as presented

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

Motion by Ms. Jack, seconded by Mr. McMahon, to approve the *October 2018 Loss Run Payment Register, and the November Bill List in the amount of \$97,193.27* as presented.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Township Bud Wells, <i>Alternate</i> , North Hanover Twp. Scott Pearlman, <i>Alternate</i> , Palmyra Borough Debbie Vallari, <i>Alternate</i> , Pemberton Borough Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

COMMITTEE REPORTS

STRATEGIC PLANNING COMMITTEE

Ms. Burger stated that the Committee met on October 16, 2018 and a verbal report was provided at the October Executive Committee meeting. She also noted a copy of the meeting minutes was included in the agenda packet and were self-explanatory.

NOMINATING COMMITTEE

Mr. Theokas stated that the Nominating Committee met on October 31, 2018, and the minutes were included in the agenda packet. He noted that the Committee recommended the following draft Nomination Slate for 2019:

Chair: Megan Jack, Riverside Township
Secretary: Glenn McMahon, Chesterfield Township

Executive Committee: John Gural, Palmyra Borough
Rich Wolbert, Beverly City
Doug Cramer, Tabernacle Township
Mike Templeton, Delanco Township
James Ingling, Wrightstown Borough

Alternates: Jerry Mascia, Mount Laure Township
Mike Fitzpatrick, Mansfield Township
Paula Kosko, Hainesport Township
Grace Archer, Bordentown City
Mike Theokas, Bordentown Township
Amanda Somes, Bass River Township
Dave Matchett, Shamong Township

Mr. Theokas noted that the Nominating Committee agreed this lineup would allow newer Fund Commissioners to become more involved.

Mr. Theokas asked if there were any questions. None were entertained at this time.

FINANCE COMMITTEE

Mr. Forlenza stated that the Finance Committee met on November 8, 2018 and the minutes were a handout at today's meeting.

Mr. Forlenza stated that the first action item is to introduce the 2019 Budget which totals \$7,328,457 which is a 1.01% increase over 2018. The 2019 JIF Budget of \$4,586,395 represents a decrease of 1.60% (\$74,406) over last year's \$4,660,801 annualized budget. Budgeted lost 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%)

He stated that the Committee reviewed the 2019 Budget and it is set to be introduced this evening along with the 2019 Assessment Certification, and the 2019 Assessment Allocation Strategy, all of which are also included in the agenda packet. He noted that the public hearing for the Budget will be held at the December Executive Committee meeting on December 18, 2018.

2019 Budget Introduction, 2019 Assessment Allocation Strategy, and 2019 Assessment Certification

Motion by Mr. Wolbert, seconded by Mr. Cramer to Introduce the 2019 Budget Introduction, 2019 Assessment Allocation Strategy, and 2019 Assessment Certification as presented

ROLL CALL	Yeas	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Township Bud Wells, <i>Alternate</i> , North Hanover Twp. Scott Pearlman, <i>Alternate</i> , Palmyra Borough Debbie Vallari, <i>Alternate</i> , Pemberton Borough Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough
	Nays:	None
	Abstain:	None

Chair Keller presented the MEL/RCF/EJIF appointments for 2019.

Resolution 2018-44 – Appointing the 2019 MEL/RCF/EJIF Representatives

Motion by Mr. Wolbert, seconded by Mr. Cramer, to adopt Resolution 2018-44, Appointing Meghan Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund, David Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and Meghan Jack as the Fund's Representative to the Environmental Risk Management Fund for the 2019 Fund Year as presented.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp.
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Jerry Mascia, **Mt. Laurel Township**
Bud Wells, *Alternate*, **North Hanover Twp.**
Scott Pearlman, *Alternate*, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

MEL REPORT

Ms. Jack reported that the MEL met on October 17, 2018 and a copy of the meeting minutes, which are self-explanatory, are included in the agenda.

RCF REPORT

Mr. Matchett reported the RCF met on October 17, 2018 and a copy of the meeting minutes, which are self-explanatory, are included in the agenda.

EJIF REPORT

Ms. Jack reported the EJIF met on October 17, 2018 and a copy of the meeting minutes, which are self-explanatory, are included in the agenda.

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, December 18, 2018 at 3:30 PM** at the **Hainesport Municipal Building, Hainesport, NJ.**

PUBLIC COMMENT

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

Chair Keller opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2018-45

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 #2018-45***. All in favor.
Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>Property</i>
001209082	2019155792
2018121619	2019150578
2018143484	
2019150875	
2019156968	
2019154385	
001263719	
2017090236	

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	<p><i>Yeas</i></p> <p>Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Township Bud Wells, <i>Alternate</i>, North Hanover Twp. Scott Pearlman, <i>Alternate</i>, Palmyra Borough Debbie Vallari, <i>Alternate</i>, Pemberton Borough Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough</p> <p><i>Nays:</i> None</p> <p><i>Abstain:</i> None</p>
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Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were two (2) abandonment of Subrogation claim(s) presented in Closed Session.

#001263719 - \$927.23

#2017090236 - \$1,383.63

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

ROLL CALL	Yeas	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Township Bud Wells, <i>Alternate</i> , North Hanover Twp. Scott Pearlman, <i>Alternate</i> , Palmyra Borough Debbie Vallari, <i>Alternate</i> , Pemberton Borough Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

Chair Keller entertained a Motion to issue an RFQ for the position of Executive Director/Administrator.

Motion by Ms. Jack, seconded by Mr. McMahon to issue an RFQ for the position of Executive Director/Administrator as presented.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Township Bud Wells, <i>Alternate</i> , North Hanover Twp. Scott Pearlman, <i>Alternate</i> , Palmyra Borough
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Debbie Vallari, *Alternate*, **Pemberton Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

Chair Keller entertained a motion to extend the current Executive Director/Administrators contract for an additional 60 days, or February 28, 2019.

Motion by Ms. Jack, Seconded by Mr. McMahon to extend the current Executive Director/Administrators contract for an additional 60 days, or February 28, 2019

ROLL CALL *Yeas* Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Township**
Bud Wells, *Alternate*, **North Hanover Twp.**
Scott Pearlman, *Alternate*, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the November 20, 2018 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. McMahon, to adjourn the November 20, 2018 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:50 PM.

Kris Kristie,
Recording Secretary for

Meghan Jack,
Fund Secretary



To: Fund Commissioners
Date: December 18, 2018
Re: **Executive Director's Report**

.....

A. Lost Time Accident Frequency Report – (pgs. 21-22)

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

B. Certificates of Insurance (pgs. 23-25)

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

C. Financial Fast Track Report (pg. 26)

The Financial Fast Track Report as of October 31, 2018 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of October 31, 2018 was **\$11,717,153.**

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

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items outlined.

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

A letter from our office describing how to collect your 2017 Safety Incentive Awards money was emailed out to all members on or about February 23, 2018. A report detailing the available balances for each member is attached for your review. 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 was November 30, 2018. All encumbered funds have to be claimed by February 1, 2019.**

F. 2018 Optional Safety Budget (pg. 30)

A letter from our office describing how to collect your 2018 Optional Safety Budget allowance was e-mailed on or about January 25, 2018. A report detailing the available balances for each member is attached for your review. 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 was November 30, 2018. All encumbered funds have to be claimed by February 1, 2019.**

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

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

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

The JIF has budgeted \$500 for each member to help offset employment practice and cyber security related expenses. 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 EPL/Cyber Risk Management allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds was November 30, 2018. All encumbered funds must be claimed by February 1, 2019.**

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

With the placement of the member's EPL/POL coverage in the commercial insurance market, the insurance company QBE has implemented an EPL Helpline for the member's use. There is no restriction on the number of calls or amount of time that members can contact this service. Members can appoint two representatives to use this service. Appointments must be made by Resolution of the Governing Body. **Please note that Municipal Solicitors can not be appointed as Helpline Contacts.** Enclosed, please find the most recent list of authorized contacts for the EPL Helpline. These are the only representatives authorized to access this service. Please contact the Executive Director's Office with any questions.

J. Employment Practices Liability Compliance – (pg. 34)

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

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

A compliance status report regarding the MEL Cyber Risk Management Plan status is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact Ed Cooney, Fund Underwriter at 973-659-6424.

L. Statutory Bond Status (pg. 36)

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

M. Skateboard Park Approval Status (pg. 37)

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

N. Capehart & Scatchard Updates (pgs. 38-46)

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 (pgs. 47-48)

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 sign-in sheets from December 6, 2018 seminar are posted on the JIF website. The remaining trainings have been scheduled on the following dates:

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 Directors 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 Directors Office if you have any questions.

R. Technology Risk Services

Earlier this year, the JIF awarded a contract to Pivot Point Security to provide technology risk management services to the members. These services include phishing tests, the development of, and training on, various cyber related policies and procedures, the development of third party risk standards, as well as network vulnerability assessments. To begin this process, on November 27, 2018, an email was sent to all members asking that they provide the Executive Director's office with the IP addresses of all of their public facing networks and the contact information for their IT professional. This information is necessary to begin the network vulnerability testing. Members were asked to respond to this request by Friday, December 14, 2018. Over the next few months, members will also begin to see the role out of different risk management services from Pivot Point. Please do not hesitate to contact the Executive

Director's office if you have any questions.

S. RMC Resolution & Agreement

On or about December 7, 2018, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2019 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2019 fees at the February 2019 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

T. 2018 Annual Report

Several copies of the 2018 Burlington County Municipal Joint Insurance Fund Annual Report were presented to each Fund Commissioner at this afternoon's meeting. The Annual Report is also being posted to the JIF website where it can be downloaded and printed. Members are encouraged to review the report with their governing bodies.

U. 2019 Committee Volunteers (pgs. 49-52)

On November 27, 2018, *Committee Volunteer Request Forms* were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 14, 2018. The 2019 Committee Chairs will be meeting in early January to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Sheila Ortiz at 856-446-9137.

V. AGRiP/PRIMA Conference Schedule and Policy

This year BURLCO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2019 Budget includes funding for four (4) attendees in total. The BURLCO JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRiP Conferences from our office on or about December 13, 2018. Information on the PRIMA Conference will be emailed out early next year.

W. WEBSITE (WWW.BURLCOJIF.ORG)

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

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

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

X. 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.burlcojif.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.burlcojif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

Y. New Member Activity

Nothing to Report.

Burleo JIF										
2018 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF October 31, 2018										
			# CLAIMS	Y.T.D.	2018	2017	2016			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	10/31/2018	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2018 - 2016
1	75 BEVERLY		0	0	0.00	0.00	11.76	1 BEVERLY		3.64
2	80 HAINESPORT		0	0	0.00	0.00	0.00	2 HAINESPORT		0.00
3	81 LUMBERTON		0	0	0.00	0.37	1.13	3 LUMBERTON		0.69
4	83 MEDFORD TOWNSHIP		0	0	0.00	0.74	1.54	4 MEDFORD TOWNSHIP		0.80
5	85 SHAMONG		0	0	0.00	0.00	0.00	5 SHAMONG		0.00
6	456 SPRINGFIELD		0	0	0.00	1.94	0.00	6 SPRINGFIELD		0.67
7	531 CHESTERFIELD		0	0	0.00	0.00	0.00	7 CHESTERFIELD		0.00
8	577 BASS RIVER		0	0	0.00	0.00	0.00	8 BASS RIVER		0.00
9	589 BORDENTOWN CITY		0	0	0.00	1.65	1.05	9 BORDENTOWN CITY		1.01
10	600 BORDENTOWN TOWNSHIP		0	0	0.00	1.36	2.74	10 BORDENTOWN TOWNSHIP		1.45
11	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	11 WRIGHTSTOWN		0.00
12	642 PEMBERTON BOROUGH		0	0	0.00	0.00	2.00	12 PEMBERTON BOROUGH		0.77
13	651 WOODLAND		0	0	0.00	0.00	2.78	13 WOODLAND		0.98
14	679 FIELDSBORO		0	0	0.00	0.00	0.00	14 FIELDSBORO		0.00
15	82 MANSFIELD TOWNSHIP B		0	1	1.26	1.00	0.00	15 MANSFIELD TOWNSHIP B		0.73
16	76 DELANCO		0	1	1.38	1.42	3.17	16 DELANCO		1.94
17	86 TABERNACLE		0	1	1.58	0.00	0.00	17 TABERNACLE		0.55
18	601 NORTH HANOVER		0	1	1.78	0.00	1.71	18 NORTH HANOVER		1.14
19	79 FLORENCE		0	2	2.34	1.00	3.05	19 FLORENCE		2.11
20	532 WESTAMPTON		0	3	2.68	0.00	5.43	20 WESTAMPTON		2.50
21	78 EDGEWATER PARK		0	1	2.82	2.27	2.53	21 EDGEWATER PARK		2.52
22	84 RIVERSIDE		1	1	2.86	0.00	4.88	22 RIVERSIDE		2.56
23	373 SOUTHAMPTON		1	2	3.04	1.15	0.00	23 SOUTHAMPTON		1.27
24	650 PALMYRA		0	2	3.18	2.78	0.00	24 PALMYRA		1.92
25	576 MOUNT LAUREL		1	7	3.44	1.80	0.74	25 MOUNT LAUREL		1.86
26	77 DELRAN		0	3	3.71	1.00	0.00	26 DELRAN		1.42
27	208 PEMBERTON		0	8	4.91	3.53	6.93	27 PEMBERTON		5.10
Totals:			3	33	1.86	1.19	1.96			1.65
Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED										
* Member does not participate in the FUND for Workers' Comp coverage										
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report										
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR										
2017 Loss Time Accident										
Frequency as of										
			October 30, 2017		1.04					

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		October 31, 2018		
	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
MORRIS	1.48	1.35	2.07	1.63
CENTRAL	1.61	1.66	1.68	1.65
BERGEN	1.66	1.44	1.65	1.57
TRI-COUNTY	1.68	1.99	2.37	2.02
MONMOUTH	1.70	1.83	1.44	1.66
N.J.U.A.	1.78	2.04	3.10	2.33
SUBURBAN MUNICIPAL	1.79	1.22	2.30	1.76
BURLINGTON	1.86	1.19	1.96	1.65
NJ PUBLIC HOUSING	2.09	2.27	2.29	2.22
SUBURBAN ESSEX	2.18	1.84	1.80	1.92
OCEAN	2.18	2.44	2.19	2.28
CAMDEN	2.33	1.91	1.39	1.82
SOUTH BERGEN	2.52	1.94	2.35	2.24
ATLANTIC	2.59	1.94	2.66	2.35
PROF MUN MGMT	2.77	2.14	1.97	2.24
AVERAGE	2.02	1.81	2.08	1.96
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 10/22/2018 To 11/21/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Department of Health I - Township of Shamong	Office of EMS, PO Box 360 Trenton, NJ 08625	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.	10/24/2018 #2032310	GL AU EX WC OTH
H - Evidence of Insurance I - Township of Tabernacle		Evidence of Insurance for Tabernacle Fire Company regarding Emergency Training Services	10/24/2018 #2032364	GL AU EX WC OTH
H - SealMaster I - Township of Mansfield	6853 Ruppsville Road Allentown, PA 18106	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to leased equipment	10/24/2018 #2032367	GL AU EX WC OTH
H - Holy Eucharist Church I - Township of Tabernacle	520 Medford Lakes Rd Tabernacle, NJ 08088	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of their parking lot for the Tree Lighting event on December 7th, 2018.	10/24/2018 #2032369	GL AU EX WC
H - State of New Jersey Department I - Burlington County Municipal JIF	of Health & Senior Services Office of Emergency Medical Services, PO Box 360 Trenton, NJ 08625	Evidence of Insurance. Delanco Emergency Squad is a part of Township of Delanco 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.	10/29/2018 #2035491	GL AU EX WC OTH
H - County of Burlington Department I - Township of Bordentown	of Public Works Division of Engineering 49 Rancocoas Road;Attn: John Engle Eastampton, NJ 08060	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, and Excess Liability Coverage if required by written contract. The MEL's property coverage includes miscellaneous equipment.	10/31/2018 #2035933	GL AU EX WC OTH
H - PSE&G	24 Brown Ave	Evidence of insurance with respects to Christmas Light Decorations	11/1/2018	GL AU EX

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 10/22/2018 To 11/21/2018

I - Township of Mansfield	Springfield, NJ 07081	for 35 utility poles, wattage of 120 per pole. Dates: November 23, 2018 through January 5, 2019.	#2036786	WC
H - PSE&G I - Borough of Palmyra	Mail Code 6B, 80 Park Plaza Newark, NJ 07101	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 poles during 2018 to hang holiday decorations	11/5/2018 #2037196	GL AU EX WC
H - PSE&G I - Township of Southampton	Mail Code 6B, 80 Park Plaza Newark, NJ 07101	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 poles to hang holiday decorations in Vincentown Village during 2018	11/6/2018 #2038180	GL AU EX WC
H - New Jersey Department of Health I - Township of Southampton	Office of Emergency Medical Services, PO Box 360 Trenton, NJ 08625	Re: Use of Hampton Lakes Emergency Medical Services State Licensing & EMS Charting requirements. 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.	11/7/2018 #2039183	GL AU EX OTH
H - NJ Dept of Health-OEMS I - Township of Bordentown	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	11/16/2018 #2042016	GL AU EX WC OTH
H - Hartford Corners I - Township of Delran	c/o Levin Mgt. Corporation, P.O. Box 326 Plainfield, NJ 07061	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Hartford Corners Parking lot on December 1, 2018 from 4pm to 9pm as auxiliary parking for Delran Township Winterfest	11/19/2018 #2042472	GL AU EX WC OTH
H - Mikes Golf Carts I - Township of Delran	1972 Black Horse Pike Williamstown, NJ 08094	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 golf carts on	11/19/2018 #2042473	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 10/22/2018 To 11/21/2018

		December 1, 2018 from 4pm to 9pm as auxiliary parking for Delran Township Winterfest		
H - RailRoad Avenue Associates I - City of Beverly	735 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 the parking lot along Cherry Street at 735 Broad Street (Block 46, Lot 13) for public parking.	11/19/2018 #2042491	GL AU EX WC
H - Delran 6006 LLC - Pizza Hut I - Township of Delran	6006 Route 130 South Delran, NJ 08075	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot located on Route 130 Delran for Winterfest scheduled for December 1, 2018 from 4-10pm	11/20/2018 #2042830	GL AU EX WC OTH
H - County of Burlington I - Township of Delran	49 Rancocas Road Mount Holly, NJ 08060	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot located on 10 Hartford Road, Delran for Winterfest scheduled for December 1, 2018 from 4-10pm	11/20/2018 #2042855	GL AU EX WC OTH
H - Holy Cross Preparatory Academy I - Township of Delran	Attn: Dennis Murawski, 5035 Route 130 South Delran, NJ 08075	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot located on 5035 Route 130 South, Delran, 08075 for Winterfest scheduled for December 1, 2018 from 4-10pm	11/20/2018 #2042877	GL AU EX WC OTH
H - Delran Township Board of I - Township of Delran	Education 52 Hartford Road Delran, NJ 08075	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot located on Hartford Road, Delran for Winterfest scheduled for December 1, 2018 from 4-10pm	11/20/2018 #2042878	GL AU EX WC OTH
Total # of Holders: 18				

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

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	624,554	6,245,543	105,190,993	111,436,536
2. CLAIM EXPENSES				
Paid Claims	295,882	2,624,486	39,366,608	41,991,093
Case Reserves	300,543	437,872	2,797,031	3,234,903
IBNR	(286,887)	(454,711)	2,178,783	1,724,072
Recoveries	-	-	-	-
TOTAL CLAIMS	309,538	2,607,646	44,342,422	46,950,068
3. EXPENSES				
Excess Premiums	200,505	2,028,232	28,049,952	30,078,184
Administrative	96,795	1,001,323	17,543,110	18,544,433
TOTAL EXPENSES	297,300	3,029,554	45,593,062	48,622,617
4. UNDERWRITING PROFIT (1-2-3)	17,716	608,343	15,255,509	15,863,851
5. INVESTMENT INCOME	28,342	225,919	3,662,361	3,888,280
6. DIVIDEND INCOME	39,758	39,758	561,740	601,498
7. STATUTORY PROFIT (4+5+6)	85,816	874,019	19,479,609	20,353,629
8. DIVIDEND	739,758	739,758	7,896,718	8,636,476
9. STATUTORY SURPLUS (7-8)	(653,942)	134,261	11,582,891	11,717,153

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(691,036)	(626,337)	6,104,742	5,478,404
MEL JIF Retro	262	2,117	486	2,603
2014	2,862	(150,086)	1,509,851	1,359,765
2015	2,626	(44,303)	990,470	946,167
2016	3,605	235,017	1,671,115	1,906,132
2017	4,394	563,122	1,306,227	1,869,349
2018	23,345	154,732		154,732
TOTAL SURPLUS (DEFICITS)	(653,942)	134,261	11,582,891	11,717,153
TOTAL CASH				18,871,216

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	730	32,849,243	32,849,973
FUND YEAR 2014				
Paid Claims	25,190	448,804	2,321,110	2,769,915
Case Reserves	22,503	(203,431)	562,323	358,892
IBNR	(47,693)	(70,913)	89,912	18,999
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	(0)	174,460	2,973,346	3,147,806
FUND YEAR 2015				
Paid Claims	30,563	305,171	2,172,321	2,477,492
Case Reserves	(30,197)	(209,144)	966,449	757,305
IBNR	(366)	(29,309)	142,787	113,478
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	(0)	66,718	3,281,557	3,348,275
FUND YEAR 2016				
Paid Claims	46,956	355,461	1,388,618	1,744,079
Case Reserves	(60,135)	(316,236)	673,097	356,862
IBNR	13,179	(243,001)	469,344	226,343
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(203,776)	2,531,059	2,327,283
FUND YEAR 2017				
Paid Claims	25,946	411,060	635,315	1,046,375
Case Reserves	8,205	(74,772)	595,161	520,389
IBNR	(34,151)	(862,150)	1,476,740	614,590
Recoveries	0	0	0	0
TOTAL FY 2017 CLAIMS	(0)	(525,863)	2,707,216	2,181,353
FUND YEAR 2018				
Paid Claims	167,228	1,103,259		1,103,259
Case Reserves	360,166	1,241,456		1,241,456
IBNR	(217,856)	750,662		750,662
Recoveries	0	0		0
TOTAL FY 2018 CLAIMS	309,538	3,095,377		3,095,377
COMBINED TOTAL CLAIMS	309,538	2,607,646	44,342,422	46,950,068

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 November

ITEM	FILING STATUS
Meeting Minutes	12/19/18
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

Burlington County Municipal Joint Insurance Fund

Annual Regulatory Filing Check List

Year: January 1, 2018 – December 31, 2018

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	4/4/18
Renewal Resolutions and Indemnity & Trust Agreements	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 Municipality	Opening Balance	Jan 2018	Feb 2018	March 2018	April 2018	May 2018	June 2018	July 2018	Aug 2018	Sept 2018	Oct 2018	Nov 2018	Dec 2018	Paid in 2019	Total Paid	Remaining Balance	Encumb. Funds
Bass River	1,650.00				1,650.00										1,650.00	0.00	
Beverly	1,975.00														0.00	1,975.00	11/30/2018
Bordentown City	1,975.00												1,621.39		1,621.39	353.61	11/20/2018
Bordentown Twp	2,275.00														0.00	2,275.00	11/30/2018
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												2,275.00		2,275.00	0.00	
Edgewater	1,975.00												1,975.00		1,975.00	0.00	11/28/2018
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												1,975.00		1,975.00	0.00	
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												654.00		654.00	1,321.00	11/29/2018
Shamong	1,650.00												1,650.00		1,650.00	0.00	
Southampton	1,975.00					1,975.00									1,975.00	0.00	
Springfield	1,650.00												1,650.00		1,650.00	0.00	
Tabernacle	1,650.00											568.31			568.31	1,081.69	10/11/2018
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	11/29/2018
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	\$44,168.70	\$8,656.30	

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

**Burlington County Municipal Joint Insurance Fund
2018 Optional Safety Budget**

Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid 2019	Total Paid	Remaining Balance	Date of Encumbrance
Bass River	995.00												995.00		995.00	0.00	10/23/18
Beverly	1,595.00														0.00	1,595.00	11/30/18
Bordentown City	1,595.00												1,595.00		1,595.00	0.00	
Bordentown Twp.	2,660.00												1,088.82		1,088.82	1,571.18	11/30/18
Chesterfield	995.00														0.00	995.00	11/30/18
Delanco	1,595.00							1,022.62							1,022.62	572.38	11/26/18
Delran	2,660.00												2,660.00		2,660.00	0.00	
Edgewater Park	1,595.00												1,595.00		1,595.00	0.00	
Fieldsboro	750.00														0.00	750.00	11/08/18
Florence	2,660.00														0.00	2,660.00	11/27/18
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												1,595.00		1,595.00	0.00	
Medford	4,645.00											2,689.52			2,689.52	1,955.48	11/30/18
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	11/20/18
Pemberton Boro	995.00												43.96		43.96	951.04	11/28/18
Pemberton Twp.	4,645.00								3,104.62				1,540.38		4,645.00	0.00	
Riverside	2,660.00												2,075.41		2,075.41	584.59	11/29/18
Shamong	995.00											995.00			995.00	0.00	
Southampton	1,595.00												1,595.00		1,595.00	0.00	
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					425.00		1,205.78	389.22	11/12/18
Woodland	995.00														0.00	995.00	11/6/2018
Wrightstown	995.00														0.00	995.00	11/29/18
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	\$15,208.57	\$0.00	35,631.09	15,663.91	

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

**Burlington County Municipal Joint Insurance Fund
2018 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid 2019	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00														0.00	500.00	10/23/18
Beverly	750.00														0.00	750.00	11/30/18
Bordentown City	750.00												750.00		750.00	0.00	
Bordentown Twp.	1,000.00		73.83					649.99					276.18		1,000.00	0.00	11/02/18
Chesterfield	500.00								225.00				275.00		500.00	0.00	
Delanco	750.00							134.42			223.21				357.63	392.37	11/26/18
Delran	1,000.00														0.00	1,000.00	11/30/18
Edgewater Park	750.00				99.45							391.41	259.14		750.00	0.00	
Fieldsboro	500.00							239.98					185.98		425.96	74.04	11/08/18
Florence	1,000.00														0.00	1,000.00	11/27/18
Hainesport	500.00											500.00			500.00	0.00	
Lumberton	1,000.00												201.41		201.41	798.59	11/14/18
Mansfield	750.00												719.88		719.88	30.12	
Medford	1,500.00											1,026.33			1,026.33	473.67	11/30/18
Mount Laurel	1,500.00										1,182.31				1,182.31	317.69	11/30/18
North Hanover	750.00					143.18					143.98				287.16	462.84	
Palmyra	750.00														0.00	750.00	11/20/18
Pemberton Boro	500.00				120.00								304.11		424.11	75.89	11/28/18
Pemberton Twp.	1,500.00												1,500.00		1,500.00	0.00	
Riverside	1,000.00												120.00		120.00	880.00	11/29/18
Shamong	500.00												468.07		468.07	31.93	
Southampton	750.00												32.11		32.11	717.89	11/28/18
Springfield	500.00														0.00	500.00	11/30/18
Tabernacle	500.00									120.00		342.43			462.43	37.57	10/11/18
Westampton	750.00								69.99		33.73				103.72	646.28	11/12/18
Woodland	500.00														0.00	500.00	11/06/18
Wrightstown	500.00														0.00	500.00	11/29/18
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	\$5,091.88	\$0.00	10,811.12	10,438.88	

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

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

Member Municipality	Opening Balance	January 2018	Feb 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid in 2019	Remaining Balance	Date Encumbered
Bass River	500.00												500.00		-	10/23/2018
Beverly	500.00											500.00			-	
Bordentown City	500.00												500.00		-	11/30/2018
Bordentown Twp.	500.00							500.00							-	
Chesterfield	500.00														500.00	11/30/2018
Delanco	500.00														500.00	11/26/2018
Delran	500.00														500.00	11/30/2018
Edgewater Park	500.00												500.00		-	
Fieldsboro	500.00														500.00	11/8/2018
Florence	500.00														500.00	11/29/18
Hainesport	500.00		200.00								300.00				-	
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	11/28/2018
Pemberton Twp.	500.00												500.00		-	
Riverside	500.00														500.00	11/29/2018
Shamong	500.00											500.00			-	
Southampton	500.00														500.00	11/30/2018
Springfield	500.00														500.00	11/30/2018
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	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$500.00	\$0.00	\$1,300.00	\$1,500.00	\$3,000.00	\$0.00	\$6,000.00	

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

EPL Helpline

Authorized Contact Person(s)

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

Burlington County Municipal Joint Insurance Fund

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MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND							
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF							
Data Valued As of :			December 6, 2018				
Total Participating Members		27	27				
Complaint			26				
Percent Compliant			96.30%				
					01/01/19	2019	
	*	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	
Member Name							
BASS RIVER		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	Yes	Yes	\$ 20,000	\$ 20,000	
DELANCO		Yes	Yes	Yes	\$ 20,000	\$ 20,000	
DELTRAN		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	Yes	Yes	\$ 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		Yes	Yes	Yes	\$ 20,000	\$ 20,000	
RIVERSIDE		Yes	Yes	Yes	\$ 20,000	\$ 20,000	
SHAMONG		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	Yes	Yes	\$ 20,000	\$ 20,000	
WRIGHTSTOWN		No	No	No	\$ 100,000	\$ 20,000	
* Member does NOT participate in EPL coverage							

BURLCOJIF Cyber Risk Compliance Report

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

MEL STATUTORY BONDS as of 12/3/18

Member ID	Fund ID	Member Name	Applicant	Title	Effective Date
577	BURL	BASS RIVER	Albert Stanley	Tax Collector/CFO	06/05/17
577	BURL	BASS RIVER	Eileen Brower	Treasurer	06/13/16
75	BURL	BEVERLY	Shari Phillips	Tax Collector	05/01/14
75	BURL	BEVERLY	Yvonne Bullock	Treasurer (CFO)	05/01/14
589	BURL	BORDENTOWN CITY	Margaret Peak	Treasurer (CFO)	08/01/13
589	BURL	BORDENTOWN CITY	Jennifer M. Smith	Tax Collector	2/13/2017
600	BURL	BORDENTOWN TOWNSHIP	Donna Muldrow	Treasurer	03/05/09
600	BURL	BORDENTOWN TOWNSHIP	Jeffrey Elasser	Tax Collector	08/01/15
531	BURL	CHESTERFIELD	Caryn M. Hoyer	Tax Collector	06/30/08
531	BURL	CHESTERFIELD	Wendy Wulstein	Treasurer	01/31/12
76	BURL	DELANCO	Robert L. Hudnell	Treasurer (CFO)	01/01/07
76	BURL	DELANCO	Jennifer Dellavalle	Tax Collector	11/01/16
77	BURL	DELRAN	Teresa A. Leisse	Treasurer	01/01/07
77	BURL	DELRAN	Victoria Boras	Tax Collector	06/27/11
679	BURL	FIELDSBORO	Lan Chen Shen	Tax Collector	01/01/16
679	BURL	FIELDSBORO	Peter Federico	Treasurer	01/01/16
80	BURL	HAINESPORT	Sharon A. Deviney	Tax Collector	01/01/07
81	BURL	LUMBERTON	Robin D. Sarlo	Tax Collector	01/01/16
81	BURL	LUMBERTON	Kimberly M. McGowan	Treasurer (CFO) (Lumberton Emergency	09/01/16
82	BURL	MANSFIELD TOWNSHIP	Elaine Fortin	Tax Collector	01/01/07
82	BURL	MANSFIELD TOWNSHIP	Joseph P. Monzo	Treasurer (CFO)	01/01/07
83	BURL	MEDFORD TOWNSHIP	Patricia Capasso	Tax Collector	01/01/13
83	BURL	MEDFORD TOWNSHIP	Albert Stanley	Treasurer (CFO)	08/03/15
576	BURL	MOUNT LAUREL	Tara Krueger	Treasurer	04/17/17
576	BURL	MOUNT LAUREL	Meredith Tomczyk	Treasurer (CFO)	01/09/12
576	BURL	MOUNT LAUREL	Kim Muchowski	Tax Collector	10/24/16
576	BURL	MOUNT LAUREL	Karen Cohen	Library Treasurer	01/15/14
601	BURL	NORTH HANOVER	Mary Alice Picariello	Tax Collector	06/27/09
601	BURL	NORTH HANOVER	Joseph Greene	Treasurer	04/29/13
650	BURL	PALMYRA	Tanyika Johns	Tax Collector	01/01/16
208	BURL	PEMBERTON	Alison Varrellmann	Tax Collector	03/23/15
208	BURL	PEMBERTON	Robert Benick	Treasurer	01/01/14
642	BURL	PEMBERTON BOROUGH	Kathleen Smick	Tax Collector	05/19/14
642	BURL	PEMBERTON BOROUGH	Donna Mull	Treasurer	01/01/11
84	BURL	RIVERSIDE	Meghan O. Jack	Treasurer	06/01/13
84	BURL	RIVERSIDE	Mindie Weiner	Tax Collector	03/21/16
85	BURL	SHAMONG	Kathryn J. Taylor	Tax Collector	01/01/07
85	BURL	SHAMONG	Christine Chambers	Treasurer (CFO)	11/24/14
373	BURL	SOUTHAMPTON	Nancy Gower	Treasurer (CFO)	01/01/07
373	BURL	SOUTHAMPTON	Melissa Chesla	Tax Collector	09/01/14
456	BURL	SPRINGFIELD	Dianne Kelly	Treasurer (CFO)	01/01/10
456	BURL	SPRINGFIELD	Melissa Chesla	Tax Collector	11/01/14
86	BURL	TABERNACLE	Kimberly Smith	Tax Collector	04/01/16
86	BURL	TABERNACLE	Rodney R Haines	CFO/Treasurer	08/01/18
532	BURL	WESTAMPTON	Carol A. Brown-layou	Tax Collector	01/01/07
651	BURL	WOODLAND	Kathleen Rosmando	Treasurer	06/06/13
651	BURL	WOODLAND	Nancy Seeland	Tax Collector	01/01/15
636	BURL	WRIGHTSTOWN	Ronald A. Ghrist	Treasurer	01/01/10
636	BURL	WRIGHTSTOWN	Jeffrey C. Elsasser	Tax Collector	11/01/16

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

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

Last Update: 12/6/2018

A Capehart Scatchard Blog

New Jersey Plaintiff Failed to Prove His Obesity Met Standard of an ADA Disability

John H. Geaney November 9, 2018 ADA 0 Comments

Richard Helmrich worked as an Assistant Director of Food and Beverage at Mountain Creek Resort. He was a large man, six-feet-tall with a body mass index between 40.27 and 47.53, above the threshold for obesity. During his employment with the Resort he informed his boss of his weight and heart conditions. His doctor diagnosed him as medically obese. He provided his boss with a note that his cardiologist prepared for him, restricting the amount of weight that he was medically permitted to lift.

Helmrich testified that several individual defendants at the Resort regularly made observations about his weight, some of them by the owner himself within earshot of other employees. One comment was that Helmrich needed to lose weight; another was that he needed to work harder at the gym to lose weight. Yet another comment was that he was still fat. Some of the comments were made in front of others, who would laugh at Helmrich's expense.

On one occasion Helmrich notified his supervisor of one of these incidents in accordance with the Resort's harassment policy. A chef at the Resort said that Helmrich was "too large" and not "attractive" enough to approach customers' tables in the restaurant. Notwithstanding these kinds of comments, Helmrich never filed a formal complaint with Human Resources.

Helmrich did receive a written warning in July 2014 for poor performance. He believed that his boss, Mr. Polchinski, was delegating additional duties to him beyond the scope of his job and holding him to a higher standard than his subordinates. He did not, however, tell anyone in supervision that he was being treated differently because of his weight.

Matters came to a head in December 2014 when his boss was promoted, thereby opening up the position of Director of Food and Beverage. Helmrich was not told about the vacancy or encouraged to apply. An employee who used to work under Helmrich by the name of Heaps was chosen for the position. When that occurred, Helmrich met with supervision to ask why he was not considered for the position of Director of Food and Beverage. He argued that he had the qualifications, holding an associate's degree in hospitality management from Art Institute of New York.

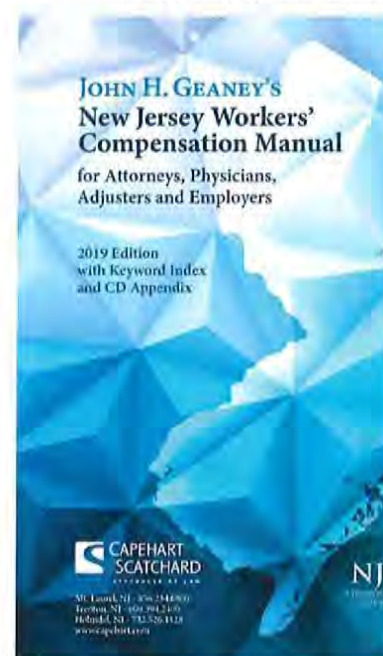
Helmrich did not allege that he was denied the position due to his weight. The company advised Helmrich that he was not chosen for the promotion because he failed to

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improve his work performance after the July 2014 written warning. The company told Helmrich that he was a good asset and a "great second man in command." He was assured that he would be trained for future growth.

Helmrich resigned from his position on December 29, 2014 due to his perception of a hostile work environment. He sued under both the ADA and New Jersey Law Against Discrimination. The District Court noted that the United States Third Circuit has not expressly adopted obesity as a disability that substantially limits a major life activity. The Court said, "*Without excluding the possibility that obesity may under other circumstances constitute a disability under the ADA, the Court finds that it does not here.*" The Court observed that Helmrich never claimed that his obesity "substantially limits one or more major life activities." The Court added that although Helmrich had a weight lifting restriction, he did not dispute that his weight does not make it more difficult for him to stand, walk, bend or complete other movements necessary for him to work.

The Court next considered whether the Resort regarded Helmrich as being disabled. "There is no question, therefore, that Defendants 'regarded' Plaintiff as obese." The Court said that is not enough because there was no evidence that the Resort perceived him as having an impairment. "Plaintiff does not argue that his weight limited his ability to stand, walk, bend, or complete other movements necessary for him to work." The Court said that none of the defendants perceived Helmrich's weight as physically interfering with his ability to do his job. The Court found that there was insufficient evidence to prove the Resort regarded Helmrich as having a disability under the ADA.

The case is instructive. It may be found at [Helmrich v. Mountain Creek Resort Inc.](#), (D.N.J. October 15, 2018). It shows that unfortunate remarks like those directed at the plaintiff may not be actionable in court if the plaintiff never tells anyone about them in HR or supervision or files a formal complaint.

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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.



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

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

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examinations Reasonable
Accommodation reasonab
accommodation Relative Nature of Work Test
Reopener Section 20 Settlement :

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

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

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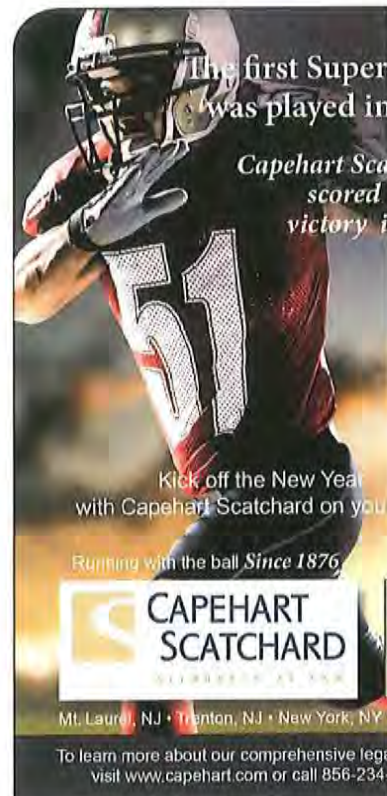
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A Capehart Scatchard Blog

Do Voluntary Offers Still Make Sense in New Jersey Comp?

John H. Geaney November 16, 2018 Awards 0 Comments

By now all workers' compensation practitioners know of the law change in 2018 with respect to voluntary offers or bona fide offers of permanency. The new law amended the 1927 law that allowed employers to make voluntary offers within certain time limits free from counsel fee. The law passed in 2018 provides that if there is an established attorney-client relationship when an offer is made, the offer is feeable, meaning that both petitioner and respondent pay a counsel fee on the amount offered when the case settles.

The main incentive for employers to make voluntary offers for the past 90 years has been the savings on counsel fees. Those savings were often significant. If the employer offered a percentage equal to \$10,000 by way of voluntary offer, the respondent would save \$1,200 by not having to pay a counsel fee on that offer. The petitioner would save \$800. But with the new law, why would employers or carriers ever make a voluntary offer going forward? Are there still situations where voluntary offers make sense? The short answer is that there may yet be limited situations that argue in favor of a voluntary offer.

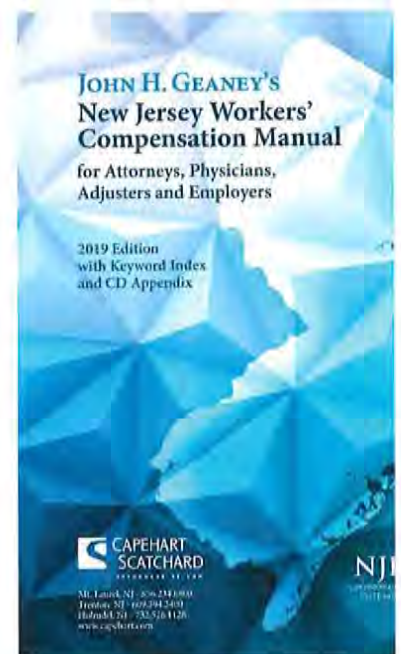
1. Obviously, if an injured worker has no attorney at the time the offer is made, the offer remains free of any counsel fee. *Here is the problem: there is no way for an employer or carrier to be sure that the worker has no written agreement with a lawyer.* A question may be put to the injured worker about having counsel, but there is no obligation for the worker to reveal this information to the employer or carrier. The injured worker may not feel comfortable at all with this question. Nonetheless, the employer can always make the voluntary offer, understanding that it may not know until the end of the case whether the offer is considered bona fide for purposes of being free of counsel fee. The proof will be the written counsel fee agreement offered in evidence at settlement. The date of the agreement will decide whether the offer is feeable.
2. The injured worker's lawyer may on occasion make a request for a voluntary offer and give consent that the offer will not be feeable. This could happen in a situation where the employee has reached maximal medical improvement but the case is nowhere close to settlement. The employee's lawyer may request a voluntary offer at this point to tide his or her client over pending the resolution of the case and may propose that the amount of the offer will not be feeable. These kinds of hardship offers by consent are likely to occur from time to time.

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3. Another situation that happens concerns overpayments of temporary disability benefits. When a carrier or third party administrator has overpaid temporary disability benefits, one way to recapture the overpayment, subject to approval of the Judge of Compensation, is to make a voluntary offer of permanency and then reduce the offer by the amount of the overpayment in temporary disability benefits. The offer may still be feeable at the end of the case depending on whether there was a written attorney-client relationship, but at least this approach may remedy the overpayment issue.
4. In some cases it is not clear whether the employer or carrier owes temporary disability benefits. There may be causation or legal issues over the question whether temporary disability benefits are due and owing. In this case, the parties may discuss making an open-ended offer at a certain rate while the issues are being litigated. Once the causation issue gets resolved, the Judge will decide whether the voluntary payment will be deemed to be a payment of temporary disability benefits or a voluntary offer of permanent partial disability. Either way the employer will get a dollar credit. The advantage for the employer is that this approach may avoid penalties and perhaps counsel fees related to a motion for medical and temporary disability benefits.
5. Some carriers believe that a voluntary offer made early on in a case at the time of MMI, before it is known whether the employee has a lawyer, may deter the injured worker from filing a permanency claim petition. It is impossible to know whether this theory is valid because it is hard to prove a negative, namely that the injured worker would have filed a claim petition but for the voluntary offer. Some carriers do subscribe to this approach and may therefore continue to make voluntary offers with the hopes that such an offer will deter the filing of formal claim petitions.

In short, the new law does not eradicate all rationales for voluntary offers. Such offers will still happen from time to time but nowhere near as often as they were made over the past 90 years. Voluntary offers will be few and far between in all likelihood, and practitioners will need to weigh the plusses and minuses in each case.

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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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A Capehart Scatchard Blog

The Amazing Rise of Medical Claim Petitions in New Jersey Workers' Compensation

John H. Geaney November 29, 2018 Claims 0 Comments

Just six years ago, former Governor Chris Christie signed into law a bill which vested exclusive jurisdiction within the Division of Workers' Compensation over any disputed medical charge arising from any claim for compensation for a work-related injury or illness. That was the beginning of what we now call "Medical Claim Petitions" or MCPs filed by providers and medical facilities. In the early years following the passage of the bill, perhaps one or two percent of all workers' compensation claims were MCP cases.

Fast forward to 2018: 20% of all formal claim petitions filed in the Division this year are MCP cases! You read that right: one out of every five formal claim petitions filed in 2018 in the Division of Workers' Compensation is a petition filed by a medical provider or medical facility disputing a payment. Already through November 2018, over 6,300 MCPs have been filed in the Division in the first eleven months.

The Judges of Compensation have learned a great deal over the years about how to deal with provider disputes. They ably manage not only a high volume of formal claim petitions filed by petitioners but an ever escalating volume of MCP cases. If the current rate of growth of MCP cases continues, one can project that in a few years one in three formal claim petitions will be an MCP case.

Why are there so many MCP cases in New Jersey when New Jersey employers have control over medical care? That is the question this practitioner put to Kelly Royce, Senior Vice President of Managed Care Operations for First MCO, a leading managed care and medical repricing company in New Jersey. Royce said that the key for New Jersey employers and carriers is to have robust physician and facility networks. In that case, MCPs do not generally get filed. "You look at the contract, and that ends almost all such disputes," she said.

But Royce pointed out that there are many situations where emergency care is provided, and the doctor and facility would not likely be in network. When the employer or carrier receives the bills, they may be repriced based on reasonable and customary charges in the geographic area, but the provider or facility often disagree on the determination of reasonable and customary, leading to the filing of an MCP. The amounts in dispute are often tens or even hundreds of thousands of dollars.

Royce also pointed out that even if the physician is in network, the medical facility where the procedure or surgery takes place is often not in network. That means that the

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physician's charge will be covered by the network agreement, but the facility charge may not be. She recommends that employers spend time trying to determine where network physicians operate and making sure that these facilities are in network.

Linda Woods, VP of Bill Review Operations for First MCO, added that the determination of reasonable and customary is not uniform. There are many different data bases such as Fair Pay and Wasserman which may have different criteria on what is reasonable and customary. She added that Medicare has its own schedule, and PIP has its own schedule, and sometimes these schedules are also considered. The determination of reasonable and customary may vary significantly depending on the resource that is used.

There are a number of cases that have been decided on what constitutes reasonable and customary charges. The leading case at the Division level remains **Burn Surgeons of St. Barnabas v. Shoprite**, C.P. # 2009-16548, 2011 N.J. Wrk. Comp. LEXIS 10 (August 26, 2011). In that case the physicians who were contesting the level of reimbursement by the carrier were co-surgeons, and they testified in court in support of their charges. Each surgeon felt that he should have been paid 87.5% of usual and customary charges. The amount in dispute was very significant.

Attorney Ann DeBellis, Director/Supervising Attorney for New Jersey Manufacturers, successfully represented NJM and argued that her company was correct in paying each co-surgeon 73.6 percent of the charged amount in this case, which was a percentage in line with payments made by other commercial carriers and well above payments from government programs. The late Honorable Virginia Dietrich, Administrative Supervising Judge of Compensation, rejected the argument by the burn surgeons that additional monies should be paid to account for the difficulty of the procedures, the severe illness of the patient and the expertise required. The judge ruled that all of these considerations were taken into account when the codes were prepared.

When MCP cases do get filed, the data relied on by the parties are often complicated to understand, requiring defense counsel to master obscure terminology. On the claimant side, there are several law firms which specialize in this area of law and generally work on contingent fees. Because of the contingent nature of the representation, the providers and facilities incur no cost in filing MCPs. They only pay counsel if there is a recovery.

Capehart Scatchard decided several years ago to create an MCP team headed by partner Claire Ringel, Esq., to oversee these increasingly complicated claims which often involve hundreds of thousands of dollars in dispute. One claim petition that Ms. Ringel resolved this year involved a charge by a New Jersey medical provider for \$960,000 for a complex surgery. She resolved this claim for less than 10% of the charge. Ms. Ringel has also filed more than 50 motions to dismiss MCP cases this year where all contacts are in the State of New York (hiring, injury and work), but the MCP cases were filed in New Jersey simply because the medical procedure occurred in New Jersey and the provider was unsatisfied with the New York fee schedule.

The reality is that MCP cases are here to stay and the volume is sharply rising. There are complicated issues of appropriate levels of payment as well as many claims with jurisdiction as the principal issue. Defense firms need to develop the expertise to successfully represent employers, and employers need to work with companies that have great networks and repricing skills.

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A Capehart Scatchard Blog

Appellate Division Approves Suit By Comp Carrier Against Third Party Tortfeasor Even Where Injured Worker Had A Verbal Threshold Policy

John H. Geaney December 5, 2018 Court Rulings 0 Comments

One of the most significant cases to be decided by the Appellate Division with respect to subrogation rights was issued on December 4, 2018 in **New Jersey Transit Corporation v. Sanchez**, A-0761-17T3 (App. Div. December 4, 2018). The case will have an impact on how employers deal with a very common scenario in New Jersey.

David Mercogliano was injured in a motor vehicle accident during the course of his employment. NJ Transit owned the vehicle driven by Mercogliano and paid workers' compensation benefits to Mercogliano in the amount of \$33,625.70 (comprising \$6,694.04 in medical benefits, \$3,982.40 in temporary disability benefits, and \$22,949.26 in permanent partial disability benefits). Mercogliano did not sue the driver of the other vehicle, Sanchez, or the owner of the vehicle, Smith. Instead, NJ Transit filed a subrogation action pursuant to N.J.S.A. 34:15-40(f) against the third party defendant carriers. That provision allows the workers' compensation carrier or employer to file a suit after one year against a tortfeasor, if the tortfeasor has not filed suit.

The trial judge ruled against NJ Transit on the ground that the verbal threshold barred any such subrogation claim since Mercogliano himself could not meet the verbal threshold because he did not sustain a permanent injury as defined by N.J.S.A. 39:6A-8(a). In essence, the trial court held that NJ Transit stood in the shoes of Mercogliano. NJ Transit appealed.

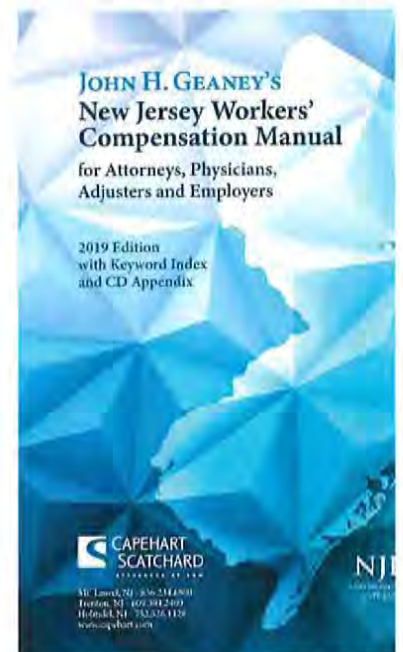
In a decision that will surely lead to the filing of more subrogation suits, the Appellate Division reversed in favor of NJ Transit. This decision has been published, so its impact will be great. First, the Appellate Division observed that the verbal threshold contained in so many drivers' automobile policies does not apply to economic loss. Rather, it applies to non-economic loss. The Court said that an "injured worker may recover medical expenses from the third-party tortfeasor and N.J.S.A. 39:6A-12 does not apply," citing **Lambert v. Travelers Indemnity Co. of America**, 447 N.J. Super. 61 (App. Div. 2016). Since Mercogliano could have sued the tortfeasor to recover medical expenses, the Court reasoned that it follows under Section F of the workers' compensation subrogation statute that the workers' compensation employer could sue after the one-year waiting period.

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The Court flatly disagreed with the reasoning of another published Appellate Division case, namely **Continental Insurance Co. v. McClelland**, 288 N.J. Super. 185 (App. Div. 1996). The Court noted that the Continental case has not been followed by other court decisions in recent years. The Court highlighted the fact that NJ Transit was seeking to recover benefits paid to Mercogliano for economic loss (medical expenses and wage loss), not noneconomic loss. The Court said:

To be clear, Mercogliano's automotive insurer paid him no benefits and incurred no costs, and the workers' compensation carrier does not seek reimbursement from Mercogliano's automotive insurer. On the contrary, NJ Transit seeks reimbursement from the negligent third-party tortfeasors pursuant to Section 40. If successful, NJ Transit's workers' compensation carrier would be reimbursed by the tortfeasors, subject to their right to indemnification from their own automotive insurers. Therefore, allowing NJ Transit to pursue reimbursement does not conflict with AICRA's collateral source rule, N.J.S.A. 39:6A-6.

This case provides a road map for employers to pursue tortfeasors for reimbursement of medical and temporary disability benefits paid in workers' compensation arising from car accidents where the injured worker cannot sue due to a verbal threshold policy.

One key question is whether this decision is limited to payments of medical and temporary disability benefits as opposed to permanency benefits. William T. Freeman, Esq. of Brown & Connery, whose colleague Shawn C. Huber, Esq. argued the case successfully for NJ Transit, notes that the Court cited language in Lambert that is very broad: "As long as the employee's injuries were caused by a third-party and not the employer, the WCA gives the workers' compensation carrier an absolute right to seek reimbursement from the tortfeasor for the benefits it has paid to the injured employee." This language certainly supports the view that permanency benefits may be sought.

On the other hand, the NJ Transit opinion did not really focus on permanency benefits. The Court initially framed the issue to be decided as follows: "In this appeal, we consider whether a workers' compensation carrier can obtain reimbursement of **medical expenses and wage loss benefits** it paid from tortfeasors who negligently caused injuries to an employee in a work-related motor vehicle accident, if the employee would be barred from recovering non-economic damages from the tortfeasors because he did not suffer a permanent injury." Future cases will no doubt settle the question whether this important decision includes the right to sue for permanency benefits.

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Tags: NJ Transit, subrogation rights, verbal threshold

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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functional capacity exam going and coming rule
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contractor defense Jurisdiction Lien
Duty Martin v. Pollard Maximal Medical Impr
Medical Marijuana medical reimbursemer
Benefit Doctrine Occupational occupi
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Permanent Partial Disability PIP post-offer mec
examinations Reasonable
Accommodation reasonab
acomodation Relative Nature of Work Test
Reopener Section 20 Settlement :



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

REGISTRATION FORM

Please Print

Course Date/Location: _____

Name: _____

Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

Fax: _____

E-Mail: _____

Forward the completed form to:

Ms. Sheila Ortiz

Arthur J. Gallagher Risk Management Services

PO Box 530

Marlton, NJ 08053

E-Mail: Sheila_Ortiz@ajg.com

Fax: (856) 446-9149

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



TO: Fund Commissioners
FROM: Sheila Ortiz, Account Representative
DATE: November 27, 2018
RE: **2019 Committee Volunteers**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2019.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Finance Committee - The Finance Committee meets approximately five times per year to review the Fund Audit, service provider contracts and additional items. The Committee also drafts the Fund's budget, assessment allocation and dividend strategy for consideration by the Executive Committee.

Safety Committee - The Safety Committee meets approximately four times per year to review the progress of the Safety Director's efforts, to monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Strategic Planning Committee - The Strategic Planning Committee meets approximately three times per year to review the progress of the JIF's planning efforts as developed at the Member Retreat, monitor the effectiveness of the JIF's policies and programs, initiate new programs, and recommend policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 14, 2018**. Responses can be sent via e-mail at Sheila_Ortiz@ajg.com.

cc: Risk Management Distribution (PF, KK)

File: BURLCO/General/Committee Membership

Tab: 2019



Committee Participation 2019 Fund Year

Please indicate which committee(s) you would like to serve on for the 2019 Fund Year.

Please indicate your first choice with a “1”, second choice with a “2”, etc.

Name: _____

Municipality/Organization _____

COMMITTEES	CHOICE
Finance	
Coverage	
Safety	
Strategic Planning	

Are you willing to serve on more than one committee? Yes No

Please return this form by **December 14, 2018** to:

Sheila Ortiz
Account Representative
BURLCO JIF
E-mail: Sheila_Ortiz@ajg.com



TO: Risk Management Consultants
FROM: Sheila Ortiz, Account Representative
DATE: November 27, 2018
RE: 2019 Committee Volunteers

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2019.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Safety Committee - The Safety Committee meets approximately four times per year to review the progress of the Safety Director's efforts, monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 14, 2018**. Responses can be sent via e-mail at Sheila_Ortiz@ajg.com.

cc: Risk Management Distribution (PF, KK)
File: BURLCO/General/Committee Membership

Tab: 2019



Committee Participation 2019 Fund Year

Please indicate which committee(s) you would like to serve on for the 2019 Fund Year. Please indicate your first choice with a “1”, second choice with a “2”.

Name: _____

Organization: _____

COMMITTEES	CHOICE
Coverage	
Safety	

Are you willing to serve on more than one committee? _____ Yes _____ No

Please return this form by December 14, 2018 to:

Sheila Ortiz
Account Representative
BURLCO JIF
E-mail: Sheila_Ortiz@ajg.com

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

DECEMBER 2018
CLOSED CASES

THERE WERE NO CASES CLOSED
SINCE THE NOVEMBER 20, 2018 MEETING.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, Senior Risk Control Consultant

DATE: December 10, 2018

Service Team:

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

NOVEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Chesterfield Police Dept. – Conducted a Loss Control Survey on November 20

JIF MEETINGS ATTENDED

- Ø Fund Commissioner Meeting – November 20
- Ø Below 100 – November 26

MEL MEDIA LIBRARY

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

November

Borough of Palmyra	1
Township of Shamong	1

MEL MEDIA CATALOG

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

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

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

The following Safety Director Bulletins and alerts were distributed by e-mail during November. If you are not receiving updates or would like to add other names to the distribution list, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

- Ø November 5 - Regional Training REMINDER - Excited Delirium - November 9, 2018
- Ø November 6 - Regional Training - Excited Delirium (AFTERNOON SESSION CANCELLED) for November 9
- Ø November 12 - MSI Bulletin – Leaf Collection Safety
- Ø November 16 – Below 100 REMINDER – Mansfield Police Dept. Rutgers Eco-Complex – November 26
- Ø November 28 - Did You Know? – MSI Training Schedule – BURLCO JIF, December 2018.

UPCOMING EVENTS

- Ø Executive Safety Meeting – December 18
- Ø Executive Committee Meeting – December 18
- Ø Holiday Dinner Meeting – December 18

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 December of 2018 and January and February of 2019. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time.

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

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

DATE	LOCATION	TOPIC	TIME
12/3/18	Borough of Glassboro #1	Snow Plow/Snow Removal	10:00 - 12:00 pm
12/6/18	Jackson Twp. MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
12/7/18	Township of Carneys Point #3	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
12/7/18	Township of Carneys Point #3	Shop & Tool Safety	10:45 - 11:45 am
12/10/18	Borough of Bradley Beach	Snow Plow/Snow Removal	8:30 - 10:30 am

DATE	LOCATION	TOPIC	TIME
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
12/13/18	Jackson Twp. MUA	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
12/17/18	Township of Weymouth #1	HazCom w/GHS-Evening	7:00 - 8:30 pm
12/17/18	Township of Weymouth #1	BBP-Evening	8:45 - 9:45 pm
12/17/18	Township of Weymouth #1	Fire Safety-Evening	10:00 - 11:00 pm
1/4/19	Township of Upper Deerfield	DDC-6	8:30 - 3:00 pm w/lunch brk
1/7/19	Borough of Lindenwold #1	BBP	8:00 - 9:00 am
1/7/19	Borough of Lindenwold #1	CDL-Drivers Safety Regulations	9:15 - 11:15 am
1/7/19	Delran Twp. BOFC #1	HazCom w/GHS-Evening	7:30 - 9:00 pm
1/7/19	Delran Twp. BOFC #1	BBP-Evening	9:00 - 10:00 pm
1/9/19	Toms River MUA	CSE Training for Permit-Required Spaces	8:30 - 12:30 pm
1/9/19	Pennsauken SA #3	BBP	8:30 - 9:30 am
1/9/19	Pennsauken SA #3	Fire Safety	9:45 - 10:45 am
1/9/19	Pennsauken SA #3	Fire Extinguisher	11:00 - 12:00 pm
1/9/19	City of Vineland #1	Flagger/Work Zone Safety	8:00 - 12:00 pm
1/10/19	Township of Tabernacle #1	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/11/19	Township of Wall	Fast Track to Safety	8:30 - 12:30 pm
1/11/19	Township of Cherry Hill #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/14/19	Township of Long Beach #1	PPE	8:00 - 10:00 am
1/14/19	Township of Long Beach #1	Ladder Safety/Walking-Working Surfaces	10:15 - 12:15 pm
1/14/19	Borough of Lindenwold #1	Driving Safety Awareness	8:00 - 9:30 am
1/14/19	Borough of Lindenwold #1	Fire Safety	9:45 - 10:45 am
1/14/19	Borough of Lindenwold #1	Fire Extinguisher	11:00 - 12:00 pm
1/14/19	Borough of Longport #1	CEVO-Fire-Evening	6:30 - 10:30 pm
1/15/19	Borough of Pemberton	DDC-6	8:30 - 3:00 pm w/lunch brk
1/15/19	Borough of Woodstown #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
1/15/19	Borough of Woodstown #1	Hearing Conservation	10:15 - 11:15 am
1/16/19	Two Rivers Water Reclamation Authority	CDL-Drivers Safety Regulations	8:00 - 10:00 am
1/16/19	Two Rivers Water Reclamation Authority	CDL-Supervisors Reasonable Suspicion	10:15 - 12:15 pm
1/16/19	Pennsauken SA #3	HazCom w/GHS	8:30 - 10:00 am
1/16/19	Pennsauken SA #3	Employee Conduct/Violence Prevention	10:15 - 11:45 am
1/16/19	City of Ventnor	BBP	9:00 - 10:00 am
1/16/19	City of Ventnor	Hearing Conservation	10:15 - 11:15 am

DATE	LOCATION	TOPIC	TIME
1/16/19	Township of Oldman's	LOTO-Evening	6:30 - 8:30 pm
1/16/19	Township of Oldman's	Confined Space Awareness- Evening	8:45 - 9:45 pm
1/17/19	Township of Pennsville #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/17/19	Township of Pennsville #1	Confined Space Awareness	10:45 - 11:45 am
1/18/19	Brick Twp. MUA #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm
1/18/19	Borough of Berlin	Fast Track to Safety	8:30 - 12:30 pm
1/18/19	City of Brigantine #3	Excavation/Trenching/Shoring	8:30 - 12:30 pm
1/22/19	Borough of Woodstown #1	Fast Track to Safety	8:30 - 12:30 pm
1/23/19	Township of Marlboro #3	LOTO	8:30 - 10:30 am
1/23/19	Township of Marlboro #3	Back Safety/Material Handling	10:45 - 11:45 am
1/23/19	Pennsauken SA #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
1/23/19	City of Bordentown	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/24/19	Township of Freehold	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/24/19	Township of Freehold	Shop & Tool Safety	10:45 - 11:45 am
1/24/19	Borough of Avalon #4	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/25/19	Township of Toms River	Ladder Safety/Walking-Working Surfaces	8:00 - 10:00 am
1/25/19	Township of Toms River	Fall Protection Awareness	10:15 - 12:15 pm
1/25/19	Borough of Somerdale	Jetter/Vacuum Safety	8:00 - 10:00 am
1/25/19	Borough of Somerdale	BBP	10:15 - 11:15 am
1/25/19	Township of Bordentown	Fall Protection Awareness	9:00 - 11:00 am
1/25/19	Township of Bordentown	Back Safety/Material Handling	11:15 - 12:15 pm
1/28/19	Borough of Lindenwold #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
1/28/19	Borough of Lindenwold #1	Hearing Conservation	11:15 - 12:15 pm
1/28/19	Borough of Glassboro #1	LOTO-Evening	7:00 - 9:00 pm
1/28/19	Township of Galloway	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
1/28/19	Township of Galloway	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
1/29/19	Township of Ocean (Waretown)	Jetter/Vacuum Safety	8:30 - 10:30 am
1/29/19	Evesham Twp. Fire District #1	Accident Investigation-Evening	7:00 - 9:00 pm
1/29/19	City of Ocean City #4	CMVO	8:30 - 12:30 pm
1/30/19	Township of Lacey #4	LOTO	8:00 - 10:00 am
1/30/19	Township of Lacey #4	Snow Plow/Snow Removal Safety	10:15 - 12:15 pm
1/30/19	Borough of Bradley Beach #1	CEVO-Fire-Evening	6:30 - 10:30 pm
1/30/19	Township of West Deptford	CDL-Drivers Safety Regulations	12:00 - 2:00 pm
1/30/19	Township of West Deptford	Driving Safety Awareness	2:00 - 3:30 pm
1/30/19	City of Ventnor	BBP	9:00 - 10:00 am
1/30/19	City of Ventnor	Hearing Conservation	10:15 - 11:15 am
1/31/19	Township of Willingboro	DDC-6	8:30 - 3:00 pm w/lunch brk

DATE	LOCATION	TOPIC	TIME
2/1/19	Borough of Tinton Falls	Ladder Safety/Walking-Working Surfaces	7:30 - 9:30 am
2/1/19	Borough of Somerdale	Fire Safety	8:00 - 9:00 am
2/1/19	Borough of Somerdale	Fire Extinguisher	9:15 - 10:15 am
2/1/19	Borough of Somerdale	Hearing Conservation	10:30 - 11:30 am
2/4/19	Township of Egg Harbor #5	DDC-6	8:30 - 3:00 pm w/lunch brk
2/5/19	Borough of Deal #3	Heavy Equipment Safety	8:00 - 11:00 am
2/5/19	Borough of Deal #3	Back Safety/Material Handling	11:15 - 12:15 pm
2/5/19	Borough of Pemberton	Accident Investigation	8:30 - 10:30 am
2/5/19	Borough of Pemberton	PPE	10:45 - 12:45 pm
2/6/19	Ocean County College #8	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/6/19	Borough of Bradley Beach #1	CEVO-EMS-Evening	6:30 - 10:30 pm
2/6/19	City of Burlington #2	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/6/19	City of Burlington #2	Asbestos, Lead, Silica Overview	10:45 - 11:45 am
2/6/19	Township of Burlington #3	HazCom w/GHS	1:00 - 2:30 pm
2/6/19	City of Vineland #1	Flagger/Work Zone Safety	8:00 - 12:00 pm
2/7/19	Borough of Stone Harbor #1	Snow Plow/Snow Removal	8:30 - 10:30 am
2/7/19	Borough of Stone Harbor #1	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
2/8/19	Township of Stafford	Back Safety/Material Handling	8:00 - 9:00 am
2/8/19	Township of Stafford	BBP	9:15 - 10:15 am
2/8/19	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/8/19	City of Somers Point #3	Flagger/Work Zone Safety	8:00 - 12:00 pm
2/11/19	Township of Middletown #5	Flagger/Work Zone Safety	8:30 - 12:30 pm
2/11/19	Borough of Glassboro #1	CEVO-Fire-Evening	7:00 - 11:00 pm
2/12/19	Township of Manchester	CSE Training for Permit-Required Spaces	8:30 - 12:30 pm
2/12/19	Evesham Twp. Fire District #1	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
2/13/19	Township of Marlboro #7	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/13/19	Township of Willingboro	Fast Track to Safety	8:30 - 12:30 pm
2/13/19	City of Ventnor	LOTO	8:30 - 10:30 am
2/13/19	City of Ventnor	Confined Space Awareness	10:45 - 11:45 am
2/14/19	Toms River MUA	DDC-6	8:30 - 3:00 pm w/lunch brk
2/15/19	Township of Toms River	Flagger/Work Zone Safety	8:30 - 12:30 pm
2/15/19	Borough of Somerdale	Ladder Safety/Walking-Working Surfaces	8:00 - 10:00 am
2/15/19	Township of Mantua	Sanitation/Recycling Safety	1:00 - 3:00 pm
2/15/19	Township of Upper Deerfield	Excavation/Trenching/Shoring	8:30 - 12:30 pm
2/19/19	South Monmouth Regional SA	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
2/19/19	South Monmouth Regional SA	Employee Conduct/Violence Prevention	10:15 - 11:45 am

DATE	LOCATION	TOPIC	TIME
2/19/19	Township of Pemberton	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
2/19/19	Township of Pemberton	Back Safety/Material Handling	10:45 - 11:45 am
2/19/19	Township of Elsinboro	BBP-Evening	6:30 - 7:30 pm
2/19/19	Township of Elsinboro	Confined Space Awareness- Evening	7:45 - 8:45 pm
2/20/19	Borough of Lavallette #1	Fast Track to Safety	8:30 - 12:30 pm
2/20/19	Evesham Township MUA	CSE Training for Permit- Required Spaces	8:30 - 12:30 pm
2/20/19	Township of Oldman's	CEVO-Fire-Evening	6:30 - 10:30 pm
2/21/19	Brick Twp. MUA #2	Heavy Equipment Safety	8:30 - 11:30 am
2/21/19	City of Bordentown	CEVO-Police	2:00 - 6:00 pm
2/21/19	Borough of Avalon #4	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
2/21/19	Borough of Avalon #4	Shift Briefing Essentials	10:45 - 12:15 pm
2/22/19	Township of Middletown #5	Driving Safety Awareness	8:00 - 9:30 am
2/22/19	Township of Middletown #5	Employee Conduct/Violence Prevention	9:45 - 11:15 am
2/22/19	Township of Middletown #5	Hearing Conservation	11:30 - 12:30 pm
2/22/19	Evesham Township #4	Sanitation/Recycling Safety	8:00 - 10:00 am
2/22/19	Evesham Township #4	Fire Safety	10:15 - 11:15 am
2/22/19	Evesham Township #4	Fire Extinguisher	11:30 - 12:30 pm
2/25/19	Township of Long Beach #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
2/25/19	Township of Long Beach #1	HazCom w/GHS	10:15 - 11:45 am
2/25/19	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/25/19	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS-Evening	7:00 - 10:00 pm
2/25/19	Township of Egg Harbor #5	Landscape Safety	8:30 - 11:30 am
2/26/19	Borough of Bradley Beach	CMVO	8:30 - 12:30 pm
2/26/19	Logan Twp. MUA #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
2/26/19	Logan Twp. MUA #1	BBP	10:15 - 11:15 am
2/27/19	Township of Jackson	DDC-6	8:30 - 3:00 pm w/lunch brk
2/27/19	Ocean County College #8	PPE	8:00 - 10:00 am
2/27/19	Ocean County College #8	Office Safety	10:15 - 12:15 pm
2/27/19	Township of West Deptford	Fall Protection Awareness	1:30 - 3:30 pm
2/27/19	Lower Township MUA	Fall Protection Awareness	8:30 - 10:30 am
2/27/19	Lower Township MUA	Hearing Conservation	10:45 - 11:45 am
2/28/19	Township of Freehold	Landscape Safety	8:30 - 11:30 am
2/28/19	Township of Pemberton	Excavation/Trenching/Shoring	8:30 - 12:30 pm
2/28/19	Township of Pennsville #1	Accident Investigation	8:30 - 10:30 am

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



November 2018

Leaf Collection Time . . . An Important Reminder

Municipalities and public agencies collect leaves by a number of different means (leaf vacuums, front end loaders, bagged leaves, etc.) in an effort to improve safety and efficiency of the process. Any leaf collection operation exposes workers to hazards. Please consider the following tips to protect workers:

Department Leaders

- Perform a job hazard assessment on all leaf collection procedures and equipment.
- Thoroughly train all new employees prior to allowing them to operate any piece of equipment.
- Provide refresher training at the beginning of each leaf season for experienced workers. If the season is extended, provide additional training to reinforce safety procedures at regular intervals.
- Conduct Job Site Observations. Reinforce desirable behaviors and consistently correct unsafe actions.

Drivers

- Follow manufacturers' recommendations when operating leaf vacuuming equipment. Conduct pre-trip inspections of the truck and vacuum unit per manufacturers' recommendations and department policy.
- Never allow workers to ride on the yoke of a trailer, or other areas not specifically designated for riders.
- Maintain visual contact of workers on foot when working close to the vehicle and while backing.
- Check both side mirrors frequently when backing.
- Use a reliable spotter positioned to see you and the blind spots behind your vehicle when backing.
- Stop the truck if the spotter must change positions and whenever visual contact is lost.
- Wear your seatbelt. Insist others in the cab wear theirs. Do not use your cell phone or otherwise become distracted. Stay alert of approaching motorists to possibly warn your crew members of danger.

Workers on foot

- Stay in mirrors or otherwise visible to driver. Remain clear of the rear of the vehicle when the backup lights or alarm are on.
- Be aware of crush zones. They include between moving vehicles and under raised loads.
- Use standard hand signals when acting as a spotter.
- Wear the required personal protective equipment. Remind co-workers to wear theirs.
- Stay alert to approaching motorists. Be prepared to warn co-workers. Have each others' backs.

The MEL offers a variety of educational resources to supplement your employee training program. They can be found by visiting the MEL website, www.njmel.org, and selecting the MEL Safety Institute menu.

- Select ***Safety Briefings*** for 5-minute lesson plans on personal protective equipment, basic safety principles, avoiding crush zones, and hand signals for collecting leaves with vacuums, rear compactors, and front-end loaders.
- Choose Safety ***Videos*** to access short Public Access movies on crush zone and back safety awareness. Members can also borrow videos from the MEL Media library. Click on the Catalogue icon to see the wide selection of general and leaf-collection-specific safety videos that are available.

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.



Personal protective equipment for leaf vacuum operations must include:

- ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel
- Hearing protection

The following is recommended depending on conditions:

- Work boots
- Tight-fitting protective eyewear
- Leather or similar work gloves
- Dust mask or N95 respirator. Workers who wear a filtering face piece respirator on a voluntary basis must acknowledge Appendix D in OSHA's Respiratory Protection Standard.



Visibility of the workers on foot is a critical component for a safe operation. In the picture on the left, the worker is between the leaf vacuum and the truck and out of the driver's sight.

Drivers must maintain the proper distance from the curb to keep the vacuum hose operator as far as possible from the wheels of the truck or trailer.

Vacuum hose operators and workers on foot must be aware not to put themselves in a potential Crush Zone.



Leaf collection is a Mobile Work Zone. Establish traffic control according to the MUTCD. At a minimum, high intensity amber warning lights must be visible to motorists approaching from either direction.

Do not use directional arrows on 2-lane roadways.



Crush Zones are present in many leaf collection operations:

- Between and in front of moving vehicles
- Under raised loads and vehicle bodies

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - DECEMBER 2018

WINTER SAFETY



- DURING THE WINTER MONTHS, WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS.
- A SOUND SNOW AND ICE MANAGEMENT PLAN LOOKS TO REMOVE SNOW AND ICE AND INCORPORATES CONTINUOUS MONITORING OF PROBLEM AREAS.
- CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY.
- PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
- PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CREATE ICY PATCHES
- DISCUSS FOOTWEAR WITH EMPLOYEES
- PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
- MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS

- 62 YEAR OLD PUBLIC WORKS EMPLOYEE THAT WAS SHOVELING MUCH OF THE DAY LEADING TO SEVERE LOW BACK PAIN. DIAGNOSED WITH HERNIATED DISCS, THE EMPLOYEE UNDERWENT EXTENSIVE PHYSICAL THERAPY AND HAD INJECTIONS AND THE TOTAL INCURRED ON THE FILE IS \$73,000.
- PIPES BROKE IN WALLS OF STORAGE ROOM OF POLICE DEPARTMENT CAUSING EXTENSIVE WATER DAMAGE TO A COURT ROOM AND ADJACENT ROOMS AND OFFICES. THOUGH HEAT WAS MAINTAINED ENOUGH TO KEEP THE MAIN AREAS HEATED, THE HEAT DID NOT FULLY REACH THE SELDOM USED STORAGE ROOM DURING EXTREMELY LOW TEMPERATURES. THE TOTAL DAMAGES WERE \$293,000.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: December 18, 2018 Hainesport Municipal Court
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

ACTIVITY SUMMARY & PLANNED EVENTS

Municipality Activities Occurring and Planned:

- Bordentown Twp – Holiday Lunch and Learn (Holiday Survival Tips). Chair massages offered as a de-stress tool.
- Delanco – Chair massages for December.
- Hainesport – finishing out their Fitness challenge and monthly Smoothie demo
- Lumberton – Chair massages during prior to holiday luncheon.
- Medford – Scheduled Jefferson to present “Men’s Health” at the Firehouse and “Women’s Health” at the municipal building. Chair massages and Reflexology offered on the same day.
- Mt. Laurel – the second of the two presentations was given for EMT’s this month by ShopRite Dietitian regarding foods for sustaining energy on shift work. Discussed with Chief about swapping out even one row of the vending machine with healthier choices. Also using wellness funds to provide fresh fruit for grab-n-go.
- Palmyra – Boot camp for volunteer firefighters and any Borough Employee interested continues. Scheduled for 1x/week for 4 months.
- Riverside – Chair massages
- Woodland – Chair massage as well as reimbursement for wellness services/products such as Weight Watchers and sneakers.

Remaining Encumbered Wellness Funds

I know some of you still have remaining funds. If you are in need of ideas, have some ideas but need help in organizing them in time, and want to discuss either, please reach out to me for help. I have ideas and I can work with you to help make it happen.

In The Spotlight

Check out the municipality selected this month to be “In the Spotlight”. If your municipality has not been featured, it is not necessarily that you are slacking or have not had anything worthy to write about. I try to feature one municipality at a time. If we have already talked about an idea, I will definitely feature it.

December Wellness Corner Connection Newsletter

Although this time of year can and should be filled with joyful family gatherings, a few days off from work, and perhaps a winter getaway, it can also be a very stressful time. 8 out of 10 people anticipate increased stress over the holidays as shown in a poll by the American Psychological Association. In this month's newsletter, I will look at the following areas:

- Holiday Blues
- Learn Healthy Coping Methods
- How to Prevent Holiday Stress
- Avoiding Weight Gain
- Holiday Beverages
- Healthier Holiday Desserts

Wellness 2019

It's never too soon to start thinking about activities for next year. I welcome the opportunity to start planning with you at a mutually convenient time.

See, even Santa
needs to meditate!
Don't stress this
Holiday! **Breathe!**



Wellness Corner Connection



Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

Stay Healthy Through The Holidays

Table of Content

- Holiday Blues
- Coping and Preventing Holiday Stress
- Avoid Weight Gain
- Holiday Beverages
- Healthier Holiday Desserts

Holiday Blues?

For some of us, the holidays can be a depressing time when we get the holiday blues. Feelings of sadness, loneliness, and anger can intensify when contrasted with the joy expected of the holidays. Factors that *can contribute* to holiday depression include:

- Associating the holidays with unresolved family issues or a painful childhood.
- Ignoring feelings of sadness, loneliness, or depression in an effort to maintain "holiday cheer."
- Facing the loss of a loved one with whom you have shared the holidays.
- Having unrealistic expectations of family and friends.
- Having an expectation that you "should" feel good.
- Being away from family and friends.
- Feeling isolated from others.
- Reflecting on losses or disappointments over the past year.
- Coping with changes in family obligations, particularly after a recent marriage or divorce.
- Drinking more alcohol, which is often more readily available during the holidays. (Avoid drinking alcohol to ward off negative feelings. Alcohol

Learn Healthy Coping Methods

- Try something new. Take a vacation with a family member or friend.
- Spend time with people who care about you.
- Volunteer your time to help others. Spending time with those in need can help you feel less isolated.
- If you are religious, take time to reflect on the spiritual significance of the holidays.
- Try to appreciate the good things you have now instead of focusing on the past.
- Stay active. Get out. Go for a walk. Window shop.
- Accept feelings of sadness or loneliness. These feelings might not go away just because it's the holidays.
- Get help if you need it. Don't be embarrassed to ask for help any time of the year.

FREE CRISIS HOTLINE NUMBERS

National Suicide Prevention Lifeline
1-800-273-TALK (8255)

Substance Abuse and Mental Health Services Administration (SAMHSA)
1800-662-HELP (4357)

Samaritans 24-Hour Crisis Hotline (212)
673-3000

24/7/365 Crisis Hotline
Call: 1 (800) 273-8255
Text: "ANSWER" to 839863

National Alliance on Mental Illness (NAMI)
Helpline: 1-800-950-6264 or in a crisis text NAMI to 741741

Holiday shopping

- Ask people what they want instead of scouring the earth to find the "perfect" gifts.
- Shop early, when there is more of a selection.
- Stick to your gift budget.

Planning family get-togethers

- Buy prepared foods, instead of cooking everything from scratch.
- Ask others to bring their favorite dishes.
- Cook and freeze foods ahead of time.

Scheduling time with family and friends

- Simplify holiday commitments and traditions. Discuss with your family which traditions are most important to you and to them. It's okay to re-evaluate past traditions.
- Allow time for yourself. Remember to do things that *you* enjoy.
- Avoid time crunches by making plans to visit some friends and family soon after the holidays.
- Don't over-schedule yourself. Allow enough time to relax and recover after visiting with others.
- Tell family members about your commitments so you are not struggling against their expectations.
- Travel after rush hour. When driving long distances, give yourself time to stop and rest.

Managing your time

- Set priorities and let go of impossible goals.
- Stop to enjoy the fruits of your labor.
- Don't spend all of your time planning activities for your family. You might end up feeling drained and unappreciated.
- Take the time you need to finish tasks that are important to you. Don't try to complete everything at once.
- Ask others, including the kids, to help you complete chores.
- Rest when your body tells you to.

Pausing before the holiday spread

- Avoid overeating and overdrinking, especially alcoholic beverages.
- Avoid starving yourself in anticipation of eating at holiday parties. This approach can lead to eating too much of the wrong foods.
- Continue to exercise and watch your diet.



Maintain Don't Gain This Holiday



Easier said than done right? With all the extra calories lurking around every corner – frosted cookies at the office, eggnog at your neighbor's, jelly doughnuts for Hanukkah or chocolates in your stocking. All these extras add up, and if you're like most Americans, you'll put on a pound or two by New Year's Day.



So what's the harm in a little holiday weight gain, especially if it's just a pound? According to researchers at the National Institutes of Health, most Americans never lose the weight they gain during the winter holidays. The pounds add up year after year, making holiday weight gain an important factor in adult obesity.

But you don't have to fall into this trap. It is possible to enjoy holiday goodies without putting on a single pound. *"Portion control is the key,"* says Susan Finn, PhD, RD. Finn serves as chairwoman of the American Council for Fitness and Nutrition. Of course, it's not easy to go on portion patrol when the temptations are endless.

The following tips can help you avoid overindulging but still enjoying all your holiday favorites!

1. Never Arrive Hungry

Planning ahead can help you maintain discipline in the face of temptation. Don't go to a party when you're starving.

Try to have a nutritious snack beforehand. If you do arrive hungry, drink some water to fill up before filling your plate.

2. Divert Your Attention

Many people forget that there's more to a holiday party than food. Don't look at the party as just a time to eat. Enjoy the company of friends, play games or dance to the music. Focus on something other than food like good conversation!

3. Pace Yourself

Don't eat the first things in sight. Walk around (if it's a buffet) and see what your options are. If there is something you "just have to have", put it on your plate in a small amount and fill the rest with healthier choices. And eat slowly, maybe even putting your fork down between every bite. This puts you in control.

4. Count Your Bites and Nibbles

When there are appetizers and lots of finger foods, it's easy to lose count of how many you eat. Keep track by stashing a toothpick in your pocket for each one. Set a limit and *stick* to it.

5. Outsmart the Buffet

When dinner is served buffet-style, use the smallest plate available and don't stack your food; limit your helpings to a single story. Go for the simplest foods on the buffet. Fresh fruits and vegetables and shrimp cocktail are good choices. Watch out for sauces and dips. Also refer back to #3 above.

6. Limit Alcohol

Avoid drinking too much alcohol at holiday parties. It's not just about calories but about control. If you drink a lot you won't have as much control over what you eat. If you feel out of place without a drink, try sipping water or club soda. This way you have something to carry like everyone else.

7. Be Choosy About Sweets

When it comes to dessert, be very selective. Limit your indulgences to small portions and only what is an absolute MUST to try. If possible, try to go with more of the homemade treats instead of the highly processed. What about sampling several desserts, if you only take a tiny bite of each one? Some people can eat one bite of something and stop. However my guess is that most people can do that. If you know you're the type who can't stop at one bite, you're better off taking a small portion of a single dessert than piling your plate with several treats you plan to "try."

8. Bring Your Own Treats

Whether you're going to a friend's party or an office potluck, consider bringing a low-calorie treat that you know you'll enjoy. Bringing your own dessert will make the more fattening alternatives less tempting. And don't feel your dessert has to be typical holiday fare. Don't limit your thinking about what holiday food has to be. People do love fruit. Cut up in a very festive bowl...irresistible!

9. Limit 'Tastes' While Cooking

If you do a lot of cooking during the holidays, crack down on all those "tastes." People lose their appetites when they've been cooking because they've been eating the whole time. Instead of tasting mindlessly every few minutes, limit yourself to two small bites of each item pre- and post-seasoning. Just put the spoon in and taste a little bit. It's not grounds for a big scoop. Think BLT (bites, licks and tastes)...they add up quickly!

10. Walk It Off

Make a new holiday tradition: the family walk. Besides burning some extra calories, this will get everyone away from the food for awhile.

Get people off the couch and move. Go out for a walk as a family before or after the meal or both! Walking not only benefits you physically but also puts you in a mindset to be more careful about what you eat. There's something about activity that puts you in control.



Maintain Don't Gain This Holiday (cont.)

In Summary: Here are a few things to keep in mind as you celebrate the holidays...

1. Do not skip meals in order to “save room” for your holiday dinner. Your metabolism will slow down; you will be ravenous and will eat way more than you should and probably of the wrong stuff too.
2. Eat what you want but control your portions. Try to fill your plate with more fruits and veggies to start. Survey the entire buffet line before filling up your plate.
3. Don't stand or sit around the food table while you chat. You may mindlessly pick at the food even though you are not hungry.
4. Downsize your plate. Put your fork down between each bite. Chew slowly and taste your food.
5. Don't forget to keep exercise as part of your routine! It's a great stress reliever and will help burn off some of those extra calories!



Holiday Beverages

The holidays are a time of year when alcohol, soda and other sweetened beverages seem to be unlimited. And just because they are liquid and go down very easily, these beverages can contribute a significant amount of sugar and empty calories to your diet, which can cause weight gain. Additionally, alcohol consumption is often linked to **increased appetite** and is a risk factor for weight gain. If you're trying to control your weight, it is best to limit liquid calories during the holidays — and all year long, for that matter.

American Heart Association recommendation:

One to two drinks per day for men and one drink per day for women. (A drink is one 12 oz. beer, 4 oz. of wine, 1.5 oz. of 80-proof spirits, or 1 oz. of 100-proof spirits.)



Sugar Sweetened Beverages

Sugar-sweetened beverages are any liquids that are sweetened with various forms of added sugars like brown sugar, corn sweetener, corn syrup, dextrose, fructose, glucose, high-fructose corn syrup, honey, lactose, malt syrup, maltose, molasses, raw sugar, and sucrose. Sugar-sweetened beverages (SSBs) or sugary drinks are leading sources of added sugars in the American diet. Frequently drinking sugar sweetened beverages is associated with weight gain/obesity, type 2 diabetes, heart disease, kidney diseases, non-alcoholic liver disease, tooth decay and cavities, and gout, a type of arthritis. Limiting the amount of SSB intake can help individuals maintain a healthy weight and have a healthy diet.

**Recipe
Corner**

Maple Date Bars



Moist and chewy, these date-filled bars make a satisfying afternoon snack or a nice treat to bring into the office. They travel well, since you can let them cool in the baking pan and carry them. Or, for a prettier package, place them in a cookie tin divided by sheets of parchment paper.

Brownie Energy Bites



These two-bite treats taste rich and indulgent, with absolutely no added sugar. Each also contains 3g fiber and 3g protein. You might find one to be satisfying, but don't feel bad about eating two—that's only 222 calories. Store chilled in an airtight container for up to 1 week.



SUGAR ALTERNATIVES

	HONEY	MAPLE SYRUP	AGAVE NECTAR	STEVIA
1 CUP SUGAR (8 oz/240g)	 3/4 cup	 3/4 cup	 2/5 cup	 1 tsp.
1 TBSP. SUGAR	 3/4 tbsp.	 3/4 tbsp.	 3/4 tbsp.	 1/8 tsp.
1 TSP. SUGAR	 3/4 tsp.	 3/4 tsp.	 3/4 tsp.	 just a pinch
NOTES	Decrease liquid by 2-4 tbsp.	Decrease liquid by 3 tbsp.	Decrease liquid by 1/4 cup.	To replace bulk, add applesauce, apple butter, or yogurt

Walnut-Yogurt Dip (Akhrot Ka Raita)

This sweet-savory dip is delicious with pita wedges and fresh strawberries or cut-up pineapple for breakfast, dessert, or a snack. You can prepare it up to a day ahead and refrigerate.



Find these recipes and more on
www.cookinglight.com

Cherry Almond Chocolate Clusters

Full of texture and only three ingredients, these morsels make fantastic holiday finger food. You don't even need to bake them!

Find this recipe on www.foodnetwork.com

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF
E-mail: debby_schiffer@targetingwellness.com Office: 856-322-1220 Cell: 856-520-9908



Wishing everyone a healthy and safe holiday season!!!





The Holiday Hustle

10 Burpees

15 Side Lunges (each leg)

15 Standing knee to elbow

10 Push ups

15 Mountain climbers

10 Squat jumps

15 Skaters

30 Second plank

(Repeat 3 times)

Consult a physician before performing this or any exercise program. It is your responsibility to evaluate your own medical and physical condition and to independently determine whether to perform any of the suggested exercises. Always use proper form and listen to your body.

Debby Schiffer, Wellness Director TRICO & BURLCO JIF.....856-322-1220



In the Spotlight

Borough of Fieldsboro

We all know that when it comes to our health, we need to be consistent with the choices we make throughout the year. It's not a one time "fix"; it is a lifestyle change. Patrice Hansell, Clerk for the Borough of Fieldsboro, has been devoted to making wellness a part of this small municipality's culture. At every Safety Committee Meeting, time is devoted to the discussion of wellness. From reviewing topics highlighted in the monthly Wellness Corner Connection Newsletter to setting a workplace wellness goal, employees have been empowered and supported to strive for personal wellness milestones.

- One employee has quit smoking (over 6 months now)!
- Three employees continue to lose weight in a healthy way!
- And one employee, through lifestyle changes, has even brought his A1C counts down to near normal levels!

What is so wonderful is to see the support and the enthusiasm that has developed among them. Three key "take-aways" from this: 1). Wellness has to be ongoing in order for progress to be made and sustained, 2). Wellness has to be supported from the top down for it to stick and 3). It doesn't matter how small your municipality is, wellness can still happen!

Congratulations Fieldsboro on continuing this journey towards wellness! And thank you, Patrice for your endless support!

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



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

Intake	November-18	November-17	2018 November YTD	2017 November YTD
# of New Claims Reported	13	20	206	172
# of Report Only	2	9	59	53
% Report Only	15.4%	45.0%	28.6%	30.8%
# of Medical Only	10	8	109	97
# of Lost Time	1	3	38	22
Medical Only to Lost Time Ratio	91:09	73:27	74:26	82:18
Average # of Days to Report a Claim	3.2	1.8	2.7	3.0

Nurse Case Management	November-18	November-17
# of Cases Assigned to Case Management	19	15
# of Cases >90 days	13	13

Savings	November-18	November-17	2018 November YTD	2017 November YTD
Bill Count	122	97	1558	1248
Provider Charges	\$452,290	\$50,988	\$2,464,254	\$1,218,087
Repriced Amount	\$147,300	\$20,941	\$960,025	\$471,023
Savings \$	\$304,990	\$30,046	\$1,504,229	\$747,064
% Savings	67.4%	58.9%	61.0%	61.3%

Participating Provider Penetration Rate	November-18	November-17	2018 November YTD	2017 November YTD
Bill Count	96.7%	95.9%	93.6%	96.6%
Provider Charges	98.6%	96.6%	96.1%	95.2%

Exclusive Provider Panel Penetration Rate	November-18	November-17	2018 November YTD	2017 November YTD
Bill Count	93.5%	92.7%	89.3%	92.0%
Provider Charges	98.7%	92.6%	94.1%	95.9%

Transitional Duty Summary		2018 November YTD	2017 November YTD
% of Transitional Duty Days Worked		43.1%	75.8%
% of Transitional Duty Days Not Accommodated		56.9%	24.2%



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

	# Of Claims Reported	Average Days To Report
BASS RIVER TOWNSHIP	1	3.0
BEVERLY CITY	1	0.0
BORDENTOWN CITY	8	1.6
BORDENTOWN TOWNSHIP	11	3.6
DELANCO TOWNSHIP	6	1.8
DELRAN TOWNSHIP	6	1.2
EDGEWATER PARK TOWNSHIP	5	2.4
FLORENCE TOWNSHIP	7	5.9
HAINESPORT TOWNSHIP	3	7.7
LUMBERTON TOWNSHIP	7	3.9
MANSFIELD TOWNSHIP	4	2.5
MEDFORD TOWNSHIP	16	1.5
MOUNT LAUREL TOWNSHIP	40	2.9
NORTH HANOVER TOWNSHIP	1	6.0
PALMYRA BOROUGH	5	1.2
PEMBERTON BOROUGH	1	0.0
PEMBERTON TOWNSHIP	48	1.5
RIVERSIDE TOWNSHIP	8	3.3
SHAMONG TOWNSHIP	1	7.0
SOUTHAMPTON TOWNSHIP	4	0.3
SPRINGFIELD TOWNSHIP	2	1.5
TABERNACLE TOWNSHIP	10	0.3
WESTAMPTON TOWNSHIP	10	10.3
WOODLAND TOWNSHIP	1	1.0
Grand Total	206	2.7



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

			% Of		
	Transitional Duty Days Available	Transitional Duty Days Worked	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	317	300	94.6%	17	5.4%
EDGEWATER PARK TOWNSHIP	346	5	1.4%	341	98.6%
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	56	20	35.7%	36	64.3%
MOUNT LAUREL TOWNSHIP	346	112	32.4%	233	67.3%
NORTH HANOVER TOWNSHIP	7	0	0.0%	7	100.0%
PEMBERTON TOWNSHIP	377	109	28.9%	268	71.1%
RIVERSIDE TOWNSHIP	119	55	46.2%	64	53.8%
SOUTHAMPTON TOWNSHIP	13	0	0.0%	13	100.0%
TABERNACLE TOWNSHIP	66	66	100.0%	0	0.0%
WESTAMPTON TOWNSHIP	297	102	34.3%	195	65.7%
Grand Total	2502	1078	43.1%	1423	56.9%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	118	\$445,983	\$141,720	\$304,263	68.2%
Ortho/Neuro	16	\$236,448	\$27,850	\$208,598	88.2%
Hospital	6	\$156,583	\$92,583	\$64,000	40.9%
Physical Therapy	38	\$11,324	\$3,083	\$8,241	72.8%
Anesthesiology	3	\$10,860	\$6,443	\$4,417	40.7%
Emergency Medicine	6	\$7,389	\$2,199	\$5,190	70.2%
Ambulatory Surgical Center	1	\$7,190	\$1,344	\$5,846	81.3%
Occ Med/Primary Care	18	\$3,872	\$2,419	\$1,453	37.5%
Occupational Therapy	11	\$3,391	\$973	\$2,418	71.3%
Pain Management	1	\$2,373	\$712	\$1,661	70.0%
Physicians Fees	8	\$2,297	\$1,689	\$608	26.5%
Other	3	\$2,213	\$1,461	\$751	34.0%
MRI/Radiology	7	\$2,045	\$965	\$1,080	52.8%
Out Of Network	4	\$6,307	\$5,580	\$727	11.5%
Other	1	\$4,354	\$4,354	\$0	0.0%
Anesthesiology	1	\$1,400	\$846	\$554	39.6%
Occ Med/Primary Care	1	\$383	\$251	\$132	34.5%
Ortho/Neuro	1	\$170	\$129	\$41	24.1%
Grand Total	122	\$452,290	\$147,300	\$304,990	67.4%

Participating Provider Penetration Rate

Bill Count	96.7%
Provider Charges	98.6%

Exclusive Provider Panel Penetration Rate

Bill Count	93.5%
Provider Charges	98.7%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
January 1, 2018 - November 30, 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	60.5%
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	28.8%
MRI/Radiology	6	\$1,617	\$617	\$1,000	61.9%
Emergency Medicine	1	\$683	\$490	\$193	28.3%
Occ Med/Primary Care	1	\$175	\$175	\$0	0.0%
Physical Therapy	1	\$100	\$100	\$0	0.0%
Grand Total	1436	\$2,011,964	\$812,724	\$1,199,239	59.6%

Participating Provider Penetration Rate

Bill Count	93.3%
Provider Charges	95.5%

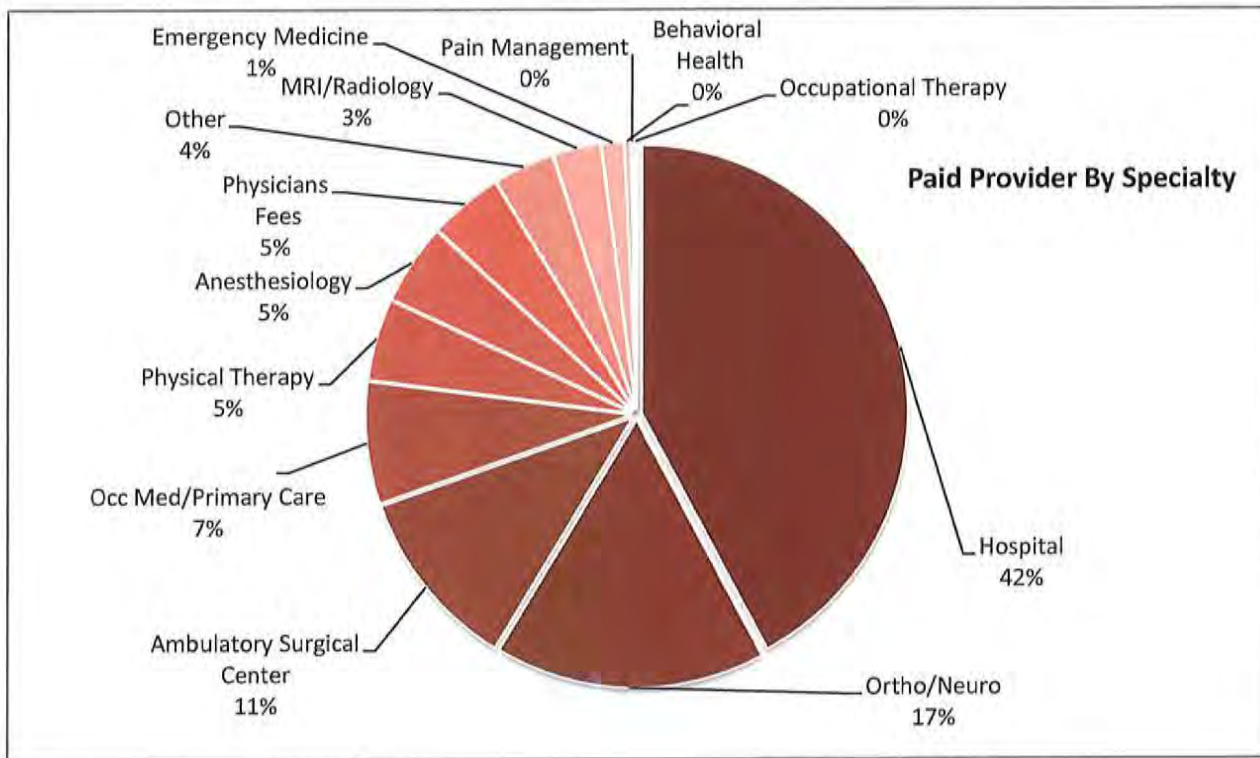
Exclusive Provider Panel Penetration Rate

Bill Count	89.3%
Provider Charges	94.1%



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

	Repriced Amount
Hospital	\$404,632
Ortho/Neuro	\$158,393
Ambulatory Surgical Center	\$106,100
Occ Med/Primary Care	\$70,515
Physical Therapy	\$47,012
Anesthesiology	\$46,611
Physicians Fees	\$42,883
Other	\$35,516
MRI/Radiology	\$27,675
Emergency Medicine	\$13,462
Behavioral Health	\$3,418
Pain Management	\$1,940
Occupational Therapy	\$1,868





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

	Bill Count	Repriced Amount
Ambulatory Surgical Center	17	\$81,951
FELLOWSHIP SURGICAL CENTER, LLC	10	\$23,766
SUMMIT SURGICAL CENTER, LLC	3	\$18,952
PREMIER SURGICAL CENTER, LLC	2	\$15,732
ADVANCED SURGICAL INSTITUTE	1	\$11,831
FELLOWSHIP SURGICALCENTER, LLC	1	\$11,670
Behavioral Health	7	\$3,418
JOHN MCGOWAN PHD	2	\$2,308
WORKERS COMP PSYCH NET	5	\$1,110
Emergency Medicine	36	\$12,774
EMERGENCY PHYSICIANS OF NEW JERSEY P A	17	\$5,327
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	12	\$4,298
WESTAMPTON TWP EMERGENCY SERVICES	2	\$1,392
COOPER UNIVERSITY EMERGENCY PHYSICIANS P C	2	\$1,026
COOPER UNIVERSITY TRAUMA PHYSICIANS., PC	3	\$732
Hospital	44	\$344,349
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	21	\$144,702
COOPER HEALTH SYSTEMS	3	\$79,471
VIRTUA WEST JERSEY HEALTH, INC.	17	\$54,921
CAPITAL HEALTH SYSTEM, INC	1	\$42,713
METHODIST HOSPITAL-THOMAS JEFF	2	\$22,542
MRI/Radiology	66	\$25,902
ONE CALL MEDICAL, INC.	32	\$17,457
LARCHMONT IMAGING ASSOCIATES LLC	1	\$4,378
ONE CALL CARE DIAGNOSTICS	6	\$2,580
COOPER UNIVERSITY RADIOLOGY, PC	7	\$958
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	20	\$529
Occ Med/Primary Care	191	\$61,373
VIRTUA OCCUPATIONAL HEALTH	86	\$31,292
VIRTUA MEDICAL GROUP, PA	24	\$17,230
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	32	\$6,175
RWJUH OCCUPATIONAL HEALTH	29	\$3,862
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	20	\$2,814
Occupational Therapy	21	\$1,868
NOVACARE REHABILITATION	18	\$1,620
VIRTUA HAND AND REHAB	2	\$163
VIRTUA HAND CENTER	1	\$85
Ortho/Neuro	185	\$140,333
COASTAL SPINE, PC.	59	\$90,536
PREMIER ORTHOPEDIC OF SOUTH JERSEY	60	\$25,421
VIRTUA HAND CENTER	37	\$9,853
THE PHILADELPHIA HAND CENTER	12	\$7,846
CMN OCCUPATIONAL MEDICINE, LLC	17	\$6,678
Physical Therapy	530	\$42,691
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	185	\$14,695
NOVACARE REHABILITATION	117	\$10,844
REHAB EXCELLENCE CENTER, LLC	124	\$8,250
STRIVE PHYSICAL THERAPY AND	45	\$4,468
REHAB CONNECTION	59	\$4,434
Physicians Fees	35	\$35,907
VIRTUA MEDICAL GROUP, PA	25	\$25,428
VIRTUA OCCUPATIONAL HEALTH	2	\$3,294
COOPER SURGICAL ASSOCIATES P A	4	\$3,097
COOPER SURGICAL ASSOCIATES	1	\$2,540
K.W. REHABILITATION,, LLC	3	\$1,548



**Nurse Case Management Assignment Report
2018**

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD												
Stephanie Dionisio	70	69	70	71	64	57	53	59	67	69	69	
Lida Feinstein	3	11	8	4	4	3	2	2	2	1	4	
Jennifer Hann	7	12	9	8	14	17	18	12	15	12	0	
Sharon Maurer	80	68	64	70	68	64	64	66	67	66	70	
Theresa Pacific	0	4	16	35	42	0	0	0	0	0	0	
Kelly Roth	62	62	71	71	65	52	56	61	65	66	68	
Virgen Conley						16	17	17	16	16	16	
Mirielle Accilien									12	7	0	
Maria Lent										6	29	
Thomas Sawczak		3	3	3	3	22	15	14	15	13	0	
Team Leader												
Russel Bayer	16	12	10	10	10	11	26	25	25	18	27	
Total	238	241	251	272	270	242	251	256	284	274	283	0

December 8, 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 November 30, 2018 for Closed Fund Years 1991 to 2013, and Fund Years 2014, 2015, 2016, 2017 and 2018. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 29,153.99. This generated an average annual yield of 1.86%. However, after including an unrealized net gain of \$ 16,481.88 in the asset portfolio, the yield is adjusted to 2.92% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$165,025.20 as it relates to current market value of \$ 16,891,073.30 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,952,745.23.

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 \$ 6,095.21 w/YTD Total \$ 102,124.06 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 1,608.00
E-JIF Dividend \$ 39,758.00

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 \$ 209,832.39. The claims detail shows 178 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$393. Interest Allocated)

Delran Township	\$65,943.00
Chesterfield Township	\$ 1,081.00
Bordentown City	\$38,062.00
Bordentown Township	\$13,890.00
Westampton Township	\$10,122.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,871,216.51 to a closing balance of \$ 18,669,018.72 showing a decrease in the fund of \$ 202,197.79. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

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

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/18	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
1/18	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
1/22	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
1/23	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	26,829.55	
1/23	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	22,792.99	
1/25	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	70.00	
TOTAL-JAN						49,790.54	
TOTAL-YTD							49,790.54
2/1	RIVERSIDE TWP.	1223718	AMAYA URTASUN	WC	2015	140.74	
2/1	MEDFORD TWP.	1211751	ROBERT ZANE	WC	2014	1,448.42	
2/1	MEDFORD TWP.	1211750	WILLIAM KNECHT	WC	2014	1,248.43	
2/14	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
2/16	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
2/21	DELANCO TOWNSHIP	2018113892	DELANCO TOWNSHIP	PR	2017	945.88	
TOTAL-FEB						3,856.47	
TOTAL-YTD							53,647.01
3/13	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	50.00	
3/13	RIVERSIDE TWP.	1229747	MICHAEL MEGARA	WC	2015	153.00	
TOTAL-MAR						203.00	
TOTAL-YTD							53,850.01
4/2	PEMBERTON TWP.	1226444	BRIAN BARTLESON	WC	2015	1,160.00	
4/2	RIVERSIDE TWP.	1223718	AMAYA URTASUN	WC	2015	80.74	
4/4	PEMBERTON TWP.	2018121412	PEMBERTON TWP.	PR	2017	1,650.00	
4/4	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
4/12	RIVERSIDE TWP.	1229747	MICHAEL MEGARA	WC	2015	48.00	
4/13	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	48.00	
TOTAL-APR						3,009.74	
TOTAL-YTD							56,859.75
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							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	
TOTAL-YTD							96,028.85
11/1	PALMYRA BOROUGH	2018109612	ALEX ALVEN	WC	2017	6,061.98	
11/1	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	33.23	
TOTAL-NOV						6,095.21	
TOTAL-YTD							102,124.06

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

	<u>September</u>	<u>October</u>	<u>November</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	19,808,658.05	19,224,623.77	18,871,216.54	
RECEIPTS:				
Interest Income (Cash)	-3,889.97	21,452.01	57,366.66	223,881.83
Premium Assessment Receipts	0.00	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	6,095.21	59,713.63
Fund Year 2016	0.00	0.00	1,608.00	3,260.81
Fund Year 2015	0.00	201.00	0.00	16,721.52
Fund Year 2014	0.00	0.00	0.00	2,696.85
Closed Fund Year	125.00	0.00	0.00	270.00
Total Subrogation, Salvage & Reimb.Receipts	125.00	201.00	7,703.21	107,018.06
FY 2018 Appropriation Refunds	25,868.49	0.00	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 Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	0.00	39,758.00	381,388.60
TOTAL RECEIPTS:	22,103.52	21,653.01	104,827.87	7,598,992.51

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2018	54,728.10	167,228.31	128,843.35	1,256,457.92
Fund Year 2017	52,700.56	25,945.57	27,948.03	492,626.01
Fund Year 2016	26,859.81	46,955.71	8,378.58	365,492.46
Fund Year 2015	18,485.46	30,763.90	43,712.83	365,605.65
Fund Year 2014	44,042.47	25,189.79	949.60	452,450.78
Closed Fund Year	0.00	0.00	0.00	1,000.00
Total Net Claim Payments	196,816.40	296,083.28	209,832.39	2,933,632.82

Total Net Claim Payments

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2019	0.00	0.00	633.00	633.00
Exp. & Cont. Charges FY 2018	80,964.60	76,819.46	93,557.96	1,178,659.64
Property Fund Charges FY 2018	0.00	0.00	0.00	0.00
E-JIF Premium FY 2018	0.00	0.00	0.00	249,231.47
M.E.L. Premium FY 2018	0.00	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	247.80	2,157.50	568.31	56,465.45
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	2,434.00	22,521.00
Total Bill List Payments	81,212.40	78,976.96	97,193.27	3,654,620.42
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	328,109.00	0.00	0.00	341,630.60
TOTAL DISBURSEMENTS:	606,137.80	375,060.24	307,025.66	6,930,516.84

Closing Balance for the Period:

19,224,623.77	18,871,216.54	18,669,018.75
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Account Net Cash Change During the Period:

Operating Account	-572,353.82	-361,481.11	-245,402.33	-1,490,920.87
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	92.67	6,565.71	25,437.56	29,205.50
Asset Management Account	-11,773.13	1,508.17	17,766.98	2,130,191.04
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	-584,034.28	-353,407.23	-202,197.79	668,475.67

Proof: 0.00 0.00 0.00

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

CURRENT MONTH November
CURRENT FUND YEAR 2018

	Description: Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	
	ID Number: INVEST. ACCT.	ASSET MGR.	OPERATING ACC	CLAIMS ACCOU	ADMIN. EXPENSE	
	Maturity (Yrs)	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0
	TOTAL for All					
	Accts & instruments					
Opening Cash & Investment Balance	\$18,871,216.53	6887.28	16873306.32	1890022.93	100000	1000
Opening Interest Accrual Balance	\$73,402.76	0	73402.76	0	0	0
1 Interest Accrued and/or Interest Cost	\$19,019.17	\$0.00	\$19,019.17	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$6,972.66	\$0.00	\$6,972.66	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$3,162.16	\$0.00	\$0.00	\$3,162.16	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$30,750.00	\$0.00	\$30,750.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$16,481.88	\$0.00	\$16,481.88	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$45,635.87	\$0.00	\$42,473.71	\$3,162.16	\$0.00	\$0.00
9 Deposits - Purchases	\$3,790,548.81	\$1,730,750.00	\$1,694,312.44	\$58,460.71	\$209,832.39	\$97,193.27
10 (Withdrawals - Sales)	(\$4,050,113.76)	(\$1,705,312.44)	(\$1,730,750.00)	(\$307,025.66)	(\$209,832.39)	(\$97,193.27)
Ending Cash & Investment Balance	\$18,669,018.28	\$32,324.84	\$16,891,073.30	\$1,644,620.14	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$61,671.93	\$0.00	\$61,671.93	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$18,901.39	\$0.00	\$0.00	\$0.00	\$9,003.26	\$9,898.13
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$18,687,919.67	\$32,324.84	\$16,891,073.30	\$1,644,620.14	\$109,003.26	\$10,898.13
Annualized Rate of Return This Month	2.92%	0.00%	3.02%	2.15%	0.00%	0.00%

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment Balance	111,628.16	(351,223.91)	78,070.77	1,108,920.04	468,998.61	0.00	(20,100.23)	970,804.32	968,608.96	\$3,335,706.72
	Opening Interest Accrual Balance	\$292.63	\$0.54	\$245.24	\$3,344.16	\$1,316.41	\$0.00	\$43.26	\$2,455.68	\$3,558.64	\$11,256.57
	1 Interest Accrued and/or Interest Cost	\$108.81	\$0.00	\$76.10	\$1,080.94	\$457.16	\$0.00	\$0.00	\$946.31	\$944.17	\$3,613.48
	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)	\$39.89	\$0.00	\$27.90	\$396.28	\$167.60	\$0.00	\$0.00	\$346.93	\$346.14	\$1,324.75
	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	\$18.09	\$0.00	\$12.65	\$179.72	\$76.01	\$0.00	\$0.00	\$157.33	\$156.98	\$600.78
	6 Interest Paid - Term Instr.s	\$122.59	\$0.23	\$102.74	\$1,400.94	\$551.47	\$0.00	\$18.12	\$1,028.74	\$1,490.79	\$4,715.62
	7 Unrealized Gain (Loss)	\$94.29	\$0.00	\$65.95	\$936.73	\$396.17	\$0.00	\$0.00	\$820.06	\$818.21	\$3,131.42
	8 Net Investment Income	\$261.09	\$0.00	\$182.60	\$2,593.67	\$1,096.95	\$0.00	\$0.00	\$2,270.63	\$2,265.49	\$8,670.43
	9 Interest Accrued - Net Change	(\$13.78)	(\$0.23)	(\$26.64)	(\$320.00)	(\$94.31)	\$0.00	(\$18.12)	(\$82.43)	(\$546.63)	(\$1,102.14)
	Ending Cash & Investment Balance	\$107,462.84	(\$352,218.68)	\$77,546.70	\$989,158.86	\$470,189.86	\$0.00	(\$20,082.11)	\$973,157.38	\$916,988.12	\$3,162,202.97
	Ending Interest Accrual Balance	\$278.85	\$0.31	\$218.61	\$3,024.15	\$1,222.10	\$0.00	\$25.14	\$2,373.25	\$3,012.02	\$10,154.43

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment Balance	48,434.54	453,933.79	105,683.33	1,396,533.63	536,404.34	108,803.39	11.52	173,608.51	227,880.19	\$3,051,293.24
	Opening Interest Accrual Balance	\$193.50	\$1,714.57	\$407.16	\$5,748.47	\$2,063.91	\$418.64	(\$0.05)	\$681.76	\$902.57	\$12,130.54
	1 Interest Accrued and/or Interest Cost	\$47.21	\$442.48	\$103.02	\$1,361.29	\$522.87	\$106.06	\$0.01	\$169.23	\$222.13	\$2,974.29
	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)	\$17.31	\$162.22	\$37.77	\$499.07	\$191.69	\$38.88	\$0.00	\$62.04	\$81.44	\$1,090.41
	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	\$7.85	\$73.57	\$17.13	\$226.33	\$86.93	\$17.63	\$0.00	\$28.14	\$36.93	\$494.51
	6 Interest Paid - Term Instr.s	\$81.06	\$718.27	\$170.57	\$2,408.16	\$864.62	\$175.38	\$0.00	\$285.60	\$378.11	\$5,081.76
	7 Unrealized Gain (Loss)	\$40.91	\$383.45	\$89.27	\$1,179.69	\$453.11	\$91.91	\$0.01	\$146.65	\$192.50	\$2,577.50
	8 Net Investment Income	\$113.28	\$1,061.71	\$247.18	\$3,266.37	\$1,254.60	\$254.48	\$0.03	\$406.06	\$532.99	\$7,136.71
	9 Interest Accrued - Net Change	(\$33.85)	(\$275.79)	(\$67.55)	(\$1,046.87)	(\$341.75)	(\$69.32)	\$0.01	(\$116.38)	(\$155.98)	(\$2,107.47)
	Ending Cash & Investment Balance	\$48,336.67	\$449,450.72	\$105,998.07	\$1,385,059.63	\$538,000.69	\$109,127.19	\$11.53	\$174,130.94	\$228,000.86	\$3,038,116.30
	Ending Interest Accrual Balance	\$159.65	\$1,438.78	\$339.61	\$4,701.60	\$1,722.16	\$349.32	(\$0.03)	\$565.38	\$746.60	\$10,023.07

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening Cash & Investment Balance	80,328.54	361,467.74	107,765.03	978,985.66	439,818.13	100,788.53	55.09	220,868.28	189,288.35	\$2,479,365.35
	Opening Interest Accrual Balance	\$309.15	\$1,430.00	\$414.61	\$4,159.66	\$1,691.96	\$387.76	\$0.21	\$849.79	\$728.45	\$9,971.60
	1 Interest Accrued and/or Interest Cost	\$78.30	\$352.35	\$105.05	\$954.28	\$428.72	\$98.25	\$0.05	\$215.29	\$184.51	\$2,416.80
	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)	\$28.71	\$129.17	\$38.51	\$349.85	\$157.17	\$36.02	\$0.02	\$78.93	\$67.64	\$886.03
	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	\$13.02	\$58.58	\$17.47	\$158.66	\$71.28	\$16.33	\$0.01	\$35.80	\$30.68	\$401.82
	6 Interest Paid - Term Instr.s	\$129.51	\$599.06	\$173.69	\$1,742.57	\$708.80	\$162.44	\$0.09	\$356.00	\$305.16	\$4,177.32
	7 Unrealized Gain (Loss)	\$67.86	\$305.34	\$91.03	\$826.97	\$371.52	\$85.14	\$0.05	\$186.57	\$159.90	\$2,094.38
	8 Net Investment Income	\$187.88	\$845.44	\$252.05	\$2,289.76	\$1,028.70	\$235.74	\$0.13	\$516.59	\$442.73	\$5,799.02
	9 Interest Accrued - Net Change	(\$51.21)	(\$246.71)	(\$68.64)	(\$788.29)	(\$280.08)	(\$64.20)	(\$0.03)	(\$140.70)	(\$120.65)	(\$1,760.52)
	Ending Cash & Investment Balance	\$80,567.63	\$362,559.89	\$108,085.72	\$975,293.13	\$441,126.90	\$101,088.47	\$55.25	\$221,525.57	\$189,851.73	\$2,480,154.29
	Ending Interest Accrual Balance	\$257.94	\$1,183.29	\$345.96	\$3,371.37	\$1,411.88	\$323.57	\$0.18	\$709.09	\$607.80	\$8,211.08

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening Cash & Investment Balance	61,261.67	379,965.12	88,795.45	349,203.90	499,930.97	100,967.41	0.80	115,746.01	213,826.01	\$1,809,697.34
	Opening Interest Accrual Balance	\$237.87	\$1,556.29	\$341.62	\$1,538.29	\$1,923.43	\$388.45	\$0.00	\$445.31	\$821.29	\$7,252.57
	1 Interest Accrued and/or Interest Cost	\$59.72	\$370.38	\$86.55	\$340.39	\$487.31	\$98.42	\$0.00	\$112.83	\$208.43	\$1,764.03
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$21.89	\$135.78	\$31.73	\$124.79	\$178.66	\$36.08	\$0.00	\$41.36	\$76.41	\$646.71
	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	\$9.93	\$61.58	\$14.39	\$56.59	\$81.02	\$16.36	\$0.00	\$18.76	\$34.65	\$293.29
	6 Interest Paid - Term Instr.s	\$99.65	\$651.96	\$143.11	\$644.42	\$805.77	\$162.73	\$0.00	\$186.55	\$344.06	\$3,038.26
	7 Unrealized Gain (Loss)	\$51.75	\$320.97	\$75.01	\$294.98	\$422.30	\$85.29	\$0.00	\$97.77	\$180.62	\$1,528.69
	8 Net Investment Income	\$143.29	\$888.71	\$207.68	\$816.76	\$1,169.30	\$236.15	\$0.00	\$270.72	\$500.12	\$4,232.73
	9 Interest Accrued - Net Change	(\$39.93)	(\$281.59)	(\$56.56)	(\$304.03)	(\$318.45)	(\$64.31)	(\$0.00)	(\$73.73)	(\$135.63)	(\$1,274.23)
	Ending Cash & Investment Balance	\$61,444.89	\$381,135.41	\$89,059.69	\$306,611.86	\$501,418.72	\$101,267.87	\$0.80	\$116,090.45	\$214,461.75	\$1,771,491.44
	Ending Interest Accrual Balance	\$197.94	\$1,274.70	\$285.07	\$1,234.26	\$1,604.98	\$324.14	\$0.00	\$371.59	\$685.67	\$5,978.34

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening Cash & Investment Balance	70,017.58	(268,942.18)	62,758.82	792,342.93	584,887.37	90,422.99	0.15	173,624.67	224,680.64	\$1,729,792.97
	Opening Interest Accrual Balance	\$269.38	\$7.45	\$241.45	\$3,215.04	\$2,250.25	\$347.89	\$0.00	\$667.99	\$864.42	\$7,863.86
	1 Interest Accrued and/or Interest Cost	\$68.25	\$0.00	\$61.18	\$772.35	\$570.13	\$88.14	\$0.00	\$169.24	\$219.01	\$1,948.30
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$25.02	\$0.00	\$22.43	\$283.15	\$209.02	\$32.31	\$0.00	\$62.05	\$80.29	\$714.27
	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	\$11.35	\$0.00	\$10.17	\$128.41	\$94.79	\$14.65	\$0.00	\$28.14	\$36.41	\$323.93
	6 Interest Paid - Term Instr.s	\$112.85	\$3.12	\$101.15	\$1,346.85	\$942.68	\$145.74	\$0.00	\$279.83	\$362.12	\$3,294.34
	7 Unrealized Gain (Loss)	\$59.15	\$0.00	\$53.01	\$669.31	\$494.07	\$76.38	\$0.00	\$146.66	\$189.79	\$1,688.38
	8 Net Investment Income	\$163.77	\$0.00	\$146.79	\$1,853.22	\$1,368.00	\$211.49	\$0.00	\$406.09	\$525.51	\$4,674.87
	9 Interest Accrued - Net Change	(\$44.60)	(\$3.12)	(\$39.97)	(\$574.50)	(\$372.55)	(\$57.60)	(\$0.00)	(\$110.59)	(\$143.11)	(\$1,346.04)
	Ending Cash & Investment Balance	\$70,225.94	(\$268,939.06)	\$62,945.58	\$793,821.05	\$586,627.93	\$90,692.07	\$0.15	\$174,141.36	\$225,349.26	\$1,734,864.28
	Ending Interest Accrual Balance	\$224.78	\$4.33	\$201.48	\$2,640.54	\$1,877.70	\$290.29	\$0.00	\$557.40	\$721.31	\$6,517.82

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening Cash & Investment Balance	83,328.59	346,311.60	3,002.19	937,904.89	509,546.34	61,281.27	(79.19)	254,527.00	4,085,793.26	\$6,281,615.95
	Opening Interest Accrual Balance	\$321.84	\$1,332.36	\$11.51	\$3,608.38	\$1,960.38	\$235.77	(\$0.01)	\$979.24	\$15,776.07	\$24,225.54
	1 Interest Accrued and/or Interest Cost	\$81.23	\$337.57	\$2.93	\$914.24	\$496.69	\$59.73	\$0.00	\$248.10	\$3,982.68	\$6,123.17
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$29.78	\$123.76	\$1.07	\$335.17	\$182.09	\$21.90	\$0.00	\$90.96	\$1,460.10	\$2,244.83
	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	\$13.50	\$56.13	\$0.49	\$152.00	\$82.58	\$9.93	\$0.00	\$41.25	\$662.17	\$1,018.05
	6 Interest Paid - Term Instr.s	\$134.83	\$558.15	\$4.82	\$1,511.63	\$821.25	\$98.77	\$0.00	\$410.22	\$6,608.93	\$10,148.60
	7 Unrealized Gain (Loss)	\$70.39	\$292.54	\$2.54	\$792.27	\$430.43	\$51.77	\$0.00	\$215.01	\$3,451.37	\$5,306.30
	8 Net Investment Income	\$194.90	\$809.99	\$7.02	\$2,193.68	\$1,191.79	\$143.33	\$0.00	\$595.32	\$9,556.32	\$14,692.35
	9 Interest Accrued - Net Change	(\$53.60)	(\$220.58)	(\$1.90)	(\$597.39)	(\$324.56)	(\$39.03)	\$0.00	(\$162.12)	(\$2,626.25)	(\$4,025.43)
	Ending Cash & Investment Balance	\$83,577.09	\$347,342.18	\$3,011.11	\$940,695.96	\$511,062.68	\$61,463.63	(\$79.19)	\$255,284.44	\$4,095,541.83	\$6,297,899.73
	Ending Interest Accrual Balance	\$268.24	\$1,111.78	\$9.62	\$3,010.99	\$1,635.82	\$196.73	(\$0.01)	\$817.12	\$13,149.82	\$20,200.11

Accounts Included

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

Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2018 - November 30, 2018

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$16,946,709.08
Net of Contributions & Withdrawals	-\$36,437.56
Net Investment Change	\$42,473.71
Closing Market Value w/Accrued Income	\$16,952,745.23

Your Relationship Team

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Table of Contents

Relationship Summary

Asset Allocation	3
Accrued Income by Asset Class Summary	3
Portfolio Valuations & Activity Summary	4
Income Received Summary	4
Realized Gain/Loss Summary	4
Cash Activity Summary	5

Asset Allocation

Asset & Sub Asset Allocation	6
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Holdings Detail

Fixed Income	7
Cash & Equivalents	8

Activity Detail

Transaction Activity Detail	10
Realized Gain / Loss Detail	12

Disclosures

Statement Disclosures	13
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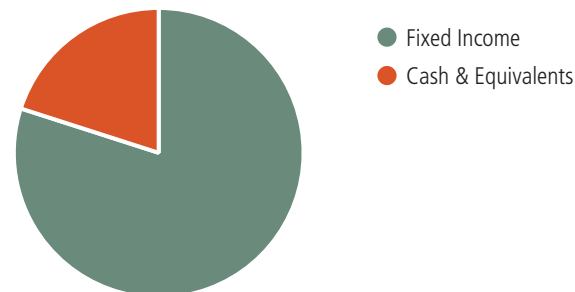
Glossary

Glossary	15
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Please see Glossary for descriptions of key fields depicted in this statement.

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$13,503,796.90	79.95%
Cash & Equivalents	3,387,276.40	20.05
TOTAL	\$16,891,073.30	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$13,503,796.90	\$56,334.08	\$13,560,130.98	\$174,972.50	1.30%
Cash & Equivalents	3,387,276.40	5,337.85	3,392,614.25	75,154.80	2.22
TOTAL	\$16,891,073.30	\$61,671.93	\$16,952,745.23	\$250,127.30	1.48%

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	\$16,873,306.32	\$14,760,882.26
Accrued Income	73,402.76	13,999.13
Opening Market Value w/Accrued Income	\$16,946,709.08	\$14,774,881.39
Contributions		
Cash Receipts	1,705,312.44	9,813,893.48
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$1,705,312.44	\$9,813,893.48
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,741,750.00	-7,882,822.51
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-1,849.24
Total Withdrawals	-\$1,741,750.00	-\$7,884,671.75
Net Contributions & Withdrawals	-\$36,437.56	\$1,929,221.73
Closing Market Value	16,891,073.30	16,891,073.30
Accrued Income	61,671.93	61,671.93
Closing Market Value w/Accrued Income	\$16,952,745.23	\$16,952,745.23
Net Investment Change	\$42,473.71	\$248,642.11
Net Investment Change Detail		
	Current Period	Year-to-Date
Net Investment Change	\$42,473.71	\$248,642.11
Income Earned		
Dividends	-	-
Net Interest	30,750.00	140,980.43
Other Income	-	-
Change in Accrual	-11,730.83	47,672.80
Total Income Earned	\$19,019.17	\$188,653.23
Market Appreciation	\$23,454.54	\$59,988.88

Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2018 - November 30, 2018

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	30,750.00	149,815.17
Other Income	-	-
Total Taxable	\$30,750.00	\$149,815.17
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$30,750.00	\$149,815.17

Actual income received may differ from that presented on this schedule due to restatements related to corporate actions. Purchase of Accrued Interest on securities is not included in the Summary. Taxable and Tax-exempt status is determined by security, rather than account type, so tax-exempt accounts may have holdings included in the Taxable category. This is not a tax document and should not be used for tax preparation.

Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
Short Term		
Gain	\$4,785.16	\$14,914.08
Loss	-	-
Total Short Term	\$4,785.16	\$14,914.08
Long Term		
Gain	2,187.50	3,007.81
Loss	-	-
Total Long Term	\$2,187.50	\$3,007.81
TOTAL GAIN/LOSS	\$6,972.66	\$17,921.89

Realized Gain/Loss estimates are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

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.

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	-	-
Receipts		
Cash Receipts	1,705,312.44	9,813,893.48
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	1,700,000.00	6,699,407.33
Net Interest	30,750.00	140,980.43
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$3,436,062.44	\$16,654,281.24
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,741,750.00	-7,882,822.51
Other Fees	-	-
Purchases	-1,694,312.44	-8,769,609.49
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-1,849.24
Total Disbursements	-\$3,436,062.44	-\$16,654,281.24
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 & 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	79.95%	\$13,503,796.90	\$13,672,923.67	-\$169,126.77	\$56,334.08	\$13,560,130.98
Total Fixed Income	79.95%	\$13,503,796.90	\$13,672,923.67	-\$169,126.77	\$56,334.08	\$13,560,130.98
■ Cash & Equivalents						
Taxable	20.05	3,387,276.40	3,387,276.40	-	5,337.85	3,392,614.25
Total Cash & Equivalents	20.05%	\$3,387,276.40	\$3,387,276.40	-	\$5,337.85	\$3,392,614.25
TOTAL ASSETS	100%	\$16,891,073.30	\$17,060,200.07	-\$169,126.77	\$61,671.93	\$16,952,745.23

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2018 - November 30, 2018

Fixed Income

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. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 12/15/2015 1.250% 12/15/2018 CUSIP: 912828N22 Moody's: AAA	700,000	\$99.969	\$699,783.00	\$697,839.84	\$1,943.16	\$4,040.30	\$8,750.00	0.04	2.13%	4.14%
UNITED STATES TREASURY NOTES DTD 05/15/2016 0.875% 05/15/2019 CUSIP: 912828R44 Moody's: AAA	1,000,000	99.254	992,540.00	993,164.07	-624.07	386.74	8,750.00	0.45	2.51	5.88
UNITED STATES TREASURY NOTES DTD 11/30/2012 1.000% 11/30/2019 CUSIP: 912828UB4 Moody's: AAA	1,000,000	98.281	982,810.00	992,304.69	-9,494.69	27.47	10,000.00	0.98	2.75	5.82
UNITED STATES TREASURY NOTES DTD 05/31/2013 1.375% 05/31/2020 CUSIP: 912828VF4 Moody's: AAA	1,000,000	97.902	979,020.00	998,359.37	-19,339.37	37.77	13,750.00	1.46	2.81	5.80
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	97.305	971,103.90	991,255.70	-20,151.80	1,175.13	13,722.50	1.88	2.82	5.75
Total U.S. Treasury Bonds			\$4,625,256.90	\$4,672,923.67	-\$47,666.77	\$5,667.41	\$54,972.50	1.02	2.63%	27.38%
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	99.358	993,580.00	1,000,000.00	-6,420.00	266.67	12,000.00	0.47	2.55	5.88

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2018 - November 30, 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 (%)
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	\$98.562	\$7,884,960.00	\$8,000,000.00	-\$115,040.00	\$50,400.00	\$108,000.00	1.01	2.76%	46.68%
Total U.S. Government Agency Bonds			\$8,878,540.00	\$9,000,000.00	-\$121,460.00	\$50,666.67	\$120,000.00	0.95	2.74%	52.57%
Total U.S. Taxable Fixed Income			\$13,503,796.90	\$13,672,923.67	-\$169,126.77	\$56,334.08	\$174,972.50	0.97	2.70%	79.95%
TOTAL FIXED INCOME			\$13,503,796.90	\$13,672,923.67	-\$169,126.77	\$56,334.08	\$174,972.50	0.97	2.70%	79.95%

Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
Taxable										
U.S. Treasury Bills										
UNITED STATES TREASURY BILLS DTD 06/14/2018 DUE 12/13/2018 CUSIP: 912796QN2	1,000,000	\$99.65	\$996,491.96	\$996,491.96	-	\$2,794.54	\$21,404.00	0.04	2.14%	5.90%
UNITED STATES TREASURY BILLS DTD 06/28/2018 DUE 12/27/2018 CUSIP: 912796QQ5	700,000	99.50	696,472.00	696,472.00	-	2,436.00	15,120.00	0.08	2.16	4.12

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2018 - November 30, 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 11/29/2018 DUE 01/22/2019 CUSIP: 912796UK3	1,700,000	\$99.67	\$1,694,312.44	\$1,694,312.44	-	\$107.31	\$38,630.80	0.15	2.27%	10.03%
Total U.S. Treasury Bills			\$3,387,276.40	\$3,387,276.40	-	\$5,337.85	\$75,154.80	0.10	2.21%	20.05%
Total Taxable			\$3,387,276.40	\$3,387,276.40	-	\$5,337.85	\$75,154.80	0.10	2.21%	20.05%
TOTAL CASH & EQUIVALENTS			\$3,387,276.40	\$3,387,276.40	-	\$5,337.85	\$75,154.80	0.10	2.21%	20.05%
Grand Total			\$16,891,073.30	\$17,060,200.07	-\$169,126.77	\$61,671.93	\$250,127.30			100%
Accrued Income			\$61,671.93							
Grand Total Market Value w/ Accrued Income			\$16,952,745.23							

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
11/07/2018	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$6,500.00	-
11/07/2018	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-6,500.00	-
11/15/2018	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 0.875% 5/15/19 AT \$0.004375 /SHARE ON 1000000 PAR VALUE DUE 2018-11-15	-	4,375.00	-
11/15/2018	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-4,375.00	-
11/20/2018	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	4,500.00	-
11/20/2018	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-4,500.00	-
11/23/2018	Interest	CASH RECEIPT OF INTEREST EARNED ON FHLMC MTN 1.200% 5/23/19 AT \$0.006000 /SHARE ON 1000000 PAR VALUE DUE 2018-11-23	-	6,000.00	-
11/23/2018	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-6,000.00	-
11/30/2018	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	1,694,312.44	-
11/30/2018 11/30/2018	Maturities	MATURED 1700000 PAR VALUE OF U.S. TREASURY NOTES 1.000% 11/30/18 AT 100 TRADE DATE 2018-11-30 SETTLEMENT DATE 2018-11-30	1,700,000	1,700,000.00	-

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2018 - November 30, 2018

Transaction Activity Detail *(continued)*

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
11/30/2018	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.000% 11/30/18 AT \$0.005000 /SHARE ON 1700000 PAR VALUE DUE 2018-11-30	-	\$8,500.00	-
11/30/2018	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.000% 11/30/19 AT \$0.005000 /SHARE ON 1000000 PAR VALUE DUE 2018-11-30	-	5,000.00	-
11/30/2018	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 5/31/20 AT \$0.006875 /SHARE ON 1000000 PAR VALUE DUE 2018-11-30	-	6,875.00	-
11/30/2018	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-1,720,375.00	-
11/30/2018 11/30/2018	Purchases	PURCHASED 1700000 PAR VALUE OF U.S. TREASURY BILLS 1/22/19 AT 99.6654 TRADE DATE 2018-11-30 SETTLEMENT DATE 2018-11-30	1,700,000	-1,694,312.44	-
CLOSING BALANCE				-	-

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2018 - November 30, 2018

Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
MATURED 1700000 PAR VALUE OF U.S. TREASURY NOTES 1.000% 11/30/18 AT 100 TRADE DATE 2018-11-30 SETTLEMENT DATE 2018-11-30	11/30/2018	1,700,000	\$1,693,027.34	\$1,700,000.00	\$4,785.16	\$2,187.50	\$6,972.66
NET REALIZED GAIN/LOSS			\$1,693,027.34	\$1,700,000.00	\$4,785.16	\$2,187.50	\$6,972.66

Realized Gain/Loss estimates are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

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, Inc., 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

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
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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 *(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 MUNICIPAL JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2018 Month Ending: November										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	454,999.08	921,512.16	446,075.59	5,563,891.05	3,039,585.76	462,263.59	(20,111.86)	1,909,178.79	6,093,822.35	18,871,216.51
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	7,703.21	0.00	0.00	0.00	0.00	0.00	7,703.21
Invest Pymnts	1,138.57	4,082.95	1,145.18	14,656.23	7,754.79	1,210.45	18.27	4,469.08	15,918.50	50,394.02
Invest Adj	162.60	550.93	159.41	1,988.31	1,086.23	165.19	0.02	682.27	2,177.68	6,972.64
Subtotal Invest	1,301.17	4,633.88	1,304.59	16,644.54	8,841.02	1,375.64	18.29	5,151.35	18,096.18	57,366.66
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39,758.00	39,758.00
TOTAL	1,301.17	4,633.88	1,304.59	24,347.75	8,841.02	1,375.64	18.29	5,151.35	57,854.18	104,827.87
EXPENSES										
Claims Transfers	4,685.19	6,815.58	733.31	197,598.31	0.00	0.00	0.00	0.00	0.00	209,832.39
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96,560.27	96,560.27
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	633.00	633.00
TOTAL	4,685.19	6,815.58	733.31	197,598.31	0.00	0.00	0.00	0.00	97,193.27	307,025.66
END BALANCE	451,615.06	919,330.46	446,646.87	5,390,640.49	3,048,426.78	463,639.23	(20,093.57)	1,914,330.14	6,054,483.26	18,669,018.72

<u>Report Month:</u> <u>November</u>					
		Balance Differences			
Opening Balances:	Opening Balances are equal			\$0.00	
Imprest Transfers:	Imprest Totals are equal			\$0.00	
Investment Balances:	Investment Payment Balances are equal			\$0.00	
	Investment Adjustment Balances are equal			\$0.00	
Ending Balances:	Ending Balances are equal			\$0.00	
Accrual Balances:	Accrual Balances are equal			\$0.00	
Claims Transaction Status:					
Allocation variance 1:	Daily xactions add to monthly totals			0 . 00	
Allocation variance 2:	Monthly transactions and allocation totals are equal			0 . 00	
Allocation variance 3:	Treasurer/TPA net payments NOT e	Max/Min	2 , 394 , 014 . 52	/	(0 . 00)
Pre-existing variance:	Prior period unreconciled variance e	Max/Min	2 , 394 , 014 . 52	/	(0 . 00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2018									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	111,628.16	(351,223.91)	78,070.77	1,108,920.04	468,998.61		0.00	(20,100.23)	970,804.32	3,335,706.72
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	234.98	0.23	181.34	2,517.39	1,023.65	0.00	18.12	2,006.13	2,465.98	8,447.82
Invest Adj	39.89	0.00	27.90	396.28	167.60	0.00	0.00	346.93	346.14	1,324.74
Subtotal Invest	274.87	0.23	209.24	2,913.67	1,191.25	0.00	18.12	2,353.06	2,812.12	9,772.56
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39,758.00	39,758.00
TOTAL	274.87	0.23	209.24	2,913.67	1,191.25	0.00	18.12	2,353.06	42,570.12	49,530.56
EXPENSES										0.00
Claims Transfers	4,440.19	995.00	733.31	122,674.85	0.00	0.00	0.00	0.00	0.00	128,843.35
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93,557.96	93,557.96
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	633.00	633.00
TOTAL	4,440.19	995.00	733.31	122,674.85	0.00	0.00	0.00	0.00	94,190.96	223,034.31
END BALANCE	107,462.84	(352,218.68)	77,546.70	989,158.86	470,189.86	0.00	(20,082.11)	973,157.38	916,988.12	3,162,202.97

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2017									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	48,434.54	453,933.79	105,683.33	1,396,533.63	536,404.34	108,803.39	11.52	173,608.51	227,880.19	3,051,293.24
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	6,095.21						6,095.21
Invest Pymnts	129.82	1,175.29	276.97	3,814.17	1,404.66	284.92	0.01	460.39	607.54	8,153.77
Invest Adj	17.31	162.22	37.77	499.07	191.69	38.88	0.00	62.04	81.44	1,090.42
Subtotal Invest	147.13	1,337.51	314.74	4,313.24	1,596.35	323.80	0.01	522.43	688.98	9,244.19
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	147.13	1,337.51	314.74	10,408.45	1,596.35	323.80	0.01	522.43	688.98	15,339.40
EXPENSES										
Claims Transfers	245.00	5,820.58	0.00	21,882.45	0.00	0.00	0.00	0.00	0.00	27,948.03
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	568.31	568.31
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	245.00	5,820.58	0.00	21,882.45	0.00	0.00	0.00	0.00	568.31	28,516.34
END BALANCE	48,336.67	449,450.72	105,998.07	1,385,059.63	538,000.69	109,127.19	11.53	174,130.94	228,000.86	3,038,116.30

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2016									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	80,328.54	361,467.74	107,765.03	978,985.66	439,818.13	100,788.53	55.09	220,868.28	189,288.35	2,479,365.35
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	1,608.00						1,608.00
Invest Pymnts	210.38	962.98	282.18	2,728.20	1,151.60	263.92	0.14	578.36	495.74	6,673.50
Invest Adj	28.71	129.17	38.51	349.85	157.17	36.02	0.02	78.93	67.64	886.02
Subtotal Invest	239.09	1,092.15	320.69	3,078.05	1,308.77	299.94	0.16	657.29	563.38	7,559.52
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	239.09	1,092.15	320.69	4,686.05	1,308.77	299.94	0.16	657.29	563.38	9,167.52
EXPENSES										
Claims Transfers	0.00	0.00	0.00	8,378.58	0.00	0.00	0.00	0.00	0.00	8,378.58
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	8,378.58	0.00	0.00	0.00	0.00	0.00	8,378.58
END BALANCE	80,567.63	362,559.89	108,085.72	975,293.13	441,126.90	101,088.47	55.25	221,525.57	189,851.73	2,480,154.29

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	61,261.67	379,965.12	88,795.45	349,203.90	499,930.97	100,967.41	0.80	115,746.01	213,826.01	1,809,697.34
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	161.33	1,034.51	232.51	996.00	1,309.09	264.38	0.00	303.08	559.33	4,860.23
Invest Adj	21.89	135.78	31.73	124.79	178.66	36.08	0.00	41.36	76.41	646.70
Subtotal Invest	183.22	1,170.29	264.24	1,120.79	1,487.75	300.46	0.00	344.44	635.74	5,506.93
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	183.22	1,170.29	264.24	1,120.79	1,487.75	300.46	0.00	344.44	635.74	5,506.93
EXPENSES										
Claims Transfers	0.00	0.00	0.00	43,712.83	0.00	0.00	0.00	0.00	0.00	43,712.83
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	43,712.83	0.00	0.00	0.00	0.00	0.00	43,712.83
END BALANCE	61,444.89	381,135.41	89,059.69	306,611.86	501,418.72	101,267.87	0.80	116,090.45	214,461.75	1,771,491.44

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2014									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	70,017.58	(268,942.18)	62,758.82	792,342.93	584,887.37	90,422.99	0.15	173,624.67	224,680.64	1,729,792.97
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	183.34	3.12	164.33	2,144.57	1,531.54	236.77	0.00	454.64	588.33	5,306.64
Invest Adj	25.02	0.00	22.43	283.15	209.02	32.31	0.00	62.05	80.29	714.27
Subtotal Invest	208.36	3.12	186.76	2,427.72	1,740.56	269.08	0.00	516.69	668.62	6,020.91
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	208.36	3.12	186.76	2,427.72	1,740.56	269.08	0.00	516.69	668.62	6,020.91
EXPENSES										
Claims Transfers	0.00	0.00	0.00	949.60	0.00	0.00	0.00	0.00	0.00	949.60
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	949.60	0.00	0.00	0.00	0.00	0.00	949.60
END BALANCE	70,225.94	(268,939.06)	62,945.58	793,821.05	586,627.93	90,692.07	0.15	174,141.36	225,349.26	1,734,864.28

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	83,328.59	346,311.60	3,002.19	937,904.89	509,546.34	61,281.27	(79.19)	254,527.00	4,085,793.26	6,281,615.95
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	218.72	906.82	7.85	2,455.90	1,334.25	160.46	0.00	666.48	10,722.47	16,472.95
Invest Adj	29.78	123.76	1.07	335.17	182.09	21.90	0.00	90.96	1,460.10	2,244.83
Subtotal Invest	248.50	1,030.58	8.92	2,791.07	1,516.34	182.36	0.00	757.44	12,182.57	18,717.78
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	248.50	1,030.58	8.92	2,791.07	1,516.34	182.36	0.00	757.44	12,182.57	18,717.78
EXPENSES										
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,434.00	2,434.00
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	2,434.00	2,434.00
END BALANCE	83,577.09	347,342.18	3,011.11	940,695.96	511,062.68	61,463.63	(79.19)	255,284.44	4,095,541.83	6,297,899.73

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries November	Calc. Net Paid Thru November	TPA Net Paid Thru November	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Prop	137,262.56	4,440.19	0.00	141,702.75	141,702.75	0.00	0.00	0.00
	Liab	181,087.71	995.00	0.00	182,082.71	182,082.71	0.00	0.00	0.00
	Auto	38,058.05	733.31	0.00	38,791.36	38,791.36	(0.00)	(0.00)	0.00
	WC	746,851.00	122,674.85	0.00	869,525.85	869,525.85	0.00	0.00	0.00
	Total	1,103,259.32	128,843.35	0.00	1,232,102.67	1,232,102.67	0.00	0.00	0.00
2017	Prop	209,052.58	245.00	0.00	209,297.58	209,297.58	0.00	0.00	0.00
	Liab	46,074.73	5,820.58	0.00	51,895.31	51,895.31	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	772,595.95	21,882.45	6,095.21	788,383.19	788,383.19	(0.00)	(0.00)	0.00
	Total	1,046,374.84	27,948.03	6,095.21	1,068,227.66	1,068,227.66	(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	158,186.18	0.00	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	1,257,620.53	8,378.58	1,608.00	1,264,391.11	1,264,391.11	(0.00)	(0.00)	0.00
	Total	1,744,078.71	8,378.58	1,608.00	1,750,849.29	1,750,849.29	(0.00)	(0.00)	0.00
2015	Prop	289,250.62	0.00	0.00	289,250.62	289,250.62	0.00	0.00	0.00
	Liab	144,466.70	0.00	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	2,004,182.71	43,712.83	0.00	2,047,895.54	2,047,895.54	0.00	0.00	0.00
	Total	2,477,492.41	43,712.83	0.00	2,521,205.24	2,521,205.24	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	833,852.48	0.00	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	1,647,269.37	949.60	0.00	1,648,218.97	1,648,218.97	(0.00)	(0.00)	0.00
	Total	2,770,014.99	949.60	0.00	2,770,964.59	2,770,964.59	(0.00)	(0.00)	0.00
TOTAL		9,141,220.27	209,832.39	7,703.21	9,343,349.45	9,343,349.45	(0.00)	(0.00)	0.00



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
12698	11/5/2018	PUB OFF PI	DAVID S. DEWEESE	-- /2019156923	9/4/2018	\$750.00	2018/2018	Legal
12699	11/5/2018		AFFANATO MARUT LLC			\$510.00		
		INDEMNITY		-- /2019147693	7/12/2018	\$227.50	2018/2018	Legal
		INDEMNITY		-- /2018117944	11/13/2017	\$282.50	2017/2017	Legal
12700	11/5/2018	INDEMNITY	MCNELIS INVESTIGATIVE SERVICES	-- /2018146837	6/16/2018	\$1,300.00	2018/2018	Expense
12701	11/5/2018	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
12702	11/5/2018	INDEMNITY	RIVERSIDE TOWNSHIP	-- /2019153387	9/21/2018	\$482.00	2018/2018	Loss
12703	11/5/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
12704	11/5/2018	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
12705	11/5/2018	INDEMNITY	JOSIAH MURPHY	Z30453/001242537	11/22/2015	\$1,006.12	2015/2015	Loss
12706	11/5/2018		COASTAL SPINE, PC.			\$13,772.78		
		INDEMNITY		Z45109/001257432	9/15/2016	\$152.78	2016/2016	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$13,620.00	2015/2015	Loss
12707	11/5/2018	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2019154157	9/29/2018	\$80.00	2018/2018	Loss
12708	11/5/2018	INDEMNITY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	-- /2018119837	11/17/2017	\$20.88	2017/2017	Loss
12709	11/5/2018	INDEMNITY	GARDEN STATE ORTHOPEDICS AND SPORTS MEDICINE	-- /2019150875	8/22/2018	\$203.53	2018/2018	Loss
12710	11/5/2018	INDEMNITY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2019150968	8/23/2018	\$309.26	2018/2018	Loss
12711	11/5/2018		REHAB EXCELLENCE CENTER, LLC			\$342.00		
		INDEMNITY		-- /2019150875	8/22/2018	\$216.00	2018/2018	Loss
		INDEMNITY		-- /2018125979	2/15/2018	\$126.00	2018/2018	Loss
12712	11/5/2018		NovaCare Rehabilitation			\$630.00		
		INDEMNITY		-- /2018146837	6/16/2018	\$270.00	2018/2018	Loss
		INDEMNITY		-- /2018108894	7/27/2017	\$360.00	2017/2017	Loss
12713	11/5/2018	MEDICAL ONLY	QUALCARE, INC.	-- /2018145842	6/15/2018	\$6.00	2018/2018	Loss
12714	11/12/2018	INDEMNITY	EXAMWORKS INC	Z47151/001260212	10/17/2016	\$1,400.00	2016/2016	Expense
12715	11/12/2018	INDEMNITY	AFFANATO MARUT LLC	Z37789/001250034	4/20/2016	\$219.50	2016/2016	Legal
12716	11/12/2018	INDEMNITY	CAPEHART & SCATCHARD PA	Z47151/001260212	10/17/2016	\$154.50	2016/2016	Legal
12717	11/12/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
12718	11/12/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
12719	11/12/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018146837	6/16/2018	\$1,806.00	2018/2018	Loss



BURLINGTON COUNTY J.I.F.

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
12720	11/12/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2019152686	9/14/2018	\$1,332.08	2018/2018	Loss
12721	11/12/2018	INDEMNITY	Adam Dych	MLT-2019156966/ 2019156968	10/29/2018	\$1,806.00	2018/2018	Loss
12722	11/12/2018	INDEMNITY	Michael Rathjen	-- /2019154385	10/2/2018	\$1,806.00	2018/2018	Loss
12723	11/12/2018	3RD PARTY PD	Guilherme Casimiro	-- /2019154761	9/20/2018	\$733.31	2018/2018	Loss
12724	11/12/2018	INDEMNITY	KATHY MICCICHE	-- /2017094723	2/13/2017	\$1,028.00	2017/2017	Loss
12725	11/12/2018	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$1,059.20	2016/2016	Loss
12726	11/12/2018	INDEMNITY	JOHN SNOOK	Z08889/001220582	1/18/2015	\$2,280.00	2015/2015	Loss
12727	11/12/2018		COASTAL SPINE, PC.			\$5,146.08		
		MEDICAL ONLY		-- /2019153608	9/25/2018	\$126.12	2018/2018	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$5,019.96	2015/2015	Loss
12728	11/12/2018	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2019154157	9/29/2018	\$320.00	2018/2018	Loss
12729	11/12/2018		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$418.47		
		MEDICAL ONLY		MLT-2019155776/ 2019155779	10/16/2018	\$171.70	2018/2018	Loss
		INDEMNITY		-- /2019147693	7/12/2018	\$69.76	2018/2018	Loss
		INDEMNITY		-- /2018125979	2/15/2018	\$69.76	2018/2018	Loss
		INDEMNITY		-- /2018123558	10/21/2017	\$107.25	2017/2017	Loss
12730	11/12/2018		VIRTUA WEST JERSEY HEALTH, INC.			\$12,209.60		
		INDEMNITY		-- /2018119837	11/17/2017	\$11,954.00	2017/2017	Loss
		INDEMNITY		Z06458/001218117	12/22/2014	\$255.60	2014/2014	Loss
12731	11/12/2018		VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$80,155.96		
		MEDICAL ONLY		-- /2019153608	9/25/2018	\$1,613.00	2018/2018	Loss
		MEDICAL ONLY		-- /2019153472	9/23/2018	\$1,613.00	2018/2018	Loss
		INDEMNITY		-- /2019152686	9/14/2018	\$76,929.96	2018/2018	Loss
12732	11/12/2018	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2019152616	9/14/2018	\$230.21	2018/2018	Loss
12733	11/12/2018		RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A			\$133.77		
		INDEMNITY		-- /2019152686	9/14/2018	\$118.79	2018/2018	Loss
		MEDICAL ONLY		-- /2019151501	8/31/2018	\$14.98	2018/2018	Loss



BURLINGTON COUNTY J.I.F.

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12734	11/12/2018		INDEMNITY	LOURDES ANESTHESIA ASSOC PA	-- /2019148581	7/24/2018	\$846.30	2018/2018	Loss
12735	11/12/2018		INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2018119837	11/17/2017	\$250.00	2017/2017	Loss
12736	11/12/2018		INDEMNITY	AMERICAN ANESTHESIOLOGY OF NEW JERSEY, PC	-- /2019152686	9/14/2018	\$873.00	2018/2018	Loss
12737	11/12/2018		INDEMNITY	OCCUPATIONAL HEALTH CENTERS OF NEW JERSEY, PA	-- /2019154157	9/29/2018	\$96.21	2018/2018	Loss
12738	11/12/2018		INDEMNITY	PAIN CONTROL ASSOCIATES PC	-- /2018121619	12/29/2017	\$711.90	2017/2017	Loss
12739	11/12/2018		INDEMNITY	ADVOCARE IN-PATIENT MEDICINE	Z20598/001232500	6/24/2015	\$310.65	2015/2015	Loss
12740	11/12/2018		INDEMNITY	THE FOOT & ANKLE GROUP PC	-- /2019152686	9/14/2018	\$271.57	2018/2018	Loss
12741	11/12/2018			REHAB EXCELLENCE CENTER, LLC			\$689.00		
			INDEMNITY		-- /2018125979	2/15/2018	\$189.00	2018/2018	Loss
			INDEMNITY		Z47151/001260212	10/17/2016	\$500.00	2016/2016	Loss
12742	11/12/2018		INDEMNITY	NovaCare Rehabilitation	-- /2018146837	6/16/2018	\$90.00	2018/2018	Loss
12743	11/12/2018			VIRTUA MEDICAL GROUP			\$1,880.19		
			MEDICAL ONLY		-- /2019153608	9/25/2018	\$213.01	2018/2018	Loss
			MEDICAL ONLY		-- /2019153472	9/23/2018	\$213.01	2018/2018	Loss
			INDEMNITY		-- /2019152686	9/14/2018	\$1,106.51	2018/2018	Loss
			MEDICAL ONLY		-- /2019152594	9/12/2018	\$169.88	2018/2018	Loss
			MEDICAL ONLY		-- /2019149599	8/6/2018	\$14.54	2018/2018	Loss
			MEDICAL ONLY		-- /2017103974	5/29/2017	\$163.24	2017/2017	Loss
12744	11/12/2018		MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2019154371	10/2/2018	\$112.80	2018/2018	Loss
12745	11/12/2018			EMERGENCY PHYSICIANS OF NEW JERSEY P A			\$1,209.94		
			MEDICAL ONLY		-- /2019152903	9/18/2018	\$198.15	2018/2018	Loss
			MEDICAL ONLY		-- /2019152594	9/12/2018	\$357.00	2018/2018	Loss
			MEDICAL ONLY		-- /2019151501	8/31/2018	\$654.79	2018/2018	Loss
12746	11/12/2018		INDEMNITY	MSC GROUP, INC.,	Z27950/001239995	10/13/2015	\$4,354.13	2015/2015	Loss
12747	11/12/2018		INDEMNITY	COMP X MEDICAL MANAGEMENT	Z27950/001239995	10/13/2015	\$292.50	2015/2015	Loss
12748	11/12/2018		INDEMNITY	AVIA PARTNERS INC	-- /2019152686	9/14/2018	\$26.86	2018/2018	Loss
12749	11/12/2018			QUALCARE, INC.			\$3,006.00		
			MEDICAL ONLY		MLT-2019157598/ 2019157598	11/5/2018	\$501.00	2018/2018	Loss



BURLINGTON COUNTY J.I.F.

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		MEDICAL ONLY		MLT-2019157598/ 2019157600	11/5/2018	\$501.00	2018/2018	Loss
		INDEMNITY		MLT-2019156966/ 2019156968	10/29/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		- - /2019156701	10/26/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		MLT-2019156627/ 2019156627	10/24/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		MLT-2019156627/ 2019156628	10/24/2018	\$501.00	2018/2018	Loss
12750	11/19/2018	POLICE PROF PI	PARKER MCCAY	- - /2019150520	2/8/2017	\$5,820.58	2017/2017	Legal
12751	11/19/2018	INDEMNITY	QUAL-LYNX	- - /2018108894	7/27/2017	\$75.00	2017/2017	Expense
12752	11/19/2018	BLDG/CONTENT	I.C.U. INVESTIGATIONS, INC.	- - /2018110727	8/20/2017	\$245.00	2017/2017	Expense
12753	11/19/2018	1ST PARTY COLL PD	LEO PETETTI, LLC.	- - /2019156209	10/9/2018	\$350.00	2018/2018	Expense
12754	11/19/2018	INDEMNITY	AFFANATO MARUT LLC	Z06458/001218117	12/22/2014	\$694.00	2014/2014	Legal
12755	11/19/2018	INDEMNITY	DELRAN TOWNSHIP	- - /2019150875	8/22/2018	\$1,381.36	2018/2018	Loss
12756	11/19/2018	BODILY INJURY [Expired]	CAPEHART & SCATCHARD PA	- - /2018143994	1/19/2018	\$245.00	2018/2018	Legal
12757	11/19/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	- - /2018146837	6/16/2018	\$1,806.00	2018/2018	Loss
12758	11/19/2018	INDEMNITY	DELRAN TOWNSHIP	- - /2019150875	8/22/2018	\$1,381.36	2018/2018	Loss
12759	11/19/2018	INDEMNITY	WESTAMPTON TOWNSHIP	- - /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
12760	11/19/2018	INDEMNITY	RIVERSIDE TOWNSHIP	- - /2019153387	9/21/2018	\$482.00	2018/2018	Loss
12761	11/19/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
12762	11/19/2018	INDEMNITY	WILLIAM BREINER	- - /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
12763	11/19/2018	INDEMNITY	VICTOR SANTIAGO	Z34515/001246647	2/15/2016	\$1,006.12	2016/2016	Loss
12764	11/19/2018	INDEMNITY	DANIEL SCHOEN	Z16103/001227943	4/20/2015	\$1,026.00	2015/2015	Loss
12765	11/19/2018	1ST PARTY COLL PD	MEDFORD TOWNSHIP	- - /2019156209	10/9/2018	\$4,090.19	2018/2018	Loss
12766	11/19/2018	INDEMNITY	COASTAL SPINE, PC.	Z27950/001239995	10/13/2015	\$7,660.00	2015/2015	Loss
12767	11/19/2018	INDEMNITY	RANCOCAS ANESTHESIOLOGY, PA	Z27950/001239995	10/13/2015	\$3,914.00	2015/2015	Loss
12768	11/19/2018		STRIVE PHYSICAL THERAPY AND			\$400.00		
		INDEMNITY		- - /2019154157	9/29/2018	\$320.00	2018/2018	Loss
		INDEMNITY		- - /2018122311	1/8/2018	\$80.00	2018/2018	Loss
12769	11/19/2018	INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	- - /2018119837	11/17/2017	\$1,656.00	2017/2017	Loss
12770	11/19/2018	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	- - /2019153387	9/21/2018	\$95.00	2018/2018	Loss
12771	11/19/2018	INDEMNITY	GARDEN STATE ORTHOPEDICS AND SPORTS	- - /2019150875	8/22/2018	\$59.80	2018/2018	Loss



BURLINGTON COUNTY J.I.F.

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
12772	11/19/2018		MEDICINE ONE CALL CARE DIAGNOSTICS			\$560.00		
		MEDICAL ONLY		-- /2018123865	1/24/2018	\$75.00	2018/2018	Loss
		INDEMNITY		Z45109/001257432	9/15/2016	\$485.00	2016/2016	Loss
12773	11/19/2018	INDEMNITY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2019154157	9/29/2018	\$490.01	2018/2018	Loss
12774	11/19/2018	INDEMNITY	ADVOCARE HERITAGE FAMILY MEDICINE	Z20598/001232500	6/24/2015	\$547.28	2015/2015	Loss
12775	11/19/2018	INDEMNITY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2019154157	9/29/2018	\$198.15	2018/2018	Loss
12776	11/19/2018		REHAB EXCELLENCE CENTER, LLC			\$352.00		
		INDEMNITY		-- /2019150875	8/22/2018	\$252.00	2018/2018	Loss
		INDEMNITY		Z47151/001260212	10/17/2016	\$100.00	2016/2016	Loss
12777	11/19/2018		NovaCare Rehabilitation			\$990.00		
		INDEMNITY		-- /2018146837	6/16/2018	\$450.00	2018/2018	Loss
		INDEMNITY		-- /2018108894	7/27/2017	\$540.00	2017/2017	Loss
12778	11/19/2018	INDEMNITY	FELLOWSHIP SURGICALCENTER, LLC	-- /2019148581	7/24/2018	\$1,344.00	2018/2018	Loss
12779	11/19/2018	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2019152686	9/14/2018	\$14.54	2018/2018	Loss
12780	11/19/2018	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2018146837	6/16/2018	\$88.09	2018/2018	Loss
12781	11/19/2018	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE	-- /2019152208	8/24/2018	\$160.00	2018/2018	Loss
12782	11/19/2018	INDEMNITY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2019152686	9/14/2018	\$481.61	2018/2018	Loss
12783	11/19/2018	MEDICAL ONLY	PATIENT FIRST WOODBURY	-- /2018121496	12/28/2017	\$251.00	2017/2017	Loss
12784	11/19/2018	INDEMNITY	COMP X MEDICAL MANAGEMENT	Z27950/001239995	10/13/2015	\$448.75	2015/2015	Loss
12785	11/19/2018		AVIA PARTNERS INC			\$227.22		
		INDEMNITY		-- /2018119837	11/17/2017	\$21.46	2017/2017	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$205.76	2015/2015	Loss
12786	11/19/2018		QUALCARE, INC.			\$1,503.00		
		MEDICAL ONLY		-- /2019158009	11/3/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2019158060	10/28/2018	\$501.00	2018/2018	Loss
		INDEMNITY		-- /2019156867	10/19/2018	\$501.00	2018/2018	Loss
12787	11/26/2018	INDEMNITY	THE DEWEESE LAW FIRM	Z42992/001255304	8/4/2016	\$250.00	2016/2016	Legal



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12788	11/26/2018		INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
12789	11/26/2018		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2019152686	9/14/2018	\$1,332.08	2018/2018	Loss
12790	11/26/2018		INDEMNITY	Michael Rathjen	-- /2019154385	10/2/2018	\$1,419.00	2018/2018	Loss
12791	11/26/2018		INDEMNITY	MARK HERKOPEREC	Z42992/001255304	8/4/2016	\$1,026.24	2016/2016	Loss
12792	11/26/2018		INDEMNITY	Adam Dych	MLT-2019156966/ 2019156968	10/29/2018	\$1,806.00	2018/2018	Loss
12793	11/26/2018		INDEMNITY	BRIAN YOUNG	Z34871/001247013	2/19/2016	\$1,026.24	2016/2016	Loss
12794	11/26/2018		INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
12795	11/26/2018		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2019154157	9/29/2018	\$171.70	2018/2018	Loss
12796	11/26/2018		INDEMNITY	OCCUPATIONAL HEALTH CENTERS OF NEW JERSEY, PA	-- /2019154157	9/29/2018	\$157.07	2018/2018	Loss
12797	11/26/2018		INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2018146837	6/16/2018	\$234.32	2018/2018	Loss
Total for BURLINGTON COUNTY J.I.F.			\$209,832.39	Total for BURLINGTON COUNTY J.I.F.				\$209,832.39	

Number of Checks:	100	First Check Number:	12698
Number of Payments:	178	Last Check Number:	12797
Expense Payments:	\$3,370.00		
Legal Payments:	\$8,643.58		
Loss Payments:	\$197,818.81		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - DECEMBER 2018

	Payee	FY 2019	FY 2018	FY2017	Closed Yrs	JIF Appropriation	Description
1	The Actuarial Advantage		1,852.00			Prof Services/Actuary	Oct 2018 fees
2	Arthur J. Gallagher Risk Management Services, Inc.		28,967.00			Prof Services/Administration	Dec 2018 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.		237.22			Misc/Postage/Copies/Faxes	Nov 2018 postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.		108.72			Misc/Meeting Expense/Dinner Mtg	Appreciation mtg location gift - pd DP amex
5	The DeWeese Law Firm, P.C.		5,525.00			Prof Services/Attorney	Dec 2018 Fees
6	Qual-Lynx		16,413.00			Prof Services/Claims Admin.	Dec 2018 Fees
7	Exigis LLC		552.00			Exposure Data Mgmt System	Dec 2018 Fees
8	Joyce Media		225.00			Misc/JIF Website	Dec 2018 Fees
9	Kris Kristie		364.00			Misc/Recording Secretary	Dec 2018 Fees
10	J. A. Montgomery Risk Control Services		10,389.00			Prof Services/Safety Director	Dec 2018 Fees
11	Tom Tontarski		912.00			Prof Services/Treasurer	Dec 2018 Fees
12	Conner Strong & Buckelew		642.00			Prof Services/Underwriting Mgr	Dec 2018 Fees
13	Debby Schiffer		2,446.00			Wellness Program	Dec 2018 Fees
14	MEL JIF		259,478.55			MEL	MEL 2018 WC & Excess Liability - 4th installment
15	MEL JIF		1,597.81			Faithful Performance/Fidelity Bond	MEL 2018 Fidelity Bond - 4th installment
16	MEL JIF		103,698.33			Property Claims and Premium	MEL 2018 Property claims & prem. -4th installment
17	4imprint	360.00				Safety Incentive Program	Safety calendars (split)
18	Courier Post		61.68			Misc/Legal Notices	Dec budget hearing, ad#3267350
19	Courier Times		66.46			Misc/Legal Notices	Dec budget hearing, ad#7258157
20	Iron Mountain		69.70			Misc/Record Retention Service	Inv#AJAV352 Storage 1121/18-12/31/18; Service 10/24/18-11/27/18
21	Merighis Savoy Inn		190.42			EPL/Cyber Consult/Training	11/9/18 Excited Delirium F/B (split)
22	Bass River Township		498.75			MEL	MEL EO online credit reimbursement-2 attendees
23	Bass River Township		995.00			Optional Safety Budget	CPR training, AED Battery, Defib, safety items
24	Bass River Township		500.00			EPL/Cyber Consult/Training	Tech support assistance
25	City of Bordentown		500.00			EPL/Cyber Consult/Training	Updated handbook
26	City of Bordentown		1,595.00			Optional Safety Budget	safety items
27	City of Bordentown			662.30		Safety Incentive Program	safety items
28	City of Bordentown			959.09		Safety Incentive Program	safety items
29	City of Bordentown		750.00			Wellness Program	Farmers market; standing desks
30	Township of Bordentown		276.18			Wellness Program	Physical fitness tests
31	Township of Bordentown		1,088.82			Optional Safety Budget	Physical fitness tests
32	Chesterfield Township		275.00			Wellness Program	Massages, lunch and learn
33	Delran Township			230.00		Safety Incentive Program	Pizzas
34	Delran Township		2,430.00			Optional Safety Budget	Hearing tests, ropes, flares
35	Delran Township		230.00			Optional Safety Budget	safety items

36	Delran Township			2,045.00		Safety Incentive Program	safety items
37	Delran Township		2,500.00			EPL/Cyber Consult/Training	Police re-accreditation 10/17/18
38	Township of Edgewater Park		259.14			Wellness Program	GC to panera, salad works, wawa, subway
39	Township of Edgewater Park		500.00			EPL/Cyber Consult/Training	Firewall upgrade
40	Township of Edgewater Park			1,975.00		Safety Incentive Program	Holiday dinner
41	Township of Edgewater Park		1,226.30			Optional Safety Budget	Safety supplies
42	Township of Edgewater Park		368.70			Optional Safety Budget	Safety gear
43	Fieldsboro Borough		329.16			MEL	MEL EO online credit reimbursement-2 attendees
44	Fieldsboro Borough		185.98			Wellness Program	Shoes, fitness bands
45	Lumberton Township		1,000.00			MEL	MEL EO online credit reimbursement-4 attendees
46	Lumberton Township		201.41			Wellness Program	Lunch and learn, massages
47	Lumberton Township		500.00			EPL/Cyber Consult/Training	Anti spam filter
48	Mansfield Township				25,943.00	Closed Years-Return of Surplus	2018 Dividend - full check
49	Mansfield Township		1,595.00			Optional Safety Budget	Panic buttons and security cameras
50	Mansfield Township			1,975.00		Safety Incentive Program	Panic buttons and security cameras
51	Mansfield Township		719.88			Wellness Program	Fruit baskets
52	Mansfield Township		500.00			EPL/Cyber Consult/Training	Sonic Wall Router
53	Pemberton Borough		43.96			Optional Safety Budget	safety tail lights
54	Pemberton Borough		304.11			Wellness Program	Chair massages, meditation
55	Pemberton Township		1,000.00			MEL	MEL EO online credit reimbursement-4 attendees
56	Pemberton Township		1,249.07			Optional Safety Budget	Defibrillator
57	Pemberton Township		1,500.00			Wellness Program	Chair massages, reflexology, healthy snacks
58	Pemberton Township		291.31			Optional Safety Budget	Employee steel toe boot
59	Pemberton Township		500.00			EPL/Cyber Consult/Training	Fire wall
60	Riverside Township		250.00			MEL	MEL EO online credit reimbursement-1 attendees
61	Riverside Township		2,075.41			Optional Safety Budget	Safety items
62	Riverside Township			654.00		Safety Incentive Program	Chairs
63	Riverside Township		120.00			Wellness Program	Stress mgmt
64	Shamong Township		250.00			MEL	MEL EO online credit reimbursement-1 attendees
65	Shamong Township			1,650.00		Safety Incentive Program	Volunteer recogn dinner; safety clothing
66	Shamong Township		468.07			Wellness Program	Chair massage; heater; luncheon
67	Southampton Township		1,595.00			Optional Safety Budget	AED; safety items
68	Southampton Township		32.11			Wellness Program	Fruit
69	Springfield Township		250.00			MEL	MEL EO online credit reimbursement-1 attendees
70	Springfield Township			1,650.00		Safety Incentive Program	Testing of equipment
71	Woodland Township		250.00			MEL	MEL EO online credit reimbursement-1 attendees
72	Township of Westampton		425.00			Optional Safety Budget	2nd floor panic button
	TOTAL	\$360.00	\$463,424.25	\$11,800.39	\$25,943.00		

JIF BILL LIST TOTAL \$501,527.64

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

	ANNUALIZED 2018	DRAFT BUDGET 2019	CHANGE \$	CHANGE %
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	-	0.00%
- Meeting Expense/Dinner Meeting	2,500	3,000	500	20.00%
- Office Supplies	2,300	2,300	-	0.00%
- Other	10,000	10,000	-	0.00%
- Performance Bond (TPA)	750	750	-	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	-	0.00%
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 - 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%
SUB TOTAL JIF & EXCESS BUDGET	7,254,941	7,328,457	73,516	1.01%
RISK MANAGEMENT CONSULTANTS	239,711	241,717	2,006	0.84%
TOTAL JIF BUDGET	7,494,652	7,570,174	75,522	1.01%

<p align="center">BURLCO JIF - 2019 Budget Assessment Certification</p>
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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

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:

6 Year Average Loss Ratio				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
NEW MEMBERS LESS 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 BETWEEN 45% & 75%				-8.00%	2
RENEWING MEMBERS WITH LR BETWEEN 20% & 45%				-15.00%	0
RENEWING MEMBERS BELOW 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.

EXPOSURES - 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**.

EXPERIENCE - 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.

2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO 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 stand-alone 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 they 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 trade-off 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.

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

**RESOLUTION AUTHORIZING THE FUND TREASURER TO TRANSFER \$143,850 FROM THE
FUND YEAR 2018 MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM
AND \$44,230 FROM THE MEL EXCESS PROPERTY LINE ITEM TO THE MUNICIPAL
EXCESS LIABILITY JOINT INSURANCE FUND RETROSPECTIVE ACCOUNT**

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

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

WHEREAS, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (MEL JIF); and

WHEREAS, the MEL JIF implemented a Retrospective Program in which the FUND is participating; and

WHEREAS, participation in the MEL JIF Retrospective Program requires the FUND to pay the NJ MEL 85% of the 2018 excess workers' compensation and liability loss funding and 100% of all excess premiums for workers compensation, liability and property coverage; and

WHEREAS, pursuant to the terms of the MEL JIF Retrospective Program, the FUND paid the MEL JIF \$1,571,728 (inclusive of EPL credits) in Fund Year 2018 which represents 85% of the FUND's obligation to the MEL JIF for excess workers' compensation and liability loss funding and all excess premiums for Fund Year 2018; and

WHEREAS, the FUND is obligated to pay the MEL JIF up to a maximum of \$1,657,499 in workers' compensation and liability loss funding and excess premiums should at any point over the next 10 years the MEL JIF pay more than the initial \$1,571,728 paid in Fund Year 2018 for claims occurring in Fund Year 2018; and

WHEREAS, the difference between what has been paid to the NJ MEL in Fund Year 2018 (\$1,571,728); and the FUND's potential obligation to the NJ MEL for Fund Year 2018 (\$1,657,499); represents the remaining 15% (\$85,771) of the FUND's 2018 excess loss funding for workers' compensation and liability claims; and

WHEREAS, in developing the Fund Year 2018 Budget, the FUND budgeted \$143,850 more than the 85% of the FUND's obligation for excess workers compensation and liability and \$44,230 in excess property premium allowing the FUND the ability to transfer \$188,080 to the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

WHEREAS, since the FUND transfers its liabilities for open FUND claims inclusive of established reserves on those claims and IBNR to the Residual Claims Fund Joint Insurance Fund 48 months following the close of the Fund Year with the balance of cash being transferred to the FUND's Closed Years Account, the creation of the Municipal Excess Liability Joint Insurance Fund Retrospective Account to hold the potential additional funding due to the NJ MEL pursuant to the MEL JIF Retrospective Program will allow the FUND to set aside these funds should they need to be paid to the MEL JIF; and

WHEREAS, it is in the FUND's best interest to transfer \$188,080 from the Fund Year 2018 Budget into the Municipal Excess Liability Joint Insurance Fund Retrospective Account to guarantee that

these funds will be available to pay any obligations pursuant to the MEL JIF Retrospective Program, account for these funds on a member-by-member basis, and to insure for their proper accounting.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer \$143,850 from the Fund Year 2018 MEL Workers' Compensation and Liability Budget line item and \$44,230 from the MEL Excess Property line item to the Municipal Excess Liability Joint Insurance Fund Retrospective Account;; and

BE IT FURTHER RESOLVED, that the FUND Treasurer is hereby directed to make this transfer prior to the end of the Fund Year 2018 fiscal year; and

BE IT FURTHER RESOLVED, the FUND Treasurer, FUND Auditor, and Administrative Consultant are hereby directed to account for these funds in accordance with accepted accounting practices for Joint Insurance Funds; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Executive Director's office, the FUND Treasurer, FUND Auditor, and Administrative Consultant for their attention and action.

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Meghan Jack, Secretary

By: _____
Paul Keller, Chairperson

Date: _____



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



Municipal Excess Liability Joint Insurance Fund

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

Date: November 14, 2018
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: MEL November Report

2019 Rate Table & Budget: The Board of Commissioners adopted the 2019 rate table based on those rates against 2019 membership underwriting data. Budget totals \$45,693,330.

2019 Insurance and Excess Insurance Renewals: Underwriting Manager submitted a memorandum outlining the status of renewal negotiations. Board adopted a Resolution authorizing the Underwriting Manager to place coverages. In addition, Board authorized the Reinsurance Committee to review further and enter into the required agreements for 2019, if necessary. Reinsurance Committee is MEL Chair & Secretary, MEL and Local JIF Executive Directors, Producer, Underwriting Manager, Actuary and Attorney. Underwriting Manager is still marketing the excess liability renewal.

Audit Committee: Baker Tilly has completed its Internal Audits on Reinsurance and Underwriting. We will be scheduling a meeting of the Audit Committee in December.

The Audit Committee will review draft organization documents for the MEL's Joint Cash Management and Investment Program.

Investment Committee: Investment Chair, MEL Treasurer and RCF Treasurer met with the Asset Manager and Perma to begin the process of organizing the Joint Cash Management Program. A question was raised about purchasing bonds that requires the services of bond counsel. Board of Fund Commissioners authorized an expenditure not to exceed \$10,000 to seek an opinion from McManimon, Scotland & Baumann.

Legislative Committee: The Legislative Committee met at 11:00 am in the Sheraton; Committee Chairman Cuccia provided a verbal report.

RCF October Report: A copy of Commissioner Clarke's report on the RCF's October meeting distributed for information. The Board re-elected Commissioner Clark to serve as the MEL Representative for 2019.

Coverage Committee: The committee met on October 29th; minutes of the meeting distributed for information.

Committee is working with the Actuary to develop a rate to meet the needs of some member towns to increase the Statutory Position Bond Coverage.

Safety & Education Committee: The committee is scheduled to meet Friday December 7, 2018 at 10:15AM.

Marketing: A copy of the infographic created by the Marketing Manager (Princeton) submitted to board; infographic will be available at the MEL Booth #1145.

Claims Committee: The Claims Review Committee met in October and is scheduled to meet via teleconference on December 5, 2018. Minutes of the October meeting were distributed under separate cover.

Next Meeting: The next meeting of the MEL is the 2019 Reorganization meeting scheduled for Wednesday January 2, 2019 at 11:15AM at the Forsgate CC, Jamesburg, NJ.

November 2019 Meeting. The Board of Fund Commissioner agreed to set the time and location for the November 2019 to be at 1:00 in the Sheraton Hotel, Atlantic City, NJ.

	MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
	2019 ADOPTD BUDGET FOR ASSESSMENT CALCULATION				
		A	B	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2018 ANNUALIZED	2019 PROPOSED	\$	%
	I. CLAIMS AND EXCESS INSURANCE PREMIUMS			CHANGE	CHANGE
1	CLAIMS				
2	Excess Liability:				
3					
4	JIF to 500K	2,480,308	2,426,760	(53,548)	-2.16%
5	1.25MIL Ex 500K	3,771,482	3,747,639	(23,843)	-0.63%
6	Excess WC	7,288,859	7,567,700	278,841	3.83%
7	Excess Property 200K Ex 50K	3,162,535	3,290,626	128,091	4.05%
8	POL/EPL Land Use		1,000,000	1,000,000	100.00%
9	Aggregate Excess LFC	25,696	25,770	74	0.29%
10	JIF Faithful Performance Bond	212,009	214,028	2,019	0.95%
11	Statutory Bonds	284,500	290,250	5,750	2.02%
12	Sub Total	17,225,390	18,562,773	1,337,383	7.76%
13	PREMIUMS				
14	3.25MIL ex 1.75 MIL	5,004,052	5,009,292	5,240	0.10%
15	Optional Excess Liability	1,908,155	2,024,145	115,990	6.08%
16	Optional Excess POL/EPL	937,016	949,672	12,656	1.35%
17	Excess WC	2,871,942	2,882,308	10,366	0.36%
18	Excess Property	8,892,562	9,393,023	500,461	5.63%
19	Boiler and Machinery	744,978	787,015	42,037	5.64%
20	Loss Fund Contingency	717,843	366,879	(350,764)	-48.88%
21	Sub Total	21,076,348	21,412,334	335,986	1.59%
22	Total Claims & Premiums	38,301,738	39,975,107	1,673,369	4.37%
23					
24	II. EXPENSES				
25	Claims Adjustment	1,030,435	1,051,044	20,609	2.00%
26	Property Adjustment	166,484	169,793	3,329	2.00%
27	Administration	1,176,251	1,199,776	23,525	2.00%
28	Loss Fund Management	132,948	135,607	2,659	2.00%
29	Actuary	50,116	51,118	1,002	2.00%
30	Attorney	45,103	46,005	902	2.00%
31	Deputy Attorney	1,504	1,535	31	2.03%
32	Attorney - OPRA	16,979	17,319	340	2.00%
33	Auditor	28,741	29,316	575	2.00%
34	Treasurer	25,411	25,919	508	2.00%
35	Underwriting Manager	529,014	539,595	10,581	2.00%
36	Reinsurance Manager	305,484	311,594	6,110	2.00%
37	Safety and Education Committee	198,161	202,124	3,963	2.00%
38	Computer Services	140,770	143,585	2,815	2.00%
39	Legislative Committee	26,937	27,476	539	2.00%
40	Internal Audit Committee	59,013	60,193	1,180	2.00%
41	Strategic Planning Committee	29,507	30,097	590	2.00%
42	Coverage Committee	39,084	39,868	782	2.00%
43	Communications Committee	121,461	123,890	2,429	2.00%
44	Misc Expense	429,434	441,822	12,388	2.88%
45	Subtotal	4,552,819	4,647,674	94,855	2.08%
46					
47	MEL Safety Institute	1,060,946	1,070,549	9,603	0.91%
48	Total Appropriations	43,915,503	45,693,330	1,777,827	4.05%



**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: November 14, 2018

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

COVERAGE COMMITTEE MEETING- The EJIF Coverage Committee met November 14, 2018 prior to the Executive Committee meeting to review the proposed revised tank policy form, the Discharge Prevention Containment and Countermeasure (DPCC) Regulation, the EIL Pollution Policy Cyber Coverage Endorsement, and the removal of deductible amounts from member policies.

Motions to approve the revised tank policy form, the Discharge Prevention Containment and Countermeasure (DPCC) Regulation, the addition of an EIL Pollution Policy Cyber Coverage Endorsement, and the removal of deductible amounts from member policies were made and approved by the Executive Committee. All four items will take effect January 1, 2019.

2019 FUND REORGANIZATION SCHEDULE – A motion to schedule the 2019 Reorganization Meeting for the E-JIF on Wednesday, January 2, 2019 at 10:50 AM at the Forsgate Country Club was made and approved by the Executive Committee.

NOMINATING COMMITTEE- The Nominating Committee will meet to discuss the 2019 slate. Their recommended slate will be presented at the January 2, 2019 reorganization meeting.