

AGENDA PACKET



Tuesday, March 19, 2019 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, March 19, 2019 – 3:30 PM

AGENDA

I.

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 <i>Burlington Councer Post</i> , Cherry Hill NJ; 2. Filing advance written notice of this meeting with the Clermunicipalities; and 3. Posting notice on the public bulletin boards of all member JIF.	ks/Administrators of all member
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 Commipresent with all matters to be decided upon by a combined majority vote of Motion – All in Favor	
VI.	Approval of Minutes A. Adoption of the February 19, 2019 Meeting Minutes	Pages 1-15
	B. Adoption of the February 19, 2019 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	The Closed Session Minutes shall not be released to the public until the reconfidential is no longer applicable and the Fund Solicitor has an opportu	
VII.	Executive Director's Report. A. Lost Time Accident Frequency. B. Certificates of Insurance. C. Financial Fast Track Report. D. Regulatory Filing Checklists. E. 2018 Safety Incentive Program Awards. F. 2019 Optional Safety Budget. G. 2019 Wellness Incentive. H. EPL/Cyber Risk Management Budget. I. New MEL EPL Helpline: Announcement and Authorized Contact I. J. EPL Compliance Status. K. MEL Cyber Risk Management Plan Compliance Status. L. Statutory Bond Status.	Pages 21-22 Pages 23-24 Page 25 Pages 26-27 Page 28 Page 29 Page 30 Page 31 List Pages 32-33 Page 34 Page 35 Page 36
	M. Skateboard Park Approval Status. N. Capehart & Scatchard Updates.	

	O.	Elected Officials Training – Invite.	Pages 46-47
	P.	Police One Training	
	Q.	Employee Cyber Hygiene Training - MediaPro	
	R.	Technology Risk Management Services - PivotPoint	
	S.	Payroll Audits	
	T.	Property Appraisals	
	U.	Annual Planning Retreat – Invite	Page 48
	V.	New Fund Commissioner Orientation	
	W.	Website	
	X.	Inclement Weather Policy	
	Y.	New Member Activity	
VIII.	Solic	itor's Report	
	A.	Closed Cases	Page 49
IX.	Safet	y Director's Report	
	A.	Activity Report	Pages 50-57
	B.	Bulletin: Leadership Skills Spring 2019	Page 58
	C.	T raining: Excited Delirium.	Handout
X.	Clair	ns Administrator's Report	
	A.	Lessons Learned from Losses	Page 59
	B.	Request Increase Authority on Property Claims.	· ·
XI.	Well	ness Director Report	
	A.	Monthly Activity Report	Pages 60-61
	B.	Corner Connection	Pages 62-67
	C.	March Stretch	Page 68
XII.	Man	aged Health Care Report	
	A.	Summary Report	Page 69
	B.	Average Number of Days to Report a Claim	
	C.	Transitional Duty Report.	Page 71
	D.	PPO Savings & Penetration Report	Pages 72-73
	E.	Paid Provider by Specialty	Page 74
	F.	Top 5 Provider by Specialty	Page 75
	G.	Nurse Case Management Report	Page 76
XIII.	Tech	nology Risk Services	
	A.	Introduction.	Verbal
XIV.	Treas	surer's Report as of February 28, 2019	Pages 77-114
	A.	Investment Report	
	В.	Loss Run Payment Registers	
	C.	Fund Status	
	D.	Disbursements	
	E.	March Bill List.	Page 115
	Moti	on to approve the Payment Register & Bill Lists- Motion - Roll Call	~

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XV.	Committee Reports A. Strategic Planning Committee Meeting Minutes – March 12, 2019
XVI.	MEL/RCF/E-JIF Reports A. Ed Cooney, Fund Underwriter – Program Updates
XVII.	Miscellaneous Business
	The next meeting will be held on Tuesday, April 16, 2019 at 3:30 PM at Café Madison, Riverside, NJ
XVIII.	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
XIX.	Closed Session – Resolution 2019 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

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

Motion to Adjourn Meeting – Motion – All in Favor

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

March 19, 2019

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XXI

XXII.

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

February 19, 2019

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, February 19, 2019 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

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...arrived after roll call

Mike Theokas, Bordentown Twp.

Glenn McMahon, Chesterfield Twp.

Mike Templeton, Delanco Twp.

Patricia Hansell, Fieldsboro Borough

Richard Brook, Florence Twp.

Paula Kosko, Hainesport Twp.

Mike Magee, Alternate, Mansfield Twp.

Kathy Burger, Medford Twp.

Jerry Mascia, Mt. Laurel Twp.

Bud Wells, Alternate, North Hanover Twp.

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:

John Gural, Palmyra Borough

Jeffrey Hatcher, Delran Twp.

Tom Pullion, Edgewater Park Twp.

Brandon Umba, Lumberton Twp.

Dennis Gonzalez, Pemberton Township

Kathy Hoffman, Southampton Twp.

Maryalice Brown, Woodland Twp

Those also in attendance were:

Paul Forlenza, Executive Director, AJG Risk Management Services, Inc.

Paul J. Miola, CPCU, ARM, 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

Tammy Langsdorf, Workers Compensation Supervisor, 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

EJA/Capacity Insurance

Insurance Agency Mgmt

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

OATHS OF OFFICE

An Oath of Office was administered by Mr. DeWeese, Fund Solicitor, to Paula Kosko, Hainesport, Alternate Executive Committee Member, for the 2019 Fund Year. Mr. DeWeese congratulated her on her election.

The Oath of Office was signed and presented to the Fund Solicitor.

CONDUCT OF MONTHLY MEETING

Motion by Mr. Mascia, seconded by Mr. Wolbert, 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 Jack presented the meeting minutes of the January 15, 2019 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Mascia, seconded by Mr. Wolbert, to approve the Open & Closed session meeting minutes of the January 15, 2019 meeting of the Fund as presented. **Motion carried.**

The Closed Session minutes of the January 15, 2019 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 January 15, 2019 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

2018 Safety Incentive Program Awards – Mr. Forlenza noted a letter from his office describing how to collect your 2018 Safety Incentive Awards money will be emailed out to all members after the Safety Breakfast Kickoff.

2019 Optional Safety Budget - Mr. Forlenza stated a letter from our office describing how to collect your 2019 Optional Safety Budget allowance was e-mailed on or about February 15, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Optional Safety Budget allowance, please contact his office. Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

2019 Wellness Incentive Program Allowance – Mr. Forlenza stated a letter from his office describing how to collect your 2019 Wellness Incentive allowance was e-mailed on or about February 15, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Optional Safety Budget allowance, please contact our office. Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

EPL/Cyber Allowance - Mr. Forlenza noted the JIF has budgeted \$500 for each member to help offset employment practice and cyber security related expenses and asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2019 and if you encumbered these funds, they must be claimed by February 1, 2020.

EPL Helpline – Authorized Contact List – Mr. Forlenza 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.

Employment Practices Liability Compliance— Mr. Forlenza asked members to review the attached status report for the member's individual deductibles to make sure the noted deductibles & coinsurance figures are accurate.

MEL Cyber Risk Management Plan Compliance Status – Mr. Forlenza stated that a compliance report indicating each member's status with the MEL Cyber Risk Management Program is included in the agenda for your review. Each member should review this report carefully to insure its accuracy, and if you feel the report to be inaccurate, please contact Ed Cooney, Fund Underwriter.

Elected Officials Training – Mr. Forlenza reminded the members of the ongoing 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. Invitations/RSVP's for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on November 1, 2018. The sign-in sheets from December 6, 2018, January 31, and February 6, 2019 seminars are posted on the JIF website. The remaining training has been scheduled on the following date:

March 21, 2019 - O'Connor's American Bar & Grille, Eastampton

Employee Cyber Hygiene Training – Media Pro – Mr. Forlenza reminded the members that to help combat the rise in cybersecurity threats, the JIF has contracted with MediaPRO to deliver online technology risk training for Member Municipalities. 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. Mr. Forlenza noted there are still two (2) towns that have not provided this information: Edgewater Park and Medford. Once that information is received, the training will be able to be assigned to employees. Please contact Megan Matro in the Executive Director Office's if you have any questions.

Technology Risk Management Services – Pivot Point – Mr. Forlenza noted that 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. He explained that the IP addresses are needed by Pivot Point Security so they can begin the vulnerability testing of members' networks. Members were asked to respond to this request by Friday, December 14, 2018, and to date there are still four (4) members who have not supplied this information. Once this information is received, members will 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.

RMC Resolutions & Agreements – Mr. Forlenza noted that 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 this documentation is received, payment can be issued for the 2019 fees. Please note that RMC payments cannot be processed until this documentation is received. Also, if not already completed, 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.

Safety Breakfast Kickoff/Safety Coordinator & Claim Coordinator Roundtable - Mr. Forlenza stated the Fund will hold its 28th Annual Safety Breakfast on March 5, 2019 at Indian Springs Country Club, Marlton beginning at 8:30 AM. The invitations and Response Form included in the agenda packet were emailed out to all Safety Coordinators, Claims Coordinators, Fund Commissioners, and Risk Management Consultants on February 1, 2019. Also, immediately following the Safety Breakfast, the JIF will be sponsoring a Safety Coordinator & Claims Coordinator Roundtable at the same venue. The Wellness Coordinators are also invited to attend.

Payroll Audits – Mr. Forlenza noted on or about February 7, 2019 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2018 payrolls. These payroll figures will serve as the basis for your 2020 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically. Details on how the data can be sent were included in the February 7, 2019 correspondence. Once the information is

processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

Property Appraisals – Mr. Forlenza noted on or about February 7, 2019, each member and their RMC's will receive a notification from his office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2019 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 22, 2019.

Police Accreditation – Mr. Forlenza stated that on or about February 6, 2019 an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was asked that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at 856-446-9131

Annual Planning Retreat – Mr. Forlenza noted the Fund will be holding its Annual Planning Retreat on April 16, 2019 at Café Madison, Riverside at 8:30 AM. Following the Retreat will be the Executive Committee Meeting at 3:30 PM. A Save the Date was emailed out to all Fund Commissioners, Alternate Fund Commissioners, and RMC's on February 12, 2019. An invitation and the RSVP Form will be emailed in early March.

New Fund Commissioner Orientation – Mr. Forlenza stated that New Fund Commissioner Orientation training will be conducted prior to the Executive Committee Meeting on May 21, 2019 at 1:30 PM in Hainesport. An email notification with further details will be sent out to all Fund Commissioners and RMC's in early April.

Website (www.burlcojif.org) – Mr. Forlenza stated the new and improved BURLCOJIF website is due to be launched in the next week or so and an announcement will be sent out once it is up and running. Please be sure to check it out.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were two (2) closed case(s) for the month of January, 2019. He then briefly reviewed the matters.

SAFETY DIRECTOR'S REPORT

Mr. Saville stated that the Safety Director's Report is self-explanatory and apologized that his report is a handout at today's meeting. Due to problems with their computer system they were not able to have the report ready in time to be included in the agenda. He highlighted the following items:

MEL Video Library – He noted two members utilized the Library in January 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 were many bulletin distributed during January, including:

- · Planning for Snow Events
- · ADA Accessible Websites
- · Injury Recording Summary Logs
- · Fit-Testing Firefighters with Facial Hair

MSI Class Listing – Mr. Saville referenced the list of MSI Classes that are available in February, March, and April 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

Lastly Mr. Saville reminded the members that their OSHA 300A reports must be posted between February 1- April 30, 2019 of each year.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses - February

Mr. Roselli introduced Tammy Langsdorf, who has been appointed the Workers Compensation Supervisor in place of Patty Davidson.

Mr. Roselli presented the *Lessons Learned from Losses* for February which reviewed the importance of Vehicle Maintenance. He highlighted the following:

- Regular inspections and maintenance should be completed per vehicle manufacturer's recommendations.
- Each driver should complete an inspection report of the vehicle prior to use.
- During inspection, if any items are found to be deficient, the vehicle should be removed from service until repairs are completed.
- All problems should be promptly reported to the program (vehicle fleet) administrator.

Mr. Roselli noted for a complete list of resources regarding Managing Vehicle Fleets and the Fleet Safety Programs, please see www.njmel.org.

Mr. Roselli then reviewed examples of claims where normal vehicle inspections and maintenance could have prevented costly claims.

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:

- Several members are planning meetings for the month of February. If we have not yet met to plan for 2019, please have your Wellness Coordinator reach out to her, and 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.
- Beverly City Started the 10-week Healthy Lifestyle Challenge

- Florence Twp. This year's challenge is "Are you a Maintainer or a Loser?" (15 employees signed up) Offering an end-of-year prize for all those who participate in wellness initiatives throughout the year. Healthy snacks being supplied by Police Dept. Created a team to participate in an April 5K race. Team shirts will be made. Next Wellness Committee meeting scheduled for March.
- Hainesport Twp. Lunch & Learn with ShopRite Dietitian and Donna Gabler with Healthy Gut. Closed township building for the hour so all could attend. Every Monday participate in short office exercise (Monday Movers) but might be moving it to once a month. Employee every month is bringing in a healthy snack for the office. Reimbursed through wellness funds.
- Lumberton Twp. Started the 10-week Healthy Lifestyle Challenge. Create a monthly "trivia" question from Newsletter. Offering an end-of-year prize for all those who participate in wellness initiatives throughout the year.
- Medford Employee "Who's Who" Baby Picture Game. Starting 10-week Healthy Lifestyle Challenge. Offering an end-of-year prize for all those who participate in wellness initiatives throughout the year.
- Mt. Laurel working with Jefferson to set up the next presentation for EMS. Focus will be on sleep deprivation. Offering yoga for anyone interested 2 times a month. Providing fresh fruit at the station.
- Westampton Upgrading equipment in their exercise room. Sent them Safety signage that was provided by JAM
- Ms. Schiffer thanked those who participated in "Wear Red Day" on Friday, February 1 for the kickoff for Heart Month and an outward sign recognizing that heart disease does not show gender preference: both men and women are at risk. Friday Feb 1st to raise awareness about heart disease. Some took group photos that were posted on the JIF website.
- 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.
- Wellness Incentive Allowances must be encumbered by November 30, 2019, and used by February 1, 2020, so if you haven't planned any wellness activities for the end of this year, be sure to encumber the money.
- February Wellness Newsletter She noted that the February Wellness Newsletter was included in her report.

Ms. Schiffer then noted some things to remember:

- 1. Remind your employees about NJWELL. Getting regular checkups can earn them \$250 back in their pockets.
- 2. Attached is the Wellness Initiative Best Practice again for ideas
- 3. Encourage the startup of a Wellness Committee
- 4. Adopt a version of the Wellness Policy that fits your municipality
- 5. Display the "Healthy Living @ Work" poster
- 6. Promote your EAP program if you have one

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 January, 2019.

Lost Time v. Medical Only Cases

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

	January	YTD
Lost Time	1	1
Medical Only	14	14
Report Only	8	8
Total Intakes	23	23
Report Only % of Total	34.8%	34.8
Medical Only/Lost Time Ratio	93:07	93:07
Average Days to Report	1.7	1.7

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

Transitional Duty Summary Report	January
Transitional Duty Days Available	173
Transitional Duty Days Worked	71
% of Transitional Duty Days Worked	41.0%
Transitional Duty Days Not Accommodated	102
% of Transitional Duty Days Not Accommodated	59.0%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	January
Bill Count	182
Original Provider Charges	\$297,586
Re-priced Bill Amount	\$114,714
Savings	\$182,872
% of Savings	61.5%
Participating Provider Penetration Rate - Bill Count	95.6%
Participating Provider Penetration Rate – Provider Charges	95.9%
EPO Provider Penetration Rate - Bill Count	94.4%
EPO Provider Penetration Rate – Provider Charges	98.2%

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 **January 31**, **2019**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the reporting period totaled \$22,496.75. This generated an average annual yield of 1.45%. However, after including an unrealized net gain of \$17,157.50 in the asset portfolio, the yield is adjusted to 3.56% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$114,095.71 as it relates to current market value of \$16,931,652.27 vs. the amount we have invested. This current market value; however, when considering the total accrued income at month end is \$16,965,944.20.

Our asset portfolio with Wilmington/Trust consists of 3 obligations with maturities greater than one year and 7 obligations with maturities less than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$8,038.46	\$8,038.46
Overpayment Reimbursements	\$.00	
Salvage Receipts	\$3,125.00	
FY 2019 Premium Assessments	\$1,712,858.00	

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

Delran Township	\$66,123.00
Chesterfield Township	\$1,084.00
Bordentown City	\$52,924.00
Bordentown Township	\$27,879.00
Westampton	\$10,150.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$17,887,641.72 to a closing balance of \$19,262,436.49 showing an increase in the fund of \$1,374,794.77.

Loss Run Payment Register - January 2019

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 \$257,255.99. The claim detail shows 362 claim payments issued.

Bill List - February 2019

For the Executive Committee's consideration, Mr. Tontarski presented the February 2019 Bill List in the amount of \$937,485.71.

For the Executive Committee's consideration, Mr. Tontarski presented the 1st Installment 2019 RMC Bill List in the amount of \$102,857.00.

Chair Jack entertained a motion to approve the January 2019 Loss Run Payment Register, the February 2019 Bill List in the amount of \$937,485.71, and the 1st Installment RMC Bill List in the amount of \$102,857.00 as presented

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

Motion by Mr. Wolbert, seconded by Mr. McMahon, to approve the *January 2019 Loss Run Payment Register, the February Bill List in the amount of \$937,485.71 and the 1st Installment RMC Bill List in the amount of \$102,857.00 presented.*

ROLL CALL Yeas Amanda Somes, Bass River Twp.

Rich Wolbert, Beverly City

Mike Theokas, **Bordentown Twp.**

Glenn McMahon, Chesterfield Twp.

Mike Templeton, Delanco Twp.

Patricia Hansell, Fieldsboro Borough

Richard Brook, Florence Twp.

Paula Kosko, Hainesport Twp.

Mike Magee, Alternate, Mansfield Twp.

Kathy Burger, Medford Twp.

Jerry Mascia, Mt. Laurel Twp.

Bud Wells, Alternate, North Hanover Twp.

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.

COMMITTEE REPORTS

Nothing to Report

At this time, Chair Jack presented two (2) Resolution's for consideration and approval:

Resolution 2019-19 - Awarding a Contract for Administrator

Motion by Mr. McMahon, seconded by Mr. Cramer, to adopt Resolution 2019-19, Awarding a Contract for Administrator to Arthur J. Gallagher & Co for 2019 Commencing March 1, 2019.

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

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.**

Patricia Hansell, Fieldsboro Borough

Richard Brook, Florence Twp.

Paula Kosko, Hainesport Twp.

Mike Magee, Alternate, Mansfield Twp.

Kathy Burger, Medford Twp.

Jerry Mascia, Mt. Laurel Twp.

Bud Wells, Alternate, North Hanover Twp.

> 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

Resolution 2019-20 – Awarding a Contract to Lou Romero & Secure Data Consulting Services, LLC as Technology Risk Services Director Under the "Non-Fair and Open" Process

At this time, Mr. Forlenza explained that an opportunity was presented to his office and he wanted to bring it to the Fund for consideration of appointment at this meeting.

Mr. Forlenza stated Lou Romero, who many may know, has worked for Pivot Point undertaking the Cyber Assessments for your towns and provided the written report of their findings and recommendations. As this assignment has come to an end, Pivot Point doesn't have much more for Mr. Romero to undertake in his specialty, so they have decided to part ways amicably.

Mr. Romero came by the Executive Directors office as a courtesy to inform us of this parting. Mr. Forlenza noted an opportunity then came to light as there has been strong concern for a number of months in regards to our Cyber Exposure. Many of the member towns have had cyber-attacks and the amount of premiums we have paid out compared to our incurred losses is well over 100%. Mr. Forlenza has been in discussions with Mr. Cooney, Fund Underwriter, and Statewide there have been quite a few Cyber claims. One of the concerns discussed is the 2020 Renewal due to the number of claims experienced Statewide.

Mr. Forlenza explained initially there was a low premium, a \$10,000 deductible, and there wasn't much knowledge about member claims or their exposures. Over the last couple of years, the cyber liability premium has increased dramatically. In 2019, the MEL was anticipating a flat renewal; however, in the last week of December 2018, there were nine (9) claims reported, and the insurer came back and asked for a 15% increase effective January 1, 2019, which the MEL approved.

With that said, Mr. Romero discussed with Mr. Forlenza and Mr. Miola the possibility of continuing his work with the members. Mr. Forlenza noted this was seen as an opportunity to get someone on board, who everyone is familiar with, to work with the individual towns to get each one in compliance with the MEL Cyber Risk Management Plan. As it stands, each town has an individual deductible of \$10,000 in 2019 should they have a loss. Going into 2020, it is predicted this figure will be significantly higher. Mr. Forlenza explained, what we are trying to do through employing Mr. Romero, is have him assist each town in becoming compliant with the MEL's Cyber Risk Management Plan, so when they begin the underwriting process for the 2020 renewal, the vast majority of the members are in compliance. In addition, Members are actively testing network vulnerability, training employees, and practicing good Cyber Hygiene, which will place the Fund in a stronger position at renewal time. Mr. Forlenza reminder the members that if you are compliant within the Tier 1 program, your deductible will be 50% less; Tier 2 compliance will be result in a reimbursement of 75% of your deductible.

Mr. Forlenza stated to date, the BURLCO JIF has four (4) open Cyber related claims in 2018, and one (1) in 2019. As noted earlier, the JIF's 5 incurred losses is already more then what the JIF has paid in premium, which does not put the Fund in a good position.

Mr. Forlenza referenced a handout with a Draft Resolution appointing Mr. Romero, along with the proposed Contract/Scope of Services. He then reviewed those services with the membership. He also noted the Mr. Romero will be attending the monthly Executive Committee Meetings to give a report as the other Professionals do, and he will be meeting with the Executive Directors office each month, as does the Wellness Director to review and discuss their activities for the month. He will also be sending out Cyber Newsletters which will have a great deal of information for you.

Mr. Forlenza stated the Draft Resolution and contract handed out is for a 10 month term, effective March 1, 2019. He noted there is no additional premium required from the members as the Finance Committee funded \$100,000 in the Risk Management Contingency Line which was used to pay for the original cyber audits performed by Pivot Point in 2016 & 2017 and offset the 2018 Claims Audit costs. The total proposed cost of these services is approximately \$37,000. Continuation of this contract into 2020 will be discussed with the Finance Committee in September to see if it makes sense to offer Mr. Romero a new contract.

Mr. Forlenza apologized for presenting this proposal in this way, as he usually prefers to review these matters in the appropriate Committee; however, he didn't want to wait another 30 days to present this opportunity. Mr. Romero is very personable and enjoys working with our members. Mr. DeWeese stated we have received correspondence from Pivot Point waiving the Mr. Romero's "non-compete" covenant. Mr. Romero will not be performing any services for Pivot Point or MediaPro, but rather coordinating with them to assist the towns in becoming compliant with the MEL's Cyber Risk Management Plan, along with other services as outlined in his Scope of Services.

Mr. Forlenza asked if there were any questions. Mr. Wolbert inquired as to the overall goal in appointing Mr. Romero. Mr. Forlenza stated, first and foremost, is to have him assist in getting each town in compliance with the MEL Cyber Risk Management Plan. He noted there are only two (2) member towns in compliance with this Plan and it has been 14 months since it was introduced to the members.

Chair Jack mentioned her initial concern in regards to the fact this is not the path usually taken when presenting a new Service Contract; however, due to the concern with the time frame and the fact there is no learning curve as he is familiar with our towns, members, and IT employees, he will be able to start right away.

Chair Jack noted her concern with the overall cost, as when this was first discussed on a conference call with her, it was one sum, and then it increased. Mr. Forlenza explained that after further review of the payment structure, it didn't make sense to bill on an hourly basis as professionals in this field are getting up to \$300/hour for these types of services, but rather bill a flat rate, which is \$1,650 per member.

Mr. Brook commented that he is in agreement with Chair Jack that this is not the normal way of presenting a new Service; however, Mr. Forlenza did explain the situation very thoroughly and the urgency of moving forward.

Mr. Brook asked if this service would be evaluated and reviewed as to how the members are doing as a group so as to decide if this service is working. Mr. Forlenza answered yes.

Chair Jack asked if there were any other questions. Hearing none, Chari Jack entertained a Motion to adopt Resolution 2019-20, Awarding a Contract to Lou Romero & Secure Data Consulting Services, LLC as Technology Risk Services Director Under the "Non-Fair and Open" Process

Motion by Mr. Cramer, seconded by Mr. McMahon, to adopt Resolution 2019-20 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.**Patricia Hansell, **Fieldsboro Borough**

Richard Brook, **Florence Twp.**Paula Kosko, **Hainesport Twp.**

Mike Magee, Alternate, Mansfield Twp.

Kathy Burger, **Medford Twp.** Jerry Mascia, **Mt. Laurel Twp.**

Bud Wells, *Alternate*, **North Hanover Twp.** 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/RCF/EJIF REPORT

Nothing to Report

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday**, **March** 19, 2019 at 3:30 PM at the **Hainesport Municipal Building**, **Hainesport**, NJ_.

PUBLIC COMMENT

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

Chair Jack opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2019-21

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

Motion by Mr. Mascia, seconded by Mr. McMahon, to Adopt *Resolution #2019-21*. 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 Jack entertained a motion to reopen the public portion of the meeting.

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

APPROVAL OF CLAIMS PAYMENTS

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

Workers' Compensation	General Liability	Auto	Property
2019164206	001241781	2019159715	2019161998
001220952	001256269		
2019160825	2018119926		

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

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

ROLL CALL Yeas Amanda Somes, Bass River Twp.

Rich Wolbert, Beverly City

Grace Archer, Bordentown City

Mike Theokas, Bordentown Twp.

Glenn McMahon, Chesterfield Twp.

Mike Templeton, **Delanco Twp.**

Patricia Hansell, Fieldsboro Borough

Richard Brook, Florence Twp.

Paula Kosko, Hainesport Twp.

Mike Magee, Alternate, Mansfield Twp.

Kathy Burger, Medford Twp.

Jerry Mascia, Mt. Laurel Twp.

Bud Wells, Alternate, North Hanover Twp.

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

None Nays: Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were no (0) abandonment of Subrogation claim(s) presented in Closed Session.

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the February 19, 2019 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Wolbert, to adjourn the February 19, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:43 PM	I.	
Kris Kristie, Recording Secretary for	Glenn McMahon, Fund Secretary	



To: Fund Commissioners

From: Paul A. Forlenza, MGA, RMC, Executive Director

Date: March 19, 2019

Re: Executive Director's Report

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

The January 2019 Lost Time Accident Frequency Summary and the Statewide Recap for January 2019 are attached for your review

B. Certificates of Insurance (pgs. 23-24)

A summary of the Certificates of Insurance issued during February 2019 are attached for your review.

C. Financial Fast Track Report (pg. 25)

The Financial Fast Track Report as of January 31, 2019 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 January 31, 2019 was \$11,276,881.

D. Regulatory Filing Checklists (pgs. 26-27)

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. 2018 Safety Incentive Program Awards (pg. 28)

A report detailing the <u>base</u> reward amounts for each member is included in the agenda. Once the Optional Safety Incentive Program Awards are calculated an email will be sent to all members with their total award amounts and the attached report will be updated. <u>Please note that the deadline to claim or encumber these funds is November 30. 2019. All encumbered funds have to be claimed by February 1, 2020.</u>

F. 2019 Optional Safety Budget (pg. 29)

A letter from our office describing how to collect your 2019 Optional Safety Budget allowance was emailed on or about February 15, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Optional Safety Budget allowance, please contact our office. Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

G. 2019 Wellness Incentive Program Allowance (pg. 30)

A letter from our office describing how to collect your 2019 Wellness Incentive money was emailed on or about February 15, 2019.

Please note that the deadline to claim or encumber these funds is November 30, 2019.

All encumbered funds have to be claimed by February 1, 2020.

H. EPL/Cyber Risk Management Budget (pg. 31)

The JIF has budgeted \$500 for each member to help offset employment practice and cyber security related expenses. 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 is November 30, 2019. All encumbered funds must be claimed by February 1, 2020.

I. MEL Employment Practices Helpline – Announcement and Authorized Contact List (pgs. 32-33)

The *EPL Helpline* through *Enquiron* has been discontinued and will no longer be accessible to members. It has been replaced with the *MEL Employment Practices Helpline* to assist our members by providing legal advice on employment related issues. The goal is to provide the municipalities with early guidance on employment related issues to hopefully avoid and/or control potential expensive litigation in these matters. The enclosed flyer describes the program. The benefits of the program are:

- Provides enhanced local expertise to our members from individuals that they know and trust;
- Provides an opportunity for our attorneys who understand the MELJIF system to get involved in potentially volatile situations early;
- Provides our members' access to attorneys that know NJ law and also know our members and their needs.

The Members will have unlimited access to the Helpline attorneys to seek advice on employment related issues. The Members shall appoint two municipal representatives who will be permitted to contact the Helpline attorneys with their inquiries. The appointment of the two municipal representatives must be made by Resolution of the Governing Body. Please note that Municipal Solicitors cannot be appointed as Helpline Contacts. Enclosed please find the most recent list of authorized contacts for the MEL Employment Practices Helpline. These authorized contacts are the only representatives permitted to access this service. Please contact the Executive Director's Office or David S. DeWeese, Esquire with any questions regarding the Helpline.

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)

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. 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 2019-09, 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. 38-45)

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. 46-47)

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 sign-in sheets from December 6, 2018, January 31, and February 6, 2019 seminars are posted on the JIF website. The remaining training has been scheduled on the following date:

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. Employee Cyber Hygiene Training - MediaPRO

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 Management Services – Pivot Point

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. Payroll Audits

On or about February 7, 2019 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2018 payrolls. These payroll figures will serve as the basis for your 2020 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically. Details on how the data can be sent were included in the February 7, 2019 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

T. Property Appraisals

On or about February 7, 2019, each member and their RMC's will receive a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2019 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 22, 2019.

U. Annual Planning Retreat (pg. 48)

The Fund will be holding its Annual Planning Retreat on April 16, 2019 at Café Madison, Riverside at 8:30 AM. Following the Retreat will be the Executive Committee Meeting at 3:30 PM. An invitation and the RSVP Form was emailed out to all members on or about March 11th Please RSVP no later than April 9, 2019 via the enclosed link.

V. New Fund Commissioner Orientation

We will be conducting New Fund Commissioner Orientation training prior to the Executive Committee Meeting on May 21, 2019 at 1:30 PM in Hainesport. An email notification with further details will be sent out to all Fund Commissioners and Alternates, and RMC's in April.

W. WEBSITE (WWW.BURLCOJIF.ORG)

Earlier this month we released the new and updated BURLCO JIF website WWW.BURLCOJIF/ORG The website contains many new features that make it easier to navigate and find the information you are looking for. We have already received excellent feedback from our members but we are always open to suggestions to improve the website. Please take a look and let us know what you think.

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.

				2019		urico JIF ACCIDENT FI IFD AS OF	REQUENCY January 31, 2019				
_				# CLAIMS	Y.T.D.	2019	2018	2017			TOTAL
			**	FOR	LOST TIME		LOST TIME	LOST TIME			RATE
Mi	EMBER_ID	MEMBER	*	1/31/2019		FREQUENCY	FREQUENCY	FREQUENCY		MEMBER	2019 - 2017
1	75	BEVERLY		0	0	0.00	0.00	0.00	1	BEVERLY	0.00
2	76	DELANCO		0	0	0.00	2.15	2.84	2	DELANCO	2.37
3	77	DELRAN		C	0	0.00	2.87	1.00	3	DELRAN	1.87
4	78	EDGEWATER PARK			0	0.00	4.35	2.27	4	EDGEWATER PARK	3.19
5	79	FLORENCE		0	0	0.00	1.91	1.00	5	FLORENCE	1.40
6	80	HAINESPORT		0	0	0.00	0.00	0.00	6	HAINESPORT	0.00
7	81	LUMBERTON			0	0.00	0.00	0.97	7	LUMBERTON	0.43
8	82	MANSFIELD TOWNSHIP B		C	0	0.00	0.98	1.00	8	MANSFIELD TOWNSHIP	0.95
9	83	MEDFORD TOWNSHIP		0	0	0.00	0.00	0.74	9	MEDFORD TOWNSHIP	0.36
10	84	RIVERSIDE		0	0	0.00	5.00	0.00	10	RIVERSIDE	2.36
11	85	SHAMONG		C	0	0.00	0.00	0.00	11	SHAMONG	0.00
12	86	TABERNACLE			0	0.00	1.27	0.00	12	TABERNACLE	0.62
13	373	SOUTHAMPTON		0	0	0.00	2.55	1.15	13	SOUTHAMPTON	1.74
14	456	SPRINGFIELD		C	0	0.00	0.00	1.94	14	SPRINGFIELD	0.93
15	531	CHESTERFIELD			0	0.00	0.00	0.00	15	CHESTERFIELD	0.00
16	532	WESTAMPTON		0	0	0.00	2.00	0.00	16	WESTAMPTON	1.00
17	576	MOUNT LAUREL		0	0	0.00	2.63	1.80	17	MOUNT LAUREL	2.13
18	577	BASSRIVER		0	0	0.00	0.00	0.00	18	BASS RIVER	0.00
19	589	BORDENTOWN CITY		0	0	0.00	0.00	1.65	19	BORDENTOWN CITY	0.80
20	600	BORDENTOWN TOWNSHIP		0	0	0.00	0.00	1.36	20	BORDENTOWN TOWNS	0.66
21		NORTH HANOVER		C	0	0.00	1.32	0.00		NORTH HANOVER	0.71
22	636	WRIGHTSTOWN		0	0	0.00	0.00	0.00	22	WRIGHTSTOWN	0.00
23	642	PEMBERTON BOROUGH		0	0	0.00	0.00	0.00	23	PEMBERTON BOROUG	0.00
24	650	PALMYRA			0	0.00	2.67	2.78		PALMYRA	2.60
25		WOODLAND			0	0.00	0.00	0.00	_	WOODLAND	0.00
26		FIELDSBORO			0		0.00	0.00		FIELDSBORO	0.00
27		PEMBERTON					5.17	3.53		PEMBERTON	4.41
	otals:	T E NOETT OIL			i			1.23		LINDEITION	1.43
	Member o Member	= ((Y.T.D. LOST TIME AC loes not participate in th has a higher Self Insured R WAS NOT ACTIVE FOR	e FUND d Retenti	for Workers' Comp cou on for Workers' Comp	erage	_	s report				
	D18 Loss requency	Time Accident as of		January 30, 2018		2.26					

		January 31, 2019		
		January 01, 2015		
	2019	2018	2017	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2019 - 201
NJ PUBLIC HOUSING	0.00	2.02	2.21	2.03
PROF MUN MGMT	0.00	2.27	2.14	2.12
SOUTH BERGEN	0.00	2.05	1.94	1.92
MORRIS	0.17	1.57	1.35	1.40
CENTRAL	0.29	1.38	1.71	1.49
BURLINGTON	0.55	1.69	1.23	1.43
ATLANTIC	0.58	2.15	1.96	2.00
SUBURBAN ESSEX	0.60	1.93	1.88	1.87
BERGEN	0.65	1.36	1.46	1.38
SUBURBAN MUNICIPAL	0.70	1.51	1.22	1.34
MONMOUTH	0.90	1.48	1.79	1.61
OCEAN	0.97	2.28	2.44	2.30
TRI-COUNTY	1.01	1.83	2.02	1.88
CAMDEN	1.02	2.36	1.91	2.09
N.J.U.A.	1.16	2.03	2.04	2.00
AVERAGE	0.57	1.86	1.82	1.79

Burlington County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2019 To 2/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date Cert ID	coverage
H - New Jersey Department of Health I - Township of Medford	and Senior Services Office of Emergency Medical Services PO Box 360 Trenton, NJ 08625-0360	RE: Use of Hampton Lakes Emergency Medical State Licensing & EMS Charting Requirements. Evidence of Insurance. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, fire 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.	1/22/2019 #2098217	GL AU EX WC
H - Member Towns of the Burlington I - Member Towns of the Burlington County	County Municipal Joint Insurance Fund PO Box 489 Marlton, NJ 08053	Evidence of insurance as respects to the following Member towns: the following member municipalities of the Burlington County Municipal Joint Insurance Fund are Named Insureds and limits shown on this certificate of insurance apply separately to each member municipality and not jointly. Bass River Township City of Beverly Bordentown City Bordentown Township Chesterfield Township Delanco Township Delran Township Edgewater Park Township Fieldsboro Borough Florence Township Hainesport Township Lumberton Township Mansfield Township Medford Township Mt. Laurel Township North Hanover Township Borough of Palmyra Pemberton Borough Pemberton Township Riverside Township Shamong Township Southampton Township Springfield Township Tabernacle Township Westampton Township Woodland Township	1/24/2019 #2102381	GL AU EX WC
H - County of Burlington, Board of I - Township of Pemberton	Chosen Freeholders 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 participation in training at the Burlington County Emergency Services Training Center, 53 Academy Dr., Westampton, NJ 08060 during 2019	1/24/2019 #2102450	GL AU EX WC
H - Babe Ruth League, Inc I - Township of Florence	1670 Whitehorse-Mercerville Road Mercerville, NJ 08619	Certificate Holder is amended to be included as "Additional Insured" the Person(s) or Organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty insurance policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to Florence Township recreational Babe Ruth League Organization. The JIF policies do not include exclusions for athletic participation or sexual abuse/molestation. However, coverage is subject to the terms and conditions of the JIF policies.	1/30/2019 #2103815	GL AU EX WC
H - County of Burlington I - Township of Shamong	49 Rancocas Rd, PO BOX 6000 Eastampton, NJ 08060	Evidence of Insurance for Indian Mills Fire Company	1/31/2019 #2104101	GL AU EX WC OTH

02/26/2019

Burlington County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2019 To 2/22/2019

H - Burlington County Board of I - Township of Delanco	Chosen Freeholders PO Box 6000 Eastampton, NJ 08060	Re: 5/26/19 Delanco Memorial Day Parade 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 Delanco Memorial Day parade, 5/26/19.	2/11/2019 #2108687	GL AU EX WC
H - Rancocas Valley High School BOE I - Township of Westampton	520 Jacksonville Road Eastampton, NJ 08060	Re: Use of Premises at High School and Sports Complex Certificate Holder is an additional insured for General Liability and Excess Liability for use of premises at the High School and the sports complex on 1 Mill Creek Road in Eastampton for softball, baseball, wrestling, basketball, field hockey, lacrosse, travel basketball teams, soccer games and practices and an annual soccer tournament.	2/13/2019 #2109334	GL AU EX WC
H - Burlington County Board of I - Township of Delanco	Chosen Freeholders PO Box 6000 Eastampton, NJ 08060	Re: 5/26/19 Delanco Memorial Day Parade 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 Delanco Memorial Day parade, 5/26/19	2/14/2019 #2111030	GL AU EX WC
H - County of Burlington I - Township of Bass River	Department of Public Work Division of Engineering 49 Rancocas Road Eastampton, NJ 08060	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the Township of Bass River.	2/14/2019 #2111596	GL AU EX WC
H - Burlington County Bridge I - Township of Pemberton	Commission 1300 Route 73 North, PO Box 6 Palmyra, NJ 08065	Certificate Holder and the County of Burlington 49 Rancocas Rd., Mt. Holly, NJ and TD Wealth Management, Andrea West CCTS, 1006 Astoria Blvd. Cherry Hill, NJ 08034 are Additional Insureds on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract, and is included as a Loss Payees and trustee on the above referenced Property Policy if required by written contract as respects to Governmental Lease Program series 2004 and 2005	2/15/2019 #2112088	GL AU EX WC OTH
H - Riverside School District I - Township of Riverside	112 East Washington Street Riverside, NJ 08075	Riverside School District is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Election Meetings to be held at the School District	2/20/2019 #2112953	GL AU EX WC
H - TD Equipment Finance Inc. its I - Township of Edgewater Park	successors & assigns 1006 Astoria Blvd Cherry Hill, NJ 08003	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lenders Loss Payee on the Property Policy if required by written contract as respects to Equipment Lease #40147272 Cost \$98,156.00 for 2 Ford Explorer Interceptor Utility AWD 4 DR Vechicle with Emergency Equipment Vin# 1FM5K8AR5JGB47818 & Vin#	2/22/2019 #2113649	GL AU EX WC OTH

02/26/2019

BURLINGTON COUNTY MUNICIPAL FUND FINANCIAL FAST TRACK REPORT

AS OF January 31, 2019

	AS OF	January 31, 2019		
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
UNDERWRITING INCOME	630,532	630,532	112,685,645	113,316,177
CLAIM EXPENSES				
Paid Claims	245,553	245,553	42,581,185	43,304,414
Case Reserves	51,652	51,652	3,177,480	2,877,74
IBNR Recoveries	(24,128)	(24,128)	2,151,846	2,001,420
TOTAL CLAIMS	273,076	273,076	47,910,511	48,183,587
EXPENSES	273,070	273,070	47,510,511	40,100,001
Excess Premiums	208,022	208,022	30,618,041	30,826,06
Administrative	96,032	96,032	18,934,619	19,030,65
TOTAL EXPENSES	304,055	304,055	49,552,660	49,856,714
UNDERWRITING PROFIT (1-2-3)	53,401	53,401	15,222,475	15,275,87
INVESTMENT INCOME	39,654	39,654	3,996,330	4,035,98
DIVIDEND INCOME	0	0	601,498	601,49
STATUTORY PROFIT (4+5+6)	93,055	93,055	19,820,302	19,913,357
DIVIDEND	0	0	8,636,476	8,636,47
STATUTORY SURPLUS (7-8)	93,055	93,055	11,183,826	11,276,883
	•	CITS) BY FUND YEAR		
Closed	17,525	17,525	6,776,050	6,793,57
MEL JIF Retro	401	401	3,646	4,04
2015	3,662	3,662	985,624	989,28
2016	5,382	5,382	1,915,097	1,920,47
2017	6,529	6,529	2,018,816	2,025,34
2018	6,254	6,254	(515,406)	(509,15
2019	53,301	53,301	11 102 026	53,30
OTAL SURPLUS (DEFICITS)	93,055	93,055	11,183,826	11,276,883
OTAL CASH				17,522,786
	CLAIM ANALY	SIS BY FUND YEAR		
TOTAL CLOSED YEAR CLAIMS	(100)	(100)	36,105,072	36,104,97
FUND YEAR 2015	, ,	, ,	, ,	, ,
Paid Claims	39,807	39,807	2,611,649	2,651,45
Case Reserves	(41,478)	(41,478)	611,481	570,00
IBNR	1,671	1,671	95,812	97,48
Recoveries	0	0	0	51,10
TOTAL FY 2015 CLAIMS	0	0	3,318,942	3,318,94
FUND YEAR 2016	-	-	-,,-	3,73 2,73
Paid Claims	7,067	7,067	1,759,504	1,766,57
Case Reserves	(15,931)	(15,931)	409,812	393,88
IBNR	8,865	8,865	163,049	171,91
Recoveries	0,009	0,003	103,043	171,31
TOTAL FY 2016 CLAIMS			2,332,365	2,332,36
FUND YEAR 2017	· ·	V	_,55_,565	2,332,30
Paid Claims	30,588	30,588	1,096,581	1,127,16
Case Reserves	(17,183)	(17,183)	589,867	572,68
IBNR	(17,183)	(17,165)	371,598	358,19
Recoveries	(13,403)	(15,405)	371,596 0	330,13
TOTAL FY 2017 CLAIMS	<u></u>	<u></u>	2,058,046	2,058,04
FUND YEAR 2018	U	U	2,030,040	2,030,04
Paid Claims	162 051	162 051	1 /OC OEE	1 649 00
Case Reserves	162,851 22,554	162,851	1,486,055	1,648,90
IBNR	23,554	23,554	1,214,935	1,238,48
IBINK	(186,406)	(186,406)	1,395,095	1,208,68

273,076 47,910,511 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.

Recoveries

FUND YEAR 2019

IBNR

3/11/2019

Paid Claims

Recoveries **TOTAL FY 2019 CLAIMS**

Case Reserves

COMBINED TOTAL CLAIMS

TOTAL FY 2018 CLAIMS

0

4,096,084

5,339

102,690

165,147

273,176

48,183,587

4,096,085

5,339

102,690

165,147

273,176

(0)

5,339

102,690

165,147

273,176

273,076

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2019 for the Month of February

ITEM	FILING STATUS
Meeting Minutes	3/20/19
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 - <u>Annual</u> Regulatory Filing Check List Year: January 1, 2019 – December 31, 201

ITEM	FILING STATUS
Ethics Filings (Notification to FC's and Prof's)	
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	1/22/19
Annual Assessments/Contributions	1/22/19
Supplemental Assessments/Contributions	
Risk Management Program	1/22/19
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	1/22/19
Identity of Administrator	1/22/19
Identity of Treasurer	1/22/19
Excess Insurance / Group Purchase Insurance / Reinsurance Policies	1/22/19
Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	1/22/19
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
New Service Providers	1/22/19
Annual Reorganization Resolutions, including Cash Management Plan	1/22/19

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	12/10/19	N/A	12/10/19	N/A
Administrator - AJG	X	10/1/19	5/1/15	9/1/19	N/A
Asset Manager-Wilmington Trust	X	10/1/19	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	12/10/19	N/A	12/10/19	N/A
Technology Risk Services – Lou Romero	X	3/1/19	N/A	3/1/20	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 2018 Safety Incentive Program

Member	Opening	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Paid in	Total	Remaining	Encumb.	Lunch
Municipality	Balance	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2020	Paid	Balance	Funds	\$10PP
Bass River	1,650.00														0.00	1,650.00		NA
Beverly	1,975.00														0.00	1,975.00		NA
Bordentown City	1,975.00														0.00	1,975.00		NA
Bordentown Twp	2,275.00														0.00	2,275.00		NA
Chesterfield	1,650.00														0.00	1,650.00		NA
Delanco	1,650.00														0.00	1,650.00		NA
Delran	2,275.00														0.00	2,275.00		NA
Edgewater	1,975.00														0.00	1,975.00		NA
Fieldsboro Boro	1,650.00														0.00	1,650.00		NA
Florence	2,275.00														0.00	2,275.00		NA
Hainesport	1,650.00														0.00	1,650.00		NA
Lumberton	2,275.00														0.00	2,275.00		NA
Mansfield	1,975.00														0.00	1,975.00		NA
Medford	2,600.00														0.00	2,600.00		NA
Mount Laurel	2,600.00														0.00	2,600.00		NA
North Hanover	1,975.00														0.00	1,975.00		NA
Palmyra	1,975.00														0.00	1,975.00		NA
Pemberton Boro.	1,650.00														0.00	1,650.00		NA
Pemberton Twp.	2,600.00														0.00	2,600.00		NA
Riverside	1,975.00														0.00	1,975.00		NA
Shamong	1,650.00														0.00	1,650.00		NA
Southampton	1,975.00														0.00	1,975.00		NA
Springfield	1,650.00														0.00	1,650.00		NA
Tabernacle	1,650.00														0.00	1,650.00		NA
Westampton	1,975.00														0.00	1,975.00		NA
Woodland	1,650.00														0.00	1,650.00		NA
Wrightstown	1,650.00														0.00	1,650.00		NA
Total By Line	\$52,825.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$52,825.00		NA

Must be Claimed or Encumbered by November 30, 2019. All Encumbered Claims Must be Claimed by February 1, 2020

 $F: \DATA\Risk\EXCEL\BURLCO\2019\Safety\[2018\ SIP.xls\] Base\ Amounts$

Burlington County Municipal Joint Insurance Fund 2019 Optional Safety Budget

Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Total	Remaining	1
Municipality	Balance	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2020	Paid	Balance	Encumbrance
Bass River	995.00														0.00	995.00	
Beverly Ctiy	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Twp.	2,660.00														0.00	2,660.00	
Chesterfield	995.00														0.00	995.00	
Delanco	1,595.00														0.00	1,595.00	
Delran	2,660.00														0.00	2,660.00	
Edgewater Park	1,595.00														0.00	1,595.00	
Fieldsboro	750.00														0.00	750.00	
Florence	2,660.00														0.00	2,660.00	
Hainesport	995.00														0.00	995.00	
Lumberton	2,660.00														0.00	2,660.00	
Mansfield	1,595.00														0.00	1,595.00	
Medford	4,645.00														0.00	4,645.00	
Mount Laurel	4,645.00														0.00	4,645.00	
North Hanover	1,595.00														0.00	1,595.00	
Palmyra	1,595.00														0.00	1,595.00	
Pemberton Boro	995.00														0.00	995.00	
Pemberton Twp.	4,645.00														0.00	4,645.00	
Riverside	2,660.00														0.00	2,660.00	
Shamong	995.00														0.00	995.00	
Southampton	1,595.00														0.00	1,595.00	
Springfield	995.00														0.00	995.00	
Tabernacle	995.00														0.00	995.00	
Westampton	1,595.00									İ					0.00	1,595.00	
Woodland	995.00														0.00	995.00	
Wrightstown	995.00									İ					0.00	995.00	
Total By Line	51,295	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	51,295.00	

Must be Claimed or Encumbered by November 30, 2019. All Encumbered Claims Must be Claimed by February 1, 2020

Burlington County Municipal Joint Insurance Fund 2019 Wellness Incentive Program

Member																	
1	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Total	Remaining	Date of
Municipality	Balance	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2020	Paid	Balance	Encumber
Bass River	500.00														0.00	500.00	
Beverly	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Twp.	1,000.00			479.40											479.40	520.60	
Chesterfield	500.00														0.00	500.00	
Delanco	750.00														0.00	750.00	
Delran	1,000.00														0.00	1,000.00	
Edgewater Park	750.00														0.00	750.00	
Fieldsboro	500.00														0.00	500.00	
Florence	1,000.00														0.00	1,000.00	
Hainesport	500.00														0.00	500.00	
Lumberton	1,000.00														0.00	1,000.00	
Mansfield	750.00														0.00	750.00	
Medford	1,500.00														0.00	1,500.00	
Mount Laurel	1,500.00														0.00	1,500.00	
North Hanover	750.00														0.00	750.00	
Palmyra	750.00														0.00	750.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	1,500.00														0.00	1,500.00	
Riverside	1,000.00														0.00	1,000.00	
Shamong	500.00														0.00	500.00	
Southampton	750.00														0.00	750.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	750.00														0.00	750.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	\$21,250.00	\$0.00	\$0.00	\$479.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	479.40	20,770.60	

Must be Claimed or Encumbered by November 30, 2019. All Encumbered Claims Must be Claimed by February 1, 2020

Burlington County Municipal Joint Insurance Fund 2019 EPL/CYBER Risk Management Budget

Member	Opening	January	Feb	March	April	May	June	July	August	September	October	November	December	Paid in	Total	Remaining	Date
Municipality	Balance	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2020	Paid	Balance	Encumbered
Bass River	500.00														-	500.00	
Beverly	500.00														-	500.00	
Bordentown City	500.00														-	500.00	
Bordentown Twp.	500.00														-	500.00	
Chesterfield	500.00														-	500.00	
Delanco	500.00														-	500.00	
Delran	500.00														-	500.00	
Edgewater Park	500.00														-	500.00	
Fieldsboro	500.00															500.00	
Florence	500.00															500.00	
Hainesport	500.00														ı	500.00	
Lumberton	500.00														-	500.00	
Mansfield	500.00														-	500.00	
Medford	500.00														-	500.00	
Mt. Laurel	500.00														-	500.00	
North Hanover	500.00														•	500.00	
Palmyra	500.00														-	500.00	
Pemberton Boro	500.00														-	500.00	
Pemberton Twp.	500.00														-	500.00	
Riverside	500.00														-	500.00	
Shamong	500.00														-	500.00	
Southampton	500.00														-	500.00	
Springfield	500.00														-	500.00	
Tabernacle	500.00														-	500.00	
Westampton	500.00														-	500.00	
Woodland	500.00														-	500.00	
Wrightstown	500.00														-	500.00	
Total By Line	\$13,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,500.00]

Must be Claimed or Encumbered by November 30, 2019. All Encumbered Claims Must be Claimed by February 1, 2020

Questions about employment issues? Call the New MEL Employment Practices Helpline

The MEL Safety Institute is pleased to announce the establishment of a NEW MEL Employment Practices Helpline (EPL), a dedicated resource to guide members on employment related issues.

The MEL EPL Helpline is staffed by attorneys that specialize in New Jersey employment law and understand the MEL JIF system. The three law firms staffing the EPL Helpline are affiliated with local Joint Insurance Funds (JIFs).

Who can use the EPL Helpline? MEL member municipalities will select and approve two individuals to use the helpline.

What hours is the EPL Helpline available? The helpline will be staffed during normal business hours, 9 a.m. – 5 p.m. Voicemail can be left afterhours for a callback.

What kinds of issues can be addressed? Any employment related topics or policies and procedures related to issues such as:

Hiring

Discrimination

- Termination
- Promotion/Demotion

Harassment

And more...

What are the MEL EPL Helpline numbers? MEL members can choose to call any of the MEL EPL Helpline firms listed below.

MEL EPL HELPLINE: 732-583-7474

Jodi Howlett Cleary Giacobbe Alfieri Jacobs LLC 955 State Route 34, Suite 200 Matawan, NJ 07747955

MEL EPL HELPLINE: 609-522-5599

David S. DeWeese The DeWeese Law Firm 3200 Pacific Avenue Wildwood, New Jersey 08260

MEL EPL HELPLINE: 973-334-1900

Fred Semrau Dorsey & Semrau 714 Main Street Boonton, NJ 07005

What happens after the call? The attorney will provide the member with transcript of the call that includes recommendations. If the issue is beyond the scope of the MEL EPL Helpline the attorney will provide direction to the member on where to get appropriate assistance. All calls are confidential.





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, City Clerk	Margaret Peak	
Bordentown Township	Mike Theokas	Jeffrey Elsasser	
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	Tom Pullion, Administrator	Colleen Treusch, Administrator	
Florence Township	Richard A. Brook, Administrator	Tom Sahol, Asst. Twp Administrator	
Hainesport Township	Paula Kosko	Donna Kilburn	
Lumberton Township	Brandon Umba, Administrator	Gina Simon	
Mansfield Township	Linda Semus, Clerk	Bonnie Grouser, Treasurer	
Medford Township	Dawn Bielec	Kathy Burger	
Mount Laurel Township	Meredith Tomczyk	Jerry Mascia	
North Hanover Township	Mary Picariello		
Palmyra Borough	John Gural, Administrator	Scott Pearlman	
Pemberton Borough	Donna Mull, Clerk	Kathy Smick, Deputy Clerk	
Pemberton Township	Dennis Gonzalez	Michele Brown	
Riverside Township	Meghan Jack, Administrator	Susan Dydek	
Shamong Township	Susan Onorato, Clerk	Joanne Robertson	
Southampton Township	Kathy Hoffman	Charles E. Oatman	
Springfield Township	Paul Keller, Administrator	Patricia Clayton, Clerk	
Tabernacle Township	Douglas Cramer	LaShawn Barber	
Westampton Township	N/A	Stephen Ent	
Woodland Township	Maryalice Brown	Nancy Seeland	
Wrightstown Borough	Freda Gorman	James Ingling, Fire Official	

Burlington County Municipal Joint Insurance Fund

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

Data Valued As of :			March 7, 2019					
Total Participating Members	27		27					
Complaint			26					
Percent Compliant			96.30%					
				0	1/01/19			2019
	EPL Program	Checklist Submitted	Compliant		EPL			POL
Member Name	* ?	Cubilittea		De	eductible		De	eductible
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
DELRAN	Yes	Yes	Yes	\$	20,000		\$	20,000
EDGEWATER PARK	Yes	Yes	Yes	\$	2,500		\$	2,500
FIELDSBORO	Yes	Yes	Yes	\$	20,000		\$	20,000
FLORENCE	Yes	Yes	Yes	\$	20,000		\$	20,000
HAINESPORT	Yes	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	\$75,000 Police EPL Deductible	\$	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

MEL Cyber Risk Management Compliance as of March 4, 2019

JIF	Entity	No Submission	Failed	Tier 1	Tier 2
Burlco	Borough of Fieldsboro	X			
Burlco	Borough of Palmyra			12/13/2018	
Burlco	Borough of Pemberton	X			
Burlco	Borough of Wrightstown	X			
Burlco	City of Beverly	X			
Burlco	City of Bordentown	X			
Burlco	Township of Bass River			8/27/2018	8/27/2018
Burlco	Township of Bordentown	X			
Burlco	Township of Chesterfield	X			
Burlco	Township of Delanco	X			
Burlco	Township of Delran	X			
Burlco	Township of Edgewater Park	X			
Burlco	Township of Florence	X			
Burlco	Township of Hainesport	X			
Burlco	Township of Lumberton	X			
Burlco	Township of Mansfield	X			
Burlco	Township of Medford	X			
Burlco	Township of Mount Laurel	X			
Burlco	Township North Hanover	X			
Burlco	Township of Pemberton	X			
Burlco	Township of Riverside	X			
Burlco	Township of Shamong	X			
Burlco	Township of Southampton	X			
Burlco	Township of Springfield	X			_
Burlco	Township of Tabernacle	X			
Burlco	Township of Westampton	X			
Burlco	Township of Woodland	X			

MEL STATUTORY BONDs as of 3/6/19

Member ID		Member Name	Applicant	Title	Effective
	DUDI	DA 00 DIV/ED	All a 1 Otrack	T- 0-11-1-10-050	Date
577 577	BURL BURL	BASS RIVER BASS RIVER	Albert Stanley Eileen Brower	Tax Collector/CFO	06/05/17 06/13/16
-				Treasurer	
75	BURL BURL	BEVERLY	Shari Phillips	Tax Collector	05/01/14
75	BURL	BEVERLY	Yvonne Bullock	Treasurer (CFO)	05/01/14
589		BORDENTOWN CITY	Margaret Peak	Treasurer (CFO)	08/01/13
589	BURL	BORDENTOWN CITY	Jennifer M. Smith	Tax Collector	2/13/2017
600		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	Tanyika Johns	Tax Collector	02/01/19
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 Eme	
82	BURL	MANSFIELD TOWNSHIP	Dana Elliott	Tax Collector	07/01/18
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	Donna Condo	Treasure/CFO	01/01/16
650	BURL	PALMYRA	Danielle Lippincott	Tax Collector	01/25/19
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	Robert L. Hudnell	Treasurer	01/01/19
532	BURL	WESTAMPTON	Carol A. Brown-layou	Tax Collector	01/01/07
651	BURL	WOODLAND	Kathleen Rosmando	Treasurer	06/06/13
651	BURL	WOODLAND	Nancy Seeland	Tax Collector	01/01/15
636	BURL	WRIGHTSTOWN	Ronald A. Ghrist	Treasurer	01/01/10
636	BURL	WRIGHTSTOWN	Jeffrey C. Elsasser	Tax Collector	11/01/16

Burlington County Municipal Joint Insurance Fund Skateboard Park Approval Status

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

A Capehart Scatchard Blog

Injuries Post Job Termination

John H. Geaney

February 15, 2019

Workers' Comp

0 Comments

What happens if an employer terminates the employment of a worker, who then has an accident before leaving the work premises? Is there workers' compensation coverage? Does it make a difference if the employee quits as opposed to being fired and then has the injury on premises while leaving? Does the moment of job termination immediately sever workers' compensation protection?

These are questions that were recently put to me by a claim professional. A search of published cases in New Jersey since the 1979 Amendments yields no published case on point. However, the answer is undoubtedly that coverage for workers' compensation will continue, barring some deviation, until the employee leaves the work premises.

While workers' compensation laws vary from state to state, there is one authority that courts in every state look to, namely *Larson's Workers' Compensation Law*. This treatise written by Professor Arthur Larson suggests that the employee is covered for workers' compensation purposes for a reasonable period of time while packing his or her belongings and leaving the work premises. A slip and fall while exiting the work premises should therefore be compensable under most circumstances.

Professor Larson comments that injuries post job termination are actually quite common because employees are often extremely upset in the moments after termination, leading them to be inattentive or careless. Many times employers are suspicious about such injuries, and employment counsel often recommend that someone in supervision accompany the injured worker who has been terminated until he or she leaves the premises. This is certainly good advice for a number of reasons.

Professor Larson analogizes injuries post job termination to punching in or out before leaving the premises. Case law in New Jersey provides that punching in and out of work is separate and distinct from shedding the protection of workers' compensation coverage. Punching in and out is important for purposes of payment. But New Jersey cases make clear that one remains covered for purposes of workers' compensation while being on the premises, whether the employee has not yet punched in or has already punched out of work. The key is the location of the worker at the time of the accident. Was the employee injured on premises owned or controlled by the employer? If yes, there is coverage, notwithstanding that the employee may not have punched in yet or has already punched out.

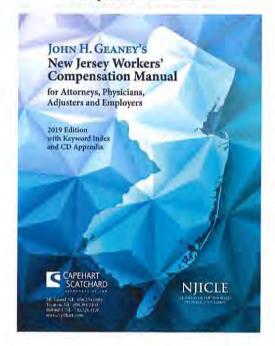
Similarly, an employee is covered for workers' compensation purposes during onpremises lunches, even though having lunch itself is not a job requirement. New Jersey law is unequivocal that injuries in company cafeterias are compensable. The reasoning again is that New Jersey has a strong premises rule. Work premises are equal: sitting

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in a lunch room is the same as sitting at one's desk for purposes of workers' compensation coverage.

Are there exceptions to the rule noted above? Professor Larson makes an interesting observation that an employee who has quit or who has been fired can sometimes lose coverage if he or she lingers for a lengthy period of time on the premises and begins, for example, to play cards with colleagues or drink alcohol. Those activities would be deviations and would take the employee out of workers' compensation coverage. But if the delay in departure from the work premises is caused by the employee's need to wait for employer transportation in a company vehicle, coverage would continue while the employee leaves in the company vehicle.

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Tags: Larson's Workers' Compensation Law, Termination

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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Appellate Division Holds Officer's Injury to Knee Wearing 25 Pounds of Equipment Was Not Idiopathic

John H. Geaney

February 20, 2019

Compensability

0 Comments

The idiopathic defense is not an easy one for employers to prevail on in New Jersey. The basic concept is that the injury is not a result of any particular work effort and could happen anywhere, such as walking along a work corridor and suddenly feeling pain in one's knee without falling or tripping. But if work circumstances make the injury more likely, the defense is not available. That was the holding in *Quiles v. County of Warren*, A-3938-17T3 (App. Div. February 13, 2019).

Officer James Quiles worked as a corrections officer for the County of Warren. On March 14, 2014, he was climbing stairs at the County corrections facility to perform an inmate count when he felt a "pop and sharp pain" in his left knee. The County physician sent petitioner to an orthopedist following the incident, but the county denied the case. So petitioner made an appointment with his own personal physician, Dr. Frank Capecci, who examined petitioner's knee in April 2014. Two days after seeing Dr. Capecci, petitioner went to the ER at Saint Clare's Hospital with knee pain. There was an entry in the record to the effect that petitioner had been running approximately 100 yards a few days earlier and suffered knee pain.

Petitioner continued to work for months, but in the Fall of 2014, Dr. Capecci recommended arthroscopic surgery to repair a left knee meniscal tear. Three months later Dr. Capecci reconstructed petitioner's ACL due to an incomplete ACL tear.

Petitioner filed a motion for medical and temporary disability benefits. A video was shown at trial exhibiting petitioner climbing metal stairs while wearing heavy equipment and combat boots. The equipment weighed about 25 pounds. Petitioner denied that he ever told the hospital that he had been running 100 yards. Dr. Capecci also testified at trial, stating that in his view it was the stair climbing that caused the knee pathology.

The County's medical expert, Dr. Richard Rosa, testified that there was no clear link between a torn ACL and just walking up steps. There was some evidence that petitioner had complained of knee pain in 2008, but there was no evidence of any significant treatment.

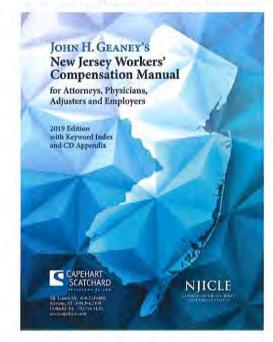
The Judge of Compensation ruled in favor of petitioner on the ground that petitioner's job required him to climb stairs while wearing 25 pounds of equipment. As such he was performing a task that was stressful to his knees. Further, the Judge did not credit the random entry in April 2014 to the effect that petitioner had been running 100 yards. The Judge awarded medical treatment and temporary disability benefits to petitioner. The County then appealed.

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The Appellate Division noted that when an injury is due to a personal risk, such an injury is not compensable because there is no connection with employment. Rather, it is idiopathic and not related to work. The Court agreed with the Judge of Compensation that a key distinguishing feature in this case was that petitioner was wearing 25 pounds of equipment, making it harder to climb steps. The Court gave more weight to the opinion of the treating physician, Dr. Capecci, because he was more familiar with the case. The Court further discounted the one reference to running 100 yards, noting that petitioner exercised and participated in recreational activities until the March 14, 2014 stair climbing incident. Those facts indicated that petitioner did not have a pre-existing knee problem.

The case is interesting because it underscores what employers need to win idiopathic claims. In this case, the employer was at a huge disadvantage to begin with because petitioner was wearing 25 pounds while climbing stairs. This was not someone who was just walking up or down stairs in light clothing. The 25 pounds of weight removed the case from being an event that could have occurred anywhere. The County also could not produce solid evidence of preexisting disability in 2008.

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Tags: idiopathic defense, Temporary Disability Benefits

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New Jersey Supreme Court Rules That Volunteer Firefighter Is Entitled To Maximum Temp Benefits Even Without Proof Of Employment Or Lost Wages

John H. Geaney

February 22, 2019

Court Rulings

0 Comments

Jennifer Kocanowski, a member of the Finderne Fire Department in the Township of Bridgewater, was injured in March 2015 while carrying equipment in response to a multi-alarm fire. She fractured her fibula, tore ligaments in her ankle, and injured her back.

Prior to the injury, Kocanowski had not worked for over a year. She had previously worked in 2013 as a nanny and a home health aide but took a six month leave from volunteering to care for her ill mother after her father's death. She returned to volunteer firefighting in July 2014. However, she did not resume her prior outside employment. Her injury left her with permanent partial impairment.

The issue presented in this case was whether the Township owed Kocanowski temporary disability benefits following her injury in March 2015. Kocanowski argued that she was entitled to temporary disability benefits based on the maximum rate set forth in N.J.S.A. 34:15-75, the provision dealing with rates for volunteer firefighters and EMTs. The Township argued that she was not entitled to temporary disability benefits because she had no lost wage to replace. The Judge of Compensation and the Appellate Division both held that Kocanowski was **not** entitled to temporary disability benefits at all since she had not worked in over a year prior to her injury and had no offer of employment.

The New Jersey Supreme Court issued its decision on February 19, 2019. The decision focused on the legislative intent to encourage volunteerism in passing N.J.S.A. 34:15-75. This statute reads:

"Compensation for injury and death, either or both, of any volunteer fireman . . .
(or) emergency management volunteer doing emergency management service . . . shall:

1. Be based upon a weekly salary or compensation conclusively presumed to be received by such person in an amount sufficient to entitle him (or her) or, in the event of his (or her) death, his (or her) dependents, to receive the maximum compensation by this chapter authorized. . ."

The Supreme Court reversed the decision of the Appellate Division: "As such, we find N.J.S.A. 34:15-75 authorizes all volunteer firefighters injured in the course of performing

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their duties to receive the maximum compensation permitted, regardless of their outside employment status at the time of the injury."

The Court rejected the argument of the defense that all claims for lost wages must meet the test set forth in N.J.S.A. 34:15-38. Defense argued that the words "by this chapter authorized" at the end of N.J.S.A. 34:15-75 refers to the entire workers' compensation statute. The provision dealing with temporary disability benefits is N.J.S.A. 34:15-38. That section requires temporary disability benefits be paid from the day the employee is first unable to work due to the accident up to the first working day that the employee is able to resume work. Defense suggested that this petitioner could not meet the test in N.J.S.A 34:15-38 because she had no work.

The Court responded by pointing out the prior to the passage of N.J.S.A. 34:15-75 in 1952, volunteer firefighters who were unemployed were entitled to temporary disability benefits even though N.J.S.A. 34:15-38 existed. The rules for all other employees were not applied to volunteers. In essence, the Court ruled that the New Jersey Legislature clearly never intended statutory volunteers to be subject to the law that applies to all other employees in New Jersey. The reason for this exemption was to encourage volunteerism.

The Court's decision failed to address one important question raised in oral argument, namely whether this ruling would mean that an 18-year-old high school volunteer firefighter injured in 2019 with no outside employment would be entitled to \$921 per week while receiving authorized treatment and attending full-time high school classes. The decision in Kocanowski suggests that this high school volunteer must be paid \$921 per week while actively treating until reaching maximal medical improvement, notwithstanding the obvious windfall to the student and the cost to the municipality.

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About the Author:

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New Jersey Legislature Passes Supplemental Benefit for Certain Public Employees or Dependents of Those Employees

Judge Richard E. Hickey III (Ret.)

March 7, 2019

Benefits

0 Comments

On February 25, 2019, the New Jersey Legislature voted to send to the Governor's desk Senate Bill No. 1967. The Senate passed the bill on October 29, 2018 and the General Assembly passed it on February 25, 2019. The Governor is expected to sign the bill shortly.

The original bill was intended to provide a cost of living (COLA) for all workers rendered totally and permanently disabled, or to the dependents of workers, who died as a result of a workplace injury after December 31, 1979. The stated purpose of the legislation was to mirror the Special Adjustment created in the 1979 amendments for that same class of workers injured or killed before December 31, 1979, (RS. 34:15-95.4). The bill was amended to limit the payment to Public Safety Workers or their dependents in the case of work-related death from workplace injury.

The legislation defines Public Safety Workers in paragraph 4(e): "For the purpose of this section, 'Public Safety Worker' means a member, employee, or officer of a paid, partially-paid or volunteer fire or police department, force, company or district, including the State Police or a first aid or rescue squad." Note that this definition does not include hospital EMTs or private fire departments at large plants operated by the private sector.

Funding for the special adjustment comes from an increase in the assessment for the Second Injury Fund which is levied on insurance premiums payable by private employers for their workers' compensation policies. A like assessment is made on selfinsured companies. These assessments affect only private sector employers. The State of New Jersey and its subdivisions are not liable for the Second Injury Fund assessment. Therefore, the funding is collected from the private sector for which the benefits do not apply. This results in the bill having no fiscal impact on the state or local budgets, but it will have a fiscal impact on private employers.

Those covered by this bill will be eligible for the special adjustment as of July 1, 2019 but not retroactive to the date of the award of Total Permanent Disability or death of the "Public Safety Worker." Going forward, the public employer shall identify those eligible and report them to the Office of Special Compensation. The public employer will continue to pay at the rate set at the time of the award of permanent disability. The Second Injury Fund, Office of Special Compensation will pay the amount sufficient to bring the total award to the same percentage to maximum rate for the current year.

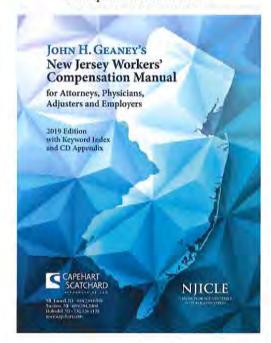
Police officer is injured and deemed totally and permanently disabled as of July 1, 2002. The officer is earning wages of \$900 per week and the maximum rate

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for permanent total disability is \$629 per week in 2002. The officer receives an award payable at \$629 per week for 450 weeks and continuing so long as the officer is permanently disabled under the terms of N.J.S.A. 34:15-12b. (Officer's salary is sufficient for the maximum rate in 2002). Effective July 1, 2019, the officer will be paid \$629 per week by the employer and will receive \$292 per week from the Second Injury Fund by way of the Special Adjustment bringing the officer to the maximum rate for 2019. Because the officer qualified for the maximum rate at the time of the award, the officer is eligible for the maximum rate in the year of the special adjustment.

The COLA will be reduced for beneficiaries to the extent necessary to ensure that inflation adjusted benefits do not cause a reduction of Federal Social Security disability benefits. COLA benefits are also to be reduced by the original amount of any Social Security benefits (but not the amount of any Social Security disability benefits and any subsequent cost-of-living increase in Social Security benefits), Black Lung benefits, or the employer's share of disability pension payments received from or on account of an employer.

The COLA will be denied to an otherwise eligible Public Safety Worker who is also eligible for SSD but will not apply. In virtually all cases, the Public Safety Worker will be eligible for an Accidental Disability Pension, and the Division of Pensions and Benefits will take the offset.

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Tags: COLA, Second Injury Fund, Supplemental Benefits

About the Author:

Prior to joining Capehart Scatchard as Of Counsel, Judge Hickey III (Ret.) served as the Compensation Administrative Supervisory Judge for the State of New Jersey from 1991 to 2009. Previous to his judgeship, he served as a Prosecutor in Gloucester County, New Jersey from 1986 to 1991.



More from this author.

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Temporary Disability Benefits Termination The Second Injury Fund



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

BURLCO JIF Annual Planning Retreat



All BURLCO JIF Fund Commissioners and/or Alternates, Safety Coordinators, Claims Coordinators, Fund Professionals and Risk Management Consultants are invited to attend.

Reminder:

Criteria for the 2019 SIP Program: Each member is required to send a delegate to at least "one half-day session" (morning or afternoon) of the Annual Planning Retreat.



Note: If you attend the <u>entire</u> Annual Planning Retreat you can qualify for additional "Safety Incentive Awards" as noted in the *2019 Safety Incentive Program*

Tuesday, April 16, 2019

Café Madison, 33 Lafayette Street, Riverside, NJ

<u>Schedule</u>

8:00 a.m. Registration / Continental Breakfast

9:00 a.m. Program begins | Morning Session

1:00 p.m. Afternoon Session begins

3:00 p.m. Program ends

3:30 p.m. BURLCO JIF Executive Committee Meeting

RSVP by Clicking this Link

RSVP by April 9, 2019

Should you have any questions or require any additional information, please do not hesitate to contact Sheila Ortiz at (856) 446-9137. We look forward to seeing you at the Retreat.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

MARCH 2019 CLOSED CASES

1.) Shadle v. Township of Riverside-This matter involves the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint that on October 31, 2015 the Plaintiff, Theresa Shadle, was legally walking along the sidewalk in front of the residence located at 401 Delaware Avenue, in the Township of Riverside, when she was caused to trip and fall as the result of the difference in elevation between two sections of the sidewalk, specifically. The Plaintiff alleged that as a result of the fall, she had suffered a nondisplaced, radial head fracture. The Plaintiff further alleged that the Township of Riverside was negligent in allowing the dangerous condition of the sidewalk to exist. The case was assigned to Douglas Heinold, Esquire on November 14, 2017 and he was instructed to provide notice to the Plaintiff's attorney to dismiss the Complaint in accordance with R. 1:4-8 based upon non-jurisdiction. Defense Counsel accepted the assignment and he provided notice to the Plaintiff's Counsel to dismiss the frivolous Complaint based upon nonjurisdiction. Defense Counsel subsequently filed our Answer and he proceeded with Discovery. The Co-Defendants (Homeowners) failed to file an Answer or otherwise respond, and Default was obtained against them. scheduled a Proof Hearing for May 18, 2018 with regard to the Plaintiff's claims against the Co-Defendants (Homeowners) which was ultimately adjourned based upon the filing of a Consent Order to Vacate the Default. Plaintiff's Counsel subsequently filed a Motion for Leave to File an Amended Complaint which was ultimately granted on August 7, 2018. Plaintiffs' Counsel filed an Amended Complaint on August 8, 2018; however, on September 7, 2018, Plaintiffs' Counsel filed a Motion for Leave to File a Second Amended Complaint which was granted on October 2, 2018. Plaintiff's Counsel subsequently filed a Second Amended Complaint on October 4, 2018 and Defense Counsel filed our Answer to the Second Amended Complaint on November 2, 2018. In addition, Defense Counsel filed a Motion to Extend the December 8, 2018 Discovery End Date which was granted. Depositions and a Defense IME were being scheduled between the parties. Counsel for the Co-Defendant Mortgage Companies subsequently filed a Motion to Dismiss the Complaint. Oral Argument was conducted on the Motion on January 11, 2019; and on January 17, 2019, an Order was entered granting the Motion. A Case Management Conference was subsequently scheduled for March 1, 2019; however, on February 12, 2019, Counsel for the Plaintiff filed a Stipulation of Dismissal with Prejudice as to all remaining parties.



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: March 5, 2019

Service Team:

Keith Hummel Associate Director Public Sector Risk Control

khummel@jamontgomery.com
Office: 856-552-6862
Fax: 856-552-6863

Danielle Sanders Administrative Assistant dsanders@jamontgomery.com

Office: 856-552-6898 Fax: 856-552-6899 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

> Robert Garish Consultant

rgarish@jamontgomery.com Office: 856-552-4650

Cell: 609-947-9719

FEBRUARY ACTIVITIES

LOSS CONTROL SERVICES

- Township of Bordentown Conducted a Loss Control Survey on February 8
- Township of Delanco Conducted a Loss Control Survey on February 13
- · Township of Delran Conducted a Loss Control Survey on February 14
- Township of Medford Conducted a Loss Control Survey on February 19

JIF MEETINGS ATTENDED

- Fund Commissioner Meeting February 19
- Ø Claims Committee Meeting − February 19

MEL MEDIA LIBRARY

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

<u>February</u>	<u>L</u>
Municipality	# of Videos
Township of Hainesport	3
Township of Mount Laurel	1
Township of Woodland	2

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 February. 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.

UPCOMING EVENTS

- Safety Breakfast March 5
- Safety and Claims Coordinators Roundtable March 5
- Ø Claims Committee Meeting − March 19
- Ø Police Ad Hoc Committee Meeting − March 22

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

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

DATE	LOCATION	TOPIC	TIME
3/1/19	Township of Toms River	Shop & Tool Safety	8:30 - 9:30 am
3/1/19	Township of Toms River	Back Safety/Material Handling	9:45 - 10:45 am
3/1/19	Brick Twp. MUA #2	Heavy Equipment Safety	8:30 - 11:30 am
			8:00 - 2:30 pm w/lunch
3/1/19	Township of Delran	DDC-6	brk

DATE	LOCATION	TOPIC	TIME
3/1/19	Township of Lower	Fast Track to Safety	8:30 - 12:30 pm
3/4/19	Township of Stafford	Landscape Safety	8:00 - 11:00 am
3/4/19	Borough of Glassboro #1	Sanitation/Recycling Safety	8:00 - 10:00 am
0/5/40	- (5	Ladder Safety/Walking Working	0.00 40.00
3/5/19	Township of Pemberton	Surfaces	8:30 - 10:30 am
3/5/19	Township of Pemberton	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
3/6/19	Western Monmouth UA	BBP	8:00 - 9:00 am
3/6/19	Western Monmouth UA	Fire Safety	9:15 - 10:15 am
3/6/19	Western Monmouth UA	Fire Extinguisher	10:30 - 11:30 am
3/6/19	Western Monmouth UA	Hearing Conservation	12:00 - 1:00 pm
3/6/19		CEVO-Fire	•
	Evesham Twp. Fire District #1		8:30 - 12:30 pm
3/6/19	City of Ventnor	Excavation/Trenching/Shoring	8:30 - 12:30 pm 8:00 - 11:00 am
	City of Vineland	Heavy Equipment Safety	
3/8/19	Borough of Tinton Falls	Landscape Safety	7:30 - 10:30 am 8:00 - 11:00 am
3/8/19	Borough of Berlin Township of Upper Deerfield	Landscape Safety Shop & Tool Safety	8:30 - 9:30 am
3/11/19	Township of Manalapan	Fast Track to Safety	8:30 - 12:30 pm
3/11/19	Township of Egg Harbor #5	Sanitation/Recycling Safety	8:30 - 10:30 am
3/11/19	Township of Egg Harbor #5	PPE	10:45 - 12:45 pm
3/11/19	Township of Barnegat #1	Landscape Safety	8:30 - 11:30 am
3/13/19	Township of Jackson	Special Event Management	8:30 - 10:30 am
3/13/13	rownship or dackson	CDL-Supervisors Reasonable	0.50 - 10.50 am
3/13/19	Township of Jackson	Suspicion	10:45 - 12:45 pm
3/13/19	City of Bordentown	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/14/19	Toms River MUA	CDL-Drivers Safety Regulations	8:30 - 10:30 am
		Employee Conduct/Violence	
3/14/19	Toms River MUA	Prevention	10:45 - 12:15 pm
3/15/19	Township of Mantua	Ladder Safety/Walking Working Surfaces	1:00 - 3:00 pm
3/15/19	City of Somers Point #1	Fire Safety	8:00 - 9:00 am
3/15/19	City of Somers Point #1	Fire Extinguisher	9:15 - 10:15 am
3/18/19	City of Brigantine #3	CDL-Drivers Safety Regulations	8:00 - 10:00 am
3/18/19	City of Brigantine #3	Fall Protection Awareness	10:15 - 12:15 pm
	- ', '.' - '- '- '- '- '- '- '- '- '- '- '- '-	Employee Conduct/Violence	·· v p····
3/19/19	Borough of Lavallette #1	Prevention	8:30 - 10:00 am
3/19/19	Borough of Lavallette #1	Shop & Tool Safety	10:15 - 11:15 am
3/20/19	Evesham Township MUA	LOTO	8:30 - 10:30 am
3/20/19	Evesham Township MUA	Hearing Conservation	10:45 - 11:45 am
3/20/19	City of Pleasantville #1	Accident Investigation	8:30 - 10:30 am
3/20/19	City of Pleasantville #1	Back Safety/Material Handling	10:45 - 11:45 am
3/20/19	City of Pleasantville #1	BBP	12:00 - 1:00 pm
3/22/19	Borough of Tinton Falls	BBP	7:30 - 8:30 am
3/22/19	Borough of Tinton Falls	Back Safety/Material Handling	8:45 - 9:45 am
3/22/19	Brick Twp. MUA #2	Flagger/Work Zone Safety	8:30 - 12:30 pm
3/22/19	Borough of Berlin	Employee Conduct/Violence Prevention	8:00 - 9:30 am
3/22/19	Borough of Berlin	Asbestos, Lead, Silica Overview	9:45 - 10:45 am

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DATE	LOCATION	TOPIC	TIME
4/10/19	City of Margate #5	Back Safety/Material Handling	1:00 - 2:00 pm
4/11/19	Township of Lacey #4	Landscape Safety	8:30 - 11:30 am
4/11/19	Township of Willingboro	PPE	8:00 - 10:00 am
4/11/19	Township of Willingboro	Hearing Conservation	10:15 - 11:15 am
4/11/19	Township of Pennsville #1	BBP	8:30 - 9:30 am
4/11/19	Township of Pennsville #1	Fire Safety	9:45 - 10:45 am
4/11/19	Township of Pennsville #1	Fire Extinguisher	11:00 - 12:00 pm
4/12/19	Township of Mantua	Heavy Equipment Safety	12:00 - 3:00 pm
4/15/19	Township of Egg Harbor #5	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
4/16/19	Deptford Township MUA	Fall Protection Awareness	7:30 - 9:30 am
4/16/19	Deptford Township MUA	Fire Extinguisher	9:45 - 10:45 am
4/16/19	Deptford Township MUA	Respiratory Protection	11:00 - 12:00 pm
4/17/19	Western Monmouth UA	BBP	8:00 - 9:00 am
4/17/19	Western Monmouth UA	Fire Safety	9:15 - 10:15 am
4/17/19	Western Monmouth UA	Fire Extinguisher	10:30 - 11:30 am
4/17/19	Borough of Pitman	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/17/19	City of Pleasantville #1	CMVO	8:30 - 12:30 pm
4/19/19	Borough of Collingswood	PPE	8:30 - 10:30 am
4/19/19	Borough of Collingswood	Shop & Tool Safety	10:45 - 11:45 am
		Employee Conduct/Violence	
4/22/19	Borough of Collingswood	Prevention	8:30 - 10:00 am
4/22/19	Borough of Collingswood	Safety Committee Best Practices	10:15 - 11:45 am
4/22/19	Township of Weymouth #1	CEVO-Fire-Evening	7:00 - 11:00 pm
4/23/19	Township of Voorhees #1	Fire Safety	8:30 - 9:30 am
4/23/19	Township of Voorhees #1	Fire Extinguisher	9:45 - 10:45 am
4/24/19	Western Monmouth UA	Flagger/Work Zone Safety	8:00 - 12:00 pm
4/0.4/4.0	D 46 1 T 11 14114	Employee Conduct/Violence	40.00 44.00
4/24/19	Deptford Township MUA	Prevention	10:00 - 11:30 am
4/24/19	Township of West Deptford	Back Safety/Material Handling	12:30 - 1:30 pm
4/24/19	Township of West Deptford	Confined Space Awareness	1:30 - 2:30 pm
4/24/19	Township of West Deptford	Hearing Conservation	2:30 - 3:30 pm
4/24/19	City of Vineland	Landscape Safety	9:00 - 12:00 pm
4/25/19	Jackson Township MUA	PPE Lodder Sefety/Welking Working	8:00 - 10:00 am
4/25/19	Jackson Township MUA	Ladder Safety/Walking Working Surfaces	10:15 - 12:15 pm
4/25/19	City of Burlington #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/26/19	Township of Stafford	CDL-Drivers Safety Regulations	8:00 - 10:00 am
., 23, 13	. o.m.o.np or oldmord	Employee Conduct/Violence	5.55 15.65 dill
4/26/19	Township of Stafford	Prevention	10:15 - 11:45 am
4/26/19	Township of Bordentown	Heavy Equipment Safety	9:00 - 12:00 pm
4/29/19	Township of Hainesport #1	HazCom w/GHS	8:30 - 10:00 am
4/29/19	Township of Galloway	Excavation/Trenching/Shoring	8:30 - 12:30 pm
		Hazard ID: Making Your	
4/30/19	Township of Marlboro #3	Observation Count	8:00 - 10:00 am
4/30/19	Township of Marlboro #3	Shift Briefing Essentials	10:15 - 12:15 pm
4/30/19	Township of Florence	Flagger/Work Zone Safety	8:30 - 12:30 pm
5/1/19	Western Monmouth UA	Heavy Equipment Safety	8:00 - 11:00 am
5/1/19	Evesham Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
5/1/19	City of Vineland	Excavation/Trenching/Shoring	8:00 - 12:00 pm
5/2/19	Township of Middletown #5	Fast Track to Safety	8:30 - 12:30 pm
		HazMat Awareness w/HazCom	·
5/2/19	Township of Willingboro	GHS	8:00 - 11:00 am
5/3/19	Township of Toms River	Landscape Safety	8:30 - 11:30 am
5/3/19	Township of Cherry Hill #1	Fast Track to Safety	8:30 - 12:30 pm
5/6/19	Borough of Bradley Beach	Landscape Safety	8:30 - 11:30 am
5/6/19	Township of Florence	Hearing Conservation	8:30 - 9:30 am
5/6/19	Township of Florence	BBP	9:45 - 10:45 am
5/6/19	Township of Hamilton #3	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
5/7/19	Township of Barnegat #1	Fall Protection Awareness	8:30 - 10:30 am
5/7/19	Township of Barnegat #1		10:45 - 11:45 am
5/7/19	Logan Twp. MUA #1	Hearing Conservation Fire Extinguisher	8:30 - 9:30 am
5/7/19		-	
5/7/19	Logan Twp. MUA #1	Shop & Tool Safety CMVO	9:45 - 10:45 am
5/7/19	City of Margate #6 Borough of Lavallette #1		8:30 - 12:30 pm 8:30 - 11:30 am
5/6/19	Two Rivers Water Reclamation	Heavy Equipment Safety	6.30 - 11.30 am
5/8/19	Authority	CMVO	8:30 - 12:30 pm
0,0,10	Township of Washington		0.00 AE.00 p.m.
5/8/19	(Gloucester)	Heavy Equipment Safety	8:30 - 11:30 am
5/8/19	City of Ventnor	Flagger/Work Zone	8:30 - 12:30 pm
5/9/19	Township of Winslow	PPE	8:00 - 10:00 am
5/9/19	Township of Winslow	Back Safety/Material Handling	10:15 - 11:15 am
5/9/19	City of Brigantine #3	Heavy Equipment Safety	8:30 - 11:30 am
5/10/19	Borough of Tinton Falls	CDL-Drivers Safety Regulations	7:30 - 9:30 am
		Employee Conduct/Violence	
5/10/19	Evesham Township #4	Prevention	8:30 - 10:00 am
5/10/19	Evesham Township #4	Confined Space Awareness	10:15 - 11:15 am
5/10/19	City of Somers Point #1	BBP	8:00 - 9:00 am
5/10/19	City of Somers Point #1	Hearing Conservation	9:15 - 10:15 am
5/13/19	Township of Manchester	Forklift Train-the-Trainer	8:30 - 11:30 am
5/14/19	Township of Middletown #5	Office Safety	8:00 - 10:00 am
5/14/19	City of Pleasantville #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/14/19	City of Pleasantville #1	Driving Safety Awareness	10:45 - 12:15 pm
5/15/19	Western Monmouth UA	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/15/19	Borough of Clementon #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/15/19	Borough of Clementon #3	PPE	10:45 - 12:45 pm
5/16/19	Toms River MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/16/19	City of Vineland	Excavation/Trenching/Shoring	8:00 - 12:00 pm
	•	Ladder Safety/Walking Working	•
5/17/19	Township of Stafford	Surfaces	8:00 - 10:00 am
5/17/19	Township of Stafford	Confined Space Awareness	10:15 - 11:15 am
5/17/19	Township of Mantua	Hearing Conservation	1:00 - 2:00 pm
5/17/19	Township of Mantua	Confined Space Awareness	2:00 - 3:00 pm
5/20/19	Township of Toms River	CEVO-EMS	8:30 - 12:30 pm
5/20/19	City of Wildwood #3	Fast Track to Safety	8:30 - 12:30 pm
5/21/19	South Monmouth Regional SA	Hearing Conservation	8:00 - 9:00 am

DATE	LOCATION	TOPIC	TIME		
5/21/19	South Monmouth Regional SA	Fire Extinguisher	9:15 - 10:15 am		
5/21/19	Deptford Township MUA	CMVO	8:00 - 12:00 pm		
		CSE Training for Permit Required			
5/21/19	City of Brigantine #3	Spaces	8:30 - 12:30 pm		
5/22/19	Borough of Eatontown #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am		
5/22/19	Borough of Eatontown #2	Confined Space Awareness	10:45 - 11:45 am		
5/29/19	Western Monmouth UA	Jetter/Vacuum Safety	8:00 - 10:00 am		
		Employee Conduct/Violence			
5/29/19	Western Monmouth UA	Prevention	10:15 - 11:45 am		
5/29/19	Township of Burlington #3	LOTO	8:00 - 10:00 am		
			8:30 - 3:00 pm w/lunch		
5/29/19	City of Pleasantville #1	DDC-6	brk		
		Seasonal (Summer) Employee			
5/30/19	Township of Jackson #2	Orientation - Evening	6:30 - 10:30 pm		
5/31/19	Township of Bordentown	Fast Track to Safety	8:30 - 12:30 pm		

CEU's for Certif	ied Public	s Works Managers			
MSI Course		MSI Course	CEU's/Cat.		
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3/T		
Advanced Safety Leadership	10/M	Hazard Identification - Making Your Observations Count	1/T,M		
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/ T5/ 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 Re	gistered I	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		
101101		Wastewater			
MSI Course		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		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 Of	ficers		
MSI Course	CEU's/Cat.	MSI Course CEU's/Cat			
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E		
			İ		
CEU's for Certified Recycling Profess	ionals	CEU's for Qualified Purchasing Age	nts		
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.		
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E		
Hazard Recognition- Making your Observations Count	2 / CRP				
Heavy Equipment	3 / CRP				
Sanitation and Recycling Safety	2 / CRP				
CEU's for Park and Rec Profession	als				
MSI Course	CEU's/Cat.				
Playground Safety Inspections (CEUs for all Park and	OLU S/Gal.				
Rec Professionals)	.2				
<u> </u>		***Categories(cont.)			
***Categories E - Ethics		Non S - Non Safety (Management)			
T - Technical		P - Professional Development	1		
			 		
G - Governmental		TW/- Management			
G - Governmental S - Safety / Non S - Non Safety		M- Management CRP - Certified Recycling Professional Classroom CEU			



MEL Leadership Skills Classes

SPRING 2019 SCHEDULE OF CLASSES

Leadership Skills for New Supervisors

March 14, 21, and 28
Middletown (Monmouth County) Library

April 9, 16, and 23
Marlton (Burlington County) Conner Strong & Buckelew HQ

June 4, 11, and 18
Middle Township (Cape May County) MLK Community Center

If you are interested in attending or nominating a participant visit the MEL website (www.njmel.org) and complete the Registration form under the MEL Safety Institute menu, or e-mail Valerie Faliveno (vfaliveno@jamontgomery.com).

This class is designed for new supervisors or experienced managers of all municipal departments. The highly interactive learning experience provides instruction, insight, and group exercises in

- Communicating for results
- Conflict resolution strategies
- Using influence effectively
- Managing organizational stress

Continuing educations credits have been awarded for financial officers, public works managers, clerks, purchasing agents, tax collectors, fire service instructors and enforcement officials, and water/wastewater operators.

LESSONS LEARNED FROM LOSSES MONTHLY NEWSLETTER – MARCH 2019

INDEMNITY AGREEMENTS



TO PROTECT AGAINST FUTURE LIABILITIES, PLEASE KEEP THE FOLLOWING IN MIND;

- Consult with your town's Solicitor.
- Consult with your RMC as they have an excellent understanding of identifying exposures and the transferring of risk.
- Check current indemnification agreements and contracts to ensure that they clearly indicate where responsibilities lie.
- If your town was to be named as an additional insured in a Certificate of Insurance or Contract, confirm that the Insurer has your town named as an additional insured. Do not assume the other party carried through with the promise.

Examples:

- The following case is valued at well over \$1,000,000. A member town let a non-related Rescue Squad use their vehicles. The Shared Services Agreement put vehicle maintenance on the town, but any damages/injuries related to the operation of the vehicles was on the Rescue Squad. When serious injuries were sustained by a motorist involved in an accident that was the fault of the operator of the ambulance, the town was held harmless per the Agreement.
- A member town was engaged in a construction project. A person walking her dog tripped over construction materials near the site and sustained lacerations and scarring. A lawsuit was filed against the construction company and the insured. The contract with the construction company dictated that the town should be held harmless and indemnified. The claim settled at \$75,000 with no contribution from the insured/JIF.







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: March 19, 2019 at Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

MARCH ACTIVITY & PLANNED EVENTS

Setting up appointments with those I have not yet met with to start planning for wellness activities this year.

Chesterfield – Met and planned for the year! First event will be a lunch and learn in April. Interesting topic interested for a future L&L is on Handling Diversities.

Delanco – planning a lunch and learn for April

Hainesport – continuing with their monthly Healthy Snack where employees sign up to bring in a healthy snack to share. Planning for an April Step Challenge. Details to follow.

Mansfield – Met to start planning some events. Targeting a lunch and learn on smoothies. Details to follow as they are confirmed.

<u>Healthy Lifestyle Challenge participants:</u> Beverly City, Bordentown Township, Chesterfield (pending), Lumberton, Medford and Westampton. If you are interested in offering this challenge, please let me know. It can be started at any time throughout the year.

Police and EMT Departments embrace wellness: worth reminding

- Bordentown Township Police Fitness Testing, Captain Buscio Program Incentive, Wellness Board of Events/Recipes/Newsletter/Workout of the month, filtered water system
- Edgewater Park Police Fitness Testing
- Florence Township Fitness testing, healthy snacks, Squad Challenge to increase participation in the standard PT test categories by adding points for Squad participation and weight loss, Sleep deprivation speaker during Staff Mtg. in April
- Mt. Laurel EMT 2 presentations set up on Sleep deprivation, continue with monthly yoga classes and fatigue risk management program.

March Wellness Connection Newsletter

Since March does observe Nutrition and Colorectal Cancer, I did want to devote some attention to both. But I also wanted to add a little fun and interest to this months newsletter. So please take the time to check it out and learn:

- Facts on Colon Cancer and some things you can do for prevention
- Take a short guiz and determine which food is healthier
- 3 Steps to Mindful Eating
- Benefits of stretching
- Gentlemen find out what push-ups can tell you about your heart health sorry ladies, our study wasn't done yet!
- Do you like Turmeric? Reasons you should. Plus a delicious recipe I have personally made many times.

A Fun Word Puzzle that can help reduce stress and relax you before going to sleep

In lieu of the monthly calendars I have been creating, I have instead included a chart on a variety of stretches you can do to protect against injuries and help with sore muscles.

March 2019

National Nutrition Month Colorectal Cancer Awareness

Wellness Corner Connection



Health Tips to Keep

 Start your day with a healthy breakfast

in Mind:

- ♥ Watch Portion Sizes
- ♥ Be Active even if you do 5-10 minutes a day. Get moving!
- Get cooking. Preparing food at home can be healthy, rewarding and cost-effective.
- Always have healthy snacks on hand so you don't reach for the vending machine.
- Get to know your food labels. More than 5 ingredients, really step back and think if you really want that in your body.
- Consult a Registered
 Dietitian if you have one
 available to you. They
 can really help keep
 you on track to meet
 your goals.
- Drink more water. Ditch the sugary drinks.
- Add more herbs and spices to your food instead of salt.
- Try new foods and flavors. Check out the recipe on the back page.
- Cut back on red meats. Add seafood twice a week and try a meatless Monday dish.
- Eat Mindfully. Avoid distractions like TV, phone, even reading. Pay attention to what you are eating and enjoy every bite!

Debby Schiffer, Wellness Director for BURLCO & TRICO

Colorectal Cancer Awareness Month

Colorectal cancer screening saves lives. If you're 50 years old or older, talk to your doctor about getting screened.

Among cancers that affect both men and women, colorectal cancer (cancer of the colon or rectum) is the second leading cause of cancer deaths in the United States. Every year, about 140,000 Americans are diagnosed with colorectal cancer, and more than 50,000 people die from it. But this disease is highly preventable, by getting screened beginning at age 50.

What You Can Do

- If you're aged 50 to 75, get screened for colorectal cancer regularly. Screening tests help prevent colorectal cancer by finding precancerous polyps (abnormal growths) so they can be removed. Screening also finds this cancer early, when treatment can be most effective.
- Be physically active
- Maintain a healthy weight
- Don't drink too much alcohol
- Don't smoke

Fast Facts

Risk increases with age. More than 90% of colorectal cancers occur in people aged 50 and older.



- Precancerous polyps and colorectal cancer don't always cause symptoms especially at first. You could have polyps or colorectal
 cancer and not know it. That is why having a screening test is so important. If you have symptoms, they may include—
 - ♦ Blood in or on the stool (bowel movement).
 - ♦ Stomach pain, aches, or cramps that do not go away.
 - Losing weight and you don't know why.

These symptoms may be caused by something other than cancer. If you have any of them, see your doctor.

Are You at High Risk?

Your risk for colorectal cancer may be higher than average if:

- You or a close relative have had colorectal polyps or colorectal cancer.
- You have inflammatory bowel disease.
- You have a genetic syndrome such as familial adenomatous polyposis (FAP) or hereditary nonpolyposis colorectal cancer.

People at high risk for colorectal cancer may need earlier or more frequent tests than other people. Talk to your doctor about when you should begin screening and how often you should be tested

Types of Screening Tests

Several different screening tests can be used to find polyps or colorectal cancer. Each can be used alone. Sometimes they are used in combination with each other. The U.S. Preventive Services Task Force (USPSTF) recommends colorectal cancer screening for men and women aged 50–75 using high-sensitivity fecal occult blood testing (FOBT), sigmoidoscopy, or colonoscopy. Talk to your doctor about which test or tests are right for you. The decision to be screened after age 75 should be made on an individual basis. If you are older than 75, ask your doctor if you should be screened.

Aspirin reduces colon cancer risk by 40 percent and helps prevent return of advanced polyps, according to the U.S. Preventive Services Task Force.

Lifestyle changes that have been shown to reduce colon cancer risk include getting regular exercise and avoiding and treating excess weight. People with colon polyps spotted during screening are at higher risk for colon cancer. But while low-dose aspirin could lower the odds for the disease, too few patients adopt the regimen, new research shows.

"The major risk factors are similar to those for heart attacks and stroke and include overweight, obesity as well as physical inactivity, a diet low in fiber and high in fat, as well as type 2 diabetes.

Resource: WebMD and CDC

Fun Quiz: Which Food Is Healthier?



It's not so easy recognizing which foods are really healthy. Unfortunately, our food supply is rigged in ways that most people don't expect, according to Yale University nutrition expert David Katz, M.D. Salty snacks have added sugar, cereals have added salt, some foods have thickeners to improve mouth feel, and others have artificial color for eye appeal. "These stealth additions, the unexpected stuff you're not even looking for, can derail even the best of intentions to buy healthy food," he says. But sometimes what seems to be the better choice, at times may not. Look at the list below. Which would you choose? Some may surprise you.

- 1. Coffee with light creamer or half-and-half?
- 2. Flavored instant oatmeal or a fried egg?
- 3. Granola or strawberries dipped in dark chocolate?
- 4. English muffin or bagel?
- 5. Regular peanut butter or reduced-fat peanut butter?
- 6. Veggie chips or popcorn?
- 7. Baked potato or brown rice?
- Chicken breast or extra-lean ground beef

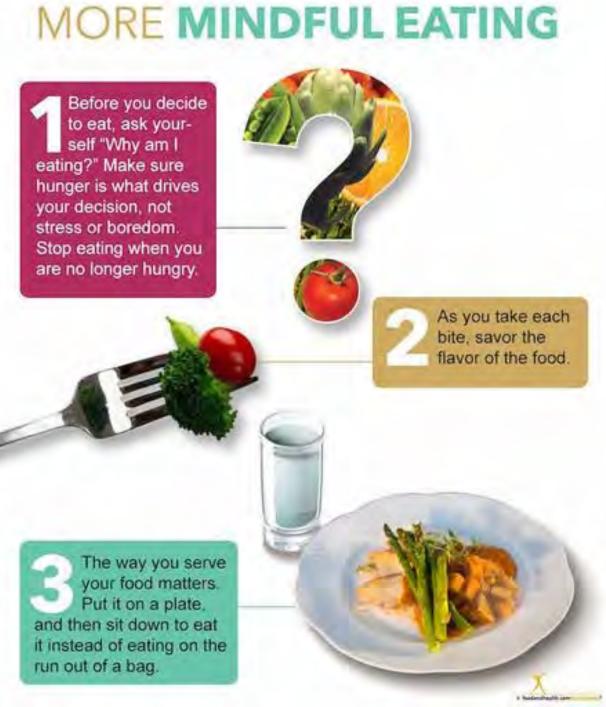


What an awesome mural!

- Reach for the half-and-half. Although low in fat, highly processed liquid creamer is packed with sugars, oil, thickeners and flavorings. A review of research in the European Journal of Nutrition concluded that people who eat high-fat dairy products are no more likely to develop heart disease or diabetes than those who stick with their low-fat counterparts. It's usually based on everything you do not just what you use to cool off your coffee!
- Bring out your frying pan. Eggs are a powerhouse of high-quality protein, low in saturated fat and rich in vitamins and nutrients that help keep the immune system healthy, protect memory and promote healthy vision. In exchange for convenience, some packets of flavored instant oatmeal serve up an excess of salt and as many as 8 teaspoons of sugar per serving!
- Pass the strawberries, please. Dark chocolate and strawberries are both rich in antioxidants that boost the immune system and help protect against cancer, heart disease and vision loss. Strawberries are also a good source of vitamin C. Unfortunately, if you opt for granola, you're likely to end up with too many calories and too much sugar and fat unless you make your own healthy version
- No contest English muffin. Today's standard commercial bagel is twice as large as 20 years ago and has more than twice as many calories. Just make sure you choose muffins that list "whole grain" or "whole wheat" as the first ingredient. Whole grains contain fiber that helps reduce the risk of heart disease, as well as B vitamins and minerals essential for a healthy nervous system.
- Opt for regular peanut butter. Although high in fat, it's mostly unsaturated fat, the kind that cuts LDL cholesterol levels and reduces the risk of developing heart disease, explains Harvard nutrition expert Walter Willett, M.D. Reduced-fat peanut butter replaces fat with ingredients like sugar, corn syrup and molasses, which can lead to a host of health problems, including obesity, diabetes, high blood pressure, high cholesterol and heart disease. But always check the label. Ideally you will only want to see one ingredient listed—the nut! Try almond or cashew butters too. All heart friendly.
- Pop some stovetop popcorn. People tend to think veggie chips are healthy because of buzzwords like 'organic' or 'natural' on the package, but most of these chips are simply another processed food loaded with fat and salt. Swap them for homemade popcorn, a fiber-rich, whole grain snack that helps keep hunger pangs at bay. Flavor with a sprinkle of Parmesan cheese or cinnamon for some pizzazz.
- One baked potato has about half the calories of a serving of brown rice. If you eat the skin, you'll also get more vitamin C, fiber, and potassium, which is good for heart health.
- Surprise! Extra-lean ground beef is lower in cholesterol than a chicken breast. Plus, it has more B12, iron, and zinc, which boost energy, keep your heart healthy, and protect you from disease. Also try to go meatless at least one day a week. Get your protein from beans and legumes. Heart smart!

Resource: AARP—Healthy Living

3 STEPS TO MORE MINDFUL EATING



Do You Stretch?

If you answered "no" to that question, think about adding a few minutes in every day. Virtually every activity you do relies on ease of motion. Stretching can help in numerous ways. It can often relieve back pain, stiff necks, and sore knees when tight muscles are to blame. It can counteract too much sitting whether you're doing it for work or a pleasurable activity. If you're a runner, a tennis player, a golfer, a hiker, or a biker, the right stretching program may set you on a path toward better performance. And as you age, stretching can help keep you active and flexible, making it easier to accomplish innumerable everyday tasks involving walking, climbing stairs, or reaching.

While it's tempting to skip right to the stretches, it's best to think about safety first (remember safety and wellness go hand in hand). These will help you make the best flexibility gains possible, while reducing your risk of injuries.

- Warm up first. Much like taffy, muscles stretch more easily when warm. Dynamic stretches can act as a warm-up for static stretches, or you can do static stretches after sports, exercise, or even marching in place with arms swinging for five minutes or dancing to a few songs. Moist heat packs or a warm shower are effective first steps, too.
- 2. **Feel no pain.** Stretch only to the point of mild tension, never to the point of pain. If a stretch hurts, stop immediately! Reset your position carefully, then try again. With time and practice, your flexibility will improve.
- 3. Pay attention to posture and good form. Posture counts whether you're sitting, standing, or moving. Good form translates to better gains in flexibility and less likelihood of injury when stretching tight muscles.
- 4. Focus on the muscle being stretched. You'll notice that one side of your body often is tighter than the other. Work on balancing this over time.
- 5. **Breathe.** Breathe comfortably while stretching, or use yoga breathing. Whatever you do, don't hold your breath while you are holding a stretch.
- 6. **Practice often.** You'll make the best gains if you stretch frequently—daily, or on as many days of the week as possible. At the very least, aim to do stretches two or three times a week.

Check out the "Exercise of the Month" for some easy stretches that will take you from your head to your toes.

Guys, can you give me 40? Did you know that the number of push-ups you can do may show level of heart health? A new study suggests that the number of push-ups a middle-aged man can do might be an indication of his overall heart health.

Men who can do more than 40 push-ups at a time showed a 96% reduced risk of heart attack, stroke, and heart disease compared with men who could not even get 10. According to findings from a study done by Dr. Stefanos Kales, a professor of environmental health at Harvard T.H. Chan School of Public Health in Boston, it appears that ones push-up capacity is a "marker of general physical fitness". In a study done where he tracked the heart health of over 1,000 40-year old active male firefighters for a decade, push-up capacity and aerobic capacity are closely linked. Now I'm sure you will find some marathon runners who can't do many push-ups and bodybuilders who can't run very far. But for the most part one dictates the other.



This is certainly not to replace the standard stress test on a treadmill. And keep in mind this study only involved men so the results cannot be applied to women at this time. Also keep in mind if you are limited due to musculoskeletal injuries (shoulder, neck or arm injuries) you may not be able to do push-ups. According to Dr. Guy Mintz, director of cardiovascular health and lipidology at Northwell Health's Sandra Atlas Bass Heart Hospital in Manhasset, NY, this type of test is best suited for assessing physical fitness and cardiovascular health of professionals requiring increased physical abilities, such as police officers, firefighters or sanitation workers.

Getting a minimum of 30 minutes of aerobic exercise most days of the week is always something to strive for. Examples include walking, riding a bike or working out on an elliptical machine.

Dr. Mintz recommends the "rule of four":

<u>40 minutes</u> of continuous aerobic activity at least <u>four times a week</u> to provide these <u>four benefits</u> — Improvement of blood pressure, cholesterol, weight and blood sugar — which leads to better heart health!

Resource: WebMD



Thumbs up to Turmeric! (Eatingwell.com)

This golden spice delivers some solid-gold benefits. That's thanks to its high amounts of curcumin, a powerful antioxidant. Studies show curcumin can help treat a range of health problems, from minor toothaches to chronic conditions like arthritis, heart disease and diabetes. Researchers are also studying its potential as a treatment for Alzheimer's disease, as well as colon, prostate and breast cancers. Results of a small clinical trial, published in 2014, boosted evidence that curcumin may be a safe and effective treatment for depression.

Some Benefits:

- Relieves arthritis—studies show that even those who consumed 1/2 tablespoon of turmeric a day reported reduced knee pain after 8 weeks compared to people on a placebo pill.
- Reduces Alzheimer's risk— numerous animal studies show that this compound holds promise for preventing plaque accumulation in the brain. More research is needed, however, because for this to work, the curcumin must cross the blood-brain barrier to prevent the plaque. Right now, the digestive system breaks it down before this can happen.
- Helps with depression
- May help fight cancer- Research continues, but the links and outcomes so far are promising. Consult your medical team before adding curcumin supplements to cancer treatment, though.

How to use Turmeric:

Turmeric should be easy to find in the spice aisle of your local supermarket. Bold-flavored and colorful, turmeric is often used in Asian dishes. You'll see it in Indian recipes, like curries, dal, tikka masala or tandoori. But just because it's traditionally found in Asian cuisine doesn't mean you can't use it in new and interesting ways. Try adding a dash to roasted root vegetables, scrambled eggs, smoothies or sautéed greens.

Easy Turmeric Eggplant Curry

I have made this several times and just love it! It is very simple and as it sits, the flavors get even more intense but great for those new to curry. It's just one pot on the stove and ready in under 45 minutes. Make a big pot on Sunday and you'll have great lunchtime or weekday dinner options! I love it over a baked sweet potato but you could make a side of quinoa or brown rice, throw it in a wrap or enjoy with steamed veggies. And avocado is a must in my opinion! Yummy!

Ingredients:

- 1 large eggplant
- ½ red onion, chopped
- 2 cloves garlic, chopped
- 3 carrots, peeled and chopped
- 1 cup white button mushrooms, chopped
- 3 tomatoes, roughly chopped
- 3 teaspoons turmeric
- 1 teaspoon ginger
- 1 teaspoon crushed red pepper
- 1½ cups dried red lentils
- 1 (15-ounce) can light coconut milk
- 2⅔ cups vegetable broth
- 2 cups chopped kale leaves
- · Salt to taste
- 2 cups cooked quinoa or brown rice

Optional Toppings: Serves 4

- A handful of chopped cilantro
- Beet kimachi or red cabbage kraut Recipe from Forks over Knives

Directions:

Preheat the oven to 450°F.

Line a baking sheet with parchment paper or a silicone baking mat. Cut the eggplant in thirds lengthwise, place on the prepared baking sheet, and bake for about 15 minutes while you prep the other ingredients.

When there's about 5 minutes left on the timer for the eggplant, heat a large pot over medium low to medium heat. Add the onion, garlic, and carrots and sauté for 2 to 5 minutes, or until the onions start to turn brown and translucent. Add water 1 to 2 tablespoons at a time as needed, to keep the vegetables from sticking to the pan.

Remove the eggplant from the oven, let it cool a bit since it'll be pretty hot, and roughly it chop into large pieces.

Add the chopped eggplant, mushrooms, tomatoes, turmeric, ginger, and red pepper flakes to the pot and sauté for about 5 minutes, or until the mushrooms get nice and soft.

Next, add the lentils, coconut milk, and vegetable broth and stir. Bring the pot to a boil,

Add the kale, stir, and cook, uncovered, for an additional 5 minutes. Taste and add salt if you think it needs it.

then reduce heat, cover with a lid, and simmer for about 10 minutes.

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

It does not matter how slowly you go as long as you do not stop. Confucius

It's fun... It reduces stress...and can even

help you wind down before bed!

It's been a hectic day in the office, and it's left you mentally drained and exhausted. As much as you're pushing yourself to do your best, too much stress is never good for the body and mental health. Even when you're finally home and ready for bed, it may take a lot of winding down before you're calm enough to drift off to sleep.

Here's a method of winding down that encompasses several benefits on mental health: solving puzzles.

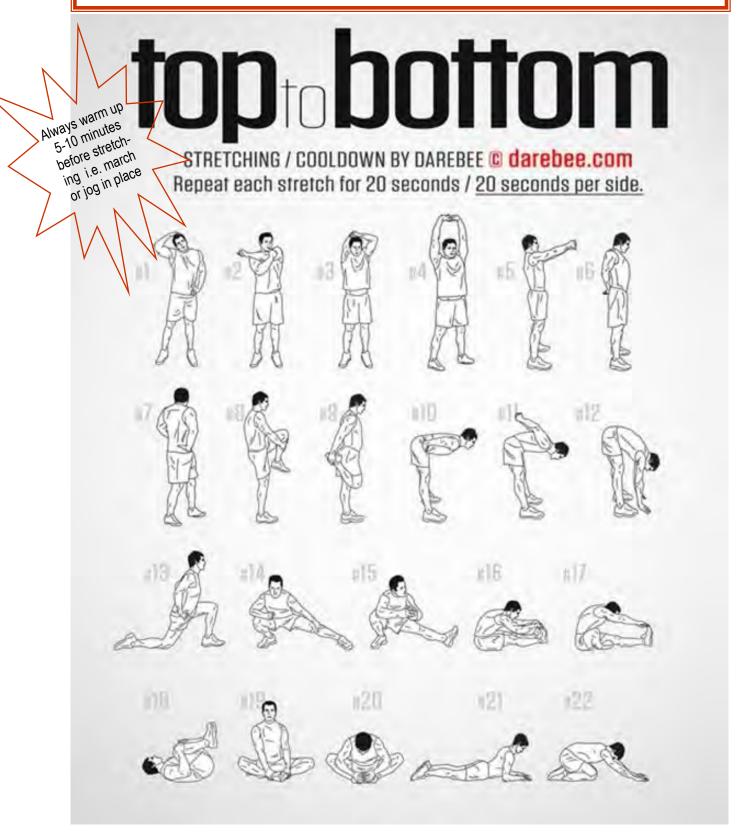
You might be thinking. "Wouldn't that get me worked up again?" Not exactly. Puzzles such as word searches, crosswords and Sudoku are highly recommended by doctors to keep your stress levels at bay, thereby improving your mental health. One key reason is that it allows you to focus on only one thing. While multi-tasking puts the frontal lobe of your brain under stress, single-tasking through good and engaging puzzles eliminates that stress.

Types of Vegetables

R	Z	Α	D	P	Ι	N	S	R	Α	P	S	Ε	N
Ε	Α	U	D	C	Α	R	R	0	T	Α	P	P	В
W	S	S	С	Α	L	G	T	С	Α	Ε	Ι	U	0
0	Α	S	T	C	Ε	G	Α	Ε	Ι	R	N	M	P
L	R	С	Н	Α	Н	P	Α	В	Ε	P	R	P	P
F	Α	Α	Ε	N	I	Ι	S	L	Α	В	U	K	0
I	L	R	D	P	T	Α	N	С	С	T	T	Ι	T
L	U	0	P	Ι	С	Α	Υ	Ι	Α	R	U	N	Α
U	G	D	Ε	L	S	T	R	Ι	В	P	T	R	T
Α	U	U	Α	W	0	Н	Ε	K	В	С	Ε	Ι	0
С	R	С	U	С	P	T	L	Ε	Α	N	С	P	N
С	Α	S	S	Α	٧	Α	Ε	Ε	G	В	Ε	S	С
В	R	Ε	G	N	Ι	G	С	L	Ε	L	0	P	Ε
Н	С	Α	N	Ι	P	S	S	Α	Ε	D	Ε	W	S

CABBAGE ZUCCHINI RUTABAGA RADISH TURNIP SWEDE SPINACH POTATO CASSAVA BEET LEEK CAULIFLOWER PARSNIP GINGER CELERY PEA CARROT PUMPKIN ARUGULA

Moves To Protect You During March Madness





Burlington County Municipal JIF Managed Care Summary Report 2019

Intake	February-19	February-18	2019 February YTD	2018 February YTD
# of New Claims Reported	13	17	36	36
# of Report Only	4	3	12	8
% Report Only	30.8%	17.6%	33.3%	22.2%
# of Medical Only	9	11	19	19
# of Lost Time	0	3	5	8
Medical Only to Lost Time Ratio	100:00	79:21	79:21	70:30
Average # of Days to Report a Claim	1.2	0.6	1.5	1.0

Nurse Case Management	February-19	February-18
# of Cases Assigned to Case Management	17	16
# of Cases >90 days	13	14

Savings	February-19	February-18	2019 February YTD	2018 February YTD
Bill Count	227	143	400	243
Provider Charges	\$325,557	\$133,972	\$612,668	\$214,706
Repriced Amount	\$116,084	\$74,616	\$222,293	\$113,139
Savings \$	\$209,473	\$59,356	\$390,375	\$101,567
% Savings	64.3%	44.3%	63.7%	47.3%

Participating Provider Penetration Rate	February-19	February-18	2019 February YTD	2018 February YTD
Bill Count	96.0%	92.6%	98.0%	93.0%
Provider Charges	96.8%	95.5%	98.0%	94.2%

Exclusive Provider Panel Penetration Rate	February-19	February-18	2019 February YTD	2018 February YTD
Bill Count	96.4%	68.5%	94.4%	76.4%
Provider Charges	99.6%	70.7%	98.2%	74.8%

Transitional Duty Summary	2019 February YTD	2018 February YTD
% of Transitional Duty Days Worked	48.8%	58.3%
% of Transitional Duty Days Not Accommodated	51.2%	41.7%



Burlington County Municipal JIF Average Days To Report By JIF Member 1/1/2019 - 2/28/2019

and an advantage of the second	# Of Claims Reported	Average Days To Report
BORDENTOWN CITY	1	2.0
BORDENTOWN TOWNSHIP		2.0
CHESTERFIELD TOWNSHIP	2	1.0
DELRAN TOWNSHIP	3	0.3
LUMBERTON TOWNSHIP	1	13.0
MANSFIELD TOWNSHIP	3	2.0
MEDFORD TOWNSHIP	1	4.0
MOUNT LAUREL TOWNSHIP	5	1.2
PALMYRA BOROUGH	3	0.0
PEMBERTON BOROUGH	1	2.0
PEMBERTON TOWNSHIP	5	1.4
RIVERSIDE TOWNSHIP	1	. 0.0
TABERNACLE TOWNSHIP	1	0.0
WESTAMPTON TOWNSHIP	3	1.1
Grand Total	36	1.5



Burlington County Municipal JIF Transitional Duty Summary Report 1/1/2019 - 2/28/2019

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
BORDENTOWN CITY	3	3	100.0%	0	0.0%
DELRAN TOWNSHIP	37	37	100.0%	0	0.0%
EDGEWATER PARK TOWNSHIP	54	0	0.0%	54	100.0%
MOUNT LAUREL TOWNSHIP	34	. 34	100.0%	0	0.0%
PALMYRA BOROUGH	4	. 0	0.0%	4	100.0%
PEMBERTON TOWNSHIP	106	52	49.1%	54	50.9%
RIVERSIDE TOWNSHIP	39	7	17.9%	32	82.1%
WESTAMPTON TOWNSHIP	20	12	60.0%	8	40.0%
Grand Total	297	145	48.8%	152	51.2%



Burlington County Municipal JIF PPO Savings And Penetration Report February 2019

		Provider Charges	Repriced Amount	The second second	% Savings
Qualcare	218	\$315,083	\$107,580	\$207,503	65.9%
Orthopedic Surgery	21	\$73,634	\$28,424	\$45,210	61.4%
Hospital	6	\$68,467	\$24,391	\$44,076	64.4%
Neurology/Neurosurgery	11	\$58,950	\$18,492	\$40,458	68.6%
Physical Therapy	99	\$36,464	\$10,484	\$25,980	71.2%
Ambulatory Surgical Center	3	\$19,172	\$3,584	\$15,588	81.3%
Physical Medicine & Rehabilitation	3	\$15,397	\$2,118	\$13,279	86.2%
Physicians Fees	22	\$10,784	\$4,403	\$6,381	59.2%
Anesthesiology	4	\$9,190	\$4,425	\$4,765	51.8%
MRI/Radiology	12	\$7,159	\$2,854	\$4,305	60.1%
Occ Med/Primary Care	14	\$3,470	\$2,233	\$1,236	35.6%
Emergency Medicine	4	\$2,873	\$953	\$1,920	66.8%
Pain Management	1	\$2,796	\$666	\$2,130	76.2%
Medical Transportation	7	\$2,080	\$1,492	\$588	28.3%
Durable Medical Equipment	2	\$1,716	\$1,336	\$380	22.2%
Urgent Care Center	4	\$1,118	\$640	\$478	42.8%
Behavioral Health	1	\$960	\$390	\$570	59.4%
Inpatient Rehabilitation	1	\$597	\$448	\$149	25.0%
Home Health Care	3	\$255	\$247	\$9	3.3%
Out Of Network	9	\$10,474	\$8,504	\$1,970	18.8%
Anesthesiology	4	\$5,200	\$4,541	\$659	12.7%
Durable Medical Equipment	4	\$5,172	\$3,862	\$1,310	25.3%
Diagnostic Laboratory	1	\$102	\$102	\$0	0.0%
Grand Total	227	\$325,557	\$116,084	\$209,473	64.3%
Participating Provider Penetration Rate					
Bill Count	96.0%				
Provider Charges	96.8%				
Exclusive Provider Penetration Rate					
Bill Count	96.4%				
Provider Charges	99.6%				



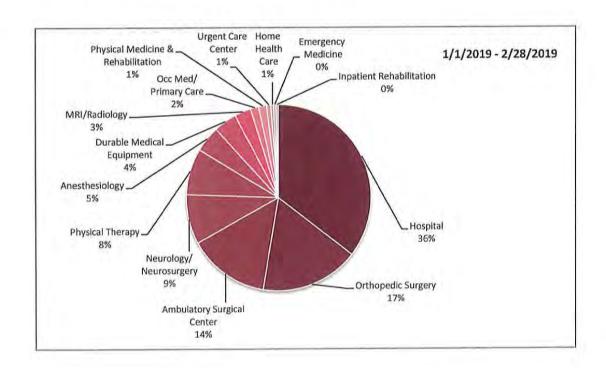
Burlington County Municipal JIF PPO Savings And Penetration Report 1/1/2019 - 2/28/2019

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	392	\$600,609	\$219,637	\$380,972	63.4%
Hospital	20	\$214,661	\$78,397	\$136,264	63.5%
Orthopedic Surgery	42	\$91,888	\$37,889	\$53,998	58.8%
Ambulatory Surgical Center	7	\$80,607	\$31,573	\$49,034	60.8%
Physical Therapy	183	\$63,781	\$17,774	\$46,007	72.1%
Neurology/Neurosurgery	14	\$60,950	\$18,995	\$41,955	68.8%
Physical Medicine & Rehabilitation	5	\$25,584	\$3,082	\$22,502	88.0%
MRI/Radiology	23	\$13,517	\$5,248	\$8,269	61.2%
Physicians Fees	34	\$12,535	\$5,418	\$7,117	56.8%
Anesthesiology	5	\$11,005	\$5,558	\$5,447	49.5%
Durable Medical Equipment	4	\$6,502	\$5,164	\$1,337	20.6%
Occ Med/Primary Care	19	\$4,856	\$3,174	\$1,682	34.6%
Urgent Care Center	10	\$3,390	\$1,631	\$1,759	51.9%
Emergency Medicine	4	\$2,873	\$953	\$1,920	66.8%
Pain Management	1	\$2,796	\$666	\$2,130	76.2%
Medical Transportation	7	\$2,080	\$1,492	\$588	28.3%
Inpatient Rehabilitation	3	\$1,177	\$883	\$294	25.0%
Home Health Care	8	\$1,035	\$1,001	\$35	3.3%
Behavioral Health	1	\$960	\$390	\$570	59.4%
General Surgery	2	\$414	\$350	\$64	15.4%
Out Of Network	8	\$12,059	\$2,656	\$9,403	78.0%
Physicians Fees	1	\$11,000	\$1,597	\$9,403	85.5%
MRI/Radiology	7	\$1,059	\$1,059	\$0	0.0%
Grand Total	400	\$612,668	\$222,293	\$390,375	63.7%
Participating Provider Penetration Rate					
Bill Count	98.0%				
Provider Charges	98.0%				
Exclusive Provider Penetration Rate					
Bill Count	94.4%				
Provider Charges	98.2%				



Burlington County Municipal JIF Paid Provider By Specialty 1/1/2019 - 2/28/2019

Specialty	Repriced Amount
Hospital	\$78,397
Orthopedic Surgery	\$37,889
Ambulatory Surgical Center	\$31,573
Neurology/Neurosurgery	\$18,995
Physical Therapy	\$17,774
Anesthesiology	\$10,099
Durable Medical Equipment	\$9,026
MRI/Radiology	\$6,307
Occ Med/Primary Care	\$3,174
Physical Medicine & Rehabilitation	\$3,082
Urgent Care Center	\$1,631
Home Health Care	\$1,001
Emergency Medicine	\$953
Inpatient Rehabilitation	\$883





Burlington County Municipal JIF Top 5 Providers By Specialty 1/1/2019 - 2/28/2019

	Bill Count	Repriced Amount
Hospital	2	And the second s
OUR LADY OF LOURDES MEDICAL CENTER		2 \$5,60
ROBERT WOOD JOHNSON UNIVERSITY		2 \$1,67
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC		8 \$23,20
VIRTUA WEST JERSEY HEALTH, INC.		8 \$47,91
Orthopedic Surgery	3	A CONTRACTOR OF THE PARTY OF TH
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	1.	
GARDEN STATE ORTHOPEDICS AND SPORTS MEDICINE		2 \$1,38
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ		\$ \$13,03
PREMIER ORTHOPEDIC OF SOUTH JERSEY	10	\$10,67
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	,	1 \$1,24
Ambulatory Surgical Center	-	\$30,35
ADVANCED SURGICAL INSTITUTE		\$7,17
FELLOWSHIP SURGICAL CENTER, LLC	3	\$2,24
MEMORIAL AMBULATORY, SURGERY CENTER		\$6,83
PREMIER ORTHO ASSOC SURGERY CENTER		\$12,75
PREMIER SURGICAL CENTER, LLC		\$1,34
Neurology/Neurosurgery	14	
COASTAL SPINE, PC.		
NEUROSURGICAL AND SPINE SPECIALIST		\$30
1000 AND 17 AND		50 mm - 10 mm
TARIQ S. SIDDIQI, MD		170 100 303
Physical Therapy	172	
IVY REHAB NETWORK INC	16	
KINEMATIC CONSULTANTS INC		\$1,440
NOVACARE REHABILITATION	16	7.000
REHAB EXCELLENCE CENTER, LLC	40	
STRIVE PHYSICAL THERAPY AND	98	
Anesthesiology		The second secon
LOURDES ANESTHESIA ASSOC PA		- A - A - A - A - A - A - A - A - A - A
MORRIS ANESTHESIA GROUP PA	1	
RANCOCAS ANESTHESIOLOGY, PA		V
Durable Medical Equipment		
AFFECTRIX, LLC		
BREG, INC.	1	\$59
HOME CARE CONNECT LLC	2	\$5,109
Physicians Fees	28	\$6,575
CAROLYN MALECKA CNP		\$1,59
DEBORAH HEART & LUNG PHYSICIAN	15	\$1,764
LOURDES CARDIOLOGY SERVICES, PC	1	7.00
THE FOOT & ANKLE GROUP PC		3
VIRTUA MEDICAL GROUP	2	Chicken C
MRI/Radiology	29	
LOURDES IMAGING ASSOC, PA	17	Line and the second sec
	12	
ONE CALL CARE DIAGNOSTICS		7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	2	
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	5	
SOUTH JERSEY RADIOLOGY ASSOCIATES PA		
Occ Med/Primary Care	19	
CONCENTRA MEDICAL CENTERS	(
RWJUHH OCCUPATIONAL HEALTH		
VIRTUA MEDICAL GROUP	10	
VIRTUA MEDICAL GROUP PA	1	
WORKNET OCCUPATIONAL MEDICINE	1	C U V V V V V V V V V V V V V V V V V V
Physical Medicine & Rehabilitation		
COASTAL SPINE, PC.		\$3,082
Urgent Care Center	10	\$1,633
CENTRAL JERSEY URGENT CARE		
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	2	
the state of the s	3	



Nurse Case Management Assignment Report 2019

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD					0217							
Stephanie Dionisio	55	61										
Sharon Maurer	61	59										
Kelly Roth	53	58										
Virgen Conley	13	13										
Maria Lent	53	59	0.00									
Russel Bayer	20	1										
Total	255	251	0	0	0	0	0	0	0	0	0	0

March 6, 2019

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 February 28, 2019 for Closed Fund Years 1991 to 2014, and Fund Years 2015, 2016, 2017, 2018 and 2019. 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 \$26,433.70. This generated an average annual yield of 1.65%. However, after including an unrealized net gain of \$14,030.24 in the asset portfolio, the yield is adjusted to 2.52% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$100,065.47 as it relates to current market value of \$16,924,842.68 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,974,320.80.

Our asset portfolio with Wilmington/Trust consists of 3 obligations with maturities greater than one year and 7 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 2,164.58 w/YTD Total \$ 10,203.04 (detailed in my report) Salvage Receipts \$ 0.00 Overpayment Reimbursements \$ 787.06 FY 2019 Premium Assessments \$ 1,239,804.00

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD: (Action Item)

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 \$ 285,008.35. The claims detail shows 430 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$203. Interest Allocated)

Delran Township	\$66,214.00
Chesterfield Township	\$ 1,085.00
Bordentown City	\$52,997.00
Bordentown Township	\$27,917.00
Westampton Township	\$10,164.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 19,262,436.49 to a closing balance of \$ 19,205,118.81 showing a decrease in the fund of \$ 57,317.68. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD: (Action Item)

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 2019

		CLAIM/					
DATE	CREDITED	FILE		COV.	FUND	AMOUNT	RECEIVED
REC'D	TO:	NUMBER	CLAIMANT NAME	TYPE	YEAR	RECEIVED	Y.T.D.
1/3	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	36.54	
1/10	PEMBERTON TWP.	2019156677	PEMBERTON TWP.	PR	2018	5,350.00	
1/10	MT. LAUREL TWP.	2018114793	VICTORIA MARTINEZ	WC	2017	2,528.92	
1/14	WRIGHTSTOWN BORO	1114463	WRIGHTSTOWN BORO	PR	2010	100.00	
1/15	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
TOTAL-JAN.						8,038.46	
TOTAL-YTD							8,038.46
2/7	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	13.35	
2/12	MT. LAUREL TWP.	2018108537	MT. LAUREL TWP.	PR	2017	2,000.00	
2/13	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	31.00	
2/18	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	120.23	
TOTAL-FEB.						2,164.58	
TOTAL-YTD							10,203.04

BURLINGTON COUNTY MUNICIPAL JIF ACCOUNT RECONCILIATION ACTIVITY REPORT FY 2019

FY 2019			
	<u>January</u>	<u>February</u>	Year To Date <u>Total</u>
Opening Balance for the Period: RECEIPTS:	17,887,641.72	19,262,436.50	
Interest Income (Cash)	23,138.21	25,277.76	48,415.97
Premium Assessment Receipts	1,712,858.00	1,239,803.98	2,952,661.98
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:			-
Fund Year 2019	0.00	0.00	0.00
Fund Year 2018	8,475.00	17.56	8,492.56
Fund Year 2017	2,565.46	1,930.08	4,495.54
Fund Year 2016	0.00	203.50	203.50
Fund Year 2015	0.00	823.50	823.50
Closed Fund Year	100.00	0.00	100.00
Total Subrogation, Salvage & Reimb.Receipts	11,140.46	2,974.64	14,115.10
FY 2019 Appropriation Refunds	0.00	0.00	0.00
FY 2018 Appropriation Refunds	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00
RCF Clsed Yr. Claims Reimbursement	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00
Other	0.00	0.00	0.00
TOTAL RECEIPTS:	1,747,136.67	1,268,056.38	3,015,193.05
DISBURSEMENTS: Net Claim Payments:			_
Fund Year 2019	5,338.93	38,904.18	44,243.11
Fund Year 2018	171,326.42	175,582.48	346,908.90
Fund Year 2017	33,153.84	53,970.69	87,124.53
Fund Year 2016	7,066.78	7,653.06	14,719.84
Fund Year 2015	39,830.02	8,897.94	48,727.96
Closed Fund Year	0.00	0.00	0.00
Total Net Claim Payments	256,715.99	285,008.35	541,724.34
Exp.& Admin Bill List Payments:			•
Exp. & Cont. Charges FY 2020	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	75,275.20	173,337.96	248,613.16
Property Fund Charges FY 2019	0.00	0.00	0.00
E-JIF Premium FY 2019	0.00	123,447.00	123,447.00
M.E.L. Premium FY 2019	0.00	412,688.00	412,688.00
POL/EPL Policy Premium FY 2019	0.00	302,106.00	302,106.00
M.E.L. Premium FY 2018	0.00	0.00	0.00
Exp. & Cont. Charges FY 2018	32,288.75	24,909.45	57,198.20
Exp. & Cont. Charges FY 2017	8,084.95	3,854.30	11,939.25
Exp. & Cont. Charges FY 2016	0.00	0.00	0.00
Exp. & Cont. Charges FY 2015	0.00	0.00	0.00
Other	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00
Total Bill List Payments	115,648.90	1,040,342.71	1,155,991.61
Net Bank Services Fees	0.00	0.00	0.00
Other	-23.00	23.00	0.00
TOTAL DISBURSEMENTS:	372,341.89	1,325,374.06	1,697,715.95
Closing Balance for the Period:	19,262,436.50	19,205,118.82	
Account Net Cash Change During the Period:			
Operating Account	1,374,561.03	-50,407.00	1,324,154.03
NJ Cash Management Account	0.00	0.00	0.00
Investment Account	-3,869.76	-101.09	-3,970.85
Asset Management Account	4,103.51	-6,809.59	-2,706.08
Claims Imprest Account	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00
Total Change in Account Net Cash:	1,374,794.78	-57,317.68	1,317,477.10
Proof:	0.00	0.00	

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

CURRENT MONTH February
CURRENT FUND YEAR 2019

	Description: I	nstrument #1	Instr #2	Instr #3	nstr #4	nstr #5
	•	NVEST. ACCT.		OPERATING ACC		
	Maturity (Yrs)	0	0	0	0	DI VI
	Purchase Yield:	0	0	0	0	
	Turchuse Tieru.	v	v	v	v	
	TOTAL for All					
	Accts & instruments					
Opening Cash & Investment Balance	\$19,262,436.02	424.38	16931652.27	2229359.37	100000	100
Opening Interest Accrual Balance	\$34,291.93	0	34291.93	0	0	
1 Interest Accrued and/or Interest Cost	\$21,245.27	\$0.00	\$21,245.27	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$5,188.43	\$0.00	\$0.00	\$5,188.43	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$6,059.08	\$0.00	\$6,059.08	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$14,030.24	\$0.00	\$14,030.24	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$40,463.94	\$0.00	\$35,275.51	\$5,188.43	\$0.00	\$0.00
9 Deposits - Purchases	\$4,007,270.81	\$718,562.51	\$691,663.60	\$1,271,693.64	\$285,008.35	\$1,040,342.71
10 (Withdrawals - Sales)	(\$4,089,866.23)	(\$718,663.60)	(\$718,562.51)	(\$1,327,289.06)	(\$285,008.35)	(\$1,040,342.71
Ending Cash & Investment Balance	\$19,205,118.35	\$323.29	\$16,924,842.68	\$2,178,952.38	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$49,478.12	\$0.00	\$49,478.12	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$73,588.98	\$0.00	\$0.00	\$0.00	\$69,640.96	\$3,948.02
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,278,707.33	\$323.29	\$16,924,842.68	\$2,178,952.38	\$169,640.96	\$4,948.02
Annualized Rate of Return This Month	2.52%	0.00%	2.50%	2.82%	0.00%	0.009

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2019	Opening Cash & Investment Balance	60,612.56	101,983.04	28,478.28	434,342.66	111,336.05	0.00	55,891.23	564,042.95	275,557.09	\$1,632,243.86
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	1 Interest Accrued and/or Interest Cost	\$65.36	\$109.97	\$30.71	\$468.34	\$120.05	\$0.00	\$60.27	\$608.20	\$297.13	\$1,760.02
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$15.96	\$26.86	\$7.50	\$114.38	\$29.32	\$0.00	\$14.72	\$148.53	\$72.56	\$429.82
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$43.16	\$72.62	\$20.28	\$309.29	\$79.28	\$0.00	\$39.80	\$401.65	\$196.22	\$1,162.30
	8 Net Investment Income	\$124.48	\$209.44	\$58.49	\$892.01	\$228.65	\$0.00	\$114.78	\$1,158.38	\$565.91	\$3,352.14
	9 Interest Accrued - Net Change	\$65.36	\$109.97	\$30.71	\$468.34	\$120.05	\$0.00	\$60.27	\$608.20	\$297.13	\$1,760.02
	Ending Cash & Investment Balance	\$84,016.68	(\$127,717.18)	\$49,119.26	\$736,152.22	\$192,032.11	\$0.00	(\$27,045.96)	\$560,171.72	\$356,427.98	\$1,823,156.83
	Ending Interest Accrual Balance	\$65.36	\$109.97	\$30.71	\$468.34	\$120.05	\$0.00	\$60.27	\$608.20	\$297.13	\$1,760.02

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment Balance	(52,503.85)	(367,857.86)	69,994.16	763,128.48	473,119.98	0.00	(20,055.45)	613,936.84	791,965.09	\$2,271,727.39
	Opening Interest Accrual Balance	\$69.93	(\$0.02)	\$144.26	\$1,717.66	\$878.80	\$0.00	(\$1.52)	\$1,382.83	\$1,568.73	\$5,760.66
	1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$75.47	\$822.87	\$510.16	\$0.00	\$0.00	\$662.00	\$853.96	\$2,924.45
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$18.43	\$200.96	\$124.59	\$0.00	\$0.00	\$161.67	\$208.55	\$714.20
	6 Interest Paid - Term Instr.s	\$12.36	\$0.00	\$25.49	\$303.48	\$155.27	\$0.00	\$0.00	\$244.32	\$277.17	\$1,018.08
	7 Unrealized Gain (Loss)	\$0.00	\$0.00	\$49.84	\$543.42	\$336.90	\$0.00	\$0.00	\$437.18	\$563.95	\$1,931.29
	8 Net Investment Income	\$0.00	\$0.00	\$143.75	\$1,567.24	\$971.65	\$0.00	\$0.00	\$1,260.84	\$1,626.46	\$5,569.94
	9 Interest Accrued - Net Change	(\$12.36)	\$0.00	\$49.99	\$519.38	\$354.89	\$0.00	\$0.00	\$417.67	\$576.79	\$1,906.37
	Ending Cash & Investment Balance	(\$91,480.10)	(\$385,803.81)	\$67,679.58	\$647,954.31	\$473,736.74	\$0.00	(\$20,055.45)	\$614,780.01	\$768,105.31	\$2,074,916.59
	Ending Interest Accrual Balance	\$57.57	(\$0.02)	\$194.24	\$2,237.05	\$1,233.69	\$0.00	(\$1.52)	\$1,800.50	\$2,145.52	\$7,667.02

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment Balance	53,516.13	437,922.47	106,714.74	1,345,649.57	541,690.87	109,875.71	11.56	175,333.64	209,685.62	\$2,980,400.31
	Opening Interest Accrual Balance	\$94.85	\$815.07	\$195.55	\$2,518.64	\$992.61	\$201.34	(\$0.01)	\$320.95	\$405.68	\$5,544.69
	1 Interest Accrued and/or Interest Cost	\$57.71	\$472.20	\$115.07	\$1,450.99	\$584.09	\$118.48	\$0.01	\$189.06	\$226.10	\$3,213.70
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$14.09	\$115.32	\$28.10	\$354.35	\$142.65	\$28.93	\$0.00	\$46.17	\$55.22	\$784.84
	6 Interest Paid - Term Instr.s	\$16.76	\$144.01	\$34.55	\$445.00	\$175.38	\$35.57	\$0.00	\$56.71	\$71.68	\$979.65
	7 Unrealized Gain (Loss)	\$38.11	\$311.84	\$75.99	\$958.22	\$385.73	\$78.24	\$0.01	\$124.85	\$149.31	\$2,122.31
	8 Net Investment Income	\$109.91	\$899.36	\$219.16	\$2,763.56	\$1,112.47	\$225.65	\$0.02	\$360.08	\$430.63	\$6,120.84
	9 Interest Accrued - Net Change	\$40.95	\$328.19	\$80.52	\$1,005.98	\$408.72	\$82.90	\$0.01	\$132.35	\$154.42	\$2,234.05
1	Ending Cash & Investment Balance	\$54,585.09	\$432,910.08	\$106,853.38	\$1,299,950.10	\$542,394.62	\$110,018.46	\$11.57	\$175,561.37	\$206,107.53	\$2,928,392.20
	Ending Interest Accrual Balance	\$135.80	\$1,143.26	\$276.07	\$3,524.63	\$1,401.32	\$284.24	\$0.00	\$453.30	\$560.11	\$7,778.74

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening Cash & Investment Balance	81,120.29	361,497.48	108,827.06	970,086.69	444,152.43	101,781.83	55.63	223,045.00	191,154.02	\$2,481,720.43
	Opening Interest Accrual Balance	\$148.65	\$665.83	\$199.42	\$1,781.14	\$813.88	\$186.51	\$0.10	\$408.71	\$350.27	\$4,554.51
	Interest Accrued and/or Interest Cost	\$87.47	\$389.80	\$117.35	\$1,046.02	\$478.92	\$109.75	\$0.06	\$240.50	\$206.12	\$2,675.99
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$21.36	\$95.19	\$28.66	\$255.46	\$116.96	\$26.80	\$0.01	\$58.74	\$50.34	\$653.52
	6 Interest Paid - Term Instr.s	\$26.26	\$117.64	\$35.23	\$314.70	\$143.80	\$32.95	\$0.02	\$72.21	\$61.89	\$804.71
	7 Unrealized Gain (Loss)	\$57.76	\$257.42	\$77.49	\$690.79	\$316.28	\$72.48	\$0.04	\$158.83	\$136.12	\$1,767.21
	8 Net Investment Income	\$166.60	\$742.41	\$223.50	\$1,992.27	\$912.16	\$209.03	\$0.11	\$458.07	\$392.57	\$5,096.72
	9 Interest Accrued - Net Change	\$61.21	\$272.15	\$82.11	\$731.33	\$335.12	\$76.80	\$0.04	\$168.29	\$144.23	\$1,871.28
	Ending Cash & Investment Balance	\$81,225.68	\$358,112.98	\$108,968.45	\$967,752.82	\$444,729.47	\$101,914.06	\$55.70	\$223,334.78	\$191,402.36	\$2,477,496.30
	Ending Interest Accrual Balance	\$209.85	\$937.98	\$281.53	\$2,512.46	\$1,149.00	\$263.30	\$0.14	\$577.01	\$494.50	\$6,425.79

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening Cash & Investment Balance	61,867.64	366,076.99	89,670.54	196,370.79	504,857.90	101,962.45	0.80	116,886.70	215,931.89	\$1,653,625.70
	Opening Interest Accrual Balance	\$113.32	\$697.58	\$164.32	\$449.37	\$925.12	\$186.84	\$0.00	\$214.19	\$395.71	\$3,146.44
	1 Interest Accrued and/or Interest Cost	\$66.71	\$394.73	\$96.69	\$211.74	\$544.38	\$109.94	\$0.00	\$126.04	\$232.83	\$1,783.07
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$16.29	\$96.40	\$23.61	\$51.71	\$132.95	\$26.85	\$0.00	\$30.78	\$56.86	\$435.45
	6 Interest Paid - Term Instr.s	\$20.02	\$123.25	\$29.03	\$79.40	\$163.45	\$33.01	\$0.00	\$37.84	\$69.92	\$555.92
	7 Unrealized Gain (Loss)	\$44.06	\$260.68	\$63.85	\$139.83	\$359.50	\$72.61	\$0.00	\$83.23	\$153.76	\$1,177.53
	8 Net Investment Income	\$127.06	\$751.81	\$184.16	\$403.29	\$1,036.83	\$209.40	\$0.00	\$240.05	\$443.46	\$3,396.06
	9 Interest Accrued - Net Change	\$46.69	\$271.48	\$67.66	\$132.35	\$380.93	\$76.93	\$0.00	\$88.19	\$162.92	\$1,227.15
•	Ending Cash & Investment Balance	\$61,948.01	\$365,471.57	\$89,787.04	\$189,630.04	\$505,513.80	\$102,094.92	\$0.80	\$117,038.56	\$216,212.43	\$1,647,697.17
	Ending Interest Accrual Balance	\$160.01	\$969.06	\$231.97	\$581.72	\$1,306.04	\$263.77	\$0.00	\$302.38	\$558.63	\$4,373.59

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening Cash & Investment Balance	154,958.71	77,526.12	66,409.06	1,742,961.02	1,105,219.51	153,199.32	(79.04)	432,371.16	4,324,602.14	\$8,057,168.00
	Opening Interest Accrual Balance	\$283.74	\$310.95	\$121.69	\$3,191.90	\$2,025.24	\$280.73	(\$0.01)	\$792.29	\$7,938.97	\$14,945.50
	1 Interest Accrued and/or Interest Cost	\$167.09	\$83.59	\$71.61	\$1,879.40	\$1,191.74	\$165.19	\$0.00	\$466.22	\$4,663.13	\$8,687.96
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$40.81	\$20.42	\$17.49	\$458.98	\$291.04	\$40.34	\$0.00	\$113.86	\$1,138.81	\$2,121.74
	6 Interest Paid - Term Instr.s	\$50.13	\$54.94	\$21.50	\$563.95	\$357.83	\$49.60	\$0.00	\$139.98	\$1,402.68	\$2,640.62
	7 Unrealized Gain (Loss)	\$110.34	\$55.21	\$47.29	\$1,241.14	\$787.01	\$109.09	\$0.00	\$307.89	\$3,079.50	\$5,737.48
	8 Net Investment Income	\$318.24	\$159.22	\$136.38	\$3,579.52	\$2,269.79	\$314.63	\$0.00	\$887.96	\$8,881.44	\$16,547.18
	9 Interest Accrued - Net Change	\$116.96	\$28.66	\$50.11	\$1,315.44	\$833.91	\$115.59	\$0.00	\$326.23	\$3,260.45	\$6,047.35
	Ending Cash & Investment Balance	\$155,159.99	\$77,656.68	\$66,495.34	\$1,745,225.10	\$1,106,655.39	\$153,398.35	(\$79.04)	\$432,932.89	\$4,330,223.13	\$8,067,667.83
	Ending Interest Accrual Balance	\$400.69	\$339.61	\$171.80	\$4,507.34	\$2,859.15	\$396.32	(\$0.01)	\$1,118.52	\$11,199.42	\$20,992.85



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

Accounts Included

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

Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF February 01, 2019 - February 28, 2019

Your Portfolio at a Glance

Opening Market Value w/Accrued Income \$16,965,944.20

Net of Contributions & Withdrawals -\$26,898.91

Net Investment Change \$35,275.51

Closing Market Value w/Accrued Income \$16,974,320.80

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Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF February 01, 2019 - February 28, 2019

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

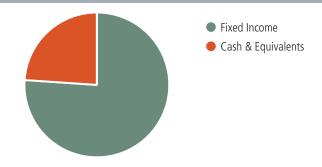


Relationship Summary

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF February 01, 2019 - February 28, 2019

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,875,018.36	76.07%
Cash & Equivalents	4,049,824.32	23.93
TOTAL	\$16,924,842.68	100%



Accrued Income by Asset Class Summary

		Accrued	Market Value +	Estimat	ed ——
Asset Class	Market Value	Income	Accrued Income	Annual Income	Yield (%)
Fixed Income	\$12,875,018.36	\$39,753.12	\$12,914,771.48	\$166,222.50	1.29%
Cash & Equivalents	4,049,824.32	9,725.00	4,059,549.32	99,053.00	2.45
TOTAL	\$16,924,842.68	\$49,478.12	\$16,974,320.80	\$265,275.50	1.57%

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 Accrued Income	\$16,931,652.27 34,291.93	\$16,927,548.76 17,775.87
Opening Market Value w/Accrued Income	\$16,965,944.20	\$16,945,324.63
Contributions		
Cash Receipts	718,663.60	2,420,422.05
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$718,663.60	\$2,420,422.05
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-745,562.51	-2,466,062.51
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$745,562.51	-\$2,466,062.51
Net Contributions & Withdrawals	-\$26,898.91	-\$45,640.46
Closing Market Value	16,924,842.68	16,924,842.68
Accrued Income	49,478.12	49,478.12
Closing Market Value w/Accrued Income	\$16,974,320.80	\$16,974,320.80
Net Investment Change	\$35,275.51	\$74,636.63
Net Investment Change Detail	Current Period	Year-to-Date
Net Investment Change	\$35,275.51	\$74,636.63
Income Earned		
Dividends	-	-
Net Interest	6,059.08	11,746.64
Other Income	-	-
Change in Accrual	15,186.19	31,702.25
Total Income Earned	\$21,245.27	\$43,448.89
Market Appreciation	\$14,030.24	\$31,187.74

Relationship Summary (continued)

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2019 - February 28, 2019

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	6,059.08	11,746.64
Other Income	-	-
Total Taxable	\$6,059.08	\$11,746.64
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$6,059.08	\$11,746.64

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	-	-
Loss	-	-
Total Short Term	-	-
Long Term		
Gain	-	-
Loss	-	-
Total Long Term	-	-
TOTAL GAIN/LOSS	-	-

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.

tions, withdrawals, and income earned, less your Opening Market Value w/Accrued Income.

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Relationship Summary (continued)

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF February 01, 2019 - February 28, 2019

Cash Activity Summary

Category	Current Period Cash	
Opening Balance	-	-
Receipts		
Cash Receipts	718,663.60	2,420,422.05
Dividends	, -	-
ntra-Account Transfers	-	-
Maturities	1,693,940.92	3,388,253.36
Net Interest	6,059.08	11,746.64
Other Income	· -	- · · · · · · · · · · · · · · · · · · ·
Other Receipts	-	-
ales	-	-
ax Refunds	-	-
Total Receipts	\$2,418,663.60	\$5,820,422.05
Disbursements		
Eash Disbursements	-	-
ntra-Account Transfers	-	-
Other Disbursements	-745,562.51	-2,466,062.51
Other Fees	·	· · · · · · · · · · · · · · · · · · ·
Purchases	-1,673,101.09	-3,354,359.54
ax Payments	-	-
axes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$2,418,663.60	-\$5,820,422.05
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	
NET OF CASH BALANCE	-	

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



Asset Allocation

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2019 - February 28, 2019

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	76.07%	\$12,875,018.36	\$12,975,083.83	-\$100,065.47	\$39,753.12	\$12,914,771.48
Total Fixed Income	76.07%	\$12,875,018.36	\$12,975,083.83	-\$100,065.47	\$39,753.12	\$12,914,771.48
Cash & Equivalents						
Taxable	23.93	4,049,824.32	4,049,824.32	-	9,725.00	4,059,549.32
Total Cash & Equivalents	23.93%	\$4,049,824.32	\$4,049,824.32	-	\$9,725.00	\$4,059,549.32
TOTAL ASSETS	100%	\$16,924,842.68	\$17,024,908.15	-\$100.065.47	\$49,478.12	\$16,974,320.80



Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2019 - February 28, 2019

■ Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income		Yield to Worst (%)	Market Value (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds UNITED STATES TREASURY NOTES DTD 05/15/2016 0.875% 05/15/2019 CUSIP: 912828R44 Moody's: AAA	1,000,000	\$99.672	\$996,720.00	\$993,164.07	\$3,555.93	\$2,562.15	\$8,750.00	0.21	2.44%	5.89%
UNITED STATES TREASURY NOTES DTD 11/30/2012 1.000% 11/30/2019 CUSIP: 912828UB4 Moody's: AAA	1,000,000	98.852	988,520.00	992,304.69	-3,784.69	2,500.00	10,000.00	0.74	2.55	5.84
UNITED STATES TREASURY NOTES DTD 05/31/2013 1.375% 05/31/2020 CUSIP: 912828VF4 Moody's: AAA	1,000,000	98.551	985,510.00	998,359.37	-12,849.37	3,437.50	13,750.00	1.23	2.55	5.82
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	98.082	978,858.36	991,255.70	-12,397.34	4,586.80	13,722.50	1.63	2.55	5.78
Total U.S. Treasury Bonds			\$3,949,608.36	\$3,975,083.83	-\$25,475.47	\$13,086.45	\$46,222.50	0.95	2.52%	23.34%
U.S. Government Agency Bonds										
FEDERAL HOME LOAN MORTGAGE CORP MEDIUM TERM NOTE DTD 08/23/2016 1.200% 05/23/2019 CALLABLE CUSIN: 21/1/CAARE	1,000,000	99.733	997,330.00	1,000,000.00	-2,670.00	3,266.67	12,000.00	0.23	2.37	5.89

CUSIP: 3134GAAR5 Moody's: AAA; S&P: AA+



Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2019 - February 28, 2019

■ Fixed Income (continued)

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income		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	\$99.101	\$7,928,080.00	\$8,000,000.00	-\$71,920.00	\$23,400.00	\$108,000.00	0.77	2.52%	46.84%
Total U.S. Government Agency Bonds			\$8,925,410.00	\$9,000,000.00	-\$74,590.00	\$26,666.67	\$120,000.00	0.71	2.50%	52.73%
Total U.S. Taxable Fixed Income			\$12,875,018.36	\$12,975,083.83	-\$100,065.47	\$39,753.12	\$166,222.50	0.78	2.51%	76.07%
TOTAL FIXED INCOME			\$12,875,018.36	\$12,975,083.83	-\$100,065.47	\$39,753.12	\$166,222.50	0.78	2.51%	76.07%

■ Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income		Yield to Worst (%)	Market Value (%)
Taxable										
U.S. Treasury Bills UNITED STATES TREASURY BILLS DTD 10/04/2018 DUE 04/04/2019 CUSIP: 912796RD3	700,000	\$99.35	\$695,464.78	\$695,464.78	-	\$2,961.78	\$16,659.30	0.10	2.38%	4.11%
UNITED STATES TREASURY BILLS DTD 01/03/2019 DUE 07/05/2019 CUSIP: 912796RW1	1,700,000	98.90	1,681,258.45	1,681,258.45	-	4,342.55	41,138.30	0.35	2.42	9.93
UNITED STATES TREASURY BILLS DTD 02/07/2019 DUE 08/08/2019 CUSIP: 912796SC4	700,000	98.81	691,663.59	691,663.59	-	800.67	16,955.40	0.45	2.42	4.09



Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2019 - February 28, 2019

■ 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 11/08/2018 DUE 11/07/2019 CUSIP: 912796RM3	1,000,000	\$98.14	\$981,437.50	\$981,437.50	-	\$1,620.00	\$24,300.00	0.70	2.43%	5.80%
Total U.S. Treasury Bills			\$4,049,824.32	\$4,049,824.32	-	\$9,725.00	\$99,053.00	0.41	2.42%	23.93%
Total Taxable			\$4,049,824.32	\$4,049,824.32	-	\$9,725.00	\$99,053.00	0.41	2.42%	23.93%
TOTAL CASH & EQUIVALENTS			\$4,049,824.32	\$4,049,824.32	-	\$9,725.00	\$99,053.00	0.41	2.42%	23.93%
Grand Total Accrued Income			\$16,924,842.68 \$49,478.12	\$17,024,908.15	-\$100,065.47	\$49,478.12	\$265,275.50			100%
Grand Total Market Value w/ Accrued	Income		\$16,974,320.80							



Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2019 - February 28, 2019

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALA	NCE			-	-
02/04/2019 02/05/2019	Purchases	PURCHASED 1000000 PAR VALUE OF U.S. TREASURY BILLS 11/07/19 AT 98.1437 TRADE DATE 2019-02-04 SETTLEMENT DATE 2019-02-05 \$981,437.50 PAYABLE SATISFIED	1,000,000	-\$981,437.50	-
02/05/2019 02/05/2019	Maturities	MATURED 1000000 PAR VALUE OF U.S. TREASURY BILLS 2/05/19 AT 100 TRADE DATE 2019-02-05 SETTLEMENT DATE 2019-02-05	1,000,000	996,516.25	-
02/05/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 2/05/19 ON 1000000 PAR VALUE DUE 2019-02-05	-	3,483.75	-
02/05/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-18,562.50	-
02/12/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	691,663.60	-
02/12/2019 02/12/2019	Maturities	MATURED 700000 PAR VALUE OF U.S. TREASURY BILLS 2/12/19 AT 100 TRADE DATE 2019-02-12 SETTLEMENT DATE 2019-02-12	700,000	697,424.67	-
02/12/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 2/12/19 ON 700000 PAR VALUE DUE 2019-02-12	-	2,575.33	-
02/12/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-700,000.00	-
02/12/2019 02/12/2019	Purchases	PURCHASED 700000 PAR VALUE OF U.S. TREASURY BILLS 8/08/19 AT 98.8091 TRADE DATE 2019-02-12 SETTLEMENT DATE 2019-02-12	700,000	-691,663.59	-
02/13/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-0.01	-
02/19/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	27,000.00	-



Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2019 - February 28, 2019

Transaction Activity Detail (continued)

Trade Date Settlement Date	Transaction Type	Transaction Description	Cash Quantity Value	Cash Managment
02/19/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF WTC Drawdown Burlington County Muni JIF INVESTORS BANK 1000398255	\$27,000.00	-
CLOSING BALA	NCE			

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

Current Fund Year:	2019									
Month Ending	: February									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	359,571.48	977,148.24	470,093.84	5,452,539.21	3,180,376.74	466,819.31	35,824.73	2,125,616.29	6,194,446.65	19,262,436.49
RECEIPTS										
Assessments	43,872.69	73,817.55	20,613.20	318,251.13	80,587.46	0.00	40,455.29	408,266.59	253,940.07	1,239,803.98
Refunds	2,000.00	0.00	0.00	974.64	0.00	0.00	0.00	0.00	0.00	2,974.64
Invest Pymnts	527.48	1,751.79	604.35	7,025.06	4,097.93	606.48	54.60	2,624.45	7,985.62	25,277.76
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	527.48	1,751.79	604.35	7,025.06	4,097.93	606.48	54.60	2,624.45	7,985.62	25,277.76
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	46,400.17	75,569.34	21,217.55	326,250.83	84,685.39	606.48	40,509.89	410,891.04	261,925.69	1,268,056.38
EXPENSES										
Claims Transfer	s 60,516.30	29,981.26	2,408.34	192,102.45	0.00	0.00	0.00	0.00	0.00	285,008.35
Expenses	0.00	302,106.00	0.00	0.00	0.00	0.00	123,447.00	412,688.00	202,101.71	1,040,342.71
Other *	0.00	0.00	0.00	23.00	0.00	0.00	0.00	0.00	0.00	23.00
TOTAL	60,516.30	332,087.26	2,408.34	192,125.45	0.00	0.00	123,447.00	412,688.00	202,101.71	1,325,374.06
END BALANCE	345,455.35	720,630.32	488,903.05	5,586,664.59	3,265,062.13	467,425.79	(47,112.38)	2,123,819.33	6,254,270.63	19,205,118.81

Report Mont February				
		Balance Difference	es	
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		
Accural Balances:	Accural Balances are equal	\$0.00		
Claims Transaction Statu	us:			
Allocation variance 1:	Daily xactions add to monthly totals	0.00		
Allocation variance 2:	Variance between monthly total and allocation total ex	kist 23.00		
Allocation variance 3:	Treasurer/TPA net payments NOT equ Max/Mir	1 ##########	/	(0.00)
Pre-existing variance:	Prior period unreconciled variance exis Max/Mir	n ##########	/	(0.00)

SUMMARY OF CASH T	FRANSACTIONS									
FUND YEAR	2019									
Month Ending:	February									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	60,612.56	101,983.04	28,478.28	434,342.66	111,336.05	0.00	55,891.23	564,042.95	275,557.09	1,632,243.86
RECEIPTS										
Assessments	s 43,872.69	73,817.55	20,613.20	318,251.13	80,587.46	0.00	40,455.29	408,266.59	253,940.07	1,239,803.98
Refunds	s 0.00	0.00	0.00	0.00						0.00
Invest Pymnts	s 59.12	99.48	27.78	423.67	108.60	0.00	54.52	550.18	268.78	1,592.13
Invest Ad	j 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	59.12	99.48	27.78	423.67	108.60	0.00	54.52	550.18	268.78	1,592.13
Other *	* 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	43,931.81	73,917.03	20,640.98	318,674.80	80,696.06	0.00	40,509.81	408,816.77	254,208.85	1,241,396.11
EXPENSES										0.00
Claims Transfers	s 20,527.69	1,511.25	0.00	16,865.24	0.00	0.00	0.00	0.00	0.00	38,904.18
Expenses	s 0.00	302,106.00	0.00	0.00	0.00	0.00	123,447.00	412,688.00	173,337.96	1,011,578.96
Other *	* 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	20,527.69	303,617.25	0.00	16,865.24	0.00	0.00	123,447.00	412,688.00	173,337.96	1,050,483.14
END BALANCE	84,016.68	(127,717.18)	49,119.26	736,152.22	192,032.11	0.00	(27,045.96)	560,171.72	356,427.98	1,823,156.83

SUMMARY OF CASH T	TRANSACTIONS									
FUND YEAR	2018									
Month Ending:	February									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(52,503.85)	(367,857.86)	69,994.16	763,128.48	473,119.98	0.00	(20,055.45)	613,936.84	791,965.09	2,271,727.39
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	17.56						17.56
Invest Pymnts	12.36	0.00	93.76	1,047.85	616.76	0.00	0.00	843.17	1,049.67	3,663.57
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	12.36	0.00	93.76	1,047.85	616.76	0.00	0.00	843.17	1,049.67	3,663.57
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	12.36	0.00	93.76	1,065.41	616.76	0.00	0.00	843.17	1,049.67	3,681.13
EXPENSES										
Claims Transfers	38,988.61	17,945.95	2,408.34	116,239.58	0.00	0.00	0.00	0.00	0.00	175,582.48
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24,909.45	24,909.45
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	38,988.61	17,945.95	2,408.34	116,239.58	0.00	0.00	0.00	0.00	24,909.45	200,491.93
END BALANCE	(91,480.10)	(385,803.81)	67,679.58	647,954.31	473,736.74	0.00	(20,055.45)	614,780.01	768,105.31	2,074,916.59

SUMMARY OF CASH T	RANSACTIONS									
FUND YEAR	2017									
Month Ending:	February									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	53,516.13	437,922.47	106,714.74	1,345,649.57	541,690.87	109,875.71	11.56	175,333.64	209,685.62	2,980,400.31
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	2,000.00	0.00	0.00	(69.92)						1,930.08
Invest Pymnts	68.96	571.17	138.64	1,757.58	703.75	142.75	0.01	227.73	276.21	3,886.80
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	68.96	571.17	138.64	1,757.58	703.75	142.75	0.01	227.73	276.21	3,886.80
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,068.96	571.17	138.64	1,687.66	703.75	142.75	0.01	227.73	276.21	5,816.88
EXPENSES										
Claims Transfers	1,000.00	5,583.56	0.00	47,387.13	0.00	0.00	0.00	0.00	0.00	53,970.69
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,854.30	3,854.30
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,000.00	5,583.56	0.00	47,387.13	0.00	0.00	0.00	0.00	3,854.30	57,824.99
END BALANCE	54,585.09	432,910.08	106,853.38	1,299,950.10	542,394.62	110,018.46	11.57	175,561.37	206,107.53	2,928,392.20

SUMMARY OF CASH T	TRANSACTIONS									
FUND YEAR	2016									
Month Ending:	February									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	81,120.29	361,497.48	108,827.06	970,086.69	444,152.43	101,781.83	55.63	223,045.00	191,154.02	2,481,720.43
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	203.50						203.50
Invest Pymnts	105.39	470.25	141.39	1,260.94	577.04	132.23	0.07	289.78	248.34	3,225.43
Invest Adj	j 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	105.39	470.25	141.39	1,260.94	577.04	132.23	0.07	289.78	248.34	3,225.43
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	105.39	470.25	141.39	1,464.44	577.04	132.23	0.07	289.78	248.34	3,428.93
EXPENSES										
Claims Transfers	0.00	3,854.75	0.00	3,798.31	0.00	0.00	0.00	0.00	0.00	7,653.06
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	3,854.75	0.00	3,798.31	0.00	0.00	0.00	0.00	0.00	7,653.06
END BALANCE	81,225.68	358,112.98	108,968.45	967,752.82	444,729.47	101,914.06	55.70	223,334.78	191,402.36	2,477,496.30

SUMMARY OF CASH T	TRANSACTIONS									
FUND YEAR	2015									
Month Ending:	February									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	61,867.64	366,076.99	89,670.54	196,370.79	504,857.90	101,962.45	0.80	116,886.70	215,931.89	1,653,625.70
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	823.50						823.50
Invest Pymnts	80.37	480.33	116.50	270.94	655.90	132.47	0.00	151.86	280.54	2,168.91
Invest Adj	j 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	80.37	480.33	116.50	270.94	655.90	132.47	0.00	151.86	280.54	2,168.91
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	80.37	480.33	116.50	1,094.44	655.90	132.47	0.00	151.86	280.54	2,992.41
EXPENSES										
Claims Transfers	0.00	1,085.75	0.00	7,812.19	0.00	0.00	0.00	0.00	0.00	8,897.94
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	23.00	0.00	0.00	0.00	0.00	0.00	23.00
TOTAL	0.00	1,085.75	0.00	7,835.19	0.00	0.00	0.00	0.00	0.00	8,920.94
END BALANCE	61,948.01	365,471.57	89,787.04	189,630.04	505,513.80	102,094.92	0.80	117,038.56	216,212,43	1,647,697.17

SUMMARY OF CASH T	TRANSACTIONS									
FUND YEAR	Closed									
Month Ending:	February									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	154,958.71	77,526.12	66,409.06	1,742,961.02	1,105,219.51	153,199.32	(79.04)	432,371.16	4,324,602.14	8,057,168.00
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	201.28	130.56	86.28	2,264.08	1,435.88	199.03	0.00	561.73	5,620.99	10,499.83
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	201.28	130.56	86.28	2,264.08	1,435.88	199.03	0.00	561.73	5,620.99	10,499.83
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	201.28	130.56	86.28	2,264.08	1,435.88	199.03	0.00	561.73	5,620.99	10,499.83
EXPENSES										
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	155,159.99	77,656.68	66,495.34	1,745,225.10	1,106,655.39	153,398.35	(79.04)	432,932.89	4,330,223.13	8,067,667.83

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

Month Current Fund Year February 2019

		1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Policy		Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
Year	Coverage	Last Month	February	February	February	February	Reconciled	Variance From	Month
2019	Prop	0.00	20,527.69	0.00	20,527.69	20,527.69	0.00	0.00	0.00
	Liab	0.00	1,511.25	0.00	1,511.25	1,511.25	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	5,338.93	16,865.24	0.00	22,204.17	22,204.17	0.00	0.00	0.00
	Total	5,338.93	38,904.18	0.00	44,243.11	44,243.11	0.00	0.00	0.00
2018	Prop	302,235.73	38,988.61	0.00	341,224.34	341,224.34	(0.00	0.00	(0.00)
	Liab	197,722.22	17,945.95	0.00	215,668.17	215,668.17	0.00	0.00	0.00
	Auto	46,844.92	2,408.34	0.00	49,253.26	49,253.26	(0.00	(0.00)	0.00
	WC	1,102,103.93	116,239.58	17.56	1,218,325.95	1,218,325.95	0.00	0.00	0.00
	Total	1,648,906.80	175,582.48	17.56	1,824,471.72	1,824,471.72	(0.00	0.00	(0.00)
2017	Prop	204,459.41	1,000.00	2,000.00	203,459.41	203,459.41	0.00	0.00	0.00
	Liab	66,495.31	5,583.56	0.00	72,078.87	72,078.87	0.00	0.00	0.00
	Auto	18,662.28	0.00	0.00	18,662.28	18,662.28	0.00	0.00	0.00
	WC	837,552.27	47,387.13	(69.92)	885,009.32	885,009.32	(0.00	(0.00)	0.00
	Total	1,127,169.27	53,970.69	1,930.08	1,179,209.88	1,179,209.88	(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	161,757.38	3,854.75	0.00	165,612.13	165,612.13	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	1,276,541.08	3,798.31	203.50	1,280,135.89	1,280,135.89	0.00	(0.00)	0.00
	Total	1,766,570.46	7,653.06	203.50	1,774,020.02	1,774,020.02	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	162,193.65	1,085.75	0.00	163,279.40	163,279.40	(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	2,160,442.66	7,812.19	823.50	2,167,431.35	2,167,431.35	0.00	0.00	0.00
	Total	2,651,479.31	8,897.94	823.50	2,659,553.75	2,659,553.75	(0.00	(0.00	0.00
	TOTAL	7,199,464.77	285,008.35	2,974.64	7,481,498.48	7,481,498.48	(0.00	(0.00	0.00



Check Register Report Bank Account: ALL

Processed Date: Feb 1, 2019 - Feb 28, 2019

Instance Type: All

Check	Check							
Number	Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
13096	2/4/2019	MEDICAL ONLY	PREMIER ORTHO. OF SOUTH JERSEY	/2018129508	3/26/2018	\$500.00	2018/2018	Loss
13097	2/4/2019	3RD PARTY PD	CLIFF GRAY APPRAISAL SERVICE	/2019159715	11/28/2018	\$99.00	2018/2018	Expense
13098	2/4/2019	3RD PARTY PD	CARMENS TOWING INC OF NJ	/2019159715	11/28/2018	\$1,809.34	2018/2018	Loss
13099	2/4/2019		RIVERSIDE TOWNSHIP			\$137.71	2018/2018	Loss
13100	2/4/2019		MOUNT LAUREL TOWNSHIP	/2019154157	9/29/2018	\$1,806.00	2018/2018	Loss
13101	2/4/2019		EDGEWATER PARK TOWNSHIP	/2019159962		\$1,806.00	2018/2018	Loss
13102	2/4/2019		PEMBERTON TOWNSHIP	/2019158514		\$1,451.96	2018/2018	Loss
13103	2/4/2019		Gina Catanzariti	/2019159978		\$500.00	2018/2018	Loss
13104	2/4/2019		GIANCARLO BRUZZESE	Z40839/001253132		\$1,059.20	2016/2016	Loss
13105	2/4/2019		KATHY MICCICHE	/2017094723		\$1,028.00	2017/2017	Loss
13106	2/4/2019		WESTAMPTON TOWNSHIP	/2019164187		\$1,133.40	2019/2019	Loss
13107	2/4/2019		QUAL-LYNX			\$148.75		
		MEDICAL ONLY		/2019159104	11/17/2018	\$4.2	2018/2018	Expense
		MEDICAL ONLY		/2019158557	11/16/2018	\$4.2	2018/2018	Expense
		MEDICAL ONLY		/2019159050	11/15/2018	\$4.2	2018/2018	Expense
		INDEMNITY		/2019158514	11/15/2018	\$4.2	2018/2018	Expense
		MEDICAL ONLY		/2019158291	11/14/2018	\$4.2	2018/2018	Expense
		MEDICAL ONLY		MLT-2019157598/ 2019157598	11/5/2018	\$4.2	2018/2018	Expense
		MEDICAL ONLY		MLT-2019157598/ 2019157600	11/5/2018	\$4.29	2018/2018	Expense
		MEDICAL ONLY		/2019153140	9/19/2018	\$4.2	2018/2018	Expense
		MEDICAL ONLY		/2019152742	9/14/2018	\$4.2	2018/2018	Expense
		MEDICAL ONLY		/2019151668	8/29/2018	\$4.2	2018/2018	Expense
		MEDICAL ONLY		/2019152319	8/24/2018	\$4.2	2018/2018	Expense
		INDEMNITY		/2019150968	8/23/2018	\$4.2	2018/2018	Expense
		MEDICAL ONLY		/2019150515	8/17/2018	\$4.2	2018/2018	Expense
		MEDICAL ONLY		/2019150127	8/13/2018	\$4.2	2018/2018	Expense
		MEDICAL ONLY		/2019149791	8/8/2018	\$4.2	2018/2018	Expense
		MEDICAL ONLY		/2019150068	8/8/2018	\$4.2	2018/2018	Expense



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Processed Date: Feb 1, 2019 - Feb 28, 2019

Instance Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		/2019149440	8/2/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019149192	7/31/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019148975	7/30/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019149548	7/30/2018	\$4.25	2018/2018	Expense
		INDEMNITY		/2019148196	7/19/2018	\$4.25	2018/2018	Expense
		INDEMNITY		/2019148202	7/18/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019147908	7/16/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019147864	7/12/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019147001	7/3/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2018146059	6/20/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2018146180	6/19/2018	\$4.25	2018/2018	Expense
		INDEMNITY		/2018145559	6/14/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2018144410	5/31/2018	\$4.25	2018/2018	Expense
		INDEMNITY		/2018132376	4/26/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2018130644	4/6/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2018129110	3/20/2018	\$4.25	2018/2018	Expense
		INDEMNITY		/2018128283	3/10/2018	\$4.25	2018/2018	Expense
		INDEMNITY		/2018121619	12/29/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		/2018143570	11/1/2016	\$4.25	2016/2016	Expense
13108	2/4/2019		COASTAL SPINE, PC.			\$375.93		
		INDEMNITY		/2019148581	7/24/2018	\$126.12	2018/2018	Loss
		INDEMNITY		Z45109/001257432	9/15/2016	\$166.54	2016/2016	Loss
		INDEMNITY		Z27950/001239995		\$83.27	2015/2015	Loss
13109 13110	2/4/2019 2/4/2019		IVY REHAB NETWORK, INC RANCOCAS ANESTHESIOLOGY, PA	/2019153387		\$680.00 \$1,957.00	2018/2018	Loss
13110	∠1 1 /∠U13	INDEMNITY	NANOCOAS ANESTHESIOLOGI, FA	/2019154157	9/29/2018	\$1,339.00	2018/2018	Loss
		INDEMINIT		/201010410/	5,25,2010	ψ1,000.00	2010/2010	2000



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Processed Date: Feb 1, 2019 - Feb 28, 2019

Instance Type: All

Check	Check							
Number	Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
	•	INDEMNITY		/2018121619	12/29/2017	\$618.00	2017/2017	Loss
13111	2/4/2019		STRIVE PHYSICAL THERAPY AND			\$1,600.00		
		MEDICAL ONLY		/2019159104	11/17/2018	\$160.00	2018/2018	Loss
		INDEMNITY		/2019158514	11/15/2018	\$160.00	2018/2018	Loss
		INDEMNITY		/2019154157	9/29/2018	\$320.00	2018/2018	Loss
						·		
		INDEMNITY		/2018143484		\$640.00		Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$320.00	2015/2015	Loss
13112	2/4/2019	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	MLT-2019155776/ 2019155779	10/16/2018	\$6,905.40	2018/2018	Loss
13113	2/4/2019		VIRTUA WEST JERSEY HEALTH, INC.			\$8,570.10		
		INDEMNITY		/2019147693	7/12/2018	\$3,897.60	2018/2018	Loss
		INDEMNITY		/2018143484	5/21/2018	\$4,672.50	2018/2018	Loss
			RADIOLOGY ASSOCIATES OF BURLINGTON			A		
13114	2/4/2019		COUNTY P A			\$176.12		
		MEDICAL ONLY		/2019153608	9/25/2018	\$159.71	2018/2018	Loss
		MEDICAL ONLY		/2019147864	7/12/2018	\$16.41	2018/2018	Loss
13115	2/4/2019		LOURDES ANESTHESIA ASSOC PA			\$2,370.60		
		INDEMNITY		/2019158514	11/15/2018	\$1,285.60	2018/2018	Loss
		INDEMNITY		/2019148581	7/24/2018	\$1,085.00	2018/2018	Loss
			BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST			. ,	20.0/20.0	2000
13116	2/4/2019		P A	•		\$765.00		
		INDEMNITY		/2019156186	9/26/2018	\$670.00	2018/2018	Loss
		INDEMNITY		/2019153387	9/21/2018	\$95.00	2018/2018	Loss
13117	2/4/2019	MEDICAL ONLY	SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	/2018130644	4/6/2018	\$1,243.28	2018/2018	Loss
13118	2/4/2019		TARIQ S. SIDDIQI, MD	/2018143484		\$119.17	2018/2018	Loss
13119	2/4/2019	INDEMNITY	PAIN CONTROL ASSOCIATES PC	/2018121619	12/29/2017	\$665.66	2017/2017	Loss
13120	2/4/2019	INDEMNITY	THE FOOT & ANKLE GROUP PC	/2019152686	9/14/2018	\$59.80	2018/2018	Loss
13121	2/4/2019		PREMIER SURGICAL CENTER, LLC	/2018121619		\$1,344.00	2017/2017	Loss
13122	2/4/2019		REHAB EXCELLENCE CENTER, LLC	/2019156186		\$315.00	2018/2018	Loss
13123	2/4/2019		PROFESSIONAL SERVICE FUND	Z20598/001232500		\$1,292.59	2015/2015	Loss
10120	2,7/2010	INDEMINITI	THO EGGIONAL GENVIOL FOND	2200000001202000	0,27,2010	Ψ1,202.00	2010/2010	2000



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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Ar	nount	Policy Year	Exp./Legal
13124	2/4/2019	INDEMNITY	PROFESSIONAL SERVICE FUND OF DEBORAH HEART AND LUNG CENTER	Z20598/001232500	6/24/2015	\$294.90		2015/2015	Loss
13125	2/4/2019	INDEMNITY	BAYADA HOME HEALTH CARE, INC	/2019153387	9/21/2018	\$174.00		2018/2018	Loss
13126	2/4/2019	INDEMNITY	NovaCare Rehabilitation	/2019152686	9/14/2018	\$270.00		2018/2018	Loss
13127	2/4/2019	INDEMNITY	FELLOWSHIP SURGICALCENTER, LLC	/2019148581		\$1,344.00		2018/2018	Loss
13128	2/4/2019		VIRTUA MEDICAL GROUP			\$426.02			
		MEDICAL ONLY		/2019160102	11/24/2018	:	\$213.01	2018/2018	Loss
		MEDICAL ONLY		/2019158009	11/3/2018	;	\$128.07	2018/2018	Loss
		MEDICAL ONLY		/2019152594	9/12/2018		\$84.94	2018/2018	Loss
13129	2/4/2019	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE	/2019155356	10/12/2018	\$160.00		2018/2018	Loss
13130	2/4/2019	MEDICALONIV	RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	/2019159104	11/17/2018	\$16.55		2018/2018	Loss
13131	2/4/2019	INDEMNITY	QUALCARE, INC.	/2019163514	1/18/2019	\$501.00		2019/2019	Loss
13132	2/11/2019		ADMINISTRATIVE CLAIM SERVICES			\$9.00			
		INDEMNITY		/2019163514	1/18/2019		\$3.00	2019/2019	Expense
		INDEMNITY		/2019154157	9/29/2018		\$3.00	2018/2018	Expense
		MEDICAL ONLY		/2019153608	9/25/2018		\$3.00	2018/2018	Expense
13133	2/11/2019	INDEMNITY	CAPEHART & SCATCHARD PA	Z12675/001224387	3/7/2015	\$137.50		2015/2015	Legal
13134	2/11/2019	BLDG/CONTENT	ALL RISK INC	/2019154311	10/1/2018	\$31,918.85		2018/2018	Loss
13135	2/11/2019	BLDG/CONTENT	MCBREARTY & ASSOCIATES INC	/2019154311	10/1/2018	\$2,260.50		2018/2018	Expense
13136	2/11/2019	INDEMNITY	EXAMWORKS	Z45836/001258164	10/1/2016	\$110.00		2016/2016	Expense
13137	2/11/2019	MEDICAL ONLY	JENNIFER KELLY, PHD, LLC	MLT-2019162560/ 2019162560	1/8/2019	\$225.00		2019/2019	Loss
13138	2/11/2019		DAVID S DEWEESE	/2019163620		\$750.00		2019/2019	Legal
13139	2/11/2019		THE DEWEESE LAW FIRM	/2018108537		\$1,000.00		2017/2017	Legal
13140	2/11/2019		AFFANATO MARUT LLC			\$320.50			
		INDEMNITY		/2018127449	3/2/2018	;	\$105.00	2018/2018	Legal
		INDEMNITY		/2018109612	8/9/2017	;	\$215.50	2017/2017	Legal
13141	2/11/2019	INDEMNITY	STONERIVER PHARMACY SOLUTIONS	Z20598/001232500	6/24/2015	\$256.26		2015/2015	Loss
13142	2/11/2019		PIETRAS, SARACINO, SMITH, & MEEK			\$1,589.50			
		INDEMNITY		/2018128624	3/15/2018	;	\$566.00	2018/2018	Legal
		INDEMNITY		/2018107338	7/10/2017	;	\$207.00	2017/2017	' Legal



Check Register Report Bank Account: ALL

Processed Date: Feb 1, 2019 - Feb 28, 2019

Instance Type: All

Check	Check								
Number	Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment A	mount	Policy Year	Exp./Legal
		INDEMNITY		MLT-001256900/ 001250033	4/21/2016		\$659.00	2016/2016	Legal
		INDEMNITY		Z15990/001227828	3/31/2015		\$157.50	2015/2015	Legal
13143	2/11/2019	INDEMNITY	MOUNT LAUREL TOWNSHIP	/2019154157	9/29/2018	\$1,677.00		2018/2018	Loss
13144	2/11/2019	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2019155776/ 2019155779	10/16/2018	\$1,806.00		2018/2018	Loss
13145	2/11/2019	INDEMNITY	DELRAN TOWNSHIP	/2019163514	1/18/2019	\$1,792.78		2019/2019	Loss
13146	2/11/2019	INDEMNITY	MOUNT LAUREL TOWNSHIP	/2018146837	6/16/2018	\$1,806.00		2018/2018	Loss
13147	2/11/2019	INDEMNITY	WESTAMPTON TOWNSHIP	/2019148581	7/24/2018	\$1,797.24		2018/2018	Loss
13148	2/11/2019	INDEMNITY	AARON DIPERI	/2017100711	4/22/2017	\$1,056.28		2017/2017	Loss
13149	2/11/2019	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84		2015/2015	Loss
13150	2/11/2019	INDEMNITY	WILLIAM BREINER	/2018143484	5/21/2018	\$1,806.00		2018/2018	Loss
13151	2/11/2019	INDEMNITY	Matthew Simmons IV	/2019164206	1/26/2019	\$1,842.00		2019/2019	Loss
13152	2/11/2019	1ST PARTY COLL PD	PEMBERTON TOWNSHIP	/2019164160	1/24/2019	\$1,130.85		2019/2019	Loss
13153	2/11/2019	COMPREHENSIVE	PEMBERTON TOWNSHIP	/2019164321	1/27/2019	\$115.07		2019/2019	Loss
13154	2/11/2019	BLDG/CONTENT	PEMBERTON TOWNSHIP	/2018145523	5/29/2018	\$1,259.00		2018/2018	Loss
13155	2/11/2019		QUAL-LYNX			\$161.50			
		MEDICAL ONLY		/2019164186	1/26/2019		\$4.25	2019/2019	Expense
		INDEMNITY		/2019164206	1/26/2019		\$4.25	2019/2019	Expense
		MEDICAL ONLY		/2019164162	1/25/2019		\$4.25	2019/2019	Expense
		MEDICAL ONLY		/2019164121	1/25/2019		\$4.25	2019/2019	Expense
		INDEMNITY		/2019163514	1/18/2019		\$4.25	2019/2019	Expense
		MEDICAL ONLY		/2019163455	1/17/2019		\$4.25	2019/2019	Expense
		MEDICAL ONLY		/2019162895	1/12/2019		\$4.25	2019/2019	Expense
		MEDICAL ONLY		/2019162886	1/11/2019		\$4.25	2019/2019	·
		INDEMNITY		/2019162899	1/11/2019		\$4.25	2019/2019	· ·
		MEDICAL ONLY		/2019162980	1/9/2019		\$4.25	2019/2019	•
		INDEMNITY		/2019162578	1/9/2019		\$4.25	2019/2019	•
		IINDEIVINITT		/20191025/6				2019/2019	Expense
		MEDICAL ONLY		MLT-2019162560/ 2019162560	1/8/2019		\$4.25	2019/2019	Expense
		INDEMNITY		/2019161944	1/2/2019		\$4.25	2019/2019	Expense



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Instance Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY	,	/2019162031	1/1/2019	\$4.25	2019/2019	Expense
		MEDICAL ONLY		/2019161827	12/24/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019161276	12/18/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019160610	12/11/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019160825	12/11/2018	\$4.25	2018/2018	·
		MEDICAL ONLY MEDICAL ONLY						Expense
				/2019160187	12/6/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019160104	12/5/2018	\$4.25	2018/2018	Expense
		INDEMNITY		/2019159962	12/4/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019159404	11/28/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019160102	11/24/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019153608	9/25/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019152616	9/14/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019151562	9/3/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019151501	8/31/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019149944	8/5/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019147994	7/17/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019147335	7/7/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2019147459	7/4/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2018146395	6/23/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2018145760	6/18/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2018145842	6/15/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2018142882	5/14/2018	\$4.25	2018/2018	Expense
		INDEMNITY		/2018128624	3/15/2018	\$4.25	2018/2018	Expense
		MEDICAL ONLY		/2017090236	12/15/2016	\$4.25	2016/2016	Expense
		MEDICAL ONLY		Z49177/001263719	10/30/2016	\$4.25	2016/2016	Expense
13156	2/11/2019	INDEMNITY	VY REHAB NETWORK, INC	/2019153387	9/21/2018	\$85.00	2018/2018	Loss



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Check Number	Check Date	Claimant (Or) Time	Pausa Nama	Ol File / Claim Number	Less Dete	Downant America	Delieu V	Fun // ag-1
		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
13157	2/11/2019		STRIVE PHYSICAL THERAPY AND			\$865.00		
		MEDICAL ONLY		/2019159104	11/17/2018	\$80.00	2018/2018	Loss
		INDEMNITY		/2019158514	11/15/2018	\$305.00	2018/2018	Loss
		INDEMNITY		/2019154157	9/29/2018	\$160.00	2018/2018	Loss
		INDEMNITY		/2018143484	5/21/2018	\$320.00	2018/2018	Loss
13158	2/11/2019	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	/2019160617	12/8/2018	\$1,613.00	2018/2018	Loss
13159	2/11/2019	INDEMNITY	LOURDES ANESTHESIA ASSOC PA	/2018108894	7/27/2017	\$1,085.00	2017/2017	Loss
13160	2/11/2019		TARIQ S. SIDDIQI, MD			\$622.58		
		INDEMNITY		/2018143484	5/21/2018	\$450.00	2018/2018	Loss
		INDEMNITY		/2018119837	11/17/2017	\$172.58	2017/2017	Loss
13161	2/11/2019		ONE CALL CARE DIAGNOSTICS			\$1,975.00		
		INDEMNITY		/2019150875	8/22/2018	\$75.00	2018/2018	Loss
		INDEMNITY		/2018143484	5/21/2018	\$750.00	2018/2018	Loss
		INDEMNITY		/2018123558	10/21/2017	\$1,150.00	2017/2017	Loss
13162	2/11/2019	INDEMNITY	MORRIS ANESTHESIA GROUP, PA	/2019159962	12/4/2018	\$1,335.45	2018/2018	Loss
13163	2/11/2019		CONCENTRA MEDICAL CENTERS			\$464.00		
		MEDICAL ONLY		/2019162895	1/12/2019	\$145.00	2019/2019	Loss
		MEDICAL ONLY		/2019162980	1/9/2019	\$319.00	2019/2019	Loss
13164	2/11/2019	INDEMNITY	THE FOOT & ANKLE GROUP PC	/2019152686	9/14/2018	\$2,384.29	2018/2018	Loss
13165	2/11/2019	INDEMNITY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOL JERSEY, PC	JTH _{Z20598/001232500}	6/24/2015	\$481.61	2015/2015	Loss
13166	2/11/2019		REHAB EXCELLENCE CENTER, LLC			\$252.00		
		INDEMNITY		/2019156186	9/26/2018	\$126.00	2018/2018	Loss
		INDEMNITY		/2019150875	8/22/2018	\$126.00	2018/2018	Loss
13167	2/11/2019	INDEMNITY	PROFESSIONAL SERVICE FUND	Z20598/001232500	6/24/2015	\$27.78	2015/2015	Loss
13168	2/11/2019	INDEMNITY	BAYADA HOME HEALTH CARE, INC	/2019153387		\$72.50	2018/2018	Loss
13169	2/11/2019	INDEMNITY	FELLOWSHIP SURGICALCENTER, LLC	/2018108894	7/27/2017	\$896.00	2017/2017	Loss
13170	2/11/2019	MEDICAL ONLY	VIRTUA MEDICAL GROUP	/2019162031	1/1/2019	\$134.47	2019/2019	Loss
13171	2/11/2019	INDEMNITY	BREG, INC.	/2018122311	1/8/2018	\$58.97	2018/2018	Loss
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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
13172	2/11/2019		RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	/2019161827	12/24/2018	\$25.80	2018/2018	Loss
13173	2/11/2019		COMP X MEDICAL MANAGEMENT	/2019159962	12/4/2018	\$924.00	2018/2018	Loss
13174	2/11/2019		HOME CARE CONNECT LLC	/2019159962	12/4/2018	\$1,276.79	2018/2018	Loss
13175	2/11/2019		ISO SERVICES, INC.			\$258.75		_
		MEDICAL ONLY		/2019164186	1/26/2019	•		Expense
		INDEMNITY		/2019164206	1/26/2019	\$11.25	2019/2019	Expense
		MEDICAL ONLY		/2019164162	1/25/2019	\$11.25	2019/2019	Expense
		MEDICAL ONLY		/2019164121	1/25/2019	\$11.25	2019/2019	Expense
		INDEMNITY		/2019163514	1/18/2019	\$11.25	2019/2019	Expense
		MEDICAL ONLY		/2019163455	1/17/2019	\$11.25	2019/2019	Expense
		MEDICAL ONLY		/2019162895	1/12/2019	\$11.25	2019/2019	Expense
		MEDICAL ONLY		/2019162886	1/11/2019	\$11.25	2019/2019	Expense
		INDEMNITY		/2019162899	1/11/2019	\$11.25	2019/2019	Expense
		MEDICAL ONLY		/2019162980	1/9/2019	\$11.25	2019/2019	Expense
		INDEMNITY		/2019162578	1/9/2019	\$11.25	2019/2019	Expense
		BODILY INJURY [Expired]		/2019164205	1/8/2019	\$11.25	2019/2019	Expense
		MEDICAL ONLY		MLT-2019162560/ 2019162560	1/8/2019	·		Expense
		MEDICAL ONLY		/2019162282	1/7/2019	\$11.25	2019/2019	Expense
		INDEMNITY		/2019161944	1/2/2019	\$11.25	2019/2019	Expense
		MEDICAL ONLY		/2019162031	1/1/2019	\$11.25	2019/2019	Expense
		MEDICAL ONLY		/2019161827	12/24/2018			Expense
		MEDICAL ONLY		/2019160825	12/11/2018			Expense
		BODILY INJURY [Expired]		/2019162999	12/4/2018			Expense
		BODILY INJURY [Expired]		/2019163927	11/1/2018			·
								Expense
		PERSONAL INJURY		/2019154361	6/25/2018			Expense
		BODILY INJURY [Expired]		/2017103906	4/9/2017	\$11.25	2017/2017	Expense



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	\	BODILY INJURY [Expired]		Z37773/001250019	3/8/2016	\$11.25	2016/2016	Expense
13176	2/11/2019		QUALCARE, INC.			\$1,503.00		
		MEDICAL ONLY		/2019164186	1/26/2019	\$501.00	2019/2019	Loss
		INDEMNITY		/2019164206	1/26/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		/2019164162				
40477	0/40/0040		DARKER MCCAV	/2019104102		·	2019/2019	LUSS
13177	2/18/2019		PARKER MCCAY			\$17,832.86		
		POLICE PROF PI		/2018145140	4/18/2018	\$17,813.20	2018/2018	Legal
		POLICE PROF PI		/2019150520	2/8/2017	\$19.66	2017/2017	Legal
13178	2/18/2019	INDEMNITY	QUAL-LYNX	/2019154157	9/29/2018	\$75.00	2018/2018	Expense
13179	2/18/2019	INDEMNITY	NEWMAN & INGEMI, LLC	/2018117944	11/13/2017	\$4,042.00	2017/2017	Loss
13180	2/18/2019	MEDICAL ONLY	I.C.U. INVESTIGATIONS, INC.	/2017099258	4/4/2017	\$150.00	2017/2017	Expense
13181	2/18/2019	INDEMNITY	State of New Jersey - Div of Worker's Comp	/2018128624	3/15/2018	\$3.02	2018/2018	Expense
13182	2/18/2019	INDEMNITY	EXAMWORKS	/2018130588	4/7/2018	\$1,145.00	2018/2018	Expense
13183	2/18/2019		LEO PETETTI, LLC.			\$220.00		
		1ST PARTY COLL PD		/2019165384	2/7/2019	\$110.00	2019/2019	Expense
		1ST PARTY COLL PD		/2019161371	11/23/2018	\$110.00	2018/2018	Expense
13184	2/18/2019	PUB OFF PI	DAVID S DEWEESE	/2019162551	1/4/2019	\$750.00	2019/2019	Legal
13185	2/18/2019	INDEMNITY	THE DEWEESE LAW FIRM	Z42992/001255304	8/4/2016	\$145.00	2016/2016	Expense
13186	2/18/2019		AFFANATO MARUT LLC			\$938.00		
		INDEMNITY		/2018143484	5/21/2018	\$129.50	2018/2018	Legal
		INDEMNITY		/2018124978	2/5/2018	\$506.50	2018/2018	Legal
		INDEMNITY		/2018117944	11/13/2017	\$176.50	2017/2017	Legal
		INDEMNITY		Z20598/001232500	6/24/2015	\$125.50	2015/2015	Legal
13187	2/18/2019		JERSEY SHORE REPORTING, LLC			\$180.00		J
		INDEMNITY	·	/2018117944	11/13/2017	\$90.00	2017/2017	Expense
		INDEMNITY		Z40538/001252828	6/21/2016	\$90.00	2016/2016	Expense
13188	2/18/2019	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	/2018108894	7/27/2017	\$350.99	2017/2017	Legal
13189	2/18/2019	GL PROPERTY DAMAGE		/2019151802	9/3/2018	\$99.00	2018/2018	Expense
13190	2/18/2019		, 11	/2018108894		\$1,792.00	2017/2017	Loss
13190	2/18/2019			/2018108894		\$1,792.00	2017/2017	Loss
10101	L: 10/2013	HADEIMINI	LDGEWATERT ARRETOWNSHIII	/2010100034	1/21/2011	ψ1,132.00	2011/2011	2000



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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
13192	2/18/2019	INDEMNITY	EDGEWATER PARK TOWNSHIP	/2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
13193	2/18/2019	INDEMNITY	EDGEWATER PARK TOWNSHIP	/2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
13194	2/18/2019	INDEMNITY	EDGEWATER PARK TOWNSHIP	/2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
13195	2/18/2019	INDEMNITY	PEMBERTON TOWNSHIP	/2019158514	11/15/2018	\$1,451.96	2018/2018	Loss
13196	2/18/2019	INDEMNITY	EDGEWATER PARK TOWNSHIP	/2019159962	12/4/2018	\$1,806.00	2018/2018	Loss
13197	2/18/2019	INDEMNITY	DELRAN TOWNSHIP	/2019163514	1/18/2019	\$768.33	2019/2019	Loss
13198	2/18/2019	INDEMNITY	MARK HERKOPEREC	Z42992/001255304	8/4/2016	\$880.82	2016/2016	Loss
13199	2/18/2019	INDEMNITY	JOHN KURTH	/2018117944	11/13/2017	\$12,185.00	2017/2017	Loss
13200	2/18/2019	1ST PARTY COLL PD	MOUNT LAUREL TOWNSHIP	/2019165384	2/7/2019	\$3,304.77	2019/2019	Loss
13201	2/18/2019	INDEMNITY	COASTAL SPINE, PC.	/2019148581	7/24/2018	\$632.00	2018/2018	Loss
13202	2/18/2019	INDEMNITY	IVY REHAB NETWORK, INC	/2019153387	9/21/2018	\$340.00	2018/2018	Loss
13203	2/18/2019	INDEMNITY	RANCOCAS ANESTHESIOLOGY, PA	MLT-2019155776/ 2019155779	10/16/2018	\$1,133.00	2018/2018	Loss
13204	2/18/2019	INDEMNITY	LABCORP HOLDINGS	/2018125979	2/15/2018	\$102.00	2018/2018	Loss
13205	2/18/2019		STRIVE PHYSICAL THERAPY AND			\$640.00		
		INDEMNITY		/2019158514	11/15/2018	\$240.0	0 2018/2018	Loss
		INDEMNITY		/2019154157	9/29/2018	\$400.0	0 2018/2018	Loss
13206	2/18/2019	INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	/2019159962	12/4/2018	\$10,853.96	2018/2018	Loss
13207	2/18/2019		BURLINGTON COUNTY ORTHOPAEDIC SPECIALI P A	ST		\$4,489.60		
		INDEMNITY		/2019159962	12/4/2018	\$4,174.6	0 2018/2018	Loss
		INDEMNITY		/2019153387	9/21/2018	\$315.0	0 2018/2018	Loss
13208	2/18/2019		KINEMATIC CONSULTANTS INC			\$1,440.00		
		INDEMNITY		/2019152686	9/14/2018	\$720.0	0 2018/2018	Loss
		INDEMNITY		/2018119837	11/17/2017	\$720.0	0 2017/2017	Loss
13209	2/18/2019	INDEMNITY	ONE CALL CARE DIAGNOSTICS	/2019153387	9/21/2018	\$485.00	2018/2018	Loss
13210	2/18/2019	MEDICAL ONLY	CONCENTRA MEDICAL CENTERS	/2019162895	1/12/2019	\$98.13	2019/2019	Loss
13211	2/18/2019	MEDICAL ONLY	PONZIO ORTHOPEDICS,, PC	/2019162282	1/7/2019	\$161.74	2019/2019	Loss
13212	2/18/2019		REHAB EXCELLENCE CENTER, LLC			\$567.00		
		INDEMNITY		/2019156186	9/26/2018	\$252.0	0 2018/2018	Loss
		INDEMNITY		/2019150875	8/22/2018	\$315.0	0 2018/2018	Loss
13213	2/18/2019	INDEMNITY	NovaCare Rehabilitation	/2019152686	9/14/2018	\$270.00	2018/2018	Loss



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13214	2/18/2019		VIRTUA MEDICAL GROUP			\$560.15		
		INDEMNITY		/2019162899	1/11/2019	\$186.70	2019/2019	Loss
		INDEMNITY		/2018116558	10/27/2017	\$373.45	5 2017/2017	Loss
13215	2/18/2019	MEDICAL ONLY	VIRTUA MEDICAL GROUP PA	/2019160825	12/11/2018	\$217.04	2018/2018	Loss
13216	2/18/2019	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF	/2019154157	9/29/2018	\$12,943.31	2018/2018	Loss
13217	2/18/2019	INDEMNITY	COMP X MEDICAL MANAGEMENT	/2019159962	12/4/2018	\$156.00	2018/2018	Loss
13218	2/18/2019	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC	/2019159962	12/4/2018	\$520.00	2018/2018	Loss
13219	2/18/2019	INDEMNITY	AFFECTRIX, LLC	/2019150875	8/22/2018	\$3,861.60	2018/2018	Loss
13220	2/18/2019	MEDICAL ONLY	QUALCARE, INC.	/2019164742	2/1/2019	\$495.00	2019/2019	Loss
13221	2/25/2019		ADMINISTRATIVE CLAIM SERVICES			\$6.00		
		INDEMNITY		MLT-2019156966/ 2019156968	10/29/2018	\$3.00	2018/2018	Expense
		MEDICAL ONLY		/2019156867	10/19/2018	\$3.00	2018/2018	Expense
13222	2/25/2019		PARKER MCCAY			\$5,552.65		
		POLICE PROF PI		/2018146312	6/10/2017	\$2,552.65	2017/2017	Legal
		PERSONAL INJURY		/2018119926	2/9/2017	\$3,000.00	2017/2017	Legal
13223	2/25/2019		RAYMOND & COLEMAN, LLP			\$4,929.25		J
		POLICE PROF BI	·	Z43945/001256269	5/28/2016	\$3,843.50	2016/2016	Legal
		BODILY INJURY [Expired]		MLT-Z29700/001241781	11/8/2015	\$1,085.75	2015/2015	Legal
13224	2/25/2019		LEO PETETTI, LLC.		, 6, 20 . 0	\$650.00	20.0/20.0	_0ga.
		1ST PARTY COLL PD		/2019161998	1/1/2019	\$350.00	2019/2019	Expense
		1ST PARTY COLL PD		/2019161299	12/18/2018	\$300.00		
13225	2/25/2019		AFFANATO MARUT LLC	Z37789/001250034	4/20/2016	\$125.00	2016/2016	Legal
13226	2/25/2019			MLT-Z31745/001243852	12/19/2015	\$147.50	2015/2015	Legal
13227	2/25/2019			/2018146837	6/16/2018	\$1,806.00	2018/2018	Loss
				MLT-2019155776/		• •		
13228	2/25/2019	INDEMNITY		2019155779	10/16/2018	\$903.00	2018/2018	Loss
13229	2/25/2019		PEMBERTON TOWNSHIP	MLT-2019155776/ 2019155779	10/16/2018	\$903.00	2018/2018	Loss
13230	2/25/2019			/2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
13231	2/25/2019	INDEMNITY	WESTAMPTON TOWNSHIP	/2019162578	1/9/2019	\$1,274.90	2019/2019	Loss



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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
13232	2/25/2019	1ST PARTY COLL PD	MOUNT LAUREL TOWNSHIP	/2019161538	12/19/2018	\$3,140.26	2018/2018	Loss
13233	2/25/2019	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	Z37789/001250034	4/20/2016	\$550.00	2016/2016	Expense
13234	2/25/2019	INDEMNITY	Matthew Simmons IV	/2019164206	1/26/2019	\$1,842.00	2019/2019	Loss
13235	2/25/2019	INDEMNITY	WILLIAM BREINER	/2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
13236	2/25/2019	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
13237	2/25/2019	INDEMNITY	ALEX ALVEN	/2018109612	8/9/2017	\$956.00	2017/2017	Loss
13238	2/25/2019	1ST PARTY COLL PD	TABERNACLE TOWNSHIP	/2019161998	1/1/2019	\$14,383.60	2019/2019	Loss
13239	2/25/2019	INDEMNITY	COASTAL SPINE, PC.	/2018121619	12/29/2017	\$1,360.00	2017/2017	Loss
13240	2/25/2019		IVY REHAB NETWORK INC			\$255.00		
		INDEMNITY		/2019159962	12/4/2018	\$85.00	2018/2018	Loss
		INDEMNITY		/2019153387	9/21/2018	\$170.00	2018/2018	Loss
13241	2/25/2019		STRIVE PHYSICAL THERAPY AND			\$2,590.00		
		INDEMNITY		/2019158514	11/15/2018	\$305.00	2018/2018	Loss
		INDEMNITY		/2019154157	9/29/2018	\$160.00	2018/2018	Loss
		INDEMNITY		/2018143484	5/21/2018	\$1,340.00	2018/2018	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$785.00	2015/2015	Loss
13242	2/25/2019		VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$3,354.00		
		MEDICAL ONLY		/2019164186	1/26/2019	\$1,677.00	2019/2019	Loss
		INDEMNITY		/2019162578	1/9/2019	\$1,677.00	2019/2019	Loss
13243	2/25/2019	INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	/2019162578	1/9/2019	\$25.29	2019/2019	Loss
13244	2/25/2019	INDEMNITY	LOURDES ANESTHESIA ASSOC PA	/2019148581	7/24/2018	\$1,085.00	2018/2018	Loss
13245	2/25/2019		BURLINGTON COUNTY ORTHOPAEDIC SPECIALI P A	ST		\$690.00		
		INDEMNITY		/2019164206	1/26/2019	\$260.00	2019/2019	Loss
		MEDICAL ONLY		/2019159104	11/17/2018	\$95.00	2018/2018	Loss
		INDEMNITY		/2019156186	9/26/2018	\$335.00	2018/2018	Loss
13246	2/25/2019		TARIQ S. SIDDIQI, MD			\$17,500.77		
		INDEMNITY		/2018143484	5/21/2018	\$8,099.43	2018/2018	Loss
		INDEMNITY		/2018119837	11/17/2017	\$9,401.34	2017/2017	Loss



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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
13247	2/25/2019	INDEMNITY	ONE CALL CARE DIAGNOSTICS	/2018143484	5/21/2018	\$150.00	2018/2018	Loss
13248	2/25/2019	MEDICAL ONLY	CONCENTRA MEDICAL CENTERS	/2019152903	9/18/2018	\$483.39	2018/2018	Loss
13249	2/25/2019	INDEMNITY	ROTHMAN INSTITUTE	/2018146837	6/16/2018	\$332.13	2018/2018	Loss
13250	2/25/2019		REHAB EXCELLENCE CENTER, LLC			\$315.00		
		INDEMNITY		/2019156186	9/26/2018	\$189.00	2018/2018	Loss
		INDEMNITY		/2019150875	8/22/2018	\$126.00	2018/2018	Loss
13251	2/25/2019		PROFESSIONAL SERVICE FUND			\$149.06		
		MEDICAL ONLY		/2018125581	2/11/2018	\$59.38	3 2018/2018	Loss
		INDEMNITY		Z20598/001232500	6/24/2015	\$89.68	3 2015/2015	Loss
13252	2/25/2019	INDEMNITY	VIRTUA MEDICAL GROUP	/2019162578	1/9/2019	\$223.65	2019/2019	Loss
13253	2/25/2019	INDEMNITY	LOURDES CARDIOLOGY SERVICES, PC	Z20598/001232500	6/24/2015	\$176.87	2015/2015	Loss
13254	2/25/2019		CENTRAL JERSEY URGENT CARE			\$480.00		
		MEDICAL ONLY		/2019162886	1/11/2019	\$320.00	2019/2019	Loss
		MEDICAL ONLY		/2019162282	1/7/2019	\$160.00	2019/2019	Loss
13255	2/25/2019	INDEMNITY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	/2018143403	5/15/2018	\$309.26	2018/2018	Loss
13256	2/25/2019	INDEMNITY	JEFFERSON UNIVERSITY PHYSICIANS OF NEW JERSEY PC	/2018108894	7/27/2017	\$179.58	2017/2017	Loss
13257	2/25/2019	INDEMNITY	COMP X MEDICAL MANAGEMENT	/2019159962	12/4/2018	\$412.00	2018/2018	Loss
13258	2/25/2019	INDEMNITY	WORKERS COMP PSYCH NET	Z20598/001232500	6/24/2015	\$390.00	2015/2015	Loss
13259	2/25/2019		AVIA PARTNERS INC			\$218.69		
		INDEMNITY		/2019159962	12/4/2018	\$67.28	2018/2018	Loss
		INDEMNITY		/2018143484	5/21/2018	\$132.86	2018/2018	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$9.06	2015/2015	Loss
		INDEMNITY		Z20598/001232500	6/24/2015	\$9.49	2015/2015	Loss
13260	2/25/2019		QUALCARE, INC.			\$1,002.00		
		MEDICAL ONLY		/2019165797	2/12/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		/2019165703	2/11/2019	\$501.00	2019/2019	Loss
	Total for BURLINGTON COUNTY J.I.F.	\$285,008.35		Total for BURLINGTON C	OUNTY J.I.F.			\$285,008.35



Check Register Report Bank Account: ALL

Processed Date: Feb 1, 2019 - Feb 28, 2019

Instance Type: All

Number of Checks:	165	First Check Number:	13096
Number of Payments:	430	Last Check Number:	13260
Expense Payments:	\$6,270.52		
Legal Payments:	\$34,423.75		
Loss Payments:	\$244,314.08		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - MARCH 2019

Payee	FY 2019	FY 2018	JIF Appropriation	Description
1 Arthur J. Gallagher Risk Management Services, Inc.	29,661.00		Prof Services/Administration	March 2019 Fee (2019 rate)
2 Arthur J. Gallagher Risk Management Services, Inc.	119.97		Misc/Postage/Copies/Faxes	Feb 2019 postage/copies expenses
3 Arthur J. Gallagher Risk Management Services, Inc.	357.00		Safety Incentive Program	Door prizes for safety breakfast - pd on MM Amex
4 The DeWeese Law Firm, P.C.	5,833.00		Prof Services/Attorney	March 2019 Fees
5 Bowman & Company LLP		9,000.00	Prof Services/Auditor	Progress bill for 12/31/18 audit
6 Qual-Lynx	16,742.00		Prof Services/Claims Admin.	March 2019 Fees
7 Qual-Lynx	171.00		Misc/Performance Bond (TPA)	#106451925; bond 1/1/9-12/31/19
8 Joyce Media	410.00		Misc/JIF Website	March 2019 Fees plus domain (burlcojif.org) renewal
9 Kris Kristie	375.00		Misc/Recording Secretary	March 2019 Fees
10 J. A. Montgomery Risk Control Services	10,945.00		Prof Services/Safety Director	March 2019 Fees
11 Secure Data Consulting Services, LLC	3,713.00		Prof Services/Technology Risk Serv Dir	March 2019 Fees
12 Tom Tontarski	930.00		Prof Services/Treasurer	March 2019 Fees
13 Conner Strong & Buckelew	659.00		Prof Services/Underwriting Mgr	March 2019 Fees
14 Debby Schiffer	2,494.00		Wellness Program	March 2019 Fees
15 4imprint	1,090.75		Safety Incentive Program	Inv#7017124 Umbrellas for safety coordinators
16 ARC Reprographics	210.00		Misc/Printing	Inv#274806 Safety Breakfast HO
17 Iron Mountain	71.63		Misc/Record Retention Service	Inv#AMEB Storage 3/1-31/19; Service 1/30-2/26/19
18 Marco's Inc	2,825.71		Safety Incentive Program	3/5/19 Safety breakfast
19 Office Depot	27.29		Misc/Office Supplies	Inv#274042364001; 274037811001; buds, labels
20 Paper Direct, Inc.	32.50		Safety Incentive Program	Inv#9378539; award paper for safety breakfast
21 Paul's Custom Awards and Trophies Inc.	279.50		Safety Incentive Program	Inv#41852; and 41983 safety awards
22 Pivot Point Security		1,842.83	Risk Control Contingency	Inv#4108; March
23 PRIMA	595.00		Misc/AGRIP/PRIMA	PRIMA conf reg 6/9-12/2019; Dave Matchett
24 Bordentown Township	479.40		Wellness Program	Water cooler for year
TOTAL	\$78,021.75	\$10,842.83		

JIF Bill List Total \$88,864.58