

AGENDA PACKET



Tuesday, April 16, 2019 at 3:00 PM

**Café Madison
33 Lafayette Street
Riverside, NJ**

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Café Madison

33 Lafayette Street

Riverside, NJ

Tuesday, April 16, 2019 – 3:00 PM

AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*)
- V. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
 - A. Adoption of the **March 19, 2019** Meeting Minutes.....Pages 1-13
 - B. Adoption of the **March 19, 2019** Closed Session Minutes.....Handout
 - C. Adoption of the **November 20 and December 18, 2018** Close Session Minutes....Handouts

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.

- VII. Executive Director's Report..... Pages 14- 50
 - A. Lost Time Accident Frequency.....Pages 18-19
 - B. Certificates of Insurance.....Pages 20-21
 - C. Financial Fast Track Report.....Page 22
 - D. Regulatory Filing Checklists.....Pages 23-24
 - E. 2018 Safety Incentive Program Awards.....Page 25
 - F. 2019 Optional Safety Budget.....Page 26
 - G. 2019 Wellness Incentive.....Page 27
 - H. EPL/Cyber Risk Management Budget.....Page 28
 - I. MEL EPL Helpline: Authorized Contact List.....Page 29
 - J. EPL Compliance StatusPage 30
 - K. MEL Cyber Risk Management Plan Compliance Status.....Page 31
 - L. Statutory Bond Status.....Page 32
 - M. Skateboard Park Approval Status.....Page 33
 - N. Capehart & Scatchard Updates.....Pages 34-42

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P.	Employee Cyber Hygiene Training - MediaPro	
Q.	Technology Risk Management Services - PivotPoint	
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B.	Resolution 2019 - _____ Authorizing the Release of Fund Year 2018 Closed Session Executive Committee Meeting Minutes – Motion – Roll Call	Page 52-54
C.	Resolution 2019 - _____ Authorization to Designate an Additional Approved Associate – Motion – Roll Call	Pages 55-57
IX.	Safety Director’s Report	
A.	Activity Report	Pages 58-65
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B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	EJIF Allocation	
F.	April Bill List.....	Page 126
	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	

XV. Committee Reports

- A. Strategic Planning Committee Meeting Minutes – March 12, 2019.....Pages 127-132
- B. Safety Committee Meeting – March 19, 2019.....Pages 133-159

XVI. MEL/RCF/E-JIF Reports

- A. MEL Report – March 29, 2019.....Pages 160-161
- B. EJIF Report – March 29, 2019.....Handout
- C. RCF Report – March 29, 2019.....Pages 162-163

XVII. Miscellaneous Business

- A. Fair Labor Standards Act Guidelines.....Page 164
- B. Motion to Authorize the Executive Director to Re-Advertise the date of the November 2019 Executive Committee Meeting to November 26, 2019 – **Motion – All in Favor**

<p style="text-align: center;">The next meeting will be held on Tuesday, May 21, 2019 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</p>
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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**

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

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

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

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

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

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Jeffrey Elsasser, *Alternate*, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
John Browne, *Alternate*, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
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:

Patricia Hansell, **Fieldsboro Borough**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Tom Pullion, **Edgewater Park Twp.**
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
Rob Garish, Safety Director, *J.A. Montgomery Risk Control*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*
Lou Romero, Technology Risk Services Director, *Secure Data Consulting Services*
Ed Cooney, Fund Underwriter, *Conner Strong*

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.

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Jack presented the meeting minutes of the February 19, 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. McMahon, seconded by Mr. Cramer, to approve the Open & Closed session meeting minutes of the February 19, 2019 meeting of the Fund as presented. **Motion carried.**

The Closed Session minutes of the February 19, 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 February 19, 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 report detailing the **base** award amounts for each member is included in the agenda. He explained that 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. He reminded the committee 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 Optional Safety Budget - Mr. Forlenza stated that a letter from his 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 that the JIF has budgeted \$500 for each member to help offset employment practice and/or 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.

New MEL EPL Helpline – Authorized Contact List – Mr. Forlenza noted that 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, or which one is Mr. DeWeese, to seek advice on employment related issues. The Members can 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.

Statutory Bond Status– Mr. Forlenza referenced a report in the agenda of 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, and remember the coverage is for the individual, not the position. Any

questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA.

Elected Officials Training – Mr. Forlenza noted the last of four trainings is scheduled for March 21, 2019 at O'Connor's American Bar & Grill in Easthampton. 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. The total credit is limited to 5% of a member's 2019 MEL Assessment. The sign-in sheets from December 6, 2018, January 31, and February 6, 2019 seminars are posted on the JIF website. Please be sure to review the sign-in sheets for accuracy.

Police One Training – Mr. Forlenza noted the Police One online training is underway and in place to help reduce the skyrocketing costs associated with police related injuries and lawsuits. Mr. Garish will in greater detail during his report.

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. To date, 66.4% of employees who have signed up for the training have completed it. Mr. Forlenza noted there is still one (1) town that has not provided this information. Once that information is received, the training will be assigned to these 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. To date there are still three (3) members who have not supplied this information: Chesterfield, Woodland, and Wrightstown. 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.

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 received 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.

Annual Planning Retreat – Mr. Forlenza reminded the Fund it 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 invite was emailed to all Fund Commissioners, Alternates, RMC's, Safety and Claims Coordinators. If a representative from your town attends a full day of the Retreat, your town will earn an additional \$250 Safety Incentive award.

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 to all Fund Commissioners and RMC's in early April.

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 was one (1) closed case(s) for the month of February, 2019. He then briefly reviewed the claim with the membership.

Shadle v. Township of Riverside

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that Mr. Saville has had a medical procedure and is home recovering, but will be out for a few months and he will be presenting the Safety Director's Report in his absence. Mr. Garish then stated that the Safety Director's Report is self-explanatory and is included in the agenda. He highlighted the following items:

In regards to Police One Training, Mr. Garish reported that out of 27 members, 19 member towns actually have Police departments, and to date, seven (7) of those members have currently enrolled in the training program or submitted their rosters; however, of those seven (7), only five (5) member towns have actually participated in the training. This equates to 240 classes taken, and 51 classes in regards to the Cyber element of the training have been completed. Mr. Garish reported his office, along with Police One Academy, will be reaching out to those members to get them on board with the program. He also noted if you would like to see what activity your specific Police department has done in terms of the training, please see him after the meeting and he will let you know. Mr. Garish stated he would like to give kudos to those members who have already made use of these trainings.

MEL Video Library – He noted three members utilized the Library in February 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 bulletins and notices send out in February included:

- *MEL Leadership Classes – Spring 2019*
- *MSI Training Schedule*

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

Mr. Garish noted the membership will begin receiving their RTK Dropbox links over the next month and his office is approximately 50% done with the BURLCO JIF.

Mr. Garish noted there is a handout on an Excited Delirium training scheduled for April 12, 2019 at Merighi's in Vineland. The training is open to all members and if you know anyone from your town who would like to attend, please contact the Safety Directors office.

And lastly, Mr. Garish stated he was happy to report we had participation from all members except one member town for both the Safety Breakfast and the Safety/Claim Coordinator Roundtable for 2019.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – March

Mr. Roselli presented the *Lessons Learned from Losses* for March which reviewed the importance of Indemnity Agreements. He highlighted the following:

- Consult with your town's Solicitor
- Consult with your RMC
- Review current indemnification agreements and contracts to ensure they clearly indicate where responsibilities lie.
- If your town was named as an additional insured in a Certificate of Insurance, confirm that the insurer has your town named as an additional insured on a policy endorsement. Do not assume it is just because it is stated on the Certificate of Insurance.

Mr. Roselli then reviewed examples of claims that were settled in the JIF's favor due to the correct Indemnity Agreements in place.

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 stated that she is setting up appointments with those she has not yet met with to start planning for wellness activities throughout the year. She then highlighted the following:

- Chesterfield – Met and planned for the year. First event will be a lunch and learn in April. Interesting topic 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.
- Healthy Lifestyle Challenge participants: 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:
 - 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 - Holding Fitness Testing
- Florence Township - Holding Fitness testing, provide healthy snacks, Squad Challenge to increase participation in the standard PT test categories by adding points for Squad participation and weight loss, and are hosting a Sleep deprivation speaker during Staff Mtg. in April
- Mt. Laurel EMT – Has two (2) presentations set up on Sleep deprivation and continue with monthly yoga classes and fatigue risk management program.
- March Wellness Connection Newsletter – Ms. Schiffer noted her newsletter includes such things as: Facts on Colon Cancer; 3 Steps To Mindful Eating; Benefits of Stretching; and Reasons to try Turmeric.
- Ms. Schiffer also noted in lieu of the monthly calendar she has included a chart on a variety of stretches that can be done to protect against injuries and help with sore muscles.
- Wellness Incentive Allowances must be claimed/encumbered by November 30, 2019, and collected by February 1, 2020, so if you haven't planned any wellness activities for the end of this year, be sure to contact her for a meeting.

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 February, 2019.

Lost Time v. Medical Only Cases

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

	<i>February</i>	<i>YTD</i>
<i>Lost Time</i>	<i>0</i>	<i>5</i>
<i>Medical Only</i>	<i>9</i>	<i>19</i>
<i>Report Only</i>	<i>4</i>	<i>12</i>
<i>Total Intakes</i>	<i>13</i>	<i>36</i>
<i>Report Only % of Total</i>	<i>30.8%</i>	<i>33.3%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>100</i>	<i>79:21</i>
<i>Average Days to Report</i>	<i>1.2</i>	<i>1.5</i>

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>February YTD</i>
<i>Transitional Duty Days Available</i>	<i>297</i>
<i>Transitional Duty Days Worked</i>	<i>145</i>
<i>% of Transitional Duty Days Worked</i>	<i>48.8%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>152</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>51.2%</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>February</i>
<i>Bill Count</i>	227
<i>Original Provider Charges</i>	\$325,557
<i>Re-priced Bill Amount</i>	\$116,084
<i>Savings</i>	\$209,473
<i>% of Savings</i>	64.3%
<i>Participating Provider Penetration Rate - Bill Count</i>	96.0%
<i>Participating Provider Penetration Rate – Provider Charges</i>	96.8%
<i>EPO Provider Penetration Rate - Bill Count</i>	96.4%
<i>EPO Provider Penetration Rate – Provider Charges</i>	99.6%

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero introduced himself stating that some may remember working with him in the past with PivotPoint; however, he now has a new role now as the Fund's Technology Risk Resource Director.

He stated he will be a resource for the member towns and his first goal is to work with each member town and their IT department to get them compliant with the MEL's Cyber Risk Management Program. He will be reaching out to each town within the next week or so to schedule time to assess the current status of your compliance with the program. He will then create a program with steps to assist in getting your town, and every member, compliant with the program.

Mr. Forlenza noted that Mr. Romero's contact information has been listed on the JIF website as well, should anyone need to get a hold of him. Mr. Forlenza reminded the members that compliance with the Program makes them eligible for reimbursement of up to 75% of their \$10,000 deductible.

Mr. Romero 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 **February 28, 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 \$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 invested. This current market value; however, when considering the total accrued income at month end is \$16,974,320.80.

The Fund's 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	\$2,164.58	\$10,203.04
Overpayment Reimbursements	\$787.06	
Salvage Receipts	\$0.00	
FY 2019 Premium Assessments	\$1,239,804.00	

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

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

Cash Activity for the Period

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.

Loss Run Payment Register – February 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 \$285,008.35. The claim detail shows 430 claim payments issued.

Bill List – March 2019

For the Executive Committee's consideration, Mr. Tontarski presented the March 2019 Bill List in the amount of \$88,864.58.

Mr. Tontarski noted there was a revised Bill List handed out, which did not change the overall amount for the month of March, but was simply an update to an allocation.

Chair Jack entertained a motion to approve the January 2019 Loss Run Payment Register and the revised March 2019 Bill List in the amount of \$88,864.58 as presented.

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

Motion by Mr. Wolbert, seconded by Mr. Ingling, to approve the *February 2019 Loss Run Payment Register and the revised March Bill List in the amount of \$88,864.58* as presented.

**ROLL CALL Yeas Amanda Somes, Bass River Twp.
 Rich Wolbert, Beverly City**

Grace Archer, **Bordentown City**
Jeffrey Elsasser, *Alternate*, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
John Browne, *Alternate*, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Strategic Planning Committee Meeting – March 12, 2019

Ms. Burger stated that the minutes of the March 12, 2019 meeting will be included in next month's agenda packet, and there weren't any other highlights as Mr. Forlenza covered most of it in his Executive Directors Report.

Safety Committee Meeting – March 19, 2019

Mr. Cramer stated that the minutes of the March 19, 2019 meeting will be included in next month's agenda packet. He then stated that the Committee reviewed the Safety Director's Annual Loss Control Report, the JIF and MEL Loss Ratio Reports, the Regional Training schedule which included a training entitled "Back to Basics" which is a regulatory compliance course for Public Works, and once the Legislature decides what it is doing with Recreational Marijuana, we will set up a Regional Training to deal with situations that will arise from the enactment of this new law.

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

MEL/RCF/EJIF REPORT

Mr. Cooney, Fund Underwriter, was present to provide Program Updates to the Membership.

Mr. Cooney first discussed Reinsurance Renewals. He noted that the insurance market is getting very volatile and much more costly; however, he noted the MEL Program is running very well, and the Property rates remained flat this year. He noted that he anticipates over the next few years small inflationary increases vs. 10%-30% in some areas of the Country.

Mr. Cooney continued with the Liability program noting a very large change. He stated that for the last 30 years the MEL had a relationship with Genesis Insurance Company for different lines of coverage; however, this year saw the retirement of a long term Underwriter on the MEL account, along with a change of philosophy. This led Genesis to seek some large rate increases for this year, for really no reason. It was then decided to alternative markets from very specific insurance companies, who would return great options for our members, as well as a good, strong long term partner. Brit Insurance is that company and came in with an incredible renewal option, with a very competitive rate, and the option for the MEL to be able to take a quota share. He explained the MEL has a \$2 million retention, including the \$300,000 retention that the JIF has for each and every claim. The reinsurance then steps in when the claim costs exceed \$2 million. So for that layer that Brit Insurance takes over \$2 million, The MEL is now quota sharing in that layer, 80% v. 20%. This helps keep more premium dollars with the MEL and results in a savings of approximately \$1 million with Brit Insurance.

Mr. Cooney stated the rest of the program had a very strong renewal as usual. Safety National Insurance Companies reinsures the MEL Workers Compensation program and provided some rate decreases this year in return for a multi-year renewal.

Next Mr. Cooney touched on Public Officials and Employment Practices Liability. He noted that the MEL's performance is starting to get into a more predictable range of losses. The premiums have always increased through the years, averaging about 4.5%, but this year was a bit lower. He noted that the MEL is reviewing the underwriting process used which should be a bit more favorable to all the members as the premiums will be more appropriately allocated.

Mr. Cooney then discussed the Cyber program. He noted that between Dec and January there were 12 Cyber claims reported, which is more claims than the MEL ever experienced in a single year. It was discovered that six (6) of the claims were from one particular incident with very large claim amounts. Ransomware payment requests now range from \$200-\$300K per claim, as opposed to \$2-\$3K just a year ago. Mr. Cooney noted the importance of becoming Compliant with the MEL Cyber Risk Program so your town's deductible can be lowered. Once this is completed by all towns, then other protective programs can be rolled out. He noted that state wide there are 75 member towns that have complied with either Tier 1 or Tier 2 compliance, which is good, but he is hoping to move this along quickly to get the others compliant.

The new TULIP program has just launched and you can find out detailed information on the MEL of JIF Website. It is also much easier to use. Mr. Forlenza noted his office would be sending out a memorandum which simply lists only the BURLCO towns with the codes that have been assigned to them by the MEL.

Mr. Cooney discussed the new MEL EPL Helpline and noted it is roughly the same program, but now manned by MEL specific attorneys who focus on NJ Municipal Law. This program was launched at the beginning of March and Mr. DeWeese's firm is one of the firm's on the panel. There is a bulletin on the MEL website you can access for more detailed information.

Finally, Mr. Cooney discussed Vacant Properties. He noted that the MEL has discovered that if these particular properties are not manned or looked after, fires and other acts of vandalism start to occur resulting in some large losses. The MEL initiated a program that any vacant properties being added have to now go through a check list for approval of coverage. The program will be expanded next year to indicate that any vacant building being renewed for coverage is going to have to go through the same check list again.

Mr. Miola asked what he thinks the Cyber renewal will look like. Mr. Cooney stated that the Cyber renewal saw a 15% rate increase this year, which is why the MEL is pushing to have all towns compliant with the MEL Cyber Risk program, but there will be some sort of rate increase going into 2020.

Mr. Cooney asked if there were any questions. No questions were entertained. Chair Jack thanked Mr. Cooney for the updates.

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday, April 16 19, 2019 at 3:30 PM** at Café Madison, Riverside, following the BURLCOJIF's Annual Retreat.

PUBLIC COMMENT

Motion by Mr. Wolbert, seconded by Mr. McMahon, 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. McMahon, seconded by Mr. Mascia, 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 #2019-22***. 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. Ingling, 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.

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>2017095893</i>	<i>001256269</i>	<i>2019167193</i>
		<i>2019164302</i>

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

Motion by Mr. McMahon, seconded by Mr. Ingling, 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
		Jeffrey Elsasser, <i>Alternate</i> , Bordentown Twp.
		Glenn McMahon, Chesterfield Twp.
		John Browne, <i>Alternate</i> , Delanco Twp.
		Jeffrey Hatcher, Delran Twp.
		Richard Brook, Florence Twp.
		Paula Kosko, Hainesport Twp.
		Brandon Umba, Lumberton Twp.
		Mike Fitzpatrick, Mansfield Twp.
		Kathy Burger, Medford Twp.
		Jerry Mascia, Mt. Laurel Twp.
		Donna Mull, Pemberton Borough
		Dennis Gonzalez, Pemberton Township
		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.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

2017095893

MOTION TO ADJOURN

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

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

The meeting was adjourned at 4:47 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon,
Fund Secretary



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: April 16, 2019
Re: **Executive Director's Report**

.....

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

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

B. Certificates of Insurance (pgs. 20-21)

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

C. Financial Fast Track Report (pg. 22)

The Financial Fast Track Report as of February 28, 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 February 28, 2019 was **\$11,375,659**.

D. Regulatory Filing Checklists (pgs. 23-24)

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. 25)

A letter from our office describing how to collect your 2018 Safety Incentive Awards money was emailed to all members on or about April 10, 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 2018 Safety Incentive Program 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.**

F. 2019 Optional Safety Budget (pg. 26)

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 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. 27)

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. 28)

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 2019 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 – Authorized Contact List (pg. 29)

The MEL has established the *MEL Employment Practices Helpline* to assist our members by providing legal advice on employment related issues. The Members have unlimited access to the *Helpline* attorneys to seek advice on employment related issues. The Members can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the 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. 30)

A report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan 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. 31)

A report regarding each member's compliance status with the MEL Cyber Risk Management Plan 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. 32)

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. 33)

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 the 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. 34-42)

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. Police One Training

To help reduce the skyrocketing costs associated with police related injuries and lawsuits, the JIF has contracted with Police One Academy for access to online training. All JIF Member Police Agencies are eligible to participate in this web-based training. Current 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.

P. 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 other important subjects. Members must 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 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.

Q. Technology Risk Management Services – Pivot Point

The JIF has contracted with 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 cyber 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. Over the next few months, members will begin to see the roll 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.

R. Quarterly Attendance Report (pg. 43)

A report detailing attendance records through the first quarter of the 2019 Fund Year is attached for your review.

S. New Fund Commissioner Orientation (pg. 44)

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 was sent out to all Fund Commissioners and RMC's on or about April 1, 2019.

T. Elected Officials – Online Training (pgs. 45)

The 2019-2020 in person Elected Officials Training Sessions have concluded. Members with elected officials that attended this training will receive a credit of \$250 for each municipal elected official who attended one of the in person training sessions. This credit is also available to the member's

CEO (i.e. Municipal Manager or Administrator) this year. The sign-in sheets from December 6, 2018, January 31, 2019, February 6, 2019, and March 21, 2019 seminars are posted on the JIF website. Earlier this month, the MEL announced the availability of online training for elected officials via the MEL Safety Institute. Elected officials that complete the online training session by May 1, 2019 will also be eligible for the \$250 per elected official credit. The total credit is limited to 5% of a member's 2019 MEL Assessment. Instructions on how to access the online training are attached for your review and also available on the MEL website; www.njmel.org.

U. Financial Disclosure Statement (pgs. 46-50)

In 2014, the Division of Local Government Services implemented a new "on line" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file as their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from our office once we are notified of their assignment and have 30 days from their day of assignment in which to file. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office should contact Kris Kristie at 856-446-9136.

V. WEBSITE (WWW.BURLCOJIF.ORG)

Last 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.

W. New Member Activity

Nothing to Report.

Burleo JIF										
2019 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF February 28, 2019										
			# CLAIMS	Y.T.D.	2019	2018	2017			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	2/28/2019	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2019 - 2017
1	75 BEVERLY			0	0.00	0.00	0.00	1 BEVERLY		0.00
2	76 DELANCO			0	0.00	2.15	2.84	2 DELANCO		2.30
3	78 EDGEWATER PARK			0	0.00	4.35	2.27	3 EDGEWATER PARK		3.07
4	79 FLORENCE			0	0.00	1.91	1.00	4 FLORENCE		1.35
5	80 HAINESPORT			0	0.00	0.00	0.00	5 HAINESPORT		0.00
6	81 LUMBERTON			0	0.00	0.00	0.37	6 LUMBERTON		0.41
7	82 MANSFIELD TOWNSHIP B			0	0.00	0.98	1.00	7 MANSFIELD TOWNSHIP		0.91
8	83 MEDFORD TOWNSHIP			0	0.00	0.00	0.74	8 MEDFORD TOWNSHIP		0.34
9	84 RIVERSIDE			0	0.00	5.00	0.00	9 RIVERSIDE		2.26
10	85 SHAMONG			0	0.00	0.00	0.00	10 SHAMONG		0.00
11	86 TABERNACLE			0	0.00	1.27	0.00	11 TABERNACLE		0.58
12	373 SOUTHAMPTON			0	0.00	2.55	1.15	12 SOUTHAMPTON		1.67
13	456 SPRINGFIELD			0	0.00	0.00	1.94	13 SPRINGFIELD		0.90
14	531 CHESTERFIELD			0	0.00	0.00	0.00	14 CHESTERFIELD		0.00
15	576 MOUNT LAUREL			0	0.00	2.63	1.80	15 MOUNT LAUREL		2.05
16	577 BASS RIVER			0	0.00	0.00	0.00	16 BASS RIVER		0.00
17	600 BORDENTOWN TOWNSHIP			0	0.00	0.00	1.36	17 BORDENTOWN TOWNSHIP		0.63
18	601 NORTH HANOVER			0	0.00	1.32	0.00	18 NORTH HANOVER		0.68
19	636 WRIGHTSTOWN			0	0.00	0.00	0.00	19 WRIGHTSTOWN		0.00
20	642 PEMBERTON BOROUGH			0	0.00	0.00	0.00	20 PEMBERTON BOROUGH		0.00
21	650 PALMYRA			0	0.00	2.67	2.78	21 PALMYRA		2.49
22	651 WOODLAND			0	0.00	0.00	0.00	22 WOODLAND		0.00
23	679 FIELDSBORO			0	0.00	0.00	0.00	23 FIELDSBORO		0.00
24	208 PEMBERTON			0	3.07	5.17	3.53	24 PEMBERTON		4.24
25	77 DELRAN			1	5.63	2.87	1.00	25 DELRAN		2.24
26	589 BORDENTOWN CITY			1	6.22	0.00	1.65	26 BORDENTOWN CITY		1.17
27	532 WESTAMPTON			2	9.09	2.00	0.00	27 WESTAMPTON		1.61
Totals:				4	5	1.39	1.69	1.23		1.46
Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED										
* Member does not participate in the FUND for Workers' Comp coverage										
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report										
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR										
2018 Loss Time Accident										
Frequency as of				February 27, 2018		1.98				

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		February 28, 2019		
	2019	2018	2017	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2019 - 2017
CENTRAL	0.14	1.41	1.68	1.43
PROF MUN MGMT	0.63	2.27	2.14	2.09
SUBURBAN ESSEX	0.66	2.01	1.92	1.86
SOUTH BERGEN	0.90	2.10	1.94	1.93
BERGEN	0.98	1.40	1.46	1.39
NJ PUBLIC HOUSING	0.98	2.13	2.21	2.08
TRI-COUNTY	1.01	1.83	2.02	1.85
MORRIS	1.09	1.65	1.35	1.47
N.J.U.A.	1.16	2.08	2.04	1.99
OCEAN	1.17	2.26	2.42	2.25
CAMDEN	1.19	2.54	1.91	2.14
MONMOUTH	1.36	1.42	1.79	1.59
BURLINGTON	1.39	1.69	1.23	1.46
SUBURBAN MUNICIPAL	1.75	1.51	1.22	1.39
ATLANTIC	1.84	2.21	1.97	2.08
AVERAGE	1.08	1.90	1.82	1.80
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 2/22/2019 To 3/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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, Automobile 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 Vehicle with Emergency Equipment Vin# 1FM5K8AR5JGB47818 & Vin# 1FM5K8AR7JGB59811	2/26/2019 #2117267	GL AU EX WC OTH
H - PSE&G I - Borough of Fieldsboro	300 New Albany Road Moorestown, NJ 08057	PSE&G is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	2/28/2019 #2119987	GL AU EX WC
H - Rowan College at Burlington I - Township of Pemberton	County 601 Pemberton Browns Mills Rd Pemberton, NJ 08068	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises by the Pemberton Police to conduct active shooter training in April 2019	3/6/2019 #2123497	GL AU EX WC
H - Simon Iredale I - Township of Medford	38 S. Main St. Medford, NJ 08055	Evidence of insurance as respects to use of premises at 38 S. Main Street for all Township sponsored food truck events during 2019.	3/12/2019 #2126578	GL AU EX WC
H - Hainesport School I - Township of Hainesport	211 Broad St Hainesport, NJ 08036	Evidence of insurance with respect to 2019 Summer Recreation Program starting 7/8/2019 through 8/1/2019.	3/14/2019 #2127457	GL AU EX WC OTH
H - SealMaster I - Township of Lumberton	6853 Ruppsville Road Allentown, PA 18106	RE: Description of item being leased: SealMaster Crack Pro260, weight 5,000lbs, replacement value \$55,000. Trailered Tandem Axle, 260 gallon diesel fired oil jacketed melter/applicator Evidence of Insurance.	3/14/2019 #2127458	GL AU EX WC OTH
H - State of NJ DEP, Division of I - Township of Pemberton	Parks & Forestry Mail Code 501-04, P.O. Box 420 Trenton, NJ 08625	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 Pemberton Township Superhero Run Saturday, April 27, 2019. Whitesbog Village 120 W.	3/18/2019 #2132156	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 2/22/2019 To 3/22/2019

		Whitesbog Road, Browns Mills, NJ 08015		
H - Burlington County Services I - Township of Westampton	Training Center 53 Academy Drive, PO Box 6000 Westampton, NJ 08060	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for training by the Westampton Fire and EMS Departments during 2019	3/19/2019 #2132823	GL AU EX WC
Total # of Holders:8				

BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF February 28, 2019

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	630,532	1,261,064	112,685,645	113,946,708
2. CLAIM EXPENSES				
Paid Claims	282,057	527,609	43,058,861	43,586,471
Case Reserves	90,272	141,924	2,826,095	2,968,019
IBNR	(99,151)	(123,279)	2,025,554	1,902,275
Recoveries	-	-	-	-
TOTAL CLAIMS	273,178	546,254	47,910,511	48,456,765
3. EXPENSES				
Excess Premiums	208,023	416,045	30,618,041	31,034,086
Administrative	90,965	186,997	18,934,619	19,121,616
TOTAL EXPENSES	298,987	603,042	49,552,660	50,155,702
4. UNDERWRITING PROFIT (1-2-3)	58,366	111,767	15,222,475	15,334,242
5. INVESTMENT INCOME	40,464	80,118	3,996,278	4,076,396
6. DIVIDEND INCOME	0	0	601,498	601,498
7. STATUTORY PROFIT (4+5+6)	98,830	191,885	19,820,250	20,012,135
8. DIVIDEND	0	0	8,636,476	8,636,476
9. STATUTORY SURPLUS (7-8)	98,830	191,885	11,183,774	11,375,659

SURPLUS (DEFICITS) BY FUND YEAR

Closed	16,982	34,507	6,775,997	6,810,504
MEL JIF Retro	784	1,185	3,646	4,831
2015	3,468	7,130	985,624	992,754
2016	5,205	10,587	1,915,097	1,925,684
2017	6,196	12,725	2,018,816	2,031,541
2018	4,406	10,660	(515,406)	(504,745)
2019	61,789	115,090		115,090
TOTAL SURPLUS (DEFICITS)	98,830	191,885	11,183,774	11,375,659
TOTAL CASH				19,205,118

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	(100)	36,105,072	36,104,972
FUND YEAR 2015				
Paid Claims	8,097	47,904	2,611,649	2,659,554
Case Reserves	(3,128)	(44,606)	611,481	566,875
IBNR	(4,969)	(3,298)	95,812	92,514
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	0	0	3,318,942	3,318,943
FUND YEAR 2016				
Paid Claims	7,450	14,516	1,759,504	1,774,020
Case Reserves	7,433	(8,499)	409,812	401,314
IBNR	(14,882)	(6,017)	163,049	157,032
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	0	1	2,332,365	2,332,366
FUND YEAR 2017				
Paid Claims	52,041	82,629	1,096,581	1,179,210
Case Reserves	(10,320)	(27,503)	589,867	562,364
IBNR	(41,720)	(55,125)	371,598	316,473
Recoveries	0	0	0	0
TOTAL FY 2017 CLAIMS	0	1	2,058,046	2,058,047
FUND YEAR 2018				
Paid Claims	175,565	338,416	1,486,055	1,824,472
Case Reserves	16,174	39,728	1,214,935	1,254,663
IBNR	(191,739)	(378,145)	1,395,095	1,016,950
Recoveries	0	0	0	0
TOTAL FY 2018 CLAIMS	0	(0)	4,096,085	4,096,085
FUND YEAR 2019				
Paid Claims	38,904	44,243		44,243
Case Reserves	80,114	182,804		182,804
IBNR	154,159	319,306		319,306
Recoveries	0	0		0
TOTAL FY 2019 CLAIMS	273,177	546,353		546,353
COMBINED TOTAL CLAIMS	273,178	546,254	47,910,511	48,456,765

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.
Per Executive Director, professional fees other than RMC Fees reflect paid amounts.

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2019 for the Month of March

ITEM	FILING STATUS
Meeting Minutes	4/17/19
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 - Annual Regulatory Filing Check List

Year: January 1, 2019 – December 31, 201

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	
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	12/10/19	N/A	12/10/19	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 Municipality	Opening Balance	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sept 2019	Oct 2019	Nov 2019	Dec 2019	Paid in 2020	Total Paid	Remaining Balance	Encumb. Funds
Bass River	1,900.00														0.00	1,900.00	
Beverly	2,475.00														0.00	2,475.00	
Bordentown City	2,975.00														0.00	2,975.00	
Bordentown Twp	2,525.00														0.00	2,525.00	
Chesterfield	2,400.00														0.00	2,400.00	
Delanco	2,150.00														0.00	2,150.00	
Delran	2,775.00														0.00	2,775.00	
Edgewater	1,975.00														0.00	1,975.00	
Fieldsboro Boro	1,900.00														0.00	1,900.00	
Florence	3,025.00														0.00	3,025.00	
Hainesport	2,650.00														0.00	2,650.00	
Lumberton	2,775.00				2,775.00										2,775.00	0.00	
Mansfield	2,475.00														0.00	2,475.00	
Medford	3,600.00														0.00	3,600.00	
Mount Laurel	2,850.00				2,850.00										2,850.00	0.00	
North Hanover	2,475.00														0.00	2,475.00	
Palmyra	2,475.00														0.00	2,475.00	
Pemberton Boro.	1,900.00														0.00	1,900.00	
Pemberton Twp.	3,100.00														0.00	3,100.00	
Riverside	2,725.00														0.00	2,725.00	
Shamong	2,650.00														0.00	2,650.00	
Southampton	2,225.00														0.00	2,225.00	
Springfield	2,400.00														0.00	2,400.00	
Tabernacle	2,650.00														0.00	2,650.00	
Westampton	2,475.00														0.00	2,475.00	
Woodland	1,900.00														0.00	1,900.00	
Wrightstown	2,400.00														0.00	2,400.00	
Total By Line	\$67,825.00	\$0.00	\$0.00	\$0.00	\$5,625.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#####	\$62,200.00	

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 Optional Safety Budget**

Member Municipality	Opening Balance	January 2019	February 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	Paid 2020	Total Paid	Remaining Balance	Date of 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														0.00	1,595.00	
Woodland	995.00														0.00	995.00	
Wrightstown	995.00														0.00	995.00	
Total By Line	51,295	\$0.00	\$0.00	\$0.00	\$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 Municipality	Opening Balance	January 2019	February 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	Paid 2020	Total Paid	Remaining Balance	Date of 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 Municipality	Opening Balance	January 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	Paid in 2020	Total Paid	Remaining Balance	Date Encumbered
Bass River	500.00														-	500.00	
Beverly	500.00														-	500.00	
Bordentown City	500.00														-	500.00	
Bordentown Twp.	500.00														-	500.00	
Chesterfield	500.00														-	500.00	
Delanco	500.00														-	500.00	
Delran	500.00														-	500.00	
Edgewater Park	500.00														-	500.00	
Fieldsboro	500.00														-	500.00	
Florence	500.00														-	500.00	
Hainesport	500.00														-	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

MEL 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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF						
Data Valued As of :			April 8, 2019			
Total Participating Members	27		27			
Complaint			26			
Percent Compliant			96.30%			
				01/01/19		2019
	EPL Program ?	Checklist Submitted	Compliant	EPL		POL
Member Name	*			Deductible		Deductible
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
* Member does NOT participate in EPL coverage						

MEL Cyber Risk Compliance Report as of 4/1/19

JIF	Entity	No Submission	Add'l Info Required	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 4/2/19

Member ID	Fund	Member Name	Applicant	Title	Effective Date
577	BURL	BASS RIVER	Albert Stanley	Tax Collector/CFO	06/05/17
577	BURL	BASS RIVER	Eileen Brower	Treasurer	06/13/16
75	BURL	BEVERLY	Shari Phillips	Tax Collector	05/01/14
75	BURL	BEVERLY	Yvonne Bullock	Treasurer (CFO)	05/01/14
589	BURL	BORDENTOWN CITY	Margaret Peak	Treasurer (CFO)	08/01/13
589	BURL	BORDENTOWN CITY	Jennifer M. Smith	Tax Collector	2/13/2017
600	BURL	BORDENTOWN TOWNSHIP	Donna Muldrow	Treasurer	03/05/09
600	BURL	BORDENTOWN TOWNSHIP	Jeffrey Elasser	Tax Collector	08/01/15
531	BURL	CHESTERFIELD	Caryn M. Hoyer	Tax Collector	06/30/08
531	BURL	CHESTERFIELD	Wendy Wulstein	Treasurer	01/31/12
76	BURL	DELANCO	Robert L. Hudnell	Treasurer (CFO)	01/01/07
76	BURL	DELANCO	Jennifer Dellavalle	Tax Collector	11/01/16
77	BURL	DELRAN	Tanyika Johns	Tax Collector	02/01/19
77	BURL	DELRAN	Teresa A. Lisse	Treasurer	01/01/07
	BURL	EDGEWATER PARK	Mindie Weiner	Tax Collector	02/05/19
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
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	Robin Sarlo	Treasurer/CFO	03/04/19
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

The Perez Trio of Cases and Proof of Permanent Partial Disability

John H. Geaney March 15, 2019 Claims 0 Comments

It is a remarkable coincidence that the three cases that best explain entitlement to permanent partial disability benefits in New Jersey all involve claimants with the last name of Perez. The most important of the three Perez cases is ***Perez v. Pantasote***, 95 N.J. 105 (1984). This case addressed the key statutory definition in N.J.S.A. 34:15-36, which provides:

'Disability permanent in quality and partial in character' means a permanent impairment caused by a compensable accident or compensable occupational disease, based upon demonstrable objective medical evidence, which restricts the function of the body or of its members or organs;

This case stands for the proposition that subjective complaints alone are not sufficient to meet the standard for an award of partial permanent disability. Hence the emphasis on objective tests such as MRIs, x-rays, EMGs, CT scans, pulmonary function testing and other similar studies. The Perez principle was next applied to psychiatric disability claims in ***Saunderslin v. E. I. DuPont Co.***, 102 N.J. 402 (1986). Even in psychiatric claims, the emphasis is on more than just recapitulating the complaints and statements made by the injured worker. The Supreme Court said that psychiatric experts should include observations of physical manifestations of the symptoms related by the injured worker.

The next two Perez cases dealt with the remaining aspects of the test outlined in N.J.S.A. 34:15-36. The first was ***Perez v. Monmouth Cable Vision***, 278 N.J. Super. 275 (App. Div. 1994), cert. denied, 140 N.J. 277 (1995). This case focused on the following language in the statute:

Included in the criteria which shall be considered shall be whether there has been a lessening to a material degree of an employee's working ability.

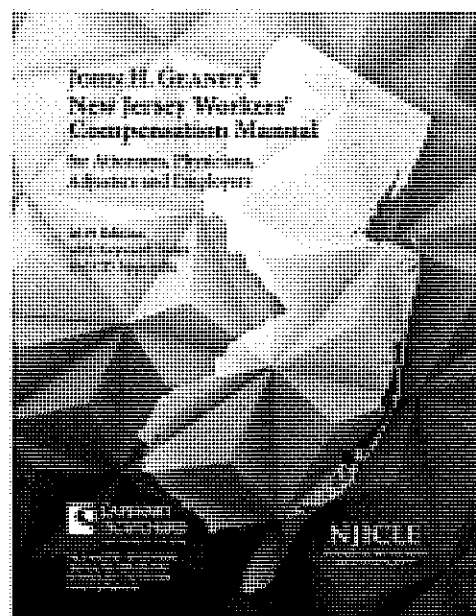
The Court rejected an interpretation of the above language which would require an injured worker to prove in every case a lessening to a material degree of working ability. The Court said that the claimant can obtain an award of permanent partial disability by proving *either a substantial impairment of non-work activities or a lessening to a material degree of working ability*. It is an either/or test. In this case the employee complained of loss of grip strength, pain in the wrist while playing with his children, diminished ability to play volleyball and not being able to do as much weightlifting as in the past. The Court held that these complaints were sufficient to meet the test of having an impairment of the ordinary pursuits of life. Petitioner did not need to prove work impairment to get his award.

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Perez v. Monmouth Cable Vision is very important for two reasons: one, it shows that an employee with objective evidence of permanent partial disability who gets back to work doing the same job can still receive an award of permanency if he or she can prove a substantial impairment of the ordinary pursuits in life. Two, it shows that the threshold required by the employee for testimony about impairment of the ordinary pursuits of life is not particularly high.

The third case is Perez v. Capitol Ornamental, 288 N.J. Super. 359 (App. Div. 1996). The petitioner in this case suffered a herniated disc. He worked as a farm laborer in Puerto Rico before doing landscaping and construction in the U.S. After he had his laminectomy surgery, he continued to have back problems and applied to the Division of Vocational Rehabilitation for job training. He was out of work for years and could not find work. Respondent's evaluating physician estimated 12.5% permanent partial disability but stated at trial that he did not consider petitioner's employment problems when he provided his estimate.

The Judge of Compensation awarded 32% permanent partial disability, which was much less than what the petitioner thought he was entitled to. The Judge wrote, "... the award which I presented in my opinion was determined on a basis and with the purpose of being consistent with similar injuries previously presented to me for disability determination." The Appellate Division took this comment to mean that the Judge of Compensation had not really considered the difference between a person with a spine surgery who gets back to work and a person with spine surgery who cannot return to work. It reversed the decision because the percentage of the award to Mr. Perez should have taken into account the severe impact on petitioner's working ability.

Perez v. Capitol Ornamental makes an important contribution to the workers' compensation formula for permanent partial disability by establishing a principle that cases should be valued higher where the injury causes a career change or career loss as compared to cases where no such career loss occurs.

Together the three Perez cases delineate the basic requirements for an award of permanent partial disability: 1) objective medical evidence of restriction of function; plus either 2) a substantial impairment of non-work activities or 3) a lessening to a material degree of working ability.

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Tags: Permanent Partial Disability

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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Liens Light Duty Martin v. Pollard Maximal Medical
Improvement Medical Marijuana medical
reimbursement Mutual Benefit Doctrine Occupational
occupational stress Permanency Awards
permanency benefits Permanent Partial Disability
PIP premises rule Reasonable
Accommodation reasonable
accommodation Relative Nature of Work Test
Reopener Section 20 Settlement Statute of
limitations subrogation Supreme Court
Telecommuting temporary disability
Temporary Disability
Benefits Termination The Second
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A Capehart Scatchard Blog

The ERISA Lien -- A Federal "Partner" In State Workers' Compensation Litigation

John H. Geaney March 21, 2019 Policy 0 Comments

By: *Alfred Vitarelli, Esq., Shareholder, Stark & Stark*

If the workers' compensation practitioner reading this otherwise dry blog finds his/her mind wandering to more exciting topics, let your mind focus on that ominous line from the 1987 classic "Fatal Attraction:" I will NOT be IGNORED!"

No, I am not comparing the great acting of Glenn Close to ERISA. I am, however, making the important point that like Close's character, ERISA must never be ignored.

I'll begin discussing ERISA liens by presenting a scenario played out with distressing frequency in New Jersey workers' compensation courts. Petitioner's attorney informs the Judge that a private disability plan (the plan) has provided treatment in the denied claim presently before the Court. An agreement has been reached with Respondent to settle the claim on a Section 20 dismissal. However, the plan has asserted a substantial lien for payments made on behalf of the petitioner. To make matters worse, the plan has not to date provided detailed billing records, medical documentation, etc., which the parties hope will allow the reduction of the amount of the lien, and this is delaying the settlement. Accordingly, petitioner's attorney will be filing a motion requesting the court to rule out the lien if the plan does not appear on the return date of the motion.

See any problems with the above scenario? Well, yes. And yes.

First yes: based on the facts given above there has been no consideration as to the status of the plan lien; since this is a discussion of ERISA, the parties are unaware if the plan is covered by ERISA. And why is this important? Because ERISA plans are created by federal law, and thus are subject only to federal jurisdiction. That's why.

Second yes: because any order entered against an ERISA plan by a state court judge is *ultra vires* (meaning, acting beyond one's legal power). Since ERISA plans are only subject to federal jurisdiction, they can ignore any such order as discussed above and sue in federal court to recover the amount of its lien. That's why #2.

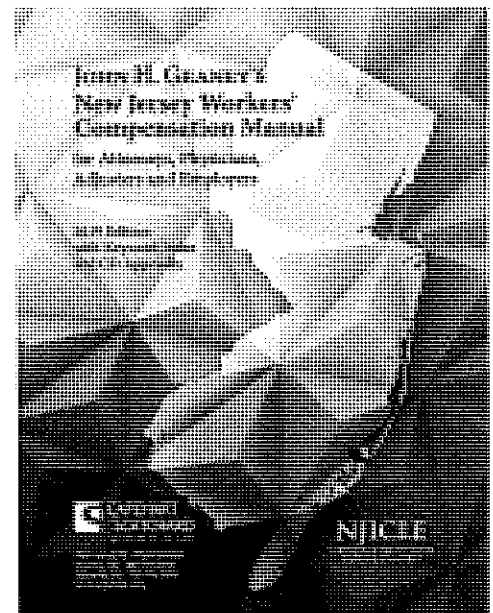
Ok, let's get down to a serious discussion of ERISA. (Actually, I think this has been serious all along, but I'm sure there are those who will disagree).

Exactly what is ERISA? The Employment Retirement Income Security Act of 1974, ERISA, is a federal law which sets minimum standards for most voluntarily established pension, health and disability plans in private industry. ERISA allows an employer to establish self-funded plans. These plans are employee benefits which pay claims through either the assets of the employer or through a trust which is funded by contributions from the employer and employees. An ERISA health plan differs from a traditional health insurance policy which is purchased through premiums to provide

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coverage. ERISA expressly pre-empts "any and all state laws insofar as they may now or hereafter relate to any employee benefit plan."

So, having said that, who or what entities are covered by ERISA? ERISA applies to private industry. In general, ERISA does not cover group health plans established or maintained by government entities, churches for their employees, or plans which are maintained solely to comply with workers' compensation, unemployment or disability laws. A prime example of what plans are covered by ERISA are those provided to employees pursuant to a collective bargaining agreement between a labor union and an employer. These plans are funded either entirely by the employer or by contributions from the employees as called for by the employer/union agreement.

Ok, now we know what an ERISA plan is, and (hopefully) understand the necessity of directly addressing liens asserted by these plans. So how can an attorney faced with a private plan lien determine if the plan is covered by ERISA? This can't be determined by just looking at the client's benefit card; they don't say "This plan is covered by ERISA." When the status of a lien is in doubt the best way is to request from the Plan Administrator the Summary Plan Description, IRS Form 5500. The Administrator is required to furnish a copy of the latest updated plan documents, including the Master Plan Document. These should be reviewed carefully, since an ERISA plan must clearly state the existence of a right to recovery. NOTE: Never assume that because the lien is asserted by a "traditional" insurance carrier such as Aetna, Cigna, BlueCross/Blue Shield, etc., that the plan is paid by premiums and is therefore not a private benefit plan covered by ERISA. Such insurance carriers do act as TPAs for ERISA plans. When in doubt ask for the IRS form 5500. Another method to obtain the form 5500 is to register online at www.freeerisa.com. I have not used this yet, but some attorneys find this a very convenient method to obtain this information.

Federal Jurisdiction – what are the implications if a lien is not honored?

Earlier in this blog it was noted that ERISA plans are only subject to federal jurisdiction; the doctrine of federal preemption applies as well. If an ERISA lien is not honored when asserted in a workers' compensation case the plan provider may file an action in federal court to enforce its right of subrogation as contained in the plan. This is authorized by Section 502(a)(3) creating an equitable form of relief in the recovery of payments. This equitable right of recovery was most famously recognized by the U.S. Supreme Court case of **US Airways Inc. v. McCutchen**, 133 S. Ct.1537 (2013). Here, the Court held that an equitable lien is created by the language of an ERISA Plan, and the language of the Plan controls absolutely, even to the exclusion of common-law principles of unjust enrichment, the make-whole doctrine and the common-fund rule.

Please note carefully, however, that **McCutchen** holds the *language* of the Plan controls. While most practitioners will be aware of the McCutchen decision, fewer know the ultimate outcome of the litigation. After the Supreme Court rendered its decision, it remanded the case to the lower court to review the language of the Plan documents. Surprise, surprise! It turns out that the attorneys in the case did not review the Plan documents before the Supreme Court remand. The lower court found that while the Summary Plan Description supported the recovery of the full lien, the Master Plan Document did not. As a result, US Airways was only entitled to a recovery on a small portion of the overall settlement below. ALWAYS READ THE DOCUMENTS!

The above points should make it clear that in ANY situation where a petitioner received unauthorized treatment through a private benefit plan his/her attorney must be aware as early as possible in the litigation whether the plan is covered by ERISA. There are too many pitfalls which may be encountered by ignoring the status of these Plans (including recovery of the lien by attaching attorney fees.) Of course, non-ERISA plan liens must

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also be addressed, but they at least may be covered by state laws on subrogation, something outside the topic of this blog.

Before ending, I feel it necessary to discuss the potential role of the respondent attorney in these situations. I can hear most of you already: "what role? there is none... petitioner's problem....not my fees that can be attached...that lien is just a darn nuisance, my role is to make it go away so I can close the file." OK, so maybe that last comment was a stretch, but the others are heard...and wrong. Remember the definition of an ERISA plan? How it is funded? Entirely by employer or by employer and employees? Right, now you get it. Employer = Respondent (in many if not most cases.)

So, having also been a respondent attorney for many years, I feel that the employer should always be consulted in ERISA lien situations before settlement discussions begin considering the financial implications of the Plan paying for possibly work-related treatment. I have definite ideas about what approaches to take, but I'll leave it to others to fill in the blanks.

Please keep in mind that both this blog and the study of ERISA liens generally are works in progress. This blog is intended to raise the awareness of the workers' compensation bar of the necessity of seriously addressing ERISA liens, not to serve as a how-to guide in every case. Each case will have its own unique issues, so always keep this in mind, and whenever in doubt, request the documents, don't ignore!!

(Editor's Note: Many thanks to Attorney Al Vitarelli for sharing this highly entertaining and educational blog on a topic most practitioners knew very little about but one that we all need to pay close attention to).

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Tags: Employment Retirement Income Security Act of 1974, ERISA, Liens

About the Author:

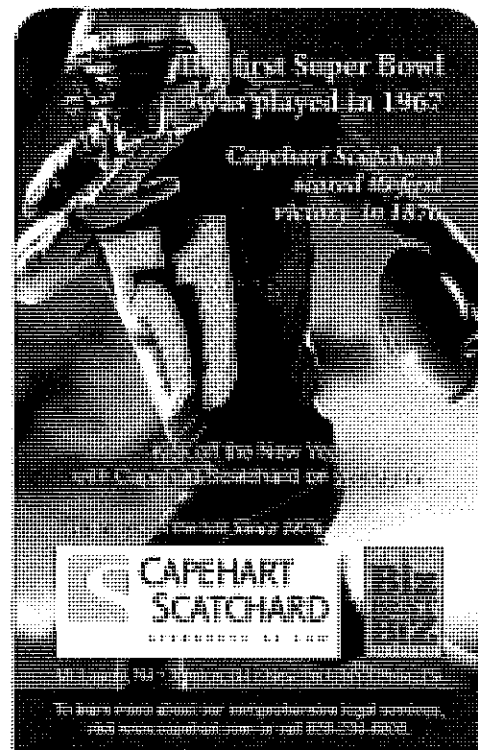
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Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers of the American Bar Association and is certified by the Supreme Court of New Jersey as a workers'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

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



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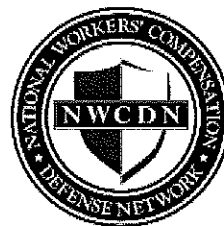
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Employee's Failure to Pursue Rights in Workers' Compensation Court Precludes a Civil Suit for Failure to Accommodate under the ADA and LAD

John H. Geaney March 28, 2019 Policy 0 Comments

As practitioners well know, many ADA law suits begin with a workers' compensation injury. But where is the line between an issue that must be handled in workers' compensation and one that can be brought in civil court? That was the issue that the New Jersey Supreme Court decided on March 25, 2019 in **Caraballo v. City of Jersey City Police Department** (A-71-17) (080467).

Caraballo joined the Jersey City Police Department (hereinafter JCPD) as a police officer in February 1973. He injured his hands, back, and legs in August 1999 during a motor vehicle accident and filed a workers' compensation claim. He underwent anterior cruciate ligament reconstruction surgery on his left knee.

Two city-appointed physicians gave opinions that Caraballo would eventually need bilateral knee replacement surgery. Caraballo's workers' compensation attorney contacted defense counsel for JCPD in 2008 and requested approval for the knee replacement surgery. Caraballo's attorney also requested a specific physician to perform the surgery, noting that Risk Management had approved that physician.

Surgery did not take place for reasons that are not clear in the opinion. In August 2010, Caraballo put in his retirement papers with the New Jersey Division of Pensions and Benefits effective March 1, 2011. Lieutenant John McLellan of the JCPD Medical Bureau was of the impression that Caraballo did not intend to pursue the surgery. McLellan also noted that Caraballo refused to see a certain doctor "who would be able to determine unequivocally whether or not he should have the surgery."

Caraballo retired on March 1, 2011. Thereafter Risk Management authorized an orthopedic surgeon to evaluate Caraballo for bilateral knee replacement surgery. The doctor told Caraballo to contact the office to pick a date for surgery pending medical and cardiac clearance. However, Caraballo never called the doctor's office to schedule a date for surgery.

On March 4, 2013, Caraballo finally settled his workers' compensation claim. A short time later, he brought a civil suit alleging that the City violated his rights under the New Jersey Law Against Discrimination for failing to authorized the knee replacement surgery and failing to make reasonable accommodations to his disability.

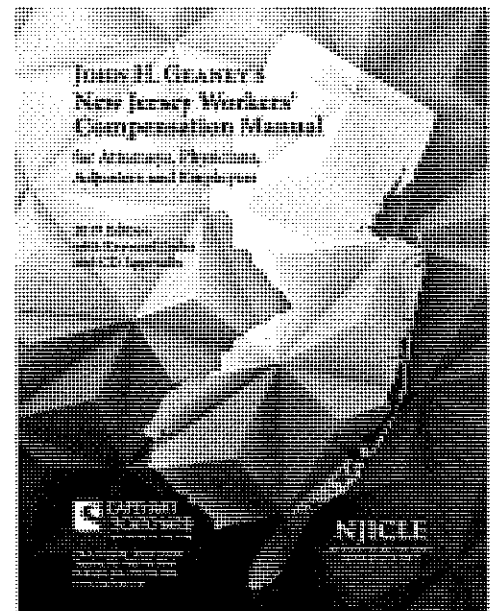
The trial court ruled against Caraballo because he failed to enforce his rights to have knee surgery in workers' compensation court. Apparently, he never filed a motion for medical and temporary disability benefits. The Appellate Division reversed in favor of Caraballo. The Appellate Division observed that Caraballo may have been able to

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perform the essential functions of his job had he obtained a reasonable accommodation of knee surgery.

The New Jersey Supreme Court accepted certification and reversed the Appellate Division. The Court relied on prior case law to the effect that an employee must first exhaust all administrative remedies under workers' compensation before seeking enforcement in the Law Division. The Court said:

Here, Caraballo filed his workers' compensation claim in 2001, retired in 2011, and settled his claim with the JCPD in 2013. In the interim, Caraballo contacted Risk Management several times to obtain authorization for double knee replacement surgery but never sought to enforce his right to the surgery in the workers' compensation court. Caraballo's failure to utilize the Act's administrative remedies to obtain knee replacement surgery precludes his failure-to-accommodate claim under the LAD.

The court next went on to consider whether surgery can be considered a reasonable accommodation in New Jersey. The court first cited to the language in the LAD and ADA for specific examples of reasonable accommodation: (i) making facilities used by employees readily accessible and usable by people with disabilities; (ii) job restructuring, part-time or modified work schedules or leaves of absence; (iii) acquisition or modification of equipment or devices; and (iv) job reassignment and other similar actions.

The Court observed that no New Jersey case prior to Caraballo had ever addressed the question of whether medical treatment qualifies as a reasonable accommodation under the LAD. A case in Connecticut was instructive to the Court, Desmond v. Yale-New Haven Hosp., Inc., 738 F. Supp. 2d 331, 350 (D. Conn. 2010). In that case the Connecticut District Court ruled against a workers' compensation plaintiff who argued that in order to continue working she would need medical treatment, including pain management and physical therapy. The Connecticut Court held that a reasonable accommodation must relate to workplace barriers. There was no responsibility under the ADA or state civil rights law to make sure an injured employee is receiving appropriate medical treatment.

The New Jersey Supreme Court agreed with the ruling in Desmond:

The medical procedure sought by Caraballo – his double knee replacement surgery – is neither a modification to the work environment nor a removal of workplace barriers. Rather, it is a means to treat or mitigate the effects of his injuries, like the treatments at issue in Desmond. We therefore find it consistent with the LAD, the ADA, and their regulations that Caraballo's total knee replacement surgery cannot qualify as a reasonable accommodation under the LAD.

This case is truly significant for practitioners, carriers, third party administrators and workers' compensation professionals. Had the ruling gone the other way, employees would have been able to pursue civil action against employers for potential denial of benefits in workers' compensation. The Court is undoubtedly correct that this would violate the basic rule that workers' compensation is the exclusive remedy for injured workers regarding medical benefits.

Thanks to Rick Rubenstein, Esq. for bringing this case to our attention.

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Appellate Division Resolves Long-Standing Dispute on Lien Formula With High Third Party Settlements

John H. Geaney April 4, 2019 Settlements 0 Comments

After at least four decades of disagreement on lien reimbursement calculations in high third party settlements, the Appellate Division this week handed down a **reported** decision in ***Liberty Mutual Insurance o/b/o Sabert Corporation v. Jose R. Rodriguez***, A-0112-17T4 (App. Div. April 2, 2019). **Betsy Ramos, Esq., co-chair of Capehart's litigation department, successfully argued the cause for the workers' compensation carrier.**

The facts of the case are simple. Mr. Rodriguez was injured in 2012 arising out of his employment with Sabert Corporation. Liberty Mutual, the workers' compensation carrier for Sabert, paid \$148,590.40 in workers' compensation benefits including medical and temporary disability benefits. Mr. Rodriguez sued the tortfeasor and settled his third party suit for \$1,200,000. The question was how to calculate Liberty Mutual's lien: was it two thirds or higher than that percentage? The law firm for Rodriguez sent a check for two thirds minus \$750 for costs. Liberty Mutual rejected the offer and filed an order to show cause and verified complaint claiming that the percentage should be calculated based on the actual fee paid by the injured worker to his lawyer as a percentage of the overall settlement.

There is a standard court rule for legal fees in large civil settlements. Rodriguez paid his third party lawyer based on the court rule at that time: one third of the first \$500,000; 30% of the next \$500,000 and 25% of the next \$500,000 for a grand total of \$366,666.

The current court rule applies to stages of \$750,000 today. Rodriguez actually paid 30.56% of the total settlement of \$1,200,000 in counsel fees. Liberty Mutual therefore argued that its lien should not be 66.67% but rather 69.44% (100 minus 30.56 = 69.44). The trial court agreed with Liberty Mutual, and Rodriguez appealed to the Appellate Division, which affirmed the trial court.

Rodriguez argued that Liberty Mutual should be limited to two thirds because he paid only one third of the first \$500,000 to his lawyer, and Liberty's lien did not exceed \$500,000. It totaled \$148,590.40. The Appellate Division reviewed conflicting decisions on this issue, one Supreme Court case going back to 1955 (favoring Liberty's position) and one reported Appellate Division decision from 1974 (favoring Rodriguez's position).

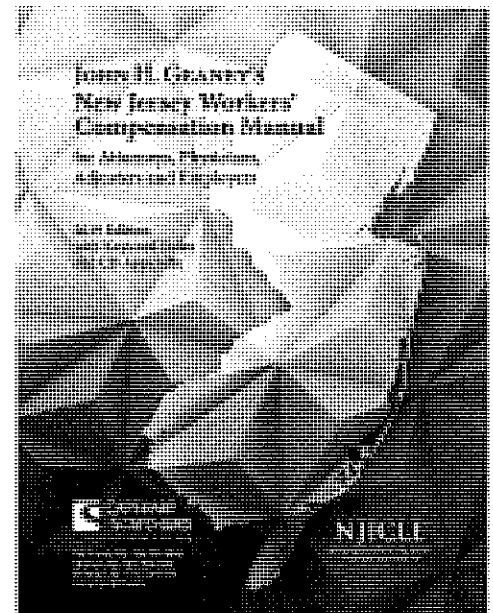
In the end, the Court ruled that the 1955 Supreme Court decision in ***Caputo v. Best Foods, Inc.***, 17 N.J. 259 (1955) was binding on the Court in spite of subsequent Appellate Division decisions that took issue with Caputo. The Court ruled in favor of an approach which focuses on how much the injured worker paid his or her lawyer. One takes that figure as a percentage of the total settlement. So Liberty Mutual's lien was in fact 69.44% of the \$148,590.44 or \$103,181.20 because that is the composite percentage of how much Rodriguez paid his lawyer. It did not matter that Rodriguez paid one third of the first \$500,000. You need to work through all the staged payments

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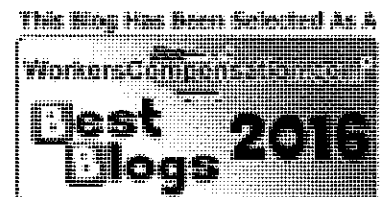
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that Rodriguez paid, the first at one third, the second at 30% and the third at 25%. This is a significant victory for employers, third party administrators, and carriers. There are many million dollar settlements in third party cases stemming from workers' compensation injuries. We now know how to calculate the lien. The confusion between competing published cases has been resolved. The ruling means that respondents will recover greater than two thirds when the third party settlements are significant such as those in the seven figure range. As practitioners know, it is not always accurate to say that respondent's lien is two thirds. It is never less than two thirds, but it can be more than two thirds, as this case illustrates.

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Tags: Liens, third party claim

About the Author:

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



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

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

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

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

More from this author.

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Topics:

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reimbursement Mutual Benefit Doctrine Occupational
occupational stress Permanency Awards
permanency benefits Permanent Partial Disability
PIP premises rule Reasonable
Accommodation reasonable
accommodation Relative Nature of Work Test
Reopener Section 20 Settlement statute of
limitations subrogation Supreme Court
Telecommuting temporary disability
Temporary Disability
Benefits Termination The Second
Injury Fund

2019 BURLCO Meeting Attendance

Municipality	Name	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y												3			
Bass River	Somes/Ireton	FC	FC	FC										3	0	3	100%	0%	100%
Beverly City	Wolbert/Hannah	FC	FC	FC										3	0	3	100%	0%	100%
Bordentown City	Archer/Peak	FC	FC	FC										3	0	3	100%	0%	100%
Bordentown Twp.	Theokas/Elsasser	FC	FC	Alt										2	1	3	67%	33%	100%
Chesterfield Township	McMahon/Hoyer	FC	FC	FC										3	0	3	100%	0%	100%
Delanco Township	Templeton/Browne	FC	FC	Alt										2	1	3	67%	33%	100%
Delran Township	Hatcher/Eggers	FC	N/A	FC										2	0	3	67%	0%	67%
Edgewater Park Twp.	Pullion/Treusch	N/A	N/A	N/A										0	0	3	0%	0%	0%
Fieldsboro	Hansell, P./Lewis.C	Rep	FC	N/A										1	0	3	33%	0%	33%
Florence Township	Brook/Sahol	FC	FC	FC										3	0	3	100%	0%	100%
Hainesport Township	Kosko/Kilburn	N/A	FC	FC										2	0	3	67%	0%	67%
Lumberton Township	Umba/Januseski	FC	N/A	FC										2	0	3	67%	0%	67%
Mansfield Township	Fitzpatrick/Magee	FC	Alt	FC										2	1	3	67%	33%	100%
Medford Township	Burger/Meder	FC	FC	FC										3	0	3	100%	0%	100%
Mt. Laurel	Mascia/Tomczyk	FC	FC	FC										3	0	3	100%	0%	100%
North Hanover	Picariello/Wells	FC	Alt	N/A										1	1	3	33%	33%	67%
Palmyra Borough	Gural/Pearlman	Alt	N/A	N/A										0	1	3	0%	33%	33%
Pemberton Borough	Mull/Vallari	Alt	Alt	FC										1	2	3	33%	67%	100%
Pemberton Twp.	Gonzalez/Brown	FC	N/A	FC										2	0	3	67%	0%	67%
Riverside Township	Jack/Lewis	FC	FC	FC										3	0	3	100%	0%	100%
Shamong Township	Matchett	FC	FC	FC										3	0	3	100%	0%	100%
Southampton Township	Hoffman	N/A	N/A	N/A										0	0	3	0%	0%	0%
Springfield Township	Keller/Sobotka	FC	FC	FC										3	0	3	100%	0%	100%
Tabernacle Township	Cramer/Barber	FC	FC	FC										3	0	3	100%	0%	100%
Westampton Township	Ent/Brady	FC	FC	FC										3	0	3	100%	0%	100%
Woodland Township	Brown/Seeland	N/A	FC	N/A										1	0	3	33%	0%	33%
Wrightstown	Ingling	FC	N/A	FC										2	0	3	67%	0%	67%
27		23	20	21	27	27	27	27	27	27	27	27	27	56	7	81	69%	9%	78%
		85%	74%	78%	100%	100%	100%	100%	100%	100%	100%	100%	100%						

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



To: Fund Commissioners/ Alt. Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: April 1, 2019

Re: ***New Fund Commissioner Orientation – May 21, 2019***

We will be hosting a New Fund Commissioner Orientation on May 21, 2019 @ 1:30 PM for both Fund Commissioners and Alternate Fund Commissioners prior to the monthly Executive Committee meeting. With some new Fund Commissioners/Alternate Fund Commissioners on board this year, this is your opportunity to learn all things JIF. Also, this is a great refresher for the more seasoned Fund Commissioners/Alternate Fund Commissioners. The orientation will provide an overview of the JIF and an opportunity for participants to ask questions. Each attendee will also receive a Fund Commissioner Handbook that provides useful information about the JIF. There is always something new to be learned!

Session: May 21, 2019 @ 1:30 PM

Hainesport Municipal Building
1 Hainesport Center, Hainesport, NJ

Kindly **RSVP no later than Tuesday, May 14th**
so we may produce the correct number of materials.

I, _____ / _____ would like to attend the
Name Municipality
New Fund Commissioner Orientation.

Fund Title: _____ Fund Commissioner _____ Alt Fund Commissioner

RMC: _____; Company: _____

Forward this completed form by Tuesday, May 14th

Ms. Kris Kristie
Arthur J. Gallagher Risk Management Services
E-Mail: Kristi_Kristie@ajg.com
Fax: (856) 446-9149



2019 Elected Officials Online Employment Practices Seminar

This course details ways to prevent Employment Practices lawsuits. Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager / administrator or executive director) who completes this course by May 1, 2019 will qualify for a \$250 credit in their local unit 2019 assessment.

1. Click the following link for the MEL Safety Institute's Learning Management System
www.firstnetcampus.com/meljif
2. If you have previously taken MSI classes, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Help Line.
If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the '**2018-2019 Elected Officials' Employment Practices Seminar**'.
5. Click 'Enroll'.
6. Click the 'My Training' tab on the top blue tool bar.
7. Click the program name to launch the course.
8. Upon completion of the course and questions you will navigate to the 'Student Center' tab to print your Certificate of Completion. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

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

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

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

LFN 2019-05

April 1, 2019

Contact Information

Director's Office

V. 609.292.6613

F. 609.633.6243

**Legislative and
Regulatory Affairs**

V. 609.292.6110

F. 609.633.6243

**Financial Regulation
and Assistance**

V. 609.292.4806

F. 609.984.7388

Local Finance Board

V. 609.292.0479

F. 609.633.6243

Mail and Delivery

101 South Broad St.

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Trenton, New Jersey

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www.nj.gov/dca/divisions/dlgs

E-mail: dlgs@dca.nj.gov

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Local Government Ethics Law

2019 Financial Disclosure Statements

Filing Information for Local Government Officers

Introduction

Pursuant to the Local Government Ethics Law (LGEL), specifically N.J.S.A. 40A:9-22.6, local government officers shall annually file a financial disclosure statement (FDS).

Your local government entity has determined that you are a local government officer (LGO) who is required to file. N.J.S.A. 40A:9-22.3.g defines a local government officer as “any person, whether compensated or not, whether part-time or full-time: (1) elected to any office of a local government agency; (2) serving on a local government agency, which has the authority to enact ordinances, approve development applications or grant zoning variances; (3) who is a member of an independent municipal, county or regional authority; or (4) who is a managerial executive employee of a local government agency, as defined in rules and regulations adopted by the Director of the Division of Local Government Services in the Department of Community Affairs pursuant to the “Administrative Procedure Act,” P.L. 1968, c. 410 (C.52:14B-1 et seq.), but shall not mean any employee of a school district or member of a school board. N.J.S.A. 40A:9-22.3.g(4) of the LGEL, defining managerial executive, was amended in August 2015. Please note that, effective with the 2017 filing year, the Division of Local Government Services adopted Rules and Regulations determining positions specifically required to file under the managerial executive section of the LGEL. For a more comprehensive explanation of the managerial executive changes, please refer to [Local Finance Notice 2019-04](#).

Also, effective with the 2017 filing year, the Local Finance Board (Board) amended the FDS form in conformance with the Police Information Law. These changes are further discussed on Page 4 of this LFN. In another change to the FDS form, home addresses and telephone numbers included in Section 1 - Personal Information (optional) will not appear in public search results. A footnote has been added to the form reflecting this action.

The FDS is part of the legislative design for assuring that standards of ethical conduct and financial disclosure requirements for LGOs are clear, consistent, uniform in application, and enforceable on a statewide basis.

The Board commends you for accepting the opportunity to serve the public. For most LGOs, your public service will be a gratifying personal experience, and you will no doubt be exposed to various types of public policy and fiscal challenges facing your community.

Public office and employment are a public trust. The annual FDS filing requirement serves as an important reminder to each LGO that the citizens of New Jersey hold you to a high standard of ethical conduct. As such, both paid and volunteer LGOs are required to file a FDS.

This Local Finance Notice outlines filing procedures that are designed to facilitate efficiency and enhance transparency by using available technology to capture and report the financial disclosure statements we collect. This notice was written for local government officers and contains specific step-by-step instructions for successfully filing the financial disclosure statement using the online process.

A separate Local Finance Notice has been issued to municipal clerks, county clerks, and other local government entity representatives who have administrative responsibilities under the Local Government Ethics Law pertaining to financial disclosure statements. If you desire a more comprehensive explanation of the financial disclosure statement filing requirements, you should read [Local Finance Notice 2019-04](#) and other materials that are posted on the Division of Local Government Services' (Division's) web site, www.fds.nj.gov.

Online Filing Procedure

Beginning with the 2013 filing year, online filing of FDS forms became mandatory for all local government officers (LGOs). The filing process uses a web based system and is similar to online banking or purchasing goods from a company that has an online ordering system.

If you filed an FDS in 2014, 2015, 2016, 2017, or 2018 you have an LGO profile/account created in a prior year. To file your FDS electronically, use the login ID (e-mail address) and Password from the prior year. You only need a new PIN# if you have any new or additional positions that were not on your 2018 FDS. If you have additional positions for which you have been assigned a new PIN#, you must also validate the new PIN# using the "Manage Positions" button after logging in.

If you are a new filer, you will first need to obtain the PIN# from your local government entity representative (e.g., municipal clerk or county clerk) and confirm with the representative how your name was listed on the roster (e.g. James Smith vs. Jim Smith). Your first and last name entered to validate the PIN# must match the name as it was entered on the roster by your local government entity representative.

If you are a new filer who is identified as an LGO by multiple local government entities (e.g., you serve as a business administrator for a municipality and also serve as a commissioner for a joint insurance fund), you will receive separate PIN#s from each entity. You will link each PIN# to a single LGO user account by using the Manage Positions feature after you validate the first PIN# issued and create your profile. More detailed instructions are provided below and at www.fds.nj.gov. Please note that if you hold multiple positions within the same local government entity (e.g., municipal governing body member also serving on the local planning board), you will only be assigned one PIN#.

Step-By-Step Instructions

- STEP 1: Carefully review this Local Finance Notice.
- STEP 2: Read the FDS instructions available at www.fds.nj.gov and/or watch the webinar training video.
- STEP 3: Go to www.fds.nj.gov. To access the login page, click on the button titled, "File Financial Disclosure Statement."

New Filers:

- STEP 4: First time users must click the “[New Registration \(Local Government Officer\)](#)” link at the bottom of the login screen. Authorization names are not used as the login ID; you will establish your login ID and password in Step 7.
- STEP 5: Obtain your authorization name (the name the LGE Representative used for you on the roster) and PIN# from your local government entity representative.
- STEP 6: Register and validate your PIN# (you must use the same name entered on the roster and provided by your local government entity representative).
- STEP 7: Complete the information in the box entitled, “Local Government Officer (LGO) Credentials” and create a login and password. Your login **must** be in the form of a valid email address. Maintain a record of the login and password you selected for future access to the system.
- STEP 8: Login to the system as a registered LGO using the login and password you just created to begin your financial disclosure statement. Proceed to STEP 10.

Returning Users:

- STEP 9: If you established an LGO profile in 2014, 2015, 2016, 2017, or 2018 login using the login ID (your e-mail address) and password you created to establish that profile. Proceed to STEP 10.
- If you have forgotten your password, click on “Forgot Password” on the bottom of the login page. The password will be e-mailed to the e-mail used as the login ID. Your local government entity representative can also reset your password if you do not remember it.
 - If you need to edit your e-mail address, please contact your local government entity representative to have the e-mail address edited.

All Users:

- STEP 10: Validate any additional PIN#s received from different entities using the Manage Positions button **PRIOR** to starting your financial disclosure statement.
- STEP 11: Once all PIN#s have been validated, click on the “File” link and start the FDS making sure to accurately fill out the form. It is recommended that you read the instructions and/or Frequently Asked Questions, also on www.fds.nj.gov, if you have questions about definitions or the sections of the FDS such as what constitutes sources of income, etc.
- STEP 12: You can start your FDS and save the information to be submitted at a later time, or you can submit your FDS right away. **NOTE: Once the FDS is submitted, it can be amended; however, the original FDS and any amended FDS’s will also be available publicly.**
- STEP 13: If you want, you may print a copy of your FDS for your own records. It is unnecessary for you to file a paper copy of your FDS with the Local Finance Board or your local government entity. Once you submit your FDS online it is immediately available through the public search feature. Click on “Search Financial Disclosure Statements” button on www.fds.nj.gov to view your submitted statement.
- STEP 14: If you receive any PINs after you have submitted your FDS, login and click the “Manage Positions” button to validate the additional PINs. After validating the PINs, **click the “file” link proceed through the FDS sections and re-submit** the FDS. The previously filed FDS will also remain available through the public search tool.

Filing Deadline

Financial disclosure statements must be filed annually on or before **April 30th** each year. In addition, once the annual filing deadline has passed, per N.J.S.A. 40A:9-22.6(b) new local government officers shall file a financial disclosure statement within 30 days of taking office.

Information for Law Enforcement Officers

The Legislature passed a series of Police Information Laws, N.J.S.A. 2C:20-31.1 (posting of information on the Internet); N.J.S.A. 47:1-17 (publishing certain information by government entity) and, N.J.S.A. 56:8-166.1 (person, business, association prohibited from publishing certain information on the Internet), that pertain specifically to the disclosure of certain law enforcement officers' home addresses and home telephone numbers on the Internet. To comply with the legislation, the LFB made a change to the FDS form and the availability of the information supplied on the form.

Since 2014, the FDS has been filed online at www.fds.nj.gov. The public can search both rosters of governmental entities and submitted FDS's on the website. Prior to 2017, all information entered on the FDS by the LGO when they filled out the form was available on the public search portion.

Per N.J.S.A. 40A:9-22.6 (a)(5) the LGO is required to list the address and brief description of all real property in the State in which the local government officer or a member of his immediate family held an interest during the preceding calendar year. The FDS form was amended in 2017 to allow the below statement to appear on the form under Section II, E where LGOs list this information:

Are you a law enforcement officer or retired law enforcement officer or is a member of your household a law enforcement officer pursuant to N.J.S.A. 47:1-17 ?

- ☐ **Yes, I qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17**
- ☐ **No, I do not qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17**

Pursuant to N.J.S.A. 47:1-17, the home addresses and unpublished telephone numbers of law enforcement officers are protected. If you or a member of your household, are a law enforcement officer/ retired law enforcement officer, you must answer YES to identify your home address exempt from online disclosure. Please note that you must still provide the real property information under Section II.E. If you do not select YES check box, you have waived protection under N.J.S.A. 47:1-17 and the provided property information will be available on the Internet as part of your Financial Disclosure Statement.

If you select the checkbox that indicates that you do qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17 and mark a property as a home address, your home address will not show up on the FDS through the public search. Instead, the language "exempt from disclosure" will be reflected on that property's line. Other properties that you may have that are not home addresses will still show up on the FDS form. The home address information will continue to be collected by the LFB.

Multiple Positions

With the electronic system, LGOs submit one form regardless of the number of positions they might hold in different government entities. However, the LGO needs to link all of the positions together and make sure that all positions are listed on the FDS under Section I. Personal Information.

If you are registering for the first time, validate all PINs before you submit the FDS. If you have already submitted your FDS and receive another PIN, login and click the "Manage Positions" button to validate any additional PIN#s. After adding any PINs, go to the "File" button and re-submit the FDS.

JIF Members

Joint Insurance Funds are deemed separate local government entities for purposes of the Local Government Ethics Law and, therefore, members of Joint Insurance Funds (JIFs) are usually listed on two rosters-the municipality's roster and the JIF's roster. LGOs who are on JIFs should link the PIN supplied

by the JIF to their profile. LGOs should make sure that their FDS reflects the positions under Section I. Personal Information as listed on the JIF's roster, as well as their titles on the municipality's roster. For example, in Section I. Personal Information it should read "ABC Municipality-Business Administrator" and "XYZ JIF-Member." Being listed as a JIF member by the municipality will not satisfy the requirement of being listed on the JIF roster because the JIF is considered a separate local government entity.

Compliance

The LFB may periodically conduct audits for compliance with the filing requirements and initiate investigations. Notices of Violation are issued by the LFB. LGOs can be assessed an appropriate fine that is not less than \$100 nor more than \$500 pursuant to N.J.S.A. 40A:9-22.10. In addition, for elected officials, the failure to file a FDS can subject the municipality to a loss of State Aid as it is a question on the "Best Practices" Questionnaire.

Ignorance of the requirement to file the FDS is not considered "good cause." It is expected that LGOs will take time to understand their responsibilities under the Local Government Ethics Law and will consider the annual filing requirement an important duty to be fulfilled as part of their public service. The LFB reminds LGOs that the Division does not send out reminder e-mails to LGOs directly. In addition, any reminder e-mails are sent as a courtesy and are not a statutory requirement.

The LFB further reminds LGOs that compliance is not just submitting an FDS, but filing a complete FDS. The LFB can, and does, find violations against LGOs whose FDSs are incomplete. For example, in recent years, violations have been found against local officials who failed to disclose their pensions as one of their sources of income and who failed to disclose rental properties as sources of income, as well as, real estate in which an interest was held.

We know that the process discussed herein will require the use of enhanced technology, and we appreciate your help in making this less expensive, more effective disclosure process a reality. It is our hope that in the end, taxpayer resources will be saved, the past bureaucracy associated with paper filings will be eliminated, and the public will be better served with enhanced transparency.

Help

Numerous resources have been created to assist you through this process, including a step-by-step help guide, recorded webinar presentations, and a specially prepared LGO video tutorial. However, if you need assistance after consulting those resources, please contact Local Finance Board staff by e-mailing LFB_FDS@dca.nj.gov or by phone at 609-292-4537.

Approved: Melanie R. Walter, Director

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

APRIL 2019
CLOSED CASES

THERE HAVE BEEN NO CASES CLOSED
SINCE THE MARCH 19, 2019 MEETING.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2019-___**

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2018 CLOSED SESSION
EXECUTIVE COMMITTEE MEETING MINUTES AS RECOMMENDED BY THE FUND
SOLICITOR**

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

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

WHEREAS, the Burlington County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the “Open Public Meetings Act”; and

WHEREAS, in 2018, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated February 19, 2019, the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2018 to make a determination as to whether any of these minutes could be released to the public; and

WHEREAS, in correspondence dated April 3, 2019, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor has indicated that the 2018 Executive Committee Closed Session meeting minutes can be released to the public in their entirety, except for the following specific sections of these minutes, as the matters discussed are still unresolved:

1. In the February 20, 2018 minutes, the discussion on page 2 entitled “Annual Defense Panel Breakfast Report” should be redacted.
2. In the June 19, 2018 minutes, Mr. Roselli’s discussion on page 1 detailing a flooding incident which occurred in Riverside Township should be redacted.
3. In the July 17, 2018 minutes, Mr. Roselli’s discussion on page 2 detailing the flooding incident which occurred in Riverside Township should be redacted.

NOW THEREFORE BE IT FURTHER RESOLVED that the 2018 Executive Committee Closed Session meeting minutes are hereby released to the public; and

BE IT FURTHER RESOLVED that a copy of this Resolution be forwarded to the Fund Recording Secretary, Fund Solicitor, and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on April 16, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Glenn McMahon Secretary

By: _____
Meghan Jack, Chairperson



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April 3, 2019

Paul A. Forlenza, Deputy Executive Director
ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.
P.O. Box 488
Marlton, NJ 08053
[via Paul.Forlenza@ajg.com]

RE: BURLCOJIF 2018 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the Closed Session Meeting Minutes from the Fund Year 2018 (January through December) and based upon my review of those minutes, the minutes can be released with the following exceptions, which sections should be redacted prior to the release of the minutes:

- 1.) In the February 20, 2018 minutes, the discussion on page 2 entitled "Annual Defense Panel Breakfast Report" should be redacted.
- 2.) In the June 19, 2018 minutes, Mr. Roselli's discussion on page 1 detailing a flooding incident which occurred in Riverside Township should be redacted.
- 3.) In the July 17, 2018 minutes, Mr. Roselli's discussion on page 2 detailing the flooding incident which occurred in Riverside Township should be redacted.
- 4.) In addition, I have enclosed a copy of the Closed Session Minutes regarding the Administrator position from the November 20, 2018 meeting. Those minutes can be released.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b
cc:

Tracy Forlenza, Recording Secretary, ACMJIF
Chris Roselli, Acct. Mgt., Qual-Lynx
Meghan Jack, BURLCOJIF Fund Chair

THE DEWEESE LAW FIRM
3200 PACIFIC AVENUE
WILDWOOD, NEW JERSEY 08260

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2019-_____**

A RESOLUTION DESIGNATING AN ADDITIONAL APPROVED ASSOCIATE

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

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

WHEREAS, through Resolution #2016-22 the BURLCOJIF adopted the Revised Litigation Management Guidelines which require that the BURLCOJIF approve, by Resolution, a list of those individual attorneys who will be designated as “Approved Associates”; and

WHEREAS, by Resolution #2019-4, the Commissioners of the Burlington County Municipal Joint Insurance Fund designated the “Assigned Defense Counsel and Approved Associates” for 2019; and

WHEREAS, the law firm of Affanato Marut, LLC has requested that Caitlin K. Carroll, Esquire be designated as an “Approved Associate”; and

WHEREAS, the Fund Solicitor has recommended that Caitlin K. Carroll, Esquire of Affanato Marut, LLC be added as an “Approved Associate” for the Burlington County Municipal Joint Insurance Fund for 2019; and

WHEREAS, the Commissioners of the BURLCOJIF have deemed it appropriate to designate Caitlin K. Carroll, Esquire as an “Approved Associate” to perform legal services on behalf of the Burlington County Municipal Joint Insurance Fund in accordance with the procedures established by the Litigation Management Guidelines.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in a public session on April 16, 2019, that:

1. The following attorney is hereby designated as an “Approved Associate” for the Burlington County Municipal Joint Insurance Fund for 2019:

WORKERS’ COMPENSATION CLAIMS

- 1.) Affanato Marut, LLC with Caitlin K. Carroll, Esquire as an “Approved Associate”.

BE IT FURTHER RESOLVED that a copy of this Resolution shall be provided to the Executive Director, Fund Solicitor and Claims Administrator for their information and attention and the “Approved Associate” herein designated.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on April 16, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Glenn McMahon, Secretary

By: _____
Meghan Jack, Chairperson

Date: April 16, 2019

CAITLIN KRZYSTON CARROLL

Highly motivated attorney with experience analyzing and interpreting law to design client solutions, strengthen cases, and secure favorable outcomes. Superior collaborative and relationship building skills complement abilities in research, procedure, and negotiation. Recognized ability to work independently in evolving, high-volume environments with attention to quality and deadlines. Technical proficiency in Westlaw and Microsoft Office.

CREDENTIALS

EDUCATION

Roger Williams University School of Law | Bristol, RI
Juris Doctorate: 2014

College of Charleston | Charleston, SC
Bachelor of Science, Business Administration, Marketing
Concentration: 2011

ADMISSIONS

State of New Jersey
May 2017

Commonwealth of Massachusetts
June 2015

LEGAL EXPERIENCE

Keefe Disability Law | Framingham, MA

Case Manager: 2015 – 2016

- Managed a caseload of 250 clients with pending Social Security Disability claims. Achieved a high rate of case resolution, improving firm workflow and efficiency by reducing the occurrence of formal hearings.
- Led early stages of claims process including client intake, evidence collection, and applications and appeals to the Social Security Administration's Disability Determination Services and Office of Disability Adjudication and Review.
- Analyzed and interpreted regulations, providing guidance to clients on strategies and evidence documentation to strengthen cases. Advocated for clients in communications with medical professionals, Disability Examiners, and Administrative Law Judges.
- Supported senior attorneys in preparations for Administrative Law Court hearings, providing strategic recommendations, assembling necessary documents, and liaising with clients on court schedule and process.
- Developed training resources and templates for new employees that streamlined processes and improved efficiency. Led training and orientation for two Case Managers.

Special Education Impact Project, Roger Williams University School of Law | Bristol, RI

Pro Bono Collaborator: 2013 – 2014

- Authored a memo to the Rhode Island Department of Education Commissioner on recommendations to improve compliance with education law and state-mandated regulations for special education across 54 school districts.
- Interviewed school Special Education Directors and Principals as well as Department of Education employees to analyze challenges and opportunities facing high schools in the identification, documentation, and accommodation of students with learning disabilities.

ADDITIONAL EXPERIENCE

Borgata Hotel Casino & Spa | Atlantic City, NJ

Front Desk Representative, Seasonal: 2017 – Present

- Welcome and register hotel guests, providing information on property offerings and services.
- Maintain cash bank, post cash payments, and prepare daily deposits of funds.

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: April 2, 2019

Service Team:

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

MARCH ACTIVITIES

LOSS CONTROL SERVICES

- Township of Edgewater Park – Conducted a Loss Control Survey on March 29
- Township of Lumberton – Conducted a Loss Control Survey on March 19
- Township of Mansfield – Conducted a Loss Control Survey on March 20
- Borough of Pemberton – Conducted a Loss Control Survey on March 28
- Township of Pemberton Police Department – Conducted a Loss Control Survey on March 26
- Township of Riverside – Conducted a Loss Control Survey on March 12

JIF MEETINGS ATTENDED

- Ø Safety Kickoff Breakfast – March 5
- Ø Safety and Claims Roundtable Meeting – March 5
- Ø Executive Safety Committee Meeting – March 19
- Ø Fund Commissioner Meeting – March 19
- Ø Claims Meeting – March 19
- Ø Police ad Hoc Committee Meeting – March 22

MEL MEDIA LIBRARY

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

<u>Municipality</u>	<u>March</u>	<u># of Videos</u>
Borough of Palmyra		1
Township of South Hampton		4
Township of Woodland		1

MEL MEDIA CATALOG

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

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

Regional training announcements and Bulletins are distributed by e-mail to Fund Commissioners, Safety Coordinators, and Risk Consultants. Please access the BURLCO JIF (<http://www.burcojif.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 March. If you are not receiving updates or would like to add other names to the distribution list, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

- Ø March 1 - NEW - N.J. Public Entity Drug & Alcohol Model Program templates available
- Ø March 1 - REVISED Drug & Alcohol Testing Bulletin
- Ø March 5 - You're Invited: Police Chief AD-HOC Committee Meeting - March 22, 2019
- Ø March 13 - Excited Delirium Training- April 12, 2019
- Ø March 18 - REMINDER - You're Invited: Police Chief AD-HOC Committee Meeting - March 22, 2019
- Ø March 18 - 2019 Calendar of MEL Leadership Skills for New Supervisors classes
- Ø March 19 - Did You Know? – MSI Training Schedule – BURLCO JIF, April 2019
- Ø March 25 - REMINDER - Excited Delirium Training- April 12, 2019
- Ø March 28 - Selecting Designated Employer Representatives for your CDL Drug & Alcohol Testing Program

UPCOMING EVENTS

- Ø Excited Delirium Training Class – April 12
- Ø Annual Planning Retreat – April 16
- Ø Fund Commissioner Meeting – April 16
- Ø Claims Committee Meeting – April 16
- Ø Regional Training – Back to Basics – May 16

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 April, May and June of 2019. **Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time.

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

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

DATE	LOCATION	TOPIC	TIME
4/1/19	Township of Hazlet	HazCom w/GHS	8:00 - 9:30 am
4/2/19	Township of Middletown #5	Landscape Safety	8:30 - 11:30 am
4/2/19	Township of Pemberton	CDL-Supervisors Reasonable Suspicion	8:30 - 10:30 am
4/2/19	Township of Pemberton	Special Events Management	10:45 - 12:45 pm
4/2/19	City of Brigantine #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
4/3/19	Township of Washington (Gloucester)	Landscape Safety	8:30 - 11:30 am
4/3/19	City of Vineland	Landscape Safety	9:00 - 12:00 pm
4/4/19	Township of Manchester #4	LOTO	8:30 - 10:30 am
4/4/19	Township of Manchester #4	Confined Space Awareness	10:45 - 11:45 am
4/5/19	Toms River MUA	Heavy Equipment Safety	8:30 - 11:30 am
4/5/19	Borough of Berlin	Hazard ID: Making Your Observation Count	8:00 - 10:00 am
4/5/19	Borough of Berlin	Leaf Collection Safety	10:15 - 12:15 pm
4/8/19	Township of Hamilton #3	Fast Track to Safety	8:30 - 12:30 pm
4/9/19	Township of Barnegat #1	Asbestos, Lead, Silica Health Overview	8:30 - 9:30 am
4/9/19	Township of Barnegat #1	Fire Extinguisher	9:45 - 10:45 am
4/9/19	Township of Long Beach #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/9/19	Township of Long Beach #1	HazCom w/GHS	10:15 - 11:45 am
4/9/19	Township of Voorhees #1	HazCom w/GHS	8:30 - 10:00 am
4/9/19	Township of Voorhees #1	Driving Safety Awareness	10:15 - 11:45 am
4/10/19	Borough of Lavallette #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/10/19	Township of Westampton #3	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
4/10/19	City of Ventnor	PPE	8:30 - 10:30 am
4/10/19	City of Ventnor	Fire Safety	10:45 - 11:45 am
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

DATE	LOCATION	TOPIC	TIME
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
4/18/19	South Monmouth Regional SA	Flagger/Work Zone Safety	8:30 - 12:30 pm
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
4/24/19	Deptford Township MUA	Employee Conduct/Violence 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	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
4/26/19	Township of Stafford	Employee Conduct/Violence 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
4/30/19	Township of Marlboro #3	Hazard ID: Making Your 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
4/30/19	Township of Cherry Hill #4	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
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
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
5/2/19	Township of Willingboro	HazMat Awareness w/HazCom 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	Hearing Conservation	10:45 - 11:45 am
5/7/19	Logan Twp. MUA #1	Fire Extinguisher	8:30 - 9:30 am
5/7/19	Logan Twp. MUA #1	Shop & Tool Safety	9:45 - 10:45 am
5/7/19	City of Margate #6	CMVO	8:30 - 12:30 pm
5/8/19	Borough of Lavallette #1	Heavy Equipment Safety	8:30 - 11:30 am

DATE	LOCATION	TOPIC	TIME
5/8/19	Two Rivers Water Reclamation Authority	CMVO	8:30 - 12:30 pm
5/8/19	Township of Washington (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
5/10/19	Evesham Township #4	Employee Conduct/Violence 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
5/17/19	Township of Stafford	Ladder Safety/Walking Working 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
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
5/21/19	City of Brigantine #3	CSE Training for Permit Required 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
5/29/19	Western Monmouth UA	Employee Conduct/Violence Prevention	10:15 - 11:45 am
5/29/19	Township of Burlington #3	LOTO	8:00 - 10:00 am
5/29/19	City of Pleasantville #1	DDC-6	8:30 - 3:00 pm w/lunch brk
5/30/19	Township of Jackson #2	Seasonal (Summer) Employee Orientation - Evening	6:30 - 10:30 pm
5/31/19	Township of Bordentown	Fast Track to Safety	8:30 - 12:30 pm
6/3/19	Township of Stafford #5	Fast Track to Safety	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
6/3/19	Township of Florence	Heavy Equipment Safety	8:00 - 11:00 am
6/3/19	Township of Florence	Back Safety/Material Handling	11:15 - 12:15 pm
6/4/19	City of Ocean City #1	Playground Safety Inspections	8:30 - 10:30 am
6/4/19	City of Ocean City #1	LOTO	10:45 - 12:45 pm
6/5/19	Evesham Township MUA	LOTO	8:30 - 10:30 am
6/5/19	Evesham Township MUA	Hearing Conservation	10:45 - 11:45 am
6/5/19	City of Vineland	LOTO	9:00 - 11:00 am
6/6/19	Jackson Township MUA	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
6/6/19	Jackson Township MUA	Hearing Conservation	11:15 - 12:15 pm
6/6/19	Township of Tabernacle #1	Fire Extinguisher	8:30 - 9:30 am
6/6/19	Township of Tabernacle #1	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
6/7/19	Township of Middletown #5	Hazard ID: Making Your Observation Count	8:00 - 10:00 am
6/7/19	Borough of Clementon #3	Playground Safety Inspections	8:30 - 10:30 am
6/10/19	Borough of Magnolia	Sanitation/Recycling Safety	8:00 - 10:00 am
6/10/19	Borough of Magnolia	Employee Conduct/Violence Prevention	10:15 - 11:45 am
6/10/19	Township of Hamilton #5	DDC-6	8:30 - 3:00 pm w/lunch brk
6/11/19	Borough of Clementon #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/12/19	Ocean County College #8	Fall Protection Awareness	8:00 - 10:00 am
6/12/19	Ocean County College #8	LOTO	10:15 - 12:15 pm
6/12/19	Ocean County College #8	Confined Space Awareness	1:00 - 2:00 pm
6/12/19	Borough of Pitman	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/13/19	Township of Middletown SA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
6/13/19	Township of Willingboro	Jetter/Vacuum Safety	8:00 - 10:00 am
6/13/19	Township of Willingboro	Shop & Tool Safety	10:15 - 11:15 am
6/13/19	City of Millville #1	Fast Track to Safety	8:30 - 12:30 pm
6/14/19	Borough of Collingwood	DDC-6	8:30 - 3:00 pm w/lunch brk
6/18/19	Borough of Lavallette #1	Sanitation/Recycling Safety	8:30 - 10:30 am
6/18/19	Deptford Township MUA	CSE Training for Permit Required Spaces	8:00 - 12:00 pm
6/18/19	Borough of Avalon #4	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/19/19	Borough of Eatontown #2	LOTO	8:00 - 10:00 am
6/19/19	Borough of Eatontown #2	PPE	10:15 - 12:15 pm
6/19/19	Township of Pemberton	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
6/19/19	Township of Pemberton	Shift Briefing Essentials	10:45 - 12:15 pm
6/20/19	City of Burlington #2	Fall Protection Awareness	8:30 - 10:30 am
6/20/19	City of Burlington #2	PPE	10:45 - 12:45 pm
6/20/19	City of Vineland	LOTO	9:00 - 11:00 am
6/21/19	Borough of Tinton Falls	Heavy Equipment Safety	7:30 - 10:30 am
6/24/19	Township of Middletown #5	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/24/19	Township of Middletown #5	Driving Safety Awareness	10:45 - 12:15 pm
6/25/19	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/26/19	Township of West Deptford	Seasonal (Summer) Employee Orientation	11:30 - 3:30 pm

DATE	LOCATION	TOPIC	TIME
6/26/19	City of Pleasantville #1	Playground Safety Inspection	8:30 - 10:30 am
6/26/19	City of Pleasantville #1	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
6/27/19	City of Ocean City #1	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/28/19	City of Bordentown	CDL-Drivers Safety Regulations	1:30 - 3:30 pm

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



March 2019

Drug and Alcohol Policy for N.J. Public Employees Template

Medicinal marijuana. Recreational use of marijuana. Fentanyl. The opioid epidemic. Misuse of prescription pain-killers.

The ever changing landscape makes it necessary for public employers to review and update their drug and alcohol policies regarding drivers who operate public agency vehicles or private vehicles on agency business. To assist our members, the MEL Safety Director staff worked with a law firm that specializes in drug and alcohol policies to develop two New Jersey Public Entity Drug & Alcohol policy templates. The following documents are now available on the MEL website <https://njmel.org/mel-safety-institute/model-policies/driver-policies/>

1. Final NJDOT CDL policy
2. NON-CDL policy for New Jersey Public Entity
3. NON-CDL policy Forms Toolkit

It is important to note the following:

- These are **model policy templates**, not final policies. Each member must review the templates, discuss the options with your municipal attorney, and finalize the policies that are best suited to your needs. These sample policies and procedures are not intended to be all-encompassing and are believed to conform to current law and practice at the time of preparation. However, municipalities and authorities are cautioned to seek legal advice from a qualified employment attorney before adopting any employment policies and procedures.
- **All bold and italicized print in the Final NJDOT CDL policy is mandatory under federal law.** Provisions that are not shown in bold and italicized print are optional.
- **The entire NON-CDL policy is optional.** If you decide to adopt a policy of this type, there are many options available to you including the establishment of a “zero tolerance” policy with respect to marijuana (medical or recreational). Please make sure you discuss the options with your municipal attorney and your governing body prior to adoption of any policy.
- One of the essential elements of the policies is the requirement to name a **Designated Employer Representative (DER)**. An alternate DER should also be named in the event the primary DER is unavailable.
- Joint Insurance Funds throughout the State will be scheduling informational webinars and training sessions on the templates and DER Training classes. They will be announced in future communications from each Joint Insurance Fund’s Safety Director. It is critical that you send the identified DER and alternate DER to DER Training.

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



March 2019

Selecting a Designated Employer Representative (DER)

The United States Department of Transportation Commercial Driver's License (CDL) regulations require organizations with one or more CDL drivers designate at least one individual with the responsibility to make formal decisions regarding the drug and alcohol testing program. This person is called the Designated Employer Representative (D.E.R.).

The D.E.R. must be an employee of the municipality or public agency and must have a complete understanding of the CDL drug and alcohol testing procedures and the employer's policies. He or she must be available to receive confidential test results and other communications concerning testing of employees.

Most importantly, the D.E.R. must be authorized (i.e. empowered) to take immediate action to remove employees from safety-sensitive duties if test results warrant that action in compliance with federal laws.

Who should be appointed as the Designated Employer Representative (D.E.R.)?

Each municipality will need to decide which employee is available and best suited to fulfill the responsibilities outlined above. The Safety Director recommends municipalities officially appoint a principal D.E.R. and a backup D.E.R. Ideally, it would be preferable to appoint a supervisory employee from the public works area as the principal D.E.R. and, an employee from the Human Resources or Administrative area as the backup. We are aware that for many smaller municipalities, this may not be feasible. Based on possible conflicts of interest that may arise if enforcement action is taken, we do not recommend the appointment of the business administrator or, a superior officer in the police department to serve as the D.E.R. or backup.

The Safety Director strongly encourages both the principle and backup D.E.R. attend one of the JIF-sponsored training courses that will prepare the Representatives to fulfill this role with all of the knowledge and tools necessary to perform this function proficiently. Course content will include:

- What it means to be a DER;
- The roles and responsibilities of a DER;
- The DOT regulations of a Drug & Alcohol Testing Program;
- How to manage a drug and alcohol-free workplace program for DOT covered employees;
- The drug and alcohol testing process and how to handle problems in testing;
- How to handle refused, adulterated, or failed drug and alcohol tests
- How to select and monitor service agents;
- Training requirements for employees and supervisors;
- Which records must be kept and for how long;

D.E.R. classes in your area will be announced through the Office of the Safety Director of each Joint Insurance Fund.

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LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – APRIL, 2019

THE IMPORTANCE OF INSPECTIONS



PLEASE SEE: NJMEL.ORG > MEL SAFETY INSTITUTE > SAFETY BRIEFINGS > GENERAL > ROAD/SIGN/WALKWAY PROGRAM

In order to ensure that observations are reported, corrected and documented, please consider the following suggestions:

- A system of regular inspections and observations
- Training for employees to identify potential hazards
- Procedures for employees and citizens to report potential hazards
- Procedures to log all reports and record corrective actions
- Procedures to notify other entities/authorities of conditions and/or incidents that require attention\
- Procedures to investigate incidents and accidents

Example: Claimant leaving a friend's house tripped and fell in the street in a "rutted, cracked and depressed" condition of the roadway. The claimant sustained a fractured humerus which required surgical repair. The demand was \$250,000 and in arbitration the insured was found to be 100% liable and the claimant was awarded \$196,000. A Motion for Summary Judgment was filed, Oral Arguments followed and the presiding Judge found no actual or constructive notice of a dangerous condition existing. Also, the action or inaction of the Township could not reasonably be found to be "palpably unreasonable". These findings were largely due to the Township's actions relative to road review and pothole maintenance. It was well documented that this Township does an excellent job of reviewing their roads, including an annual evaluation that involves their DPW and an engineer. They complete regular rounds of pothole maintenance and document the process.

**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: April 17, 2019 at Café Madison in Riverside
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

APRIL ACTIVITY & PLANNED EVENTS

Beverly City – looking into the EAP program through Cooper Health.

Bordentown City – working on setting up a skin health presentation through Burlington County Health Dept.

Chesterfield – lunch and learn on Sedentary Lifestyle. Future topic of interest for L&L is on Handling Diversities.

Delanco – Lunch and learn on 10 Keys to Healthy Living. Launching new challenge called “Making a change, Makes a change”. Encourage employees to choose something they would like to change for improving their well-being. Asked to talk a selfie of themselves actually achieving it to be posted on an “Inspiration Board” so all can help each other reach their goal!

Delran – planning on providing fruit and healthy snacks for departments. Looking to offer Meditation sessions for those interested in learning how and why meditation is good for overall health improvements!

Edgewater Park – setting up stress management workshop on releasing stress through chair massage. Also will offer the Healthy Lifestyle challenge with a twist – participants in Week 1-5 have a chance at a prize. Participants week 6-10 have another chance at a prize. End of challenge prize for all involved. Purchasing bottled water and healthy snacks during one of the challenge weeks.

Florence – April “Powers” where every day there is a type of Hallway Exercise that can be done. For instance, Move-it Mondays with side squats. Way to motivate employees to move especially during the 3pm slump! Also have the year long “Are you a Maintainer or Loser” challenge. Sleep Deprivation presentation for the Police through JAM

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 – Setting up EMT to offer blood pressure screenings in the office for employees. Starting the Healthy Lifestyle Challenge!

Southampton – Employees are meeting at 10am to do a 10-minute exercise together. Simple yet effective to build camaraderie as well as strength (mind and body).

April Wellness Connection Newsletter

Reducing the effects of stress on the body and mind can occur with small changes in ones approach to life and ones view of stress. In honor of *National Stress Awareness Month*, the attached Wellness Corner Connection Newsletter highlights some of these small changes that can have a big impact.

- Know the signs of stress and ways to cope
- Manage stress through what we eat and how we sleep
- Find out the benefits of meditation and why we should all at least try it
- Highlighting some of the wellness and safety issues of springtime: poison ivy, sun safety and hydration
- Spring into action and take a walk - helps deal with stress plus other proven reasons why we should (First Wednesday in April is National Walking Day!)

This months recipe is for Cilantro Lime Chicken with Avocado Salsa.

Also in honor of Stress Awareness Month, I created a calendar reminding you of a technique to try every day to cope with stress. And a simple poster to remind everyone to get moving this month!

Please share this with your employees; print them out and post them for all to see.

Reminder of some simple ideas for possible use of your wellness funds:

- Fresh fruit and healthy snacks for departments
- Team building fun
- Salad bar or Pot Luck lunches with interaction and recipe swaps
- Start a lunch time walking club
- Educate on safe and easy office stretches
- Wellness Bulletin Board/Posters
- Offer infused water to encourage hydration
- Sunscreen and sun protection kit with handouts
- "Community" puzzle
- BP screenings
- EAP program reminder

Also, please remember the Wellness Policy. It's an outward sign of your Town's continued support of Employee Wellness. Thank you!



Wellness Corner Connection

Have you “herb”?



Here are some Herbs that are good for combating spring allergies:

Chamomile—its anti-inflammatory properties offer relief to dry, itchy eyes. Try placing refrigerated, wet chamomile tea bags over your eyes for 3 to 5 minutes.

Peppermint—The combination of peppermint’s menthol oils and tannins makes it a powerful decongestant. Improved breathing by steeping fresh or dried peppermint leaves in boiling water to create a sinus-clearing tea.

Thyme—An antimicrobial and expectorant herb, thyme is useful at treating coughs, clearing congestion and soothing sore throats. Steep 1 to 2 teaspoons fresh thyme to create a tea, or try commercially prepared thyme tea bags.

Honey—its healing and expectorant qualities make it a great natural treatment for easing coughs and soothing sore throats. A spoonful in a cup of tea ought to do the trick, or combine the powers of honey with thyme.

Ginger—A natural pain killer, ginger can help soothe the irritation of a sore throat. It’s especially powerful when combined with honey. Simmer 1 teaspoon of fresh, grated ginger or 1 to 2 teaspoons of the dried, powdered form in a cup of water for 5 to 10 minutes to create ginger tea. Add honey.

Cayenne peppers are rich in quercetin, a bioflavonoid that prevents the release of histamines and other inflammatory chemicals that can cause allergy symptoms. Also help ease pain from a sore throat.

Please consult with your doctor first if you are taking any medications as the herbs could interfere with their effectiveness.

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

Stress: Know the Signs and Ways To Cope

We all experience stress. It’s the way the body and mind reacts to certain triggers or “stressors” in our surroundings. This can include situations, people or places. Regardless of the cause of stress (real or perceived), our body reacts by pumping out a surge of hormones, such as cortisol and adrenaline. These hormones potentially prompt symptoms that may play havoc with your health and safety. Prolonged unrelieved stress can cause you to feel distracted, which can result in accidents and injuries. The release of stress hormones depletes the white blood cells in your system that fight off infection. That lowers your immune system, making you more vulnerable to diseases such as colds and the flu. Stress can also result in many other problems, including:

- ◆ Tense muscles, especially in the back and neck
- ◆ Sleeplessness
- ◆ Upset stomach
- ◆ Migraine headaches
- ◆ Worsening of allergies and asthma
- ◆ High blood pressure which contributes to heart disease and stroke
- ◆ Extended recovery from existing illnesses
- ◆ Social isolation

Limit time watching or listening to the news.

It’s important to stay informed, but there’s a difference between getting the information you need and becoming vigilantly obsessed. The news is presented in a dramatic way that creates anxiety (and attracts more viewers). All the spin can be infuriating, and yet there’s nothing we can do to stop it except to switch off the television after we know the events of the day.

Practice mindfulness.

Mindfulness is an attitude toward living that involves acceptance of whatever is happening in the present moment, self-awareness, compassion, and acting with forethought, rather than reacting automatically. It is best learned by practicing some form of [meditation](#), like focusing on your breath or senses. Many mindfulness apps can guide you to find inner calm amidst the chaos.

With the consequences of poorly managed stress ranging from fatigue to heart disease and obesity, it is important to know how to recognize high stress levels and take action to handle it in healthy ways. Being able to control stress is a learned behavior, and stress can be effectively managed by taking small steps toward changing unhealthy behaviors.

The American Psychological Association offers the following tips on how to manage your stress:

Understand how you stress. Everyone experiences stress differently. How do you know when you are stressed? How are your thoughts or behaviors different from times when you do not feel stressed?

1. **Identify your sources of stress.** What events or situations trigger stressful feelings? Are they related to your children, family, health, financial decisions, work, relationships or something else?
2. **Learn your own stress signals.** People experience stress in different ways. You may have a hard time concentrating or making decisions, feel angry, irritable or out of control, or experience headaches, muscle tension or a lack of energy. Gauge your stress signals.
3. **Recognize how you deal with stress.** Determine if you are using unhealthy behaviors (such as smoking, drinking alcohol and over/under eating) to cope. Is this a routine behavior, or is it specific to certain events or situations? Do you make unhealthy choices as a result of feeling rushed and overwhelmed?
4. **Find healthy ways to manage stress.** Consider healthy, stress-reducing activities such as meditation, exercising or talking things out with friends or family. Keep in mind that unhealthy behaviors develop over time and can be difficult to change. Don’t take on too much at once. Focus on changing only one behavior at a time.
5. **Take care of yourself.** Eat right, get enough sleep, drink plenty of water and engage in regular physical activity. Ensure you have a healthy mind and body through activities like yoga, taking a short walk, going to the gym or playing sports that will enhance both your physical and mental health. Take regular vacations or other breaks from work. No matter how hectic life gets, make time for yourself — even if it’s just simple things like reading a good book or listening to your favorite music.
6. **Reach out for support.** Accepting help from supportive friends and family can improve your ability to manage stress. If you continue to feel overwhelmed by stress, you may want to talk to a psychologist, who can help you better manage stress and change unhealthy behaviors.



How to Manage Your Stress

Eat Right

You can help control stress by eating right. Here are some Dos and Don'ts for stress-less eating.

- ◆ DO have foods high in B vitamins, such as bananas, fish, whole-grain cereals, rice, nuts, chicken, avocados and dark leafy vegetables. Vitamin B helps maintain your nerves and brain cells. You may want to check with your doctor to see if you should add a B-complex vitamin supplement as well.
- ◆ DO drink water, which helps hydrate your whole system.
- ◆ DO get enough magnesium, which helps regulate blood sugar levels. Good sources are broccoli, cabbage, tofu and cod.
- ◆ DO get enough essential fats, such as found in oily fish. Essential fatty acid increases the serotonin in the brain, which regulates your mood.
- ◆ DON'T eat candy and other sweets, since sugar causes the body to get more stressed out by causing blood sugar swings.
- ◆ DON'T drink coffee, black tea or other caffeinated beverages. Caffeine releases stress hormones like adrenaline, which increases your feelings of stress.
- ◆ DON'T eat fatty comfort foods since these can thicken your blood and make you feel lethargic.

Q. How can I break the habit of eating when stressed?

A. Instead of eating, send an email to yourself or to a buddy about how you feel. Then give yourself some time before you reach for food. Perhaps the writing will be enough.

Sleep

- Getting enough sleep will help you have the energy to deal better with stress along with anything else you encounter during the day. It also recharges your immune system and keeps you healthy. Here are some suggestions for getting a good night's sleep.
- Keep your bedroom dark.
- Avoid napping during the day if you find that it keeps you awake at night.
- Avoid alcohol late at night. While it may help you fall asleep, it reduces your quality of sleep and may cause you to awake later in the night.
- Avoid caffeine later in the day. That means coffee, tea or caffeinated soda.
- Try to keep things peaceful and quiet before sleep.
- Reserve your bedroom for sleep. Don't try to get any last-minute work done there.
- Sleep in a bed that is conducive to sleep. Are your mattress and pillows right for you? Do they give you enough support? Are they comfortable enough?
- Keep the noise level down in your room. If you need to mask outside noise, consider a white noise machine or the soothing sounds of waves, rainforests or waterfalls. Or use earplugs.
- Check that the temperature is right (Goldilocks)-not too hot and not too cold. Is ventilation OK?
- Avoid eating a big meal right before going to sleep.

De-stressors

- Take some "me time" right now.
- Remember... This too shall pass.
- Walk outside, breathe, connect with Source.
- Talk to yourself as if you were a good friend.
- Laugh.
- Step away from the situation.
- Identify what you really want.
- Get help—you don't have to do it all alone.
- Re-evaluate your priorities.

Why Meditate?



I'm sure you have heard that meditation can be a great way to manage stress. But if you're like most of us, the thought of sitting still for any length of time seems almost impossible and so unproductive, right? Well, I've been making a valiant effort to try sitting in silence even for a few minutes a day, and guess what, I'm more productive because I approach my "to do" list with more calmness and focus. These are some of the proven benefits of meditation:

- **Improved concentration** – A clear mind makes you more productive, especially in creative disciplines like writing.
- **Less bothered by little things** – Do you sometimes allow yourself to get upset by little things? It is the nature of the mind to

magnify small things into serious problems. Meditation helps us detach. We learn to live in the here and now, rather than worrying about the past or future. We do not worry about meaningless things, but see the bigger picture.

- **Better Health** – There have been numerous studies pointing to the health benefits of meditation. The reason is that meditation reduces stress levels and alleviates anxiety. If we can reduce stress, many health benefits follow.
- **Knowledge of Self** – Meditation enables us to have a deeper understanding of our inner self. Through meditation we can gain a better understanding of our life's purpose.

Many people like the idea of meditation, but feel they don't have enough time. (News flash: When you really want to do something you can find time.) Get up just a few minutes earlier or watch 30 minutes less TV or browsing the internet. Meditation requires an investment of time, but clearing the mind can help you accomplish more in the rest of your day. Nothing is better than the feeling of inner peace. What is the point in being tremendously busy but unable to enjoy it? Meditation is not about retreating from the world; it gives us inspiration. Whatever you do, if you have peace of mind, your work will be more enjoyable and productive. At first you may have a difficult time "not thinking"! Our minds are cluttered with thoughts that are hard to block. A helpful technique is to concentrate on one object, maybe a candle flame or a small dot or flower. Perhaps begin by repeating a word or phrase to yourself, also known as a Mantra. This is a good place to start. And do not worry about "doing it wrong". Anything you do is better than nothing. Give it a try. It takes practice but will be so worth the time and effort. Good luck. **Namaste***

*The definition of **Namaste** (pronounced na, ma, stay) is both a physical gesture and a spoken spiritual salutation, which is the recognition of the divine spirit (or soul) in another by the divine spirit in you.

The word **Namaste** translates simply to "I bow to the



Poison Ivy, Oak, or Sumac

Whether your itchy rash is from poison ivy, oak, or sumac, you've got plenty of choices to get relief. For most folks, those annoying bumps and blisters will be nothing but a bad memory in a few weeks.

If you think your skin rubbed up against one of the poisonous plants, wash the area thoroughly with soap and cool water right away. The sooner you clean your skin, the more likely you'll be able to remove the oils that cause an allergic reaction. It's also a good idea to wash all clothes and shoes that may have touched one of the plants, too.

A rash due to poison ivy, oak, or sumac may show up right away. But sometimes it can take a few days after you had contact with the plant for a rash to appear.

Home Remedies for Poison Ivy, Oak, or Sumac

Even though your rash can go away on its own in 1 to 3 weeks, your skin will feel better if you take some steps at home.

To help with oozing problems, try over-the-counter creams or lotions that you put on the rash, such as:

- Calamine lotion
- Zinc carbonate
- Zinc oxide

For itchiness, your skin will feel better if you soak in a bathtub with cool water and an oatmeal-based bath product. Or place a cool, wet compress on the rash for 15 to 30 minutes at a time, a few times a day. There are a few things to avoid. As tough as it is to resist, don't scratch the blisters. Bacteria on your hands can get into the blisters and lead to an infection. Also, some creams or ointments can make your rash worse. **Don't use any of these:**

- Antihistamine creams or lotions
- Anesthetic creams with benzocaine
- Antibiotic creams with neomycin or bacitracin

Resource: WebMD

Sun Safety Time!

Given the epidemic of skin cancer in this country, sun safety should now be an important part of our lives. Some people think about sun protection only when they spend a day at the lake, beach or pool. But sun exposure adds up day after day, and it happens every time you are in the sun. **If you work outside, take note!** Sun safety should include methods of sun protection (which will help prevent skin cancers and premature aging) and methods of skin cancer detection.

There are many easy to use products that will help make your life sun safe. Sun protective clothing, including hats, sunglasses, sunscreens, umbrellas, sun shades, awnings, canopies, window film or UV film, all will help protect you from ultraviolet radiation. It is important, however, that you familiarize yourself with how to best combine sun protection methods, what the standards for sun protection apply to each product and how best to use each product. For example, sun protective clothing should offer a UPF of 30+ and therefore block 97 percent of UV. Sunscreens are best if they are broad spectrum and have a SPF 30+. You should also know that all sunscreens should be applied 20 minutes before being exposed to the sun and should be reapplied every two hours while exposed.



The Importance of Hydration

Hydration Will Help Keep You Healthy!

It's no secret that not drinking enough water can have a negative impact on your health. Even setting aside long term health effects like kidney damage and seizures, dehydration can cause more immediate problems like headaches, fatigue, joint pain, inability to concentrate, nausea, vomiting, and memory loss. Obviously, suffering from any of these symptoms is going to make for an unpleasant workday.

Dehydration Can Affect Your Mood

Not drinking enough water isn't just bad for health; it can affect behavior as well. Studies have shown that even slight levels of dehydration can have a negative impact on people's mood. People who are feeling irritable are less likely to get along with co-workers or get their work done, and probably won't want to even be at work in the first place. So when employees have access to plenty of water, it can drastically improve people's moods and make work a more pleasant environment to be in.



If staying hydrated is difficult for you, here are some tips that can help:

- ◆ Keep a bottle of water with you during the day. To reduce your costs, carry a reusable water bottle and fill it with tap water.
- ◆ If you don't like the taste of plain water, try adding a slice of lemon or lime to your drink.
- ◆ Drink water before, during, and after a workout.
- ◆ When you're feeling hungry, drink water. Thirst is often confused with hunger. True hunger will not be satisfied by drinking water. Drinking water may also contribute to a healthy weight-loss plan. Some research suggests that drinking water can help you feel full.
- ◆ If you have trouble remembering to drink water, drink on a schedule. For example, drink water when you wake up, at breakfast, lunch, and dinner, and when you go to bed. Or, drink a small glass of water at the beginning of each hour.
- ◆ Drink water when you go to a restaurant. It will keep you hydrated, and it's free.

Sports drinks can be helpful if you are planning on exercising at higher than normal levels for more than an hour. It contains carbohydrates and electrolytes that can increase your energy. It helps your body absorb water. However, some sports drinks are high in calories from added sugar. They also may contain high levels of sodium (salt). Check the serving size on the label. One bottle usually contains more than one serving. Some sports drinks contain caffeine, too. *Remember that a safe amount of caffeine to consume each day is between 200 and 300 mg. (milligrams).*

Energy drinks are not the same as sports drinks. Energy drinks usually contain large amounts of caffeine. Also, they contain ingredients that over stimulate you (guarana, ginseng, or taurine). These are things *your body doesn't need*. Most of these drinks are also high in added sugar. According to doctors, children and teens should not have energy drinks.

Resource: Familydoctor.org

Proven Reasons Why You Should Walk

By MedicineNet.com

With the warmer weather fast approaching, one of the easiest and least expensive ways to stay physically fit is to walk. You'd think a simple activity like walking would be just that, simple. Yet fewer than 50% of American adults do enough exercise to gain any health or fitness benefits from physical activity.

Here are some reasons why you should start walking:

- ♥ Walking can prevent Type 2 diabetes. The Diabetes Prevention Program showed that walking 150 minutes per week and losing just 7% of your body weight (12-15 pounds) can reduce your risk of diabetes by 58%. A great reason to offer a weight loss AND a walking challenge at work.
- ♥ Walking strengthens your heart if you're male. In one study, mortality rates among retired men who walked less than one mile per day were nearly twice that among those who walked more than two miles per day.
- ♥ Walking strengthens your heart if you're female. Women in the Nurse's Health Study (72,488 female nurses) who walked three hours or more per week reduced their risk of a heart attack or coronary event by 35% compared with women who did not walk.
- ♥ Walking is good for the brain. In a study on walking and cognitive function, researchers found that women who walked the equivalent of an easy pace at least 1.5 hours per week had significantly better cognitive function and less cognitive decline than women who walked less than 40 minutes per week. Think about that!
- ♥ Walking is good for your bones. Research shows that postmenopausal women who walk approximately one mile each day have higher whole-body bone density than women who walk shorter distances, and walking is also effective in slowing the rate of bone loss from the legs.
- ♥ Walking helps alleviate symptoms of depression. Walking for 30 minutes, three to five times per week for 12 weeks reduced symptoms of depression as measured with a standard depression questionnaire by 47%.
- ♥ Walking in short bouts improves fitness too! A study of sedentary women showed that short bouts of brisk walking (three 10-minute walks per day) resulted in similar improvements in fitness and were at least as effective in decreasing body obesity as long bouts (one 30-minute walk).
- ♥ Walking improves physical function. Helps prevent physical disability and weakness especially in older adults.

The list of benefits goes on and on but if I continued, there'd be no time for you to start walking!

If you're a seasoned walker, keep doing what you're doing. If you've been inactive and tire easily, it's best to start slow and easy. At first, walk only as far or as fast as you find comfortable. If you can walk for only a few minutes, let that be your starting point. For example, you might try short daily sessions of five to 10 minutes and slowly build up to 15 minutes twice a week. Then, over several weeks' time, you can gradually work your way up to 30 to 60 minutes of walking most days each week. Set realistic goals for yourself. Track your progress. Walk with a friend. It helps keep you going and accountable. And keep in mind that usually the first step is the most difficult. But once you start I know you will be glad you did...so will your health!



The first Wednesday in April (3rd) is National Walking Day. The American Heart Association sponsors this day to remind people about the health benefits of taking a walk. Wear your sneakers (or take them with you) to work, and at some point in the day, you are encouraged to take a 30-minute walk.. If you have to, break up the 30 minutes into 10 minutes 3x in the day. Let this kick start incorporating more movement into every day!

Here are some great ways to make that 30-minutes more enjoyable:



- ♥ Wear comfortable clothes.
- ♥ Take a friend to pass the time.
- ♥ Make sure to stretch those muscles.
- ♥ **Drink plenty of water.**
- ♥ Move your arms, too.
- ♥ Make sure you have good posture.

What type of shoe?

One of the advantages of walking is that you don't need lots of fancy equipment, but shoes can make a difference. There are many athletic shoe types to choose from: running, walking, cross-training, etc. If you are only going to use them for walking, it's suggested you get a walking shoe. Walking shoes typically have heels and toes that are rounded up to reduce impact on heel strike and increase energy during



Why not take a walk with a co-worker during your lunch break and see how refreshed and de-stressed you feel when you return.

Map out a few safe routes at work so employees know where and how far to walk.

Start a walking club or challenge to keep everyone motivated to move!

Cilantro Lime Chicken with Avocado Salsa

Tender Juicy Cilantro Lime Chicken made with a quick marinade then grilled to lock in all the flavors. This paleo chicken recipe is topped with a fresh zesty Avocado Salsa – a healthy, easy, 30 minute meal you'll love.

Prep Time: 15 mins

Total Time: 27 mins

Category: Paleo, Gluten Free, Kid Friendly, 30 Minute Meal

Method: Grill

Cook Time: 12 mins

Yield: 4

Cuisine: Mexican

Ingredients

Cilantro Lime Chicken:

- 1.5 lb. boneless chicken breast
- 1/4 cup lime juice
- 2 tablespoons olive oil
- 1/4 cup fresh cilantro
- 1/2 teaspoon ground cumin
- 1/4 teaspoon salt

Avocado Salsa:

- 4 avocados, diced
- 1/2 cup fresh cilantro, diced
- 3 tablespoons lime juice
- 1/2 tablespoon red wine vinegar
- 1/2 teaspoon red pepper flakes
- 1 garlic clove, minced
- salt to taste



joyful healthy
EATS

Instructions

1. To a small bowl, add 1/4 cup of lime juice, olive oil, 1/4 cup of fresh cilantro, ground cumin, and 1/4 teaspoon of salt. Whisk until mixed.
2. Add chicken and marinade to a large ziplock bag. Let chicken marinate for 15 minutes.
3. Preheat grill to medium high heat (about 400 degrees). Place chicken on grill and grill each side for 4-6 minutes, until chicken is no longer pink. Remove and let sit.
4. To make the avocado salsa: add avocado, 1/2 cup fresh cilantro, 3 tablespoons lime juice, red wine vinegar, red pepper flakes, garlic clove, and salt to a small bowl. Gently toss to mix.
5. Top Cilantro Lime Chicken with fresh Avocado Salsa.



Nutrition

- Serving Size: 4 oz. chicken + salsa
- Calories: 317
- Sugar: 1 g
- Sodium: 239 mg
- Fat: 22 g
- Saturated Fat: 3 g
- Carbohydrates: 11 g
- Fiber: 7 g
- Protein: 24 g
- Cholesterol: 55 mg

What goes with Cilantro Lime Chicken?

1. Serve cilantro lime chicken with [black bean quinoa](#).
2. Cilantro lime rice would also be a great light option to pair with cilantro lime chicken.
3. Top this flavorful cilantro lime chicken with a fresh chunky avocado salsa or homemade [guacamole](#).
4. Make a [fresh mango salsa](#) or pice de galo.

Recipe taken from www.joyfulhealthyeats.com



We are the choices that we make. Every choice gives us the opportunity to create our course...our life's journey. Right now we are one choice away from a new beginning.

For a moment, think about what YOU really want, what is your intention? What will make you happy, fulfilled, content, safe, confident, empowered? What choices (or changes) do you need to make to get there? If you have struggled in the past, perhaps one way to succeed this time is to be accountable. Find someone you trust. Someone who can be your ally and hold you accountable to your intentions.

You really only have 3 Choices in life: Give up, Give in, or Give it all you've got.

What are you going to do?



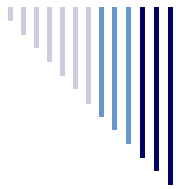
Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

E-mail: debby_schiffer@targetingwellness.com

Home Office: 856-322-1220

Cell: 856-520-9908

We're so busy watching out for what's just ahead of us that we don't take time to enjoy where we are.



Health and Wellness Policy for (Insert Town's Name Here)

Mission statement

(Insert Town Name), recognizing that the health and wellbeing of our employees is important, will commit to providing a safe, healthy and supportive environment in which to work.

Objectives and strategies

(Insert Town Name) will (add and delete as appropriate):

- Encourage employees to be more physically active by making provisions in the workplace for activity opportunities (including reducing sitting time where practical)
- Provide healthy eating choices in the workplace through addressing healthy physical settings, food supply and education
- Educate employees around safe alcohol consumption and the health effects of smoking
- Promote awareness of key health issues for employees (including social and emotional wellbeing)
- Encourage employees to provide input into health and wellbeing initiatives

Scope

This policy applies to all employees and volunteers at (Insert Town name).

Responsibility

Employees are encouraged to understand this policy and seek clarification from management where required. Employees are encouraged to support fellow employees in their awareness of this policy and contribute to (insert town name)'s aim of providing a safe, healthy and supportive environment for all.

Managers have a responsibility to ensure that all employees are aware of this policy and should lead by example in actively supporting and contributing to the implementation of this policy.

Communication

(Insert Town Name) will ensure that:

- all employees receive a copy of this policy during the induction process
- this policy is easily accessible by all members of the municipality
- employees are informed when a particular activity aligns with this policy
- employees are empowered to actively contribute and provide feedback to this policy and the activities offered under the policy.
- employees are notified of all changes made to this policy.

Monitoring and review

(Insert Town Name) will review this policy annually. Effectiveness will be assessed through feedback from employees, the Wellness Committee or Wellness Coordinator as well as management.



APRIL 2019



SUN	MON	TUE	WED	THU	FRI	SAT
	1 APRIL FOOL'S DAY	2 Bring your sneakers to work tomorrow	3 National Walk Day Take a walk (maybe invite someone to go with you)	4 POSITIVE Self Talk	5 Take a stretch break every hour	6 Rediscover a favorite hobby
7 Plan your To Do list. Write it down. 	8 RELAX Try to meditate 3 times this week before work.	9 Call to a friend 	10 Goal today: 	11 Try to abstain from smoking today—at least cut back.	12 Start a book just for fun	13 Rent a funny movie
14 Journal anything you're anxious about in the coming week	15 Take the time to listen to the birds	16 Drink more water (strive for 1/2 your weight in oz.) 	17 Listen to your favorite music. Dance like nobodies watching!	18 Turn off your phone	19 Book a spa total makeover!	20 Take a walk in a park.
21 <i>Gratitude is the best Attitude</i>	22 Make a goal to try Yoga or Tai Chi this week	23 <i>Gratitude</i> Right down 3 things you are grateful for 	24 Minimize your intake of caffeine	25 Mindful Eating Are you hungry or stressed?	26 Meet friends for lunch or dinner	27 WEEKEND GETAWAY
28 Go to bed early tonight—start your week refreshed	29 Plan a vacation	30 Smile often!			Stress AWARENESS MONTH	

Let's Get Physical



Exercising doesn't just mean doing sport or going to the gym. Walks in the park, gardening or housework can also keep you active.

Experts say most people should do about 30 minutes' exercise at least five days a week.

Try to make physical activity that you enjoy a part of your day.

There are many reasons why physical activity is good for your body – having a healthy heart and supple joints are just two. But did you know that physical activity is also beneficial for your mental health and wellbeing?



**Burlington County Municipal JIF
Managed Care Summary Report
2019**

Intake	March-19	March-18	2019 March YTD	2018 March YTD
# of New Claims Reported	15	24	50	61
# of Report Only	2	10	14	19
% Report Only	13.3%	41.7%	28.0%	31.1%
# of Medical Only	12	11	28	29
# of Lost Time	1	3	8	13
Medical Only to Lost Time Ratio	92:08	79:21	78:22	69:31
Average # of Days to Report a Claim	1.1	2.9	1.4	4.4

Nurse Case Management	March-19	March-18
# of Cases Assigned to Case Management	15	21
# of Cases >90 days	8	10

Savings	March-19	March-18	2019 March YTD	2018 March YTD
Bill Count	165	158	565	401
Provider Charges	\$212,673	\$366,956	\$825,341	\$581,662
Repriced Amount	\$73,250	\$177,838	\$295,543	\$290,978
Savings \$	\$139,423	\$189,118	\$529,799	\$290,685
% Savings	65.6%	51.5%	64.2%	50.0%

Participating Provider Penetration Rate	March-19	March-18	2019 March YTD	2018 March YTD
Bill Count	93.9%	89.2%	96.8%	91.5%
Provider Charges	93.6%	94.7%	96.9%	94.6%

Exclusive Provider Panel Penetration Rate	March-19	March-18	2019 March YTD	2018 March YTD
Bill Count	98.5%	78.9%	96.4%	77.4%
Provider Charges	98.2%	92.2%	99.2%	85.1%

Transitional Duty Summary		2019 March YTD	2018 March YTD
% of Transitional Duty Days Worked		44.9%	50.2%
% of Transitional Duty Days Not Accommodated		55.1%	49.8%



**Burlington County Municipal JIF
Average Days To Report By JIF Member
1/1/2019 - 3/31/2019**

	# Of Claims Reported	Average Days To Report
BORDENTOWN CITY	2	1.5
BORDENTOWN TOWNSHIP	1	2.0
CHESTERFIELD TOWNSHIP	2	1.0
DELRAN TOWNSHIP	6	1.0
HAINESPORT TOWNSHIP	1	2.0
LUMBERTON TOWNSHIP	2	6.5
MANSFIELD TOWNSHIP	3	2.0
MEDFORD TOWNSHIP	1	4.0
MOUNT LAUREL TOWNSHIP	7	1.1
NORTH HANOVER TOWNSHIP	1	1.0
PALMYRA BOROUGH	3	0.0
PEMBERTON BOROUGH	2	1.5
PEMBERTON TOWNSHIP	9	1.1
RIVERSIDE TOWNSHIP	1	0.0
TABERNACLE TOWNSHIP	1	0.0
WESTAMPTON TOWNSHIP	8	1.3
Grand Total	50	1.4



**Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2019 - 3/31/2019**

	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	22	22	100.0%	0	0.0%
BORDENTOWN TOWNSHIP	23	23	100.0%	0	0.0%
DELRAN TOWNSHIP	65	65	100.0%	0	0.0%
EDGEWATER PARK TOWNSHIP	131	42	32.1%	89	67.9%
MOUNT LAUREL TOWNSHIP	81	65	80.2%	16	19.8%
PALMYRA BOROUGH	10	0	0.0%	10	100.0%
PEMBERTON TOWNSHIP	193	58	30.1%	135	69.9%
RIVERSIDE TOWNSHIP	35	7	20.0%	28	80.0%
WESTAMPTON TOWNSHIP	123	25	20.3%	98	79.7%
Grand Total	683	307	44.9%	376	55.1%

TRANSITIONAL DUTY SUMMARY BY OCCUPATION

	# Of Claimants	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
STREET MAINTENANCE	5	131	32	24%	99	76%
MUNICIPAL TWP CTY OR STATE E	5	217	30	14%	187	86%
POLICEMEN	4	175	112	64%	63	36%
FIREFIGHTER-PAID	2	20	12	60%	8	40%
BUILDINGS NOC OPERATION	2	77	58	75%	19	25%
FIRST AID/RESCUE-PAID	1	10	10	100%	0	0%
CLERICAL OFFICE EMPLOYEES-NOC	1	50	50	100%	0	0%
GARBAGE-ASHES-REFUSE COLLECT	1	3	3	100%	0	0%
Grand Total	21	683	307	45%	376	55%

Valued as of 4/1/2019



**Burlington County Municipal JIF
PPO Savings And Penetration Report
March 2019**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	155	\$199,153	\$62,246	\$136,907	68.7%
Ambulatory Surgical Center	6	\$70,238	\$17,026	\$53,213	75.8%
Hospital	7	\$42,245	\$19,796	\$22,449	53.1%
Physical Therapy	85	\$34,462	\$9,251	\$25,212	73.2%
Physical Medicine & Rehabilitation	7	\$20,491	\$2,673	\$17,817	87.0%
Neurology/Neurosurgery	3	\$7,200	\$1,521	\$5,679	78.9%
Emergency Medicine	4	\$7,025	\$1,610	\$5,415	77.1%
Orthopedic Surgery	9	\$3,985	\$3,030	\$955	24.0%
MRI/Radiology	4	\$3,383	\$1,530	\$1,853	54.8%
Anesthesiology	2	\$2,885	\$1,434	\$1,451	50.3%
Occ Med/Primary Care	13	\$2,537	\$1,610	\$927	36.5%
Urgent Care Center	8	\$2,378	\$1,342	\$1,036	43.6%
Physicians Fees	4	\$1,774	\$969	\$805	45.4%
Other	2	\$300	\$290	\$10	3.3%
Behavioral Health	1	\$250	\$165	\$85	34.0%
Out Of Network	10	\$13,521	\$11,004	\$2,517	18.6%
Durable Medical Equipment	4	\$6,863	\$5,264	\$1,599	23.3%
Anesthesiology	5	\$6,400	\$5,740	\$660	10.3%
Orthopedic Surgery	1	\$258	\$0	\$258	100.0%
Grand Total	165	\$212,673	\$73,250	\$139,423	65.6%

Participating Provider Penetration Rate

Bill Count	93.9%
Provider Charges	93.6%

Exclusive Provider Penetration Rate

Bill Count	98.5%
Provider Charges	98.2%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
1/1/2019 - 3/31/2019**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	547	\$799,762	\$281,883	\$517,879	64.8%
Hospital	27	\$256,906	\$98,194	\$158,712	61.8%
Ambulatory Surgical Center	13	\$150,845	\$48,598	\$102,247	67.8%
Physical Therapy	268	\$98,243	\$27,025	\$71,219	72.5%
Orthopedic Surgery	51	\$95,873	\$40,919	\$54,954	57.3%
Neurology/Neurosurgery	17	\$68,150	\$20,515	\$47,635	69.9%
Physical Medicine & Rehabilitation	12	\$46,075	\$5,755	\$40,319	87.5%
MRI/Radiology	27	\$16,900	\$6,778	\$10,122	59.9%
Physicians Fees	40	\$14,723	\$6,737	\$7,985	54.2%
Anesthesiology	7	\$13,890	\$6,992	\$6,898	49.7%
Emergency Medicine	8	\$9,898	\$2,563	\$7,335	74.1%
Occ Med/Primary Care	32	\$7,393	\$4,784	\$2,609	35.3%
Durable Medical Equipment	4	\$6,502	\$5,164	\$1,337	20.6%
Urgent Care Center	18	\$5,768	\$2,973	\$2,795	48.5%
Pain Management	1	\$2,796	\$666	\$2,130	76.2%
Medical Transportation	7	\$2,080	\$1,492	\$588	28.3%
Behavioral Health	2	\$1,210	\$555	\$655	54.1%
Inpatient Rehabilitation	3	\$1,177	\$883	\$294	25.0%
Home Health Care	8	\$1,035	\$1,001	\$35	3.3%
Other	2	\$300	\$290	\$10	3.3%
Out Of Network	18	\$25,580	\$13,660	\$11,920	46.6%
Physicians Fees	1	\$11,000	\$1,597	\$9,403	85.5%
Durable Medical Equipment	4	\$6,863	\$5,264	\$1,599	23.3%
Anesthesiology	5	\$6,400	\$5,740	\$660	10.3%
MRI/Radiology	7	\$1,059	\$1,059	\$0	0.0%
Orthopedic Surgery	1	\$258	\$0	\$258	100.0%
Grand Total	565	\$825,341	\$295,543	\$529,799	64.2%

Participating Provider Penetration Rate

Bill Count	96.8%
Provider Charges	96.9%

Exclusive Provider Penetration Rate

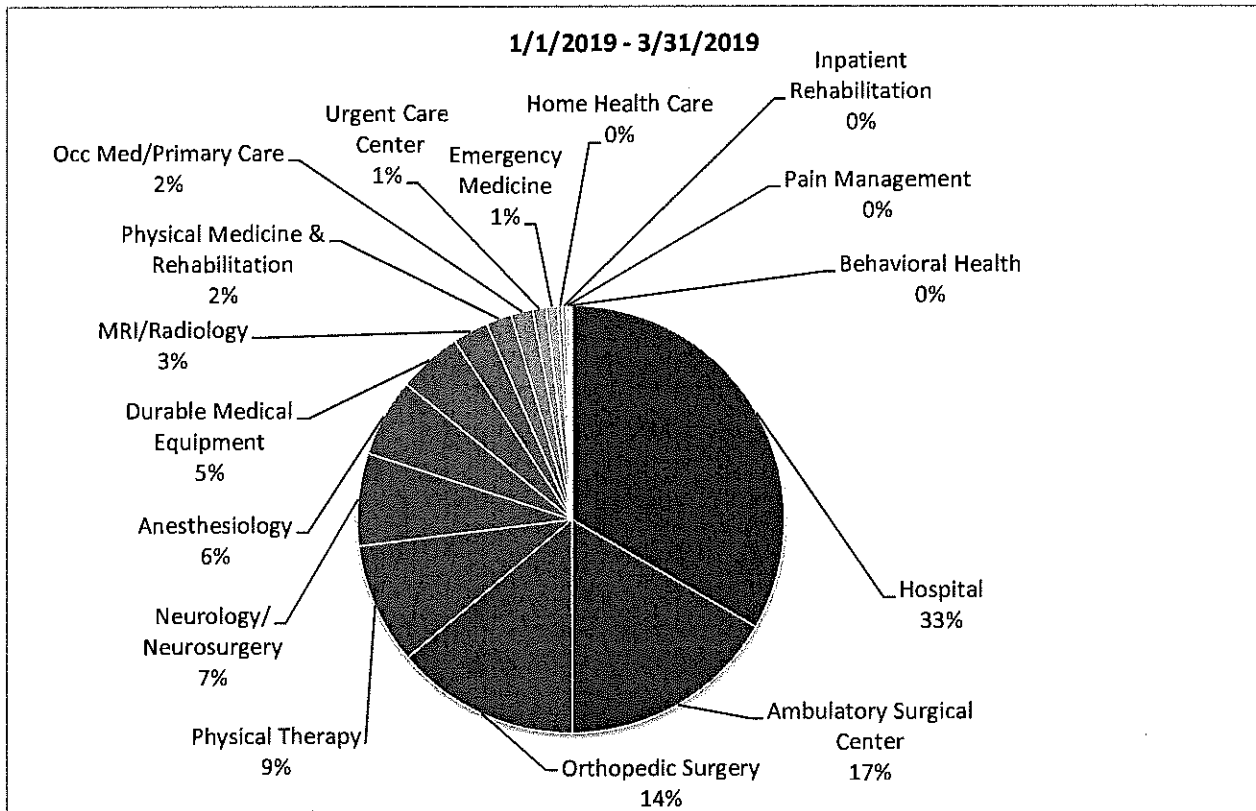
Bill Count	96.4%
Provider Charges	99.2%

Valued as of 4/1/2019



**Burlington County Municipal JIF
Paid Provider By Specialty
1/1/2019 - 3/31/2019**

	Repriced Amount
Hospital	\$98,194
Ambulatory Surgical Center	\$48,598
Orthopedic Surgery	\$40,919
Physical Therapy	\$27,025
Neurology/Neurosurgery	\$20,515
Anesthesiology	\$17,273
Durable Medical Equipment	\$14,290
MRI/Radiology	\$7,837
Physical Medicine & Rehabilitation	\$5,755
Occ Med/Primary Care	\$4,784
Urgent Care Center	\$2,973
Emergency Medicine	\$2,563
Home Health Care	\$1,001
Inpatient Rehabilitation	\$883
Pain Management	\$666
Behavioral Health	\$555





**Burlington County Municipal JIF
Top 5 Providers By Specialty
1/1/2019 - 3/31/2019**

	Bill Count	Repriced Amount
Hospital	27	\$98,194
VIRTUA WEST JERSEY HEALTH, INC.	10	\$52,308
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	10	\$35,626
OUR LADY OF LOURDES MEDICAL CENTER	4	\$7,886
ROBERT WOOD JOHNSON UNIVERSITY	2	\$1,673
DEBORAH HEART AND LUNG CENTER	1	\$702
Ambulatory Surgical Center	11	\$45,785
PREMIER ORTHO ASSOC SURGERY CENTER	1	\$12,758
PREMIER SURGICAL CENTER, LLC	2	\$11,178
FELLOWSHIP SURGICAL CENTER, LLC	6	\$7,840
ADVANCED SURGICAL INSTITUTE	1	\$7,176
MEMORIAL AMBULATORY, SURGERY CENTER	1	\$6,834
Orthopedic Surgery	40	\$38,979
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	3	\$13,031
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	23	\$12,499
PREMIER ORTHOPEDIC OF SOUTH JERSEY	11	\$10,817
GARDEN STATE ORTHOPEDICS AND SPORTS MEDICINE	2	\$1,388
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	1	\$1,243
Physical Therapy	252	\$25,088
STRIVE PHYSICAL THERAPY AND	144	\$15,525
REHAB EXCELLENCE CENTER, LLC	48	\$3,078
IVY REHAB NETWORK INC	36	\$3,065
NOVACARE REHABILITATION	22	\$1,980
KINEMATIC CONSULTANTS INC	2	\$1,440
Neurology/Neurosurgery	17	\$20,515
TARIQ S. SIDDIQI, MD	10	\$19,499
NEUROSURGICAL AND SPINE SPECIALIST	2	\$600
COASTAL SPINE, PC.	5	\$416
Anesthesiology	16	\$17,273
LOURDES ANESTHESIA ASSOC PA	9	\$10,281
RANOCAS ANESTHESIOLOGY, PA	4	\$4,223
MORRIS ANESTHESIA GROUP PA	2	\$1,993
AMERICAN ANESTHESIOLOGY OF NEW JERSEY PC	1	\$776
Durable Medical Equipment	12	\$14,290
HOME CARE CONNECT LLC	3	\$5,105
AFFECTRIX, LLC	4	\$3,862
FUSION HEALTHCARE SOLUTIONS	2	\$2,934
AFFECTRIX LLC	2	\$2,330
BREG, INC.	1	\$59
MRI/Radiology	33	\$7,801
ONE CALL CARE DIAGNOSTICS	16	\$6,433
LOURDES IMAGING ASSOC, PA	7	\$1,059
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	5	\$222
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	3	\$45
RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	2	\$42
Physicians Fees	32	\$7,121
THE FOOT & ANKLE GROUP PC	6	\$2,504
DEBORAH HEART & LUNG PHYSICIAN	15	\$1,764
CAROLYN MALECKA CNP	1	\$1,597
PROFESSIONAL SERVICE FUND	5	\$647
VIRTUA MEDICAL GROUP	5	\$609
Physical Medicine & Rehabilitation	12	\$5,755
COASTAL SPINE, PC.	11	\$5,662
PAIN CONTROL ASSOCIATES PC	1	\$93
Occ Med/Primary Care	32	\$4,784
VIRTUA MEDICAL GROUP	19	\$2,287
CONCENTRA MEDICAL CENTERS	6	\$1,529
RWJUH OCCUPATIONAL HEALTH	4	\$435
VIRTUA MEDICAL GROUP PA	2	\$391
WORKNET OCCUPATIONAL MEDICINE	1	\$142
Urgent Care Center	18	\$2,973
CENTRAL JERSEY URGENT CARE	7	\$1,120
MEDEXPRESS URGENT CARE NEW JERSEY INC	6	\$960
PATIENT FIRST WOODBURY	3	\$573
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	2	\$320

Valued as of 4/1/2019



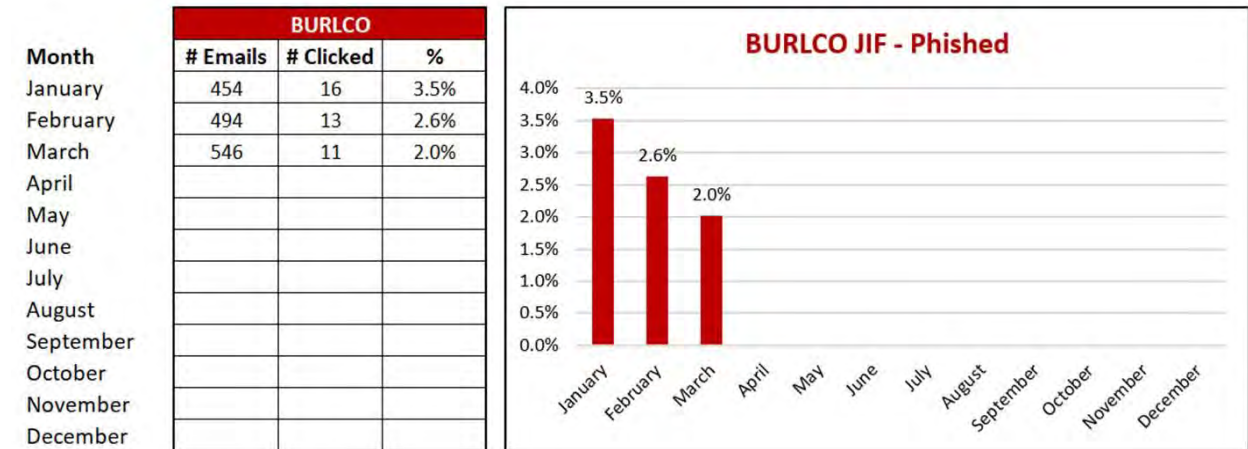
**Nurse Case Management Assignment Report
2019**

	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												
Stephanie Dionisio	55	61	61									
Sharon Maurer	61	59	60									
Kelly Roth	53	58	60									
Virgen Conley	13	13	13									
Mirielle Accilien			25									
Russel Bayer	20	1	1									
Bettie Leavitt Eva Taganile Sandra Barber Maria Lent			5 9 10									
	53	59										
Total	255	251	244	0	0	0	0	0	0	0	0	0

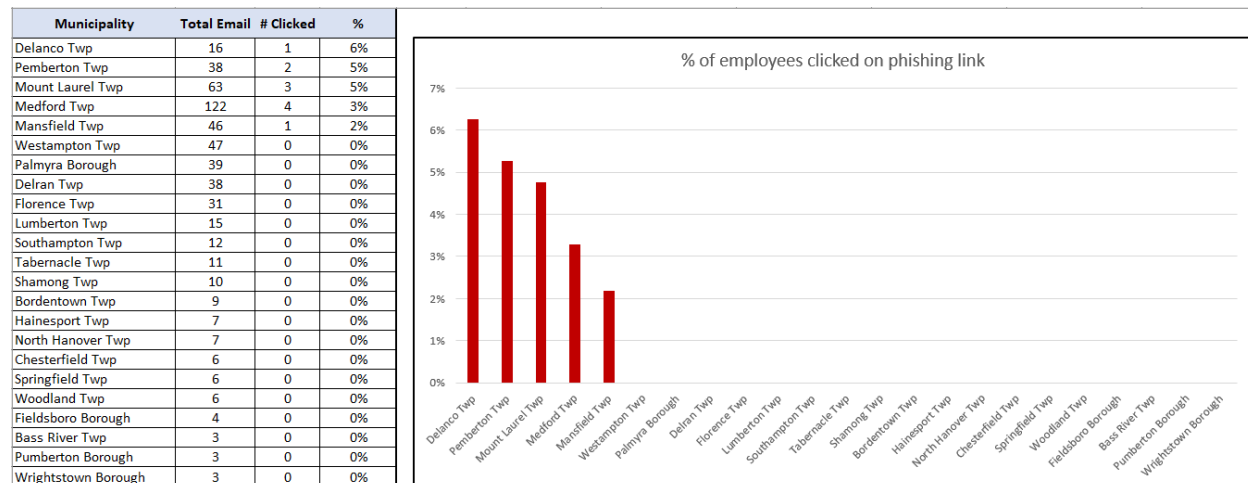
Technology Risk Management Services

Email phishing campaign:

The BURLCO JIF continues to demonstrate improvement over the first quarter as demonstrated in the graph below.



March summary phishing data



Email for MediaPro training & IP addresses for vulnerability assessment

Status on required emails for cyber security training and IPs required for the vulnerability assessment will be provided verbally in an effort to report with the most current data.

Site Visits

The Technology Risk Service Director is reaching out to municipalities to schedule site visits to review their current compliance against the MEL's Minimal Technology Proficiency Standards (MTPS) and provide guidance and assistance in an effort to meet the MTPS requirements.

April 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 March 31, 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 \$ 26,944.68. This generated an average annual yield of 1.69%. However, after including an unrealized net gain of \$ 21,471.88 in the asset portfolio, the yield is adjusted to 3.03% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$78,593.59 as it relates to current market value of \$ 16,946,314.56 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$17,018,269.56.

Our asset portfolio with Wilmington/Trust consists of 2 obligations with maturities greater than one year and 8 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 4,783.95 w/YTD Total \$ 14,986.99 (detailed in my report)
Salvage Receipts \$ 300.00
Overpayment Reimbursements \$ 0.00
FY 2019 Premium Assessments \$ 194,660.00

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 \$ 185,793.14. The claims detail shows 269 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$383. Interest Allocated)

Delran Township	\$66,208.00
Chesterfield Township	\$ 1,085.00
Bordentown City	\$53,014.00
Bordentown Township	\$27,936.00
Westampton Township	\$10,162.00
E-JIF 1 st Quarter 2019	\$39,974.25

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 \$ 19,205,118.81 to a closing balance of \$ 19,156,364.21 showing a decrease in the fund of \$ 48,754.60. 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**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	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
3/8	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	12.03	
3/18	PEMBERTON BOROUGH	2019158938	PEMBERTON BOROUGH	PR	2018	977.00	
3/25	MEDFORD TOWNSHIP	2019156209	MEDFORD TOWNSHIP	PR	2018	3,794.92	
TOTAL-MAR.						4,783.95	
TOTAL-YTD							14,986.99

**BURLINGTON COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2019**

	<u>January</u>	<u>February</u>	<u>March</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,887,641.72	19,262,436.50	19,205,118.82	
RECEIPTS:				
Interest Income (Cash)	23,138.21	25,277.76	25,939.68	74,355.65
Premium Assessment Receipts	1,712,858.00	1,239,803.98	194,660.00	3,147,321.98
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2019	0.00	0.00	0.00	0.00
Fund Year 2018	8,475.00	17.56	5,071.92	13,564.48
Fund Year 2017	2,565.46	1,930.08	12.03	4,507.57
Fund Year 2016	0.00	203.50	0.00	203.50
Fund Year 2015	0.00	823.50	0.00	823.50
Closed Fund Year	100.00	0.00	0.00	100.00
Total Subrogation, Salvage & Reimb.Receipts	11,140.46	2,974.64	5,083.95	19,199.05
FY 2019 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2018 Appropriation Refunds	0.00	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL RECEIPTS:	1,747,136.67	1,268,056.38	225,683.63	3,240,876.68
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2019	5,338.93	38,904.18	74,962.77	119,205.88
Fund Year 2018	171,326.42	175,582.48	69,365.42	416,274.32
Fund Year 2017	33,153.84	53,970.69	21,173.30	108,297.83
Fund Year 2016	7,066.78	7,653.06	8,977.58	23,697.42
Fund Year 2015	39,830.02	8,897.94	11,094.57	59,822.53
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	256,715.99	285,008.35	185,573.64	727,297.98
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2020	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	75,275.20	173,337.96	79,864.58	328,477.74
Property Fund Charges FY 2019	0.00	0.00	0.00	0.00
E-JIF Premium FY 2019	0.00	123,447.00	0.00	123,447.00
M.E.L. Premium FY 2019	0.00	412,688.00	0.00	412,688.00
POL/EPL Policy Premium FY 2019	0.00	302,106.00	0.00	302,106.00
M.E.L. Premium FY 2018	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2018	32,288.75	24,909.45	9,000.00	66,198.20
Exp. & Cont. Charges FY 2017	8,084.95	3,854.30	0.00	11,939.25
Exp. & Cont. Charges FY 2016	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2015	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	0.00
Total Bill List Payments	115,648.90	1,040,342.71	88,864.58	1,244,856.19
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	-23.00	23.00	0.00	0.00
TOTAL DISBURSEMENTS:	372,341.89	1,325,374.06	274,438.22	1,972,154.17
Closing Balance for the Period:	19,262,436.50	19,205,118.82	19,156,364.23	
Account Net Cash Change During the Period:				
Operating Account	1,374,561.03	-50,407.00	-70,226.47	1,253,927.56
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-3,869.76	-101.09	0.00	-3,970.85
Asset Management Account	4,103.51	-6,809.59	21,471.88	18,765.80
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	1,374,794.78	-57,317.68	-48,754.59	1,268,722.51
Proof:	0.00	0.00	0.00	

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

CURRENT MONTH March
CURRENT FUND YEAR 2019

	Description: Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5
	ID Number: INVEST. ACCT.	ASSET MGR.	OPERATING ACC	CLAIMS ACCOU	ADMIN. EXPEN
	Maturity (Yrs)	0	0	0	0
	Purchase Yield:	0	0	0	0
	TOTAL for All				
	Accts & instruments				
Opening Cash & Investment Balance	\$19,205,118.35	323.29	16924842.68	2178952.38	100000
Opening Interest Accrual Balance	\$49,478.12	0	49478.12	0	0
1 Interest Accrued and/or Interest Cost	\$22,476.88	\$0.00	\$22,476.88	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$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
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$4,467.80	\$0.00	\$0.00	\$4,467.80	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$21,471.88	\$0.00	\$21,471.88	\$0.00	\$0.00
8 Net Investment Income	\$48,416.56	\$0.00	\$43,948.76	\$4,467.80	\$0.00
9 Deposits - Purchases	\$559,597.14	\$0.00	\$0.00	\$285,158.92	\$185,573.64
10 (Withdrawals - Sales)	(\$634,291.41)	\$0.00	\$0.00	(\$359,853.19)	(\$185,573.64)
Ending Cash & Investment Balance	\$19,156,363.76	\$323.29	\$16,946,314.56	\$2,108,725.91	\$100,000.00
Ending Interest Accrual Balance	\$71,955.00	\$0.00	\$71,955.00	\$0.00	\$0.00
Plus Outstanding Checks	\$65,696.30	\$0.00	\$0.00	\$0.00	\$59,642.34
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,222,060.06	\$323.29	\$16,946,314.56	\$2,108,725.91	\$159,642.34
Annualized Rate of Return This Month	3.03%	0.00%	3.11%	2.50%	0.00%

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2019	Opening Cash & Investment Balance	84,017.94	(127,715.07)	49,119.85	736,161.22	192,034.42	0.00	(27,044.80)	560,183.41	355,800.06	\$1,822,557.03
	Opening Interest Accrual Balance	\$66.75	\$112.30	\$31.36	\$478.29	\$122.60	\$0.00	\$61.55	\$621.12	\$302.74	\$1,796.71
	1 Interest Accrued and/or Interest Cost	\$97.20	\$0.00	\$56.82	\$851.62	\$222.15	\$0.00	\$0.00	\$648.04	\$411.60	\$2,287.44
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$19.32	\$0.00	\$11.30	\$169.28	\$44.16	\$0.00	\$0.00	\$128.81	\$81.82	\$454.68
	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)	\$92.85	\$0.00	\$54.28	\$813.54	\$212.22	\$0.00	\$0.00	\$619.07	\$393.20	\$2,185.17
	8 Net Investment Income	\$209.37	\$0.00	\$122.40	\$1,834.45	\$478.53	\$0.00	\$0.00	\$1,395.93	\$886.62	\$4,927.30
	9 Interest Accrued - Net Change	\$97.20	\$0.00	\$56.82	\$851.62	\$222.15	\$0.00	\$0.00	\$648.04	\$411.60	\$2,287.44
	Ending Cash & Investment Balance	\$56,654.82	(\$116,890.37)	\$52,421.88	\$747,278.44	\$204,943.73	\$0.00	(\$20,692.97)	\$625,032.69	\$316,281.30	\$1,865,029.52
	Ending Interest Accrual Balance	\$163.94	\$112.30	\$88.18	\$1,329.91	\$344.76	\$0.00	\$61.55	\$1,269.16	\$714.35	\$4,084.15

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment Balance	(69,548.10)	262,032.62	77,898.56	811,381.40	514,990.40	0.00	167.21	13,411.56	262,693.82	\$1,873,027.47
	Opening Interest Accrual Balance	\$57.57	\$307.98	\$207.09	\$2,434.29	\$1,289.90	\$0.00	(\$1.34)	\$1,152.99	\$1,607.64	\$7,056.12
	1 Interest Accrued and/or Interest Cost	\$0.00	\$303.13	\$90.12	\$938.64	\$595.76	\$0.00	\$0.19	\$15.52	\$303.90	\$2,247.25
	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	\$60.25	\$17.91	\$186.58	\$118.42	\$0.00	\$0.04	\$3.08	\$60.41	\$446.69
	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)	\$0.00	\$289.58	\$86.09	\$896.67	\$569.12	\$0.00	\$0.18	\$14.82	\$290.31	\$2,146.77
	8 Net Investment Income	\$0.00	\$652.96	\$194.12	\$2,021.89	\$1,283.31	\$0.00	\$0.42	\$33.42	\$654.61	\$4,840.73
	9 Interest Accrued - Net Change	\$0.00	\$303.13	\$90.12	\$938.64	\$595.76	\$0.00	\$0.19	\$15.52	\$303.90	\$2,247.25
	Ending Cash & Investment Balance	(\$70,049.63)	\$262,170.23	\$71,457.03	\$755,430.43	\$515,677.95	\$0.00	\$167.43	\$13,429.47	\$254,044.53	\$1,802,327.44
	Ending Interest Accrual Balance	\$57.57	\$611.11	\$297.20	\$3,372.93	\$1,885.66	\$0.00	(\$1.15)	\$1,168.50	\$1,911.54	\$9,303.38

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment Balance	54,586.20	407,024.89	106,855.59	1,299,977.98	542,405.85	110,020.74	11.57	175,565.00	206,111.87	\$2,902,559.69
	Opening Interest Accrual Balance	\$137.02	\$1,124.81	\$278.52	\$3,555.45	\$1,413.73	\$286.76	\$0.00	\$457.32	\$564.91	\$7,818.52
	1 Interest Accrued and/or Interest Cost	\$63.15	\$470.86	\$123.62	\$1,503.87	\$627.48	\$127.28	\$0.01	\$203.10	\$238.44	\$3,357.80
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$12.55	\$93.60	\$24.57	\$298.93	\$124.73	\$25.30	\$0.00	\$40.37	\$47.40	\$667.44
	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)	\$60.32	\$449.81	\$118.09	\$1,436.63	\$599.42	\$121.59	\$0.01	\$194.02	\$227.78	\$3,207.67
	8 Net Investment Income	\$136.02	\$1,014.27	\$266.27	\$3,239.43	\$1,351.63	\$274.16	\$0.03	\$437.49	\$513.61	\$7,232.91
	9 Interest Accrued - Net Change	\$63.15	\$470.86	\$123.62	\$1,503.87	\$627.48	\$127.28	\$0.01	\$203.10	\$238.44	\$3,357.80
	Ending Cash & Investment Balance	\$54,659.08	\$402,735.52	\$106,998.25	\$1,285,385.05	\$543,130.00	\$110,167.62	\$11.59	\$175,799.39	\$206,387.04	\$2,885,273.54
	Ending Interest Accrual Balance	\$200.17	\$1,595.67	\$402.13	\$5,059.32	\$2,041.21	\$414.04	\$0.02	\$660.42	\$803.35	\$11,176.32

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening Cash & Investment Balance	81,227.36	358,120.47	108,970.70	967,772.92	444,738.67	101,916.17	55.70	223,339.40	191,406.32	\$2,477,547.71
	Opening Interest Accrual Balance	\$211.71	\$946.27	\$284.02	\$2,534.68	\$1,159.18	\$265.64	\$0.15	\$582.12	\$498.88	\$6,482.64
	1 Interest Accrued and/or Interest Cost	\$93.97	\$414.29	\$126.06	\$1,119.56	\$514.49	\$117.90	\$0.06	\$258.37	\$221.43	\$2,866.13
	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	\$18.68	\$82.35	\$25.06	\$222.54	\$102.27	\$23.44	\$0.01	\$51.36	\$44.01	\$569.71
	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)	\$89.77	\$395.77	\$120.43	\$1,069.50	\$491.49	\$112.63	\$0.06	\$246.82	\$211.53	\$2,737.98
	8 Net Investment Income	\$202.41	\$892.40	\$271.55	\$2,411.60	\$1,108.25	\$253.97	\$0.14	\$556.54	\$476.97	\$6,173.83
	9 Interest Accrued - Net Change	\$93.97	\$414.29	\$126.06	\$1,119.56	\$514.49	\$117.90	\$0.06	\$258.37	\$221.43	\$2,866.13
	Ending Cash & Investment Balance	\$81,335.80	\$358,609.28	\$109,116.18	\$960,076.68	\$445,332.43	\$102,052.23	\$55.77	\$223,637.57	\$191,661.86	\$2,471,877.80
	Ending Interest Accrual Balance	\$305.68	\$1,360.55	\$410.09	\$3,654.25	\$1,673.67	\$383.54	\$0.21	\$840.48	\$720.31	\$9,348.77

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening Cash & Investment Balance	61,949.29	365,479.16	89,788.90	189,634.11	518,747.42	102,097.03	0.80	117,040.98	202,993.75	\$1,647,731.44
	Opening Interest Accrual Balance	\$161.42	\$977.45	\$234.03	\$586.21	\$1,332.15	\$266.11	\$0.00	\$305.06	\$549.03	\$4,411.46
	1 Interest Accrued and/or Interest Cost	\$71.67	\$422.80	\$103.87	\$219.38	\$600.11	\$118.11	\$0.00	\$135.40	\$234.83	\$1,906.17
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$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	\$14.25	\$84.04	\$20.65	\$43.61	\$119.29	\$23.48	\$0.00	\$26.91	\$46.68	\$378.89
	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)	\$68.46	\$403.90	\$99.23	\$209.57	\$573.28	\$112.83	\$0.00	\$129.34	\$224.33	\$1,820.94
	8 Net Investment Income	\$154.37	\$910.74	\$223.75	\$472.55	\$1,292.67	\$254.42	\$0.00	\$291.66	\$505.84	\$4,106.00
	9 Interest Accrued - Net Change	\$71.67	\$422.80	\$103.87	\$219.38	\$600.11	\$118.11	\$0.00	\$135.40	\$234.83	\$1,906.17
	Ending Cash & Investment Balance	\$62,032.00	\$362,520.14	\$89,908.77	\$182,239.67	\$519,439.98	\$102,233.34	\$0.80	\$117,197.24	\$203,264.76	\$1,638,836.70
	Ending Interest Accrual Balance	\$233.09	\$1,400.25	\$337.90	\$805.59	\$1,932.26	\$384.22	\$0.00	\$440.46	\$783.86	\$6,317.63

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening Cash & Investment Balance	155,163.20	77,658.29	66,496.71	1,745,261.21	1,106,678.29	153,401.53	(79.04)	432,941.85	4,370,110.35	\$8,107,632.39
	Opening Interest Accrual Balance	\$404.24	\$341.38	\$173.32	\$4,547.27	\$2,884.47	\$399.83	(\$0.01)	\$1,128.43	\$11,342.26	\$21,221.19
	1 Interest Accrued and/or Interest Cost	\$179.50	\$89.84	\$76.93	\$2,018.99	\$1,280.25	\$177.46	\$0.00	\$500.85	\$5,055.53	\$9,379.35
	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	\$35.68	\$17.86	\$15.29	\$401.32	\$254.48	\$35.27	\$0.00	\$99.55	\$1,004.90	\$1,864.36
	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)	\$171.47	\$85.82	\$73.49	\$1,928.72	\$1,223.01	\$169.53	\$0.00	\$478.45	\$4,829.48	\$8,959.97
	8 Net Investment Income	\$386.65	\$193.52	\$165.70	\$4,349.03	\$2,757.74	\$382.26	\$0.00	\$1,078.85	\$10,889.92	\$20,203.67
	9 Interest Accrued - Net Change	\$179.50	\$89.84	\$76.93	\$2,018.99	\$1,280.25	\$177.46	\$0.00	\$500.85	\$5,055.53	\$9,379.35
	Ending Cash & Investment Balance	\$155,370.35	\$77,761.97	\$66,585.49	\$1,747,591.25	\$1,108,155.78	\$153,606.33	(\$79.04)	\$433,519.86	\$4,375,944.74	\$8,118,456.73
	Ending Interest Accrual Balance	\$583.74	\$431.22	\$250.25	\$6,566.26	\$4,164.72	\$577.29	(\$0.01)	\$1,629.27	\$16,397.79	\$30,600.53

Accounts Included

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

Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

March 01, 2019 - March 31, 2019

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$16,974,320.80
Net of Contributions & Withdrawals	-
Net Investment Change	\$43,948.76
Closing Market Value w/Accrued Income	\$17,018,269.56

Your Relationship Team

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

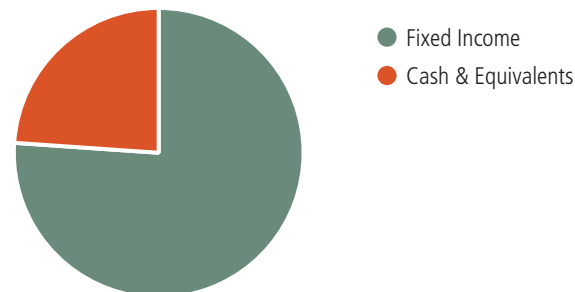
Relationship Summary

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

March 01, 2019 - March 31, 2019

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,896,490.24	76.10%
Cash & Equivalents	4,049,824.32	23.90
TOTAL	\$16,946,314.56	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$12,896,490.24	\$53,700.23	\$12,950,190.47	\$166,222.50	1.29%
Cash & Equivalents	4,049,824.32	18,254.77	4,068,079.09	99,053.00	2.45
TOTAL	\$16,946,314.56	\$71,955.00	\$17,018,269.56	\$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	\$16,924,842.68	\$16,927,548.76
Accrued Income	49,478.12	17,775.87
Opening Market Value w/Accrued Income	\$16,974,320.80	\$16,945,324.63
Contributions		
Cash Receipts	-	2,420,422.05
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	-	\$2,420,422.05
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-2,466,062.51
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-	-\$2,466,062.51
Net Contributions & Withdrawals	-	-\$45,640.46
Closing Market Value	16,946,314.56	16,946,314.56
Accrued Income	71,955.00	71,955.00
Closing Market Value w/Accrued Income	\$17,018,269.56	\$17,018,269.56
Net Investment Change	\$43,948.76	\$118,585.39
Net Investment Change Detail		
	Current Period	Year-to-Date
Net Investment Change	\$43,948.76	\$118,585.39
Income Earned		
Dividends	-	-
Net Interest	-	11,746.64
Other Income	-	-
Change in Accrual	22,476.88	54,179.13
Total Income Earned	\$22,476.88	\$65,925.77
Market Appreciation	\$21,471.88	\$52,659.62

Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

March 01, 2019 - March 31, 2019

Income Received Summary

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

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	-	-
Receipts		
Cash Receipts	-	2,420,422.05
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	3,388,253.36
Net Interest	-	11,746.64
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	-	\$5,820,422.05
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-2,466,062.51
Other Fees	-	-
Purchases	-	-3,354,359.54
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-	-\$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 & 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	76.10%	\$12,896,490.24	\$12,975,083.83	-\$78,593.59	\$53,700.23	\$12,950,190.47
Total Fixed Income	76.10%	\$12,896,490.24	\$12,975,083.83	-\$78,593.59	\$53,700.23	\$12,950,190.47
Cash & Equivalents						
Taxable	23.90	4,049,824.32	4,049,824.32	-	18,254.77	4,068,079.09
Total Cash & Equivalents	23.90%	\$4,049,824.32	\$4,049,824.32	-	\$18,254.77	\$4,068,079.09
TOTAL ASSETS	100%	\$16,946,314.56	\$17,024,908.15	-\$78,593.59	\$71,955.00	\$17,018,269.56

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

March 01, 2019 - March 31, 2019

Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 05/15/2016 0.875% 05/15/2019 CUSIP: 912828R44 Moody's: AAA	1,000,000	\$99.808	\$998,080.00	\$993,164.07	\$4,915.93	\$3,311.46	\$8,750.00	0.13	2.42%	5.89%
UNITED STATES TREASURY NOTES DTD 11/30/2012 1.000% 11/30/2019 CUSIP: 912828UB4 Moody's: AAA	1,000,000	99.063	990,630.00	992,304.69	-1,674.69	3,351.65	10,000.00	0.66	2.41	5.85
UNITED STATES TREASURY NOTES DTD 05/31/2013 1.375% 05/31/2020 CUSIP: 912828VF4 Moody's: AAA	1,000,000	98.824	988,240.00	998,359.37	-10,119.37	4,608.52	13,750.00	1.15	2.38	5.83
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	98.488	982,910.24	991,255.70	-8,345.46	5,761.93	13,722.50	1.56	2.32	5.80
Total U.S. Treasury Bonds			\$3,959,860.24	\$3,975,083.83	-\$15,223.59	\$17,033.56	\$46,222.50	0.87	2.38%	23.37%
U.S. Government Agency Bonds										
FEDERAL HOME LOAN MORTGAGE CORP MEDIUM TERM NOTE DTD 08/23/2016 1.200% 05/23/2019 CALLABLE CUSIP: 3134GAAR5 Moody's: AAA; S&P: AA+	1,000,000	99.823	998,230.00	1,000,000.00	-1,770.00	4,266.67	12,000.00	0.15	2.46	5.89

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

March 01, 2019 - March 31, 2019

Fixed Income *(continued)*

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
FEDERAL HOME LOAN BANK DTD 06/13/2016 1.350% 12/13/2019 CALLABLE CUSIP: 3130A8FB4 Moody's: AAA; S&P: AA+	8,000,000	\$99.230	\$7,938,400.00	\$8,000,000.00	-\$61,600.00	\$32,400.00	\$108,000.00	0.69	2.46%	46.84%
Total U.S. Government Agency Bonds			\$8,936,630.00	\$9,000,000.00	-\$63,370.00	\$36,666.67	\$120,000.00	0.63	2.46%	52.73%
Total U.S. Taxable Fixed Income			\$12,896,490.24	\$12,975,083.83	-\$78,593.59	\$53,700.23	\$166,222.50	0.70	2.44%	76.10%
TOTAL FIXED INCOME			\$12,896,490.24	\$12,975,083.83	-\$78,593.59	\$53,700.23	\$166,222.50	0.70	2.44%	76.10%

Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
Taxable										
U.S. Treasury Bills										
UNITED STATES TREASURY BILLS DTD 10/04/2018 DUE 04/04/2019 CUSIP: 912796RD3	700,000	\$99.35	\$695,464.78	\$695,464.78	-	\$4,396.39	\$16,659.30	0.01	2.38%	4.10%
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	-	7,885.16	41,138.30	0.27	2.42	9.92
UNITED STATES TREASURY BILLS DTD 02/07/2019 DUE 08/08/2019 CUSIP: 912796SC4	700,000	98.81	691,663.59	691,663.59	-	2,260.72	16,955.40	0.36	2.42	4.08

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

March 01, 2019 - March 31, 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	-	\$3,712.50	\$24,300.00	0.61	2.43%	5.79%
Total U.S. Treasury Bills			\$4,049,824.32	\$4,049,824.32	-	\$18,254.77	\$99,053.00	0.32	2.42%	23.90%
Total Taxable			\$4,049,824.32	\$4,049,824.32	-	\$18,254.77	\$99,053.00	0.32	2.42%	23.90%
TOTAL CASH & EQUIVALENTS			\$4,049,824.32	\$4,049,824.32	-	\$18,254.77	\$99,053.00	0.32	2.42%	23.90%
Grand Total			\$16,946,314.56	\$17,024,908.15	-\$78,593.59	\$71,955.00	\$265,275.50			100%
Accrued Income			\$71,955.00							
Grand Total Market Value w/ Accrued Income			\$17,018,269.56							

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

March 01, 2019 - March 31, 2019

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
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No activity for this statement period.

Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
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There are no realized gain/loss transactions to report for this statement period.

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

Statement Disclosures

Statement Review; Limitations on Actions

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

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

Fee Arrangements

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

Affiliated Advisers

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

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

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

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

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

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

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

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

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

Pricing and Valuation

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

Statement Disclosures *(continued)*

authority over your account, you have the right at any time to receive, at no additional cost to you, written confirmations of securities transactions that occur in your account. These confirmations will be mailed to you in the timeframe required by applicable regulations. Even if you previously waived your right to receive these confirmations, you may at any time ask to receive such confirmations going forward. Please contact your Relationship Manager if you wish to have written trade confirmations mailed to you.

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

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

Reported values may not equal market value or fair value and may include accruals. Asset values will fluctuate. This report should not be used to prepare tax documents or financial statements. Information for tax reporting purposes will be reflected in your annual Wilmington Trust Tax Information Letter. Please contact your Relationship Manager if you have any questions.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Glossary *(continued)*

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

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

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

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

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

Current Fund Year: 2019 Month Ending: March										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	367,395.89	1,342,600.36	499,130.31	5,750,188.84	3,319,595.05	467,435.47	(26,888.56)	1,522,482.20	5,963,179.25	19,205,118.81
RECEIPTS										
Assessments	6,888.39	11,590.00	3,236.45	49,968.19	12,652.93	0.00	6,351.83	64,101.40	39,870.80	194,659.99
Refunds	5,071.92	0.00	0.00	12.03	0.00	0.00	0.00	0.00	0.00	5,083.95
Invest Pymnts	583.35	1,962.97	666.37	7,676.88	4,431.89	624.05	0.31	2,032.62	7,961.24	25,939.68
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	583.35	1,962.97	666.37	7,676.88	4,431.89	624.05	0.31	2,032.62	7,961.24	25,939.68
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	12,543.66	13,552.97	3,902.82	57,657.10	17,084.82	624.05	6,352.14	66,134.02	47,832.04	225,683.62
EXPENSES										
Claims Transfers	39,937.13	9,246.56	6,545.53	129,844.42	0.00	0.00	0.00	0.00	0.00	185,573.64
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88,864.58	88,864.58
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	39,937.13	9,246.56	6,545.53	129,844.42	0.00	0.00	0.00	0.00	88,864.58	274,438.22
END BALANCE	340,002.42	1,346,906.77	496,487.60	5,678,001.52	3,336,679.87	468,059.52	(20,536.42)	1,588,616.22	5,922,146.71	19,156,364.21

Report Month: March

		Balance Differences	
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accrual Balances:	Accrual Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals	0.00	
Allocation variance 2:	Monthly transactions and allocation totals are equal	0.00	
Allocation variance 3:	Treasurer/TPA net payments NOT e	Max/Min	##### / (0.00)
Pre-existing variance:	Prior period unreconciled variance e	Max/Min	##### / (0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2019								
Month Ending:	March									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	84,017.94	(127,715.07)	49,119.85	736,161.22	192,034.42	0.00	(27,044.80)	560,183.41	355,800.06	1,822,557.03
RECEIPTS										
Assessments	6,888.39	11,590.00	3,236.45	49,968.19	12,652.93	0.00	6,351.83	64,101.40	39,870.80	194,659.99
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	112.17	0.00	65.58	982.82	256.38	0.00	0.00	747.88	475.02	2,639.85
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	112.17	0.00	65.58	982.82	256.38	0.00	0.00	747.88	475.02	2,639.85
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,000.56	11,590.00	3,302.03	50,951.01	12,909.31	0.00	6,351.83	64,849.28	40,345.82	197,299.84
EXPENSES										0.00
Claims Transfers	34,363.68	765.30	0.00	39,833.79	0.00	0.00	0.00	0.00	0.00	74,962.77
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79,864.58	79,864.58
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	34,363.68	765.30	0.00	39,833.79	0.00	0.00	0.00	0.00	79,864.58	154,827.35
END BALANCE	56,654.82	(116,890.37)	52,421.88	747,278.44	204,943.73	0.00	(20,692.97)	625,032.69	316,281.30	1,865,029.52

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2018								
Month Ending:	March									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(69,548.10)	262,032.62	77,898.56	811,381.40	514,990.40	0.00	167.21	13,411.56	262,693.82	1,873,027.47
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	5,071.92	0.00	0.00	0.00						5,071.92
Invest Pymnts	0.00	349.83	104.00	1,083.25	687.55	0.00	0.22	17.91	350.71	2,593.47
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	349.83	104.00	1,083.25	687.55	0.00	0.22	17.91	350.71	2,593.47
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,071.92	349.83	104.00	1,083.25	687.55	0.00	0.22	17.91	350.71	7,665.39
EXPENSES										
Claims Transfers	5,573.45	212.22	6,545.53	57,034.22	0.00	0.00	0.00	0.00	0.00	69,365.42
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,000.00	9,000.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,573.45	212.22	6,545.53	57,034.22	0.00	0.00	0.00	0.00	9,000.00	78,365.42
END BALANCE	(70,049.63)	262,170.23	71,457.03	755,430.43	515,677.95	0.00	167.43	13,429.47	254,044.53	1,802,327.44

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2017									
Month Ending:	March										
		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE		54,586.20	407,024.89	106,855.59	1,299,977.98	542,405.85	110,020.74	11.57	175,565.00	206,111.87	2,902,559.69
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	12.03						12.03
Invest Pymnts		72.88	543.41	142.66	1,735.56	724.15	146.88	0.02	234.39	275.17	3,875.12
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		72.88	543.41	142.66	1,735.56	724.15	146.88	0.02	234.39	275.17	3,875.12
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		72.88	543.41	142.66	1,747.59	724.15	146.88	0.02	234.39	275.17	3,887.15
EXPENSES											
Claims Transfers		0.00	4,832.78	0.00	16,340.52	0.00	0.00	0.00	0.00	0.00	21,173.30
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	4,832.78	0.00	16,340.52	0.00	0.00	0.00	0.00	0.00	21,173.30
END BALANCE		54,659.08	402,735.52	106,998.25	1,285,385.05	543,130.00	110,167.62	11.59	175,799.39	206,387.04	2,885,273.54

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2016									
Month Ending:	March										
		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE		81,227.36	358,120.47	108,970.70	967,772.92	444,738.67	101,916.17	55.70	223,339.40	191,406.32	2,477,547.71
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		108.44	478.11	145.48	1,292.04	593.76	136.06	0.07	298.17	255.54	3,307.67
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		108.44	478.11	145.48	1,292.04	593.76	136.06	0.07	298.17	255.54	3,307.67
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		108.44	478.11	145.48	1,292.04	593.76	136.06	0.07	298.17	255.54	3,307.67
EXPENSES											
Claims Transfers		0.00	(10.70)	0.00	8,988.28	0.00	0.00	0.00	0.00	0.00	8,977.58
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		0.00	(10.70)	0.00	8,988.28	0.00	0.00	0.00	0.00	0.00	8,977.58
END BALANCE		81,335.80	358,609.28	109,116.18	960,076.68	445,332.43	102,052.23	55.77	223,637.57	191,661.86	2,471,877.80

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	March									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	61,949.29	365,479.16	89,788.90	189,634.11	518,747.42	102,097.03	0.80	117,040.98	202,993.75	1,647,731.44
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	82.71	487.94	119.87	253.17	692.56	136.31	0.00	156.26	271.01	2,199.83
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	82.71	487.94	119.87	253.17	692.56	136.31	0.00	156.26	271.01	2,199.83
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	82.71	487.94	119.87	253.17	692.56	136.31	0.00	156.26	271.01	2,199.83
EXPENSES										
Claims Transfers	0.00	3,446.96	0.00	7,647.61	0.00	0.00	0.00	0.00	0.00	11,094.57
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	3,446.96	0.00	7,647.61	0.00	0.00	0.00	0.00	0.00	11,094.57
END BALANCE	62,032.00	362,520.14	89,908.77	182,239.67	519,439.98	102,233.34	0.80	117,197.24	203,264.76	1,638,836.70

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	March									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	155,163.20	77,658.29	66,496.71	1,745,261.21	1,106,678.29	153,401.53	(79.04)	432,941.85	4,370,110.35	8,107,632.39
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	0.00						0.00
Invest Pymnts	207.15	103.68	88.78	2,330.04	1,477.49	204.80	0.00	578.01	5,834.39	10,824.34
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	207.15	103.68	88.78	2,330.04	1,477.49	204.80	0.00	578.01	5,834.39	10,824.34
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	207.15	103.68	88.78	2,330.04	1,477.49	204.80	0.00	578.01	5,834.39	10,824.34
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	155,370.35	77,761.97	66,585.49	1,747,591.25	1,108,155.78	153,606.33	(79.04)	433,519.86	4,375,944.74	8,118,456.73

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

Month
Current Fund Year

March
2019

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Prop	20,527.69	34,363.68	0.00	54,891.37	54,891.37	(0.00)	0.00	(0.00)
	Liab	1,511.25	765.30	0.00	2,276.55	2,276.55	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	22,204.17	39,833.79	0.00	62,037.96	62,037.96	0.00	0.00	0.00
	Total	44,243.11	74,962.77	0.00	119,205.88	119,205.88	0.00	0.00	(0.00)
2018	Prop	341,224.34	5,573.45	5,071.92	341,725.87	341,725.87	0.00	(0.00)	0.00
	Liab	215,668.17	212.22	0.00	215,880.39	215,880.39	0.00	0.00	0.00
	Auto	49,253.26	6,545.53	0.00	55,798.79	55,798.79	(0.00)	(0.00)	0.00
	WC	1,218,325.95	57,034.22	0.00	1,275,360.17	1,275,360.17	0.00	0.00	0.00
	Total	1,824,471.72	69,365.42	5,071.92	1,888,765.22	1,888,765.22	0.00	(0.00)	0.00
2017	Prop	203,459.41	0.00	0.00	203,459.41	203,459.41	0.00	0.00	0.00
	Liab	72,078.87	4,832.78	0.00	76,911.65	76,911.65	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	885,009.32	16,340.52	12.03	901,337.81	901,337.81	(0.00)	(0.00)	(0.00)
	Total	1,179,209.88	21,173.30	12.03	1,200,371.15	1,200,371.15	(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	165,612.13	(10.70)	0.00	165,601.43	165,601.43	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	1,280,135.89	8,988.28	0.00	1,289,124.17	1,289,124.17	0.00	0.00	0.00
	Total	1,774,020.02	8,977.58	0.00	1,782,997.60	1,782,997.60	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	163,279.40	3,446.96	0.00	166,726.36	166,726.36	(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	2,167,431.35	7,647.61	0.00	2,175,078.96	2,175,078.96	0.00	0.00	0.00
	Total	2,659,553.75	11,094.57	0.00	2,670,648.32	2,670,648.32	(0.00)	(0.00)	0.00
TOTAL		7,481,498.48	185,573.64	5,083.95	7,661,988.17	7,661,988.17	(0.00)	(0.00)	(0.00)



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Mar 1, 2019 - Mar 31, 2019

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
13261	3/4/2019	INDEMNITY	GEORGE T. KOTCH, P.C.	Z40538/001252828	6/21/2016	\$852.60	2016/2016	Loss
13262	3/4/2019	INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE	-- /2018128624	3/15/2018	\$60.00	2018/2018	Expense
13263	3/4/2019	INDEMNITY	THE DEWEESE LAW FIRM	Z44145/001256470	8/27/2016	\$257.60	2016/2016	Expense
13264	3/4/2019	INDEMNITY	AFFANATO MARUT LLC	Z40538/001252828	6/21/2016	\$301.50	2016/2016	Legal
13265	3/4/2019	INDEMNITY	LIBERTY MUTUAL INSURANCE COMPANY	Z47151/001260212	10/17/2016	\$60.40	2016/2016	Expense
13266	3/4/2019	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019158514	11/15/2018	\$1,451.96	2018/2018	Loss
13267	3/4/2019	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2019159962	12/4/2018	\$774.00	2018/2018	Loss
13268	3/4/2019	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
13269	3/4/2019	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019162899	1/11/2019	\$1,842.00	2019/2019	Loss
13270	3/4/2019	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019162899	1/11/2019	\$1,842.00	2019/2019	Loss
13271	3/4/2019	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019162899	1/11/2019	\$1,315.71	2019/2019	Loss
13272	3/4/2019	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018146837	6/16/2018	\$129.00	2018/2018	Loss
13273	3/4/2019	INDEMNITY	BRIAN YOUNG	Z34871/001247013	2/19/2016	\$1,026.24	2016/2016	Loss
13274	3/4/2019	INDEMNITY	LOUIS LAROSE	Z40538/001252828	6/21/2016	\$4,222.00	2016/2016	Loss
13275	3/4/2019	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$1,059.20	2016/2016	Loss
13276	3/4/2019	INDEMNITY	KATHY MICCICHE	-- /2017094723	2/13/2017	\$1,028.00	2017/2017	Loss
13277	3/4/2019	1ST PARTY COLL PD	PEMBERTON TOWNSHIP	-- /2019166039	2/13/2019	\$4,581.30	2019/2019	Loss
13278	3/4/2019		COASTAL SPINE, PC.			\$209.39		
		INDEMNITY		-- /2018108894	7/27/2017	\$126.12	2017/2017	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$83.27	2015/2015	Loss
13279	3/4/2019	INDEMNITY	IVY REHAB NETWORK INC	-- /2019153387	9/21/2018	\$255.00	2018/2018	Loss
13280	3/4/2019		STRIVE PHYSICAL THERAPY AND			\$1,560.00		
		INDEMNITY		-- /2019158514	11/15/2018	\$240.00	2018/2018	Loss
		INDEMNITY		-- /2019154157	9/29/2018	\$240.00	2018/2018	Loss
		INDEMNITY		-- /2018146837	6/16/2018	\$600.00	2018/2018	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$320.00	2018/2018	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$160.00	2015/2015	Loss
13281	3/4/2019		VIRTUA WEST JERSEY HEALTH, INC.			\$4,390.60		
		MEDICAL ONLY		-- /2019163455	1/17/2019	\$2,777.60	2019/2019	Loss
		MEDICAL ONLY		-- /2018131214	4/14/2018	\$1,613.00	2018/2018	Loss
13282	3/4/2019	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2019158291	11/14/2018	\$1,613.00	2018/2018	Loss



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13283	3/4/2019		LOURDES ANESTHESIA ASSOC PA			\$2,170.00		
		INDEMNITY		-- /2018121619	12/29/2017	\$1,085.00	2017/2017	Loss
		INDEMNITY		-- /2018108894	7/27/2017	\$1,085.00	2017/2017	Loss
13284	3/4/2019		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$2,205.56		
		INDEMNITY		-- /2019164206	1/26/2019	\$1,870.56	2019/2019	Loss
		INDEMNITY		-- /2019156186	9/26/2018	\$335.00	2018/2018	Loss
13285	3/4/2019	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2018143484	5/21/2018	\$1,137.28	2018/2018	Loss
13286	3/4/2019	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2019164206	1/26/2019	\$485.00	2019/2019	Loss
13287	3/4/2019	INDEMNITY	MORRIS ANESTHESIA GROUP PA	-- /2019164206	1/26/2019	\$658.00	2019/2019	Loss
13288	3/4/2019		CONCENTRA MEDICAL CENTERS			\$590.62		
		MEDICAL ONLY		-- /2019164742	2/1/2019	\$145.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019160379	12/6/2018	\$445.62	2018/2018	Loss
13289	3/4/2019	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2019156186	9/26/2018	\$189.00	2018/2018	Loss
13290	3/4/2019	INDEMNITY	BAYADA HOME HEALTH CARE, INC	-- /2019153387	9/21/2018	\$116.00	2018/2018	Loss
13291	3/4/2019		FELLOWSHIP SURGICALCENTER, LLC			\$3,360.00		
		INDEMNITY		-- /2019148581	7/24/2018	\$1,344.00	2018/2018	Loss
		INDEMNITY		-- /2018121619	12/29/2017	\$2,016.00	2017/2017	Loss
13292	3/4/2019		VIRTUA MEDICAL GROUP			\$878.68		
		MEDICAL ONLY		-- /2019164742	2/1/2019	\$224.12	2019/2019	Loss
		MEDICAL ONLY		-- /2019164162	1/25/2019	\$134.47	2019/2019	Loss
		INDEMNITY		-- /2019162899	1/11/2019	\$178.36	2019/2019	Loss
		MEDICAL ONLY		-- /2019160825	12/11/2018	\$341.73	2018/2018	Loss
13293	3/4/2019	MEDICAL ONLY	VIRTUA MEDICAL GROUP PA	-- /2019160825	12/11/2018	\$173.95	2018/2018	Loss
13294	3/4/2019	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2019162895	1/12/2019	\$88.45	2019/2019	Loss
13295	3/4/2019	MEDICAL ONLY	PATIENT FIRST WOODBURY	-- /2019152742	9/14/2018	\$191.00	2018/2018	Loss
13296	3/4/2019	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC	-- /2019164206	1/26/2019	\$220.83	2019/2019	Loss
13297	3/4/2019		QUALCARE, INC.			\$3,006.00		
		INDEMNITY		-- /2019166742	2/25/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019166821	2/22/2019	\$501.00	2019/2019	Loss



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		MEDICAL ONLY		MLT-2019166319/ 2019166344	2/18/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		MLT-2019166319/ 2019166347	2/18/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		MLT-2019166319/ 2019166319	2/18/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		MLT-2019166319/ 2019166320	2/18/2019	\$501.00	2019/2019	Loss
13298	3/11/2019	INDEMNITY	CAPEHART & SCATCHARD PA	Z47151/001260212	10/17/2016	\$402.00	2016/2016	Legal
13299	3/11/2019		QUAL-LYNX			\$150.00		
		INDEMNITY		- - /2019159962	12/4/2018	\$75.00	2018/2018	Expense
		INDEMNITY		MLT-2019155776/ 2019155779	10/16/2018	\$75.00	2018/2018	Expense
13300	3/11/2019	INDEMNITY	AFFANATO MARUT LLC	- - /2018127449	3/2/2018	\$161.50	2018/2018	Legal
13301	3/11/2019		PIETRAS, SARACINO, SMITH, & MEEK			\$750.50		
		INDEMNITY		- - /2018130588	4/7/2018	\$509.00	2018/2018	Legal
		INDEMNITY		Z09086/001220784	1/26/2015	\$241.50	2015/2015	Legal
13302	3/11/2019	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2019155776/ 2019155779	10/16/2018	\$1,806.00	2018/2018	Loss
13303	3/11/2019	INDEMNITY	PALMYRA BOROUGH	- - /2019166742	2/25/2019	\$1,077.86	2019/2019	Loss
13304	3/11/2019	INDEMNITY	WESTAMPTON TOWNSHIP	- - /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
13305	3/11/2019	INDEMNITY	AARON DIPERI	- - /2017100711	4/22/2017	\$1,056.28	2017/2017	Loss
13306	3/11/2019	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
13307	3/11/2019	INDEMNITY	WILLIAM BREINER	- - /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
13308	3/11/2019	INDEMNITY	Matthew Simmons IV	- - /2019164206	1/26/2019	\$1,842.00	2019/2019	Loss
13309	3/11/2019		COASTAL SPINE, PC.			\$458.12		
		INDEMNITY		- - /2019148581	7/24/2018	\$126.12	2018/2018	Loss
		INDEMNITY		- - /2018108894	7/27/2017	\$332.00	2017/2017	Loss
13310	3/11/2019		IVY REHAB NETWORK INC			\$685.00		
		INDEMNITY		- - /2019159962	12/4/2018	\$515.00	2018/2018	Loss
		INDEMNITY		- - /2019153387	9/21/2018	\$170.00	2018/2018	Loss
13311	3/11/2019		STRIVE PHYSICAL THERAPY AND			\$1,300.00		



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		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	\$440.00	2018/2018	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$395.00	2015/2015	Loss
13312	3/11/2019	INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2019164206	1/26/2019	\$10,813.04	2019/2019	Loss
13313	3/11/2019	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2019160187	12/6/2018	\$85.34	2018/2018	Loss
13314	3/11/2019	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	Z09256/001220952	1/27/2015	\$274.06	2015/2015	Loss
13315	3/11/2019	MEDICAL ONLY	CONCENTRA MEDICAL CENTERS	-- /2019164742	2/1/2019	\$121.53	2019/2019	Loss
13316	3/11/2019	INDEMNITY	PAIN CONTROL ASSOCIATES PC	-- /2018121619	12/29/2017	\$93.00	2017/2017	Loss
13317	3/11/2019	INDEMNITY	CENTENNIAL SURGUNIT, LLC	-- /2018143484	5/21/2018	\$1,592.00	2018/2018	Loss
13318	3/11/2019	MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2019164121	1/25/2019	\$691.90	2019/2019	Loss
13319	3/11/2019	MEDICAL ONLY	PONZIO ORTHOPEDICS,, PC	-- /2019162282	1/7/2019	\$91.93	2019/2019	Loss
13320	3/11/2019	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2019150875	8/22/2018	\$315.00	2018/2018	Loss
13321	3/11/2019	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2019162578	1/9/2019	\$89.18	2019/2019	Loss
13322	3/11/2019	INDEMNITY	AFFECTRIX, LLC	-- /2019150875	8/22/2018	\$2,329.60	2018/2018	Loss
13323	3/18/2019	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2019164206	1/26/2019	\$3.00	2019/2019	Expense
13324	3/18/2019	PERSONAL INJURY	PARKER MCCAY	-- /2018119926	2/9/2017	\$2,461.50	2017/2017	Legal
13325	3/18/2019	INDEMNITY	KATZ-BENNETT NEUROLOGY ASSOC.	Z20598/001232500	6/24/2015	\$1,400.00	2015/2015	Loss
13326	3/18/2019		AFFANATO MARUT LLC			\$558.50		
		INDEMNITY		-- /2018143484	5/21/2018	\$229.50	2018/2018	Legal
		INDEMNITY		Z20598/001232500	6/24/2015	\$329.00	2015/2015	Legal
13327	3/18/2019	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2019152686	9/14/2018	\$1,332.08	2018/2018	Loss
13328	3/18/2019	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2019152686	9/14/2018	\$1,332.08	2018/2018	Loss
13329	3/18/2019	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2019152686	9/14/2018	\$1,236.93	2018/2018	Loss
13330	3/18/2019	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019158514	11/15/2018	\$1,451.96	2018/2018	Loss
13331	3/18/2019	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
13332	3/18/2019	3RD PARTY PD	Manal Gerges	-- /2019159715	11/28/2018	\$6,545.53	2018/2018	Loss
13333	3/18/2019	GL PROPERTY DAMAGE	Kristin Pierson	-- /2019167709	3/3/2019	\$500.00	2019/2019	Loss
13334	3/18/2019	GL PROPERTY DAMAGE	Armando Torres	-- /2019163989	11/19/2018	\$179.02	2018/2018	Loss
13335	3/18/2019	GL PROPERTY DAMAGE	Jeff Michalowski	-- /2019166074	2/14/2019	\$265.30	2019/2019	Loss
13336	3/18/2019	INDEMNITY	JOHN KURTH	-- /2018117944	11/13/2017	\$956.00	2017/2017	Loss



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13337	3/18/2019	COMPREHENSIVE	BORDENTOWN TOWNSHIP	-- /2019168565	3/14/2019	\$173.80	2019/2019	Loss
13338	3/18/2019	INDEMNITY	COASTAL SPINE, PC.	-- /2019148581	7/24/2018	\$1,020.00	2018/2018	Loss
13339	3/18/2019	INDEMNITY	IVY REHAB NETWORK INC	-- /2019159962	12/4/2018	\$170.00	2018/2018	Loss
13340	3/18/2019		STRIVE PHYSICAL THERAPY AND			\$2,130.00		
		INDEMNITY		-- /2019158514	11/15/2018	\$320.00	2018/2018	Loss
		INDEMNITY		-- /2019154157	9/29/2018	\$400.00	2018/2018	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$860.00	2018/2018	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$550.00	2015/2015	Loss
13341	3/18/2019		RWJUHH OCCUPATIONAL HEALTH			\$204.94		
		MEDICAL ONLY		-- /2019161827	12/24/2018	\$146.85	2018/2018	Loss
		MEDICAL ONLY		-- /2019160187	12/6/2018	\$58.09	2018/2018	Loss
13342	3/18/2019		LOURDES ANESTHESIA ASSOC PA			\$3,570.00		
		INDEMNITY		-- /2019148581	7/24/2018	\$1,085.00	2018/2018	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$1,085.00	2018/2018	Loss
		INDEMNITY		-- /2018121619	12/29/2017	\$1,400.00	2017/2017	Loss
13343	3/18/2019		ONE CALL CARE DIAGNOSTICS			\$560.00		
		INDEMNITY		-- /2019163514	1/18/2019	\$485.00	2019/2019	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$75.00	2018/2018	Loss
13344	3/18/2019		EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC			\$1,521.34		
		MEDICAL ONLY		MLT-2019156627/ 2019156627	10/24/2018	\$309.26	2018/2018	Loss
		MEDICAL ONLY		MLT-2019156627/ 2019156628	10/24/2018	\$309.26	2018/2018	Loss
		INDEMNITY		-- /2019153387	9/21/2018	\$902.82	2018/2018	Loss
13345	3/18/2019	MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2019166821	2/22/2019	\$1,585.80	2019/2019	Loss
13346	3/18/2019	INDEMNITY	PROFESSIONAL SERVICE FUND	Z20598/001232500	6/24/2015	\$491.66	2015/2015	Loss
13347	3/18/2019	INDEMNITY	BAYADA HOME HEALTH CARE, INC	-- /2019153387	9/21/2018	\$174.00	2018/2018	Loss
13348	3/18/2019		NovaCare Rehabilitation			\$540.00		
		INDEMNITY		-- /2019163514	1/18/2019	\$180.00	2019/2019	Loss



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		INDEMNITY		-- /2018119837	11/17/2017	\$360.00	2017/2017	Loss
13349	3/18/2019		FELLOWSHIP SURGICALCENTER, LLC			\$2,240.00		
		INDEMNITY		-- /2018121619	12/29/2017	\$1,344.00	2017/2017	Loss
		INDEMNITY		-- /2018108894	7/27/2017	\$896.00	2017/2017	Loss
13350	3/18/2019	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2019162899	1/11/2019	\$89.18	2019/2019	Loss
13351	3/18/2019	INDEMNITY	MEDEXPRESS URGENT CARE NEW JERSEY INC	-- /2019163514	1/18/2019	\$480.00	2019/2019	Loss
13352	3/18/2019	INDEMNITY	ORTHOPEDIC & NEUROSURGICAL SPECIALIST, L L C	-- /2019163514	1/18/2019	\$477.04	2019/2019	Loss
13353	3/18/2019	MEDICAL ONLY	PATIENT FIRST WOODBURY	-- /2019152920	9/18/2018	\$191.00	2018/2018	Loss
13354	3/18/2019	INDEMNITY	WORKERS COMP PSYCH NET	Z20598/001232500	6/24/2015	\$165.00	2015/2015	Loss
13355	3/18/2019	INDEMNITY	AMERICAN ANESTHESIOLOGY OF NEW JERSEY PC	-- /2019156186	9/26/2018	\$776.00	2018/2018	Loss
13356	3/18/2019		AVIA PARTNERS INC			\$113.58		
		INDEMNITY		-- /2019163514	1/18/2019	\$31.91	2019/2019	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$73.81	2018/2018	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$7.86	2015/2015	Loss
13357	3/18/2019	MEDICAL ONLY	QUALCARE, INC.	-- /2019167260	2/28/2019	\$501.00	2019/2019	Loss
13358	3/25/2019	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018106877	7/4/2017	\$3.00	2017/2017	Expense
13359	3/25/2019		PARKER MCCAY			\$5,795.74		
		BODILY INJURY [Expired]		-- /2018126936	10/21/2017	\$2,348.78	2017/2017	Legal
		BODILY INJURY [Expired]		MLT-Z25839/001237862	8/18/2015	\$3,446.96	2015/2015	Legal
13360	3/25/2019	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2018143484	5/21/2018	\$4.40	2018/2018	Expense
13361	3/25/2019		LEO PETETTI, LLC.			\$385.00		
		1ST PARTY COLL PD		-- /2019166898	2/22/2019	\$275.00	2019/2019	Expense
		1ST PARTY COLL PD		-- /2019167193	2/20/2019	\$110.00	2019/2019	Expense
13362	3/25/2019	INDEMNITY	AFFANATO MARUT LLC	Z11157/001222867	2/19/2015	\$387.50	2015/2015	Legal
13363	3/25/2019	INLAND MARINE	TAYLOR DARIN CLAIM SERVICE	-- /2019164302	1/26/2019	\$1,315.00	2019/2019	Expense
13364	3/25/2019	POLICE PROF BI	ISO SERVICES, INC.	-- /2019165721	2/11/2017	\$11.25	2017/2017	Expense
13365	3/25/2019	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2019155776/ 2019155779	10/16/2018	\$1,806.00	2018/2018	Loss
13366	3/25/2019	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019167878	3/6/2019	\$987.92	2019/2019	Loss
13367	3/25/2019	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019158514	11/15/2018	\$103.71	2018/2018	Loss



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13368	3/25/2019		INDEMNITY	PALMYRA BOROUGH	-- /2019166742	2/25/2019	\$1,077.86	2019/2019	Loss
13369	3/25/2019		INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
13370	3/25/2019		1ST PARTY COLL PD	LUMBERTON TOWNSHIP	-- /2019161371	11/23/2018	\$4,596.45	2018/2018	Loss
13371	3/25/2019		INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$756.92	2015/2015	Loss
13372	3/25/2019		INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
13373	3/25/2019		INDEMNITY	Matthew Simmons IV	-- /2019164206	1/26/2019	\$1,842.00	2019/2019	Loss
13374	3/25/2019		INDEMNITY	BRIAN YOUNG	Z34871/001247013	2/19/2016	\$1,026.24	2016/2016	Loss
13375	3/25/2019		INLAND MARINE	PEMBERTON BOROUGH	-- /2019158938	11/9/2018	\$977.00	2018/2018	Loss
13376	3/25/2019		INLAND MARINE	HAINESPORT TOWNSHIP	-- /2019164302	1/26/2019	\$21,770.00	2019/2019	Loss
13377	3/25/2019		1ST PARTY COLL PD	SPRINGFIELD TOWNSHIP	-- /2019167193	2/20/2019	\$6,138.58	2019/2019	Loss
13378	3/25/2019			QUAL-LYNX			\$46.75		
			INDEMNITY		-- /2019166742	2/25/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019166821	2/22/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		MLT-2019166319/ 2019166344	2/18/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		MLT-2019166319/ 2019166347	2/18/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		MLT-2019166319/ 2019166319	2/18/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		MLT-2019166319/ 2019166320	2/18/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019165797	2/12/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019164742	2/1/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019160617	12/8/2018	\$4.25	2018/2018	Expense
			MEDICAL ONLY		-- /2019158939	11/19/2018	\$4.25	2018/2018	Expense
			MEDICAL ONLY		-- /2019152594	9/12/2018	\$4.25	2018/2018	Expense
13379	3/25/2019		INDEMNITY	COASTAL SPINE, PC.	-- /2018121619	12/29/2017	\$976.12	2017/2017	Loss
13380	3/25/2019		INDEMNITY	IVY REHAB NETWORK INC	-- /2019159962	12/4/2018	\$595.00	2018/2018	Loss
13381	3/25/2019			STRIVE PHYSICAL THERAPY AND			\$510.00		
			INDEMNITY		-- /2019158514	11/15/2018	\$160.00	2018/2018	Loss
			INDEMNITY		-- /2019154157	9/29/2018	\$160.00	2018/2018	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Mar 1, 2019 - Mar 31, 2019

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		Z27950/001239995	10/13/2015	\$190.00	2015/2015	Loss
13382	3/25/2019		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2019158514	11/15/2018	\$145.39	2018/2018	Loss
13383	3/25/2019		INDEMNITY	CONCENTRA MEDICAL CENTERS	-- /2019166742	2/25/2019	\$289.43	2019/2019	Loss
13384	3/25/2019		MEDICAL ONLY	PONZIO ORTHOPEDICS,, PC	-- /2019162282	1/7/2019	\$91.93	2019/2019	Loss
13385	3/25/2019		INDEMNITY	PREMIER SURGICAL CENTER, LLC	MLT-2019155776/ 2019155779	10/16/2018	\$9,833.50	2018/2018	Loss
13386	3/25/2019		INDEMNITY	DEBORAH HEART AND LUNG CENTER	Z20598/001232500	6/24/2015	\$702.00	2015/2015	Loss
13387	3/25/2019		INDEMNITY	VIRTUA MEDICAL GROUP	-- /2019162899	1/11/2019	\$89.18	2019/2019	Loss
13388	3/25/2019		MEDICAL ONLY	MEDEXPRESS URGENT CARE NEW JERSEY INC	-- /2019165797	2/12/2019	\$480.00	2019/2019	Loss
13389	3/25/2019		INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST	-- /2018143484	5/21/2018	\$300.00	2018/2018	Loss
13390	3/25/2019			FUSION HEALTHCARE SOLUTIONS			\$2,934.25		
			INDEMNITY		MLT-2019155776/ 2019155779	10/16/2018	\$1,143.25	2018/2018	Loss
			INDEMNITY		-- /2019154157	9/29/2018	\$1,791.00	2018/2018	Loss
13391	3/25/2019			ISO SERVICES, INC.			\$123.75		
			INDEMNITY		-- /2019166742	2/25/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019166821	2/22/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		MLT-2019166319/ 2019166344	2/18/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		MLT-2019166319/ 2019166347	2/18/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		MLT-2019166319/ 2019166319	2/18/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		MLT-2019166319/ 2019166320	2/18/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019165797	2/12/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019164742	2/1/2019	\$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		-- /2019164610	11/9/2018	\$11.25	2018/2018	Expense
			BODILY INJURY [Expired]		-- /2019154377	7/25/2018	\$11.25	2018/2018	Expense
			BODILY INJURY [Expired]		-- /2018113416	8/5/2017	\$11.25	2017/2017	Expense
13392	3/25/2019			QUALCARE, INC.			\$1,503.00		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Mar 1, 2019 - Mar 31, 2019

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		- - /2019167847	3/6/2019	\$501.00	2019/2019	Loss
			INDEMNITY		- - /2019167878	3/6/2019	\$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019167491	3/3/2019	\$501.00	2019/2019	Loss
Total for BURLINGTON COUNTY J.I.F.			\$185,793.14	Total for BURLINGTON COUNTY J.I.F.				\$185,793.14	

Number of Checks:	132	First Check Number:	13261
Number of Payments:	269	Last Check Number:	13392
Expense Payments:	\$2,420.15		
Legal Payments:	\$10,818.74		
Loss Payments:	\$172,554.25		

FY 2018 EJIF Dividend
AELCF Member Allocation

**BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND
E-JIF AELCF MEMBER DATA FY 2019**

	1st Quarter 2019 Interest	FY 2019 March 31 Balance
Bass River Township	1.42	357.94
Beverly City	2.51	630.41
Chesterfield Township	2.46	619.35
Delanco Township	3.05	767.15
Delran Township	14.64	3,681.92
Edgewater Park Township	7.41	1,863.08
Florence Township	10.13	2,546.78
Hainseport Township	3.89	977.29
Lumberton Township	9.85	2,478.41
Mansfield Township	4.80	1,206.53
Medford Township	20.97	5,273.53
Mount Laurel Township	37.89	9,530.56
Riverside Township	7.45	1,874.14
Shamong Township	6.09	1,531.28
Southampton Township	9.79	2,461.31
Springfield Township	3.04	765.14
Tabernacle Township	6.76	1,699.19
Westampton Township	6.80	1,710.25
ALLOCATION TOTALS	158.93	39,974.25

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - APRIL 2019

	Payee	FY 2019	FY 2018	Clsd Yrs	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.	29,661.00			Prof Services/Administration	April 2019 Fee (2019 rate)
2	Arthur J. Gallagher Risk Management Services, Inc.	184.38			Misc/Postage/Copies/Faxes	March 2019 postage/copies expenses
3	The DeWeese Law Firm, P.C.	5,833.00			Prof Services/Attorney	April 2019 Fees
4	Qual-Lynx	16,742.00			Prof Services/Claims Admin.	April 2019 Fees
5	Joyce Media	386.50			Misc/JIF Website	April 2019/domain (jifmemberforum.org) renewal sp
6	Kris Kristie	375.00			Misc/Recording Secretary	April 2019 Fees
7	J. A. Montgomery Risk Control Services	10,945.00			Prof Services/Safety Director	April 2019 Fees
8	J. A. Montgomery Risk Control Services		19,707.27		Training/Right to Know	2018 RTK inventory/labeling
9	Secure Data Consulting Services, LLC	3,713.00			Prof Services/Technology Risk Serv Dir	April 2019 Fees
10	Tom Tontarski	930.00			Prof Services/Treasurer	April 2019 Fees
11	Conner Strong & Buckelew	659.00			Prof Services/Underwriting Mgr	April 2019 Fees
12	Debby Schiffer	2,494.00			Wellness Program	April 2019 Fees
13	Apex Insurance Services c/o QBE Insurance	5,558.50			EPL/POL Policy - Excess Insurance	VDO Coverage; P#QVC01005-03; 1/1/19-1/1/20; Inv#2nd installment
14	Apex Insurance Services c/o QBE Insurance	279,768.00			EPL/POL Policy - Excess Insurance	EPL/POL Coverage; P#QJC01005-03; 1/1/19-1/1/20; Inv#4498804; 2nd installment
15	Apex Insurance Services c/o XL Insurance	11,255.50			EPL/POL Policy - Excess Insurance	Cyber Coverage; P#MTP0039483-06; 1/1/19-1/1/20; Inv#2nd installment
16	Apex Insurance Services c/o Beazley	5,589.00			EPL/POL Policy - Excess Insurance	Excess Cyber Coverage; P#WIE255180301; 1/1/19-1/1/20; Inv#4503387; 2nd installment
17	AGRiP	1,885.83			Misc/AGRIP/PRIMA	Annual renewal; ID#1216; 5/1/19-4/30/20
18	ARC Reprographics	144.54			Misc/Printing	Inv#274914 EO 3/21/19 training HO
19	Iron Mountain	87.02			Misc/Record Retention Service	Inv#ANKW120 Storage 4/1-30/19; Service 2/27-3/26/19; plus new storage box
20	O'Connors American Bar & Grille	1,066.50			Training/Training	3/21/19 Elected Officials training F/B-split
21	Pivot Point Security	1,842.83			EPL/CYBER/Technology Risk Management Services	Inv#4172; April 2019
22	Lumberton Township		2,775.00		Safety Incentive Program	Direct check for SIP
23	Mt. Laurel Township		2,850.00		Safety Incentive Program	Direct check for SIP
24	Palmyra Borough			7,085.00	Closed Years-Return of Surplus	Dividend -full check (missed)
25	CBIZ Benefits & Insurance	11,529.00			Risk Management Consultants	1st installment- Bordentown Twp
26	Hardenbergh Insurance	9,655.00			Risk Management Consultants	1st installment (Feb-June) Medford
	TOTAL	\$400,304.60	\$25,332.27	\$7,085.00		

JIF Bill List Total	\$432,721.87
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*Strategic Planning Committee
Tuesday, March 12, 2019 at 2:00pm
Medford Township Police Building
Medford, NJ*

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on Tuesday, March 12, 2019 at 2:00pm in Medford Township Police Building, Medford, NJ. The meeting began at 2:01 PM.

Those in attendance were:

Kathy Burger, Chair, **Medford Township**
Mike Theokas, **Bordentown Township**
Dave Matchett, **Shamong Township**
Doug Cramer, **Tabernacle Township**
Paul J. Miola, Executive Municipal JIF Strategist, **Arthur J. Gallagher Risk Management Svcs.**
Sheila Ortiz, Account Representative, **Arthur J. Gallagher Risk Management Svcs.**

Unable to attend:

Glenn McMahon, **Chesterfield Township**
Brandon Umba, **Lumberton Township**
Paul Forlenza, Executive Director, **Arthur J. Gallagher Risk Management Svcs.**

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

I. Committee Charters – e-mailed – February 26, 2019

Mr. Miola referred the Committee members to a copy of the Strategic Planning Committee Charter included in the agenda packet. He noted that his office places the Committee's Charter on the first agenda of the year for the Committee's review to ensure that the roles and responsibilities of the Committee as outlined in the Charter are accurate.

He then asked the members if they had any suggested changes to the Charter. The Committee had no suggested changes.

II. 2020 Membership Renewals

Mr. Miola referred the Committee go page three (3) of the agenda packet depicting the eight (8) renewing members Six Year Average Loss Ratio (2012-2017) valued as of December 31, 2018.

Mr. Theokas asked for an explanation on how the loss ratio report is read. Mr. Miola explained that if you take a look at the "pure loss ratio"; for example Bordentown Township's Pure Loss Ratio is 95.9%. Which means for every dollar the Township contributes to loss funds the JIF incurs 95.9 cents in claims. He noted that the Fund will review each town on a year by year basis. Mr. Miola commented that this procedure helps identify those claims that push the individual town over the 100% loss ratio which will be reflected in your assessment.

Renewal realignment

Mr. Miola reminded the Committee that over the past few years his office has been working on realigning the renewal dates of some of the members. He indicated that his office is attempting to

balance out the number of members and the amount of premium that renews every three (3) years. Mr. Miola mentioned that his office will ask Bordentown Township, Delran Township and Riverside Township to renew in 2020 to allow the Fund to even out the amount of assessments renewing each year.

Membership Visitation Program

Mr. Miola noted that the *Membership Visitation Program* has been in place for several years. He indicated that between Mr. Forlenza and himself they attempt to visit each of the renewing members. Mr. Miola asked the Committee if they would like him to continue to offer visits to all renewing members and target those towns that have issues with loss ratio and/or poor commitments. The Committee asked Mr. Miola to offer a visit to all member towns and visit those towns that have issues.

Membership Updates

Mr. Miola indicated that it has been his office's practice that those members that are not up for renewal will receive their "membership snapshots" later in the summer/fall.

III. Membership Growth

Mr. Miola stated that Hardenbergh Insurance mentioned to him that they were working with New Hanover to see if they will make application with the JIF. He will keep this Committee informed on the outcome.

IV. 2019 Conferences

Mr. Miola stated that the PRIMA Conference for 2019 will be held in Orlando, Florida on June 9-12, 2019. Mr. Matchett is registered for the conference.

Mr. Miola stated that in December e-mail correspondence was sent to members, with first priority to attend, the two (2) AGRiP conferences this year. He noted that there were no attendees for the Spring conference that was held on March 3-6, 2019 in St. Louis, MO.

The AGRiP Fall conference will be held on October 6 – 9, 2019 in Cleveland, Ohio. Currently, there are no registrants for this conference.

Mr. Theokas asked Mr. Miola to explain what the conferences are about. Mr. Miola gave a brief description of PRIMA and AGRiP and described the conference offerings.

V. Membership – Professional Organizations

Mr. Miola stated that the Fund will be renewing membership with PRIMA this month and AGRIP will be renewed in April. He noted that membership provides a great deal of information, such as having access to PRIMA-Talk and their websites. The Committee agreed with renewing these memberships.

VI. Fund Commissioner Orientation

Mr. Miola noted that the Fund Commissioner Orientation will be held on May 21, 2019 in Hainesport, NJ prior to the JIF Executive Committee Meeting. He stated that the format would be the same as last year.

Mr. Miola stated that there will be a "JIF 101" PowerPoint Presentation and then review the May Agenda Packet so the Fund Commissioners will become familiar with the discussions/decisions that take place during the monthly Executive Committee Meetings.

VII. Fund Commissioner Attendance

Mr. Miola referred the Committee to the 2018 Executive Committee Meeting attendance report included in the agenda packet. The Committee briefly reviewed the attendance of each member against the Funds' recommended attendance guidelines of 75% overall attendance with 50% attendance by the Fund Commissioner. He also reviewed a table prepared by the Safety Director's office that displayed the 2018 Optional Safety Incentive Program Monies earned by members for achieving additional incentive levels. The Committee pointed out discrepancies with two (2) member towns that are listed as receiving additional funds for attending sub-committee meetings when, in fact, they had attended none. Ms. Burger noted that Southampton Township and Woodland Township did not volunteer to be placed on a sub-committee nor were they placed on a sub-committee; therefore, they are not entitled to receive the incentive funds. The Committee agreed with Ms. Burger. Mr. Miola stated that he will reach out to the Safety Director's office in this regard and will follow-up with this Committee. Discussion ensued.

After a lengthy discussion, the Committee asked the Executive Director's office to revamp the attendance letters to include the new SIP program guidelines and advise the towns what they could be missing if they do not participate. Mr. Miola stated that he will re-vamp the attendance letter and will reach out to the Safety Director's office regarding the 2018 Optional Safety Incentive Program participation table. Ms. Burger also asked for clarification regarding attendance at the Annual Planning Retreat. She asked whether attendance is required for a full day or a half day to receive the additional Optional Safety Incentive Award. Mr. Miola stated that he will also follow-up this regard.

NOTE: Mr. Miola followed up with the Safety Director to clarify the Retreat attendance criteria. In order to qualify for the Base SIP Program, members must attend at least one-half day of the annual Retreat. To qualify for additional incentive money, members must attend the full day program.

VIII. Elected Officials Training

Mr. Miola mentioned to the Committee that the last "in person" Elected Officials Training session will be held on March 21, 2019 at O'Connors. Mr. Miola mentioned that the sign in sheets from the previous training as well as the *League of Municipalities* sessions are available on the JIF website.

Mr. Miola noted that there will be a generic Elected Officials Training Program available from the MEL. As has been the Fund's past practice when notified of an online training, he is recommending that the notice of this training be sent out after the March 21st session to avoid those who have registered for this event not attending the training and the Fund being forced to pay for non-attendees. The Committee agreed.

IX. MEL EPL Plan of Risk Management

This discussion took place later in the agenda.

X. Land Use Liability Risk Management Program

Mr. Miola mentioned that the program is in its final stages of development and will be announced either in late spring or early summer.

XI. EPL/ Cyber Risk Management Program

Mr. Miola noted that the EPL/Cyber Risk Management Program will be reissued in April. He noted that per member allocation will be \$500.

XII. MEL Helpline

Mr. Miola referred the Committee the new *MEL Employment Practices Helpline* handout. He noted that the announcement was released last night and did not make today's agenda packet. Mr. Miola indicated that David DeWeese is now listed as a contact person for the MEL EPL Helpline. If he is unable to assist he will provide direction to the member on where to get appropriate assistance.

Mr. Miola indicated that the *MEL Employment Practices Helpline* contact information will be placed in each month's Executive Committee Meeting agenda packet as a reference.

XIII. JIF Website

Mr. Miola reported that the newly designed BURLCO JIF website (BURLCOJIF.ORG) was released on February 20, 2019. He noted that his office has received very good feedback since the release and welcomes suggestions to enhance the website.

XIV. Technology Risk Management

Media Pro

Mr. Miola referred the Committee to a list of BURLCO JIF members that displays their use of the Media Pro on-line cyber training course. He noted that one (1) member has not responded to his requests for employee e-mail addresses so that they can be assigned training. According to the latest report, 1,122 employees have enrolled with 289 course completions.

Mr. Theokas asked who he should contact if employees are not able to log on to Media Pro. Mr. Miola asked him to contact Megan Matro from his office as she can simply send a link to correct the issue.

Pivot Point

Mr. Miola mentioned that Pivot Point conducts intrusion testing for the JIF. His office asked for members' IP addresses on November 27, 2018. Currently three (3) members have not submitted their information and he is following up with them.

Mr. Miola reported on the following phishing statistics:

- January – 454 emails were sent and there were 16 clicks at 3.5%
- February – 494 emails were sent and there were 13 clicks at 2.6%

He noted that these results are excellent!

Cyber Liability Policies

Mr. Miola indicated that the *Incident Response Plan* and the *Technology Practices Policy* has been developed and will be released to the members. He commented that a 10 minute webinar will be available to will walk members through the policy.

MEL Cyber Risk Management Plan

Mr. Miola stated that the *MEL Cyber Risk Management Plan* was emailed to all Members & RMCs on December 18, 2017. He then briefly reviewed the Program Components with the Committee as follows:

Program Compliance:

- Technical Competency – Tier 1 & Tier 2 Compliance
- Sound Cyber Hygiene – Tier 1 & Tier 2 Compliance
- Technology Management – Tier 1 & Tier 1 Compliance

Members in Compliance:

- Tier 1 - \$5,000 Reimbursement of Deductible
- Tier 2 \$7,500

Mr. Miola noted that member compliance with the standards is very poor making them more vulnerable to cyber-attacks.

XV. Technology Risk Services Director

Mr. Miola referred the Committee to the announcement for the *Technology Risk Services Director*, Lou Romero. Mr. Miola reviewed Mr. Romero's *Scope of Services* with the Committee and emphasized that Mr. Romero's first order of business will be to help members come into compliance with the MEL Cyber Risk Management Plan.

Mr. Miola stated that Mr. Romero will meet with Mr. Forlenza and himself on a monthly basis to monitor his activities and progress to date.

XVI. 2018 Cyber Liability Coverage

Mr. Miola referred to a memorandum released from his office on January 15, 2019 that announced the JIF Cyber Training and Technology Polices. Attached to that memorandum was MEL Cyber Task Force Bulletin #1 that highlighted recent cyber-attacks on members around the state.

Mr. Miola noted that the increasing number of claims against MEL members will surely result in higher premiums and deductibles with our 2020 renewal. He explained that is why it is so important that our members train their employees on cyber-hygiene and that we adopt policies and procedures designed to thwart cyber-attacks.

Mr. Matchett asked how Police Departments can prevent their systems from being compromised. Mr. Miola mentioned that intrusion testing will help minimize the Police Departments from being hacked. Ms. Burger indicated that in Medford Township is currently enrolled in "New World". She noted that "New World" has certain criteria that must be met. One of the requirements is that Medford Township had to acquire a public Wi-Fi address for the building separate from the police. Mr. Miola stated that he wants to look into "New World" further as it may help other towns.

XVII. Executive Committee Meeting Times & Locations

Mr. Miola referred the Committee to a copy of the proposed 2020 Executive Committee Meeting Schedule. He asked the Committee if they would like to continue to hold the monthly Executive Committee meeting at the Hainesport Municipal Building on the 3rd Tuesday of each month at 3:30 pm. The Committee agreed.

Ms. Ortiz noted that the November meeting will have to be re-advertised from November 19th to November 26th due to a conflict with the League of Municipalities convention. Mr. Miola asked the Committee for authorization to re-advertise the November meeting. The Committee gave the Executive Director's office authority to re-advertise the November meeting.

XVIII. December Dinner Meeting

Mr. Miola noted that the 2018 December Dinner Meeting was held at O'Connors in Eastampton, NJ. Only seven members from seven towns attended. He indicated that the 2019 December Dinner Meeting is scheduled for December 17, 2019. Mr. Miola asked the Committee why attendance was so low; perhaps time of year? Mr. Matchett suggested sending out a Survey Monkey to the members regarding the December Dinner. The Committee agreed with Mr. Matchett. The Committee also discussed if it would be more beneficial to hold the Executive Committee Meeting at the same location as the Dinner Meeting. Ms. Burger commented that there were more attendees two (2) years ago when the meeting was held at Medford Village Country Club followed by the December Dinner Meeting. Her suggestion would be to use the Medford Village Country Club again. Discussion ensued.

Following a brief discussion, Mr. Miola stated that he will ask Megan Matro from his office to generate a Survey Monkey and send to the members. The Survey Monkey will include questions such as; location, meeting night discrepancy and/ or time of year, etc. Mr. Miola will keep this Committee updated on the outcome.

XIX. Annual Reports

Mr. Miola stated that 215 copies of the Annual Report were printed in 2018, which cost the fund \$1,873. He asked the Committee if they are comfortable ordering the same amount of copies for the 2019 Annual Report. The Committee authorized this expenditure.

XX. JIF Records Retention

Mr. Miola mentioned that with Mr. Forlenza's continued efforts the JIFs are now recognized in the Artemis System. He noted that details will be forthcoming.

XXI. Annual Planning Retreat

Mr. Miola reminded the Committee that the BURLCO JIF Annual Planning Retreat is scheduled for Tuesday, April 16, 2019 at Café Madison, Riverside, NJ. He referred the Committee to a "draft" agenda on pages 20-21 of the agenda packet. Mr. Miola reviewed each section of the agenda explaining topics to be discussed, issues to be explored, and who would be presenting the material.

Mr. Miola asked the Committee if they are okay with the "draft" agenda as presented today. The Committee approved the Retreat Agenda.

XXII. Next Meeting

Mr. Miola indicated that the next meeting is scheduled for July 16, 2019 @ 2:00pm in Hainesport.

The meeting concluded at 2:50 pm.

File: BURLCO/2019/Strategic Planning Committee
BURLCO/Gen/Strategic Planning Committee

Tab: 03/12/2019
Tab: 03/12/2019



EXECUTIVE SAFETY COMMITTEE MEETING

Tuesday, March 19, 2019

Hainesport Municipal Building

Hainesport, NJ

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO JIF”) was held at the Hainesport Municipal Building, Hainesport, NJ on Tuesday, March 19, 2019. The meeting was called to order at 1:31 PM.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**
Amanda Somes, **Bass River Township**
Richard Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Paula Kosko, **Hainesport Township**
Mike Fitzpatrick, **Mansfield Township**
Steve Ent, **Westampton Township**
James Ingling, **Wrightstown Borough**
Steve Walsh, **EJA/Capacity Insurance**
Joe Henry, **Hardenbergh Insurance**
Katie Osborne, **Conner Strong & Buckelew**
Keith Hummell, Public Entity Assistant Director, **J. A. Montgomery Risk Control**
Rob Garish, Consultant, **J. A. Montgomery Risk Control**
Paul A. Forlenza, Executive Director, **Arthur J. Gallagher**
Paul J. Miola, Executive Municipal JIF Strategist, **Arthur J. Gallagher**
Sheila Ortiz, Account Representative, **Arthur J. Gallagher**
Debby Schiffer, **Wellness Director**

Those not in attendance were:

Mike Templeton, **Delanco Township**
Tom Pullion, **Edgewater Park Township**
Patrice Hansell, **Fieldsboro Borough**
Mary Picariello, **North Hanover Township**
John Gural, **Palmyra Borough**
John Saville, Lead Consultant, **J. A. Montgomery Risk Control**

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

Mr. Hummell mentioned to the Committee that John Saville is currently out of the office on medical leave and is expected to return in June. He also mentioned that the Loss Analysis Report is not included in the Loss Control Report. Mr. Hummell indicated that J.A. Montgomery had a major cyber breach to their network and their systems were down for approximately 2 weeks. The data was received on Friday; however, Mr. Garish was unable to run reports for today’s meeting. He noted that once the report is compiled Mr. Garish will send the report to the Executive Safety Committee.

I. MINUTES OF DECEMBER 18, 2018 SAFETY MEETING – (E-mailed 03/07/2019)

Mr. Cramer indicated that a copy of the December 18, 2018 Executive Safety Committee Meeting Minutes were e-mailed to all Committee members along with the meeting notice. They were reviewed and approved at the January Executive Committee meeting.

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

II. SAFETY COMMITTEE CHARTER – (E-mailed 03/07/2019)

Mr. Forlenza indicated that the *Safety Committee Charter* was e-mailed to the members on March 7, 2019. He referred the Committee to pages 1-2 of the agenda packet to review the *Safety Committee Charter*. He noted that he includes a copy of the Charter in the first Sub Committee agenda of the year so that members can review the Charter to make sure that it still accurately reflects the role and responsibility of the Committee. Mr. Forlenza asked if there were any suggested changes to please contact him or the Safety Committee Chair and they will be discussed at the Committee's next meeting.

III. ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT

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

Mr. Garish mentioned that the Safety contract calls for a minimum of 64 loss control visits to the members of the BURLCO JIF, as of December 31, 2018, 65 service visits were completed, including seven (7) law enforcement surveys and nine (9) renewal surveys. He noted that the *Right to Know Surveys* have been completed for all members in 2018. The electronic distribution of the Central File Drop Box has begun and will be completed by the first half of 2019.

Mr. Garish mentioned that *Police One Training Academy* was offered to members to help reduce the skyrocketing costs associated with police related injuries and lawsuits. Mr. Garish commended Ms. Matro from the Executive Director's office and Mr. Hummell on all of the work they did to ensure the program ran smoothly for the members. All JIF member police agencies are eligible to participate in this web-based training. The training was announced on October 15, 2018, the initial course offerings include de-escalation strategies, sexual harassment, and ethics in law enforcement.

Mr. Garish highlighted that the BURLCO JIF members participated in 601 total instructor-led learning events through the MSI in 2018. This was a slight decrease from 2017 of 607. The following BURLCO JIF members attended more than 50 instructor-led training events: Delran (106), Pemberton Township (103), Florence (73) and Mount Laurel (50). In addition to traditional instructor-led training, 605 online training programs were taken through the MSI by our membership. This was a significant increase from 2017 of 462. Leaders in online Learning Management Systems were Mount Laurel (102), Palmyra (74), Delran (68), and Southampton (66).

Mr. Garish then mentioned that there were 21 video rentals from the MEL Medial Library in 2018. This represents usage by seven (7) member towns. In 2018, 130 DVD's were added and the library now consists of 836 distinct titles that represent 47 categories. The catalog can be found on both the NJ MEL and BURLCO JIF website.

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

IV. SAFETY INTERVENTION / MONITORING

Mr. Forlenza asked J. A. Montgomery if there were any candidates for *Safety Intervention or Monitoring* at this time. Mr. Garish responded that there were no candidates at this time.

Mr. Forlenza then asked if there were any member of concern. Mr. Garish reported on Delanco Township, Edgewater Park, and Fieldsboro Borough. He mentioned that Delanco Township, Edgewater Township, and Fieldsboro Borough will continue to be on their internal “watch list” solely based on their high loss metrics that are being generated from workers compensation and general liability. As he noted earlier in the meeting his recommendation is to keep them on their watch until the June loss ratio results are in.

Edgewater Park Township

Mr. Forlenza asked how the safety culture in Edgewater Park has been since the last meeting. Mr. Garish mentioned that the Township did not participate in the “optional” safety incentive program. He noted that overall Edgewater Park has not participated in various areas of the Safety Program as compared to other members.

As a result, Mr. Garish recommended keeping Edgewater Park Township on their internal “watch list” and will report to the Committee at the June meeting. The Committee agreed.

Woodland Township

Mr. Garish mentioned that Woodland Township missed a few learning events last year. Woodland Township has stated many times that they do not have enough staffing to participate in trainings. He indicated that Mr. Walsh, Mr. Hummell, and he met with Woodland Township to discuss the importance of attending JIF meetings and attendance. Mr. Garish indicated that to date Woodland Township attended the Safety Breakfast and the Safety & Claims Coordinator Roundtable.

Mr. Garish recommends keeping Woodland Township on their internal “watch list” and will report to the Committee at the June meeting. The Committee agreed.

V. MEMBERSHIP RENEWALS

Mr. Forlenza mentioned that there are eight (8) member municipalities up for renewal effective January 1, 2020. They are Bordentown City, Bordentown Township, Delran Township, Lumberton Township, Mansfield Township, Pemberton Borough, Riverside Township and Southampton Township. He indicated that his office is attempting to balance out the number of members and the amount of premium that renews every three (3) years as part of the renewal realignment process. As a result, his office will ask Bordentown Township, Delran Township and Riverside Township to renew one year earlier in 2020 to allow the Fund to even out the amount of assessments renewing each year.

Mr. Forlenza then reviewed the Six Year Average Loss Ratio of each of the renewing members valued as of 12/31/2018. He noted that all of the renewing members with the exception of Bordentown City had a Six Year Average Loss Ratio below 100%.

Mr. Forlenza stated that the Safety Director is in the process of completing the Renewal Surveys for each of these members. The Director will provide a report at the June Executive Safety Committee on all of the renewing members. Mr. Forlenza stated that he does not anticipate any issues with any of the renewing members that would cause the Fund not to offer them a three-year renewal effective January 2, 2020.

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

VI. BURLCO JIF LOSS RATIO REPORTS – December 31, 2018

Mr. Forlenza directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of December 31, 2018 included in the agenda packet. The report reflects a six-year period for Fund Years 2012-2017. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF is 66.0%. He noted that the incurred losses represent funds that have been paid by

the JIF on known claims or set aside in reserve to be paid on known claims within the JIF SIR. Mr. Forlenza then reviewed each spreadsheet in detail with the Committee.

Mr. Forlenza stated that this data is used to create the Loss Ratio Snapshots, which were mailed on January 29, 2019.

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

VII. MEL LOSS RATIO REPORTS – December 31, 2018

Mr. Forlenza directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports valued as of December 31, 2018 included in the agenda packet. The six-year average MEL Loss Ratio for the BURLCO JIF is 63.9%. The report reflects a six-year period for Fund Years 2012-2018. He indicated that this is money that the MEL uses to fund their self-insured retention for Workers Compensation, Property and Liability losses above the JIF layer. Mr. Forlenza noted that this report represents incurred losses, which are funds that have been paid by the MEL on known claims or set aside in reserve to be paid on known claims versus that portion of a member's MEL assessment to pay for claims within the MEL's SIR. Mr. Forlenza then briefly reviewed the MEL Reports with the Committee.

Ms. Archer from Bordentown City asked if the property loss from public works garage fire in her municipality was ever rectified with the MEL. Mr. Forlenza responded that the MEL changed property adjuster firms effective January 1, 2015 and the data was not updated; however, Bordentown City's data will be included in the March 31, 2019 report.

He also noted that the MEL snapshots were mailed to the members on January 29, 2019.

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

VIII. REGIONAL TRAINING SCHEDULE

Mr. Garish reported that one (1) Regional Training event has been held since the Committee's last meeting.

2019 Regional Training Schedule

- **Safety Coordinator's / Claims Coordinator's Round Table:** This training took place on March 5, 2019 at Indian Springs Country Club in Marlton, NJ. Mr. Garish reported that there were 53 attendees with 22 evaluations received regarding the Safety, Claims, and Wellness Presentations. He noted that all evaluations showed positive feedback.
- **Back to Basics:** This training will be held on May 16, 2019 from 9am-11am at the Hainesport Municipal Building. The target audience is geared toward Public Works (Supervisory Positions).
- **Practical Leadership Strategies:** This training is scheduled for June 17, 2019 at the Hainesport Municipal Building from 8:30am-12:00pm. This program is geared toward Police and all interested personnel.
- **Ergonomics – Reducing Injuries by Working Smart:** This training will take place the 3rd Quarter of 2019 and will be a recorded webinar. This webinar will be geared toward all departments, Risk Management Consultants and other interested personnel.

Mr. Garish mentioned that with the potential passing of new "Recreational Marijuana" legislation, his office is looking into an additional Regional Training that would focus on model

policies and CDL licenses. The training would be geared for Supervisors, HR Representatives and/or employees that are the point of contacts for the departments. He noted that the MEL has developed a model policy that is currently being reviewed.

Mr. Hummell mentioned that at the BURLCO Retreat there will be a 30 minute presentation on *Marijuana in the Workplace*.

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

IX. SAFETY DIRECTOR'S BULLETIN

Mr. Garish referred the Committee to a copy of five (5) Safety Director Bulletins that have been distributed since the Committee's last meeting. He then briefly reviewed the following bulletins:

- ADA Accessible Websites for Public Entities
- Best Practices for Snow Emergencies
- NJPEOSH Recordkeeping – Annual Reminder
- Facial Hair and Fit-Testing for Firefighters
- Drug and Alcohol Policy for NJ Public Employees Template

Mr. Garish mentioned that the *DER (Designated Employee Representative) and Non-CDL Policy* will be re-distributed with a better explanation for the members. He mentioned that the regularly scheduled bulletins will also be distributed.

X. SAFETY DIRECTOR'S MESSAGE

Mr. Garish referred the Committee to pages 33-38 to *Safety Director's Messages* that were sent to the members in regards to *Shift Briefings for winter, 17 Sanitation Fatalities in 2019 and the Regulatory Training Reminder Fast Track Assignment*. In 2019, Fast Track Courses went from 5 classes to 4 regulatory classes.

In 2019, there will be five (5) fast tracks available to employees.

XI. MEL SAFETY INSTITUTE

Training Administrators

Mr. Garish indicated that the Training Administrator's report is included in the Safety Director's Report on a Quarterly basis. He mentioned that all towns have appointed a Training Administrator.

2018 BURLCO MSI member attendance

Mr. Garish referred the Committee to page 39 of the agenda packet to review the 2018 BURLCO MSI member attendance list. He noted that all 27 member towns have utilized the MSI Learning Management System. Mr. Garish acknowledged the following towns on their uses: Florence Township, Fieldsboro Borough, Medford Township, Delran Township, Mt. Laurel and Pemberton Township.

Mr. Garish reported that Bordentown City sent 12 Police Officers to *CEVO Police Training*. He noted that he has not seen a member town send that many officers to *CEVO Training* in many years.

MEL Leadership Institute

Mr. Garish directed the Committee to pages 40-42 to the MEL Leadership Skills member's correspondence and class schedule that was emailed on February 14, 2019. He noted that this is a three-day course; all three sessions need to be attended to receive a completion certificate. Mr. Garish noted that three (3) member towns from the BURLCO JIF responded to the training announcement. He indicated the sessions are currently at capacity; however, he will try to accommodate a spot if a town has an interest in attending.

Online Training Update

Mr. Garish indicated that his office will continue to monitor and address any MSI Training concerns.

Learning Management System

Mr. Garish mentioned that last December he reported that there were two (2) Kwik Course's that were added to the Learning Management System. He reminded the Committee that these are videos that are approximately two minutes to 10 minutes in length. Mr. Garish mentioned that that four (4) more course's will be added next month.

Additional Topics in Planning

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

XII. S:ERVE

Mr. Garish discussed S:ERVE; the online training program sponsored by Safety National which is available to Police, Fire and EMS personnel. He noted that he is the liaison for the entire State of New Jersey. In 2018, seven (7) member towns participated in the distracted driving course. Mr. Garish reported that Safety National will roll out a new program to the members in June along with the regular program.

XIII. POLICE TOPICS

Accreditation & Re-Accreditation Update

Mr. Forlenza mentioned that there was no update since the last meeting.

JIF Incentives – Accreditation

Mr. Forlenza indicated that his office recently sent out the annual memorandum to the membership reminding them of the incentives offered by the JIF & MEL to assist member Police Departments in becoming accredited. He then referred the Committee to the annual memorandum located on pages 44-46 of the agenda packet.

Police One Academy

Mr. Hummel reported to date there are seven (7) agencies that have taken over 240 courses and 51 cyber courses. Those towns are Bordentown, Chesterfield, Delanco, Medford and Westampton are actively involved with the Police One Academy. He also mentioned that the use of the Police One will be discussed at the Police Ad Hoc Committee this coming Friday as to how to actively engage those Police Chiefs that have not used this system.

SLEO Training and Police Supervisory Refresher Course

Mr. Forlenza mentioned that retired Police Chief Denis Connell annually conducts Command Staff Training and SLEO Training session in Southern New Jersey. He then referred the Committee to page 47 of the agenda to a copy of the flyer. Mr. Forlenza asked the Committee for

authorization to continue to provide a \$100 stipend per attendee to offset the cost of this program to JIF members. The Committee authorized the Executive Director's office to offer this incentive.

Below 100 Training

Mr. Hummell reported that there were four (4) Below 100 Training offered to all members. He noted that the Prosecutors Office and the County Chiefs Association already has a program in place; however, members are able to attend should they choose.

Police Ad Hoc Committee

Mr. Forlenza mentioned that the minutes of the October 12, 2018 Police Ad Hoc Committee meeting was included in the agenda beginning on page 48. He noted that during this meeting the Committee discussed the launch of Police One Academy. The next Police Ad Hoc Committee meeting will be held this coming Friday, March 22, 2019 in Marlton. Mr. Forlenza indicated that the minutes from this meeting will be included in the June Safety Committee agenda packet.

XIV. MEL SAFETY & EDUCATION MEETING

Mr. Forlenza referred the Committee to pages 51-53 to the MEL Safety & Education minutes from the December 7, 2018. He noted that the minutes are self-explanatory. Mr. Forlenza stated that he includes the minutes from these meetings in the agenda packet so the members are aware of the statewide initiatives. He stated that the minutes from the February 22, 2019 are pending and will be included in the next agenda packet in June.

XV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Garish referred the Committee to pages 54-55 of the agenda packet. He then highlighted the *15 Most Frequent Citations for period of October 2, 2018 through December 31, 2018* with the Committee. He noted that the Mr. Saville from his office sits on the Advisory Committee.

Mr. Garish mentioned that these reports are a good self-assessment checklist to use in each department. He noted that his office will continue to roll-out any changes to the members.

Mr. Garish mentioned that he has seen an increase of *Right to Know* inspections from PEOSH.

Right to Know

Mr. Garish referred the Committee to page 56-58 to a copy of the *Right to Know Survey Submission Instructions*. He indicated that this information was sent out as a result of the state survey from last year. Mr. Garish mentioned that each town will receive a Right to Know link through "Drop-Box". He noted that they are approximately 50% complete; however, over the next two months all members will complete. Mr. Garish mentioned that the deadline to complete the *Right to Know* surveys deadline is June.

Mr. Garish stated that if a member has any questions, he asked that they contact his office directly for assistance.

XVII. WELLNESS INITIATIVE

Ms. Schiffer briefed the Committee on her recent activities.

Presentations / Lunch 7 Learns (upcoming):

- Bordentown City – Skin Health

- Chesterfield – Sitting Disease
- Delanco Township – 10 Keys to Healthy Eating
- Florence Township – Sleep Disorders (JAM for Police)
- Mansfield Township – Smoothie Demo
- Mt. Laurel Township – Fad Diets

Already Took Place:

- Hainesport Township – Gut Health and Healthy Snack (Shoprite)
- Mt. Laurel Township – Sleep Disorders (evening meeting and day crew)

Challenges:

Healthy Lifestyle Challenge

- Beverly City
- Bordentown Township
- Lumberton Township
- Medford Township
- Westampton Township

Are you a Maintainer or a Loser?

- Florence Township

Step Challenge

- Hainesport Township

Weight Loss Challenge (%loss, BMI/WC, Steps Taken, Miles Biked – 4 Winners)

- Mt. Laurel Township

Newsletter Question

- Lumberton Township

Police Department / EMT Activity:

Fitness Testing

- Bordentown Township
- Edgewater Park
- Florence Township (Squad Challenge – doing the components of the fitness testing (sit ups, push-ups, run) but added best squad participation and weight loss component. Also offering healthy snacks)

Other

- Mt. Laurel Township – offering monthly yoga classes, changed out some snacks in vending machine, buying fresh fruit, presentation every two (2) months.
- Bordentown Township – Captain Buscio incentive, wellness board with events, recipes, newsletter, monthly workout. Installed filtered water system.
- Hainesport Township – monthly healthy snacks
- End of year prize – some municipalities are offering EOY prize. Every time an employee participates in an activity throughout the year, name goes in for this drawing.
- Wellness Boards have been allocated.

Wellness Budget

Mr. Forlenza referred the Committee to page 59 of the agenda packet to the Wellness Incentive Program for 2019. The program letters were emailed on February 15, 2019. The deadline to

claim or encumber these funds is November 30, 2019. The final date to claim encumbered funds is February 1, 2020.

Re- Adoption of Wellness Policy Statement

Ms. Schiffer indicated that the Wellness Policy Statement were distributed to the members back in November. She asked that they be re-adopted and send to the Executive Director's office for filing purposes.

XVIII. *OPTIONAL SAFETY BUDGET*

Mr. Forlenza referred the Committee to page 60 of the agenda packet depicting available balances in the 2019 Optional Safety Budget Program. Notices were sent to the members on February 15, 2019. The deadline to encumber or claim funds is November 30, 2019. The final date to claim encumbered funds is February 1, 2020.

XIX. *SAFETY INCENTIVE PROGRAM*

2018 Program

Mr. Forlenza mentioned to the Committee that the 2018 SIP amounts have not been distributed to the members as of yet. He noted that he is working with the Safety Director's office to ensure the SIP base amount and the additional optional SIP amounts are calculated properly. Mr. Forlenza stated the 2018 *Safety Incentive Letters* will be emailed to the members in the next week or so. He noted that he is looking to move the deadline date of April 15th to April 30th this will allow members to claim their SIP funds as a check and not have to provide the additional supporting documentation. After this date, his office will only accept the voucher along with supporting documentation to claim their funds.

Mr. Forlenza mentioned that the deadline to encumber or claim funds is November 30, 2019. The final date to claim encumbered funds is February 1, 2019.

Mr. Forlenza mentioned that the Congratulatory Letter, Award Letter and the Special Recognition Award Letters are pending and will be sent within two (2) weeks.

Optional SIP Award Amounts

Mr. Forlenza directed the Committee to a spreadsheet on page 61 of the agenda depicting the optional Safety Incentive Awards amounts that will be awarded to the members for 2018 participation.

Mr. Garish asked the Committee for their feedback in regards making the language clear in the 2019 SIP program. He noted that currently if a Fund Commissioner is placed on a Committee that did not meet in 2018 they are "technically" not a fault for non-participation. Therefore, they are awarded \$250 for attending a sub-committee meeting. However, if the Fund Commissioner did not volunteer for a Committee and they were placed on a specific sub-committee that did not meet; they are not entitled to those funds. Mr. Garish asked the Committee how they would like his office to proceed for 2019.

Mr. Forlenza mentioned that the Strategic Planning Committee met last week and they had concerns that certain towns were listed as receiving additional funds for a committee they did not volunteer to be on. He indicated that they were added to a sub-committee that did not meet last year. He asked the Committee if they are comfortable making payment to individuals that were on the Coverage Committee; which did not meet last year. Discussion ensued.

Following a brief discussion, the Committee agreed that if a Fund Commissioner did volunteer for a sub-committee and the sub-committee did not meet, they should be entitled to those funds.

However, if a Fund Commissioner did not volunteer for a sub-committee and the Committee did not meet, then they are not entitled to those funds for 2018.

Mr. Forlenza then asked the Committee if they would like to send out an addendum to the 2019 SIP Program to reflect verbiage change that would state:

“Even if a Fund Commissioner did or did not volunteer for a sub-committee and the Committee does not meet, they are not entitled to those additional funds.”

Mr. Garish stated that he will work with the Executive Director’s office to develop an email with the changes and then send to the Executive Safety Committee. Once approved by the Executive Safety Committee his office will send out the amended 2019 SIP Program the entire membership. The Committee agreed with this process.

XX. 2019 SAFETY KICKOFF BREAKFAST

Mr. Forlenza mentioned that the Safety Breakfast was held on March 5, 2019 at Indian Springs Country Club in Marlton, NJ in conjunction with the Safety & Claims Coordinator Roundtable. He indicated that a survey to the members is pending the results of which will be available at the June Executive Safety Committee Meeting.

Mr. Forlenza asked the Committee if they would like to continue holding the Safety Kickoff Breakfast in conjunction with the Safety & Claims Coordinator Roundtable. The Committee indicated that it was easier to hold the breakfast and the regional training in the same day.

XXI. NEXT MEETING

Mr. Forlenza mentioned that the next Executive Committee meeting will be held on June 18, 2019 at 1:30pm. The remaining meetings for 2019 are September 17th and December 17th all meetings will be held at the Hainesport Township Municipal Building unless otherwise noted.

There being no further business, the meeting adjourned at 2:37 p.m.

File: BURLCO/2019/Safety Committee
BURLCO/GEN/Safety Committee

Tab 03/19/2019
Tab: 03/19/2019

2018 Annual Safety Director's Report

For:

**BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Prepared by:

J. A. Montgomery Risk Control

231 Main Street

P.O. Box 2018

Toms River, New Jersey 08754

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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

2018 ANNUAL SAFETY DIRECTOR REPORT

A. GENERAL DUTIES – EXECUTIVE SUMMARY

The 2018 Safety Director's contract calls for a minimum of 64 loss control visits to the 27 members of the Burlington County Municipal Joint Insurance Fund. Through December 31, 2018, 65 service visits were completed, including seven (7) law enforcement surveys and nine (9) renewal surveys. The remaining service visits included but not limited to physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, special training requests; PEOSH violation remediation assistance and other services requested by the membership. ***SEE APPENDIX A FOR THE 2018 MANAGEMENT SUMMARY REPORT***

Right to Know Inventory surveys have been completed for all members in 2018. The electronic distribution of the Central File Drop Box has been started and will be completed by first half of 2019.

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

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

The J. A. Montgomery Risk Control Team consists of our Safety Director, Chief Keith Hummel (Ret.) and Loss Control Consultants, John Saville and Robert Garish. We will be your primary contacts for all onsite visits, Safety Committees, and safety-related resources. Keith is also available to provide law enforcement risk control consultation services as requested by the Joint Insurance Fund. The team is administratively supported by Danielle Sanders. Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

1. Executive Safety Committee

The Safety Committee met four (4) times in 2018. The Safety Director and staff attend the Safety Committee meetings to help establish local safety programs and assist in the effectiveness of the overall safety program. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation and SIP involvement on a quarterly basis.

Any member who shows deterioration in their results is brought to the attention of the Executive Safety Committee. We are happy to report that no members of the BURLCO JIF are on Safety Monitoring or Intervention at this time and the LTAF Rate is current as of December 31, 2018.

2. Participation in Claims Process / Accident Investigation

Personnel from the Safety Director's Office attend the monthly Fund Claims Committee meetings and is available to offer technical and safety-related insight on claims that are under review. The Safety Director's Office is also available to conduct accident investigations related to claims against the fund.

3. Written Compliance Programs / Bulletin Updates

The Safety Director's Office has produced model safety plans to address regulatory compliance issues. These programs are available at the following website: <https://njmel.org/mel-safety-institute/resource-center/> along with BURLCO JIF website <https://burlcojif.org>. Bulletins and notices are produced each month and are distributed to the membership. Bulletins are also available through the MEL Mobile App. A listing of all Notices and Bulletins distributed during the prior month are listed in the Safety Director's report of the monthly agenda packet.

B. PROGRAMS

1. Safety Incentive Program

The theme for the Safety Incentive Program is a "*ZERO HARM WORKPLACE*"; the Presence of Safety vs. the Absence of Safety. By changing the way we approach safety, we focus on the avoidance of risk rather than relying on the absence of injury to determine how well our safety program is working. **SEE APPENDIX B FOR THE YEAR-END SUMMARY OF THE SAFETY INCENTIVE PROGRAM PARTICIPATION.**

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

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

Elements of the 2018 Safety Incentive Program Included but not limited to:

- Submit 2018 Safety Committee meeting dates (1/31/2018) and returning 2018 Safety Contract (3/31/2018)
- The Safety Coordinators/Claims Coordinator Roundtable held on February 22, 2018; we had representation from all but two member towns.
- Each member is required to send a delegate to the Safety Breakfast that was held on April 10, 2018. All but two member towns were present.
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat.
- Optional Safety Incentive Program award monies were made available in 2018. *See 2018 Safety Incentive Program (SIP) for further details.*
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped into the “six (6) C’s” Commitment, Controlling Hazards, Continuing Education, Communication, Coaching and Claims Management. *See Best Practices of 2018 SIP*
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the members Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation that would assist with an objective evaluation of the member’s program efforts. Maintenance of this file will assist in making sure that the member receives full credit for their efforts.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for any areas that are found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway sign, and walkway logs, etc.)
- All safety elements are scored equally, and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.

- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

2. Road, Sign, and Walkway Program

The Road, Sign, and Walkway program is posted to the JIF website and includes written guidelines to help minimize incidents and reduce litigation costs. It's important to emphasize the need for this program as one of the key components in protecting Title 59 Immunities. Good inspection reports are often successfully used to help defend liability cases.

3. Law Enforcement Services

Police Ad Hoc Committee meetings are held regularly throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest to the members. Two Police Ad Hoc Committee meetings were held on April 20, 2018, and October 12, 2018. Meetings were officiated by Keith Hummel and Rob Garish.

Law Enforcement Consultative Visits were provided by Chief Hummel (Ret.) to seven (7) agencies, with the goal of providing an in-depth review of services and to identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's office will continue to build strong relationships with the Law Enforcement community.

Law Enforcement Training and Memorandums are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the website. The following memorandums were sent out in 2018:

- Below 100 Training (Train the Trainer / Training)
- Fireworks
- Pedestrian Fatalities
- Commercial Driver's Licenses for Military Vehicles
- Notification of Attorney General Directives
- Update to Attorney General Directive 2016-17
- Autism and Mental Health Awareness
- Search Incident to Lawful Arrest

Training for Special Law Enforcement Officers (SLEO) was held in 2018 with reimbursement offered to the BURLCO JIF members who participated.

Risk Management for Police Command Staff training events were conducted by Chief Hummel for 2018 for the Atlantic, BURLCO, and TRICO JIFS. Each training consisted of two sessions, both an a.m./p.m. session for a total of eight (8) sessions. Additional sessions were held throughout the state and made available to the membership.

PoliceOne Training Academy was offered to members to help reduce the skyrocketing costs associated with police related injuries and lawsuits. The JIF is pleased to announce the availability of the PoliceOne 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.

PoliceOne offers training in many different areas of importance to Police personnel and additional courses will be made available over the next several months. Courses will be reviewed by the Safety Director and the Police Ad-Hoc Committee representatives, along with identifying additional courses on an annual basis.

Additional Police Services available to members in 2018 included but not limited to:

- Below 100 Training
- S:ERVE & Distracted Driving
- Coaching the Emergency Operator (CEVO)
- Defensive Driving
- MEL Safety Institute and MEL Media Library

4. Right to Know (RTK) Program

J. A. Montgomery provides the Burlington County Municipal Joint Insurance Fund with a Right to Know Inventory and Survey program. The program includes the following elements:

- Services in conformity with the New Jersey Administrative Code Title 8, Department of Health and Senior Services and Chapter 59, Worker and Community Right to Know Act for the year 2018
- A physical onsite hazardous chemical inventory for each reporting location
- Preparation of Community Right to Know survey documents including data entry into NJ State Portal as required by the State of New Jersey Department of Health
- Telephone guidance with client RTK Coordinator for authorization and completion of cover pages
- Telephone guidance as needed with client RTK Coordinator for final validation and submission steps.

Right-to-Know Central File prepared by J.A. Montgomery Risk Control will consist of the following components provided in electronic format:

- **Safety Data Sheets** - Electronic inventory of all Safety Data Sheets (SDS) sorted for each reporting location. Note: members who choose to keep hardcopy documentation and binders for their SDS inventory would be responsible for printing the Safety Data Sheets and preparation of binders. However, please note that hardcopy documentation is not required, as long as electronic access is provided.
- **Hazardous Substance Facts Sheets** - An electronic link will be provided to view or obtain the HSFS prepared by the New Jersey Department of Health.
- **Right-to-Know Survey** - An electronic copy of the last full survey report and any subsequent surveys will be filed in chronological order.
- **Written Hazard Communication Program** - An electronic copy of the Hazard Communication Program will be customized for each reporting location.
- **Training Documentation** - If Hazard Communication / GHS safety training has been provided through the MSI, we will generate an electronic copy of the member's current training records, including the name and date of all persons trained.
- **Right to Know Poster** - An electronic ordering link will be provided so the required posters can be ordered from the State for each location with the name of the official RTK Coordinator listed.

5. S:ERVE & Attention and Distracted Driving

S:ERVE-Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, EMS, and other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

- Intersection Approach
- Intersection Assessment
- Clearing the Intersection (Basic)
- Clearing the Intersection (Advanced)
- Intersection Departure

Attention and Distracted Driving - Distracted driving is emerging as a major cause of work-related vehicle accidents. This online driver simulation program provides targeted and convenient safe driving training for all fleet drivers, regardless of vehicle type. The course is SCORM compliant and designed to function independently with basic instructor participation in a brief 20-30 minute lesson. This course includes:

- The negative effects of looking away from the road for more than two seconds
- Strategies for eliminating controllable distractions
- How to make necessary adjustments for distractions that the driver cannot control

6. Facility Checklist, Job Safety Observations, Tool-Box Safety Talks

C. TRAINING

1. Regional Training Plan / Safety Breakfast / Additional Training

Training programs held in 2018 are listed below. ***SEE APPENDIX C FOR A SUMMARY OF PARTICIPATION FOR REGIONAL TRAINING EVENTS.***

- **Safety Coordinator/ Claims Coordinator Roundtable** was held on February 22, 2018. Twenty-six member towns were represented at the Roundtable.
- **Safety Breakfast** was held on April 10, 2018. Twenty-five member towns were represented at the Safety Breakfast
- **Annual Retreat** was held on April 17, 2018. All member towns were in attendance
- **Ergonomics Regional Training** was held on May 10, 2018. Ten member towns were in attendance.
- **Risk Management Coordinator Roundtable** was held on May 23, 2018, at Merighi's Savoy Inn.
- **Hazardous Waste Handling/Recycling Centers Regional Training** was held on September 13, 2018. Fourteen member towns were in attendance.
- **Active Shooter Regional Training** was held on September 21, 2018 at Hainesport Municipal Building. Thirteen member towns were in attendance.

- **Excited Delirium Regional Training** was held on October 9, November 2, and November 9, 2018. Seventeen member towns were in attendance. One additional session will be held in 2019.
- **Police Command Staff Training** – Multiple sessions throughout 2018.
- **MEL Leadership Training & Senior Leadership Skills Training** was offered by the MEL Safety & Education Committee. Two member towns were in attendance. This program will be offered again in 2019.

2. **MSI Training and Participation / MEL Media Library**

There are 53 Instructor-led training courses available to the membership and 24 online training programs. Various safety topics from Accident Investigation to Snow Removal, Safety Orientation for New Employees, and a series on Camp Counselor Safety are available to the membership. Additionally, “Fast Track” training programs which feature up to five (5) courses in a one-day session, are offered several times a year. The Fast Track program is designed to meet specific yearly mandated OSHA/PEOSH training. The Course Catalog and Class Request forms were made available on both the NJ MEL website and BURLCO JIF website. Available instructor-led training courses for upcoming months are routinely provided to membership in the monthly Safety Director’s Report.

BURLCO JIF members participated in 601 total Instructor-led learning events through the MSI in 2018. This was a slight decrease from 2017 (607). The following BURLCO JIF members attended more than 50 Instructor-led training events: Delran (106), Pemberton Twp. (103), Florence (73), and Mount. Laurel (50).

In addition to traditional Instructor-led training, 605 online training programs were taken through the MSI by our membership. This was a significant increase from 2017 (462). Leaders in the online Learning Management System were Mount Laurel (102), Palmyra (74), Delran (68), and Southampton (66).

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

Kwik Course Briefings - Added in 2018 to the MSI, these video briefings are designed to focus on one limited topic, in a short time. They can be anywhere from three minutes in length to thirty minutes. Three briefings were added to the MSI in 2018, and additional topics are in the planning phase for 2019.

MEL Media Library - There were 21 video rentals from the MEL Media Library in 2018 This represents usage by seven (7) member towns. In 2018 we added 130 DVD's and the library now consists of 836 distinct titles that represent 47 categories. The catalog can be found on both the NJ MEL and BURLCO JIF website.

SEE APPENDIX D & E FOR A SUMMARY OF MSI ATTENDANCE AND MSI TRAINING PROGRAMS

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

J. A. Montgomery has representation at all JIF events, including Fund Commissioners Meetings, Claims Committee Meetings, and Annual Planning Retreats. In addition, J. A. Montgomery Risk Control attends the MEL Safety and Education Committee meetings. Information presented at the MEL level is shared with the Executive Safety Committee. Additionally, J. A. Montgomery Staff attends quarterly PEOSH Meetings, Rutgers Crossing Guard Forum, and Safety / Risk Management related events.

2. Monthly and Quarterly Reports Semi-Annual Loss Analysis

J. A. Montgomery provides monthly reports to the Fund on Risk Control activities completed during the prior month. Quarterly reports on MSI Attendance are distributed to the membership. Quarterly Safety Director Reports are presented in detail at the Executive Safety meetings.

3. Semi-Annual/Annual Loss Analysis

Semi-Annual and Annual reports include an evaluation of losses for the Fund and members. The reports help identify the development of adverse claims' frequency, severity, and trends or problem areas and make suggestions to remediate any such trends and/or problem areas.

APPENDIX A: 2018 MANAGEMENT REPORT

Burlington County Municipal Joint Insurance Fund									
Loss Control Management Report - Contract Period 1/1/2018 to 12/31/2018									
2018 Visit Schedule									
Member	Size	REN	Service Consultant	Law Enforcement	1st visit	2nd visit	3rd visit	4th visit	Comments
Bass River	S		JS		2/5	8/27			2/5 LCR; 8/27 LCR
Beverly	M		JS		9/17				9/17 LCR;
Bordentown City	M		JS	1	5/17	12/19 PD			5/17-LCR; 12/19 LCR-PD
Bordentown Twp	L		JS		2/6	5/16	7/17	8/23	2/9 LCR, 5/16-LCR; 7/17 LCR; 8/23 LCR
Chesterfield	S	REN	JS	1	1/24	9/26	11/20 PD		1/24 Renewal LCR; 9/26 LCR; 11/20 LCR-PD
Delanco	S	REN	JS		3/15	9/12			3/15 LCR; 9/12 LCR
Delran	L		JS		5/17	7/23	12/18		5/17 LCR; 7/23 LCR; 12/18 LCR
Edgewater Park	M	REN	LC	1	5/10	8/29 PD			5/10 LCR; 8/29 LCR-PD
Fieldsboro	S	REN	JS		3/27	9/4			3/27 LCR-Renewal; 9/4 LCR
Florence	L		JS	1	1/10	8/15 PD	10/4		1/10 LCR; 8/15 LCR-PD; 10/4 LCR
Hainesport	S		LC		3/27	8/28			3/27 LCR; 8/28 LCR
Lumberton	L		JS		5/29	9/27	12/12		5/29 LCR; 9/27 LCR; 12/12 LCR
Mansfield	M		JS	1	6/13	8/13 PD			6/13 LCR; 8/13 LCR-PD
Medford	XL	REN	JS		3/13	3/13	6/22	8/22	3/13 LCR-Renewal; 6/22 LCR; 8/22 LCR
Mount Laurel	XL		JS		1/23	9/6	10/1		1/23 LCR; 9/6 LCR; 10/1 LCR-New Survey;
North Hanover	M		JS		6/14	9/5			6/14 LCR; 9/5 LCR
Palmyra	M		JS		6/8	10/29			6/8 LCR; 10/29 LCR
Pemberton Boro	S		JS	1	3/7	10/2	12/11 PD		3/21 LCV; 10/2 LCR; 12/11 LCR-PD
Pemberton Twp	XL	REN	RG		3/16	9/7	9/27	9/27	9/27 LCR-SCM; 9/27 LCR- Playground;
Riverside	M		JS	1	1/3	6/21	9/5	12/11 PD	1/3 LCR; 6/21 LCR; 9/5 LCR; 12/11 LCR-PD
Shamong	S		JS		2/15	8/29			2/15 LCR; 8/29 LCR
Southampton	M		RG		8/16	12/27			8/16 LCR;
Springfield	S		JS		10/3				10/3 LCR;
Tabernacle	S	REN	JS		2/13	6/5			2/13 LCR-Renewal; 6/5 LCR;
Westampton	M	REN	JS		2/21	10/11			2/21 LCR-Renewal; 10/11 LCR
Woodland	S		JS		5/17				5/17 LCR;
Wrightstown	S	REN	JS		3/29	8/30			3/29 LCR-Renewal; 8/30 LCR

APPENDIX B: 2018 SIP PARTICIPATION SUMMARY

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

APPENDIX C: REGIONAL TRAINING ATTENDANCE

Burlington County Municipal Joint Insurance Fund						
Loss Control Management Report - Contract Period 1/1/2018 to 12/31/2018						
2018 Regional Training Attendance						
	Size	Safety/Claims Coordinators' RT 2/22/18	Ergonomics 5/10/18	Safe Handling of Household Hazardous Waste 9/13/18	Active Shooter 9/21/2018	Excited Delirium 10/9, 11/2, & 11/9
Bass River	S	1			1	1
Beverly	M	1			1	
Bordentown City	M	1	1	1	1	1
Bordentown Twp	L	1	1	1		1
Chesterfield	S	1				
Delanco	S	1		1	1	1
Delran	L	1				1
Edgewater Park	M	1	1	1		
Fieldsboro	S	1				
Florence	L	1		1	1	1
Hainesport	S	1	1	1	1	1
Lumberton	L	1			1	1
Mansfield	M	1	1	1	1	1
Medford	XL	1	1	1	1	1
Mount Laurel	XL	1		1	1	1
North Hanover	M	1		1		
Palmyra	M	1				
Pemberton Boro	S	1				1
Pemberton Twp	XL	1	1			
Riverside	M	1				
Shamong	S	1	1	1	1	1
Southampton	M	1				
Springfield	S	1				1
Tabernacle	S	1	1	1	1	1
Westampton	M	1		1		1
Woodland	S					
Wrightstown	S	1	1	1	1	1
Members represented		26	10	14	13	17

APPENDIX D: 2018 MSI ATTENDANCE

MSI Attendance 1/1/18 to 12/31/18	Total Classroom Uses	Total Online Uses
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND (BURL)		
BASS RIVER (577)	5	17
BEVERLY (75)	0	1
BORDENTOWN CITY (589)	0	16
BORDENTOWN TOWNSHIP (600)	25	25
CHESTERFIELD (531)	17	11
DELANCO (76)	7	28
DELRAN (77)	106	68
EDGEWATER PARK (78)	21	17
FIELDSBORO (MELJIF_2_713)	0	6
FLORENCE (79)	73	30
HAINESPORT (80)	30	33
LUMBERTON TOWNSHIP (81)	7	5
MANSFIELD TOWNSHIP B (82)	2	0
MEDFORD TOWNSHIP (83)	48	1
MOUNT LAUREL (576)	50	102
NORTH HANOVER (601)	1	9
PALMYRA (MELJIF_2_487)	7	74
PEMBERTON BOROUGH (642)	5	20
PEMBERTON TOWNSHIP (208)	103	14
RIVERSIDE (84)	0	1
SHAMONG (85)	15	1
SOUTHAMPTON (373)	20	66
SPRINGFIELD (456)	0	17
TABERNACLE (86)	39	1
WESTAMPTON (532)	10	40
WOODLAND (MELJIF_2_488)	0	2
WRIGHTSTOWN (636)	10	0
Burlco JIF Totals	601	605

APPENDIX E: 2018 MSI COURSE LISTING

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

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



Municipal Excess Liability Joint Insurance Fund

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

Date: March 29, 2019

To: Board of Fund Commissioners
Municipal Excess Liability Joint Insurance Fund

From: David N. Grubb, Executive Director

Subject: Executive Director's Report

MEL Annual Retreat: The meeting began with presentations from each MEL Sub-Committee; reports were provided to the Board with a summary of their activities since the 2018 retreat.

- **Management Committee.** Committee talked about marketing efforts, branding, the mobile app and membership growth and retention. In addition, Committee provided an update on the Risk Management Information System (RMIS). The Underwriting Section is fully operational and the Claims Section is nearing completion. Claims Committee for RCF and MEL was able to produce multiple reports from the RMIS.
- **Legislative Committee.** Committee provided an update on efforts to secure amendments to the “sexual molestation” bill and the “firefighters presumption” bill. Without amendments, the financial impact of these bills on municipalities will be significant. Fund Attorney reported the MEL submitted two amicus curiae briefs on matters related to workers’ compensation.
- **Coverage Committee.** Coverage Committee provided an overview of their historical efforts to modify coverage to meet member needs.
- **Investment Committee.** Committee provided an update on the status of forming the MEL’s Joint Cash Management Program – which is expected to be operational by July. In the first year, the statewide JIFs – MEL, RCF, EJIF, MR HIF and the Sustainable Energy Joint Meeting will be the first participants.
- **Safety and Education Committee.** Committee highlighted the continued improvement in member JIF’s Lost Time Accident Frequency, increased usage of “safety briefings” additions to leadership training and updates to the MEL Media Library. Also highlighted was the service enhancements of adding Law Enforcement Risk Control staff and MEL Safety Institute, which is in its 16th year of existence providing instructor-led training to over 425,000 municipal employees and online training to 99,000 employees.
- **Cyber Risk Control Task Force.** In 2017, Task Force rolled out a “Minimum Standards Risk Control Program”; compliance levels has been low so Task Force is increased its focus with members. Task Force is in the process of developing standards to consider for IT personnel. Cyber Risk is continuing to evolve.
- **Marketing.** Marketing Managers provided an update on the MEL’s webpage, mobile app and membership growth and retention.
- **Claims Committee.** Claims Committee provided a summary of MEL claim activity.
- **Audit Committee.** Committee talked about changes to its charter. In addition, Committee Chairman said Charter requires the Committee to have frank conversation with Fund Auditor on performance of Fund Professionals. Committee briefly described the Internal Audits performed during the last year.

Local JIF Initiatives. Local JIF representatives were provided the opportunity to share their JIF’s recent objectives or success stories. Chairman Hirsch of Longport provided a brief review of the Atlantic JIF’s Wellness Incentive Program, which is designed to assist members in meeting their wellness objectives by providing financial reimbursement of wellness related items or programs. Commissioner Northgrave, Central JIF, highlighted a recent story involving a Woodbridge

Township police officer that responded to a 911 call made by an autistic child whose teddy bear had gone missing. The officer received training from POAC Autism Services, supported by the Central Jersey JIF - which provides on-site training to improve law enforcement's response to individuals with special needs.

Management Committee: Committee met via teleconference on March 19th to review the report on the MEL's procurement procedures as issued by The Canning Group. Board of Fund Commissioners accepted the Public Procurement Review and Recommendations Report issued by the Canning Group. In addition, the Board accepted the recommendation of the Management Committee and adopted a resolution appointing The Canning Group to serve as the MEL's Qualified Purchasing Agent for an annual fee not to exceed \$15,000.

Audit Committee: Committee met on January 17, 2019 to review the Internal Audits on Reinsurance and Underwriting. Minutes of the meeting and copies of the report submitted to the Board of Fund Commissioners.

Fund Professional – Producer In January, the Board re-appointed Arthur J. Gallagher Risk Management Services as Producer and placed a 90-day termination clause based on potential personnel changes. Those personnel changes have subsequently been resolved and the Board of Fund Commissioners voted to withdraw the 90-day termination clause.

Emergency Restoration Services – Request for Qualifications (RFQ): The MEL issued an RFQ for Emergency Restoration Services to update the list of qualified vendors that member towns/authorities can select from for the period of 2018 through 2020. In January, the Board agreed to add firms on a rolling basis that respond following the initial deadline. Once approved a copy of each vendor's response will be posted to the MEL website. A response was received on 1/21/19 from BMS CAT/Fairfield.

Coverage Committee: The committee met on March 1, 2019; enclosed are the minutes of that meeting. The Committee is scheduled to meet next on May 23, 2019.

Legislative Committee: The committee met on February 22, 2019; enclosed are the minutes of the meeting for information. Committee is scheduled to meet next on April 26, 2019.

Safety & Education Committee: The committee met on February 22, 2019; minutes of the meeting distributed for information.

Claims Review Committee: The Claims Review Committee met on January 2, 2019 and March 6, 2019.

RCF: The RCF held its 2019 reorganization meeting on January 2, 2019; a copy of Commissioner Clarke's report of the meeting was distributed for information. Fund year 2014 has now been transferred to the Residual Claims Fund.

Financial Disclosures: It is expected the Division of Local Government Services will distribute a filing notice on/about April 1st and forms will need to be filed by the April 30th deadline.

June Meeting: As a reminder this meeting is scheduled for June 5, 2019 at 11:15AM at the Forsgate Country Club.



Municipal Excess Liability Residual Claims Fund

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

March 29, 2019

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: RCF March Meeting

Fund Professional – Deputy Administrator: In January, the Board re-appointed Arthur J. Gallagher Risk Management Services as Deputy Administrator and placed a 90-day termination clause based on potential personnel changes. Executive Director reported those personnel changes have subsequently been resolved and recommended the Fund withdraw the 90-day termination clause. The Board of Fund Commissioners accepted the recommendation and adopted a resolution withdrawing the 90-day termination clause with Arthur J. Gallagher Risk Management Services.

MEL Annual Commissioner Retreat: The Executive Director reported that the MEL Board of Fund Commissioners Annual Retreat has been scheduled for March 29, 2019 at 9:40AM. Each of the MEL's sub-committee will be providing a report on their activities. Executive Director also reported that the Annual Activity Report for the RCF would be presented under New Business.

Claims Transfer- Fund Year 2014: In June 2018, the MEL Management Committee made a recommendation that local JIFs transfer their open liabilities to the RCF at 60 months development in order to allow claims to develop longer and provide greater certainty on reserves. The process would begin with Fund Year 2014, which has now been transferred to the RCF.

Executive Director reported in September 2018 all members of the RCF Fund were asked to adopt resolutions to transfer their 2014 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2018. The Board of Fund Commissioners adopted a motion confirming the authorization of local JIF Members to Transfer their Fund Year 2014 Claim Liabilities to the RCF.

Membership Renewals: Executive Director reported that all current members of the RCF have renewed their membership on January 1, 2019 for a 3-year period.

2019 MEL, MRHIF and NJCE Educational Seminar: The 9th annual seminar is scheduled for Friday, May 3, 2019, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ.

The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MRHIF) members as well as ~~162~~ personnel who work for service companies that are

engaged by MEL member JIFs and MR HIF member HIFs. Enclosed in the agenda was a registration form; an electronic fillable form was distributed via email to fund commissioners.

Financial Disclosures: It is expected the Division of Local Government Services will distribute a filing notice on/about April 1st and forms will need to be filed by the April 30th deadline.

Claims Committee: The Claims Review Committee met on January 2, 2019 and March 6, 2019; minutes of those meetings were enclosed under separate cover.

New Business: Ms. Robyn Walcoff, PERMA VP Claims led the presentation of the Annual Activity Report for the RCF presented under New Business along with Mr. Chris Healy, Qual-Lynx Claims Adjustor. Copies of a chart and report noting total claim count for RCF and Claims Committee was distributed. Ms. Walcoff reported the total RCF claim count is 317,475 RCF with \$1.7 million net paid and \$1.8 million net incurred covering the period of December 31, 2014 and prior. Ms. Walcoff reported out of the total RCF claim count 316,024 are closed, 805 are open and 649 are re-opened claims. Mr. Healy provided an overview of a 2003 claim to highlight the life of a claim as it progresses through the local JIF, the MEL and ultimately into the RCF.

Next Meeting: The next meeting of the RCF is scheduled for June 5, 2019 at 10:30AM at the Forsgate Country Club.



U. S. Department of Labor
Wage & Hour Division
Southern New Jersey District Office
9 Princess Road - Suite G/H
Lawrenceville, NJ 08648
Phone: (609) 538-8310

March 13, 2019

New Jersey League of Municipalities
Attn: Mr. Michael J. Darcy
222 West State Street
Trenton, NJ 08608

Subject: Potential Self-Audit

Dear Mr. Darcy,

This office enforces numerous federal labor laws, including the Fair Labor Standards Act (FLSA). The FLSA requires covered employers to pay nonexempt employees at least the federal minimum wage (currently \$7.25) and time and one-half for hours worked over 40 in a workweek.

In most instances, our investigators conduct full investigations of employers to evaluate their compliance and, if violations exist, to calculate back wages due in addition to potential liquidated damages and civil money penalties. Such an investigation generally includes an initial conference, a review and transcription of applicable records, employee interviews, and a final conference.

This office has information indicating that many municipal governmental agencies engage in compensation practices that do not comply with the FLSA section 7 overtime requirements. The most common practices are not paying for compensatory time properly and not paying for all hours worked. Based on this information, we recommend that your members proactively visit our website, review the compliance assistance materials there, and evaluate whether their compensation practices comply with the law.

Your members may also consider whether to perform a self-audit under the Payroll Audit Independent Determination (PAID) program. Under PAID, employers are encouraged to review the compliance materials available at www.dol.gov/whd/paid/, conduct self-audits, and inform us of any potential violations they uncover. We will then work with good faith employers in PAID to correct noncompliant practices and expeditiously resolve the potential violations—without litigation.

If you would like to discuss further, please contact Community Outreach and Resource Planning Specialist, Shavonne Person at (609) 895-8525.

Sincerely,

Charlene Rachor
District Director

Enclosures: PAID flyer and FLSA Handy Reference Guide at
<https://www.dol.gov/whd/regs/compliance/wh1282.pdf>