

AGENDA PACKET



Tuesday, May 21, 2019 at 3:30 PM

**Hainesport Municipal Building
1 Hainesport Centre
Hainesport, NJ**

WWW.BURLCOJIF.ORG

Pilgrims!!

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Municipal Building
Hainesport, NJ
Tuesday, May 21, 2019 – 3:30 PM

AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*)
- V. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
 - A. Adoption of the **April 16, 2019** Meeting Minutes.....Pages 1-13
 - B. Adoption of the **April 16, 2019** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 14-41
 - A. Lost Time Accident Frequency.....Pages 17-18
 - B. Certificates of Insurance.....Pages 19-20
 - C. Financial Fast Track Report.....Page 21
 - D. Regulatory Filing Checklists.....Pages 22-23
 - E. 2018 Safety Incentive Program Awards.....Page 24
 - F. 2019 Optional Safety Budget.....Page 25
 - G. 2019 Wellness Incentive.....Page 26
 - H. EPL/Cyber Risk Management Budget.....Page 27
 - I. MEL EPL Helpline: Authorized Contact List.....Page 28
 - J. EPL Compliance StatusPage 29
 - K. MEL Cyber Risk Management Plan Compliance Status.....Page 30
 - L. Statutory Bond Status.....Page 31
 - M. Skateboard Park Approval Status.....Page 32
 - N. Capehart & Scatchard Updates.....Pages 33-39
 - O. Employee Cyber Hygiene Training - MediaPro
 - P. Pivot Point Newsletter.....Page 40-41
 - Q. Member Visitation Program

	R.	Website	
	S.	New Member Activity	
VIII.	Solicitor's Report		
	A.	Closed Cases	Page 42
IX.	Safety Director's Report		
	A.	Activity Report	Pages 43-48
	B.	Police One Training	Update
	C.	Bulletin: Playground Inspections	Pages 49-50
	D.	Bulletin: Prevent Falls in Construction	Page 51
X.	Claims Administrator's Report		
	A.	Lessons Learned from Losses	Page 52
XI.	Wellness Director Report		
	A.	Monthly Activity Report	Pages 53-54
	B.	Corner Connection	Pages 55-60
XII.	Managed Health Care Report		
	A.	Summary Report	Page 61
	B.	Average Number of Days to Report a Claim	Page 62
	C.	Transitional Duty Report	Page 63
	D.	PPO Savings & Penetration Report	Pages 64-65
	E.	Paid Provider by Specialty	Page 66
	F.	Top 5 Provider by Specialty	Page 67
	G.	Nurse Case Management Report	Page 68
XIII.	Technology Risk Services		
	A.	Report	Pages 69-72
	B.	Tech Watch Newsletter	Pages 73-75
XIV.	Treasurer's Report as of April 30, 2019		Pages 76-108
	A.	Investment Report	
	B.	Loss Run Payment Registers	
	C.	Fund Status	
	D.	Disbursements	
	E.	May Bill List	Page 109
		Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XV.	Committee Reports		
		Nothing to Report	
XVI.	MEL/RCF/E-JIF Reports		
		Nothing to Report	
XVII.	Miscellaneous Business		

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
CAFÉ MADISON
33 LAFAYETTE RD
RIVERSIDE, NJ**

APRIL 16, 2019

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Café Madison, 33 Lafayette St, Riverside, New Jersey, on Tuesday, April 16, 2019 at 3:00 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:00PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**....*arrived after roll call*
Patrice Hansell, **Fieldsboro Borough**
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.**
Bud Wells, *Alternate*, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Michelle Brown, *Alternate*, **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:

Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, Executive Director, *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*

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies:

Insurance Agency Mgmt

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

OATHS OF OFFICE

An *Oath of Office* was administered by Mr. DeWeese, Fund Solicitor, to John Gural, Palmyra Borough, Executive Committee Member #1, for the 2019 Fund Year. Mr. DeWeese congratulated him on his election.

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

CONDUCT OF MONTHLY MEETING

Motion by Mr. Cramer, seconded by Mr. Mascia, 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 March 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. Wolbert, to approve the Open & Closed session meeting minutes of the March 19, 2019 meeting, as well as the Closed Session meeting minutes of November 20, 2018 and December 18, 2018 of the Fund as presented. **Motion carried.**

The Closed Session minutes of the March 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 March 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:

Certificates of Insurance – Mr. Forlenza referenced this report in the agenda packet and asked everyone to please review it for accuracy.

2018 Safety Incentive Program Awards – Mr. Forlenza noted a letter from his office describing how to collect your 2018 Safety Incentive Awards money was emailed to all members on April 10, 2019 and noted included in that letter was a notice of extension to be able to claim your funds in the form of a check. That deadline was extended to May 3, 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 his office. 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 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*.

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.

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 provide any updates in 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 and noted Mr. Romero covered a lot of this in his presentation earlier today. 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 two (2) members who have not supplied this information; Chesterfield and Pemberton Borough. 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.

Quarterly Attendance – Mr. Forlenza noted the Attendance report through March was included in the agenda packet, and he asked the members to please review. He stated the attendance is taken directly from the minutes of each meeting.

New Fund Commissioner Orientation – Mr. Forlenza noted he 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, and he noted that any Fund Professional or staff that would like to attend, please just let his office know so we can have the proper amount of handouts.

Elected Officials Online – Mr. Forlenza noted 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.

Financial Disclosure Statement Filing – Mr. Forlenza stated 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.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were no closed case(s) for the month of March, 2019.

For the Executive Committee’s consideration, Mr. DeWeese presented Resolution 2019-23 Authorizing the Release of Fund Year 2018 Closed Session Executive Committee meeting Minutes with certain redactions as noted.

Motion by Mr. Mascia, seconded by Mr. Wolbert, to Adopt ***Resolution #2019-23*** as presented.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Jeffrey Hatcher, Delran Twp. Patrice Hansell, Fieldsboro Borough 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. Bud Wells, <i>Alternate</i> , North Hanover Twp. John Gural, Palmyra Borough Michelle Brown, <i>Alternate</i> , 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.

For the Executive Committee's consideration, Mr. DeWeese presented Resolution 2019-24 Seeking Authorization to Designate an Additional Approved Associate.

Mr. DeWeese explained Affanato Marut, LLC requested that Caitlin Carroll, Esq., be added as an Approved Associate for the ACM JIF for 2019. Mr. DeWeese noted Ms. Carroll was included in the RFQ response from this firm; however, her name was not included in the Resolution which was simply an oversight on his part. Mr. DeWeese also noted her resume had been included in the RFQ, and was included in today's agenda for review. Mr. DeWeese noted she is more than qualified.

Motion by Mr. Wolbert, seconded by Mr. Gural, to Adopt **Resolution #2019-24** as presented.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Jeffrey Hatcher, Delran Twp. Patrice Hansell, Fieldsboro Borough 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. Bud Wells, <i>Alternate</i> , North Hanover Twp. John Gural, Palmyra Borough Michelle Brown, <i>Alternate</i> , Pemberton Township Meghan Jack, Riverside Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough
	Nays:	David Matchett, Shamong
	Abstain:	None

Motion carried by popular vote.

SAFETY DIRECTOR'S REPORT

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, eleven (11) of those members have currently enrolled in the training program or submitted their rosters; however, of those eleven (11), only five (5) member towns have actually participated in the training. This equates to 384 classes taken. 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. 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 March included:

- *Drug & Alcohol Policy for NJ Public Employee Template*
- *Selecting a Designated Employer Representative*

MSI Class Listing – Mr. Garish referenced the list of MSI Classes that are available in April, May, and June 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 asked if there were any questions at this time. No questions were entertained.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – April

Mr. Roselli presented the *Lessons Learned from Losses* for April which reviewed the importance of Inspections. He highlighted the following, noting that to ensure that observations are reported, corrected and documented consider the following:

- 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

Mr. Roselli then reviewed examples of claims that were settled in the member's favor because of the having proper inspection procedures 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:

- Step, Drink More Water, and Make a Change Challenges are very popular, simple ways to add wellness into your day.
- Chesterfield – Lunch and Learn on Sedentary Lifestyles. Interesting topic for a future 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!

- 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 yearlong “Are you a Maintainer or Loser” challenge. Sleep Deprivation presentation for the Police through JAM
- Hainesport –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!
- 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.
- April Wellness Connection Newsletter – Ms. Schiffer noted her newsletter includes small changes that can have a big impact in honor of National Stress Awareness Month.
- Ms. Schiffer reviewed simple ideas for your wellness funds: Fresh Fruit/healthy snacks; Team Building fun; Wellness Bulletin Boards; BP Screenings; purchase aromatherapy dispenser or a BP Cuff.
- 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 March, 2019.

Lost Time v. Medical Only Cases

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

	<i>March</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>8</i>
<i>Medical Only</i>	<i>12</i>	<i>28</i>
<i>Report Only</i>	<i>2</i>	<i>14</i>
<i>Total Intakes</i>	<i>15</i>	<i>50</i>
<i>Report Only % of Total</i>	<i>13.3%</i>	<i>28.0%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>92:08</i>	<i>78:22</i>
<i>Average Days to Report</i>	<i>1.1</i>	<i>1.4</i>

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>March YTD</i>
<i>Transitional Duty Days Available</i>	<i>683</i>
<i>Transitional Duty Days Worked</i>	<i>307</i>
<i>% of Transitional Duty Days Worked</i>	<i>44.9%</i>

<i>Transitional Duty Days Not Accommodated</i>	376
<i>% of Transitional Duty Days Not Accommodated</i>	55.1%

Ms. Beatty noted included this month was a separate Transitional Duty Summary Report by Occupation.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>March</i>
<i>Bill Count</i>	165
<i>Original Provider Charges</i>	\$212,673
<i>Re-priced Bill Amount</i>	\$73,250
<i>Savings</i>	\$139,423
<i>% of Savings</i>	65.6%
<i>Participating Provider Penetration Rate - Bill Count</i>	93.9%
<i>Participating Provider Penetration Rate – Provider Charges</i>	93.6%
<i>EPO Provider Penetration Rate - Bill Count</i>	98.5%
<i>EPO Provider Penetration Rate – Provider Charges</i>	98.2%

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported that for the month of March 546 phishing emails were sent out to members, with only 11 being clicked. This is 2% of the emails which is well below average.

Mr. Romero stated that in regards to the Media Pro Cyber Training six (6) municipalities are 100% compliant; nine (9) are 80-90% compliant; six (6) are 70-70% compliant, and four (4) are 50-60% compliant.

Mr. Romero reported he has confirmed appointments with 16 member towns for their Risk Assessment visits, which will all be taking place in April and May and he is still reaching out to towns to try and set up these visits.

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

Investment Interest

Interest received or accrued for the reporting period totaled \$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. The current market value; however, when considering the total accrued income at month end is \$17,018,269.56.

The Fund's 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

	Monthly	YTD
Subrogation Receipts	\$4,783.95	\$14,986.99
Overpayment Reimbursements	\$0.0	
Salvage Receipts	\$300.00	
FY 2019 Premium Assessments	\$194,660.00	

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

Mr. Tontarski noted in the agenda this month was a quarterly AELCF Allocation report for the EJIF Dividends. He noted the dividends shown are in addition to any towns that have their own AELCF accounts.

Loss Run Payment Register – March 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 \$185,793.14. The claim detail shows 269 claim payments issued.

Bill List – April 2019

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

Chair Jack entertained a motion to approve the March 2019 Loss Run Payment Register and the April 2019 Bill List in the amount of \$432,721.87 as presented.

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 *March 2019 Loss Run Payment Register and the April 2019 Bill List in the amount of \$432,721.87* as presented.

ROLL CALL *Yeas* Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Jeffrey Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Borough**
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.**
Bud Wells, *Alternate*, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Michelle Brown, *Alternate*, **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 were included in the agenda packet and are self-explanatory. She noted that she provided a detailed report at last month's meeting.

Safety Committee Meeting – March 19, 2019

Mr. Cramer stated that the minutes of the March 19, 2019 meeting were included in the agenda packet and were self-explanatory.

MEL/RCF/EJIF REPORT

Chair Jack stated the MEL Report of March 29, 2019 meeting was included in the agenda packet and the EJIF Report from March 29, 2019 was a handout and both were self-explanatory.

Mr. Matchett stated the RCF Report from March 29, 2019 meeting were included in the agenda packet and were self-explanatory. He added that the MEL, RCF, and EJIF, held their Fund Commissioner Retreat and it was a very good meeting.

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday, May 21 19, 2019 at 3:30 PM** at Hainesport Municipal Building, Hainesport, NJ.

PUBLIC COMMENT

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

Chair Jack opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2019-25

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. Cramer, seconded by Mr. Wolbert, to Adopt ***Resolution #2019-25***. 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. Cramer, 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>2019166742</i>	<i>2018126936</i>
<i>2019165703</i>	<i>001237862</i>

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

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

ROLL CALL *Yeas* Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Borough**
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.**
Bud Wells, *Alternate*, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Michelle Brown, *Alternate*, **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 no abandonment of Subrogation claims presented in Closed Session.

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the April 16, 2019 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Ingling, to adjourn the April 16, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 3:47 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon,
Fund Secretary



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: May 21, 2019
Re: **Executive Director's Report**

.....

A. Lost Time Accident Frequency Report – (pgs. 17-18)

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

B. Certificates of Insurance (pgs. 19-20)

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

C. Financial Fast Track Report (pg. 21)

The Financial Fast Track Report as of March 31, 2019 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of March 31, 2019 was **\$10,807,042.**

D. Regulatory Filing Checklists (pgs. 22-23)

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. 24)

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. 25)

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. 26)

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. 27)

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. 28)

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. 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. 29)

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. 30)

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. 31)

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. 32)

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. 33-39)

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. 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.

P. Pivot Point Newsletter (pgs. 40-41)

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. Over the next few months, 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.

Q. Member Visitation Program

Beginning this month, a Representative from our office, contacted those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. Those members up for Renewal are: Bordentown City, Bordentown Township, Delran, Lumberton, Mansfield, Pemberton Borough, Riverside Township, and Southampton Township.

R. WEBSITE (WWW.BURLCOJIF.ORG)

On or about February 15, 2019 the new BURLCOJIF website was launched. Please take a moment to explore the new site, which contains a plethora of information in an easy to read format and navigate site. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or Megan_Matro@ajg.com.

S. New Member Activity

Nothing to Report.

Burco JIF										
2019 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF March 31, 2019										
			# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY			TOTAL RATE
MEMBER_ID	MEMBER	** *	3/31/2019					MEMBER		2019 - 2017
1	75 BEVERLY		0	0	0.00	0.00	0.00	1 BEVERLY		0.00
2	76 DELANCO		0	0	0.00	2.15	2.84	2 DELANCO		2.23
3	78 EDGEWATER PARK		0	0	0.00	4.35	2.27	3 EDGEWATER PARK		2.95
4	79 FLORENCE		0	0	0.00	1.91	1.00	4 FLORENCE		1.30
5	80 HAINESPORT		0	0	0.00	0.00	0.00	5 HAINESPORT		0.00
6	81 LUMBERTON		0	0	0.00	0.00	0.97	6 LUMBERTON		0.40
7	82 MANSFIELD TOWNSHIP B		0	0	0.00	0.98	1.00	7 MANSFIELD TOWNSHIP		0.88
8	83 MEDFORD TOWNSHIP		0	0	0.00	0.00	0.74	8 MEDFORD TOWNSHIP		0.33
9	84 RIVERSIDE		0	0	0.00	5.00	0.00	9 RIVERSIDE		2.17
10	85 SHAMONG		0	0	0.00	0.00	0.00	10 SHAMONG		0.00
11	86 TABERNACLE		0	0	0.00	1.27	0.00	11 TABERNACLE		0.55
12	373 SOUTHAMPTON		0	0	0.00	2.55	1.15	12 SOUTHAMPTON		1.61
13	456 SPRINGFIELD		0	0	0.00	0.00	1.94	13 SPRINGFIELD		0.86
14	531 CHESTERFIELD		0	0	0.00	0.00	0.00	14 CHESTERFIELD		0.00
15	577 BASS RIVER		0	0	0.00	0.00	0.00	15 BASS RIVER		0.00
16	600 BORDENTOWN TOWNSHIP		0	0	0.00	0.00	1.36	16 BORDENTOWN TOWNSHIP		0.60
17	601 NORTH HANOVER		0	0	0.00	1.32	0.00	17 NORTH HANOVER		0.65
18	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	18 WRIGHTSTOWN		0.00
19	642 PEMBERTON BOROUGH		0	0	0.00	0.00	0.00	19 PEMBERTON BOROUGH		0.00
20	651 WOODLAND		0	0	0.00	0.00	0.00	20 WOODLAND		0.00
21	679 FIELDSBORO		0	0	0.00	0.00	0.00	21 FIELDSBORO		0.00
22	576 MOUNT LAUREL		1	1	1.62	2.63	1.80	22 MOUNT LAUREL		2.15
23	77 DELRAN		0	1	3.76	2.87	1.00	23 DELRAN		2.16
24	208 PEMBERTON		1	2	4.09	5.17	3.53	24 PEMBERTON		4.31
25	589 BORDENTOWN CITY		0	1	4.15	0.00	1.65	25 BORDENTOWN CITY		1.13
26	650 PALMYRA		1	1	4.82	2.67	2.78	26 PALMYRA		2.98
27	532 WESTAMPTON		0	2	6.06	2.00	0.00	27 WESTAMPTON		1.56
Totals:			3	8	1.48	1.69	1.23			1.47
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			March 30, 2018		2.07					

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		March 31, 2019		
	2019	2018	2017	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2019 - 2017
CENTRAL	0.58	1.43	1.68	1.44
NJ PUBLIC HOUSING	0.88	2.13	2.21	2.02
SOUTH BERGEN	1.09	2.17	1.92	1.94
CAMDEN	1.13	2.60	1.91	2.13
SUBURBAN MUNICIPAL	1.17	1.63	1.22	1.39
SUBURBAN ESSEX	1.18	2.05	1.92	1.89
MONMOUTH	1.28	1.42	1.79	1.57
TRI-COUNTY	1.34	1.88	2.02	1.88
N.J.U.A.	1.36	2.22	2.04	2.04
BERGEN	1.38	1.45	1.47	1.45
BURLINGTON	1.48	1.69	1.23	1.47
MORRIS	1.61	1.67	1.36	1.53
PROF MUN MGMT	1.67	2.37	2.14	2.19
ATLANTIC	1.81	2.23	2.00	2.08
OCEAN	1.82	2.31	2.42	2.30
AVERAGE	1.32	1.95	1.82	1.82
* 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 3/22/2019 To 4/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - RCC Properties LLC I - Township of Southamton	75-77 Grove Street Paterson, NJ 07503	The Certificate Holder and RCC Fabricators, Inc., 2035 Route 206, Southamton, NJ 08088 are 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 Vicent Fire company and Hampton Lakes Fire Company at 2021 and 2025 Route 206, Southamton, NJ during 2019.	3/25/2019 #2137108	GL AU EX WC
H - Administrative Services, ISAOA I - Township of Pemberton	c/o Insurance Services Center, PO Box 979127 Miami, FL 33197	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Agreement # 1001478318001- SYNOVIA SOLUTIONS GPS UNITS valued at \$100,456 and Agreement # 1001478318002 GPS Units valued at \$37,819	3/27/2019 #2139487	GL AU EX WC OTH
H - Burlington County Dept of Roads I - Township of Lumberton	& Bridges 251 Rancocas Road PO Box 6000 Eastampton, NJ 08060	Evidence of Insurance with respect to use of County Roadway for Memorial Day Parade on May 27, 2019	4/2/2019 #2144270	GL AU EX WC OTH
H - Burlington County Board of I - Township of Mansfield	Chosen Freeholders, Attn: Insurance & Risk Management Division 4 Rancocas Rd, PO Box 6000 Eastampton, NJ 08060	Evidence of Insurance as respects to "Road Occupancy" for the Field Day parade on Saturday June 8, 2019.	4/4/2019 #2146637	GL AU EX WC OTH
H - SealMaster I - Township of Tabernacle	6853 Ruppsville Road Allentown, PA 18106	Certificate holder is an additional insured on the above referenced commercial general liability, and excess liability policies if required by written contract.	4/12/2019 #2149003	GL AU EX WC
H - ADR Swim Club I - Township of Delanco	200 Whittaker St. Riverside, NJ 08075	Evidence of Insurance with respects to Summer Camp Swim Program	4/16/2019 #2150032	GL AU EX WC
H - Cape May County Police Academy I - Township of Riverside	Crest Haven Complex Cape May Court House, NJ 08210	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to 2 CL II Recruits attending Cape May County Policy Academy.	4/17/2019 #2150513	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 3/22/2019 To 4/22/2019

H - Board of Education of the Lenape I - Township of Tabernacle	Regional High School District 93 Willow Grove Rd Shamong, NJ 08088	Lenape Board of Education is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the parking lots at Seneca High School for May 25th, for the Tabernacle Twp memorial Day Parade	4/21/2019 #2152330	GL AU EX WC OTH
Total # of Holders: 8				

**BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF March 31, 2019**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	630,532	1,891,595	112,685,645	114,577,240
2. CLAIM EXPENSES				
Paid Claims	180,490	708,099	43,058,861	43,764,947
Case Reserves	192,318	334,242	2,826,095	3,162,351
IBNR	566,747	443,468	2,025,554	2,469,022
Recoveries	-	-	-	-
TOTAL CLAIMS	939,555	1,485,809	47,910,511	49,396,320
3. EXPENSES				
Excess Premiums	208,022	624,068	30,618,041	31,242,108
Administrative	99,989	286,986	18,934,619	19,221,605
TOTAL EXPENSES	308,011	911,053	49,552,660	50,463,713
4. UNDERWRITING PROFIT (1-2-3)	(617,034)	(505,267)	15,222,475	14,717,208
5. INVESTMENT INCOME	48,417	128,535	3,996,278	4,124,812
6. DIVIDEND INCOME	0	0	601,498	601,498
7. STATUTORY PROFIT (4+5+6)	(568,617)	(376,732)	19,820,250	19,443,518
8. DIVIDEND	0	0	8,636,476	8,636,476
9. STATUTORY SURPLUS (7-8)	(568,617)	(376,732)	11,183,774	10,807,042

SURPLUS (DEFICITS) BY FUND YEAR

Closed	22,217	56,724	6,775,997	6,832,721
MEL JIF Retro	932	2,117	3,646	5,763
2015	(12,184)	(5,053)	985,624	980,571
2016	(215,606)	(205,019)	1,915,097	1,710,078
2017	36,635	49,360	2,018,816	2,068,176
2018	(404,329)	(393,669)	(515,406)	(909,074)
2019	3,717	118,808		118,808
TOTAL SURPLUS (DEFICITS)	(568,617)	(376,732)	11,183,774	10,807,042
TOTAL CASH				19,156,364

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(2,013)	(2,113)	36,105,072	36,102,959
FUND YEAR 2015				
Paid Claims	11,095	58,999	2,611,649	2,670,648
Case Reserves	5,009	(39,597)	611,481	571,884
IBNR	186	(3,112)	95,812	92,700
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	16,290	16,290	3,318,942	3,335,232
FUND YEAR 2016				
Paid Claims	8,978	23,494	1,759,504	1,782,998
Case Reserves	214,667	206,169	409,812	615,981
IBNR	(1,865)	(7,882)	163,049	155,167
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	221,780	221,781	2,332,365	2,554,146
FUND YEAR 2017				
Paid Claims	21,161	103,790	1,096,581	1,200,371
Case Reserves	(28,713)	(56,216)	589,867	533,651
IBNR	(21,850)	(76,975)	371,598	294,623
Recoveries	0	0	0	0
TOTAL FY 2017 CLAIMS	(29,402)	(29,401)	2,058,046	2,028,645
FUND YEAR 2018				
Paid Claims	64,294	402,710	1,486,055	1,888,765
Case Reserves	(11,666)	28,063	1,214,935	1,242,997
IBNR	356,542	(21,603)	1,395,095	1,373,492
Recoveries	0	0	0	0
TOTAL FY 2018 CLAIMS	409,170	409,170	4,096,085	4,505,254
FUND YEAR 2019				
Paid Claims	74,963	119,206		119,206
Case Reserves	15,034	197,838		197,838
IBNR	233,734	553,040		553,040
Recoveries	0	0		0
TOTAL FY 2019 CLAIMS	323,731	870,084		870,084
COMBINED TOTAL CLAIMS	939,555	1,485,809	47,910,511	49,396,320

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 April

ITEM	FILING STATUS
Meeting Minutes	5/22/19
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>)	4/3/19
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					1,900.00									1,900.00	0.00	
Beverly	2,475.00					2,475.00									2,475.00	0.00	
Bordentown City	2,975.00														0.00	2,975.00	
Bordentown Twp	2,525.00														0.00	2,525.00	
Chesterfield	2,400.00					2,400.00									2,400.00	0.00	
Delanco	2,150.00					2,150.00									2,150.00	0.00	
Delran	2,775.00														0.00	2,775.00	
Edgewater	1,975.00														0.00	1,975.00	
Fieldsboro Boro	1,900.00					1,900.00									1,900.00	0.00	
Florence	3,025.00					3,025.00									3,025.00	0.00	
Hainesport	2,650.00					2,650.00									2,650.00	0.00	
Lumberton	2,775.00				2,775.00										2,775.00	0.00	
Mansfield	2,475.00					2,475.00									2,475.00	0.00	
Medford	3,600.00					3,600.00									3,600.00	0.00	
Mount Laurel	2,850.00				2,850.00										2,850.00	0.00	
North Hanover	2,475.00					2,475.00									2,475.00	0.00	
Palmyra	2,475.00					2,475.00									2,475.00	0.00	
Pemberton Boro.	1,900.00					1,900.00									1,900.00	0.00	
Pemberton Twp.	3,100.00					3,100.00									3,100.00	0.00	
Riverside	2,725.00														0.00	2,725.00	
Shamong	2,650.00					2,650.00									2,650.00	0.00	
Southampton	2,225.00					2,225.00									2,225.00	0.00	
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					2,400.00									2,400.00	0.00	
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	\$45,425.00	\$22,400.00	

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					210.00									210.00	540.00	
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	\$210.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	689.40	20,560.60	

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 :	May 7, 2019			
Total Participating Members	27			
Complaint	26			
Percent Compliant	96.30%			
		01/01/19		2019
	Compliant	EPL		POL
Member Name	*	Deductible		Deductible
BASS RIVER	Yes	\$ 20,000		\$ 20,000
BEVERLY	Yes	\$ 20,000		\$ 20,000
BORDENTOWN CITY	Yes	\$ 20,000		\$ 20,000
BORDENTOWN TOWNSHIP	Yes	\$ 5,000		\$ 5,000
CHESTERFIELD	Yes	\$ 20,000		\$ 20,000
DELANCO	Yes	\$ 20,000		\$ 20,000
DELRAN	Yes	\$ 20,000		\$ 20,000
EDGEWATER PARK	Yes	\$ 2,500		\$ 2,500
FIELDSBORO	Yes	\$ 20,000		\$ 20,000
FLORENCE	Yes	\$ 20,000		\$ 20,000
HAINESPORT	Yes	\$ 2,500		\$ 2,500
LUMBERTON	Yes	\$ 20,000		\$ 20,000
MANSFIELD TOWNSHIP B	Yes	\$ 2,500		\$ 2,500
MEDFORD TOWNSHIP	Yes	\$ 20,000	\$75,000 Police EPL Deductible	\$ 20,000
MOUNT LAUREL	Yes	\$ 20,000		\$ 20,000
NORTH HANOVER	Yes	\$ 20,000		\$ 20,000
PALMYRA	Yes	\$ 20,000		\$ 20,000
PEMBERTON	Yes	\$ 20,000		\$ 20,000
PEMBERTON BOROUGH	Yes	\$ 20,000		\$ 20,000
RIVERSIDE	Yes	\$ 20,000		\$ 20,000
SHAMONG	Yes	\$ 10,000		\$ 10,000
SOUTHAMPTON	Yes	\$ 2,500		\$ 2,500
SPRINGFIELD	Yes	\$ 7,500		\$ 7,500
TABERNACLE	Yes	\$ 10,000		\$ 10,000
WESTAMPTON	Yes	\$ 20,000		\$ 20,000
WOODLAND	Yes	\$ 20,000		\$ 20,000
WRIGHTSTOWN	No	\$ 100,000		\$ 20,000
* Member does NOT participate in EPL coverage				



MEL Cyber Risk Mgmt Compliance

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 5/6/19

	Member Name	Applicant	Title	Effective Date
BURL	BASS RIVER	Albert Stanley	Tax Collector/CFO	06/05/17
BURL	BASS RIVER	Eileen Brower	Treasurer	06/13/16
BURL	BEVERLY	Shari Phillips	Tax Collector	05/01/14
BURL	BEVERLY	Yvonne Bullock	Treasurer (CFO)	05/01/14
BURL	BORDENTOWN CITY	Margaret Peak	Treasurer (CFO)	08/01/13
BURL	BORDENTOWN CITY	Jennifer M. Smith	Tax Collector	2/13/2017
BURL	BORDENTOWN TOWNSHIP	Donna Muldrow	Treasurer	03/05/09
BURL	BORDENTOWN TOWNSHIP	Jeffrey Elasser	Tax Collector	08/01/15
BURL	CHESTERFIELD	Caryn M. Hoyer	Tax Collector	06/30/08
BURL	CHESTERFIELD	Wendy Wulstein	Treasurer	01/31/12
BURL	DELANCO	Robert L. Hudnell	Treasurer (CFO)	01/01/07
BURL	DELANCO	Jennifer Dellavalle	Tax Collector	11/01/16
BURL	DELRAN	Tanyika Johns	Tax Collector	02/01/19
BURL	DELRAN	Margaret M. Peak	CFO / Treasurer	04/08/19
BURL	EDGEWATER PARK	Mindie Weiner	Tax Collector	02/05/19
BURL	FIELDSBORO	Lan Chen Shen	Tax Collector	01/01/16
BURL	FIELDSBORO	Peter Federico	Treasurer	01/01/16
BURL	HAINESPORT	Sharon A. Deviney	Tax Collector	01/01/07
BURL	LUMBERTON	Robin D. Sarlo	Tax Collector	01/01/16
BURL	MANSFIELD TOWNSHIP	Dana Elliott	Tax Collector	07/01/18
BURL	MANSFIELD TOWNSHIP	Joseph P. Monzo	Treasurer (CFO)	01/01/07
BURL	MEDFORD TOWNSHIP	Patricia Capasso	Tax Collector	01/01/13
BURL	MEDFORD TOWNSHIP	Robin Sarlo	Treasurer/CFO	03/04/19
BURL	MOUNT LAUREL	Tara Krueger	Treasurer	04/17/17
BURL	MOUNT LAUREL	Meredith Tomczyk	Treasurer (CFO)	01/09/12
BURL	MOUNT LAUREL	Kim Muchowski	Tax Collector	10/24/16
BURL	MOUNT LAUREL	Karen Cohen	Library Treasurer	01/15/14
BURL	NORTH HANOVER	Mary Alice Picariello	Tax Collector	06/27/09
BURL	NORTH HANOVER	Joseph Greene	Treasurer	04/29/13
BURL	PALMYRA	Donna Condo	Treasure/CFO	01/01/16
BURL	PALMYRA	Danielle Lippincott	Tax Collector	01/25/19
BURL	PEMBERTON	Alison Varrellmann	Tax Collector	03/23/15
BURL	PEMBERTON	Robert Benick	Treasurer	01/01/14
BURL	PEMBERTON BOROUGH	Kathleen Smick	Tax Collector	05/19/14
BURL	PEMBERTON BOROUGH	Donna Mull	Treasurer	01/01/11
BURL	RIVERSIDE	Meghan O. Jack	Treasurer	06/01/13
BURL	RIVERSIDE	Mindie Weiner	Tax Collector	03/21/16
BURL	SHAMONG	Kathryn J. Taylor	Tax Collector	01/01/07
BURL	SHAMONG	Christine Chambers	Treasurer (CFO)	11/24/14
BURL	SOUTHAMPTON	Nancy Gower	Treasurer (CFO)	01/01/07
BURL	SOUTHAMPTON	Melissa Chesla	Tax Collector	09/01/14
BURL	SPRINGFIELD	Dianne Kelly	Treasurer (CFO)	01/01/10
BURL	SPRINGFIELD	Melissa Chesla	Tax Collector	11/01/14
BURL	TABERNACLE	Kimberly Smith	Tax Collector	04/01/16
BURL	TABERNACLE	Rodney R Haines	CFO/Treasurer	08/01/18
BURL	WESTAMPTON	Robert L. Hudnell	Treasurer	01/01/19
BURL	WESTAMPTON	Carol A. Brown-layou	Tax Collector	01/01/07
BURL	WOODLAND	Kathleen Rosmando	Treasurer	06/06/13
BURL	WOODLAND	Nancy Seeland	Tax Collector	01/01/15
BURL	WRIGHTSTOWN	Ronald A. Ghrist	Treasurer	01/01/10
BURL	WRIGHTSTOWN	Jeffrey C. Elsasser	Tax Collector	11/01/16

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

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

A Capehart Scatchard Blog

Reckless Prank By Co-Employee Does Not Permit Victim To Pursue Civil Suit

John H. Geaney April 18, 2019 Workers' Comp 0 Comments

Readers of this blog know that it is extremely difficult for an employee to sue his or her employer or co-employee in civil court. That was proven again in [Johns v. Wengerter](#), A-2053-17T1 (App. Div. April 1, 2019).

Johns, a City of Linden firefighter, was on duty at the firehouse on November 27, 2015. He went to use the toilet but when he sat down, he heard and felt an explosion beneath him. The explosion was caused by a bang snap, which is a small firework that detonates when compressed. Johns suffered second degree scrotal burns as well as a contusion and a blood blister.

A co-employee, Wengerter, admitted to Johns that he placed bang snaps in various places in the firehouse as a prank. He also apologized to Johns after the incident. Later on he denied having done this. Johns never filed a workers' compensation claim. Instead, he sued Wengerter in civil court. Wengerter defended the suit by raising the exclusive remedy provision of the New Jersey Workers' Compensation Act. That provision in N.J.S.A. 34:15-8 renders workers' compensation the only remedy for injuries to workers arising from their employment, except for rare circumstances. Johns argued that the claims were not barred because Wengerter was acting outside the scope of his employment. He also asserted that Wengerter's actions were intentional.

The trial court dismissed the suit, and Johns appealed. The Appellate Division reviewed the record and concluded that the trial court's dismissal of the case had adequate support. It said, "*Johns produced no evidence that Wengerter's placement of the bang snap on the toilet was anything other than an ill-conceived prank or 'so far a deviation' from work-related activity 'as to constitute an abandonment of his employment.'*"

The Court also added that this injury to Johns would be covered under the New Jersey Workers' Compensation Act as Johns was the victim of horseplay. "*The placement of a bang snap on a men's room toilet falls within the realm of coworker horseplay intended to startle, but not injure, a coworker despite the unfortunate and unintended result in this instance.*" In evaluating whether this was co-worker horseplay, the Court noted: 1) the actions took place in the workplace; 2) Johns and Wengerter were on duty, and 3) the fixture involved, namely the toilet, was part of the employer's workplace.

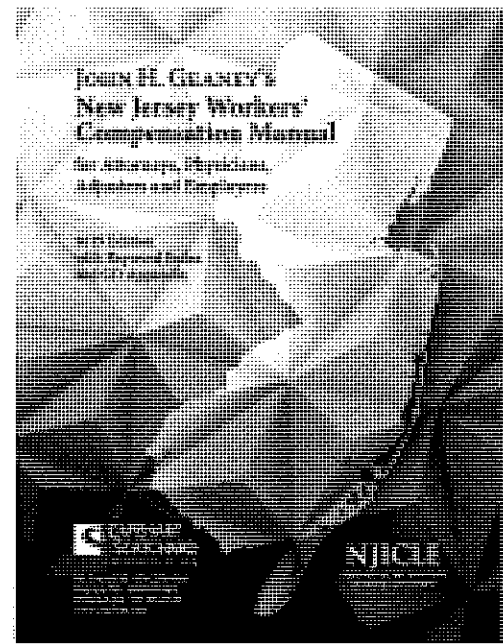
In regard to the argument that Wengerter intended to harm Johns, the Court said that there was simply no evidence in the record to support this assertion. "*There is no suggestion in the record that Wengerter was aware that the particular circumstances of the prank that injured Johns was substantially certain to result in a physical injury.*" This case is a useful one for distinguishing horseplay (which is always compensable for the

Subscribe to Blog Updates

your email address

subscribe

Geaney's New Jersey Workers' Compensation Manual



Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

search

Most Popular Posts

victim) from acts of intentional harm (for which an employee can bring a civil suit). Proving intentional harm remains extremely rare and difficult in New Jersey, and the plaintiff in this case did not come close.

[Share / Save](#)

Tags: New Jersey Workers' Compensation Act

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.

Post a Comment

Your email address will not be published. Required fields are marked *

Comment

Section 20 Settlement Versus Order Approving Settlement

14,633 views | posted on June 12, 2015

Answers to Common Questions Regarding Partial Permanent Disability Awards in New Jersey

14,632 views | posted on March 28, 2016

Can an Employer Fire an Injured Employee on Light Duty and Then Stop Paying Temporary Disability Benefits?

5,328 views | posted on January 27, 2016

When Should an Employer Order a Fitness-For-Duty or Functional Capacity Exam?

4,314 views | posted on May 15, 2016

Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable

4,019 views | posted on October 21, 2013

Categories:

ADA Awards Benefits Claims
Compensability Controlling
Costs Counsel Fees Court Rulings
EEOC FMLA Key Defenses
Medicare Other Policy Settlements
Uncategorized Workers'
Comp

Topics:

Accidental Disability Pension ADA
Appellate Division casual
employment Causation Dependency
Benefits Disability disability discrimination
EEOC Fitness-for-Duty Examination
Fitness For Duty FMLA functional capacity exam
idiopathic defense independent contractor
independent contractor defense Jurisdiction
Liens Light Duty Martin v. Pollard Maximal Medical
Improvement Medical Marijuana medical
reimbursement Mutual Benefit Doctrine Occupational
occupational stress Permanency Awards
permanency benefits Permanent Partial Disability
PIP 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

A Capehart Scatchard Blog

Sole Proprietor Did Not Have Exclusive Discretion To Transform Trip Involving Car Maintenance Into A Work Mission

John H. Geaney April 25, 2019 Other 0 Comments

Vinno Verasawmi was the sole proprietor of VKR, which manufactured custom kitchen cabinets for residential and commercial customers. The company had two other employees. Verasawmi would visit construction sites and meet customers in the ordinary course of business. He drove a Porsche Cayenne, registered in his own name, both for personal and business use. He testified that he bought the Porsche to impress potential customers.

On April 24, 2012, Verasawmi left his house at 6:45 a.m. to go to his shop in Middlesex, N.J. Then he proceeded to a construction site in Peapack, N.J. where he installed kitchen cabinets. He also picked up architectural drawings and started driving back to the shop. It was then that he noticed a red warning light on the dashboard of his car, indicating a need for service.

Verasawmi drove to the shop, dropped off the drawings, and then proceeded to drive to an auto dealership in Edison, N.J. arriving at 10:00 a.m. He left the vehicle at the dealership and rented a replacement vehicle. Subsequently he drove from the dealership in the replacement vehicle back to his shop in Middlesex. On the way to the shop he was involved in an accident with a tractor-trailer. He filed a claim petition alleging serious injuries that prevented him from operating his business. He also filed a third party suit.

Verasawmi argued that as the employer, he directed himself to take the Porsche to the dealership for servicing. He contended that this trip and the return trip to the office were compensable because his employer directed him to make the trips.

The Judge of Compensation ruled that petitioner was not in the course of his employment at the time of his accident. The Judge held that the maintenance on his vehicle did not constitute a benefit to his employer. The Judge also commented that Verasawmi initially claimed he was on the way to a job site when the accident occurred, but in the law suit against the operator of the tractor-trailer he conceded he had been returning to his shop when the accident transpired. In the end, the Judge of Compensation found that petitioner's actions were entirely personal in nature, and he would have had to get the vehicle repaired regardless of whether he was working for VKR or not.

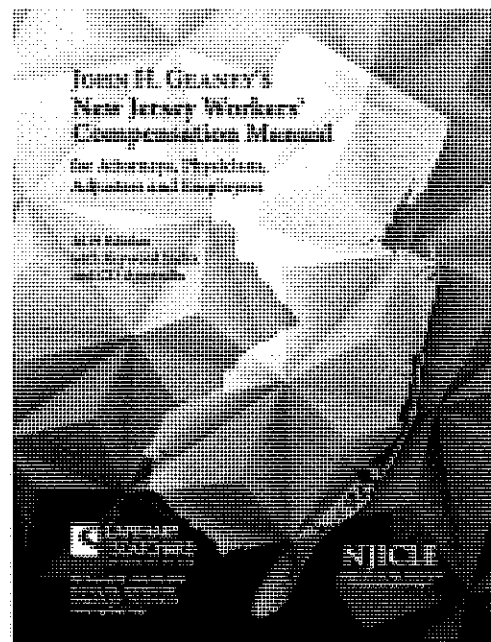
On appeal Verasawmi argued that the use of the vehicle redounded to his employer's benefit. He maintained that since he owned VKR, and since he was an employee of the

Subscribe to Blog Updates

your email address

subscribe

Geaney's New Jersey Workers' Compensation Manual



Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

search

Most Popular Posts

company, he had the sole discretion to decide whether he was engaged in his job duties at the time of the accident.

The Appellate Division affirmed the dismissal of Verasawmi's claim. It noted that the car was registered in Verasawmi's own name, and he used it for both personal and business reasons. Further, he was returning to his shop, not to a construction site. The Court said, "... *Verasawmi was on a personal errand that he would have had to undertake regardless of whether he was working for VKR. His action, which involved traveling from Middlesex to Edison and back, was not a minor deviation from any prescribed work duties.*" This case is instructive because there are not many New Jersey cases involving the often heard contention that a sole proprietor has complete discretion in determining what is and what is not work related. Clearly, if one's boss requires an employee to perform a certain activity, like dropping off a car for repairs, that drive would be work related. In this ruling the Court rejected the argument of the sole proprietor that he directed himself to perform what he contended later was a work mission. The Court did not reject the concept of dual capacity, namely that the sole proprietor is both employer and employee, but it rejected the claim because the facts suggested that the vehicle was used for personal reasons and the work being done on the vehicle was fairly routine maintenance. The outcome might have been different if the petitioner had been driving to a construction site instead of returning to his office. The case can be found at **Verasawmi v. Vino's Kitchen Renovations, LLC**, A-2273-17T3 (App. Div. April 23, 2019).

[Share / Save](#)

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

Section 20 Settlement Versus Order
Approving Settlement

14,635 views | posted on June 12, 2015

Answers to Common Questions Regarding
Partial Permanent Disability Awards in New
Jersey

14,632 views | posted on March 28, 2016

Can an Employer Fire an Injured Employee
on Light Duty and Then Stop Paying Temporary
Disability Benefits?

5,328 views | posted on January 27, 2016

When Should an Employer Order a Fitness-
For-Duty or Functional Capacity Exam?

4,314 views | posted on May 15, 2016

Employer Is Entitled to Reimbursement of
Lien Even If Comp Case Is Ultimately Found Not
Compensable

4,019 views | posted on October 21, 2013

Categories:

ADA Awards Benefits Claims
Compensability Controlling
Costs Counsel Fees Court Rulings
EEOC FMLA Key Defenses
Medicare Other Policy Settlements
Uncategorized Workers'
Comp

Topics:

Accidental Disability Pension ADA
Appellate Division casual
employment Causation Dependency
Benefits Disability disability discrimination
EEOC Fitness-for-Duty Examination
Fitness For Duty FMLA functional capacity exam
idiopathic defense independent contractor
independent contractor defense Jurisdiction
Liens Light Duty Martin v. Pollard Maximal Medical
Improvement Medical Marijuana medical
reimbursement Mutual Benefit Doctrine Occupational
occupational stress Permanency Awards
permanency benefits Permanent Partial Disability
PIP 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

A Capehart Scatchard Blog

Medicaid And New Jersey Family Care Liens: State Funded Medical Benefit Programs Cover Increasing Numbers of New Jersey Citizens

John H. Geaney May 2, 2019 Policy 0 Comments

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

Ask any practitioner about the nature of Medicare and his or her response will usually be that it is a source of medical coverage for the very poor, such as those receiving SSI (Supplemental Security Income.) Alas, such an answer is no longer correct, nor is it safe. Why? Well, as in the case of ERISA liens, (Ah ha! Now you know where you've seen my name before!) we are again dealing with the dreaded "F" word. No, not that "F" word, the one which resulted in Ralphie enjoying the subtle flavor of Lifebuoy (remember, "A Christmas Story?"). No, once again we have a federal Act, establishing both the benefit and the requirement of recovery of any claims paid for which a third-party source is legally liable. The (somewhat) good news is, however, that the recovery mechanisms (liens) are administered by the states. More on this later.

Medicaid was established by federal law, 42 U.S.C 1396 et. seq. (the Act.) The intent of this Act was to provide medical coverage for people unable to afford their own coverage. Like other federally-established health coverage such as Medicare and Veterans Administration benefits, Medicaid (and as the title indicates, NJ Family Care – hereinafter NJFC) is intended to pay health care costs for illnesses, injuries, etc., where no other coverage is legally obligated to pay. In other words, they are "payors of last resort." This is seen in N.J.A.C. 10:49-7.3(1)(b), "Medicaid and NJFC program benefits are last-payment benefits. All [third party liability medical benefits]...shall, if available, be used first and to the fullest extent in meeting the cost of the medical needs of the Medicaid or NJ Family Care beneficiary..."

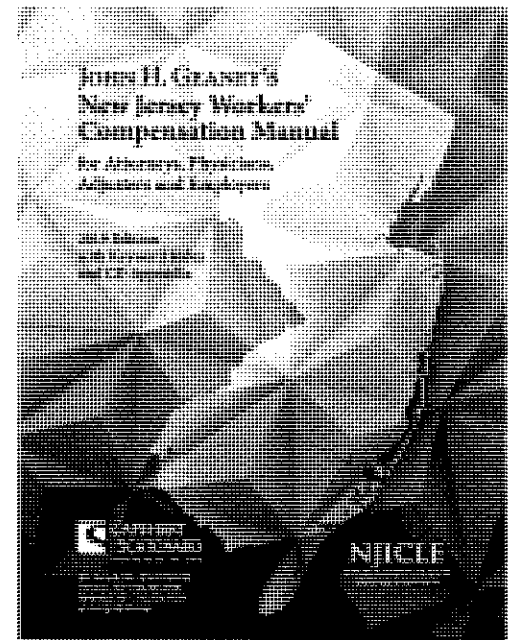
While established by federal law, Medicaid & NJFC are state-funded and administered. Additionally, and most important to the purpose of this article, the Act contains a requirement that the states establish a mechanism to pursue the recovery of any payments made by Medicaid/NJFC for which a third-party source should be legally liable. These sources include, but are not limited to, workers' compensation coverage and casualty insurance in tort recoveries. In New Jersey, recovery of improper payments is contracted to HMS.

In addition to recovery efforts by HMS, a provision in N.J.S.A. 30:4D-7.1(b) states "... every recipient or his legal representative shall promptly notify the division (Division of Medical Assistance and Health Services) of any recovery from a third party and shall immediately reimburse the division in full from the proceeds of any settlement, judgement, or other recovery in any action or claim initiated against ³⁷such third party..." Clearly, this places a duty to report such recoveries on the injured party's

[Subscribe to Blog Updates](#)

your email address

Geaney's New Jersey Workers' Compensation Manual


[Awarded Best Blog 2016!](#)
[This Blog Has Been Selected As A](#)


enter search terms

[Most Popular Posts](#)

attorney. However, respondents take note. The Statute on the Code speak of recovery from a third party. And, in Hedgebeth v. Medford, 74 N.J. 360, (1977) our State Supreme Court stated that New Jersey's Medicaid law evidences an "...unmistakable intent to afford the State every opportunity to recoup its payments from third parties." Thus, both petitioners and respondents have an interest in the outcome of petitions involving such liens. In the event that a petitioner fails to give notice where Medicaid/Family Care clearly provided treatment, a respondent could likely give notice or file a motion to compel petitioner to give notice.

OK, so with the legal background established, what should a claimant's attorney do to protect his/her client, him/herself, and honor the law? Well, this process begins with the initial interview with a new client. No attorney should assume that a client has medical coverage through an employer; Medicaid is increasingly the coverage for many people, even those who work for employers which provide excellent coverage. Traditionally, Medicaid/NJFC covered people who were very poor, disabled or both. Now, however, more and more people are covered by Medicaid and NJFC. As a practitioner I have personally observed that more and more people no longer have coverage offered by their employers; in many such situations they can no longer afford the employee's portion of the premium. And so, they are now covered by N.J. Family Care, a "payor of last resort."

Accordingly, at this first meeting with a new client the workers' compensation attorney must ask whether the client is covered by Medicaid/NJFC. If so, notice must be immediately given to HMS of the claim in question. This has always been done by mail; however, HMS now has a Web-Portal for submission of the necessary documents. The mailing address/portal information can be obtained on the HMS website for New Jersey Medicaid. (Sorry, this article is to raise awareness of these issues; I won't do your work for you!) Once that is done, HMS will send the attorney a set of questions to be answered concerning the happening of the accident, is it workers' compensation or tort, what body parts were involved, etc. These questions are designed to allow HMS to determine what payments, if any, have been made for which a third party is legally liable. HMS will then send the attorney an initial Statement of Aid Paid, if in fact payments were made. Later, after a settlement has been agreed to but PRIOR to seeking approval of the settlement by a Judge of Workers' Compensation, the petitioner's attorney MUST provide HMS a copy of the proposed Order Approving Settlement or Section 20 Order, inclusive of fees and costs. Thereafter, HMS will issue a Final Statement of Aid Paid. In my experience, (fortunately, to date observing others,) delayed responses from HMS are frequently caused by incomplete/incorrect submission of documents.

OK, so now I've discussed the origin of these state-funded plans; what they pay for and, most importantly, what they DON'T pay for; law and mechanisms for recovering payments; and, how to provide proper documentation to HMS. Now, all of you are thinking, I will tell you what guidelines exist for negotiating these liens, the power of workers' compensation judges to deal with them, etc., etc., all the things to make your lives easier, right? Well, time to cue the occasional chirping of crickets; no other sound to break the silence. Right, you guessed it, I've been unable to find any guidelines, code provisions, case law, etc. to smooth the process of closing workers' compensation cases with HMS liens. Nothing. Nor have I spoken to anyone who has found such guidance. Of course, if the liens contain payments for treatment clearly unrelated to the work-related injury, write to HMS and ask them to please remove them. Still, I and many others believe there should be some guidance in this area.

So, what is the answer? Well, I have a definite idea as to what should be done. I may be told it's unrealistic, that it is an area in which I have no business treading, I may even

Section 20 Settlement Versus Order Approving Settlement
14,633 views | posted on June 12, 2015

Answers to Common Questions Regarding Partial Permanent Disability Awards in New Jersey
14,632 views | posted on March 28, 2016

Can an Employer Fire an Injured Employee on Light Duty and Then Stop Paying Temporary Disability Benefits?
5,328 views | posted on January 27, 2016

When Should an Employer Order a Fitness-For-Duty or Functional Capacity Exam?
4,314 views | posted on May 15, 2016

Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable
4,019 views | posted on October 21, 2013

Categories:

ADA Awards Benefits Claims
Compensability Controlling
Costs Counsel Fees Court Rulings
EEOC FMLA Key Defenses
Medicare Other Policy Settlements
Uncategorized Workers'
Comp

Topics:

Accidental Disability Pension ADA
Appellate Division casual
employment Causation Dependency
Benefits Disability disability discrimination
EEOC Fitness-for-Duty Examination
Fitness For Duty FMLA functional capacity exam
idiopathic defense independent contractor
independent contractor defense Jurisdiction
Liens Light Duty Martin v. Pollard Maximal Medical
Improvement Medical Marijuana medical
reimbursement Mutual Benefit Doctrine Occupational
occupational stress Permanency Awards
permanency benefits Permanent Partial Disability
PIP 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

upset some people. But, as that increasingly popular little creature says, "Honey Badger don't care." (No, don't ask. I won't tell!)

Several years ago there were questions as to the proper method to close a workers' compensation case where the Petitioner was in receipt of an Accidental Disability Pension. High ranking representatives of the Division of Workers' Compensation met with similar representatives from the Division of Pensions to work out the issues, resulting in a Memo from former Director/Chief Judge Calderone outlining the accepted methods of closing such claims.

I believe similar actions need to be taken here. However, considering the fact we are dealing with benefits created under federal law, and considering the large sums of money which are the subject of HMS liens, I suggest that the Department of Labor and HMS should attempt to work this out. Obviously, the Division of Workers' Compensation will provide more than significant input. May I also suggest (ok AI, now you are really going out on a limb) that the Commissioner's Advisory Committee on Workers' Compensation be reconstituted to provide valuable input here, and in other issues affecting the practice of Workers' Compensation. Just a thought.

(Editor's Note: Many thanks for Attorney Al Vitarelli for educating us all on Medicaid liens. This is an increasingly important part of the NJ workers' comp practice.)

[Share](#) / [Save](#)

Tags: family care liens, medicaid

About the Author:

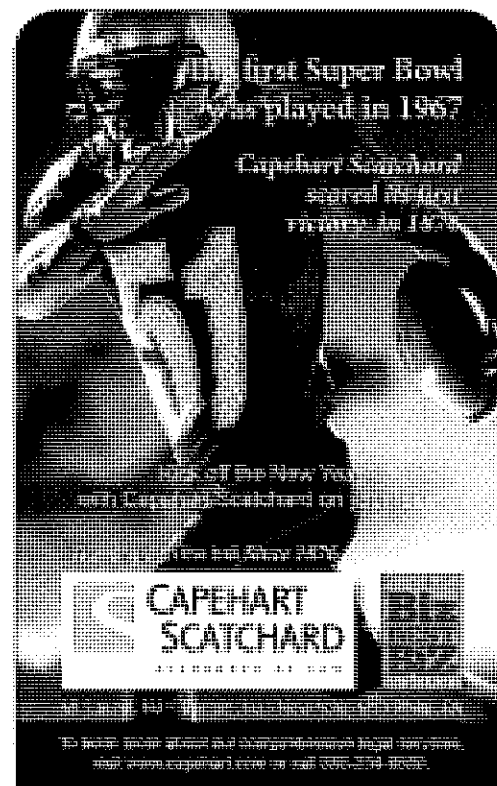
John H. Geaney, an executive committee member and shareholder with Capehart Scatchard, began an email newsletter entitled Currents in Workers' Compensation, ADA and FMLA in 2001 in order to keep clients and readers informed on leading developments in these three areas of law. Since that time he has written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



LexisNexis®



LexisNexis®



NWCDN Member



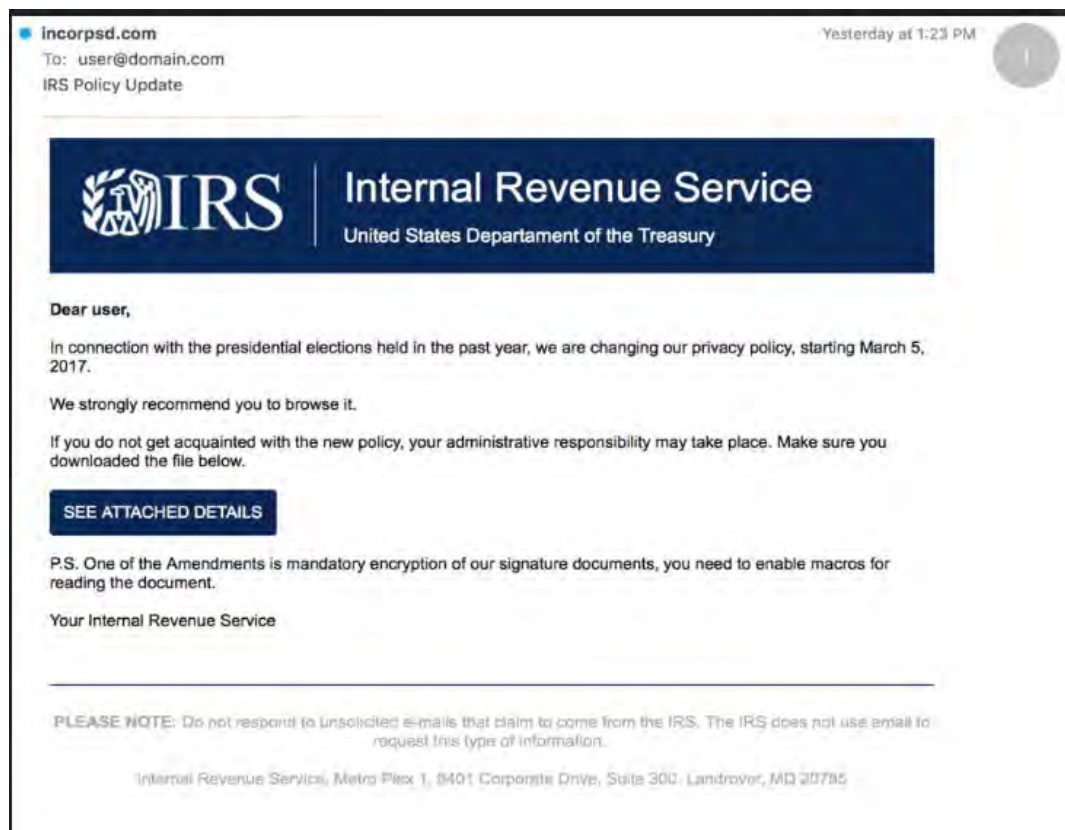
Monthly Newsletter

"Security with a Smile" (Because Life is Too Short...)

This Month's Cautionary Advice (Because Threats Evolve)

I am sure you are all too aware that it's "tax season." You are likely also aware that tax season brings tax scams via vishing and phishing. These attacks include social engineering tactics that invoke a sense of urgency and appear legitimate by using stolen IRS (or similar) branding. We have seen some clever attacks that now include tax preparation services like H&R Block, Jackson Hewitt, and TurboTax. To be clear, it is highly unlikely that any "urgent" email you receive regarding taxes is legitimate. We strongly recommend you avoid clicking on links contained in suspicious, tax-related emails. If you feel you should contact the sender, use an alternative, known good means; for example, a "contact us" form or phone number from their website.

If you suspect you may have made a mistake, immediately notify the IRS, your bank(s), and a credit reporting bureau.



This Month's Special News

Apologies, but this month's special news is a bit on the boring side, although important. Adobe has recently fixed 24 critical arbitrary code execution vulnerabilities across multiple products, including Acrobat Reader, Adobe Flash, and Adobe Shockwave Player.

It's a great reminder of the importance of regularly updating Adobe products, which are a notable attack vector. While you are at it – update your Chrome or Firefox browser as well (I don't need to mention Windows because I know you all are already doing that regularly ... right :>)).

This is equally important for your home systems as well. Let's be careful out there...



BURLINGTON COUNTY MUNICIPAL **JOINT INSURANCE FUND**

MAY 2019 **CLOSED CASES**

1.) **Ridgeway v. Township of Delanco**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on June 10, 2017. The Plaintiff, Donna Ridgeway, alleged that following an Internal Affairs Complaint that she filed against Delanco Township Police Officer Eric Hoffman alleging racially biased policing, Defendant Police Officer Hoffman continually harassed the Plaintiff and her minor Daughter and that Officer Hoffman fabricated a story to NJ Division of Child Protection and Permanency (DCPP) which caused the minor Plaintiff to be removed from the Plaintiff's custody. The Plaintiff indicated in the Complaint that the minor Plaintiff was placed into a foster home from June 11, 2017 until August 23, 2017, and thereafter, the Honorable Judge Mark Tarantino, J.S.C. returned the child to the Plaintiff after Officer Hoffman testified that what he had told DCPP was untrue. Officer Hoffman was allegedly chastised by the Judge on the record. The Plaintiff claimed that as a result of the incident, the Plaintiff and her minor Daughter experienced severe emotional distress, humiliation, anxiety, depression, and deprivation of the emotional support and companionship of their parent-child relationship. The Plaintiff further alleged that the Township of Delanco was negligent in their duty to supervise the members of the Township of Delanco Police Department and in ensuring that the Delanco Police Department was operated in a lawful manner preserving the rights and privileges of the citizens. The case was assigned to John C. Gillespie, Esquire on June 26, 2018. Defense Counsel accepted the Assignment and he filed a Motion to Unseal the Record in order to obtain the transcript from the sealed DCCP Hearing which was granted on August 6, 2018. Defense Counsel also obtained a Stipulation Extending Time to File an Answer until October 25, 2018. In addition, Defense Counsel attempted to convince Counsel for the Plaintiff to voluntarily withdraw the Complaint. On October 22, 2018, Plaintiff's Counsel, Ionno & Higbee, filed a Motion to be relieved as Counsel which was granted by Judge Claypoole on December 3, 2018. Defense Counsel filed a Cross-Motion to Dismiss the Complaint/Strike Pleadings on November 1, 2018 which was returnable before the Court on March 15, 2019. A Case Management Conference was conducted by the Court on January 31, 2019 and an Order was entered providing the Plaintiff until February 15, 2019 to retain new Counsel or proceed pro se. On February 8, 2019, the Plaintiff submitted correspondence to the Court indicating that the Plaintiff and her daughter would be proceeding in the matter without an attorney. Oral Argument was conducted on Defense Counsel's Motion to Dismiss on March 15, 2019, and on April 12, 2019 the Honorable Susan L. Claypoole, J.S.C. entered an Order and Opinion granting Defense Counsel's Cross Motion, dismissing the Plaintiff's Complaint with prejudice. In addition, Judge Claypoole ordered that in the event that the Plaintiffs filed a new Complaint, the Plaintiffs are barred from making allegations in said Complaint with the same or comparable content as those set forth in the now dismissed Complaint.

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: May 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

APRIL ACTIVITIES

JIF MEETINGS ATTENDED

- Ø Excited Delirium Training – April 12
- Ø Planning Retreat – April 16
- Ø Fund Commissioner Meeting – April 16
- Ø Claims Meeting – April 16

MEL MEDIA LIBRARY

The following members used the MEL Media Library during April. 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>April</u>	<u># of Videos</u>
Township of Southampton		2

MEL MEDIA CATALOG

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

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

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

The following Safety Director Bulletins and alerts were distributed by e-mail during April. 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 April 2 - Updated Bulletin – Playground Inspection Best Practices
- Ø April 22 - Did You Know? – MSI Training Schedule – BURLCO JIF, May 2019
- Ø April 22 - Regional Training - Back to Basics - May 16, 2019
- Ø April 30 - Safety Bulletin: May 6 - 10 is National Stand-Down to Prevent Falls

UPCOMING EVENTS

- Ø Regional Training – Back to Basics – May 16
- Ø New Fund Commissioner Orientation – May 21
- Ø Fund Commissioner Meeting – May 21
- Ø Claims Meeting – May 21

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 May, June, and July 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
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 Cherry Hill #1	Fast Track to Safety	8:30 - 12:30 pm
5/3/19	Township of Toms River	Landscape Safety	8:30 - 11:30 am
5/6/19	Township of Florence	BBP	9:45 - 10:45 am
5/6/19	Township of Florence	Hearing Conservation	8:30 - 9:30 am

DATE	LOCATION	TOPIC	TIME
5/6/19	Borough of Bradley Beach	Landscape Safety	8:30 - 11:30 am
5/6/19	Township of Hamilton #3	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
5/7/19	Logan Twp. MUA #1	Shop & Tool Safety	9:45 - 10:45 am
5/7/19	Logan Twp. MUA #1	Fire Extinguisher	8:30 - 9:30 am
5/7/19	City of Margate #6	CMVO	8:30 - 12:30 pm
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
5/8/19	City of Ventnor	Flagger/Work Zone Safety	9:00 - 1:00 pm
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
5/9/19	City of Brigantine #3	Heavy Equipment Safety	8:30 - 11:30 am
5/9/19	City of Vineland	Excavation/Trenching/Shoring	8:00 - 12:00 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
5/10/19	City of Somers Point #1	Hearing Conservation	9:15 - 10:15 am
5/10/19	Evesham Township #4	Employee Conduct/Violence Prevention	8:30 - 10:00 am
5/10/19	City of Somers Point #1	BBP	8:00 - 9:00 am
5/10/19	Borough of Tinton Falls	CDL-Drivers Safety Regulations	7:30 - 9:30 am
5/10/19	Evesham Township #4	Confined Space Awareness	10:15 - 11:15 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
5/15/19	Borough of Clementon #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/15/19	Western Monmouth UA	HazMat Awareness w/HazCom GHS	8:00 - 11:00 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
5/17/19	Township of Stafford	Ladder Safety/Walking-Working Surfaces	8:00 - 10:00 am
5/17/19	Township of Mantua	Confined Space Awareness	2:00 - 3:00 pm
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
5/20/19	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	Fire Extinguisher	9:15 - 10:15 am
5/21/19	South Monmouth Regional SA	Hearing Conservation	8:00 - 9:00 am
5/21/19	Deptford Township MUA	CMVO	8:00 - 12:00 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	City of Pleasantville #1	DDC-6	8:30 - 3:00 pm w/lunch brk
5/29/19	Western Monmouth UA	Jetter/Vacuum Safety	8:00 - 10:00 am
5/29/19	Township of Burlington #3	LOTO	8:00 - 10:00 am
5/29/19	Western Monmouth UA	Employee Conduct/Violence Prevention	10:15 - 11:45 am

DATE	LOCATION	TOPIC	TIME
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
5/31/19	Borough of Collingswood	Employee Conduct/Violence Prevention	8:30 - 10:00 am
5/31/19	Borough of Collingswood	Safety Committee Best Practices	10:15 - 11:45 am
6/3/19	Township of Stafford #5	Fast Track to Safety	8:30 - 12:30 pm
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	City of Vineland	LOTO	9:00 - 11:00 am
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
6/6/19	Township of Tabernacle #1	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
6/6/19	Township of Tabernacle #1	Fire Extinguisher	8:30 - 9:30 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
6/7/19	Borough of Clementon #3	Playground Safety Inspections	8:30 - 10:30 am
6/7/19	Township of Middletown #5	Hazard ID: Making Your Observation Count	8:00 - 10:00 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
6/11/19	Borough of Clementon #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/12/19	Borough of Pitman	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
6/13/19	Township of Middletown SA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
6/13/19	City of Millville #1	Fast Track to Safety	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
6/18/19	Borough of Avalon #4	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/18/19	Borough of Lavallette #1	Sanitation/Recycling Safety	8:30 - 10:30 am
6/19/19	Township of Pemberton	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
6/19/19	Borough of Eatontown #2	LOTO	8:00 - 10:00 am
6/19/19	Township of Pemberton	Shift Briefing Essentials	10:45 - 12:15 pm
6/19/19	Borough of Eatontown #2	PPE	10:15 - 12:15 pm
6/20/19	City of Vineland	LOTO	9:00 - 11:00 am
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
6/21/19	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

DATE	LOCATION	TOPIC	TIME
6/26/19	City of Pleasantville #1	Playground Safety Inspection	8:30 - 10:30 am
6/26/19	Township of West Deptford	Seasonal (Summer) Employee Orientation	11:30 - 3:30 pm
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
7/1/19	Township of Toms River	Seasonal (Summer) Employee Orientation-Evening	6:30 - 10:30 pm
7/10/19	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/10/19	Township of Toms River	Seasonal (Summer) Employee Orientation-Evening	6:30 - 10:30 pm
7/11/19	City of Ocean City #1	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
7/12/19	Borough of Collingswood	Jetter / Vacuum Safety	8:30 - 10:30 am
7/12/19	Borough of Collingswood	Fall Protection Awareness	10:45 - 12:45 pm
7/15/19	Township of Egg Harbor #5	Heavy Equipment Safety	8:30 - 11:30 am
7/16/19	Pemberton Township BOE	Playground Safety Inspections	8:30 - 10:30 am
7/16/19	Pemberton Township BOE	LOTO	10:45 - 12:45 pm
7/17/19	Lower Township MUA	BBP	9:45 - 10:45 am
7/17/19	Lower Township MUA	Back Safety/Material Handling	8:30 - 9:30 am
7/17/19	Ocean County College #8	Schools: Safety Awareness Training	8:00 - 11:00 am
7/17/19	Ocean County College #8	Shift Briefing Essentials	11:15 - 12:45 pm
7/18/19	Township of Pemberton	CMVO	8:30 - 12:30 pm
7/19/19	Township of Mantua	Fast Track to Safety	8:30 - 1:00 pm w/lunch brk
7/23/19	Township of Middletown #3	DDC-6	8:30 - 3:00 pm w/lunch brk
7/25/19	City of Ocean City #4	Landscape Safety	8:30 - 11:30 am
7/26/19	Township of Bordentown	Flagger/Work Zone Safety	9:00 - 1:00 pm
7/26/19	Borough of Tinton Falls	PPE	7:30 - 9:30 am
7/31/19	Borough of Rumson	Hearing Conservation	9:15 - 10:15 am
7/31/19	Borough of Rumson	Fire Extinguisher	8:00 - 9:00 am
7/31/19	Borough of Rumson	Confined Space Awareness	10:30 - 11:30 am

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Defensive Driving-6-Hour	6 / M	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
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		48 Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	



April 2019

Comprehensive Playground Inspection and Maintenance Programs

As spring approaches, now is a great time inspect playgrounds and to review the maintenance program for your playgrounds. A comprehensive maintenance program consists of inspections at three basic frequencies.

Annual Audits

Document the condition of each piece of playground equipment and the surrounding areas by taking pictures.

A comprehensive annual playground risk management program starts with an audit. The audit consists of inventorying and examining each piece of playground and ancillary equipment, the park's grounds and structures, and perimeter streets and curbs.

Periodic (weekly to monthly) Inspections

Define the frequency of inspections in the written Playground Maintenance Program. Many departments begin to ramp-up the inspection program's frequency rate beginning in the Spring. The frequency of a playground's inspection is determined by several factors; the season, how many children use the playground, harsh environments such as on a beach, neighborhood demographics, age of equipment, history of damage, and more.

Use a checklist. A sample checklist is on the MEL website (www.njmel.org). A checklist offers the advantage of documenting what was inspected and found to be in satisfactory condition. By only reporting deficiencies, the worker who completed the report is open to questions of what conditions were or were not inspected, possibly months or years later. Remember the rule of documentation, "If it is not written down, it did not happen."

Daily Inspections

Instruct workers to visually check the playground equipment and grounds for obvious problems such as broken equipment, graffiti, etc. Workers are in the parks almost every day; cutting grass, picking up trash, or even just driving by on their way to other assignments. Paperwork is not needed unless a deficiency is found.

Instruct workers to immediately correct conditions that can be fixed, or report conditions as soon as possible conditions that cannot be corrected. The maintenance program should describe the documentation process for when repairs are made, or how a deficiency report is submitted.

Record even routine maintenance activities such as replenishing mulch or closing the gaps on S-hooks. Playground owners should have a 'paper trail' of work performed by employees.

Document all repairs to playground equipment. Repairs should be made using manufacturer's parts. Use tamper-resistant hardware. Have a stock of spare hardware on hand.

Hold a Safety Briefing to remind employees what to look for, what deficiencies should be addressed immediately, and how to report deficiencies that cannot be corrected on the spot. A sample Safety Briefing lesson plan is provided on page 2 of this Bulletin.

Please use the bolded italicized items above as an Action Plan to ready your playgrounds for the summer season. We also want to remind our members of three other resources;

1. The MSI has a Playground Safety Inspector class. Check the website for a class near you.
2. The MSI has an online Playground Safety Inspection class for Public Works and Recreation.
3. Your Safety Consultant is ready to assist with any aspect of your program.

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.

Safety Briefing

The conditions of our playgrounds and parks are important to the residents of our community. Let's take a moment to discuss the policies and procedures we have in place to ensure our playgrounds are safe.

Our playgrounds are inspected *[INSERT FREQUENCY]* by *[INSERT DEPARTMENT OR NAME OF INDIVIDUAL]*. But we are in, or driving past, playgrounds and parks almost every day. We can have a bigger impact on the appearance and safety of our parks and playgrounds than a periodic inspection. I want to review this department's policies if you see problems in our parks, such as:

- Damaged playground equipment
- Broken glass
- Graffiti
- *[ADD ADDITIONAL OR LOCAL CONCERNS]*

If you are in a park, cutting grass or collecting trash, etc., and see a condition that you can correct such as:

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Objects, such as tables or toys that were moved into the fall zones of playground equipment
- Swings over the top of the swing set's top support bar
- A loose or damaged component that can be quickly tightened, fixed, or replaced.

Our policy is to take care of it right then and record it *[Describe HOW - write it down where or call it in to who.]*. For example, if you are collecting trash and see that the mulch at the bottom of the sliding board is kicked out, we want you to take 5 minutes to rake mulch back under the slide. Or, to sweep up broken glass. But, we also need to document it. This helps the town protect itself from liability claims.

If you see a condition that will require lengthy repairs, call **[WHO]** at your first opportunity. If the condition is severe enough, stay there until we can make it safe. If it is not a severe hazard, and you have a cone or CAUTION tape, secure the scene as best you can. If you are not sure of how dangerous a condition is, contact **[WHO]** for guidance.

If you see conditions such as:

- Arson
- Intentional damage
- Significant graffiti
- Any other criminal activity

Call *[Police or WHO – department and / or the police on their non-emergency number]*.

What questions do you have?



April 2019

National Safety Stand-Down to Prevent Falls in Construction

The 2019 National Stand-Down is the week of May 6 – 10. Falls from heights continue to be among the most dangerous hazards to workers, nationally and within the MEL / JIF system. Falls can be prevented if leaders plan the job properly, provide the right equipment, and train and retrain workers on the proper use of the equipment and safety best practices. Work sites that involve working at heights should be visited frequently by crew leaders.

The Safety Director encourages all members to participate in the National Stand-Down.

OSHA has provided a number of resources to help employers participate in the Stand-Down.

- There is a series of fall safety videos at <https://www.osha.gov/dts/vtools/construction.html>. These are 2 – 4 minutes, suitable for morning Briefings, and cover topics such as fixed scaffolds, and leading-edge work.
- OSHA has a more general video, 5 Ways to Prevent Workplace Falls, also available on their YouTube channel <https://www.youtube.com/watch?v=Qpowg5Ynh0w&feature=youtu.be>
- OSHA has developed a number of QuickCards™ and Fact Sheets on ladders, scaffolding, and working on roofs and other elevated surfaces. Go to their website www.osha.gov and enter the topic you wish to cover in the search engine at the top of the page.

These resources on OSHA's Stand-Down home page <https://www.osha.gov/StopFallsStandDown/>. The site also includes ideas on how employers around the nation have effectively used the resources in their organizations. There is even a Certificate of Participation available.

The MEL Safety Institute offers two classes that can be attended as part of your Stand-Down activities; Ladder Safety / Walking & Working Surfaces and Fall Protection Awareness. Upcoming classes are provided below.

Ladder Safety / Walking & Working Surfaces

May 6, 2019	Township of Hamilton	Town Hall, Court Room	8:30 a.m.
May 17, 2019	Township of Stafford	Municipal Building	8:30 a.m.
May 21, 2019	Township of East Hanover	Fire Department	8:00 a.m.
June 3, 2019	Borough of Fort Lee	Fire House #3	8:00 AM

Fall Protection Awareness

May 7, 2019	Township of Barnegat #1	Fire House	8:30 a.m.
June 5, 2019	Evesham Township MUA	Woodstream Wastewater Treatment Plant	10:45 a.m.

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.

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – MAY 2019

POLICE VEHICLE SAFETY



There have been many recent accidents involving police officers in their patrol cars hit by passing vehicles while the officers are in the car conducting police business. Luckily, the injuries have been relatively minimal compared with the catastrophic injuries that are possible in these situations.

PLEASE CONSIDER THE FOLLOWING FOR THE SAFETY OF YOUR OFFICERS.

- Make sure officers are wearing their seatbelts at all times inside the vehicle. It is estimated that half of all police officers suffering fatalities in a car crash were not wearing seatbelts. Yates, T. (2014, October 27) *Police Driving: Safety Behind the Wheel*. Retrieved from <http://www.policeone.com>.
- Limit the amount of time the officer is sitting in the police car on the side of the road. (MEL Safety Bulletin)
- Limit equipment in the car. Make sure it is properly secured and if it cannot be secured, relocate it or secure it in the trunk. Yates, T. (2014, October 27) *Police Driving: Safety Behind the Wheel*. Retrieved from <http://www.policeone.com>.

Examples:

- Officer stopped on the side of the road communicating with dispatch when passing drunk driver hit the police car. The officer suffered back injuries and with lost time, pain medications, physical therapy and injections this claim has a total incurred at over \$110,000.
- Officer at the scene of a motor vehicle accident was in the patrol car writing a report when another vehicle crashed into the back of the patrol car. The officer suffered a concussion, upper and middle back injuries, injuries to both knees and a shoulder. The total incurred on this claim is almost \$100,000.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT**

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: May 21, 2019 at Hainesport Municipality
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

MAY ACTIVITY & PLANNED EVENTS

Several who offered an activity in April are planning their next one for June. Every other month is a very good plan to keep some consistency.

Delanco - Launched new challenge called "Making a change, Makes a change". Encourage employees to choose something they would like to change for improving their well-being. Police Chief looking to set up 4 Stress management sessions and stretch demonstration with Burlington Chiropractic and opening it up to neighboring towns.

Delran – Offered Meditation sessions for those interested in learning how and why meditation is good for overall health improvements!

Edgewater Park – Offered chair massages end of April, which were well received.

Florence – Continuing with April "Powers" where employees are supported in participating in Hallway Exercises to increase employee morale and encourage movement for increase productivity and afternoon alertness. Also, the year long "Are you a Maintainer or Loser" challenge continues.

Hainesport – Offering healthy lunch and Trivia game on Portion Control in May. Fun way to educate!

Mansfield – EMT will be periodically offering blood pressure screenings in the office for employees. In April, 10 employees took advantage of the convenience. Looking to start the Healthy Lifestyle challenge soon.

Mt. Laurel EMT – bi-monthly educational session scheduled for May meeting night and day crew on "Fad Diets" offered by Jefferson Nutritionist. Continue with Incentive challenge focusing on physical activity, weight and BMI reduction. 15 participating EMT's.

North Hanover – schedule end of month Lunch & Learn on "10 Keys to a Healthy Life" with Susie Procini and chair massages with therapist.

Palmyra – launching their bi-monthly Themed Lunch with May focusing on baseball. Easy and fun way to boost employee morale!

Riverside – May focus is on hydration. Thermos' will be given to all employees and encouraged to fill throughout the day from their office filtered water system. Employees can track their trips to "fill up" and a name will be drawn at the end of the month for a small prize for participating. Lunch & Learn presentation scheduled for June.

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).

Westampton – Ended Healthy Lifestyle challenge.

May Wellness Connection Newsletter

We all know how important it is to maintain good physical health. We are constantly reminded to eat healthy, exercise regularly and drink plenty of water. However, rarely are we reminded about the importance of maintaining our mental health. In this month's Wellness Corner Connection Newsletter, I'll address some ways we can improve our mental outlook without requiring a lot of time or effort. Some of the topics covered include:

- The Power of Positive Thinking
- Facts on Mental Health in America
 - Impact
 - Ways to get help
 - Ways to improve mental health
- And more!

Asparagus is in season so here is a simple recipe to incorporate this vitamin packed produce on your next dinner plate: Asparagus with Tomato-Walnut Pesto

Also in honor of Mental Health Month, try a brain game to improve mental functioning and prevent brain aging...enjoy!

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

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

I welcome the opportunity to assist with organizing, researching, or presenting any wellness topic your staff may express interest in learning. Let's think beyond the traditional components of being healthy and incorporate easy and fun activities into the work environment that not only improve mental health but increases productivity!

Thank you! Wishing all moms a very Happy Mother's Day!



**Ways to boost your
mental health:**

Track gratitude and achievement with a journal. Include 3 examples for each.

Set up a getaway. The act of planning a vacation and looking forward to it boost your overall happiness for up to 8 weeks.

Work your strengths. Do something you are good at to build self-confidence, then tackle a tougher task.

"You don't have to see the whole staircase, just take the first step." - Martin Luther King, Jr. Think of something in your life you want to improve and figure out what you can do to take a step in the right direction.

One reason people resist change is because they focus on what they have to give up instead of what they have to gain.



Mothers and their children are in a category all their own. There's no bond so strong in the entire world. No love so instantaneous and forgiving.
-Gail Tsukiyama

Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO

Mental Health Facts In America

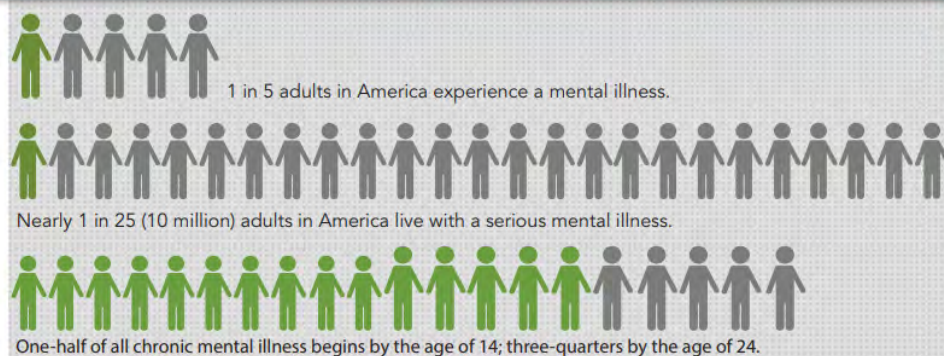
Mental health refers to our cognitive, behavioral, and emotional wellbeing - it is all about how we think, feel, and behave. The term 'mental health' is sometimes used to mean an absence of a mental disorder. Mental health can affect daily life, relationships, and even physical health. Mental health also includes a person's ability to enjoy life - to attain a balance between life activities and efforts to achieve psychological resilience.

According to the WHO (World Health Organization), mental health is:

"... a state of well-being in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community." The WHO stresses that mental health "is not just the absence of mental disorder."

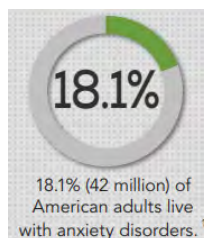
We all have the potential to develop mental health problems, according to experts. It does not matter your age, gender, financial status or ethnicity. Nearly 1 in 5 Americans experience mental health problems each year, that's 18.5% of the population! In the U.S. and much of the developed world, mental disorders are one of the leading causes of disability.

Fact: 43.8 million adults experience mental illness in a given year.



Anxiety Disorders—these are the most common types of mental illness. An individual with this disorder has a severe fear or anxiety linked to certain objects or situations. Examples of anxiety disorders include:

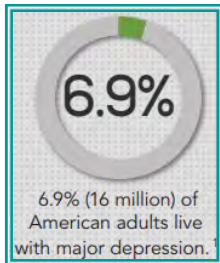
- **Panic disorder** - the person experiences sudden paralyzing terror or a sense of imminent disaster.
- **Phobias** - these may include simple phobias (a disproportionate fear of objects), social phobias (fear of being subject to the judgment of others), and agoraphobia (dread of situations where getting away or breaking free may be difficult). We really do not know how many phobias there are - there could be thousands of types.
- **Obsessive-compulsive disorder (OCD)** - the person has obsessions and compulsions. In other words, constant stressful thoughts (obsessions), and a powerful urge to perform repetitive acts, such as hand washing (compulsion).
- **Post-traumatic stress disorder (PTSD)** - this can occur after somebody has been through a traumatic event - something horrible or frightening that they experienced or witnessed. During this type of event, the person thinks that their life or other people's lives are in danger. They may feel afraid or feel that they have no control over what is happening. (cont. on pg 2)



Resource: Medical News Today

Mental Health Facts (cont. from pg 1)

Mood Disorders—these are also known as affective disorders or depressive disorders. People with such conditions have significant changes in mood, generally involving either mania (elation) or depression. Examples of mood disorders include:

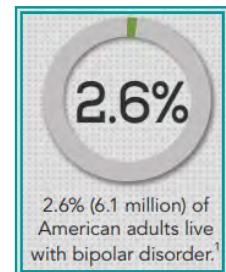


Major depression - the individual is no longer interested in and does not enjoy activities and events that they previously liked. There are extreme or prolonged periods of sadness.

Bipolar disorder - previously known as manic-depressive illness, or manic depression. The individual switches from episodes of euphoria (mania) to depression (despair).

Persistent depressive disorder - previously known as dysthymia, this is mild chronic (long term) depression. The patient has similar symptoms to major depression but to a lesser extent.

SAD (seasonal affective disorder) - a type of major depression that is triggered by lack of day-light. It is most common in countries far from the equator during late autumn, winter, and early spring.



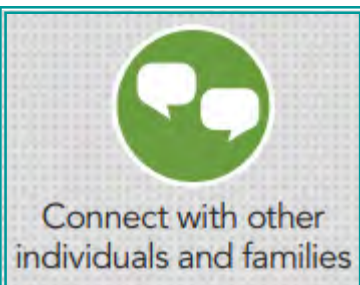
Early signs

It is not always easy to tell whether someone is developing a mental health problem; however, if certain signs appear in a short space of time, it may offer clues:

- Withdrawing from people or activities they would normally enjoy.
- Sleeping or eating too much or too little.
- Feeling as if nothing matters.
- Feeling helpless or hopeless.
- Consistently low energy.
- Using drugs more than normal (including alcohol and nicotine).
- Displaying uncharacteristic emotions.
- Confused, forgetful, edgy, angry, upset, worried, or scared.
- Not being able to complete standard tasks, such as getting to work or cooking a meal.
- Persistent thoughts or memories that reappear regularly.
- Thinking of harming one's self or others.
- Hearing voices or having delusions.

Resource: www.mentalhealth.gov

Ways to Get Help



Self-sufficiency is a praiseworthy strength. Yet when we are faced with a truly great undertaking, it is wisdom over strength (reaching out to others) that often times gets us through.



90%
90% of those who die by suicide have an underlying mental illness. Suicide is the 10th leading cause of death in the U.S.³



Learn more about mental illness

Visit NAMI.org

Impact



1st

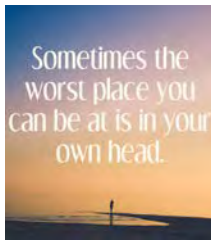
Depression is the leading cause of disability worldwide, and is a major contributor to the global burden of disease.¹



-\$193b

Serious mental illness costs America \$193.2 billion in lost earning every year.³

The Power of Positive Thinking



For those of you who strive to be more positive, I think you will agree, it can have a remarkable effect on your life. I personally have experienced transformation myself and have witnessed the good it has had on others who focus on the positive rather than the negative.

Some studies have actually revealed what the most successful and happy people think about all day long...the findings...they think about what they want and how to get it. When you focus on what you want (rather than what you don't have!) you feel happier and in greater control of your life. When you think about what makes you happy, your brain releases endorphins which give you a generalized feeling of well-being (Brian Tracy International). This develops a positive attitude.

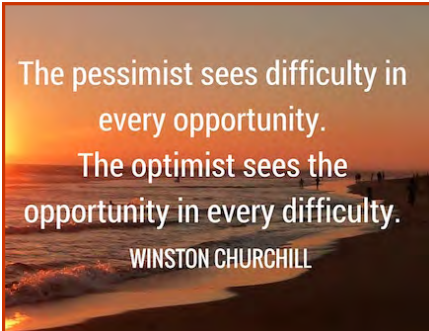
Happy people seem to have a special quality that enables them to live a happier life than the average person.

That quality is **optimism**! You aren't born optimistic; it is a quality that is learned. This is positive news! Optimists seem to have a different way of approaching and dealing with the world:

1. First, they keep their minds on what they want, and keep looking for ways to get it. They are clear about goals and they are confident that they will accomplish them, sooner or later.
2. Second, optimists look for the good in every problem or difficulty. When things go wrong, as they often do, they say, "*That's good!*" And then set about finding something positive about the situation.

The optimist looks for the lesson in every setback. Rather than getting upset, giving up or blaming another for what happened, they take control of their emotions by saying "What can I learn from this experience?"

For many of us, this type of thinking does not come easy. We all have a set point. By that I mean when something happens, even if we are happy initially, if we lean towards the negative, our thoughts and emotions will resort back to that "set point", pushing those happy thoughts away. However, you can "hit reset" and learn to view life with a more positive mindset. Let's look at some ways on how we can achieve this:



Positive affirmations are positive phrases that can be repeated over and over to teach you how to get rid of negative thoughts and encourage a positive attitude.

DECIDE TO BE HAPPY

Resolve from this point on to see your glass of life as half full rather than half empty. Happy people look at the good in their lives, their blessings, rather than worrying or complaining about what they do not have.

Assume the best in others. Most people are pretty decent, honest and are trying to do the best thing they know how. When we look for the good in others, most often we find it.

YOUR POSITIVE ATTITUDE IN ACTION

It's easy to be cheerful when things are going according to plan. But it is when you encounter unexpected setbacks and difficulties that you demonstrate to yourself, and the world around you, what kind of an attitude you really have. Sometimes our initial reaction is "doom". But as we start to *practice* positive thinking, we can quickly stop ourselves from continuing down that negative path, and *believe* that good will follow. Try it. I often have to re-route myself but it's SO worth it!! Catching yourself heading down that negative road is half the battle in conquering it!

Avoid negative self-talk

Lots of people talk themselves out of achieving their goals before they ever take their first step toward achieving them. You can be better than that by learning how to avoid negative thoughts and instead focus on the positive.

Increase your expectations

If you don't expect great things to happen in your life, you won't recognize them when they do. Part of this means that you need to believe that your greatest days are ahead of you, not behind you.

Think your way to success

People who are successful tend to predominantly have thoughts of optimism for health, wealth, and abundance. You can choose whether you'll learn and grow from events that happen in your life, or whether you'll act the victim.

Adopt a positive belief system

Thoughts are things. Thoughts create your reality. And your thoughts are a result of your beliefs. Ask yourself a serious question: are your beliefs helping you, or hurting you? If your beliefs don't allow you to create the life you want to live, it's time to make an upgrade.

Resource: <https://inspiyr.com/positive-thinking/>

Quick & Easy Ways to Improve Your Mental Health

Mind Your Body

A healthy body leads to a healthy mind. Studies have shown that exercise and proper diet actually improve mental capacity and longevity. Being overweight can lead to self-esteem issues and eventually depression, and a salt- and fat-heavy diet makes for a lethargic body and mind. Eat more fresh fruits and vegetables, then join a gym or create your own home workout program and start addressing your physical health today.

Volunteer

Volunteering your time can be a major boost to your self-esteem, plus you get that “feel good” emotion by helping out those in need. If you’re looking for opportunities to volunteer in your local community, use the website VolunteerMatch for guidance. There are many concrete benefits of giving back to the community, one of the least celebrated is the emotional health of the giver.

Ask for Help When Needed

There’s nothing wrong with asking for help if you’re worried about your mental health, and it doesn’t necessarily have to involve a professional service — although that might be a good idea if you believe your condition is serious. Reach out to friends or family members and simply tell them you haven’t been feeling well. Open up an honest line of communication and you’re sure to find ways to alleviate the problems.

Relax More

Do you lead a busy professional life? How about at home — do you have kids? In today’s day and age it’s easy to feel like you’ve got no time to yourself, but it’s there — you just have to commit to it. Even if you can squeeze in just 30 minutes of alone time in which you listen to music, meditate or read a good book at the end of the day, your mind can benefit a great deal.

Associate With Positive People

Associating with the right people can do worlds of good for your mental health. If your friends or family members tend to be negative and simply don’t see the glass as half-full, find yourself some better people to spend time with. Of course, you don’t have to ditch important folks just because they have negative attitudes some of the time, just bolster your network of friends with those who don’t. Otherwise, those damaging mindsets may seep into your thinking.

Keep a Diary

Keeping a diary can do worlds of good for your mental wellbeing. Sometimes the simple process of writing out your feelings and reactions to life’s events can crystallize issues you didn’t consciously recognize.

Eliminate Bad Habits

Are you still smoking cigarettes? What about consuming alcohol? If you are, do what you have to do to quit. Either of these vices can give you short-term pleasure, but they do serious damage to your overall mental health. Excessive drinking can actually boost stress and may lead to depression, and smoking can increase tension.

You can achieve a much better frame of mind, and live a lot longer, by changing your ways. If that’s not motivation enough to quit, you can also save quite a bit of money by ridding yourself of these vices.

Do More of What Makes You Happy

If you like playing golf, do more of it. Enjoy crossword puzzles? Schedule more time for them. Whatever it is in life that makes you happy — as long as it doesn’t have consequences detrimental to your health — commit to doing it more often.

It’s way too easy to get caught up in the hustle of professional life, or get overwhelmed by stress, but stress cannot cure any problems. Identify the activities that bring you happiness and find more time for them.

Set Life Goals

If you don’t have a clear direction in life, chances are your mind is constantly wading through the possibilities and stressing about the future. Whether it’s on a personal or professional level, try to set long-term goals. That way, you know what you’re working toward and it’s going to be easier to ward off career or personal life dissatisfaction. When you reach a goal your notion of self-worth improves.

Control Your Finances

Personal finance is a huge factor in mental health. If you’ve been struggling of late to make ends meet, it can be all too easy to fall into a state of depression, dissatisfaction or general discontent.

Do everything you can to strengthen your financial picture. Get yourself on a budget, control and reduce your expenses, and try to earn extra money on the side. Being proactive about your finances can have a huge impact on your mental health, so get started today.

Communicate More

No matter who you’ve got in your life — whether it’s a huge family or just one best friend — communicate often. The more you talk about your feelings and emotions, the easier it is to identify any potentially troubling signs. Keep your personal relationships intact and use them to your best advantage.

Resource: PsychCentral

ASPARAGUS WITH TOMATO-WALNUT PESTO

INGREDIENTS

⅓ cup walnut halves and pieces
 2 pints grape tomatoes
 Cooking spray
 Kosher salt
 1 garlic clove, peeled
 2 tablespoons olive oil
 2 tablespoons white wine vinegar
 1 teaspoon smoked paprika
 Pinch of red pepper flakes (or more to taste!)
 Kosher salt, freshly ground pepper
 1 TBSP vegetable oil, divided
 2 pounds thin asparagus, bottoms trimmed

110 CALORIES

SODIUM 4%DV-105mg

FAT 12%DV-8g

PROTEIN 8%DV-4g

CARBS 3%DV-9g

FIBER 16%DV-4g

BENEFITS OF ASPARAGUS

1. Loaded with nutrients
2. Helps fight cancer
3. Packed with antioxidants
4. Brain booster
5. Natural diuretic
6. Contains vitamin E
7. It can ease a hangover
8. It beats bloating
9. Rich in folic acid
10. Filled with vitamin K



INSTRUCTIONS

1. Preheat your oven to 450°F. Line a large, rimmed baking sheet with foil and spray lightly with cooking spray.
2. Heat a small saute pan over medium-low heat. Add the walnuts and shake to spread them out in a single layer. Toast for 2 minutes then stir. Repeat a few times for a total of 6-10 minutes, until the walnuts are fragrant and starting to brown a bit. Remove from the heat and transfer immediately to a food processor.
3. When the oven is heated, place the grape tomatoes on your prepared baking sheet. Spray them lightly with cooking spray and sprinkle them with about ½ tsp kosher salt, tossing to coat. Roast the tomatoes on a rimmed baking sheet for 10 minutes. Pull the sheet pan out and give them a gentle stir with a wooden spoon. Continue roasting for 5-10 minutes more until the tomatoes look a bit blistered & charred. Remove from the oven and set aside to cool slightly.
4. Meanwhile, grate the garlic into the food processor with the toasted walnuts. Pulse several times to puree and combine. Add in the olive oil, vinegar, smoked paprika, red pepper flakes and half of the roasted tomatoes. Pulse this all together, stopping to scrape the sides once or twice, until it reaches a thick pesto consistency. Season with salt (about ½ tsp or less or more to taste) and more red pepper flakes to taste.
5. Heat ½ TBSP of the vegetable oil in a large skillet over medium-high. Add half of the asparagus stalks and toss quickly. Spread them out in a single layer and let them cook for 2 minutes without touching them so that they get a bit charred. Continue cooking for 3-5 minutes, stirring constantly now, until they're tender. Season very lightly with salt and toss well. Transfer to a platter and repeat the charring/ cooking process with the remaining ½ TBSP vegetable oil and asparagus.
6. Toss beans with pesto (use whatever amount of pesto you like... I almost used all of it but not quite). Top with the remaining roasted tomatoes and serve!

Recipe taken from Yummly.com

SUDOKU

A Fun Way To Improve Mental Health

is a game of logic, problem-solving and spotting patterns. Consequently, it turns out that Sudoku can help promote people's cognitive abilities and gives the satisfaction of accomplishing a difficult puzzle. Indeed, this game is very good for those who need mental stimulation. Hence, to give you more information, here we list the benefits of playing Sudoku for mental health below.

Improves memory

Promotes Brain Cells

Promotes Thinking Skill

Keep your Mind Sharp

Boosts concentration

Reduces risk of Alzheimer's

Makes you happy

Boosts energy

7				2			
9			3	7			
		5		8			1
		4	7				9
				9	6		
				8	6	5	4
	2						
					1		4
4		7	9	5		2	6

Sudoku is easy to play and the rules are simple. Fill in the blanks so that each row, each column, and each of the nine 3x3 grids contain one instance of each of the numbers 1 through 9.

	1		8		3	7	5	
							1	
4	8		7		2			9
		6				4	7	
	9						3	
	2	9		6		1		
	7	4	5	2				
			3					

Debby Schiffer, JIF Wellness Director
debby_schiffer@targetingwellness.com



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

Intake	April-19	April-18	2019 April YTD	2018 April YTD
# of New Claims Reported	13	9	64	69
# of Report Only	8	3	22	22
% Report Only	61.5%	33.3%	34.4%	31.9%
# of Medical Only	5	6	32	34
# of Lost Time	0	0	10	13
Medical Only to Lost Time Ratio	100:00	100:00	76:24	72:28
Average # of Days to Report a Claim	1.0	2.1	1.3	2.9

Nurse Case Management	April-19	April-18
# of Cases Assigned to Case Management	15	21
# of Cases >90 days	10	13

Savings	April-19	April-18	2019 April YTD	2018 April YTD
Bill Count	154	196	710	597
Provider Charges	\$128,259	\$224,912	\$941,375	\$806,574
Repriced Amount	\$53,757	\$88,491	\$339,326	\$379,469
Savings \$	\$74,502	\$136,421	\$602,049	\$427,105
% Savings	58.1%	60.7%	64.0%	53.0%

Participating Provider Penetration Rate	April-19	April-18	2019 April YTD	2018 April YTD
Bill Count	94.2%	92.9%	97.5%	92.0%
Provider Charges	90.5%	91.8%	97.3%	93.8%

Exclusive Provider Panel Penetration Rate	April-19	April-18	2019 April YTD	2018 April YTD
Bill Count	98.3%	88.9%	96.4%	81.4%
Provider Charges	99.0%	87.8%	99.2%	86.2%

Transitional Duty Summary		2019 April YTD	2018 April YTD
% of Transitional Duty Days Worked		55.2%	53.0%
% of Transitional Duty Days Not Accommodated		44.8%	47.0%



**Burlington County Municipal JIF
Average Days To Report By JIF Member
January 1, 2019 - April 30, 2019**

	# Of Claims Reported	Average Days To Report
BORDENTOWN CITY	2	1.5
BORDENTOWN TOWNSHIP	2	1.0
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	2	3.0
MOUNT LAUREL TOWNSHIP	8	1.1
NORTH HANOVER TOWNSHIP	1	1.0
PALMYRA BOROUGH	4	0.0
PEMBERTON BOROUGH	3	1.3
PEMBERTON TOWNSHIP	11	1.3
RIVERSIDE TOWNSHIP	3	0.3
SOUTHAMPTON TOWNSHIP	1	1.0
TABERNACLE TOWNSHIP	1	0.0
WESTAMPTON TOWNSHIP	12	1.1
Grand Total	64	1.3



**Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2019 - 4/30/2019**

TRANSITIONAL DUTY SUMMARY BY JIF MEMBER

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
BASS RIVER TOWNSHIP	17	17	100.0%	0	0.0%
BORDENTOWN CITY	58	58	100.0%	0	0.0%
BORDENTOWN TOWNSHIP	23	23	100.0%	0	0.0%
DELRAN TOWNSHIP	132	112	84.8%	20	15.2%
EDGEWATER PARK TOWNSHIP	161	72	44.7%	89	55.3%
MOUNT LAUREL TOWNSHIP	104	88	84.6%	16	15.4%
PALMYRA BOROUGH	47	0	0.0%	47	100.0%
PEMBERTON TOWNSHIP	183	87	47.5%	96	52.5%
RIVERSIDE TOWNSHIP	81	49	60.5%	32	39.5%
WESTAMPTON TOWNSHIP	201	50	24.9%	151	75.1%
Grand Total	1007	556	55.2%	451	44.8%

TRANSITIONAL DUTY SUMMARY BY OCCUPATION

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
Animal Control Officer Laborer/M	23	23	100.0%	0	0.0%
ASST SUPERVISOR-PUBLIC WORKS	73	0	0.0%	73	100.0%
Code Enforcement Officer	85	85	100.0%	0	0.0%
Construction Tech	50	50	100.0%	0	0.0%
Crossing Guard	28	0	0.0%	28	100.0%
EMT Deputy Chief	10	10	100.0%	0	0.0%
Equipment Operator	151	50	33.1%	101	66.9%
Firefighter	38	0	0.0%	38	100.0%
Firefighter/EMT	12	0	0.0%	12	100.0%
Foreman	17	17	100.0%	0	0.0%
Laborer	248	69	27.8%	179	72.2%
Police Officer	100	100	100.0%	0	0.0%
Police Recruit	12	12	100.0%	0	0.0%
Police Sergeant	124	108	87.1%	16	12.9%
Supervisor of Public Works	36	32	88.9%	4	11.1%
Grand Total	1007	556	55.2%	451	44.8%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	145	\$116,034	\$43,783	\$72,251	62.3%
Hospital	12	\$33,732	\$15,884	\$17,849	52.9%
Physical Therapy	82	\$32,165	\$7,397	\$24,768	77.0%
Physical Medicine & Rehabilitation	4	\$11,300	\$1,356	\$9,944	88.0%
Emergency Medicine	5	\$7,512	\$1,834	\$5,678	75.6%
Neurology/Neurosurgery	6	\$7,100	\$1,683	\$5,417	76.3%
Anesthesiology	1	\$6,765	\$4,223	\$2,542	37.6%
Durable Medical Equipment	2	\$6,676	\$5,174	\$1,501	22.5%
Occ Med/Primary Care	11	\$2,774	\$1,535	\$1,239	44.7%
Orthopedic Surgery	7	\$2,155	\$1,228	\$927	43.0%
Ambulatory Surgical Center	1	\$1,990	\$1,592	\$398	20.0%
MRI/Radiology	5	\$1,780	\$966	\$814	45.7%
Physicians Fees	7	\$1,549	\$587	\$962	62.1%
Urgent Care Center	1	\$287	\$160	\$127	44.2%
Behavioral Health	1	\$250	\$165	\$85	34.0%
Out Of Network	9	\$12,226	\$9,974	\$2,251	18.4%
Other	3	\$4,576	\$3,203	\$1,373	30.0%
Anesthesiology	3	\$3,800	\$3,410	\$390	10.3%
Emergency Medicine	2	\$3,118	\$2,635	\$483	15.5%
Ambulance	1	\$732	\$726	\$6	0.8%
Grand Total	154	\$128,259	\$53,757	\$74,502	58.1%

Participating Provider Penetration Rate

Bill Count 94.2%

Provider Charges 90.5%

Exclusive Provider Penetration Rate

Bill Count 98.3%

Provider Charges 99.0%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
1/1/2019 - 4/30/2019**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	692	\$915,795	\$325,666	\$590,130	64.4%
Hospital	39	\$290,638	\$114,077	\$176,561	60.7%
Ambulatory Surgical Center	14	\$152,835	\$50,190	\$102,645	67.2%
Physical Therapy	350	\$130,408	\$34,422	\$95,987	73.6%
Orthopedic Surgery	58	\$98,028	\$42,147	\$55,881	57.0%
Neurology/Neurosurgery	23	\$75,250	\$22,198	\$53,052	70.5%
Physical Medicine & Rehabilitation	16	\$57,375	\$7,111	\$50,264	87.6%
Anesthesiology	8	\$20,655	\$11,215	\$9,440	45.7%
MRI/Radiology	32	\$18,680	\$7,743	\$10,936	58.5%
Emergency Medicine	13	\$17,410	\$4,397	\$13,013	74.7%
Physicians Fees	47	\$16,272	\$7,324	\$8,947	55.0%
Durable Medical Equipment	6	\$13,177	\$10,339	\$2,839	21.5%
Occ Med/Primary Care	43	\$10,166	\$6,319	\$3,848	37.8%
Urgent Care Center	19	\$6,054	\$3,133	\$2,921	48.3%
Pain Management	1	\$2,796	\$666	\$2,130	76.2%
Medical Transportation	7	\$2,080	\$1,492	\$588	28.3%
Behavioral Health	3	\$1,460	\$720	\$740	50.7%
Other	10	\$1,335	\$1,291	\$45	3.3%
Inpatient Rehabilitation	3	\$1,177	\$883	\$294	25.0%
Out Of Network	18	\$25,580	\$13,660	\$11,920	46.6%
Physicians Fees	1	\$11,000	\$1,597	\$9,403	85.5%
Anesthesiology	5	\$6,400	\$5,740	\$660	10.3%
Durable Medical Equipment	2	\$3,535	\$2,934	\$601	17.0%
Other	2	\$3,328	\$2,330	\$998	30.0%
MRI/Radiology	7	\$1,059	\$1,059	\$0	0.0%
Orthopedic Surgery	1	\$258	\$0	\$258	100.0%
Grand Total	710	\$941,375	\$339,326	\$602,049	64.0%

Participating Provider Penetration Rate

Bill Count	97.5%
Provider Charges	97.3%

Exclusive Provider Penetration Rate

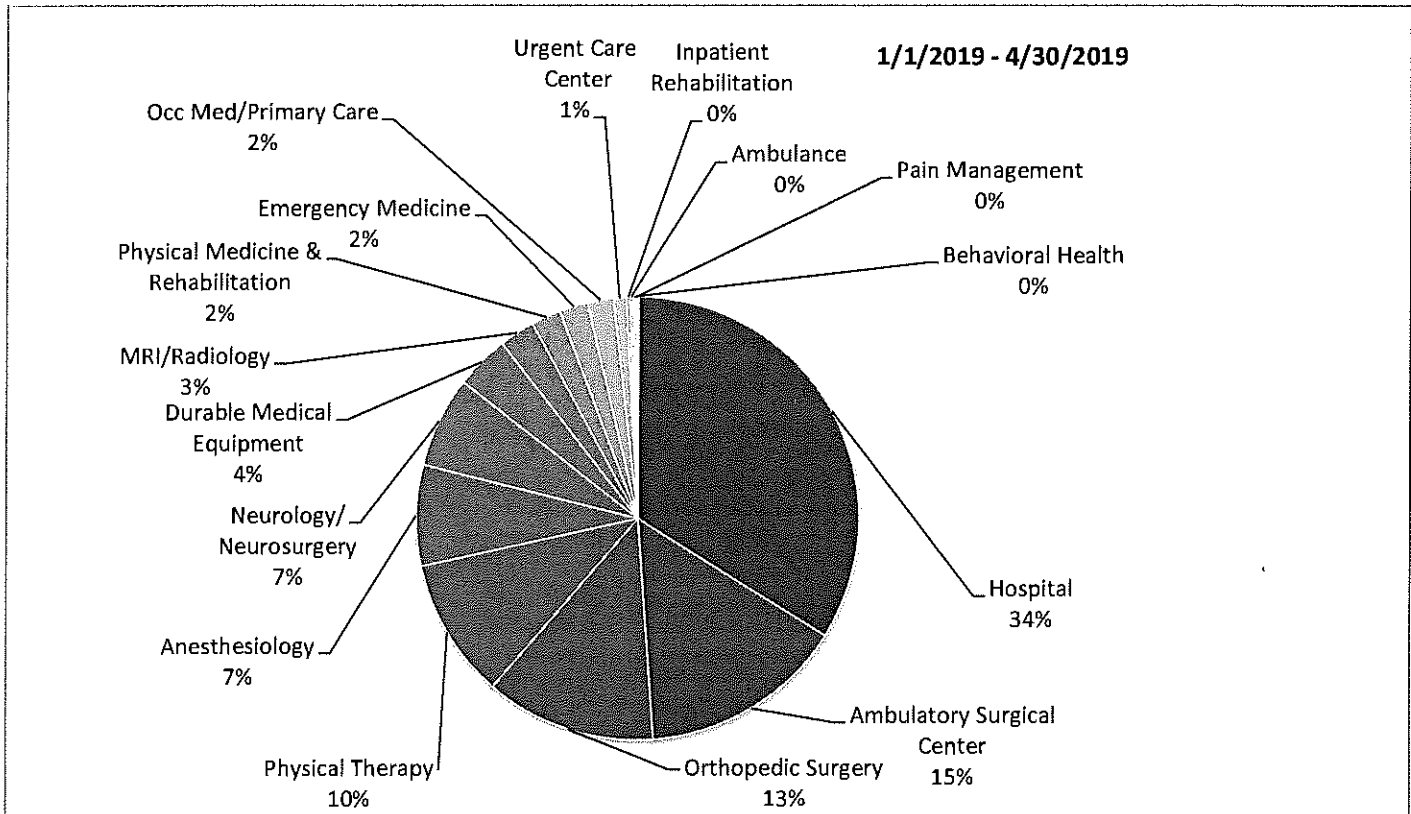
Bill Count	96.4%
Provider Charges	99.2%

Valued as of 5/1/2019



**Burlington County Municipal JIF
Paid Provider By Specialty
1/1/2019 - 4/30/2019**

	Repriced Amount
Hospital	\$114,077
Ambulatory Surgical Center	\$50,190
Orthopedic Surgery	\$42,147
Physical Therapy	\$34,422
Anesthesiology	\$24,906
Neurology/Neurosurgery	\$22,198
Durable Medical Equipment	\$13,273
MRI/Radiology	\$8,802
Physical Medicine & Rehabilitation	\$7,111
Emergency Medicine	\$7,032
Occ Med/Primary Care	\$6,319
Urgent Care Center	\$3,133
Inpatient Rehabilitation	\$883
Ambulance	\$726
Behavioral Health	\$720
Pain Management	\$666



Valued as of 5/1/2019



**Burlington County Municipal JIF
Top 5 Providers By Specialty
1/1/2019 - 4/30/2019**

	Bill Count	Repriced Amount
Hospital	38	\$113,853
VIRTUA WEST JERSEY HEALTH, INC.	11	\$55,100
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	13	\$41,951
OUR LADY OF LOURDES MEDICAL CENTER	6	\$10,826
ROBERT WOOD JOHNSON UNIVERSITY	4	\$4,361
DEBORAH HEART AND LUNG CENTER	4	\$1,615
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	46	\$40,091
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	3	\$13,031
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	25	\$12,983
PREMIER ORTHOPEDIC OF SOUTH JERSEY	15	\$11,445
GARDEN STATE ORTHOPEDICS AND SPORTS MEDICINE	2	\$1,388
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	1	\$1,243
Physical Therapy	332	\$32,089
STRIVE PHYSICAL THERAPY	184	\$19,325
IVY REHAB NETWORK INC	51	\$4,340
REHAB EXCELLENCE CENTER, LLC	61	\$3,924
NOVACARE REHABILITATION	34	\$3,060
KINEMATIC CONSULTANTS INC	2	\$1,440
Anesthesiology	20	\$24,906
LOURDES ANESTHESIA ASSOC PA	12	\$13,691
RANCOCAS ANESTHESIOLOGY PA	5	\$8,446
MORRIS ANESTHESIA GROUP PA	2	\$1,993
AMERICAN ANESTHESIOLOGY OF NEW JERSEY PC	1	\$776
Neurology/Neurosurgery	23	\$22,198
TARIQ S. SIDDIQI, MD	13	\$20,875
COASTAL SPINE, PC.	8	\$724
NEUROSURGICAL AND SPINE SPECIALIST	2	\$600
Durable Medical Equipment	8	\$13,273
HOME CARE CONNECT LLC	4	\$9,998
FUSION HEALTHCARE SOLUTIONS	2	\$2,934
BONEL MEDICAL EQUIPMENT	1	\$282
BREG, INC.	1	\$59
MRI/Radiology	38	\$8,767
ONE CALL CARE DIAGNOSTICS	18	\$7,293
LOURDES IMAGING ASSOC, PA	7	\$1,059
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	6	\$238
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	5	\$134
RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	2	\$42
Physicians Fees	37	\$8,020
DEBORAH HEART & LUNG PHYSICIAN	22	\$2,671
THE FOOT & ANKLE GROUP PC	7	\$2,564
CAROLYN MALECKA CNP	1	\$1,597
VIRTUA MEDICAL GROUP	5	\$609
ORTHOPEDIC & NEUROSURGICAL SPECIALIST, L L C	2	\$579
Physical Medicine & Rehabilitation	16	\$7,111
COASTAL SPINE, PC.	15	\$7,018
PAIN CONTROL ASSOCIATES PC	1	\$93
Occ Med/Primary Care	43	\$6,319
VIRTUA MEDICAL GROUP	24	\$2,856
CONCENTRA MEDICAL CENTERS	7	\$1,889
RWJUH OCCUPATIONAL HEALTH	9	\$1,040
VIRTUA MEDICAL GROUP PA	2	\$391
WORKNET OCCUPATIONAL MEDICINE	1	\$142
Urgent Care Center	19	\$3,133
CENTRAL JERSEY URGENT CARE	8	\$1,280
MEDEXPRESS URGENT CARE NEW JERSEY INC	8	\$1,280
PATIENT FIRST WOODBURY	3	\$573
Ambulance	1	\$726
LUMBERTON EMERGENCY SQUAD INC	1	\$726

Valued as of 5/1/2019



**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	56								
Sharon Maurer	61	59	60	66								
Kelly Roth	53	58	60	69								
Virgen Conley	13	13	13	13								
Mirielle Accilien			25	20								
Russel Bayer	20	1	1	0								
Bettie Leavitt			5	5								
Eva Taganile			9	8								
Sandra Barber			10	7								
Maria Lent	53	59										
Total	255	251	244	244	0	0	0	0	0	0	0	0

Cyber Risk Management Monthly Executive Report As of May 7, 2019

Media Pro Training

Municipality	Employees	Completed	% Completed
Bass River Township	3	3	100%
Bordentown City	6	6	100%
Delanco Township	17	17	100%
Fieldsboro Borough	4	4	100%
Florence Township	29	29	100%
Mount Laurel Township	68	68	100%
Pemberton Borough	4	4	100%
Riverside Township	2	2	100%
Shamong Township	10	10	100%
Woodland Township	7	7	100%
Westampton Township	52	50	96%
Pemberton Township	43	41	95%
Lumberton Township	17	16	94%
Chesterfield Township	13	12	92%
Southampton Township	15	13	86%
North Hanover Township	7	6	85%
Mansfield Township	51	43	84%
Bordentown Township	12	10	83%
Tabernacle Township	11	9	81%
Palmyra Borough	43	34	79%
Delran Township	33	25	75%
Hainesport Township	8	6	75%
Wrightstown Borough	4	3	75%
Medford Township	140	98	70%
Springfield Township	7	4	57%
Edgewater Park Township	16	1	6%

10 Municipalities are 100% compliant

9 Municipalities are 80-90% compliant

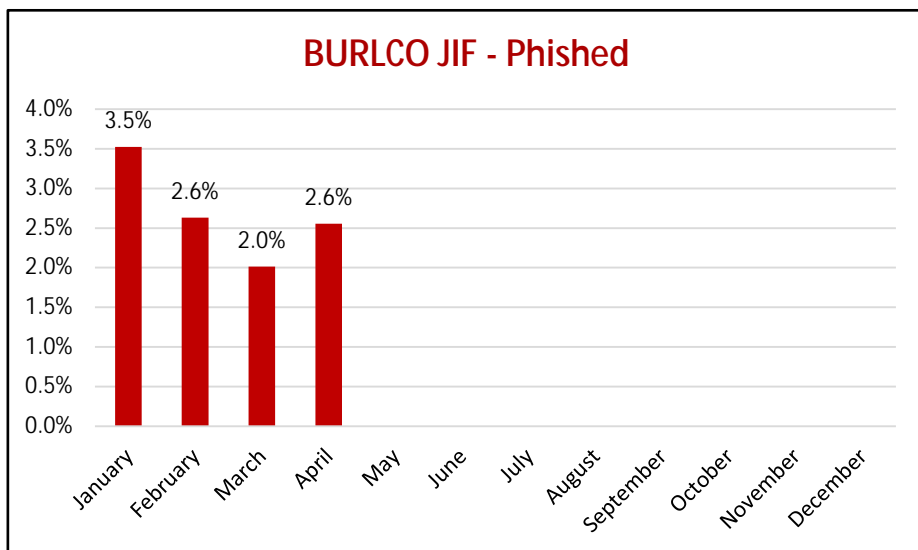
5 Municipalities are 70-79% compliant

2 Municipalities are 50-60% compliant

Phishing Report

Municipality	Total Emails	# Clicked	%
Woodland Twp.	7	1	14%
Delanco Twp.	18	2	11%
Medford Twp.	141	8	6%
Palmyra Borough	44	2	5%
Westampton Twp.	55	2	4%
Mansfield Twp.	51	1	2%
Mount Laurel Twp.	70	1	1%
Bass River Twp.	3	0	0%
Bordentown City	4	0	0%
Bordentown Twp.	13	0	0%
Delran Twp.	47	0	0%
Delran Twp.	46	0	0%
Fieldsboro Borough	4	0	0%
Florence Twp.	34	0	0%
Hainesport Twp.	8	0	0%
Lumberton Twp.	17	0	0%
North Hanover Twp.	7	0	0%
Pemberton Twp.	43	0	0%
Pumberton Borough	4	0	0%
Riverside Twp.	2	0	0%
Shamong Twp.	8	0	0%
Southampton Twp.	16	0	0%
Springfield Twp.	7	0	0%
Tabernacle Twp.	12	0	0%
Wrightstown Borough	4	0	0%

	BURLCO		
Month	# Emails	# Clicked	%
January	454	16	3.5%
February	494	13	2.6%
March	546	11	2.0%
April	665	17	2.6%
May			
June			
July			
August			
September			
October			
November			
December			



IP's & Emails

- Missing IPs None – 100% Compliant
- Missing Emails None – 100% Compliant

Cyber Risk Assessment Schedule

JIF	Member Municipality	Assessment Date & Time	Notes
BURLCO	Bass River Twp.	Tuesday 4/14 @ 9:30 am	
BURLCO	Beverly	Thursday 5/9 @ 11:00 am	
BURLCO	Bordentown City	Tuesday 4/30 @ 9:00 am	Complete
BURLCO	Bordentown Twp.	Thursday 4/18 @ 10:00 am	Complete
BURLCO	Chesterfield Twp.	Tuesday 5/7 @ 1:00 pm	Complete
BURLCO	Delanco Twp.	Monday 4/29 @ 9:00 am	Complete
BURLCO	Delran Twp.	Thursday 5/2 @ 1:00 pm	Complete
BURLCO	Edgewater Park Twp.	Thursday 4/18 @ 2:00 pm	Complete
BURLCO	Fieldsboro Borough	Wednesday 5/1 @ 10:00 am	Complete
BURLCO	Florence Twp.	Tuesday 4/30 @ 2:00 pm	Complete
BURLCO	Hainesport Twp.	Wednesday 5/8 @ 11:00 am	
BURLCO	Lumberton Twp. - Admin	Wednesday 4/17 @ 1:00 pm	Complete
BURLCO	Mansfield Twp.	Tuesday 5/14 @ 1:30 pm	
BURLCO	Medford Twp.	Wednesday 5/1 @ 2:00 pm	Complete
BURLCO	Mount Laurel Twp.	Wednesday 5/15 @ 10:00 am	
BURLCO	North Hanover Twp.	Wednesday 4/24 @ 1:00 pm	Complete
BURLCO	Palmyra Borough	Wednesday 5/15 @ 12:00 pm	
BURLCO	Pemberton Borough	Thursday 4/25 @ 1:00 pm	Complete
BURLCO	Pemberton Twp.	Tuesday 5/7 @ 10:00 am	Complete
BURLCO	Riverside Twp.	Thursday 5/2 @ 11:00 am	Complete
BURLCO	Shamong Twp.	Monday 4/29 @ 2:00 pm	Complete
BURLCO	Southampton Twp.	Friday 4/26 @ 2:00 pm	Complete
BURLCO	Springfield Twp.	Monday 5/13 @ 2:00 pm	
BURLCO	Tabernacle Twp.	Thursday 4/25 @ 10:00 am	Complete
BURLCO	Westampton Twp.	Friday 4/26 @ 10:00 am	Complete
BURLCO	Woodland Twp.	Wednesday 4/17 @ 10:00 am	Complete
BURLCO	Wrightstown Borough	Wednesday 4/24 @ 10:00 am	Complete

- 100% of BURLCO is scheduled
- 74% of BURLCO is complete

Passwords, Passwords, Passwords

We all preach about the strength, complexity of a password and changing it often, so what's wrong with that? Nothing, except that we tend to reuse a variation of the same passwords, i.e. Spring 2018, Spring 2019 and that's when we get in trouble. Not to mention that we use the same password for our banking, eBay, Amazon, Facebook, Twitter, Phone, Cable and so on.

According to Verizon's 2018 Data Breach Investigation Report, 81% of hacking-related data breaches involved either a stolen or a weak password. According to a separate analysis of 10 million stolen password by WordPress, the crack time for the average password – including professionals at Google, DropBox, and other tech companies – was just 22 seconds.

A solid password should be long (minimum 15 characters), the longer the better. So how am I supposed to remember a long password? Think of a phrase related to something you can remember, or a verse of your favorite tune.

Use a password manager, huh???

Think of a password manager as a book of all your passwords kept in a safe that only you know the combination.

Password managers store and help you generate and save strong, unique passwords which are typically encrypted. Whenever you go to a website or app, you can pull up your password manager, copy your password, paste it into the login box, and you're in. Password managers often come with browser extensions that automatically fill in your password for you.

For more information, below is a link to PC Magazine's Best Password Managers for 2019:

<https://www.pcmag.com/roundup/300318/the-best-password-managers>

Content

Passwords & Password Managers

Disaster Recovery & Business Continuity – Difference and why so important

Backup – It's your life saver

In the News



Lou Romero is the Technology Risk Services Director and Managing Partner of Secure Data Consulting Services and works with numerous Joint Insurance Funds (JIFs) and local government to help them implement a cyber loss control program and improve their overall cyber security posture.

Lou Romero
lromero@SecureDataCS.com
(732) 690-4057

Disaster Recovery & Business Continuity

Out of about 215 municipalities I have visited over the last two years, very few have a well-documented DR/BC plan.

What's the difference between Disaster Recovery & Business Continuity?

Disaster Recovery and Business Continuity are closely related but have different scopes and objectives.

Disaster Recovery is the process of getting all important operations up and running following an outage, major crisis or cyber-attack, while **Business Continuity** focuses on getting the entire business back to full functionality after a crisis.

Because we rely so much on technology and computers, IT is typically at the center of most operations and is regarded mission critical.

You should be asking yourself, are all supporting hardware, software, and relevant equipment in place to resume normal operation and provide government services?

A Business Impact Analysis or BIA is key to a successful DR/BC plan.

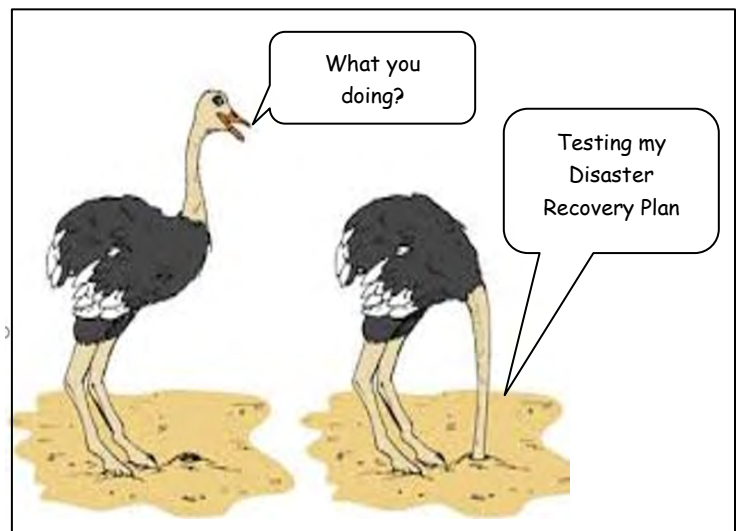
Business Impact Analysis is an information gathering process to determine and evaluate the potential effects of an interruption to critical business operations as a result of a disaster, emergency or cyber-attack. It identifies potential vulnerabilities and operations that directly or indirectly affect other operations and their dependencies that may cause a cascading effect.

Disaster Recovery and Business Continuity plans need to be documented and tested at least every six months.

Why so often? – because threats and vulnerabilities constantly change.



- ✓ Who do we call?
- ✓ Have backups been tested?
- ✓ How long will it take to restore?
- ✓ Do we need new equipment?
- ✓ Where are we getting it from?
- ✓ How long will it take to order?
- ✓ How much will it cost?
- ✓ Where do we operate from in the mean time?
- ✓ Is there network capability in the temporary facility?
- ✓ How do we restore government services?
- ✓ Do we have a documented plan?



Disaster Recovery is serious business – don't bury you head in the sand thinking it's never going to happen to you!

BACKUP

It's your life saver

With cyber-attacks on the rise, backups are your life savers and should take highest level of priority. Selecting the right backup solution is crucial and requires careful consideration. It is also important to identify the data to backup, which is where data classification and the information gathered during a Business Impact Analysis come into play.

When planning a backup solution, don't just think of the cyber-attack, but think of hardware failure, and weather or fire related disruptions.

Common Backup Options

- **Disk to disk** backups are not the perfect solution, simply because if your backup disk drive fails you now lost your backup data, unless you have an element of redundancy in place.
- **Tape backup** is relatively safe, but you need to keep in mind that tapes have a life span and will need to be replaced at some point. Also tape cartridges are typically made of plastic which can be affected by heat. If you store your tapes in a fireproof metal cabinet, make sure to check the fire rating of the cabinet. In the best scenario, tapes should be kept off-site.
- **Cloud backup** is becoming more popular due to its scalability and reliability. Many cloud service providers offer data encryption and 24/7 monitoring. Due to its scalability, you don't have to worry about running out of space, purchasing additional tapes or hard drives. In addition, there is no need to store your media at an offsite facility.

When selecting a cloud service provider, make sure to do your homework.

Some food for thought....

- Where is the data stored? US, China ????????
- What uptime Service Level Agreements (SLAs) are in place?
- What are the upload & download cost?



What are your mission-critical applications and data sets?

In The News

New Jersey Cybersecurity & Communications Integration Cell

The NJCCIC has detected an increase in phishing attempts using Microsoft OneDrive and SharePoint. Attackers attempt to steal a victim's account credentials using a legitimate OneDrive login page, allowing it to bypass security protocols. A new social engineering tactic observed is that the threat actor, masquerading as a Microsoft employee, may call the victim while they are retrieving their multi-factor authentication (MFA), ask to verify the authentication code. It is important to note that Microsoft will never call to verify this code. MFA is still a highly effective protective measure and should still be utilized. The only limiting factor is the person being influenced by social engineering. The threat actor then has control over the victim's Office 365 account with the ability to view or manipulate files and send emails, continuing the phishing attack life cycle.

May 13, 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 April 30, 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 \$ 23,689.28. This generated an average annual yield of 1.51%. However, after including an unrealized net gain of \$ 13,626.20 in the asset portfolio, the yield is adjusted to 2.37% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$64,967.39 as it relates to current market value of \$ 16,962,056.14 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$17,046,697.41.

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 \$ 2,457.16 w/YTD Total \$ 39,524.15 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 105.41

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 \$ 190,090.00. The claims detail shows 279 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$199. Interest Allocated)

Delran Township	\$66,292.00
Chesterfield Township	\$ 1,087.00
Bordentown City	\$53,080.00
Bordentown Township	\$27,971.00
Westampton Township	\$10,175.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 19,156,364.21 to a closing balance of \$ 18,582,824.12 showing a decrease in the fund of \$ 573,540.09. 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
4/1	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	58.76	
4/16	HAINESPORT TWP.	2019164302	HAINESPORT TWP.	PR	2019	22,372.50	
4/17	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
4/23	MEDFORD TOWNSHIP	2017099258	MARC FREDA	WC	2017	2,082.90	
TOTAL-APR.						24,537.16	
TOTAL-YTD							39,524.15

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

	<u>February</u>	<u>March</u>	<u>April</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	19,262,436.50	19,205,118.82	19,156,364.23	
RECEIPTS:				
Interest Income (Cash)	25,277.76	25,939.68	24,629.21	98,984.86
Premium Assessment Receipts	1,239,803.98	194,660.00	0.00	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	22,372.50	22,372.50
Fund Year 2018	17.56	5,071.92	105.41	13,669.89
Fund Year 2017	1,930.08	12.03	2,082.90	6,590.47
Fund Year 2016	203.50	0.00	58.76	262.26
Fund Year 2015	823.50	0.00	23.00	846.50
Closed Fund Year	0.00	0.00	0.00	100.00
Total Subrogation, Salvage & Reimb.Receipts	2,974.64	5,083.95	24,642.57	43,841.62
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:	1,268,056.38	225,683.63	49,271.78	3,290,148.46

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2019	38,904.18	74,962.77	58,413.23	177,619.11
Fund Year 2018	175,582.48	69,365.42	75,925.00	492,199.32
Fund Year 2017	53,970.69	21,173.30	21,260.34	129,558.17
Fund Year 2016	7,653.06	8,977.58	24,343.76	48,041.18
Fund Year 2015	8,897.94	11,094.57	10,147.67	69,970.20
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	285,008.35	185,573.64	190,090.00	917,387.98

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2020	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	173,337.96	79,864.58	98,133.60	426,611.34
Property Fund Charges FY 2019	0.00	0.00	0.00	0.00
E-JIF Premium FY 2019	123,447.00	0.00	0.00	123,447.00
M.E.L. Premium FY 2019	412,688.00	0.00	0.00	412,688.00
POL/EPL Policy Premium FY 2019	302,106.00	0.00	302,171.00	604,277.00
M.E.L. Premium FY 2018	0.00	0.00	25,332.27	25,332.27
Exp. & Cont. Charges FY 2018	24,909.45	9,000.00	0.00	66,198.20
Exp. & Cont. Charges FY 2017	3,854.30	0.00	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	7,085.00	7,085.00
Total Bill List Payments	1,040,342.71	88,864.58	432,721.87	1,677,578.06
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	23.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	1,325,374.06	274,438.22	622,811.87	2,594,966.04

Closing Balance for the Period:

19,205,118.82	19,156,364.23	18,582,824.14
---------------	---------------	---------------

Account Net Cash Change During the Period:

Operating Account	-50,407.00	-70,226.47	-595,860.13	658,067.43
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-101.09	0.00	6,578.46	2,607.61
Asset Management Account	-6,809.59	21,471.88	15,741.58	34,507.38
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:	-57,317.68	-48,754.59	-573,540.09	695,182.42

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 April
CURRENT FUND YEAR 2019

	Description: Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
	ID Number: INVEST. ACCT.	ASSET MGR.	OPERATING ACC	CLAIMS ACCOU	ADMIN. EXPEN		0
	Maturity (Yrs)	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0
	TOTAL for All						
	Accts & instruments						
Opening Cash & Investment Balance	\$19,156,363.76	323.29	16946314.56	2108725.91	100000	1000	0
Opening Interest Accrual Balance	\$71,955.00	0	71955	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$21,997.33	\$0.00	\$21,997.33	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$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
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$1,691.95	(\$2,117.22)	\$0.00	\$3,809.17	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$9,311.06	\$0.00	\$9,311.06	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$13,626.20	\$0.00	\$13,626.20	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$37,315.48	(\$2,117.22)	\$35,623.53	\$3,809.17	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$2,055,481.26	\$708,361.25	\$699,665.57	\$24,642.57	\$190,090.00	\$432,721.87	\$0.00
10 (Withdrawals - Sales)	(\$2,653,650.56)	(\$699,665.57)	(\$706,861.25)	(\$624,311.87)	(\$190,090.00)	(\$432,721.87)	\$0.00
Ending Cash & Investment Balance	\$18,582,823.67	\$6,901.75	\$16,962,056.14	\$1,512,865.78	\$100,000.00	\$1,000.00	\$0.00
Ending Interest Accrual Balance	\$84,641.27	\$0.00	\$84,641.27	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$57,100.45	\$0.00	\$0.00	\$0.00	\$45,426.91	\$11,673.54	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$18,639,924.12	\$6,901.75	\$16,962,056.14	\$1,512,865.78	\$145,426.91	\$12,673.54	\$0.00
Annualized Rate of Return This Month	2.37%	-703.29%	2.52%	2.52%	0.00%	0.00%	

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2019	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$64.36	\$0.00	\$59.55	\$848.90	\$232.81	\$0.00	\$0.00	\$710.03	\$359.29	\$2,274.94
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$4.95	\$0.00	\$4.58	\$65.29	\$17.91	\$0.00	\$0.00	\$54.61	\$27.64	\$174.98
	6 Interest Paid - Term Instr.s	\$21.21	\$14.53	\$11.41	\$172.09	\$44.61	\$0.00	\$7.96	\$164.23	\$92.44	\$528.49
	7 Unrealized Gain (Loss)	\$39.87	\$0.00	\$36.89	\$525.85	\$144.22	\$0.00	\$0.00	\$439.83	\$222.56	\$1,409.21
	8 Net Investment Income	\$109.18	\$0.00	\$101.02	\$1,440.04	\$394.94	\$0.00	\$0.00	\$1,204.47	\$609.49	\$3,859.14
	9 Interest Accrued - Net Change	\$43.15	(\$14.53)	\$48.14	\$676.81	\$188.20	\$0.00	(\$7.96)	\$545.80	\$266.86	\$1,746.46
	Ending Cash & Investment Balance	\$64,699.79	(\$419,266.99)	\$52,474.76	\$704,242.15	\$205,150.46	\$0.00	(\$20,685.01)	\$625,691.36	\$218,490.33	\$1,430,796.85
	Ending Interest Accrual Balance	\$207.09	\$97.77	\$136.32	\$2,006.72	\$532.96	\$0.00	\$53.58	\$1,814.96	\$981.20	\$5,830.61

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2018	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$0.00	\$297.82	\$81.17	\$858.16	\$585.80	\$0.00	\$0.19	\$15.26	\$288.59	\$2,127.00
	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	\$22.91	\$6.24	\$66.01	\$45.06	\$0.00	\$0.01	\$1.17	\$22.20	\$163.60
	6 Interest Paid - Term Instr.s	\$7.45	\$79.08	\$38.46	\$436.45	\$244.00	\$0.00	\$0.00	\$151.20	\$247.35	\$1,204.00
	7 Unrealized Gain (Loss)	\$0.00	\$184.49	\$50.28	\$531.58	\$362.87	\$0.00	\$0.12	\$9.45	\$178.77	\$1,317.56
	8 Net Investment Income	\$0.00	\$505.21	\$137.70	\$1,455.75	\$993.74	\$0.00	\$0.32	\$25.88	\$489.56	\$3,608.16
	9 Interest Accrued - Net Change	(\$7.45)	\$218.74	\$42.72	\$421.70	\$341.80	\$0.00	\$0.19	(\$135.95)	\$41.24	\$923.00
	Ending Cash & Investment Balance	(\$76,863.76)	\$237,355.43	\$71,552.01	\$712,567.74	\$516,329.88	\$0.00	\$167.56	\$13,591.30	\$229,160.58	\$1,703,860.74
	Ending Interest Accrual Balance	\$50.12	\$829.86	\$339.92	\$3,794.64	\$2,227.46	\$0.00	(\$0.96)	\$1,032.56	\$1,952.78	\$10,226.38

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$62.09	\$457.50	\$121.55	\$1,460.18	\$616.99	\$125.15	\$0.01	\$199.71	\$234.45	\$3,277.63
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$4.78	\$35.19	\$9.35	\$112.31	\$47.46	\$9.63	\$0.00	\$15.36	\$18.03	\$252.10
	6 Interest Paid - Term Instr.s	\$25.90	\$206.48	\$52.04	\$654.67	\$264.13	\$53.58	\$0.00	\$85.46	\$103.95	\$1,446.21
	7 Unrealized Gain (Loss)	\$38.46	\$283.40	\$75.29	\$904.51	\$382.19	\$77.52	\$0.01	\$123.71	\$145.23	\$2,030.32
	8 Net Investment Income	\$105.33	\$776.09	\$206.19	\$2,477.00	\$1,046.64	\$212.30	\$0.02	\$338.77	\$397.72	\$5,560.06
	9 Interest Accrued - Net Change	\$36.19	\$251.02	\$69.51	\$805.51	\$352.86	\$71.57	\$0.01	\$114.25	\$130.50	\$1,831.43
	Ending Cash & Investment Balance	\$54,728.22	\$398,249.34	\$107,134.93	\$1,272,890.35	\$543,823.78	\$110,308.35	\$11.60	\$176,023.92	\$206,654.26	\$2,869,824.75
	Ending Interest Accrual Balance	\$236.36	\$1,846.69	\$471.64	\$5,864.83	\$2,394.07	\$485.61	\$0.03	\$774.67	\$933.85	\$13,007.75

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$92.40	\$407.38	\$123.95	\$1,090.63	\$505.89	\$115.93	\$0.06	\$254.05	\$217.73	\$2,808.02
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$7.11	\$31.33	\$9.53	\$83.89	\$38.91	\$8.92	\$0.00	\$19.54	\$16.75	\$215.98
	6 Interest Paid - Term Instr.s	\$39.55	\$176.05	\$53.06	\$472.86	\$216.57	\$49.63	\$0.03	\$108.76	\$93.21	\$1,209.72
	7 Unrealized Gain (Loss)	\$57.23	\$252.35	\$76.78	\$675.59	\$313.37	\$71.81	\$0.04	\$157.37	\$134.87	\$1,739.42
	8 Net Investment Income	\$156.74	\$691.06	\$210.27	\$1,850.11	\$858.18	\$196.66	\$0.11	\$430.96	\$369.34	\$4,763.43
	9 Interest Accrued - Net Change	\$52.84	\$231.32	\$70.89	\$617.78	\$289.32	\$66.30	\$0.04	\$145.29	\$124.52	\$1,598.30
	Ending Cash & Investment Balance	\$81,439.70	\$339,580.40	\$109,255.56	\$956,512.63	\$445,901.29	\$102,182.59	\$55.84	\$223,923.24	\$191,906.68	\$2,450,757.93
	Ending Interest Accrual Balance	\$358.52	\$1,591.88	\$480.98	\$4,272.02	\$1,962.99	\$449.84	\$0.25	\$985.78	\$844.83	\$10,947.07

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$70.47	\$411.82	\$102.14	\$207.02	\$590.08	\$116.14	\$0.00	\$133.13	\$230.91	\$1,861.70
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$5.42	\$31.68	\$7.86	\$15.92	\$45.39	\$8.93	\$0.00	\$10.24	\$17.76	\$143.19
	6 Interest Paid - Term Instr.s	\$30.16	\$181.19	\$43.72	\$104.24	\$250.03	\$49.72	\$0.00	\$56.99	\$101.43	\$817.50
	7 Unrealized Gain (Loss)	\$43.65	\$255.10	\$63.27	\$128.24	\$365.52	\$71.94	\$0.00	\$82.47	\$143.03	\$1,153.22
	8 Net Investment Income	\$119.54	\$698.59	\$173.26	\$351.18	\$1,000.99	\$197.01	\$0.00	\$225.84	\$391.70	\$3,158.11
	9 Interest Accrued - Net Change	\$40.31	\$230.63	\$58.41	\$102.78	\$340.04	\$66.42	\$0.00	\$76.14	\$129.47	\$1,044.20
	Ending Cash & Investment Balance	\$62,111.23	\$355,324.61	\$90,023.62	\$180,026.91	\$520,100.92	\$102,363.93	\$0.80	\$117,346.94	\$203,526.99	\$1,630,825.95
	Ending Interest Accrual Balance	\$273.39	\$1,630.87	\$396.31	\$908.37	\$2,272.31	\$450.64	\$0.00	\$516.60	\$913.34	\$7,361.83

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$176.50	\$88.34	\$75.64	\$1,985.24	\$1,258.85	\$174.49	\$0.00	\$492.47	\$4,971.01	\$9,222.55
	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	\$13.58	\$6.79	\$5.82	\$152.70	\$96.83	\$13.42	\$0.00	\$37.88	\$382.35	\$709.36
	6 Interest Paid - Term Instr.s	\$75.54	\$55.80	\$32.38	\$849.67	\$538.91	\$74.70	\$0.00	\$210.83	\$2,121.86	\$3,959.68
	7 Unrealized Gain (Loss)	\$109.33	\$54.72	\$46.86	\$1,229.75	\$779.79	\$108.09	\$0.00	\$305.06	\$3,079.28	\$5,712.89
	8 Net Investment Income	\$299.41	\$149.85	\$128.31	\$3,367.69	\$2,135.47	\$296.01	\$0.00	\$835.41	\$8,432.65	\$15,644.80
	9 Interest Accrued - Net Change	\$100.96	\$32.54	\$43.26	\$1,135.57	\$719.94	\$99.79	\$0.00	\$281.65	\$2,849.16	\$5,262.86
	Ending Cash & Investment Balance	\$155,568.79	\$77,879.28	\$66,670.54	\$1,749,823.37	\$1,109,571.31	\$153,802.54	(\$79.04)	\$434,073.63	\$4,374,443.23	\$8,121,753.65
	Ending Interest Accrual Balance	\$684.71	\$463.76	\$293.50	\$7,701.83	\$4,884.66	\$677.08	(\$0.01)	\$1,910.92	\$19,246.94	\$35,863.40

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

Current Fund Year: 2019 Month Ending: April										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	22,372.50	0.00	0.00	2,270.07	0.00	0.00	0.00	0.00	0.00	24,642.57
Invest Pymnts	524.19	1,871.09	623.82	7,181.63	4,197.77	597.89	8.17	2,034.17	7,590.48	24,629.21
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	524.19	1,871.09	623.82	7,181.63	4,197.77	597.89	8.17	2,034.17	7,590.48	24,629.21
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	22,896.69	1,871.09	623.82	9,451.70	4,197.77	597.89	8.17	2,034.17	7,590.48	49,271.78
EXPENSES										
Claims Transfers	21,215.14	57,484.79	0.00	111,390.07	0.00	0.00	0.00	0.00	0.00	190,090.00
Expenses	0.00	302,171.00	0.00	0.00	0.00	0.00	0.00	0.00	130,550.87	432,721.87
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	21,215.14	359,655.79	0.00	111,390.07	0.00	0.00	0.00	0.00	130,550.87	622,811.87
END BALANCE	341,683.97	989,122.07	497,111.42	5,576,063.15	3,340,877.64	468,657.41	(20,528.25)	1,590,650.39	5,799,186.32	18,582,824.12

Report Month April

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 equ	Max/Min 3,082,439.46 / (0.00)
Pre-existing variance:	Prior period unreconciled variance exis	Max/Min 3,082,439.46 / (0.00)

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

April 01, 2019 - April 30, 2019

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$17,018,269.56
Net of Contributions & Withdrawals	-\$7,195.68
Net Investment Change	\$35,623.53
Closing Market Value w/Accrued Income	\$17,046,697.41

Your Relationship Team

SUSAN T O'NEAL (302) 636-6448
Relationship Manager
so'neal@wilmingtontrust.com

ZIA E QASIM (302) 651-8413
Portfolio Manager
zqasim@wilmingtontrust.com

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

Table of Contents

Relationship Summary

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

Asset Allocation

Asset & Sub Asset Allocation	6
------------------------------------	---

Holdings Detail

Fixed Income	7
Cash & Equivalents	8

Activity Detail

Transaction Activity Detail	10
Realized Gain / Loss Detail	11

Disclosures

Statement Disclosures	12
-----------------------------	----

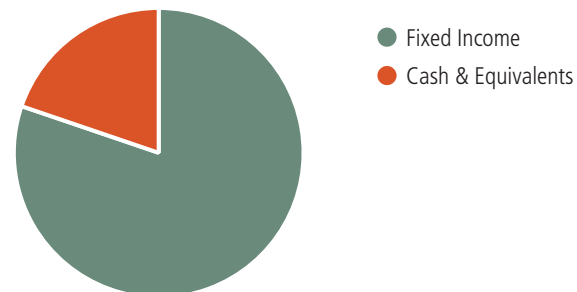
Glossary

Glossary	14
----------------	----

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

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$13,607,696.60	80.22%
Cash & Equivalents	3,354,359.54	19.78
TOTAL	\$16,962,056.14	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$13,607,696.60	\$63,916.60	\$13,671,613.20	\$181,950.00	1.34%
Cash & Equivalents	3,354,359.54	20,724.67	3,375,084.21	82,393.70	2.46
TOTAL	\$16,962,056.14	\$84,641.27	\$17,046,697.41	\$264,343.70	1.56%

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	\$16,946,314.56	\$16,927,548.76
Accrued Income	71,955.00	17,775.87
Opening Market Value w/Accrued Income	\$17,018,269.56	\$16,945,324.63
Contributions		
Cash Receipts	699,665.57	3,120,087.62
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$699,665.57	\$3,120,087.62
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-706,861.25	-3,172,923.76
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$706,861.25	-\$3,172,923.76
Net Contributions & Withdrawals	-\$7,195.68	-\$52,836.14
Closing Market Value	16,962,056.14	16,962,056.14
Accrued Income	84,641.27	84,641.27
Closing Market Value w/Accrued Income	\$17,046,697.41	\$17,046,697.41
Net Investment Change	\$35,623.53	\$154,208.92
Net Investment Change Detail		
	Current Period	Year-to-Date
Net Investment Change	\$35,623.53	\$154,208.92
Income Earned		
Dividends	-	-
Net Interest	9,311.06	21,057.70
Other Income	-	-
Change in Accrual	12,686.27	66,865.40
Total Income Earned	\$21,997.33	\$87,923.10
Market Appreciation	\$13,626.20	\$66,285.82

Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

April 01, 2019 - April 30, 2019

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	11,396.47	23,143.11
Other Income	-	-
Total Taxable	\$11,396.47	\$23,143.11
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$11,396.47	\$23,143.11

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	699,665.57	3,120,087.62
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	695,464.78	4,083,718.14
Net Interest	9,311.06	21,057.70
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$1,404,441.41	\$7,224,863.46
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-706,861.25	-3,172,923.76
Other Fees	-	-
Purchases	-697,580.16	-4,051,939.70
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$1,404,441.41	-\$7,224,863.46
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	80.22%	\$13,607,696.60	\$13,672,663.99	-\$64,967.39	\$63,916.60	\$13,671,613.20
Total Fixed Income	80.22%	\$13,607,696.60	\$13,672,663.99	-\$64,967.39	\$63,916.60	\$13,671,613.20
■ Cash & Equivalents						
Taxable	19.78	3,354,359.54	3,354,359.54	-	20,724.67	3,375,084.21
Total Cash & Equivalents	19.78%	\$3,354,359.54	\$3,354,359.54	-	\$20,724.67	\$3,375,084.21
TOTAL ASSETS	100%	\$16,962,056.14	\$17,027,023.53	-\$64,967.39	\$84,641.27	\$17,046,697.41

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

April 01, 2019 - April 30, 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	\$99.941	\$999,410.00	\$993,164.07	\$6,245.93	\$4,036.60	\$8,750.00	0.06	2.26%	5.89%
UNITED STATES TREASURY NOTES DTD 11/30/2012 1.000% 11/30/2019 CUSIP: 912828UB4 Moody's: AAA	1,000,000	99.164	991,640.00	992,304.69	-664.69	4,175.82	10,000.00	0.59	2.46	5.85
UNITED STATES TREASURY NOTES DTD 05/31/2013 1.375% 05/31/2020 CUSIP: 912828VF4 Moody's: AAA	1,000,000	98.918	989,180.00	998,359.37	-9,179.37	5,741.76	13,750.00	1.08	2.41	5.83
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	98.613	984,157.74	991,255.70	-7,097.96	37.29	13,722.50	1.48	2.37	5.80
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6	699,000	99.914	698,398.86	697,580.16	818.70	3,258.46	15,727.50	1.76	2.36	4.12
Total U.S. Treasury Bonds			\$4,662,786.60	\$4,672,663.99	-\$9,877.39	\$17,249.93	\$61,950.00	0.94	2.37%	27.49%
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	99.923	999,230.00	1,000,000.00	-770.00	5,266.67	12,000.00	0.08	2.36	5.89

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

April 01, 2019 - April 30, 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	\$99.321	\$7,945,680.00	\$8,000,000.00	-\$54,320.00	\$41,400.00	\$108,000.00	0.62	2.48%	46.84%
Total U.S. Government Agency Bonds			\$8,944,910.00	\$9,000,000.00	-\$55,090.00	\$46,666.67	\$120,000.00	0.56	2.47%	52.73%
Total U.S. Taxable Fixed Income			\$13,607,696.60	\$13,672,663.99	-\$64,967.39	\$63,916.60	\$181,950.00	0.69	2.43%	80.22%
TOTAL FIXED INCOME			\$13,607,696.60	\$13,672,663.99	-\$64,967.39	\$63,916.60	\$181,950.00	0.69	2.43%	80.22%

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 01/03/2019 DUE 07/05/2019 CUSIP: 912796RW1	1,700,000	\$98.90	\$1,681,258.45	\$1,681,258.45	-	\$11,313.50	\$41,138.30	0.18	2.42%	9.91%
UNITED STATES TREASURY BILLS DTD 02/07/2019 DUE 08/08/2019 CUSIP: 912796SC4	700,000	98.81	691,663.59	691,663.59	-	3,673.67	16,955.40	0.28	2.42	4.08

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

April 01, 2019 - April 30, 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	-	\$5,737.50	\$24,300.00	0.53	2.43%	5.79%
Total U.S. Treasury Bills			\$3,354,359.54	\$3,354,359.54	-	\$20,724.67	\$82,393.70	0.30	2.42%	19.78%
Total Taxable			\$3,354,359.54	\$3,354,359.54	-	\$20,724.67	\$82,393.70	0.30	2.42%	19.78%
TOTAL CASH & EQUIVALENTS			\$3,354,359.54	\$3,354,359.54	-	\$20,724.67	\$82,393.70	0.30	2.42%	19.78%
Grand Total			\$16,962,056.14	\$17,027,023.53	-\$64,967.39	\$84,641.27	\$264,343.70			100%
Accrued Income			\$84,641.27							
Grand Total Market Value w/ Accrued Income			\$17,046,697.41							

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

April 01, 2019 - April 30, 2019

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
04/04/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$699,665.57	-
04/04/2019 04/04/2019	Maturities	MATURED 700000 PAR VALUE OF U.S. TREASURY BILLS 4/04/19 AT 100 TRADE DATE 2019-04-04 SETTLEMENT DATE 2019-04-04	700,000	695,464.78	-
04/04/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 4/04/19 ON 700000 PAR VALUE DUE 2019-04-04	-	4,535.22	-
04/04/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-700,000.00	-
04/04/2019 04/04/2019	Purchases	PURCHASED 699000 PAR VALUE OF U.S. TREASURY NOTES 2.250% 2/15/21 AT 99.7969 TRADE DATE 2019-04-04 SETTLEMENT DATE 2019-04-04	699,000	-697,580.16	-
04/04/2019	Interest	PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 2.250% 2/15/21	-	-2,085.41	-
04/30/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 10/31/20 AT \$0.006875 /SHARE ON 998000 PAR VALUE DUE 2019-04-30	-	6,861.25	-
04/30/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-6,861.25	-
CLOSING BALANCE				-	-

Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
-------------------------	------------------	----------	------	----------	----------------------	---------------------	--------------------

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.

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2019								
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	56,654.82	(116,890.37)	52,421.88	747,278.44	204,943.73		0.00	(20,692.97)	625,032.69	1,865,029.52
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	22,372.50	0.00	0.00	0.00						22,372.50
Invest Pymnts	66.03	14.53	52.88	763.23	206.73	0.00	7.96	658.67	342.63	2,112.66
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	66.03	14.53	52.88	763.23	206.73	0.00	7.96	658.67	342.63	2,112.66
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	22,438.53	14.53	52.88	763.23	206.73	0.00	7.96	658.67	342.63	24,485.16
EXPENSES										0.00
Claims Transfers	14,393.56	220.15	0.00	43,799.52	0.00	0.00	0.00	0.00	0.00	58,413.23
Expenses	0.00	302,171.00	0.00	0.00	0.00	0.00	0.00	0.00	98,133.60	400,304.60
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	14,393.56	302,391.15	0.00	43,799.52	0.00	0.00	0.00	0.00	98,133.60	458,717.83
END BALANCE	64,699.79	(419,266.99)	52,474.76	704,242.15	205,150.46	0.00	(20,685.01)	625,691.36	218,490.33	1,430,796.85

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2018								
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	105.41						105.41
Invest Pymnts	7.45	286.47	94.98	1,034.05	651.93	0.00	0.13	161.83	448.32	2,685.16
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	7.45	286.47	94.98	1,034.05	651.93	0.00	0.13	161.83	448.32	2,685.16
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7.45	286.47	94.98	1,139.46	651.93	0.00	0.13	161.83	448.32	2,790.57
EXPENSES										
Claims Transfers	6,821.58	25,101.27	0.00	44,002.15	0.00	0.00	0.00	0.00	0.00	75,925.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,332.27	25,332.27
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	6,821.58	25,101.27	0.00	44,002.15	0.00	0.00	0.00	0.00	25,332.27	101,257.27
END BALANCE	(76,863.76)	237,355.43	71,552.01	712,567.74	516,329.88	0.00	167.56	13,591.30	229,160.58	1,703,860.74

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2017								
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	2,082.90						2,082.90
Invest Pymnts	69.14	525.07	136.68	1,671.49	693.78	140.73	0.01	224.53	267.22	3,728.65
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	69.14	525.07	136.68	1,671.49	693.78	140.73	0.01	224.53	267.22	3,728.65
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	69.14	525.07	136.68	3,754.39	693.78	140.73	0.01	224.53	267.22	5,811.55
EXPENSES										
Claims Transfers	0.00	5,011.25	0.00	16,249.09	0.00	0.00	0.00	0.00	0.00	21,260.34
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	5,011.25	0.00	16,249.09	0.00	0.00	0.00	0.00	0.00	21,260.34
END BALANCE	54,728.22	398,249.34	107,134.93	1,272,890.35	543,823.78	110,308.35	11.60	176,023.92	206,654.26	2,869,824.75

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2016								
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	58.76						58.76
Invest Pymnts	103.90	459.74	139.38	1,232.33	568.86	130.36	0.07	285.67	244.82	3,165.13
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	103.90	459.74	139.38	1,232.33	568.86	130.36	0.07	285.67	244.82	3,165.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	103.90	459.74	139.38	1,291.09	568.86	130.36	0.07	285.67	244.82	3,223.89
EXPENSES										
Claims Transfers	0.00	19,488.62	0.00	4,855.14	0.00	0.00	0.00	0.00	0.00	24,343.76
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	19,488.62	0.00	4,855.14	0.00	0.00	0.00	0.00	0.00	24,343.76
END BALANCE	81,439.70	339,580.40	109,255.56	956,512.63	445,901.29	102,182.59	55.84	223,923.24	191,906.68	2,450,757.93

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	23.00						23.00
Invest Pymnts	79.23	467.97	114.85	248.41	660.94	130.59	0.00	149.70	262.23	2,113.92
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	79.23	467.97	114.85	248.41	660.94	130.59	0.00	149.70	262.23	2,113.92
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	79.23	467.97	114.85	271.41	660.94	130.59	0.00	149.70	262.23	2,136.92
EXPENSES										
Claims Transfers	0.00	7,663.50	0.00	2,484.17	0.00	0.00	0.00	0.00	0.00	10,147.67
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	7,663.50	0.00	2,484.17	0.00	0.00	0.00	0.00	0.00	10,147.67
END BALANCE	62,111.23	355,324.61	90,023.62	180,026.91	520,100.92	102,363.93	0.80	117,346.94	203,526.99	1,630,825.95

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	198.44	117.31	85.05	2,232.12	1,415.53	196.21	0.00	553.77	5,583.49	10,381.92
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	198.44	117.31	85.05	2,232.12	1,415.53	196.21	0.00	553.77	5,583.49	10,381.92
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	198.44	117.31	85.05	2,232.12	1,415.53	196.21	0.00	553.77	5,583.49	10,381.92
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	7,085.00	7,085.00
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	7,085.00	7,085.00
END BALANCE	155,568.79	77,879.28	66,670.54	1,749,823.37	1,109,571.31	153,802.54	(79.04)	434,073.63	4,374,443.23	8,121,753.65

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

Month
Current Fund Year

April
2019

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Prop	54,891.37	14,393.56	22,372.50	46,912.43	46,912.43	(0.00)	(0.00)	0.00
	Liab	2,276.55	220.15	0.00	2,496.70	2,496.70	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	62,037.96	43,799.52	0.00	105,837.48	105,837.48	0.00	0.00	0.00
	Total	119,205.88	58,413.23	22,372.50	155,246.61	155,246.61	0.00	0.00	0.00
2018	Prop	341,725.87	6,821.58	0.00	348,547.45	348,547.45	0.00	0.00	0.00
	Liab	215,880.39	25,101.27	0.00	240,981.66	240,981.66	0.00	0.00	0.00
	Auto	55,798.79	0.00	0.00	55,798.79	55,798.79	(0.00)	(0.00)	0.00
	WC	1,275,360.17	44,002.15	105.41	1,319,256.91	1,319,256.91	0.00	0.00	0.00
	Total	1,888,765.22	75,925.00	105.41	1,964,584.81	1,964,584.81	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	76,911.65	5,011.25	0.00	81,922.90	81,922.90	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	901,337.81	16,249.09	2,082.90	915,504.00	915,504.00	(0.00)	(0.00)	0.00
	Total	1,200,371.15	21,260.34	2,082.90	1,219,548.59	1,219,548.59	(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	165,601.43	19,488.62	0.00	185,090.05	185,090.05	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	1,289,124.17	4,855.14	58.76	1,293,920.55	1,293,920.55	(0.00)	0.00	(0.00)
	Total	1,782,997.60	24,343.76	58.76	1,807,282.60	1,807,282.60	(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	166,726.36	7,663.50	0.00	174,389.86	174,389.86	(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	2,175,078.96	2,484.17	23.00	2,177,540.13	2,177,540.13	0.00	0.00	0.00
	Total	2,670,648.32	10,147.67	23.00	2,680,772.99	2,680,772.99	(0.00)	(0.00)	0.00
TOTAL		7,661,988.17	190,090.00	24,642.57	7,827,435.60	7,827,435.60	(0.00)	(0.00)	(0.00)



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2019 - Apr 30, 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
13393	4/1/2019		ADMINISTRATIVE CLAIM SERVICES			\$9.00		
		INDEMNITY		-- /2019150875	8/22/2018	\$3.00	2018/2018	Expense
		INDEMNITY		-- /2019148581	7/24/2018	\$3.00	2018/2018	Expense
		MEDICAL ONLY		-- /2018130644	4/6/2018	\$3.00	2018/2018	Expense
13394	4/1/2019	INDEMNITY	CAPEHART & SCATCHARD PA	Z12675/001224387	3/7/2015	\$78.00	2015/2015	Legal
13395	4/1/2019	INDEMNITY	QUAL-LYNX	-- /2019150875	8/22/2018	\$75.00	2018/2018	Expense
13396	4/1/2019	INDEMNITY	I.C.U. INVESTIGATIONS, INC.	-- /2018121619	12/29/2017	\$150.00	2017/2017	Expense
13397	4/1/2019	1ST PARTY COLL PD	LEO PETETTI, LLC.	-- /2019169163	3/20/2019	\$110.00	2019/2019	Expense
13398	4/1/2019	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z27950/001239995	10/13/2015	\$267.00	2015/2015	Legal
13399	4/1/2019	BLDG/CONTENT	TABERNACLE TOWNSHIP	-- /2019147735	7/6/2018	\$785.15	2018/2018	Loss
13400	4/1/2019	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019158514	11/15/2018	\$1,451.96	2018/2018	Loss
13401	4/1/2019	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,024.00	2017/2017	Loss
13402	4/1/2019	1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2019169530	3/21/2019	\$984.67	2019/2019	Loss
13403	4/1/2019	INDEMNITY	KATHY MICCICHE	-- /2017094723	2/13/2017	\$1,028.00	2017/2017	Loss
13404	4/1/2019	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$1,059.20	2016/2016	Loss
13405	4/1/2019	INLAND MARINE	NORTH HANOVER TOWNSHIP	-- /2019163048	1/12/2019	\$3,175.00	2019/2019	Loss
13406	4/1/2019	INLAND MARINE	PEMBERTON TOWNSHIP	-- /2019167044	2/18/2019	\$1,765.00	2019/2019	Loss
13407	4/1/2019	1ST PARTY COLL PD	MOUNT LAUREL TOWNSHIP	-- /2019169163	3/20/2019	\$996.17	2019/2019	Loss
13408	4/1/2019		COASTAL SPINE, PC.			\$166.54		
		INDEMNITY		-- /2018121619	12/29/2017	\$83.27	2017/2017	Loss
		INDEMNITY		-- /2018108894	7/27/2017	\$83.27	2017/2017	Loss
13409	4/1/2019	INDEMNITY	IVY REHAB NETWORK INC	-- /2019159962	12/4/2018	\$680.00	2018/2018	Loss
13410	4/1/2019	MEDICAL ONLY	EMERGENCY MEDICAL ASSOCIATES CHS LLC	-- /2018129110	3/20/2018	\$1,109.00	2018/2018	Loss
13411	4/1/2019		STRIVE PHYSICAL THERAPY AND			\$430.00		
		INDEMNITY		-- /2019158514	11/15/2018	\$160.00	2018/2018	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$160.00	2018/2018	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$110.00	2015/2015	Loss
13412	4/1/2019	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2019167878	3/6/2019	\$171.70	2019/2019	Loss
13413	4/1/2019	MEDICAL ONLY	VIRTUA WEST JERSEY HEALTH, INC.	-- /2019158291	11/14/2018	\$2,792.30	2018/2018	Loss
13414	4/1/2019	MEDICAL ONLY	BACHARACH INSTITUTE FOR REHABILITATION, INC	-- /2018130644	4/6/2018	\$99.00	2018/2018	Loss
13415	4/1/2019	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2019150875	8/22/2018	\$126.00	2018/2018	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2019 - Apr 30, 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
13416	4/1/2019	INDEMNITY	VIRTUA MEDICAL GROUP PA	MLT-2019156966/ 2019156968	10/29/2018	\$29.08	2018/2018	Loss
13417	4/1/2019	INDEMNITY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2018115416	10/16/2017	\$456.54	2017/2017	Loss
13418	4/1/2019	INDEMNITY	HOME CARE CONNECT LLC	-- /2018108894	7/27/2017	\$4,892.86	2017/2017	Loss
13419	4/1/2019	INDEMNITY	AFFECTRIX LLC	-- /2019150875	8/22/2018	\$3,203.20	2018/2018	Loss
13420	4/1/2019		QUALCARE, INC.			\$2,004.00		
		MEDICAL ONLY		-- /2019169199	3/20/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019168852	3/17/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019168574	3/13/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019168367	3/12/2019	\$501.00	2019/2019	Loss
13421	4/8/2019		ADMINISTRATIVE CLAIM SERVICES			\$6.00		
		INDEMNITY		-- /2019165703	2/11/2019	\$3.00	2019/2019	Expense
		INDEMNITY		-- /2018146837	6/16/2018	\$3.00	2018/2018	Expense
13422	4/8/2019	INDEMNITY	QUAL-LYNX	-- /2018146837	6/16/2018	\$75.00	2018/2018	Expense
13423	4/8/2019	INDEMNITY	I.C.U. INVESTIGATIONS INC	-- /2019165703	2/11/2019	\$150.00	2019/2019	Expense
13424	4/8/2019	INDEMNITY	ATLANTIC SECURITY INT'L	-- /2019165703	2/11/2019	\$225.00	2019/2019	Expense
13425	4/8/2019	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2019169553	3/23/2019	\$225.00	2019/2019	Expense
13426	4/8/2019		AFFANATO MARUT LLC			\$408.00		
		INDEMNITY		-- /2018146837	6/16/2018	\$258.50	2018/2018	Legal
		INDEMNITY		-- /2018127449	3/2/2018	\$149.50	2018/2018	Legal
13427	4/8/2019	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	-- /2018108894	7/27/2017	\$324.00	2017/2017	Legal
13428	4/8/2019	GL PROPERTY DAMAGE	James and Fiorangela Hummel	-- /2018145432	6/11/2018	\$13,901.69	2018/2018	Loss
13429	4/8/2019	GL PROPERTY DAMAGE	James and Fiorangela Hummel	-- /2018145432	6/11/2018	\$9,598.18	2018/2018	Loss
13430	4/8/2019	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2019155776/ 2019155779	10/16/2018	\$1,806.00	2018/2018	Loss
13431	4/8/2019	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
13432	4/8/2019	INDEMNITY	AARON DIPERI	-- /2017100711	4/22/2017	\$1,056.28	2017/2017	Loss
13433	4/8/2019	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2018139163	5/4/2018	\$100.00	2018/2018	Expense
13434	4/8/2019	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
13435	4/8/2019	INDEMNITY	Matthew Simmons IV	-- /2019164206	1/26/2019	\$263.14	2019/2019	Loss
13436	4/8/2019	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,842.00	2019/2019	Loss
13437	4/8/2019	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,842.00	2019/2019	Loss
13438	4/8/2019	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,842.00	2019/2019	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2019 - Apr 30, 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
13439	4/8/2019		1ST PARTY COLL PD	DELRAN TOWNSHIP	-- /2019169553	3/23/2019	\$3,693.26	2019/2019	Loss
13440	4/8/2019		INDEMNITY	QUAL-LYNX	-- /2019165703	2/11/2019	\$4.25	2019/2019	Expense
13441	4/8/2019			COASTAL SPINE, PC.			\$266.76		
			INDEMNITY		-- /2019148581	7/24/2018	\$126.12	2018/2018	Loss
			INDEMNITY		-- /2018108894	7/27/2017	\$140.64	2017/2017	Loss
13442	4/8/2019		INDEMNITY	IVY REHAB NETWORK INC	-- /2019159962	12/4/2018	\$85.00	2018/2018	Loss
13443	4/8/2019			STRIVE PHYSICAL THERAPY AND			\$465.00		
			INDEMNITY		-- /2019165703	2/11/2019	\$240.00	2019/2019	Loss
			INDEMNITY		-- /2019158514	11/15/2018	\$80.00	2018/2018	Loss
			INDEMNITY		-- /2019154157	9/29/2018	\$80.00	2018/2018	Loss
			INDEMNITY		-- /2018143484	5/21/2018	\$65.00	2018/2018	Loss
13444	4/8/2019		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2019165703	2/11/2019	\$171.70	2019/2019	Loss
13445	4/8/2019		MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2019161276	12/18/2018	\$144.87	2018/2018	Loss
13446	4/8/2019		INDEMNITY	CENTENNIAL SURGUNIT LLC	-- /2018143484	5/21/2018	\$1,592.00	2018/2018	Loss
13447	4/8/2019		MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2019164121	1/25/2019	\$77.23	2019/2019	Loss
13448	4/8/2019		MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2019167491	3/3/2019	\$2,215.52	2019/2019	Loss
13449	4/8/2019		INDEMNITY	VIRTUA MEDICAL GROUP	-- /2019165703	2/11/2019	\$223.65	2019/2019	Loss
13450	4/8/2019		INDEMNITY	CENTRAL JERSEY URGENT CARE	-- /2019161944	1/2/2019	\$160.00	2019/2019	Loss
13451	4/8/2019		INDEMNITY	ISO SERVICES, INC.	-- /2019165703	2/11/2019	\$11.25	2019/2019	Expense
13452	4/8/2019			QUALCARE, INC.			\$1,503.00		
			INDEMNITY		-- /2019169455	3/25/2019	\$501.00	2019/2019	Loss
			INDEMNITY		-- /2019169300	3/20/2019	\$501.00	2019/2019	Loss
			MEDICAL ONLY		-- /2019164121	1/25/2019	\$501.00	2019/2019	Loss
13453	4/15/2019		INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2019167878	3/6/2019	\$3.00	2019/2019	Expense
13454	4/15/2019			RAYMOND & COLEMAN, LLP			\$12,076.12		
			POLICE PROF BI		Z43945/001256269	5/28/2016	\$6,954.12	2016/2016	Legal
			BODILY INJURY [Expired]		Z39535/001251800	3/15/2016	\$2,458.50	2016/2016	Legal
			BODILY INJURY [Expired]		Z31957/001244069	10/31/2015	\$2,663.50	2015/2015	Legal
13455	4/15/2019		1ST PARTY COLL PD	LEO PETETTI LLC	-- /2019167193	2/20/2019	\$55.00	2019/2019	Expense
13456	4/15/2019			THE DEWEESE LAW FIRM			\$584.00		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2019 - Apr 30, 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		-- /2017090236	12/15/2016	\$150.00	2016/2016	Expense
		MEDICAL ONLY		Z49177/001263719	10/30/2016	\$150.00	2016/2016	Expense
		INDEMNITY		Z45983/001258311	10/4/2016	\$214.00	2016/2016	Expense
		INDEMNITY		Z42687/001255000	7/30/2016	\$70.00	2016/2016	Expense
13457	4/15/2019		AFFANATO MARUT LLC			\$740.50		
		INDEMNITY		-- /2019147693	7/12/2018	\$143.00	2018/2018	Legal
		INDEMNITY		-- /2018124978	2/5/2018	\$169.00	2018/2018	Legal
		INDEMNITY		Z37789/001250034	4/20/2016	\$428.50	2016/2016	Legal
13458	4/15/2019		PIETRAS, SARACINO, SMITH, & MEEK			\$1,765.45		
		INDEMNITY		-- /2018139163	5/4/2018	\$787.95	2018/2018	Legal
		INDEMNITY		-- /2018123558	10/21/2017	\$279.50	2017/2017	Legal
		INDEMNITY		Z39802/001252073	6/3/2016	\$698.00	2016/2016	Legal
13459	4/15/2019	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019158514	11/15/2018	\$933.40	2018/2018	Loss
13460	4/15/2019	INDEMNITY	PALMYRA BOROUGH	-- /2019166742	2/25/2019	\$1,077.86	2019/2019	Loss
13461	4/15/2019	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019167878	3/6/2019	\$1,340.75	2019/2019	Loss
13462	4/15/2019	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019169455	3/25/2019	\$1,842.00	2019/2019	Loss
13463	4/15/2019	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2019169300	3/20/2019	\$1,842.00	2019/2019	Loss
13464	4/15/2019	INDEMNITY	JOHN KURTH	-- /2018117944	11/13/2017	\$956.00	2017/2017	Loss
13465	4/15/2019	INDEMNITY	COASTAL SPINE, PC.	Z27950/001239995	10/13/2015	\$83.27	2015/2015	Loss
13466	4/15/2019	INDEMNITY	IVY REHAB NETWORK INC	-- /2019159962	12/4/2018	\$85.00	2018/2018	Loss
13467	4/15/2019	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2019158514	11/15/2018	\$395.00	2018/2018	Loss
13468	4/15/2019	MEDICAL ONLY	ROBERT WOOD JOHNSON, UNIVERSITY	MLT-2019166319/ 2019166320	2/18/2019	\$1,133.54	2019/2019	Loss
13469	4/15/2019	INDEMNITY	LOURDES ANESTHESIA ASSOC PA	-- /2018143484	5/21/2018	\$1,085.00	2018/2018	Loss
13470	4/15/2019	INDEMNITY	CONCENTRA MEDICAL CENTERS	-- /2019166742	2/25/2019	\$360.53	2019/2019	Loss
13471	4/15/2019	INDEMNITY	NovaCare Rehabilitation	-- /2019163514	1/18/2019	\$450.00	2019/2019	Loss
13472	4/15/2019	MEDICAL ONLY	VIRTUA MEDICAL GROUP	-- /2019167847	3/6/2019	\$166.95	2019/2019	Loss
13473	4/15/2019	INDEMNITY	ORTHOPEDIC & NEUROSURGICAL SPECIALIST, L L C	-- /2019163514	1/18/2019	\$101.85	2019/2019	Loss
13474	4/15/2019		AVIA PARTNERS INC			\$170.62		
		INDEMNITY		-- /2019167878	3/6/2019	\$16.55	2019/2019	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2019 - Apr 30, 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		-- /2019163514	1/18/2019	\$15.08	2019/2019	Loss
		MEDICAL ONLY		-- /2019152903	9/18/2018	\$10.98	2018/2018	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$15.90	2018/2018	Loss
		INDEMNITY		Z20598/001232500	6/24/2015	\$112.11	2015/2015	Loss
13475	4/15/2019		QUALCARE, INC.			\$1,503.00		
		MEDICAL ONLY		-- /2019169891	3/24/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		MLT-2019169880/ 2019169884	3/23/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		MLT-2019169880/ 2019169880	3/23/2019	\$501.00	2019/2019	Loss
13476	4/22/2019		CAPEHART & SCATCHARD PA			\$8,712.00		
		GL PROPERTY DAMAGE		-- /2017097398	12/16/2016	\$676.50	2016/2016	Legal
		POLICE PROF PI		-- /2019156666	9/7/2016	\$8,035.50	2016/2016	Legal
13477	4/22/2019		PARKER MCCAY			\$10,000.00		
		BODILY INJURY [Expired]		-- /2018126936	10/21/2017	\$5,000.00	2017/2017	Legal
		BODILY INJURY [Expired]		MLT-Z25839/001237862	8/18/2015	\$5,000.00	2015/2015	Legal
13478	4/22/2019	BODILY INJURY [Expired]	RAYMOND & COLEMAN, LLP	-- /2017091126	12/15/2016	\$1,364.00	2016/2016	Legal
13479	4/22/2019	INDEMNITY	ATLANTIC SECURITY INT'L	-- /2019165703	2/11/2019	\$1,200.00	2019/2019	Expense
13480	4/22/2019	COMPREHENSIVE	LEO PETETTI LLC	-- /2019158005	11/8/2018	\$55.00	2018/2018	Expense
13481	4/22/2019	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	MLT-Z31745/001243852	12/19/2015	\$340.50	2015/2015	Legal
13482	4/22/2019	MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2018117948	11/3/2017	\$3.00	2017/2017	Expense
13483	4/22/2019	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	Z31187/001243292	12/7/2015	\$3.00	2015/2015	Expense
13484	4/22/2019	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2019148196	7/19/2018	\$3.00	2018/2018	Expense
13485	4/22/2019	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2019148202	7/18/2018	\$3.00	2018/2018	Expense
13486	4/22/2019	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2019150968	8/23/2018	\$3.00	2018/2018	Expense
13487	4/22/2019	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
13488	4/22/2019	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019169455	3/25/2019	\$1,315.71	2019/2019	Loss
13489	4/22/2019	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2019169300	3/20/2019	\$1,842.00	2019/2019	Loss
13490	4/22/2019	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2019147693	7/12/2018	\$750.00	2018/2018	Expense
13491	4/22/2019	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
13492	4/22/2019	GL PROPERTY DAMAGE	Leonard Mangiaracina	-- /2019169279	3/1/2019	\$220.15	2019/2019	Loss
13493	4/22/2019	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,842.00	2019/2019	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2019 - Apr 30, 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
13494	4/22/2019	INDEMNITY	BRIAN YOUNG	Z34871/001247013	2/19/2016	\$1,026.24	2016/2016	Loss
13495	4/22/2019	BLDG/CONTENT	MANSFIELD TOWNSHIP	-- /2019171174	4/12/2019	\$2,089.46	2019/2019	Loss
13496	4/22/2019	INLAND MARINE	HAINESPORT TOWNSHIP	-- /2019164302	1/26/2019	\$1,000.00	2019/2019	Loss
13497	4/22/2019	INDEMNITY	COASTAL SPINE, PC.	-- /2019148581	7/24/2018	\$1,020.00	2018/2018	Loss
13498	4/22/2019	INDEMNITY	IVY REHAB NETWORK INC	-- /2019159962	12/4/2018	\$340.00	2018/2018	Loss
13499	4/22/2019		STRIVE PHYSICAL THERAPY AND			\$1,765.00		
		INDEMNITY		-- /2019165703	2/11/2019	\$160.00	2019/2019	Loss
		INDEMNITY		-- /2019158514	11/15/2018	\$485.00	2018/2018	Loss
		INDEMNITY		-- /2019154157	9/29/2018	\$800.00	2018/2018	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$320.00	2018/2018	Loss
13500	4/22/2019		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$284.91		
		INDEMNITY		-- /2019167878	3/6/2019	\$69.76	2019/2019	Loss
		INDEMNITY		-- /2019165703	2/11/2019	\$215.15	2019/2019	Loss
13501	4/22/2019		RWJUHH OCCUPATIONAL HEALTH			\$170.68		
		MEDICAL ONLY		-- /2019161827	12/24/2018	\$85.34	2018/2018	Loss
		MEDICAL ONLY		-- /2019160104	12/5/2018	\$85.34	2018/2018	Loss
13502	4/22/2019	MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2019159050	11/15/2018	\$16.41	2018/2018	Loss
13503	4/22/2019	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2018143484	5/21/2018	\$1,256.45	2018/2018	Loss
13504	4/22/2019	MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2019168574	3/13/2019	\$725.15	2019/2019	Loss
13505	4/22/2019	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2019167878	3/6/2019	\$405.00	2019/2019	Loss
13506	4/22/2019	INDEMNITY	DEBORAH HEART AND LUNG CENTER	Z20598/001232500	6/24/2015	\$508.68	2015/2015	Loss
13507	4/22/2019	INDEMNITY	PROFESSIONAL SERVICE FUND	Z20598/001232500	6/24/2015	\$140.64	2015/2015	Loss
13508	4/22/2019	INDEMNITY	NovaCare Rehabilitation	-- /2019163514	1/18/2019	\$450.00	2019/2019	Loss
13509	4/22/2019	MEDICAL ONLY	VIRTUA MEDICAL GROUP	-- /2019167847	3/6/2019	\$89.18	2019/2019	Loss
13510	4/22/2019	INDEMNITY	CENTRAL JERSEY URGENT CARE	-- /2019167878	3/6/2019	\$160.00	2019/2019	Loss
13511	4/22/2019	INDEMNITY	WORKERS COMP PSYCH NET	Z20598/001232500	6/24/2015	\$165.00	2015/2015	Loss
13512	4/22/2019	MEDICAL ONLY	AVIA PARTNERS INC	-- /2019167260	2/28/2019	\$25.83	2019/2019	Loss
13513	4/22/2019	MEDICAL ONLY	QUALCARE, INC.	-- /2019170819	4/9/2019	\$501.00	2019/2019	Loss
13514	4/29/2019	INDEMNITY	CAPEHART & SCATCHARD PA	-- /2019158514	11/15/2018	\$488.50	2018/2018	Legal
13515	4/29/2019		State of New Jersey - Div of Worker's Comp			\$4.32		
		INDEMNITY		-- /2019165703	2/11/2019	\$3.63	2019/2019	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2019 - Apr 30, 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		-- /2019158514	11/15/2018	\$0.69	2018/2018	Expense
13516	4/29/2019	GL PROPERTY DAMAGE	Scott Adjustment Services, LLC	-- /2018145432	6/11/2018	\$1,601.40	2018/2018	Expense
13517	4/29/2019	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2019166898	2/22/2019	\$300.00	2019/2019	Expense
13518	4/29/2019	MEDICAL ONLY	THE DEWEESE LAW FIRM	-- /2017099258	4/4/2017	\$520.73	2017/2017	Expense
13519	4/29/2019	POLICE PROF BI	ISO SERVICES, INC.	-- /2019165721	2/11/2017	\$11.25	2017/2017	Expense
13520	4/29/2019	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2019155776/ 2019155779	10/16/2018	\$1,806.00	2018/2018	Loss
13521	4/29/2019	MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2018139029	5/3/2018	\$3.00	2018/2018	Expense
13522	4/29/2019	MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2018142462	5/10/2018	\$3.00	2018/2018	Expense
13523	4/29/2019	MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2018145678	6/15/2018	\$3.00	2018/2018	Expense
13524	4/29/2019	COMPREHENSIVE	MEDFORD TOWNSHIP	-- /2019158005	11/8/2018	\$5,981.43	2018/2018	Loss
13525	4/29/2019	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,842.00	2019/2019	Loss
13526	4/29/2019	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$1,059.20	2016/2016	Loss
13527	4/29/2019	INDEMNITY	KATHY MICCICHE	-- /2017094723	2/13/2017	\$1,028.00	2017/2017	Loss
13528	4/29/2019	INDEMNITY	PALMYRA BOROUGH	-- /2019166742	2/25/2019	\$1,077.86	2019/2019	Loss
13529	4/29/2019	INDEMNITY	COASTAL SPINE, PC.	-- /2019148581	7/24/2018	\$126.12	2018/2018	Loss
13530	4/29/2019	INDEMNITY	IVY REHAB NETWORK INC	-- /2019164206	1/26/2019	\$85.00	2019/2019	Loss
13531	4/29/2019	INDEMNITY	RANCOCAS ANESTHESIOLOGY, PA	-- /2018108894	7/27/2017	\$4,223.00	2017/2017	Loss
13532	4/29/2019		STRIVE PHYSICAL THERAPY AND			\$745.00		
		MEDICAL ONLY		-- /2019167260	2/28/2019	\$80.00	2019/2019	Loss
		INDEMNITY		-- /2019158514	11/15/2018	\$285.00	2018/2018	Loss
		INDEMNITY		-- /2019154157	9/29/2018	\$80.00	2018/2018	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$300.00	2018/2018	Loss
13533	4/29/2019		VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$6,325.40		
		MEDICAL ONLY		-- /2019168367	3/12/2019	\$1,677.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019159050	11/15/2018	\$3,035.40	2018/2018	Loss
		MEDICAL ONLY		MLT-2019156966/ 2019156966	10/29/2018	\$1,613.00	2018/2018	Loss
13534	4/29/2019	MEDICAL ONLY	ROBERT WOOD JOHNSON, UNIVERSITY	MLT-2019166319/ 2019166347	2/18/2019	\$1,554.71	2019/2019	Loss
13535	4/29/2019		RWJUHH OCCUPATIONAL HEALTH			\$289.74		
		MEDICAL ONLY		-- /2019167260	2/28/2019	\$144.87	2019/2019	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2019 - Apr 30, 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		-- /2019164206	1/26/2019	\$144.87	2019/2019	Loss
13536	4/29/2019	MEDICAL ONLY	BACHARACH INSTITUTE FOR REHABILITATION, INC	-- /2018130644	4/6/2018	\$297.00	2018/2018	Loss
13537	4/29/2019		SOUTH JERSEY RADIOLOGY ASSOCIATES PA			\$89.54		
		INDEMNITY		-- /2019169300	3/20/2019	\$73.86	2019/2019	Loss
		INDEMNITY		Z20598/001232500	6/24/2015	\$15.68	2015/2015	Loss
13538	4/29/2019		LOURDES ANESTHESIA ASSOC PA			\$2,325.00		
		INDEMNITY		-- /2019148581	7/24/2018	\$1,240.00	2018/2018	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$1,085.00	2018/2018	Loss
13539	4/29/2019	MEDICAL ONLY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2019167847	3/6/2019	\$483.70	2019/2019	Loss
13540	4/29/2019	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2018143484	5/21/2018	\$119.17	2018/2018	Loss
13541	4/29/2019		ONE CALL CARE DIAGNOSTICS			\$860.00		
		INDEMNITY		-- /2019166742	2/25/2019	\$785.00	2019/2019	Loss
		INDEMNITY		-- /2019148581	7/24/2018	\$75.00	2018/2018	Loss
13542	4/29/2019	INDEMNITY	THE FOOT & ANKLE GROUP PC	-- /2019152686	9/14/2018	\$59.80	2018/2018	Loss
13543	4/29/2019	INDEMNITY	CENTENNIAL SURGUNIT LLC	-- /2018143484	5/21/2018	\$1,592.00	2018/2018	Loss
13544	4/29/2019	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2019167491	3/3/2019	\$1,526.00	2019/2019	Loss
13545	4/29/2019	MEDICAL ONLY	ROTHMAN ORTHOPAEDICS	-- /2019167260	2/28/2019	\$115.70	2019/2019	Loss
13546	4/29/2019	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2019167878	3/6/2019	\$315.00	2019/2019	Loss
13547	4/29/2019	INDEMNITY	DEBORAH HEART AND LUNG CENTER	Z20598/001232500	6/24/2015	\$404.46	2015/2015	Loss
13548	4/29/2019	INDEMNITY	PROFESSIONAL SERVICE FUND	Z20598/001232500	6/24/2015	\$119.13	2015/2015	Loss
13549	4/29/2019	INDEMNITY	BONEL MEDICAL EQUIPMENT	-- /2019164206	1/26/2019	\$281.55	2019/2019	Loss
13550	4/29/2019	INDEMNITY	NovaCare Rehabilitation	-- /2019163514	1/18/2019	\$180.00	2019/2019	Loss
13551	4/29/2019	MEDICAL ONLY	VIRTUA MEDICAL GROUP	-- /2019167847	3/6/2019	\$89.18	2019/2019	Loss
13552	4/29/2019	INDEMNITY	LOURDES CARDIOLOGY SERVICES, PC	Z20598/001232500	6/24/2015	\$136.70	2015/2015	Loss
13553	4/29/2019		EMERGENCY PHYSICIANS OF NEW JERSEY P A			\$1,139.95		
		INDEMNITY		-- /2019162578	1/9/2019	\$309.26	2019/2019	Loss
		INDEMNITY		MLT-2019156966/ 2019156968	10/29/2018	\$830.69	2018/2018	Loss
13554	4/29/2019	MEDICAL ONLY	THE LUMBERTON EMERGENCY SQUAD INC.	-- /2019168367	3/12/2019	\$726.00	2019/2019	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2019 - Apr 30, 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
13555	4/29/2019		QUALCARE, INC.			\$1,002.00		
		MEDICAL ONLY		- - /2019171065	4/11/2019	\$501.00	2019/2019	Loss
		INDEMNITY		- - /2019171524	11/19/2018	\$501.00	2018/2018	Loss
Total for BURLINGTON COUNTY J.I.F.		\$190,090.00		Total for BURLINGTON COUNTY J.I.F.		\$190,090.00		

Number of Checks:	163	First Check Number:	13393
Number of Payments:	279	Last Check Number:	13555
Expense Payments:	\$6,249.20		
Legal Payments:	\$36,564.07		
Loss Payments:	\$147,276.73		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - MAY 2019

	Payee	FY 2019	FY 2018	Clsd Yrs	JIF Appropriation	Description
1	The Actuarial Advantage	5,082.00			Prof Services/Actuary	February and March fees
2	Arthur J. Gallagher Risk Management Services, Inc.	29,661.00			Prof Services/Administration	May 2019 Fee (2019 rate)
3	Arthur J. Gallagher Risk Management Services, Inc.	273.11			Misc/Postage/Copies/Faxes	April 2019 postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	250.00			Misc/Annual Planning Retreat	Riverview Properties/Café Madison 4/16/19 Annual Retreat Deposit
5	The DeWeese Law Firm, P.C.	5,833.00			Prof Services/Attorney	May 2019 Fees
6	Qual-Lynx	16,742.00			Prof Services/Claims Admin.	May 2019 Fees
7	Joyce Media	375.00			Misc/JIF Website	May 2019 Fees
8	Kris Kristie	375.00			Misc/Recording Secretary	May 2019 Fees
9	J. A. Montgomery Risk Control Services	10,945.00			Prof Services/Safety Director	May 2019 Fees
10	Secure Data Consulting Services, LLC	3,713.00			Prof Services/Technology Risk Serv Dir	May 2019 Fees
11	Tom Tontarski	930.00			Prof Services/Treasurer	May 2019 Fees
12	Conner Strong & Buckelew	659.00			Prof Services/Underwriting Mgr	May 2019 Fees
13	Conner Strong & Buckelew	1,068.00			Misc/Fidelity Bond (Admin/TPA/Treasurer)	5/1/19-5/1/20; Policy #B6024103
14	Debby Schiffer	2,494.00			Wellness Program	May 2019 Fees
15	MEL JIF	296,786.00			MEL	MEL 2019 WC & Excess Liability - 2nd installment
16	MEL JIF	1,643.00			Faithful Performance/Fidelity Bond	MEL 2019 Fidelity Bond - 2nd installment
17	MEL JIF	114,259.00			Property Claims and Premium	MEL 2019 Property claims & prem. -2nd installment
18	MEL RCF JIF			475,663.03	Transfer to RCF	Transfer of FY 2014 as of 12/31/18 to the RCF
19	MEL RCF JIF			145.20	Transfer to RCF	FY 2012 WC refund due to RCF
20	ARC Reprographics	2,259.24			Misc/Annual Planning Retreat	Inv#275083; annual retreat binders
21	Connell Consulting	400.00			Training/Training	Proactive Police Sup 4/29-5/1/19; Lumberton/Mt Laurel
22	Courier Post	43.20			Misc/Legal Notices	#3491839 Time change of April meeting
23	Courier Times (BCT)	37.02			Misc/Legal Notices	#7282813; Time change of April meeting
24	Iron Mountain	72.05			Misc/Record Retention Service	Inv#APKX440 Storage 5/1-31/19; Service 3/27-4/23/19
25	Merighi's Savoy Inn	265.35			Training/Training	4/12/19 Excited Delirium training F/B-split
26	Pivot Point Security	1,842.83			EPL/CYBER/Technology Risk Management Services	Inv#4172; April 2019
27	Office Depot, Inc	346.06			Misc/Annual Planning Retreat	4/16/19 Annual Retreat- supplies, binders
28	Riverview Properties	3,431.60			Misc/Annual Planning Retreat	Café Madison 4/16/19 Annual Retreat
29	Bass River Township		1,900.00		Safety Incentive Program	Direct check for SIP
30	City of Beverly		2,475.00		Safety Incentive Program	Direct check for SIP
31	Chesterfield Township		2,400.00		Safety Incentive Program	Direct check for SIP
32	Township of Delanco		2,150.00		Safety Incentive Program	Direct check for SIP
33	Township of Edgewater Park	210.00			Wellness Program	Chair massages for stress relief
34	Borough of Fieldsboro		1,900.00		Safety Incentive Program	Direct check for SIP
35	Florence Township		3,025.00		Safety Incentive Program	Direct check for SIP
36	Hainesport Township		2,650.00		Safety Incentive Program	Direct check for SIP
37	Mansfield Township		2,475.00		Safety Incentive Program	Direct check for SIP
38	Township of Medford		3,600.00		Safety Incentive Program	Direct check for SIP
39	North Hanover Township		2,475.00		Safety Incentive Program	Direct check for SIP
40	Borough of Palmyra		2,475.00		Safety Incentive Program	Direct check for SIP
41	Pemberton Borough		1,900.00		Safety Incentive Program	Direct check for SIP
42	Pemberton Township		3,100.00		Safety Incentive Program	Direct check for SIP
43	Shamong Township		2,650.00		Safety Incentive Program	Direct check for SIP
44	Southampton Township		2,225.00		Safety Incentive Program	Direct check for SIP
45	Wrightstown Borough		2,400.00		Safety Incentive Program	Direct check for SIP
	TOTAL	\$499,995.46	\$39,800.00	\$475,808.23		

JIF Bill List Total \$1,015,603.69