



AGENDA PACKET



Tuesday, June 18, 2019 at 3:30 PM

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

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Municipal Building
Hainesport, NJ
Tuesday, June 18, 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 Chair/Secretary (*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 **May 21, 2019** Meeting Minutes.....Pages 1-12
 - B. Adoption of the **May 21, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 13-39
 - A. Lost Time Accident Frequency.....Pages 16-17
 - B. Certificates of Insurance.....Pages 18-19
 - C. Financial Fast Track Report.....Page 20
 - D. Regulatory Filing Checklists.....Pages 21-22
 - E. 2018 Safety Incentive Program Awards.....Page 23
 - F. 2019 Optional Safety Budget.....Page 24
 - G. 2019 Wellness Incentive.....Page 25
 - H. EPL/Cyber Risk Management Budget.....Page 26
 - I. EPL Compliance StatusPage 27
 - J. MEL Cyber Risk Management Plan Compliance Status.....Page 28
 - K. Statutory Bond Status.....Page 29
 - L. Skateboard Park Approval Status.....Page 30
 - M. Capehart & Scatchard Updates.....Pages 31- 39
 - N. Employee Cyber Hygiene Training - MediaPro
 - O. Member Visitation Program

P.	Renewal Resolutions & Agreements	
Q.	Website	
R.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Pages 40-42
B.	MEL Helpline and Contact List.....	Pages 43-44
IX.	Safety Director's Report	
A.	Activity Report	Pages 45-50
B.	Police One Training.....	Update
C.	Bulletin: Hurricane Preparedness.....	Pages 51- 52
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 53
B.	Emergency Reporting Procedures.....	Pages 54-55
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 56-57
B.	Corner Connection	Pages 58-63
C.	Get Walking	Page 64
D.	Shout Out! Bordentown Township.....	Page 65
XII.	Managed Health Care Report	
A.	Summary Report	Page 66
B.	Average Number of Days to Report a Claim.....	Page 67
C.	Transitional Duty Report.....	Page 68
D.	PPO Savings & Penetration Report.....	Pages 69-70
E.	Paid Provider by Specialty.....	Page 71
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XIII.	Technology Risk Services	
A.	Report.....	Pages 74-76
B.	Pivot Point Newsletter.....	Page 77
XIV.	Treasurer's Report as of May 31, 2019	Pages 78-114
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	June Bill List.....	Page 115
	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XV.	Committee Reports	
A.	Finance Committee Meeting Minutes – May 22, 2019.....	Pages 116-134
1.	Resolution 2019-_____ Accepting the Annual Audit Report for the Period Ending December 31, 2018 – Motion – Roll Call	Pages 135-136
2.	Resolution 2019 - _____ Authorizing an Interfund Transfer from the 2018 Deductible Account to the 2018 Property Account – Motion – Roll Call	Page 137

XVI. MEL/RCF/E-JIF Reports

- A. MEL Report – June 5, 2019..... Handout
- B. EJIF Report – June 5, 2019.....Page 138
- C. RCF Report – June 5, 2019.....Pages 139-141

XVII. Miscellaneous Business

- A. Resolution 2019-____Authorizing an Amendment to the Plan of Risk Management –
Motion – Roll Call.....Page 142
- B. Motion to Authorize the Executive Director to Re-Advertise the date of the November
2019 Executive Committee Meeting to November 26, 2019 – **Motion – All in Favor**

<p style="text-align: center;">The next meeting will be held on Tuesday, July 16, 2019 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</p>

XVIII. Meeting Open to Public Comment

- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
- B. Motion to Close Meeting to Public Comment – **Motion - All in Favor**

XIX. Closed Session – Resolution 2019- _____ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**

- A. Professionals' Reports
 - 1. Claims Administrator's Report
 - a. Review of PARs over \$10,000
 - 2. Executive Director's Report
 - 3. Safety Director's Report
 - 4. Solicitor's Report
- B. Reopen Public Portion of Meeting – **Motion – All in Favor**

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

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

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
HAINESPORT TOWNSHIP MUNICIPAL BUILDING
1 HAINESPORT CENTRE, RTE 537
HAINESPORT, NEW JERSEY
May 21, 2019**

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Hainesport Township Municipal Building, Hainesport, New Jersey, on Tuesday, May 21, 2019 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Jeffrey Elsasser, *Alternate*, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**
Patrice Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**
Donna Kilburn, *Alternate*, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Scott Pearlman, *Alternate*, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Mary Picariello, **North Hanover Twp.**
Dennis Gonzalez, **Pemberton Township**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, Executive Director, *AJG Risk Management Services, Inc.*
Paul J. Miola, CPCU, ARM, *AJG Risk Management Services, Inc.*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer
Rob Garish, Safety Director, *J.A. Montgomery Risk Control*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Steve McNamara, *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
Insurance Agency Mgmt

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

CONDUCT OF MONTHLY MEETING

Motion by Mr. Cramer, seconded by Mr. Ingling, 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 April 16, 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. Cramer seconded by Mr. McMahon, to approve the Open & Closed session meeting minutes of the April 16, 2019 meeting as presented. **Motion carried.**

The Closed Session minutes of the April 16, 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 April 16, 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 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 members 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 the members 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.

EPL Compliance Status – Mr. Forlenza noted each member's compliance status with the MEL EPL/POL Risk Management Plan is included for your review in the enclosed report. Each member should review this report carefully to insure its accuracy. Currently, all members, except for Wrightstown are in compliance. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

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. 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 will cover more about this in his report.

Technology Risk Management Services – Pivot Point – Mr. Forlenza noted there are still member towns that have not provided the information requested, and Mr. Romero will cover more of this in his report. 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.

Member Visitation Program – Mr. Forlenza noted beginning this month, a Representative from his 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, Lumberton, Mansfield, Pemberton Borough, and Southampton Township, with Delran, Riverside, and Bordentown Township having a one (1) year early renewal date to help the liability of the fund should we have a drastic reduction in members going forward.

Sexual Molestation Law – Mr. Forlenza stated that he had issued a memo to all Municipal Clerks in regards to the new law on Sexual Molestation/Sexual Abuse. Due to the extended statute of limitations, he is advising all members to secure copies of old insurance policies (prior to entering the JIF) should a claim be filed. Should a claim come up for that time period, you want to be able to have that information as there should be some coverage in the liability coverage. In the same instance, if the claims happen to be an RCF claim, they could possible subrogate against that insurer on your behalf. Mr. Forlenza noted there is still no clear picture on how all this is going to work, and the new law does not go into effect until December 1, 2019. Mr. Forlenza also noted he and Mr. Miola will be meeting with representatives of the MEL to discuss how these claims will be handled.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there was one (1) closed case(s) for the month of May, 2019.

Ridgeway v. Township of Delanco

Mr. DeWeese reminded the Committee that the new EPL Helpline; "MEL Line", was rolled out two months ago and is a dedicated resource for members to call for guidance on employment relates issues that they are facing. Mr. DeWeese stated that the MEL Program will use three (3) attorneys, himself included, and will provides members with access to attorneys that know NJ law and know our members and their needs. He noted he has been receiving calls, though not as many as he thought, which may be due to the program being new. Mr. DeWeese stated the calls have gone very well as he feels the members are very comfortable in speaking with him. He also

explained that should he not be particularly familiar with a question, he will send a memo to the member recapping the conversation so there is some documentation of the call and issue, copying Mr. Semrau, who is also on the panel, and keeping a log of all of the calls, as well as Mr. Pevner with Summit Risk. He will then get the caller in touch with one of the Defense Panel attorneys who are more specialized in a particular area.

Lastly, Mr. DeWeese noted discussion which took place at the May 14th EPL/POL Defense Panel Meeting. This is a semi-annual meeting where the assigned EPL Defense Panel members come together to discuss issues and concerns. One of the items discussed included Consent to Settle issues. Mr. DeWeese explained that if a settlement offer is made and the Governing Body decides not to settle the claim then a letter will go to the town indicating that a check will be issued to the town in the amount in which the claim could have been settled, minus any deductibles and co-pays, and the claim is now in the hands of the municipality to defend at their own expense. As far as QBE is concerned, the claim is no longer their responsibility.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish 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, ten (10) member towns have actually participated in the training, with the most trainings being completed by Medford, Bordentown Township, Westampton, Riverside, and Lumberton. This equates to 505 classes taken. Mr. Garish reported his office, along with Police One Academy, will be reaching out to those remaining 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 one (1) member utilized the Library in April 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 sent out in April included:

- *Comprehensive Playground Inspections and Maintenance Programs*
- *National Safety Stand Down to Prevent Falls in Construction*

MSI Class Listing – Mr. Garish referenced the list of MSI Classes that are available in May, June and July 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 reminded the Committee of upcoming MEL Leadership Skills Training on June 4, 11, and 18th. You must attend all three in order to acquire credit and the Regional Training in Practical Leadership on June 27 in Hainesport.

He noted to please take advantage of the BURLCO JIF website and the safety resources available to the members, as well as the updated MEL website and the MEL Mobile APP, which are additional resources for our members.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli presented the *Lessons Learned from Losses* for May which reviewed the importance of *Police Vehicle Safety*. He noted there have been many recent accidents involving police officers in their patrol cars hit by passing vehicles while the officers were in their cars conducting police business.

Mr. Roselli noted the following for the safety of your offices:

- Make sure the officers are wearing their seatbelts at all times while in the vehicles.
- Limit the amount of time the officer is sitting in their police car on the side of the road.
- Limit equipment in the car. Make sure the equipment is properly secure.

Mr. Roselli then reviewed some examples of costly claims that possibly could have been prevented using the referenced safety ideas.

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 reminded the Committee that June is right around the corner and there are still some towns who have not met with her to start planning for wellness activities throughout the year, and she will be actively pursuing them. She then highlighted the following:

- Four (4) municipalities had presentations this month in regard to meditation, healthy trivia games, Fad Diets, and 10 keys to a healthy life.
- Five (5) municipalities have been actively doing challenges including: Healthy Lifestyle Changes, Water Challenge and Fitness and Weight Loss Challenges
- Edgewater Park – Offered chair massages end of April, which were well received.
- 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.
- 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.
- Bordentown Township Police Dept.- got 19 fitbit trackers in an effort to continue to explore new ways to improve tier health. 10 offices participated in a 5 day workweek hustle challenge and collectively achieved 832,450 steps.
- May Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on mental health, which is just as important as physical health.

- 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

Mr. Roselli introduced Mr. Steve McNamara, Asst. VP, Qual-Lynx , who is sitting in for Ms. Beatty this month as she is currently on vacation.

Mr. McNamara reviewed the Managed Care Report for April, 2019.

Lost Time v. Medical Only Cases

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

	<i>April</i>	<i>YTD</i>
<i>Lost Time</i>	0	10
<i>Medical Only</i>	5	32
<i>Report Only</i>	8	22
<i>Total Intakes</i>	13	64
<i>Report Only % of Total</i>	61.5%	34.4%
<i>Medical Only/Lost Time Ratio</i>	100	76:24
<i>Average Days to Report</i>	1.0	1.3

Transitional Duty Report

Mr. McNamara presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>April YTD</i>
<i>Transitional Duty Days Available</i>	1,007
<i>Transitional Duty Days Worked</i>	556
<i>% of Transitional Duty Days Worked</i>	55.2%
<i>Transitional Duty Days Not Accommodated</i>	451
<i>% of Transitional Duty Days Not Accommodated</i>	44.8%

Mr. McNamara noted included was a separate Transitional Duty Summary Report by Occupation.

PPO Penetration Report:

Mr. McNamara presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>April</i>
<i>Bill Count</i>	154
<i>Original Provider Charges</i>	\$128,259

<i>Re-priced Bill Amount</i>	<i>\$53,757</i>
<i>Savings</i>	<i>\$74,502</i>
<i>% of Savings</i>	<i>58.1%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>94.2%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>90.5%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>98.3%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>99.0%</i>

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported that for the month of April, 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 ten (10) municipalities are 100% compliant (which is up 4 from last month); nine (9) are 80-99% compliant; five (5) are 70-80% compliant, and two (2) are 50-60% compliant.

Mr. Romero reported he has completed scheduling with all member towns, and 74% of those visits are complete. He noted in regards to providing IP address and emails to review and discuss computer security and compliance, as well as start training, the BURLCO JIF is 100% complete.

Mr. Romero noted his greatest concern is in regards to OPRA requests. By law, an email marked as an OPRA request must to be opened. As it is not lawful to request an OPRA request be made in another way, ie: in the body of an email, it would be very easy to encrypt a virus into a OPRA request attachment. Mr. Romero stated he will be researching ways to address this situation in the future, but please be cognoscente of this issue going forward.

He also noted that Windows 7 is nearing its end of life, and if you are still running on Windows 7, you will need to update to Windows 10 prior to January 2020.

Lastly, Mr. Romero referenced the Tech Watch Newsletter which was included in the agenda, and noted he will be sending this out monthly, and will have it posted on the JIF website.

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 **April 30, 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 \$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.

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	\$2,457.16	\$39,524.15
Overpayment Reimbursements	\$105.41	
Salvage Receipts	\$0.0	

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

Delran Township	\$66,292.00
Chesterfield Township	\$1,087.00
Bordentown City	\$53,080.00
Bordentown Township	\$27,917.00
Westampton	\$10,175.00

Cash Activity for the Period

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.

Loss Run Payment Register – April 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 \$190,090.00. The claim detail shows 279 claim payments issued.

Bill List – May 2019

For the Executive Committee's consideration, Mr. Tontarski presented the May 2019 Bill List in the amount of \$1,015,603.69.

Chair Jack entertained a motion to approve the April 2019 Loss Run Payment Register and the May 2019 Bill List in the amount of \$1,105,603.69 as presented.

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

Motion by Mr. Ingling, seconded by Mr. Wolbert, to approve the *April 2019 Loss Run Payment Register and the May 2019 Bill List in the amount of \$1,015,603.69* as presented.

ROLL CALL Yeas

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Jeffrey Elsasser, *Alternate*, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**

Patrice Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**
Donna Kilburn, *Alternate*, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Scott Pearlman, *Alternate*, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Nothing to Report

MEL/RCF/EJIF REPORT

Nothing to Report

PUBLIC COMMENT

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

Chair Jack opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2019-26

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. McMahon, to Adopt ***Resolution #2019-26***. 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. McMahon, to reopen the public portion of the meeting.
 All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>2018143484</i>	<i>2018121289</i>	<i>2019167367</i>
<i>2019169455</i>	<i>001222784</i>	<i>2019167193</i>
<i>2019169300</i>		<i>2019167243</i>
<i>MLT-017100510</i>		<i>2019166898</i>
		<i>2019161299</i>

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

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

ROLL CALL *Yeas* Amanda Somes, **Bass River Twp.**
 Rich Wolbert, **Beverly City**
 Grace Archer, **Bordentown City**
 Jeffrey Elsasser, *Alternate*, **Bordentown Twp.**
 Glenn McMahon, **Chesterfield Twp.**
 Mike Templeton, **Delanco Twp.**
 Jeffrey Hatcher, **Delran Twp.**
 Tom Pullion, **Edgewater Park Twp**
 Patrice Hansell, **Fieldsboro Borough**
 Richard Brook, **Florence Twp.**
 Donna Kilburn, *Alternate*, **Hainesport Twp.**
 Brandon Umba, **Lumberton Twp.**
 Mike Fitzpatrick, **Mansfield Twp.**
 Kathy Burger, **Medford Twp.**
 Jerry Mascia, **Mt. Laurel Twp.**
 Scott Pearlman, *Alternate*, **Palmyra Borough**
 Debbie Vallari, *Alternate*, **Pemberton Borough**
 Meghan Jack, **Riverside Twp.**
 David Matchett, **Shamong**
 J. Paul Keller, **Springfield Twp.**
 Doug Cramer, **Tabernacle Twp.**
 Steve Ent, **Westampton Twp.**
 James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

#MLT-017100510

Chair Jack asked for a motion for *Authorization to Abandon Subrogation* on the following claim as presented in Closed Session.

Motion by Mr. McMahon, seconded by Mr. Wolbert, to authorize abandonment of subrogation on the following claim as discussed in *Closed Session*.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Jeffrey Elsasser, <i>Alternate</i> , Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Jeffrey Hatcher, Delran Twp. Tom Pullion, Edgewater Park Twp Patrice Hansell, Fieldsboro Borough Richard Brook, Florence Twp. Donna Kilburn, <i>Alternate</i> , Hainesport Twp. Brandon Umba, Lumberton Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp. Scott Pearlman, <i>Alternate</i> , Palmyra Borough Debbie Vallari, <i>Alternate</i> , Pemberton Borough Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough
	Nays:	None
	Abstain:	None

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the May 21, 2019 meeting of the BURLCO JIF.

Motion by Mr. Wolbert, seconded by Mr. McMahon, to adjourn the May 21, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:38 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon,
Fund Secretary



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: June 18, 2019
Re: **Executive Director's Report**

.....

A. Lost Time Accident Frequency Report – (pgs. 16-17)

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

B. Certificates of Insurance (pgs. 18-19)

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

C. Financial Fast Track Report (pg. 20)

The Financial Fast Track Report as of April 30, 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 April 30, 2019 was **\$10,879,763**.

D. Regulatory Filing Checklists (pgs. 21-22)

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. 23)

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. 24)

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. 25)

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. 26)

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. Employment Practices Liability Compliance – (pg. 27)

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.

J. MEL Cyber Risk Management Plan Compliance (pg. 28)

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.

K. Statutory Bond Status (pg. 29)

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.

L. Skateboard Park Approval Status (pg. 30)

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.

M. Capehart & Scatchard Updates (pgs. 31-39)

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.

N. 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.

O. Member Visitation Program

Beginning last 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.

P. Renewal Resolutions & Agreements

On or about June 3, 2019, Renewal Resolutions & Agreements were emailed out to those towns up for renewal effective January 1, 2020. In order to ensure a smooth budget and renewal process for the JIF, we ask that you forward your Renewal Resolution and the included *Agreement to Renew Membership in the ACM JIF* to the Executive Directors office by **Friday, August 16, 2019**. If you have any questions, please contact the Executive Directors office.

Q. 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.

R. New Member Activity

New Hanover Township has inquired as to membership in the BURLCOJIF effective January 1, 2020.

Burleo JIF									
2019 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF April 30, 2019									
			# CLAIMS	Y.T.D.	2019	2018	2017		TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	4/30/2019	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2019 - 2017
1	75 BEVERLY		0	0	0.00	0.00	0.00	1 BEVERLY	0.00
2	76 DELANCO		0	0	0.00	2.15	2.84	2 DELANCO	2.17
3	78 EDGEWATER PARK		0	0	0.00	4.35	2.27	3 EDGEWATER PARK	2.84
4	79 FLORENCE		0	0	0.00	1.91	1.00	4 FLORENCE	1.25
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	0.38
7	82 MANSFIELD TOWNSHIP B		0	0	0.00	0.98	1.00	7 MANSFIELD TOWNSHIP	0.85
8	83 MEDFORD TOWNSHIP		0	0	0.00	0.76	0.74	8 MEDFORD TOWNSHIP	0.64
9	84 RIVERSIDE		0	0	0.00	5.00	0.00	9 RIVERSIDE	2.09
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	0.52
12	373 SOUTHAMPTON		0	0	0.00	2.55	1.15	12 SOUTHAMPTON	1.55
13	456 SPRINGFIELD		0	0	0.00	0.00	1.94	13 SPRINGFIELD	0.83
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 TOWNE	0.58
17	601 NORTH HANOVER		0	0	0.00	1.32	0.00	17 NORTH HANOVER	0.63
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	2	2.43	2.63	1.80	22 MOUNT LAUREL	2.24
23	77 DELRAN		0	1	2.82	2.87	1.00	23 DELRAN	2.08
24	589 BORDENTOWN CITY		0	1	3.11	0.00	1.65	24 BORDENTOWN CITY	1.10
25	650 PALMYRA		0	1	3.61	2.67	2.78	25 PALMYRA	2.86
26	532 WESTAMPTON		0	2	4.55	2.00	0.00	26 WESTAMPTON	1.51
27	208 PEMBERTON		1	3	4.60	5.17	3.53	27 PEMBERTON	4.37
Totals:			2	10	1.39	1.74	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			April 29, 2018		1.69				

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		April 30, 2019		
	2019	2018	2017	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2019 - 2017
CENTRAL	0.87	1.43	1.68	1.45
BERGEN	1.09	1.45	1.49	1.42
CAMDEN	1.09	2.60	1.91	2.08
SOUTH BERGEN	1.12	2.27	1.92	1.96
MONMOUTH	1.19	1.42	1.79	1.55
SUBURBAN ESSEX	1.22	2.09	1.96	1.90
SUBURBAN MUNICIPAL	1.23	1.63	1.22	1.39
PROF MUN MGMT	1.25	2.37	2.14	2.12
BURLINGTON	1.39	1.74	1.23	1.47
NJ PUBLIC HOUSING	1.48	2.19	2.21	2.09
TRI-COUNTY	1.51	1.88	2.02	1.88
MORRIS	1.54	1.70	1.36	1.54
OCEAN	1.61	2.38	2.42	2.28
ATLANTIC	1.94	2.28	2.00	2.11
N.J.U.A.	2.04	2.27	2.04	2.14
AVERAGE	1.37	1.98	1.83	1.83
* 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 4/22/2019 To 5/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Board of Chosen Freeholders I - Township of Medford	Attn: Insurance & Risk Management 49 Rancocas Road, PO Box 6000 Eastampton, NJ 08060	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of County routes 541 (Main Street) During the annual Memorial Day Parade on Monday, May 27, 2019	5/8/2019 #2170680	GL AU EX WC
H - Lenape Regional High School I - Township of Medford	District 235 Hartford Road Medford, NJ 08055	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to sponsoring the USAF Herat age of America Band Independence Tour performance to be held in the High School Auditorium on July 2, 2019	5/8/2019 #2170724	GL AU EX WC
H - Burlington County Board of Chosen Freeholders I - Township of Medford	Attn: Insurance & Risk Management 49 Rancocas Road, PO Box 6000 Mt Holly, NJ 08060	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of County routes 541 (Main Street) During the annual Memorial Day Parade on Monday, May 27, 2019	5/8/2019 #2170756	GL AU EX WC
H - County of Burlington Board of I - Township of Pemberton	Chosen Freeholders 49 Rancocas Road Eastampton, NJ 08060	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to closure of County Roads for Memorial Day 05/27/2019	5/9/2019 #2170898	GL AU EX WC
H - County of Burlington Board of I - Township of Pemberton	Chosen Freeholders 49 Rancocas Road Eastampton, NJ 08060	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to closure of County Roads for Water Carnival 07/13 & 07/14/2019	5/9/2019 #2170899	GL AU EX WC
H - County of Burlington Board of I - Township of Pemberton	Chosen Freeholders 49 Rancocas Road Eastampton, NJ 08060	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to closure of County Roads for National Night Out 08/06/2019	5/9/2019 #2170900	GL AU EX WC
H - Church of the Holy Eucharist I - Township of Tabernacle	520 Medford Lakes Rd Tabernacle, NJ 08088	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of their parking lot for the 2019 Memorial Day Parade being held on 5/25/19.	5/10/2019 #2170946	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 4/22/2019 To 5/22/2019

H - County of Burlington Department I - Township of Florence	of Public Works Division of Engineering 49 Rancocas Road Mount Holly, NJ 08060	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Township of Florence Water and Sewer Department is installing 700' of new water main on edge of County Route 659	5/13/2019 #2171572	GL AU EX WC
H - Burlington County I - Township of Tabernacle	49 Rancocas Rd Mount Holly, NJ 08060	Burlington County is listed as an additional insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects for use of Route 648 on May 25th 2019 for their Memorial Day Parade	5/15/2019 #2172649	GL AU EX WC OTH
H - Calvary Church I - Township of Delran	317 Conrow Road Delran, NJ 08075	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Calvary Church for primary and general elections on 06/14/2019 and 11/05/2019 from 5am to 10pm	5/17/2019 #2174203	GL AU EX WC OTH
H - Calvary Church I - Township of Delran	317 Conrow Road Delran, NJ 08075	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Calvary Church for primary and general elections on 06/04/2019 and 11/05/2019 from 5am to 10pm	5/22/2019 #2175024	GL AU EX WC OTH
Total # of Holders: 11				

BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF April 30, 2019

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	630,532	2,522,127	112,685,645	115,207,772
2. CLAIM EXPENSES				
Paid Claims	165,447	873,546	43,058,861	43,930,394
Case Reserves	90,225	424,467	2,826,095	3,252,575
IBNR	34,358	477,826	2,025,554	2,503,380
Recoveries	-	-	-	-
TOTAL CLAIMS	290,030	1,775,839	47,910,511	49,686,350
3. EXPENSES				
Excess Premiums	208,022	832,090	30,618,041	31,450,131
Administrative	97,074	384,059	18,934,619	19,318,678
TOTAL EXPENSES	305,096	1,216,149	49,552,660	50,768,809
4. UNDERWRITING PROFIT (1-2-3)	35,406	(469,861)	15,222,475	14,752,613
5. INVESTMENT INCOME	37,315	165,850	3,996,278	4,162,128
6. DIVIDEND INCOME	0	0	601,498	601,498
7. STATUTORY PROFIT (4+5+6)	72,721	(304,011)	19,820,250	19,516,239
8. DIVIDEND	0	0	8,636,476	8,636,476
9. STATUTORY SURPLUS (7-8)	72,721	(304,011)	11,183,774	10,879,763

SURPLUS (DEFICITS) BY FUND YEAR

Closed	15,645	72,369	6,775,997	6,848,366
MEL JIF Retro	722	2,839	3,646	6,484
2015	3,158	(1,896)	985,624	983,728
2016	4,764	(200,256)	1,915,097	1,714,842
2017	5,560	54,920	2,018,816	2,073,736
2018	3,608	(390,061)	(515,406)	(905,467)
2019	39,266	158,074		158,074
TOTAL SURPLUS (DEFICITS)	72,721	(304,011)	11,183,774	10,879,763
TOTAL CASH				18,582,824

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	(2,113)	36,105,072	36,102,959
FUND YEAR 2015				
Paid Claims	10,125	69,124	2,611,649	2,680,773
Case Reserves	(60,269)	(99,866)	611,481	511,615
IBNR	50,145	47,033	95,812	142,845
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	0	16,290	3,318,942	3,335,233
FUND YEAR 2016				
Paid Claims	24,285	47,779	1,759,504	1,807,283
Case Reserves	65,423	271,591	409,812	681,404
IBNR	(89,708)	(97,590)	163,049	65,459
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	(0)	221,780	2,332,365	2,554,145
FUND YEAR 2017				
Paid Claims	19,177	122,968	1,096,581	1,219,549
Case Reserves	47,801	(8,416)	589,867	581,452
IBNR	(66,978)	(143,953)	371,598	227,645
Recoveries	0	0	0	0
TOTAL FY 2017 CLAIMS	0	(29,401)	2,058,046	2,028,645
FUND YEAR 2018				
Paid Claims	75,820	478,529	1,486,055	1,964,585
Case Reserves	(118,466)	(90,403)	1,214,935	1,124,531
IBNR	42,647	21,044	1,395,095	1,416,139
Recoveries	0	0	0	0
TOTAL FY 2018 CLAIMS	0	409,170	4,096,085	4,505,255
FUND YEAR 2019				
Paid Claims	36,041	155,247		155,247
Case Reserves	155,736	353,574		353,574
IBNR	98,252	651,292		651,292
Recoveries	0	0		0
TOTAL FY 2019 CLAIMS	290,029	1,160,113		1,160,113
COMBINED TOTAL CLAIMS	290,030	1,775,839	47,910,511	49,686,350

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 May

ITEM	FILING STATUS
Meeting Minutes	6/18/19
Bylaws Amendments	N/A
Risk Management Program Changes	6/18/19
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	6/18/19
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	Lunch \$10PP
Bass River	1,900.00					1,900.00									1,900.00	0.00		NA
Beverly	2,475.00					2,475.00									2,475.00	0.00		NA
Bordentown City	2,975.00														0.00	2,975.00		NA
Bordentown Twp	2,525.00														0.00	2,525.00		NA
Chesterfield	2,400.00					2,400.00									2,400.00	0.00		NA
Delanco	2,150.00					2,150.00									2,150.00	0.00		NA
Delran	2,775.00														0.00	2,775.00		NA
Edgewater	1,975.00														0.00	1,975.00		
Fieldsboro Boro	1,900.00					1,900.00									1,900.00	0.00		NA
Florence	3,025.00					3,025.00									3,025.00	0.00		
Hainesport	2,650.00					2,650.00									2,650.00	0.00		NA
Lumberton	2,775.00				2,775.00										2,775.00	0.00		NA
Mansfield	2,475.00					2,475.00									2,475.00	0.00		NA
Medford	3,600.00					3,600.00									3,600.00	0.00		NA
Mount Laurel	2,850.00				2,850.00										2,850.00	0.00		1,213.60
North Hanover	2,475.00					2,475.00									2,475.00	0.00		NA
Palmyra	2,475.00					2,475.00									2,475.00	0.00		NA
Pemberton Boro.	1,900.00					1,900.00									1,900.00	0.00		NA
Pemberton Twp.	3,100.00					3,100.00									3,100.00	0.00		NA
Riverside	2,725.00														0.00	2,725.00		NA
Shamong	2,650.00					2,650.00									2,650.00	0.00		NA
Southampton	2,225.00					2,225.00									2,225.00	0.00		NA
Springfield	2,400.00														0.00	2,400.00		NA
Tabernacle	2,650.00														0.00	2,650.00		NA
Westampton	2,475.00														0.00	2,475.00		NA
Woodland	1,900.00														0.00	1,900.00		NA
Wrightstown	2,400.00					2,400.00									2,400.00	0.00		NA
Total By Line	\$67,825.00	\$0.00	\$0.00	\$0.00	\$5,625.00	\$39,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$45,425.00	\$22,400.00		NA

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			113.90								593.30	406.70	
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	231.30								441.30	308.70	
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	\$345.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1,034.60	20,215.40	

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								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	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$13,000.00	

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF				
Data Valued As of :	June 10, 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 6/10/19

MEL ID	JIF	Name	Applicant	Position	Effective Date	Delete Date	IsActive	Status
077	BURLCOJIF	Delran Township	Margaret M. Peak	CFO / Treasurer	04/08/2019		Yes	Approved
075	BURLCOJIF	Beverly City	Shari Phillips	Tax Collector	05/01/2014		Yes	Approved
083	BURLCOJIF	Medford Township	Robin Sarlo	Treasurer/CFO	03/04/2019		Yes	Approved
078	BURLCOJIF	Edgewater Park Township	Mindie Weiner	Tax Collector	02/05/2019		Yes	Approved
078	BURLCOJIF	Edgewater Park Township	Tanyika Johns	Tax Collector		02/05/2019	No	Approved
650	BURLCOJIF	Palmyra Borough	Tanyika Johns	Tax Collector	01/01/2016	01/25/2019	No	Approved
650	BURLCOJIF	Palmyra Borough					No	Approved
650	BURLCOJIF	Palmyra Borough	Danielle Lippincott	Tax Collector	01/25/2019		Yes	Approved
077	BURLCOJIF	Delran Township	Tanyika L Johns	Tax Collector	02/01/2019		Yes	Approved
650	BURLCOJIF	Palmyra Borough	Donna Condo	CFO (Treasurer)	01/01/2016		Yes	Approved
080	BURLCOJIF	Hainesport Township	Dawn Emmons	CFO	02/01/2017	01/31/2019	No	
373	BURLCOJIF	Southampton Township	Melissa Chesla	Tax Collector	09/01/2014		Yes	Approved
373	BURLCOJIF	Southampton Township	Nancy Gower	Treasurer (CFO Crime)	01/01/2007		Yes	Approved
082	BURLCOJIF	Mansfield Township	Dana Elliott	Tax Collector	07/01/2018		Yes	Approved
086	BURLCOJIF	Tabernacle Township	Rodney R Haines	CFO/Treasurer	08/01/2018		Yes	Approved
532	BURLCOJIF	Westampton Township	Robert L. Hudnell	Treasurer	01/01/2007		Yes	Approved
532	BURLCOJIF	Westampton Township	Carol A. Brown-layou	Tax Collector	01/01/2007		Yes	Approved
679	BURLCOJIF	Fieldsboro Borough	Lan Chen Shen	Tax Collector	01/01/2016		Yes	Approved
679	BURLCOJIF	Fieldsboro Borough	Peter Federico	Treasurer	01/01/2016		Yes	Approved
577	BURLCOJIF	Bass River Township	Eileen Brower	Treasurer	06/13/2016		Yes	Approved
577	BURLCOJIF	Bass River Township	Albert Stanley	Tax Collector/CFO	06/05/2017		Yes	Approved
577	BURLCOJIF	Bass River Township	Linda Eliason-Ash	Tax Collector	01/01/2007	05/31/2017	No	Approved
601	BURLCOJIF	North Hanover Township	Mary Alice Picariello	Tax Collector	06/27/2009		Yes	Approved
601	BURLCOJIF	North Hanover Township	Joseph Greene	Treasurer	04/29/2013		Yes	Approved
642	BURLCOJIF	Pemberton Borough	Donna Mull	Treasurer	01/01/2011		Yes	Approved
642	BURLCOJIF	Pemberton Borough	Kathleen Smick	Tax Collector	05/19/2014		Yes	Approved
083	BURLCOJIF	Medford Township	Albert Stanley	Treasurer / CFO	08/03/2015	03/04/2019	No	Approved
083	BURLCOJIF	Medford Township	Patricia Capasso	Tax Collector	01/01/2013		Yes	Approved
080	BURLCOJIF	Hainesport Township	Sharon A. Deviney	Tax Collector	01/01/2007		Yes	Approved
080	BURLCOJIF	Hainesport Township	Joanna Mustafa	CFO	12/13/2016	02/17/2017	No	Approved
084	BURLCOJIF	Riverside Township	Meghan O. Jack	Treasurer	06/01/2013		Yes	Approved
084	BURLCOJIF	Riverside Township	Mindie Weiner	Tax Collector	03/21/2016		Yes	Approved
084	BURLCOJIF	Riverside Township	Nancy Elmeaze	Tax Collector	09/01/2007	07/31/2015	No	Approved
651	BURLCOJIF	Woodland Township	Nancy Seeland	Tax Collector	01/01/2015		Yes	Approved
651	BURLCOJIF	Woodland Township	Kathleen Rosmando	Treasurer	06/06/2013		Yes	Approved
600	BURLCOJIF	Bordentown Township	Jeffrey Elasser	Tax Collector	08/01/2015		Yes	Approved
600	BURLCOJIF	Bordentown Township	Donna Muldrow	Treasurer	03/05/2009		Yes	Approved
600	BURLCOJIF	Bordentown Township	MaryAlice Picariello	Tax Collector	03/05/2009	05/29/2015	No	Approved
636	BURLCOJIF	Wrightstown Borough	Ronald A. Ghrist	Treasurer	01/01/2010		Yes	Approved
636	BURLCOJIF	Wrightstown Borough	Jeffrey C. Elsasser	Tax Collector	11/01/2016		Yes	Approved
636	BURLCOJIF	Wrightstown Borough	Lynn A. Davis	Tax Collector	01/01/2010	11/01/2016	No	Approved
086	BURLCOJIF	Tabernacle Township	Kimberly Smith	Tax Collector	04/01/2016		Yes	Approved
086	BURLCOJIF	Tabernacle Township	Susan Costales	Tax Collector	09/24/2008	08/21/2018	No	Approved
085	BURLCOJIF	Shamong Township	Christine Chambers	Treasurer(CFO Crime)	11/24/2014		Yes	Approved
085	BURLCOJIF	Shamong Township	Kathryn J. Taylor	Tax Collector	01/01/2007		Yes	Approved
077	BURLCOJIF	Delran Township	Victoria Boras	Tax Collector	06/27/2011	02/28/2019	No	Approved
077	BURLCOJIF	Delran Township	Linda Lewis	Treasurer	12/21/2018	04/01/2019	No	Approved
531	BURLCOJIF	Chesterfield Township	Wendy Wulstein	Treasurer	01/31/2012		Yes	Approved
531	BURLCOJIF	Chesterfield Township	Caryn M. Hoyer	Tax Collector	06/30/2008		Yes	Approved
208	BURLCOJIF	Pemberton Township	Alison Varrelmann	Tax Collector	03/23/2015		Yes	Approved
208	BURLCOJIF	Pemberton Township	Robert Benick	Treasurer	01/01/2014		Yes	Approved
208	BURLCOJIF	Pemberton Township	Alison Shinkunas	Tax Collector	03/23/2015		No	Approved
075	BURLCOJIF	Beverly City	Yvonne Bullock	Treasurer / CFO Crime	05/01/2014		Yes	Approved
075	BURLCOJIF	Beverly City	Shari Lynn Phillip	Tax Collector	05/01/2014		Yes	Approved
082	BURLCOJIF	Mansfield Township	Elaine Fortin	Tax Collector	01/01/2007	07/01/2018	No	Approved
082	BURLCOJIF	Mansfield Township	Joseph P Monzo	Treasurer (CFO)	01/01/2007		Yes	Approved
576	BURLCOJIF	Mount Laurel Township	Kim Muchowski	Tax Collector	10/24/2016		Yes	Approved
576	BURLCOJIF	Mount Laurel Township	Karen Cohen	Library Treasurer	01/15/2014		Yes	Approved
576	BURLCOJIF	Mount Laurel Township	Tara Krueger	Treasurer	04/17/2017		Yes	Approved
576	BURLCOJIF	Mount Laurel Township	Meredith Tomczyk	Treasurer / CFO Crime	01/09/2012		Yes	Approved
576	BURLCOJIF	Mount Laurel Township	Maureen Mitchell	Tax Collector	01/30/2012	10/24/2016	No	Approved
081	BURLCOJIF	Lumberton Township	Robin D. Sarlo	Tax Collector	01/01/2016		Yes	Approved
081	BURLCOJIF	Lumberton Township	Sharon Deviney	Tax Collector	02/19/2011	12/31/2015	No	Approved
456	BURLCOJIF	Springfield Township	Dianne Kelly	Treasurer/CFO	01/01/2010		Yes	Approved
456	BURLCOJIF	Springfield Township	Melissa Chesla	Tax Collector	11/01/2014		Yes	Approved
589	BURLCOJIF	Bordentown City	Jennifer M. Smith	Tax Collector	02/13/2017		Yes	Approved
589	BURLCOJIF	Bordentown City	Caryn Hoyer	Tax Collector	08/10/2015	02/13/2017	No	Approved
589	BURLCOJIF	Bordentown City	Margaret Peak	Treasurer/CFO-crime	08/01/2013		Yes	Approved
589	BURLCOJIF	Bordentown City	Tanyika Johns	Tax Collector	03/11/2014	08/10/2015	No	Approved
076	BURLCOJIF	Delanco Township	Jennifer Dellavalle	Tax Collector	11/01/2016		Yes	Approved
076	BURLCOJIF	Delanco Township	Robert L. Hudnell	Treasurer (CFO crime)	01/01/2007		Yes	Approved
076	BURLCOJIF	Delanco Township	Lynn A. Davis	Tax Collector	01/01/2007	11/01/2016	No	Approved

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

Appellate Division Voids Penalty Assessed Against Borough for Late Payment of Award

John H. Geaney May 16, 2019 Awards 0 Comments

There are few cases in the Division involving assessments of penalties against an employer for late payment of a settlement. **Ramella v. Borough of Seaside Heights**, A-3310-17T3 (App. Div. April 8, 2019) is therefore of interest to practitioners.

The petitioner, Shirley Ramella, brought a dependency claim against the Borough and its various workers' compensation carriers alleging that her husband died from work-related chronic obstructive pulmonary disease due to alleged exposure to asbestos during his 15-year employment. The total settlement against all carriers was \$50,000, but the Borough itself agreed to pay \$7,500 on a Section 20 basis for a period in which its insurance coverage was in dispute. An order was entered on August 15, 2017 against the Borough.

Public entities need vouchers before they can make payment, and a voucher was mailed to Shirley Ramella on August 22, 2017, one week after the order was signed.

Mrs. Ramella did not sign or return the voucher for months. The Borough's counsel reached out to Mrs. Ramella's counsel seeking the signed voucher. In January 2018, Mrs. Ramella executed the voucher and returned it to the Borough. The Borough then promptly paid the \$7,500 once it received the signed voucher.

In the days immediately prior to the return of the voucher by Mrs. Ramella, her attorney moved to enforce the August 15, 2017 order. By the time the motion was listed in workers' compensation court, the order had been paid.

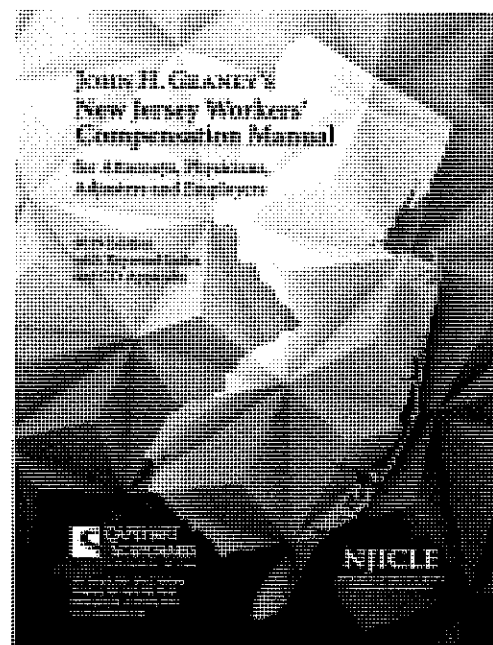
The Judge of Compensation conducted no formal hearing and took no testimony. The Judge found that the Borough should have prepared the voucher during the years that the case had been litigated. The Judge made no findings of fact concerning Mrs. Ramella's failure to sign the voucher, nor her attorney's failure to inquire about it, nor the promptness of payment by the Borough once it received the signed voucher. Instead, the Judge entered an order on February 20, 2018 assessing a \$5,000 penalty against the Borough payable to the Second Injury Fund, plus \$500 to her attorney.

The Borough appealed the penalty order, and the Judge later denied the Borough's motion for reconsideration and a stay. The Appellate Division began by noting (incorrectly) that there is no statute establishing a specific timeframe for payment of workers' compensation settlement proceeds. Actually, N.J.S.A. 34:15-28 states: *"Whenever lawful compensation shall have been withheld from an injured employee or dependents for a term of 60 or more days following entry of a judgment or order, simple interest on each weekly payment for the period of delay of each payment may, at the discretion of the division, be added to the amount due at the time of settlement."* This

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statute was not mentioned in the decision but the Court did discuss another section dealing with penalties for failing to comply with orders generally.

The Appellate Division proceeded to observe that N.J.A.C. 12:235-3.16(e) requires a Judge to hold a hearing before assessing a penalty for failure to comply with an order. The Court was critical of the Judge of Compensation for failing to hear any witnesses or place documentation in the record supporting the reasons for the penalty.

The Court focused on N.J.S.A. 34:15-28.2, which states that a Judge of Compensation may assess a penalty for failure to comply with a court order not to exceed 25% of moneys due for unreasonable payment delay and to impose a penalty of up to \$5,000 payable to the Second Injury Fund. The Court said, *"Here, it was entirely reasonable for the Borough to send Shirley a voucher for her signature. . . We do not agree with the judge's observation that the Borough could have prepared the voucher and secured Shirley's signature during the eight years that her amended claim petition was pending."* The Court commented that this was a contested matter, and there was no reason for the Borough to prepare a voucher during the contested period of the case.

The Court reversed the award of the penalty and the award of counsel fees. It said: *"Finally, the judge did not consider the inaction of Shirley and her counsel after her receipt of the voucher, the affirmative acts of the Borough's counsel in seeking Shirley's signature, or his client's prompt payment once it obtained the signed voucher, when deciding whether a penalty was warranted."*

The facts of this case were unusual because the petitioner in this matter did not return for months a signed voucher that was sent to her one week after the settlement. The use of a voucher does not occur in private sector settlements. But this case is still important because it shows that judges need to conduct a full hearing with testimony from the parties before assessing penalties under the statute.

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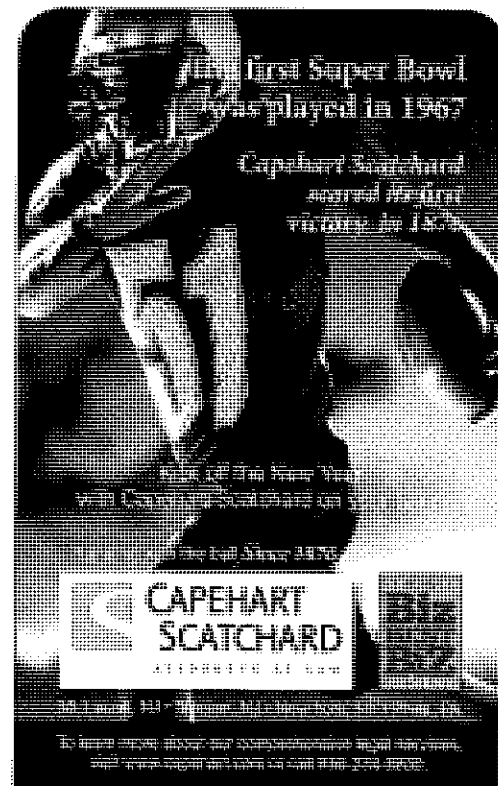
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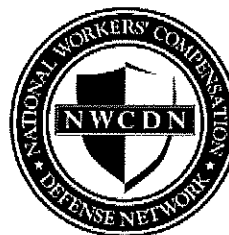
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Petitioner Proved Work Exposures Materially Caused or Contributed To His Colorectal Cancer

John H. Geaney May 24, 2019 Claims 0 Comments

It can be challenging to prove that a fairly common cancer occurring frequently in the general population is work related. The case of ***Proscia v. Advanced Biotech***, A-3017-17T2 (App. Div. April 26, 2019) offers interesting guidance on how an injured worker can prove such a case.

Frank Proscia worked for Advanced Biotech (AB) from 2005 until 2013. The company manufactures and sells natural flavor ingredients. During his employment, there was occasional flooding in his work site in Paterson, N.J. When that occurred, he would wear waders to walk through space to secure manufacturing materials, which included drums filled with chemicals. He would examine and sample many containers when they arrived and supervised pouring of chemicals by others. His desk was 15 feet away from the sealed-off storage room where drums of chemicals were stored.

Petitioner testified that there were multiple spills of hazardous chemicals over the years he worked at AB. The chemicals would adhere to his skin and clothing. There was one spill of acetic acid in February 2011. That caused petitioner to be hospitalized on account of breathing problems at work. He left AB in October 2013. Two years later, petitioner was diagnosed with colorectal cancer, and he filed a claim petition alleging that his work exposures either caused or contributed to the cancer.

A key fact in this case was that the expert for each side agreed that there were about 1,000 chemicals to which petitioner was likely exposed, and several of those chemicals were suspected carcinogens.

The petitioner's expert testified that Acetaldehyde and Diacetyl are carcinogenic, and they were two of the chemicals to which petitioner was exposed. In fact, petitioner's expert said that Acetaldehyde is a Class One carcinogen.

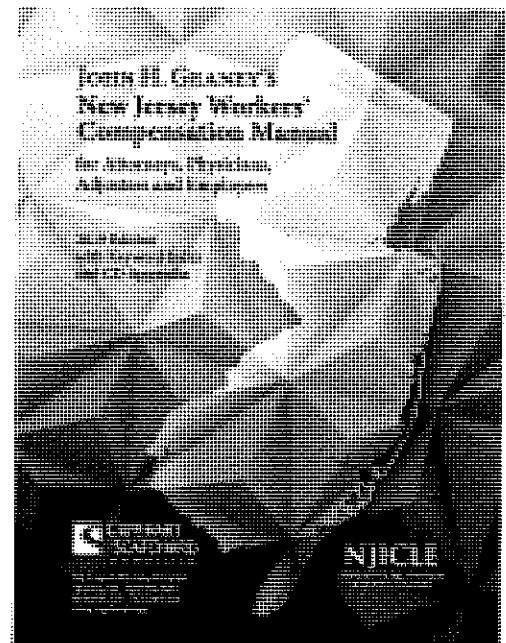
Petitioner's expert provided statistical information on colorectal cancers, noting that 11 to 15 percent of such cancers are related to workplace chemical exposures. The expert added that petitioner, who was 42 years of age at the time, could not return to work due to his stage three or four cancer. He said that his cancer was not yet at maximal medical improvement and petitioner required more treatment.

AB's expert disputed the testimony that Acetaldehyde causes cancer. AB's expert said that there were no studies establishing such a causal relationship. The Court noted that respondent's expert was an oncologist. The Court noted that petitioner's expert was qualified in the field of environmental and occupational health medicine. Respondent's

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expert did agree that some of the chemicals to which petitioner claimed exposure were carcinogenic.

The Judge of Compensation found that it was more probable than not that petitioner's exposure on the job caused his cancer. The Judge ordered further temporary disability benefits as well as further medical treatment. AB appealed.

The Appellate Division first observed that petitioner did not have to prove direct causation; aggravation or exacerbation of a condition is sufficient. The Court also commented that the Judge of Compensation is in the best position to weigh the credibility of the expert's testimony. *"He could, at his option, decide to give petitioner's expert testimony greater weight than the expert who testified on behalf of AB."* For these reasons, the Appellate Division affirmed the ruling in favor of petitioner.

Petitioner had several key advantages at trial. First, the experts agreed that some of the chemicals to which petitioner was exposed were carcinogenic. Second, petitioner proved by his testimony that he had likely exposure to certain chemicals. Respondent did not present lay testimony disputing anything petitioner said on exposure. That left no real dispute that there was serious exposure to chemicals.

The Judge of Compensation seemed to accept that the two named chemicals were carcinogenic. There was nothing in the Appellate Division record showing that respondent offered medical articles debunking any relationship between Acetaldehyde and cancer. Under these circumstances, petitioner made out a very strong case. For respondent to win in a difficult case like this, its expert needed to offer into evidence persuasive scientific evidence based on medical literature establishing that there is no known causal relationship to colorectal cancer. Alternatively, respondent needed to contest the alleged exposure through lay testimony.

In a difficult case like this, the best argument that respondent had was that its expert was far more qualified than that of petitioner to give an opinion on causation, as only respondent's expert was an oncologist. There is nothing in the appellate decision addressing that point, however, so it is hard to tell if that was argued.

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Tags: Causation, evidence, Expert Testimony

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A Capehart Scatchard Blog

NJSEA Teamster Truck Driver Found Not To Be Special Employee Of Exhibitors At Izod Center

John H. Geaney May 31, 2019 Policy 0 Comments

A cardinal rule in workers' compensation is that an employee cannot sue his or her employer in civil court for a work injury except for rare circumstances involving intentional harm. But what if the employee has two employers? Does that rule apply to both employers? The answer is yes, the rule applies to both employers, so the focus in many cases is on whether there really is an employer relationship to begin with. The case of **Carabello v. Jackson Dawson Communications, Inc. and Transcend Creative Group, LLC**, A-3294-17T3 (App. Div. March 26, 2019) provides some helpful insight on the requirements to establish "the second employer."

Mr. Carabello worked for the New Jersey Sports and Exposition Authority as a teamster truck driver. The NJSEA contracted with Transcend and Jackson Dawson for a Mercedes Benz event at the Izod Center which the NJSEA owned. Carabello was the only forklift operator at the Izod Center during the event. NJSEA assigned him to operate the forklift to unload the trucks of Transcend and Jackson Dawson Communications. Carabello was told to report to Jackson's head man for further instructions in securing the tent structure for Transcend and Jackson.

The head man for Jackson instructed Carabello to transport barrels filled with water using the forklift. Carabello proposed that it might be wiser to transport the barrels while they were empty but that suggestion was not followed. While loading the filled barrels on the forklift, two barrels fell off. As Carabello moved the last of sixteen barrels off the forklift, he felt a pop in his shoulder. His injury was promptly reported to the NJSEA, and the NJSEA paid workers' compensation benefits.

Carabello then attempted to sue Transcend and Jackson Dawson for negligence in a third party action. Jackson and Transcend argued in essence that Carabello could not bring a civil suit against them because he was their "special employee." The trial judge agreed and barred the civil suit, leading to an appeal by Carabello. In his appeal, Carabello argued that the five-pronged test of a special employee did not apply to his situation.

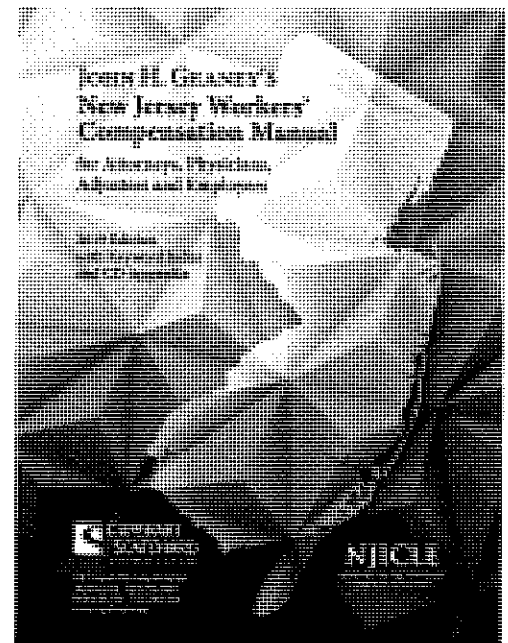
First, he argued that there was no express contract between Carabello and Transcend and Jackson. Second, he argued that he was doing the work of the NJSEA. It was on NJSEA property. The Appellate Division agreed with Carabello on both of these points.

Next, Carabello argued that his work was not controlled by Jackson and Transcend. The Appellate Division said this point was unclear. NJSEA told Carabello to use the forklift to help the exhibitors set up the event. Jackson and Transcend told him to move the filled water barrels to help secure their tent. On balance, the Court held that NJSEA

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really controlled the work. "Plaintiff testified the scope of his employment for NJSEA included helping production personnel with event setup, which involved operating the forklift and assisting others during the production process."

Fourth, Carabello argued that he was paid by NJSEA. The Court noted that Transcend and Jackson paid a fee for operation of the forklift, but they did not pay Carabello's salary.

Lastly, Carabello argued that he could not be fired by any entity other than the NJSEA. The Court agreed that the license to produce the exhibition at the Izod center did not provide Jackson and Transcend with the authority to hire or fire Carabello.

For these reasons, the Appellate Division reversed and allowed Carabello to sue Jackson and Transcend in a civil suit for their alleged negligence in contributing to his shoulder injury. One key distinction between this case and other special employee cases involving assigned nurses is that Carabello was working on NJSEA property when he was injured. In many of the nursing cases where special employment status is found, the nurses work on hospital property under direct control of the hospital.

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

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A Capehart Scatchard Blog

When May An Employer Or Carrier Accelerate Future Permanency Award Payments In A Lump Sum?

John H. Geaney June 7, 2019 Awards 0 Comments

Most workers' compensation awards in New Jersey are settled with a percentage of disability paid over time in weekly installments. These are called Orders Approving Settlements under N.J.S.A. 34:15-22. A smaller portion of settlements are paid in one lump sum under N.J.S.A. 34:15-20. This second category only applies when there is an issue of jurisdiction, liability, causation or dependency. Section 20 settlements are not available in compensable cases where there is objective evidence of permanent disability.

But are there times where a percentage award, for example, of 40% permanent partial disability (240 weeks of benefits) can be paid out in one lump sum instead of being paid out over four and a half years?

This is a question that this practitioner has been asked many times. Let's consider two examples:

1) *An employee receives an award for an operated two-level fusion for 40% or \$115,440 at 2018 rates. The employee gets a few weekly installments paid at a rate of \$481 per week and then contacts the adjuster and asks, "Would you please forward the remaining checks to me in one lump sum, as I need to buy a house?"*

Frankly, the carrier might want to close the case out and get the payments off the books, as well as avoid the necessity of making payments for the next four and a half years. But is this permitted in New Jersey? The answer depends on an understanding of the term "commutation," which refers to advancing future payments under an award.

N.J.S.A. 34:15-25 provides clear guidance on when a commutation can be done. **First, only a Judge of Compensation can approve a commutation.** Second, there must be an application by a party for a commutation. Third, the employer is entitled to a discount of 5% if the judge approves the commutation. Fourth, the Judge must find that this is in the best interest of the employer. The statute states that a commutation is only allowed "when it clearly appears that an unusual circumstance warrants a departure from the normal manner of payment."

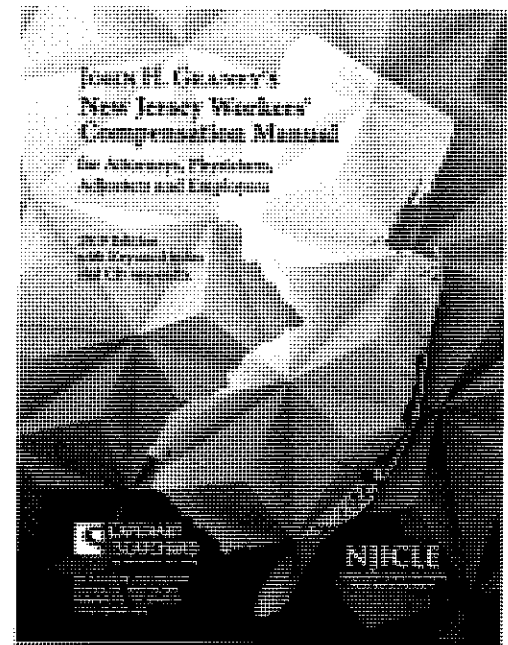
Now let's consider a fairly common situation of a reopener where the payments have not been fully made on the original order at the time that the case is reopened.

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2) An employee is halfway through payments on a 40% award with 120 weeks remaining and then files a reopener for additional treatment as well as additional permanent partial disability. The adjuster provides some initial treatment and then the parties and their counsel propose to accelerate the remaining permanency payments in one lump sum. Thereafter, they will execute a small Section 20 settlement on the reopener.

This proposal sounds appealing to both sides but it is fraught with danger for the employer/carrier. On the surface, the carrier may like the idea of concluding the original award by making a lump sum payment of 120 weeks of benefits followed by a Section 20 on the reopener, putting the whole case to bed at once. The employee may like it because he or she can spend the money as he or she sees fit on a large purchase, take a special vacation, or invest it and earn interest. *Not so fast, however, because this too is a commutation since payments that were intended to be made over many future weeks are now being paid in a lump sum.* In order to do this, there must be an application to the Judge for a commutation. If the Judge rejects the commutation, then the remaining payments under the original award must be paid weekly. Very few commutation applications are granted.

Why is this fraught with danger for the adjuster, carrier, employer and defense counsel? The answer is that people may do foolish things with large sums of money. Suppose an adjuster were to issue a lump sum check for 100 weeks of future payments at \$400 per week for a total of \$40,000 and then close the file? Suppose further that this employee gets the lump sum check, goes to a casino and blows all the money in one evening. Next day the employee contacts his or her lawyer, who discovers that there was an impermissible commutation. The attorney immediately files a motion to require the employer/carrier to repay the entire award. Can the employer be required to pay twice? That depends on the powers of judges to assess penalties.

N.J.S.A. 34:15-25 does not contain references to penalties, so we have to look elsewhere for the powers of judges to penalize a party which violates the statute. In 2008 the Legislature passed several provisions in N.J.S.A. 34:15-28.2 to 28.4 designed to enhance penalty powers of judges. These sections provide that in addition to certain fines, the Judge can take "*other action deemed appropriate by the Judge of Compensation.*" Since workers' compensation is social legislation, it would seem that a judge likely has the power to require the employer or carrier to repay the entire \$40,000 where neither party filed an application for permission to make a commutation. At a minimum the judge could hold a hearing for contempt with referral to the Superior Court for contempt proceedings.

At this point, you may wonder why New Jersey has such strict rules on accelerating future payments? There are really two reasons. The Legislature intended workers' compensation award payments to be a partial replacement for lost weekly wages. The statute states that permanency payments "*are to be received by the injured employee or his dependents in the same manner in which wages are ordinarily paid.*" That means weekly or biweekly. Permanency payments are not like damages in a civil action for pain and suffering.

Moreover, the Legislature has a strong conviction that weekly future payments are in the best interest of almost all employees in compensable cases because payments over time avoid the potential problem noted above of someone literally losing all the money at once.

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JUNE 2019
CLOSED CASES

1.) **Taylor v. Township of Delanco, City of Beverly & Township of Edgewater Park**-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint that on May 14, 2013, the Defendant, Delanco Township Police Officer, Francisco Ambrifi, pepper sprayed the Plaintiff, Eugene Taylor, twice, physically beat the Plaintiff and subsequently shot the Plaintiff, Mr. Taylor, six times. The Plaintiff alleged that City of Beverly Police Officer Shawn Mickle and Township of Edgewater Park Police Officer John Harris responded to the incident, arriving on scene following the above referenced actions of the Defendant, Officer Ambrifi, and that the Officers failed to render first aid to the visibly injured Plaintiff, Mr. Taylor. The Plaintiff further alleged that one of the Defendant Police Officers punched Mr. Taylor while the Plaintiff's hands and ankles were hand-cuffed. The Plaintiff alleged that the Township of Delanco, City of Beverly, and Township of Edgewater Park were negligent and failed to properly train its Police Officers with respect to use of force, generally, and specifically with respect to the use of force involving citizens who are mentally ill or emotionally disturbed. The Plaintiff alleged that as a result of the incident, he sustained serious and permanent injuries. A Subrogation Complaint was filed in the Superior Court of New Jersey, Burlington County, against Mr. Taylor on April 16, 2015. The defense of the Township of Delanco and its employee, Police Officer Francisco Ambrifi, was assigned to John C. Gillespie, Esquire on June 2, 2015. The defense of the City of Beverly and its employee, Police Officer Shawn Mickle, and the Township of Edgewater Park and its employee, Police Officer John Harris, was assigned to Betsy G. Ramos, Esquire on June 2, 2015. The defense of the City of Beverly and its employee, Police Officer Shawn Mickle, was reassigned to Richard L. Goldstein, Esquire on July 7, 2015. Defense Counsel accepted the Assignments and they proceeded with initial Discovery. Numerous Depositions were completed. An Amended Scheduling Order was entered and all factual Discovery was to be completed by May 6, 2016, Expert Reports and Depositions were to be completed by September 9, 2016 and Dispositive Motions were to be filed by September 9, 2016. Defense Counsel filed a Motion to Dismiss Complaint/Rule 37 Sanctions on behalf of the Defendants, Officer Ambrifi and the Township of Delanco, which was denied. Plaintiff's Counsel filed a Motion to Appoint a Guardian Ad Litem as a result of the Plaintiff's current psychiatric status and Defense Counsel filed Opposition. Defense Counsel extended an offer for settlement as to all Defendants in the amount of \$7,500.00 on June 10, 2016 which was formally withdrawn on October 11, 2016. Oral Argument occurred on November 15, 2016 regarding multiple Motions and the Court entered an Order directing & compelling Ann Klein Forensic Center to provide the medical records of the Plaintiff. In addition, a form of Order was submitted to the Court Compelling the City of Beverly to Produce IA files pertaining Officer Ambrifi. A Mutual Release was executed and a Stipulation of Dismissal with Prejudice as to the City of Beverly and Officer Mickle only was filed on November 17, 2016. In December of 2016, the Plaintiff's Counsel filed a Motion to Amend the Complaint and a Motion to Seal certain correspondence in this matter. Plaintiff's Motion to File an Amended Complaint was granted on May 18, 2017 and Defense Counsel filed our Amended Answer; however, Plaintiff's Motion to Seal was denied without prejudice on May 10, 2017. The Deposition of the Plaintiff was conducted on January 13, 2017 and January 20, 2017. On December 26, 2017, the Plaintiff issued a demand for settlement as to the Delanco Defendants in the amount of \$2,500,000.00, in addition to the dismissal of the

Subrogation Complaint filed against the Plaintiff. Defense Counsel filed our Motion for Summary Judgment on March 2, 2018, and on July 11, 2018, Judge Hillman entered an Order denying Defense Counsel's Motion as to the Plaintiff's claims for violations of the U.S. Constitution, NJ Civil Rights Act, and Americans with Disabilities Act. Defense Counsel's Motion was granted as to Plaintiff's state law claims for failure to file timely tort claims notices under the NJ Tort Claims Act. A Settlement Conference before Magistrate Williams occurred on August 1, 2018 which was unsuccessful in resolving the matter. Multiple Motions remained pending; however, Judge Hillman focused on Defendants' Motion to Bifurcate and Defendants' Motion to Exclude IA and Disciplinary documents. Judge Hillman reserved decision on those two motions and the parties appeared on October 16, 2018 for a resolution of those Motions and to hear argument on the remaining Motions. On October 23, 2018 & October 24, 2018, Judge Hillman ultimately entered his decision on numerous in Limine Motions. Defense Counsel previously extended an Offer for Settlement in the amount of \$500,000.00 and the parties proceeded to a Mediation of the matter before Judge Orlofsky on October 25, 2018 which was ultimately successful in resolving the matter for a payment to the Plaintiff in the amount of \$1,100,000.00. The settlement was authorized and approved by the MEL and the parties were scheduled to appear in Court to place the settlement on the record on November 5, 2018. Plaintiff's Counsel refused to have his client execute the proposed Release based upon concerns with the language contained therein. On November 20, 2018, Plaintiff's Counsel filed a Motion to Enforce Settlement and Defense Counsel filed a Cross-Motion to Enforce the Settlement on December 3, 2018. On December 20, 2018, Judge Hillman entered an Order declining the Motions and directing the parties to return to Mediation no later than February 1, 2019. The parties subsequently participated in an additional telephonic mediation session before Judge Orlofsky on January 24, 2019 which was unsuccessful in resolving the release issues and Plaintiff's Counsel notified Judge Hillman of the result. Ongoing emails were exchanged between the Municipal Representatives, MEL Representatives, and Defense Counsel. A conference call was also conducted with Defense Counsel, MEL Representatives, and BURLCOJIF Representatives. On April 17, 2019, Judge Hillman entered an Order and Opinion granting Plaintiff's Motion and Defense Counsel's Motion to Enforce the Settlement. Judge Hillman determined that the releases were not material terms of the settlement and that the parties did agree to the material terms - payment, dismissal of the subrogation action, and dismissal of the underlying action with prejudice. The parties ultimately finalized the Settlement Agreement and the appropriate Stipulations of Dismissal were filed with the United States District Court and the Superior Court of New Jersey, Burlington County.

2.) Crespy v. Township of Shamong-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on April 9, 2017. The Plaintiff, Kim Crespy, alleged that she was operating her motorcycle traveling south on Route 206 at or about milepost 10.00, in the Township of Shamong, when she was caused to crash as a result of an alleged dangerous and/or hazardous condition, specifically, an alleged pothole in the roadway. The Plaintiff alleged that she sustained serious and permanent injuries as a result of the accident. The Plaintiff further alleged that the Township of Shamong was negligent in allowing the dangerous and/or hazardous condition of the roadway to exist. The case was assigned to Douglas Heinold, Esquire on February 15, 2019. Defense Counsel accepted the Assignment and he immediately provided notice to the Plaintiff's attorney to dismiss the frivolous Complaint based upon non-jurisdiction. Defense Counsel subsequently filed our Answer and he proceeded with initial Discovery. On May 6, 2019, Plaintiff's Counsel filed a Voluntary Stipulation of Dismissal as to the Township only based upon lack of jurisdiction over the roadway.

3.) **Reed Estate v. Township of Southampton**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on November 9, 2018. The Plaintiff alleged that the minor Decedent, Adam Eric Reed, let himself out of the Plaintiffs' mobile home located at 35 Estates Drive, in the Township of Southampton, while the Decedent's Mother was putting her younger son down for a nap. Upon realizing that the minor Decedent was no longer in the Plaintiffs' residence, the Decedent's Mother immediately contacted the local and State Police Departments for assistance. The State Police eventually located the minor Decedent in an unsecured pond located on the premises owned by the Co-Defendant, Mobile Estates of Southampton, Inc. CPR was immediately performed on the child and he was transported by ambulance to the hospital in cardiac arrest status post drowning; however, the minor Decedent was pronounced deceased shortly thereafter. The Plaintiff alleged that the Decedent sustained serious and severe injuries as a result of the negligence of the Township which ultimately contributed to his death. The Plaintiff further alleged that the Township of Southampton should have known that the pond located on the property of the Mobile Estates of Southampton, Inc. constituted an attractive nuisance and that the Township should have known that the pond lacked fencing, a barrier, or was otherwise not secured. The Plaintiff alleged that the Township of Southampton was negligent in allowing the dangerous and/or hazardous condition of the mobile home park to exist. The case was assigned to Douglas Heinold, Esquire on April 18, 2019, and on May 9, 2019, Defense Counsel was able to convince the Plaintiff's Counsel to file a Notice of Dismissal as to the Township of Southampton only pursuant to *R. 4:37-1(a)*.

4.) **Kent v. Township of Springfield**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County, Special Civil Division Complaint arising from an incident which occurred on January 26, 2019. The Plaintiff, Marilyn Kent, alleged that after being arrested by members of the Springfield Township Police Department, Springfield Township Police Officer Walker inflicted further injury to the Plaintiff's fractured arm during the finger printing process. (The Plaintiff had been brought into the station on charges of Theft by Deception and Theft of Services for issuing a bad check to Hurley's Auto. The Plaintiff's charges are still pending in Springfield Municipal Court and a Failure to Appear has been issued. The Plaintiff's next Municipal Court appearance is scheduled for May 30, 2019). The Plaintiff alleged that as a result of the actions of the Defendant Police Officer, she sustained serious and permanent injuries, experienced severe mental anguish, and that she incurred substantial monetary damages. The Plaintiff further alleged that the Township of Springfield was negligent in its duty to properly train and supervise the members of the Township of Springfield Police Department. The case was assigned to John C. Gillespie, Esquire and George M. Morris, Esquire on May 22, 2019; however, Qual-Lynx Liability Supervisor, Susan Mooney, was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$500.00. A Release was executed by the Plaintiff and the Plaintiff's Special Civil Complaint was dismissed by the Court.

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

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

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

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

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

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

- Hiring
- Termination
- Harassment
- Discrimination
- Promotion/Demotion
- And more...

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

MEL EPL HELPLINE:
732-583-7474

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

MEL EPL HELPLINE:
609-522-5599

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

MEL EPL HELPLINE:
973-334-1900

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

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





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

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: June 3, 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

MAY ACTIVITIES

LOSS CONTROL SURVEYS

- Ø Township of Chesterfield – Conducted a Loss Control Survey on May 7
- Ø Township of Mount Laurel – Conducted a Loss Control Survey on May 3
- Ø Township of North Hanover Police Dept. – Conducted a Loss Control Survey on May 7

JIF MEETINGS ATTENDED

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

MEL MEDIA LIBRARY

The following members used the MEL Media Library during May. 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>May</u>	<u># of Videos</u>
Borough of Palmyra		1
Borough of Wrightstown		3

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 May. 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 May 3 - Regional Training Reminder- Back to Basics - May 16, 2019
- Ø May 9 - Regional Training Reminder- Back to Basics - THURSDAY, May 16, 2019
- Ø May 14 - Regional Training Reminder- Back to Basics - THURSDAY, May 16, 2019
- Ø May 20 - Regional Training - Practical Leadership Strategies - June 27, 2019
- Ø May 21 - Did You Know? – MSI Training Schedule – BURLCO JIF, June 2019
- Ø May 23 - Updated Bulletin – Preparing for 2019 Hurricane Season
- Ø May 24 - Safety Message - Additional Training Opportunity: 2019 Safety Expo

UPCOMING EVENTS

- Ø Executive Safety Committee Meeting – June 18
- Ø Fund Commissioner Meeting – June 18
- Ø Claims Meeting – June 18
- Ø Regional Training – Practical Leadership Strategies – June 27

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 June, July, and August 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
6/3/19	Township of Stafford #5	Fast Track to Safety	8:30 - 12:30 pm
6/4/19	City of Ocean City #1	Playground Safety Inspections	8:30 - 10:30 am
6/4/19	City of Ocean City #1	LOTO	10:45 - 12:45 pm
6/5/19	Evesham Township MUA	LOTO	8:30 - 10:30 am
6/5/19	Evesham Township MUA	Hearing Conservation	10:45 - 11:45 am

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

DATE	LOCATION	TOPIC	TIME
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 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
7/11/19	Borough of Audubon	PPE	11:30 - 1:30 pm
7/11/19	Borough of Audubon	Confined Space Awareness	1:45 - 2:45 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	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
7/17/19	Lower Township MUA	Back Safety/Material Handling	8:30 - 9:30 am
7/17/19	Lower Township MUA	BBP	9:45 - 10:45 am
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
7/25/19	City of Ocean City #4	Landscape Safety	8:30 - 11:30 am
7/26/19	Borough of Tinton Falls	PPE	7:30 - 9:30 am
7/26/19	Township of Bordentown	Flagger/Work Zone Safety	9:00 - 1:00 pm
7/31/19	Borough of Rumson	Fire Extinguisher	8:00 - 9:00 am
7/31/19	Borough of Rumson	Hearing Conservation	9:15 - 10:15 am
7/31/19	Borough of Rumson	Confined Space Awareness	10:30 - 11:30 am
7/31/19	Township of Florence	Heavy Equipment Safety	8:00 - 11:00 am
7/31/19	Township of Florence	Back Safety/Material Handling	11:15 - 12:15 pm
8/1/19	Township of Middletown #5	PPE	8:00 - 10:00 am
8/1/19	Township of Middletown #5	Fire Extinguisher	10:15 - 11:15 am
8/1/19	Township of Middletown #5	Back Safety/Material Handling	11:30 - 12:30 pm
8/2/19	City of Millville #1	CDL-Drivers Safety Regulations	9:00 - 11:00 am
8/8/19	Township of Lacey #4	Jetter/Vacuum Safety	8:00 - 10:00 am
8/8/19	Township of Lacey #4	Hearing Conservation	10:15 - 11:15 am
8/8/19	Borough of Collingswood	Heavy Equipment Safety	8:30 - 11:30 am
8/12/19	Township of Egg Harbor #5	Employee Conduct/Violence Prevention	8:30 - 10:00 am
8/12/19	Township of Egg Harbor #5	Fire Safety	10:15 - 11:15 am
8/12/19	Township of Egg Harbor #5	Confined Space Awareness	11:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
8/14/19	Logan Twp. MUA #1	Fire Extinguisher	8:30 - 9:30 am
8/14/19	Logan Twp. MUA #1	Shop & Tool Safety	9:45 - 10:45 am
8/16/19	Township of Mantua	Flagger/Work Zone Safety	10:30 - 3:00 pm w/lunch brk
8/20/19	Deptford Township MUA	Excavation/Trenching/Shoring	8:00 - 12:00 pm
8/22/19	Borough of Audubon	LOTO	11:30 - 1:30 pm
8/22/19	Borough of Audubon	HazCom w/GHS	1:45 - 3:15 pm
8/23/19	Borough of Tinton Falls	HazCom w/GHS	7:30 - 9:00 am
8/28/19	City of Pleasantville #1	Jetter/Vacuum Safety	8:30 - 10:30 am
8/28/19	City of Pleasantville #1	Shop & Tool Safety	10:45 - 11:45 am
8/29/19	Township of Pennsville #1	Hearing Conservation	8:30 - 9:30 am
8/29/19	Township of Pennsville #1	BBP	9:45 - 10:45 am
8/30/19	Township of Bordentown	Ladder Safety/Walking-Working Surfaces	9:00 - 11:00 am
8/30/19	Township of Bordentown	Playground Safety Inspections	11:15 - 1:15 pm

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		50 Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	



May 2019

Prepare Now for Hurricane Season

The Atlantic hurricane season runs from June 1 to November 30, with the peak activity during September through November. Effective planning is the key to maintaining your organization's operations and being able to provide for your community. Public-sector leaders play a dual role in helping both their employees and their agency as a whole, to be prepared to respond in the community. This Bulletin concentrates on preparing your employees, facilities, and operations so you can continue to serve your community before, during and immediately after a hurricane.

One of the most effective ways to share information about personal and organizational preparedness is to talk to your staff. Add preparedness discussions to the agenda of your staff meetings ahead of the storm season. Consider the discussion points provided in FEMA's booklet, *Prepare your Organization for a Hurricane Playbook*.

https://www.fema.gov/media-library-data/1409933369110-5d82e4e75ba272f6cefd656ff190c422/prepareathon_playbook_hurricane_final_090414_508.pdf

- Share the potential impact of hurricanes – New Jersey has recently had to deal with a series of hurricanes and a superstorm and we have learned a lot. But as the years pass, those with the experience and firsthand knowledge are leaving. It is important to share the lessons learned with newer leaders in the organization. Even more effective is to write them down. These notes become the genesis of a response and recovery plan that is tailored to your community.
- Review with your employees the National Weather Service terms; Advisory, Watch and Warning. Relate them in terms of timelines, severity of storms and your agency's preparation plans.
- Outline your organization's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies as people and electronic communication modes become unavailable. Lines of authority and communication can further change when an official state of emergency is declared. Review routine, emergency, and back-up plans for communications now.
 - Inventory routine, emergency and back-up equipment. Evaluate on-hand inventory against your needs assessment.
 - Test emergency and back-up equipment. Ensure they are in operational readiness.
 - Verify contact information of all responders. Distribute updated information to stakeholders.
- Review your organization's preparation, response, and recovery procedures with elected officials and department leaders. Consensus, cooperation, and coordination between leaders are needed for effective preparation, response, and recovery operations. Get them now. Focus on priorities and capabilities.
 - Distribute any written plans and discuss past operations' successes and challenges
 - Adjust plans and procedures according to lessons-learned and changes in your community
 - Encourage department leaders to continue the discussions with their supervisors and employees. Readiness starts with the employee. If he or she has not made preparations for their families and homes, they cannot be ready to serve their community. Consider distributing the Red Cross's Family Disaster Plan fillable form to assist with their planning.
http://www.redcross.org/images/MEDIA_CustomProductCatalog/m12140360_ARC_Family_Disaster_Plan_Template_r083012.pdf
- After the storm, before sending crews out, hold a Shift Briefing on the hazards of response operations.

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.

Post-Storm Safety Action Plan

After a significant hurricane or storm, recovery and clean-up operations can expose responders to several hazards that are different than normal operations.

- Carbon monoxide poisoning – Emergency generators, gas-powered pressure washers and pumps that are used extensively during recovery operations produce carbon monoxide (CO) as a byproduct. CO is an odorless, colorless, gas that can cause sudden illness and death if inhaled. To minimize the potential for CO poisoning follow these safety tips:
 - Never run a generator, pressure washer, or any gasoline-powered engine inside a basement, garage, or other enclosed structure, even if the doors or windows are open. Gasoline-powered equipment should be at least 20 feet from open windows, doors or ventilation equipment.
 - Be alert for signs and symptoms of CO poisoning. The most common symptoms of CO poisoning are headache, dizziness, weakness, nausea, vomiting, chest pain, and confusion. Call 9-1-1 if overexposure is suspected.

For more information and resources visit <https://www.cdc.gov/disasters/carbonmonoxide.html>

- Downed power lines – **Workers should treat all power lines as “hot”** unless the lines have been de-energized, grounded, and tested by a qualified electrician. During power outages, many people use portable electrical generators. If the portable generator is improperly sized, installed, or operated, it can send power back to the electrical lines. This problem is called backfeed. Backfeed can seriously injure or kill repair workers.
- Chain Saw Injuries – Operating chain saws during and immediately after a storm presents additional hazards than routine operations. Severe time constraints, wires, traffic, and working in downpours or flood waters complicate the operations, even by experienced chain saw operators. Remind workers of the following:
 - Chainsaw operators on the ground must wear leg chaps of ballistic nylon or Kevlar. The Safety Director recommends the best practice of having at least one pair of chaps for each chainsaw the agency owns. Ensure the workers are wearing properly sized chaps, gloves, face / eye, and hearing protection.
 - As a routine, all agency chainsaws should be maintained before the storm. Properly sharpen chain saw teeth and properly lubricate the blade with bar and chain oil. Additionally, remind workers to periodically check and adjust the blade to keep the correct tension on the chain to keep it from coming off the blade, and ensure good cutting action.
 - Check around the tree for hazards such as nails, power lines, and cables. Take extra care in cutting “spring poles” trees or branches that have been bent, twisted, hung up on, or caught under another object during a high wind.

For more information and resources visit <https://www.cdc.gov/disasters/chainsaws.html>

- Over-exposure to mold – Buildings wet for longer than 48 hours will generally support visible mold growth and excessive exposure to mold-contaminated materials can cause adverse health effects in susceptible persons regardless of the type of mold or the extent of contamination. For the majority of persons, undisturbed mold is not a substantial health hazard. Mold is a greater hazard for persons with mold allergies. To prevent exposure that could result in adverse health effects from disturbed mold, persons should 1) avoid areas where mold contamination is obvious; 2) use environmental controls; 3) use personal protective equipment; and 4) keep hands, skin, and clothing clean and free from mold-contaminated dust.

Visit the CDC website for more information and resources <https://www.cdc.gov/disasters/hurricanes/workers.html>

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – JUNE 2019

HURRICANE PREPAREDNESS



Please remember before the storm.

- Confirm flood policies are in place for buildings where any portion of the building is in Special Flood Hazard Areas A or V.
- Outline your municipality's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies and when a state of emergency is declared.
- Appoint someone at your municipality to be the point person on a catastrophic event. This person gathers information on all damages and communicates with insurance companies and FEMA.

Please remember after the storm.

- Report the claim to Qual-Lynx as soon as possible.
- Take pictures of all damages to buildings, contents and vehicles.
- Keep keys and vehicle titles of totaled vehicles in one place.
- If you have any damage at all, report the claim to FEMA as soon as possible.
- Keep all receipts and rental agreements.

Example: A municipality claimed more than \$100,000 worth of turn out gear and other emergency equipment was damaged beyond repair in a storm. The municipality discarded all of these items, so they were not available for inspection. They never took any pictures of the damaged items. There was no way for them to prove their claim. Therefore, there was no choice but to settle the claim for a much smaller percentage (approximately 20%) than the claimed amount. Had they snapped a few pictures of the damaged items, the claim would have likely been settled for the full amount.



BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
EMERGENCY CLAIM REPORTING PROCEDURES

QUAL-LYNX
100 Decadon Drive
Egg Harbor Township, NJ 08234
TELEPHONE: 609-653-8400

IN AN EMERGENCY CONTACT QUAL-LYNX IMMEDIATELY

**PROCEDURE FOR EMERGENCIES WHICH OCCUR AFTER
NORMAL BUSINESS HOURS:**

CALL QUAL-LYNX: 609-653-8400 OR 800-367-0138

OUR SERVICE WILL CONTACT THE DESIGNATED QUAL-LYNX MANAGEMENT PERSONNEL TO RESPOND TO ALL EMERGENCY CALLS. HAVE CONTACT NAME AND TELEPHONE NUMBER AVAILABLE FOR RETURN CALL.

EMERGENCY PROPERTY CLAIMS NUMBER:
Cell 609-402-5218

QUAL-LYNX
**WORKERS' COMPENSATION CLAIMS REPORTING
AND EMERGENCY REPORTING PROCEDURE:**

Report ALL worker's compensation claims requiring medical treatment as soon as possible by calling your dedicated **QUAL-LYNX HOTLINE:**

1-888-342-3839

Do not delay in reporting the claim, even if you do not have all necessary information. After the First Report of Injury is taken, the First Report representative will ask the caller if they need to speak to the nurse on call. If so, the First Report representative will ask the caller for a number where they can be reached and will page the nurse. The nurse will call the First Report representative and obtain all pertinent information and call you back to review the process for assigning a nurse case manager and how we will obtain follow up for the injured worker. The nurse will also answer any questions you may have.

For **EMERGENCIES**, ask for the 24-hour nurse on call. As part of the **After Hours** services, there is a nurse on call 24 hours a day, 7 days a week. The nurse is available to speak to the caller in the event of a catastrophic injury. The nurse will be paged and you will receive a return telephone call. Have a contact name and telephone number available.

Additional Qual-Lynx Emergency Numbers:
--

Chris Roselli, Account Manager

Phone: 609-833-2176

Email: crocelli@qual-lynx.com

Cell Phone: 609-287-8569

Joseph Lisciandri, Property Supervisor

Phone: 609-601-3191

Email: jlisciandri@qual-lynx.com

Cell Phone: 609-402-5218

Karen Beatty, Client Services Manager

Phone: 609-365-4999

Email: kbeatty@qual-lynx.com

Cell Phone: 609-626-1023

Kathleen Kissane, Assistant Vice President, Account Management

Phone: 609-833-2178

Email: kkissane@qual-lynx.com

Cell Phone: 609-457-3752

Stephen McNamara, Assistant Vice President, Client Services

Phone: 609-833-9256

Email: smcnamara@qual-lynx.com

Cell Phone: 609-626-4230

Shelly Long, Director, Claim Operations

Phone: 609-833-9267

Email: shellyl@qual-lynx.com

Cell Phone: 215-460-7799

**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: June 18, 2019 at Hainesport Municipality
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

JUNE ACTIVITY & PLANNED EVENTS

Beverly City – Scheduled lunch and learn on stress management

Bordentown City – presentation from Burlington County Health Dept on skin health.

Bordentown Twp – presentation from ShopRite Dietitian on easy meal prep

Chesterfield – monthly challenge on safety and wellness. For example, starting a walking regimen at the beginning of the month and maintain throughout month.

Delanco – Police Chief setting up multiple sessions on stress management techniques offered by Burlington Chiropractic. Presentation will also include stretches. Open to neighboring municipalities. Admin is considering working on a raised box garden. Working on mapping out a walking path for employees.

Hainesport – Yoga instructor to offer demonstration

North Hanover – Completed Lunch & Learn on “10 Keys to a Healthy Life” with Susie Procini and chair massages with therapist.

Riverside – Lunch & Learn presentation scheduled on “10 Keys to a Healthy Life” with Susie Procini.

Southampton – Portion Distortion Trivia Quiz lunch and learn.

Woodland – using wellness funds to reimburse employees on wellness service/product: weight watchers, sun protective top, walking shoes, FitBit.

June Wellness Connection Newsletter

The life expectancy of a man has increased dramatically over the last 50 years. But it's not the years in our life that matter, it's the life in our years. One's investment in his/her overall health is essential for disease prevention and quality of life! June is Men's Health Month, so gentlemen, this newsletter is for you! Some of the topics covered include:

- Prostate health
- Guidelines for check ups
- Men's higher risk of Melanoma
- Knowing the Enemy...and more!

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

Also, June is a great time to get outdoors and more. You might want to try walking for your health with a 12-week walking program. Check it out!

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 dads a very **Happy Father's Day!**



Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO

Recognizing
and

preventing
men's health

problems is
not just a
man's issue.

Because of
its impact on
wives,

mothers,
daughters,
and sisters,
men's health

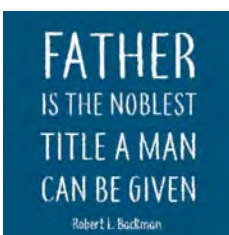
is truly a
family

Issue.

HAPPY

FATHER'S

DAY!



Gentlemen, This One's You!

The life expectancy of a man has increased dramatically in the past 50 years. Now, a man born in the United States in 2016, can expect to live to be 79 years and 8 months. How long we live is important; however, quality of life is equally if not more important. The ability to enjoy life to its fullest takes invested time and effort into health maintenance and disease prevention. This investment in ones health pays dividends almost immediately and is never too late to begin. A man who was 65 years old in 2018 could expect to live to age 84, and a 75-year old could expect 11 more years of life.



Our bodies are incredibly complex machines that require proper fuel to grow, function and repair itself to keep running efficiently. And just like any machine, the body also requires routine maintenance to make it last a long time and function well throughout a person's life expectancy. When we buy a car, we expect to routinely change the oil, filters, rotate the tires and avoid driving too aggressively in order to keep it operable for a long time. As in life, accidents happen and cosmetic injuries occur, but it is the "guts" of a car, the engine, transmission, and brakes that will decide if it will be happily driving down the road or sitting in the junkyard.

Our bodies suffer through illnesses and accidents and many are unavoidable. Taking care of your body also includes scheduled maintenance and screening examinations to detect illnesses at an early stage, which increases the potential for cure and a return to health. Learning to listen to the body's warning signs and symptoms is the same as paying attention to the check engine light in your car, neither should be ignored.

A healthy lifestyle is not just an absence of disease, but an opportunity to enjoy the years of life available to each person. Medical care can help the body maintain its performance as it ages. A longer life expectancy should not be considered a jail sentence to inactivity. Aging is a natural process and some things in our control can help a long life loaded with quality!

Do you carry a few extra pounds? Do you carry it around your belly? Belly fat is nothing to joke about. It's not limited to the extra layer of padding located just below the skin (subcutaneous fat). It also includes visceral fat which lies deep inside your abdomen, surrounding your internal organs.

Regardless of your overall weight, having a large amount of belly fat increases your risk of:

- Cardiovascular disease
- Insulin resistance and type 2 diabetes
- Colorectal cancer
- Sleep apnea
- Premature death from any cause
- High blood pressure

Weight is largely determined by the balance of calories you eat verse what you burn. Age also plays a role due to lose of muscle mass as you get older.

Measure your waist circumference. It should be less than 40 inches.

"The role of women in keeping the men in their life healthy is invaluable.

While it may pain you to nag your husband about one more thing, do it anyway. If you recognize any unusual symptoms in your loved one do whatever it takes to get him the help he needs, it may save his life."

Theresa Morrow, Women Against Prostate Cancer

Men are half as likely to visit a doctor for a check-up as women.

There are over 7 million American men who haven't seen a doctor in over 10 years.

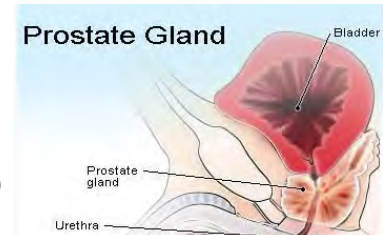
They often don't feel comfortable talking about their health when they actually do go.

Prostate Health

The prostate is a unique male organ that is located just under the bladder. A common condition in men, which is part of the aging process, is benign prostatic hypertrophy (BPH or enlarged prostate). The urethra is a tube that passes through the prostate and drains the bladder. When a man has an enlarged prostate, he may experience difficulty emptying the bladder due to the urethra being compressed by the prostatic tissue. This compression can make it difficult for the urethra to generate enough pressure to overcome this obstruction. Over time, the bladder itself may begin to weaken making urination even more difficult.

Symptoms of BPH include:

- Urinary frequency (urinating more often)
- Urinary urgency (the feeling that he has to empty the bladder urgently or risk wetting himself)
- Urinary hesitancy (difficulty starting the urine stream)
- Urinary straining (requiring more pressure or bearing down to empty the bladder)
- Poor urine stream and dribbling



Treatment of BPH (which may include medications or surgery) depends upon the man, any underlying medical conditions, and the severity of symptoms.

Does prostate cancer screening matter?

The latest guidelines suggest you should have an engaged conversation with your doctor about PSA testing.

Harvard Health Publishing, Aug '17

No matter which term your doctor uses, it's very important for you to understand exactly what he or she means when they refer to it.

When might these approaches be an option?

One of these approaches might be recommended if your cancer:

- Isn't causing any symptoms
- Is expected to grow slowly (based on Gleason score*)
- Is small
- Is just in the prostate

(*Go to <https://www.cancer.org/cancer/prostate-cancer/detection-diagnosis-staging/how-diagnosed.html> if interested in learning more about Gleason scores).

If diagnosed with a fast-growing cancer (a high Gleason score), these approaches may not be a good option. There seems to be no one right answer. Some believe that a slow-growing cancer, if treated with surgery or radiation, may not actually help a man live longer. These treatments have definite risks and side effects that may outweigh the possible benefits.

The bottom line is talk with your doctor about **all** your options. Do your research, ask questions and make the best decision for you!

Because prostate cancer often grows very slowly, some men (especially those who are older or have other serious health problems) might never need treatment for their prostate cancer. Instead, their doctors may recommend approaches known as **watchful waiting or active surveillance**. (Other terms sometimes used include *observation* or *expectant management*.)

- **Active surveillance** is often used to mean monitoring the cancer closely. Usually this approach includes a doctor visit with a prostate-specific antigen (PSA) blood test and digital rectal exam (DRE) about every 6 months. Prostate biopsies may be done every year as well. If your test results change, your doctor would then talk to you about treatment options.
- **Watchful waiting (observation)** is sometimes used to describe a less intensive type of follow-up that may mean fewer tests and relying more on changes in a man's symptoms to decide if treatment is needed.

Not all doctors agree with these definitions or use them exactly this way. In fact, some doctors prefer to no longer use the term watchful waiting. They feel it implies that nothing is being done, when in fact a man is still being closely monitored.



MEN:

GET IT CHECKED.

Checkup and Screening Guidelines for Men

Checkups and Screenings	When?	Ages		
		20-39	40-49	50+
Physical Exam Review overall health status, perform a thorough physical exam, and discuss health related topics.	Every 3 years Every 2 years Every year	✓	✓	✓
Blood Pressure High blood pressure (hypertension) has no symptoms, but can cause permanent damage to body organs.	Every year	✓	✓	✓
TB Skin Test Should be done on occasion of exposure or suggestive symptoms at direction of physician. Some occupations may require more frequent testing for public health indications.	Every 5 years	✓	✓	✓
Blood Tests & Urinalysis Screens for various illnesses and diseases (such as cholesterol, diabetes, kidney or thyroid dysfunction) before symptoms occur.	Every 3 years Every 2 years Every year	✓	✓	✓
EKG Electrocardiogram screens for heart abnormalities.	Baseline Every 2 years Every year	Age 30	✓	✓
Tetanus Booster Prevents lockjaw.	Every 10 years	✓	✓	✓
Rectal Exam Screens for hemorrhoids, lower rectal problems, colon and prostate cancer (see PSA Blood Test, below).	Every Year	✓	✓	✓
PSA Blood Test Prostate Specific Antigen (PSA) is produced by the prostate. Levels rise when there is an abnormality such as an infection, enlargement or cancer. Testing should be done in collaboration with your physician. <small>*Some medical associations recommend that men speak to their health care providers about a baseline PSA blood test at age 40. Men at high risk, including African Americans, should consider an annual prostate exam beginning at age 40.</small>	Every Year		*	✓
Hemoccult Screens the stool for microscopic amounts of blood that can be the first indication of polyps or colon cancer.	Every Year		✓	✓
Colorectal Health A flexible scope examines the rectum, sigmoid and descending colon for cancer at its earliest and treatable stages. It also detects polyps, which are benign growths that can progress to cancer if not found early.	Every 3-4 Years			✓
Chest X-Ray Should be considered in smokers over the age of 45. The usefulness of this test on a yearly basis is debatable due to poor cure rates of lung cancer.	Discuss with a physician		✓	✓
Bone Health Bone mineral density test. Testing is best done under the supervision of your physician.	Discuss with a physician		Age 60	
Self Exams Testicle: To find lumps in their earliest stages. Skin: To look for signs of changing moles, freckles, or early skin cancer. Oral: To look for signs of cancerous lesions in the mouth. Breast: To find abnormal lumps in their earliest stages.	Monthly by self	✓	✓	✓
Testosterone Screening Low testosterone symptoms include low sex drive, erectile dysfunction, fatigue and depression. Initial screening for symptoms with a questionnaire followed by a simple blood test.	Discuss with a physician		✓	✓
Sexually Transmitted Diseases (STDs) Sexually active adults who consider themselves at risk for STDs should be screened for syphilis, chlamydia, HIV, and other STDs.	Under physician supervision	✓	✓	✓

JUNE = Summer + Sun + Risk of Melanoma

June is also National Safety Month. Start by playing it safe in the sun. Continuing with the theme of "men's health", Melanoma strikes men harder! Melanoma is the most serious skin cancer and research has found that men are more likely to die of melanoma than women. This is true at any age. By the age of 50, men are more likely than women to develop melanoma; this jumps to 2 times as likely by the age of 65. By age 80, men are 3 times more likely than women to develop melanoma.

Why? One reason is that women have more of a base knowledge of skin cancer than men. A survey conducted by the American Academy of Dermatology in 2016 found few men than women knew the following facts. And in my personal opinion, from the results, it looks like we could all use a little education.

Fact	Men who knew this is true	Women who knew this is true
There is no such thing as a healthy tan.	56%	76%
A base tan cannot protect you from the sun's harmful rays.	54%	70%
Skin cancer can develop on skin that gets intermittent or little sun.	56%	65%

White adolescent males and young adult men are about twice as likely to die of melanoma as are white females at the same

Sun protection seems to play a role in why melanoma strikes men harder.

Women apply sunscreen more often. They tend to use makeup and other cosmetics that offer SPF. So sun protection seems to play a role in why melanoma strikes men harder. Sunscreen alone does not account for the differences. **Research believes that a major cause may lie in men's skin.**

Men's skin contains more collagen and elastin, fibers that give it firmness and keep it tight. These differences to women's skin make it more likely to be damaged by the sun's ultraviolet (UV) rays. A study conducted in the Netherlands found that men's skin reacted more intensely to UV rays. A separate study reached the same conclusion. Women's skin tends to repair the damage caused by UV rays better than men's skin.

Sun Protection alone cannot explain why men are hit harder but we do know it can help reduce the risk of getting melanoma.

Many men dislike applying lotions and creams to protect their skin; when outdoors, even on cloudy days, men can:

- Wear a wide-brimmed hat and sunglasses
- Seek shade whenever possible
- Wear long sleeves and pants when possible
- Stay out of the sun when rays are at their strongest (10am to 2pm)

To get the needed sun protection, the AAD recommends wearing sunscreen that offers SPF 30, broad-spectrum protection, and water resistance.

Resource: <https://www.aad.org/public/diseases/skin-cancer/melanoma/melanoma-strikes-men-harder>

Men:

It's time to strike back vs. melanoma

While you cannot change how your skin reacts to the sun, sun protection can reduce your risk of getting melanoma. You can also strike back with skin self-exams and skin cancer screenings. These can help you find melanoma early when melanoma is highly treatable.



Skin exams can reduce men's risk of dying from melanoma. Self exams and asking for assistance from your partner for those hard-to-see areas, can be a life saver.

If you've never been screened for skin cancer, now is an excellent time to start. The ADD offers free SPOTime® skin cancer screenings. Most take place in the spring. If you don't find a free screening in your area, you can sign up for an e-mail alert, which will let you know when a screening is scheduled in your area.

You can find out by going to <https://www.aad.org/public/spot-skin-cancer/programs/screenings/find-a-screening>



Foods to Eat to Help Prevent Sunburn

Foods Rich in Omega-3 Fatty Acids:

Known as "essential" fats because the body doesn't produce them and they must be obtained through the diet, omega-3 fats are lauded for doing everything from protecting the brain to preventing inflammation. In addition to these great benefits, omega-3s can actually **reduce sunburn sensitivity and help to prevent sunburn**, according to a study from the Oxford Journals' Carcinogenesis. Fatty fish like salmon and sardines are good sources of omega-3 fats, as are walnuts and flax seeds.

Green Tea:

Another superfood, green tea is credited with numerous health benefits. According to the *Journal of the American Academy of Dermatology*, sunburn protection can be added to the list. The polyphenols contained in green tea are powerful antioxidants, protecting the body from damage by free radicals. But they also protect the cells against DNA damage from UV radiation. Drinking two cups of green tea each day is enough to reap the benefits.

Veggies from the Brassica Family:

Vegetables that belong to the Brassica family, including broccoli, kale, cabbage, mustard greens and spinach, are all rich in the cancer fighting chemical called sulforaphane glucosinolate. This discovery was made in 1992 by Paul Talalay and the Laboratory for Molecular Pharmacology at Johns Hopkins University. The discovery was so monumental that it was listed as one of the top 100 scientific discoveries of the 20th century and also appeared on the front page of the New York Times. Even better, broccoli *sprouts* reportedly contain "20 to 50 times the amount of chemoprotective compounds found in mature broccoli heads." This means eating a diet rich in these green vegetables can actually reduce your chances of cancer, not to mention providing all sorts of other crucial nutritional benefits. **Resource: Natural Society**

Believe it or not, you could actually help get that summer glow without burning. There are certain foods that have specific nutrients that could give your skin its first line of defense. **Do not replace your use of sunscreen;** but by eating some of these foods, you could actually increase your sunscreens effectiveness in protecting you.

Know Your Enemy

"If you know the enemy and know yourself, you need not fear the result of a hundred battles. If you know yourself but not the enemy, for every victory gained you will also suffer a defeat. If you know neither the enemy nor yourself, you will succumb in every battle. - Sun Tzu, The Art of War"

Most of the common diseases (enemies) that affect men are potentially preventable, as long as you know about them. Having the presence of some diseases increases the likelihood that another will occur. Heart disease, stroke, peripheral vascular disease and dementia all share the same risk factors:

- Smoking
- High Blood Pressure
- High Cholesterol
- Family History

#1 Heart disease—This is the number one killer of men in the United States. Like any muscle, the heart requires blood to supply oxygen and nutrients necessary for function. Cholesterol deposits (plaques) can build up in the arteries causing a narrowing compromising the flow of blood to the heart resulting in pain or angina. Heart attack occurs with a plaque ruptures, allowing a blood clot to form; this can be life-threatening. Heart muscle cells can become irritable because they have lost blood supply and may, in addition, cause electrical abnormalities or short circuits that prevent the heart muscle from pumping which can result in sudden cardiac death.

#2 Cancer—Lung cancer is the number one killer among cancers in men and most are preventable. Smoking causes 90% of all lung cancers and while the number of smokers in the United States has decreased in the past generation, 13% of young adults age 18-24 smoke and will be the future victims of lung cancer. Colon and rectal cancers tie with prostate cancer as the second most common cause of cancer deaths in men. There are few symptoms in the early stages of colon and rectal cancers, thus the diagnosis is often made by routinely screening the stool for occult blood (blood that is not visible to the naked eye but can be found by testing the stool sample) and undergoing a routine screening colonoscopy. Colon cancer can be nearly completely preventable with timely colonoscopy screenings. Testicular cancer accounts for 5.6 per 100,000 men in the U.S., but usually occurs in younger men (ages 15 to 39). Men can help detect this disease by doing a testicular exam routinely and reporting any testicle abnormalities or symptoms (lumps, swelling, pain) to their health care practitioner.

#3 Injuries—Accidents happen and the key to minimizing the risk of death is to use common sense and avoid potentially dangerous situations. Simple actions like wearing a seatbelt while in a car, wearing a helmet when cycling, skiing, skateboarding, or other activities where head injuries occur help decrease risk of death in an accident. Avoiding driving while impaired whether from substances, medication, or sleep deprivation. Most accidents happen around the house and routine prevention can help decrease those accidents.

#4 Stroke—This occurs when blood supply to part of the brain is disrupted causing the brain to die. Ischemic strokes can be caused by gradual narrowing of a blood vessel in the brain, debris that can break off from the carotid artery in the neck, or from a blood clot that embolizes (or travels) from the heart. Smoking, high blood pressure, high cholesterol and family history can increase ones risk of suffering a stroke.

#5 COPD—Emphysema and chronic bronchitis are the two types of chronic obstructive pulmonary disease (COPD) and both are most commonly caused by smoking. Due to the toxins in smoke, the lung tissue is damaged and loses its ability to transfer oxygen from the inhaled air into the blood stream. Symptoms of COPD include shortness of breath and wheezing. COPD increases the risk of lung infection including pneumonia.

#6 Diabetes—Poorly controlled diabetes increases blood sugar levels in the bloodstream and in the long-term, affects the small blood vessels in the body, which can lead to multi-organ failure. Poorly controlled diabetes can cause vascular disease leading to heart attacks, strokes, limb amputations, kidney failure, blindness, and nerve damage (diabetic neuropathy).

SO WHAT CAN YOU DO?

Being proactive about your health is really the key to prevention and control with most diseases (enemies). Eating a well balanced diet, maintaining a healthy weight, routinely exercising and stop smoking are self-evident but not always easy to start or stay with over the long hall. Nobody is perfect and the ultimate goal is to keep trying and not give yourself permission to stop. Think about your "why"...is it to see your kids or grandkids grow up?

Beyond Meat

Men are typically meat-eaters because of the perception that more protein equals more muscle mass. That is not the case unless exercise is involved. Men tend to view red meat as more masculine than other proteins; often this leads them to "order the steak." It's not the steak that's unhealthy, it's skipping the whole grains and vegetables. In addition, excessive meat eating is linked to heart disease and colorectal cancer in men.

Eat red meat less frequently, and, instead, focus on more fruits, vegetables and low-fat dairy products. This will not only help you keep weight off, but it can help keep blood pressure down. Cut down on saturated fat from meat, cheese and fried foods. Instead, opt for foods with unsaturated, heart-healthy fats such as olive oil, canola oil, nuts, seeds and avocados.



Increasing **potassium** intake along with decreasing sodium (salt) may lower your risk of high blood pressure. Good sources of potassium include fruits, vegetables and low-fat or fat-free milk and yogurt. Choose low-sodium foods and replace salt with other herbs and spices to reduce your sodium intake.

Fiber helps keep bowel functions normal and is good for your heart. If you need to lose weight, fiber keeps you full longer so you do not feel hungry as often. Men older than 50 need 30 grams of fiber a day; good sources are whole grains, fruits and vegetables. For products with a label, choose those with at least 3 grams of dietary fiber per serving.

Make Calories Count

Older men cannot eat the way you did in your 20s and keep weight off. As men age, you are typically less active and lose muscle and gain fat; these things combined cause metabolism to slow down. More work is needed to keep metabolism up.

How many calories you need each day depends on age, gender and activity level. For men over the age of 50, your daily calorie needs are:

- Not active: 2,000
- Moderately active: 2,200 to 2,400
- Active: 2,400 to 2,800.

Balance your calorie intake by getting at least 30 minutes of physical activity most days of the week. Exercise helps older men rev up metabolism, build and strengthen muscles and increase energy levels. Exercise also helps to lift your spirits.





Tips for Healthy Summer Grilling (Taken from WebMD)

You might be worried about grilling because you've heard that eating charred meat could increase the risk of getting certain cancers. When meat, poultry, pork, or fish is cooked over flames or very high temperatures, muscle proteins react with the heat to form compounds called heterocyclic amines (HCAs). HCAs have been shown to cause DNA changes in cells that can lead to certain cancers.

As fat from the meat drips down onto the coals of the grill, it ignites and produces smoke, which also contains cancer-causing chemicals called polycyclic aromatic hydrocarbons (PAHs). When the smoke rises, it can deposit these chemicals on the meat. Exposure to this chemical is believed to be linked to certain cancers.

Studies have linked the consumption of grilled meat to an increased risk for colon, prostate, pancreatic, stomach, and breast cancers, especially if the meat is cooked to well done. One study found that eating charred meat on a regular basis increases the risk for pancreatic cancer by up to 60%.

Hot dogs and sausages pose their own cancer concern, in the form of chemical preservatives called nitrates and nitrites. These processed meats have been associated with a higher risk for prostate, pancreatic, and other cancers.

Experts say you don't need to shut down the grill permanently. Grilling is still a safe way to cook, provided that you do it in moderation and follow a few grill safety tips:

- Keep it lean. Start with lean meat and cut off all the skin and visible fat before you grill. Not only will this make the meat healthier, but it also will limit flare-ups that can char the meat.
- Microwave first. Putting meat in the microwave for 2 minutes before grilling could reduce HCAs by 90%. Pat the meat dry after microwaving so there's less juice to drip into the grill.
- Cook the meat for longer at a lower temperature (under 325 degrees) by turning the gas down or letting the charcoal burn down to the embers.
- To lower the amount of heat and char on the meat, raise the grilling surface and move the charcoal briquettes to the sides of the grill.
- Flip the meat about once every minute. Rapid turning will help prevent HCAs from forming.
- Before you eat grilled meat, cut off any charred parts.
- Add some veggies to the grill. Vegetables don't form HCAs, plus they're lower in fat and calories, so use more of them and less meat.
- Clean your grill thoroughly after each use to get rid of any charred food that is stuck to the surface.



Grilling with Aluminum Foil

According to the Journal of Medical Case Reports, "aluminum has been long known to be neurotoxic, with mounting evidence that chronic exposure is a factor in many neurological diseases including dementia, autism, and Parkinson's" (Mercola, 2014). New studies out of Keele University in the UK showed high levels of aluminum in the brain of an individual exposed to aluminum at work, who later developed Alzheimer's disease.

But is grilling with foil dangerous?

According to The Green Examining Room, the answer is a slight yes. Cooking with aluminum foil has been shown to create numerous tiny cracks and flakes in the surface of the aluminum foil as demonstrated with electron microscopy. Chemical leaching of aluminum foil occurs with greater ease when food contains acidic properties such as lemon juice or spices. So to play it safe, eliminate the foil and get a stainless steel griddle to put directly on the grill. It might take away some of the joy of grilling by minimizing the sizzle as you flip that burger and get a wafting puff of smoke in your face. But I have no doubt it will taste just as good! (also add spices and sauces afterwards to avoid flame flare ups). Enjoy your summer!

To read more about the risks, go to <http://greenexaminingroom.com/the-health-risks-of-grilling-on-aluminum-foil/>



Recipe Corner

Orzo Chicken Salad with Avocado-Lime Dressing

Salad Ingredients:

- ¾ cup dried whole wheat or regular orzo pasta
- 1 cup fresh or frozen corn kernels
- 2 cups shredded or chopped cooked chicken breast
- 1 cup grape tomatoes, halved
- ¼ cup snipped fresh cilantro

Dressing Ingredients:

- 1 small avocado, seeded, peeled, and cut up
- ⅓ cup water
- ½ teaspoon finely shredded lime peel
- ¼ cup lime juice
- 4 cloves garlic, minced
- ½ teaspoon crushed red pepper and ¼ teaspoon salt

1. To prepare salad: In a medium saucepan, cook orzo according to package directions, adding corn during the last 1 minute of cooking; drain. Rinse with cold water to cool quickly; drain well. In a large bowl, combine orzo mixture, chicken, tomatoes, and cilantro. Sprinkle with cheese. Cover and chill for 2 to 24 hours.

2. Meanwhile, prepare dressing: In a blender or food processor, combine 1 small avocado, seeded, peeled, and cut up; ⅓ cup water; ½ teaspoon finely shredded lime peel; ¼ cup lime juice; 4 cloves garlic, minced; ½ teaspoon crushed red pepper; and ¼ teaspoon salt. Cover and blend or process until smooth. Transfer dressing to a small bowl. Cover and chill for 2 to 24 hours.

3. To serve, drizzle salad with dressing.

Visit www.eatingwell.com

June is a Great Time to Get Walking

12-week walking schedule

Are you looking to ease into getting in shape? This 12-week walking schedule from the National Heart, Lung, and Blood Institute can start you on the path to better health. But before starting this walking plan, talk with your doctor if you have serious health issues, or if you're older than age 40 and you've been inactive recently.

Aim to walk at least three days a week, working your way up to five days a week. Start out warming up with a five-minute, slower paced walk. Slow your pace to cool down during the last five minutes of your walk.

Start at a pace that is comfortable for you. Then gradually pick up speed until you're walking briskly — generally about 3 to 4 miles an hour. You should be breathing hard, but you should still be able to carry on a conversation. Each week, add about two minutes to your walking time.

In addition to walking, add strength training exercises — such as pushups, planks and squats — to your routine.

For most healthy adults, the Department of Health and Human Services recommends these exercise guidelines:

- **Aerobic activity.** Get at least 150 minutes a week of moderate aerobic activity or 75 minutes a week of vigorous aerobic activity, or an equal combination of moderate and vigorous activity. The guidelines suggest that you spread out this exercise during the course of a week. Even small amounts of physical activity are helpful, and accumulated activity throughout the day adds up to provide health benefits.
- **Strength training.** Do strength training exercises for all major muscle groups at least two times a week. Aim to do a single set of each exercise, using a weight or resistance level heavy enough to tire your muscles after about 12 to 15 repetitions.

Week	Warmup	Brisk walking	Cool-down
1	5 minutes	5 minutes	5 minutes
2	5 minutes	7 minutes	5 minutes
3	5 minutes	9 minutes	5 minutes
4	5 minutes	11 minutes	5 minutes
5	5 minutes	13 minutes	5 minutes
6	5 minutes	15 minutes	5 minutes
7	5 minutes	18 minutes	5 minutes
8	5 minutes	20 minutes	5 minutes
9	5 minutes	23 minutes	5 minutes
10	5 minutes	26 minutes	5 minutes
11	5 minutes	28 minutes	5 minutes
12	5 minutes	30 minutes	5 minutes

Based on National Heart, Lung, and Blood Institute



In the Spotlight

Bordentown Township

For a Workplace Wellness Program to succeed, support has to come from the Top. In Bordentown Township, not only does the Top support the program, the Top participates as well! Chief Pesce has made it his mission within the Police Department to promote a “culture of wellness”, encouraging his Officers’ to focus on their physical and emotional well-being. Here are some of the initiatives he has implemented:

A “Health and Wellness Corner” on a wall in the Police Department with valuable wellness information:

- Encouraging the Captain Buscio Program, offered at Deborah Hospital, which provides comprehensive cardiovascular and pulmonary medical evaluations free to first responders. Chief Pesce provides everyone with four hours of compensatory time if they attend once a year on a day off.
- Displaying photos of recent health and wellness events the Township participates in and information about upcoming events.
- Displaying “Workout of the Month” provided by their department’s physical fitness instructor, Lieutenant Edwards.
- Displaying BURLCO JIF Wellness newsletter.
- Sharing Healthy Menu Options: Officers often dine out and frequently fall into the same eating routine (Wawa, pizza, etc.) Chief Pesce encourages officers to seek out healthy menu options while eating out, and share those options via a photo and description on the board. This will educate others about healthy options offered by local establishments and hopefully encourage them to develop better eating habits.

Using drug forfeiture monies, 19 Fitbit HR Inspire Fitness Trackers were purchased and issued to Officers in an effort to continue to explore new ways to improve health and wellness.

- Each officer can now track his or her daily steps (studies show that officers can be sedentary upwards of 90% of their day).
- Often exposed to high stress, heart rates (HR) frequently elevate. Now Officers can monitor these spikes and learn healthy techniques to control their level of stress.
- Sleep deprivation is a constant challenge. Sleep patterns can now be tracked bringing awareness to necessary improvements.
- BTPD is a very competitive Police Department. Now Officers can participate in daily, weekly, and monthly challenges offered through the Fitbit app. Recently, 10 Officers took part in a five day workweek hustle challenge and collectively achieved 832,450 steps!

Other initiatives that have also taken place within the Police Department:

- Installation of filter water system to promote hydration
- Standing work stations to minimize the hours of sitting during any given shift

Congratulations Bordentown Township Police Department! The well-being of your Officers enhances the safety of the entire community! And thank you, Chief Brian Pesce, for making the healthier choice the easier choice for your team!

Debby Schiffer, Wellness Director ♦ Email: debby_schiffer@targetingwellness.com



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

Intake	May-19	May-18	2019 May YTD	2018 May YTD
# of New Claims Reported	31	18	91	87
# of Report Only	10	1	29	23
% Report Only	32.3%	5.6%	31.9%	26.4%
# of Medical Only	21	13	52	45
# of Lost Time	0	4	10	19
Medical Only to Lost Time Ratio	100:00	76:24	84:16	70:30
Average # of Days to Report a Claim	1.2	1.3	1.3	2.5

Nurse Case Management	May-19	May-18
# of Cases Assigned to Case Management	11	22
# of Cases >90 days	10	15

Savings	May-19	May-18	2019 May YTD	2018 May YTD
Bill Count	143	160	853	757
Provider Charges	\$77,039	\$116,617	\$1,018,414	\$923,191
Repriced Amount	\$32,043	\$43,062	\$371,369	\$422,531
Savings \$	\$44,996	\$73,555	\$647,045	\$500,661
% Savings	58.4%	63.1%	63.5%	54.2%

Participating Provider Penetration Rate	May-19	May-18	2019 May YTD	2018 May YTD
Bill Count	95.1%	95.0%	97.1%	92.6%
Provider Charges	92.6%	90.8%	96.9%	93.4%

Exclusive Provider Panel Penetration Rate	May-19	May-18	2019 May YTD	2018 May YTD
Bill Count	96.9%	96.1%	96.8%	84.7%
Provider Charges	99.2%	97.5%	99.2%	88.2%

Transitional Duty Summary		2019 May YTD	2018 May YTD
% of Transitional Duty Days Worked		54.9%	51.6%
% of Transitional Duty Days Not Accommodated		45.1%	48.4%



Burlington County Municipal JIF
Average Days To Report By JIF Member
1/1/2019 - 5/31/2019

	# of Claims Reported	Average Days To Report
BASS RIVER TOWNSHIP	1	0.0
BORDENTOWN CITY	2	1.5
BORDENTOWN TOWNSHIP	2	1.0
CHESTERFIELD TOWNSHIP	2	1.0
DELANCO TOWNSHIP	1	4.0
DELRAN TOWNSHIP	6	1.0
HAINESPORT TOWNSHIP	1	2.0
LUMBERTON TOWNSHIP	3	5.3
MANSFIELD TOWNSHIP	4	2.5
MEDFORD TOWNSHIP	3	2.3
MOUNT LAUREL TOWNSHIP	15	1.1
NORTH HANOVER TOWNSHIP	1	1.0
PALMYRA BOROUGH	5	0.0
PEMBERTON BOROUGH	2	1.5
PEMBERTON TOWNSHIP	22	1.4
RIVERSIDE TOWNSHIP	5	0.2
SOUTHAMPTON TOWNSHIP	4	0.5
TABERNACLE TOWNSHIP	1	0.0
WESTAMPTON TOWNSHIP	11	1.2
Grand Total	91	1.3



**Burlington County Municipal JIF
Transitional Duty Summary By JIF Member and Occupation
1/1/2019 - 5/31/2019**

TRANSITIONAL DUTY SUMMARY BY JIF MEMBER

	% Of				
	Transitional Duty Days Available	Transitional Duty Days Worked	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	61	61	100.0%	0	0.0%
BORDENTOWN TOWNSHIP	23	23	100.0%	0	0.0%
DELANCO TOWNSHIP	46	46	100.0%	0	0.0%
DELRAN TOWNSHIP	163	143	87.7%	20	12.3%
EDGEWATER PARK TOWNSHIP	192	103	53.6%	89	46.4%
MOUNT LAUREL TOWNSHIP	138	122	88.4%	16	11.6%
PALMYRA BOROUGH	78	8	10.3%	70	89.7%
PEMBERTON TOWNSHIP	295	87	29.5%	208	70.5%
RIVERSIDE TOWNSHIP	82	50	61.0%	32	39.0%
WESTAMPTON TOWNSHIP	203	52	25.6%	151	74.4%
Grand Total	1298	712	54.9%	586	45.1%

TRANSITIONAL DUTY SUMMARY BY OCCUPATION

	% Of				
	Transitional Duty Days Available	Transitional Duty Days Worked	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	283	108	38.2%	175	61.8%
Laborer 1	27	0	0.0%	27	100.0%
Police Detective	46	46	100.0%	0	0.0%
Police Officer	249	144	57.8%	105	42.2%
Police Recruit	12	12	100.0%	0	0.0%
Police Sergeant	158	142	89.9%	16	10.1%
Super Mechanic/ CDL	7	0	0.0%	7	100.0%
Supervisor of Public Works	29	25	86.2%	4	13.8%
Grand Total	1298	712	54.9%	586	45.1%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	136	\$71,347	\$26,569	\$44,778	62.8%
Physical Therapy	86	\$32,058	\$8,527	\$23,531	73.4%
Physical Medicine & Rehabilitation	1	\$10,290	\$2,142	\$8,148	79.2%
Orthopedic Surgery	23	\$9,971	\$5,670	\$4,301	43.1%
MRI/Radiology	5	\$5,889	\$2,546	\$3,343	56.8%
Hospital	3	\$5,231	\$3,435	\$1,796	34.3%
Occ Med/Primary Care	8	\$3,133	\$1,697	\$1,437	45.8%
Emergency Medicine	1	\$1,130	\$334	\$796	70.4%
Neurosurgery	2	\$1,000	\$515	\$485	48.5%
Anesthesiology	1	\$960	\$552	\$408	42.5%
Urgent Care Center	2	\$604	\$320	\$284	47.0%
Inpatient Rehabilitation	1	\$597	\$448	\$149	25.0%
Behavioral Health	1	\$250	\$165	\$85	34.0%
Physicians Fees	2	\$233	\$218	\$15	6.4%
Out Of Network	7	\$5,692	\$5,474	\$218	3.8%
Emergency Medicine	4	\$3,604	\$3,428	\$176	4.9%
Anesthesiology	1	\$1,800	\$1,800	\$0	0.0%
Physical Therapy	2	\$288	\$246	\$42	14.6%
Grand Total	143	\$77,039	\$32,043	\$44,996	58.4%

Participating Provider Penetration Rate

Bill Count	95.1%
Provider Charges	92.6%

Exclusive Provider Penetration Rate

Bill Count	96.9%
Provider Charges	99.2%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
1/1/2019 - 5/31/2019**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	828	\$987,142	\$352,235	\$634,908	64.3%
Hospital	41	\$295,571	\$117,289	\$178,282	60.3%
Physical Therapy	431	\$160,478	\$41,947	\$118,531	73.9%
Ambulatory Surgical Center	14	\$152,835	\$50,190	\$102,645	67.2%
Orthopedic Surgery	81	\$107,999	\$47,817	\$60,182	55.7%
Neurosurgery	25	\$76,250	\$22,713	\$53,537	70.2%
Physical Medicine & Rehabilitation	17	\$67,665	\$9,253	\$58,412	86.3%
MRI/Radiology	37	\$24,569	\$10,290	\$14,279	58.1%
Anesthesiology	9	\$21,615	\$11,767	\$9,848	45.6%
Emergency Medicine	14	\$18,540	\$4,731	\$13,809	74.5%
Physicians Fees	49	\$16,505	\$7,542	\$8,962	54.3%
Occ Med/Primary Care	56	\$15,288	\$9,017	\$6,271	41.0%
Durable Medical Equipment	6	\$13,177	\$10,339	\$2,839	21.5%
Urgent Care Center	21	\$6,658	\$3,453	\$3,205	48.1%
Pain Management	1	\$2,796	\$666	\$2,130	76.2%
Medical Transportation	7	\$2,080	\$1,492	\$588	28.3%
Inpatient Rehabilitation	5	\$2,072	\$1,554	\$518	25.0%
Behavioral Health	4	\$1,710	\$885	\$825	48.2%
Other	10	\$1,335	\$1,291	\$45	3.3%
Out Of Network	25	\$31,272	\$19,134	\$12,138	38.8%
Physicians Fees	1	\$11,000	\$1,597	\$9,403	85.5%
Anesthesiology	6	\$8,200	\$7,540	\$660	8.0%
Emergency Medicine	4	\$3,604	\$3,428	\$176	4.9%
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%
Physical Therapy	2	\$288	\$246	\$42	14.6%
Orthopedic Surgery	1	\$258	\$0	\$258	100.0%
Grand Total	853	\$1,018,414	\$371,369	\$647,045	63.5%

Participating Provider Penetration Rate

Bill Count	97.1%
Provider Charges	96.9%

Exclusive Provider Penetration Rate

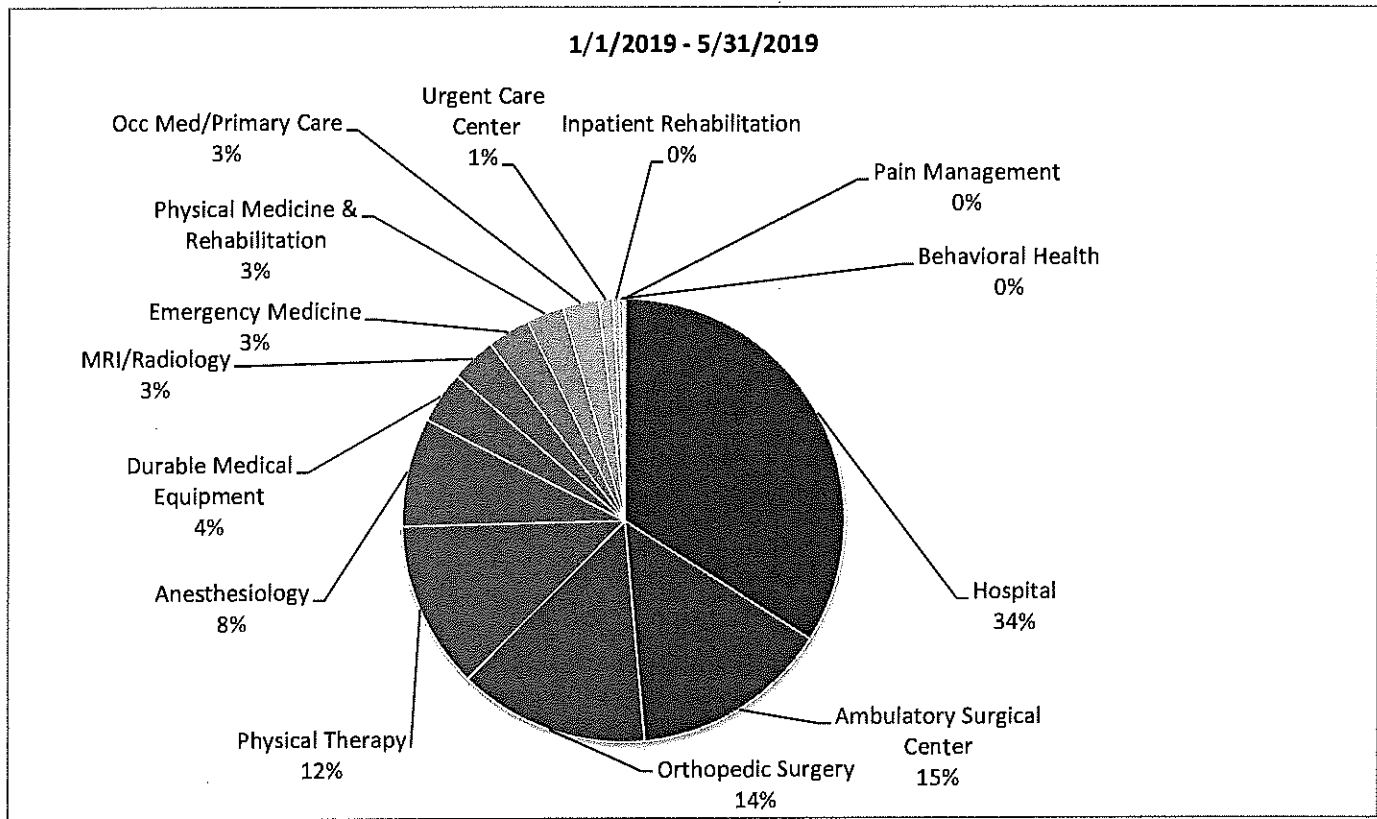
Bill Count	96.8%
Provider Charges	99.2%

Valued as of 6/3/2019



**Burlington County Municipal JIF
Paid Provider By Specialty
1/1/2019 - 5/31/2019**

	Repriced Amount
Hospital	\$117,289
Ambulatory Surgical Center	\$50,190
Orthopedic Surgery	\$47,817
Physical Therapy	\$42,193
Anesthesiology	\$27,258
Durable Medical Equipment	\$13,273
MRI/Radiology	\$11,349
Emergency Medicine	\$10,794
Physical Medicine & Rehabilitation	\$9,253
Occ Med/Primary Care	\$9,017
Urgent Care Center	\$3,453
Inpatient Rehabilitation	\$1,554
Behavioral Health	\$885
Pain Management	\$666



Valued as of 6/3/2019



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

	Bill Count	Repriced Amount
Hospital	40	\$116,155
VIRTUA WEST JERSEY HEALTH, INC.	11	\$55,100
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	14	\$43,628
OUR LADY OF LOURDES MEDICAL CENTER	7	\$11,451
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	65	\$43,468
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	5	\$13,327
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	27	\$13,173
PREMIER ORTHOPEDIC OF SOUTH JERSEY	21	\$11,939
VIRTUA MEDICAL GROUP	10	\$3,640
GARDEN STATE ORTHOPEDICS AND SPORTS MEDICINE	2	\$1,388
Physical Therapy	418	\$40,616
STRIVE PHYSICAL THERAPY	229	\$24,525
IVY REHAB NETWORK INC	60	\$5,105
REHAB EXCELLENCE CENTER, LLC	75	\$4,860
NOVACARE REHABILITATION	52	\$4,686
KINEMATIC CONSULTANTS INC	2	\$1,440
Anesthesiology	22	\$27,258
LOURDES ANESTHESIA ASSOC PA	13	\$15,491
RANOCAS ANESTHESIOLOGY PA	5	\$8,446
MORRIS ANESTHESIA GROUP PA	2	\$1,993
AMERICAN ANESTHESIOLOGY OF NEW JERSEY PC	1	\$776
WEST JERSEY ANESTHESIA ASSOCIATES, PA	1	\$552
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	43	\$11,314
ONE CALL CARE DIAGNOSTICS	22	\$9,823
LOURDES IMAGING ASSOC, PA	7	\$1,059
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	7	\$255
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	5	\$134
RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	2	\$42
Physical Medicine & Rehabilitation	17	\$9,253
COASTAL SPINE, PC.	16	\$9,160
PAIN CONTROL ASSOCIATES PC	1	\$93
Occ Med/Primary Care	56	\$9,017
CONCENTRA MEDICAL CENTERS	17	\$4,162
VIRTUA MEDICAL GROUP	27	\$3,502
RWJUH OCCUPATIONAL HEALTH	11	\$1,211
WORKNET OCCUPATIONAL MEDICINE	1	\$142
Physicians Fees	40	\$8,064
DEBORAH HEART & LUNG PHYSICIAN	22	\$2,671
THE FOOT & ANKLE GROUP PC	7	\$2,564
CAROLYN MALECKA CNP	1	\$1,597
VIRTUA MEDICAL GROUP	6	\$623
LOURDES CARDIOLOGY SERVICES, PC	4	\$609
Urgent Care Center	21	\$3,453
CENTRAL JERSEY URGENT CARE	10	\$1,600
MEDEXPRESS URGENT CARE NEW JERSEY INC	8	\$1,280
PATIENT FIRST WOODBURY	3	\$573



**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	47							
Sharon Maurer	61	59	60	66	74							
Kelly Roth	53	58	60	69	70							
Virgen Conley	13	13	13	13	13							
Mirielle Accilien			25	20	13							
Bettie Leavitt			5	5	5							
Eva Taganile			9	8	6							
Sandra Barber			10	7	5							
Maria Lent	53	59										
Russel Bayer	20	1	1	0	0							
Total	255	251	244	244	233	0	0	0	0	0	0	0

Cyber Risk Management

Monthly Executive Report

June 11, 2019

Media Pro Training

Municipality	Employees	Completed	% Completed
Bass River Township	3	3	100%
Bordentown City	6	6	100%
Bordentown Township	12	12	100%
Chesterfield Township	13	13	100%
Delanco Township	17	17	100%
Fieldsboro Borough	4	4	100%
Florence Township	29	29	100%
Lumberton Township	17	17	100%
Mount Laurel Township	68	68	100%
North Hanover Township	7	7	100%
Pemberton Borough	4	4	100%
Pemberton Township	43	43	100%
Riverside Township	2	2	100%
Shamong Township	10	10	100%
Tabernacle Township	11	11	100%
Woodland Township	7	7	100%
Wrightstown Borough	4	4	100%
Westampton Township	52	50	96%
Delran Township	28	26	92%
Mansfield Township	51	47	92%
Southampton Township	15	13	86%
Palmyra Borough	40	34	85%
Edgewater Park Township	16	13	81%
Hainesport Township	9	7	77%
Medford Township	138	101	73%
Springfield Township	7	4	57%
Beverly City	13	1	7%

17 Municipalities are 100% compliant

3 Municipalities are 90-99% compliant

3 Municipalities are 80-89% compliant

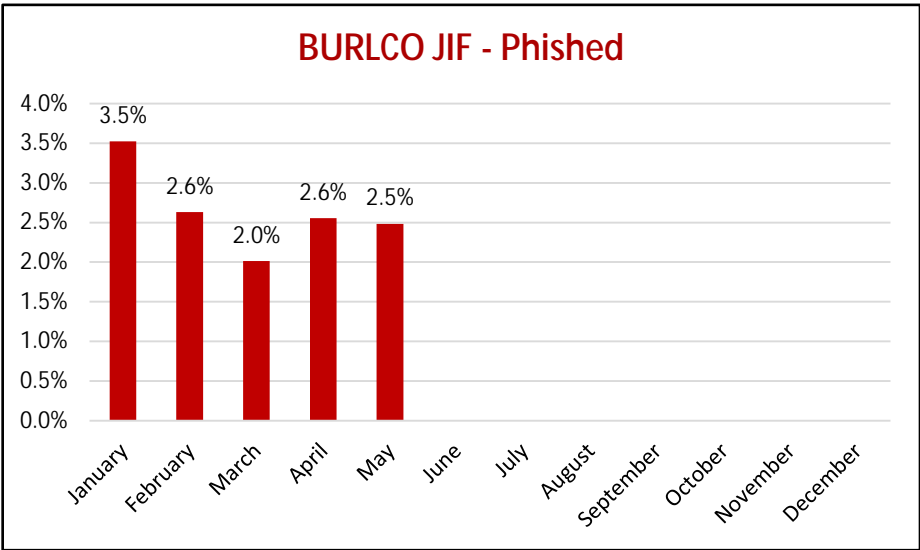
2 Municipalities are 70-79% compliant

2 Municipalities are below 69% compliant

Phishing Report

Municipality	Total Emails	# Clicked	%
Delanco Twp.	22	4	18%
Bordentown Twp.	14	1	7%
Mansfield Twp.	63	4	6%
Lumberton Twp.	20	1	5%
Mount Laurel Twp.	88	3	3%
Florence Twp.	37	1	3%
Pemberton Twp.	54	1	2%
Palmyra Borough	57	1	2%
Westampton Twp.	67	1	1%
Medford Twp.	170	2	1%
Bass River Twp.	3	0	0%
Bordentown City	6	0	0%
Chesterfield Twp.	10	0	0%
Delran Twp.	57	0	0%
Fieldsboro Borough	5	0	0%
Hainesport Twp.	9	0	0%
North Hanover Twp.	9	0	0%
Pumberton Borough	6	0	0%
Riverside Twp.	2	0	0%
Shamong Twp.	11	0	0%
Southampton Twp.	19	0	0%
Springfield Twp.	7	0	0%
Tabernacle Twp.	15	0	0%
Woodland Twp.	9	0	0%
Wrightstown Borough	5	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	765	19	2.5%
June			
July			
August			
September			
October			
November			
December			



IP's & Emails

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

Cyber Risk Assessment Schedule

- 100% of BURLCO is complete

This Month's Cautionary Tale (Because Threats Evolve...)

A lot of companies and municipalities are moving to Office 365 for many good reasons. Unfortunately, the bad guys are aware of this, too, and we have seen a ramp-up in phishing attempts using Microsoft OneDrive. Attackers attempt to steal a victim's account credentials using a spoofed OneDrive login screen. If the user is tricked and enters his or her credentials in the fraudulent login page, the malicious user captures those credentials, and then redirects the victim to their real OneDrive login page. To the victim, it just looks like their login failed and they will usually log in again and go on their way, none the wiser.

If the attacker is online and getting the user credentials in real-time, it gets uglier. The attacker may call the victim pretending to be a Microsoft employee and ask them for the authentication code they just received if they know the victim is using multi-factor authentication (MFA). WOW!

This Month's Special News

Recently had a client ask me if saving passwords in their browser was a good idea. The answer is clearly a no. Don't allow your browser to save your passwords—none of them. If you do, those passwords are vulnerable to anyone who gets remote or physical access to your machine.

If you absolutely must have your browser store your passwords, use Safari or Firefox and enable the Master Password feature. Use Chrome at your own risk!

I recommend you use a good password manager instead. PC Magazine does a great review on these products every year. Personally, I have changed a few times and am currently using LastPass.

Want to avoid doing real work for another 5 minutes?

[Password Security Tips #2 and 1: Sharing Passwords](#)



June 10, 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 May 31, 2019 for Closed Fund Years 1991 to 2014, and Fund Years 2015, 2016, 2017, 2018 and 2019. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 15,269.24. This generated an average annual yield of 1.02%. However, after including an unrealized net gain of \$ 18,033.94 in the asset portfolio, the yield is adjusted to 2.22% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$46,933.45 as it relates to current market value of \$ 15,990,681.58 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,075,888.43.

Our asset portfolio with Wilmington/Trust consists of 2 obligations with maturities greater than one year and 7 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 15,074.41 w/YTD Total \$ 39,524.15 (detailed in my report)
Salvage Receipts \$ 3,800.00
Overpayment Reimbursements \$ 167.88

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 \$ 173,825.28. The claims detail shows 266 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$134. Interest Allocated)

Delran Township	\$66,348.00
Chesterfield Township	\$ 1,088.00
Bordentown City	\$53,125.00
Bordentown Township	\$27,994.00
Westampton Township	\$10,184.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,582,824.12 to a closing balance of \$ 17,462,385.98 showing a decrease in the fund of \$ 1,120,438.14. 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
5/1	EDGEWATER TWP.	2017100511	CHARLES RYDER JR.	WC	2017	173.00	
5/15	WRIGHTSTOWN BORO	1114463	WRIGHTSTOWN BORO	PR	2010	100.00	
5/15	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	23.62	
5/21	DELRAN TOWNSHIP	2019151170	DELRAN TOWNSHIP	PR	2018	14,727.81	
5/21	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	49.98	
TOTAL-MAY						15,074.41	
TOTAL-YTD							54,598.56

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

	<u>March</u>	<u>April</u>	<u>May</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	19,205,118.82	19,156,364.23	18,582,824.14	
RECEIPTS:				
Interest Income (Cash)	25,939.68	24,629.21	49,948.54	148,933.40
Premium Assessment Receipts	194,660.00	0.00	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	22,372.50	3,800.00	26,172.50
Fund Year 2018	5,071.92	105.41	14,895.69	28,565.58
Fund Year 2017	12.03	2,082.90	196.62	6,787.09
Fund Year 2016	0.00	58.76	49.98	312.24
Fund Year 2015	0.00	23.00	0.00	846.50
Closed Fund Year	0.00	0.00	100.00	200.00
Total Subrogation, Salvage & Reimb.Receipts	5,083.95	24,642.57	19,042.29	62,883.91
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:	225,683.63	49,271.78	68,990.83	3,359,139.29
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2019	74,962.77	58,413.23	111,902.56	289,521.67
Fund Year 2018	69,365.42	75,925.00	31,177.78	523,377.10
Fund Year 2017	21,173.30	21,260.34	19,385.23	148,943.40
Fund Year 2016	8,977.58	24,343.76	8,595.97	56,637.15
Fund Year 2015	11,094.57	10,147.67	2,763.74	72,733.94
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	185,573.64	190,090.00	173,825.28	1,091,213.26
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2020	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	79,864.58	98,133.60	87,307.46	513,918.80
Property Fund Charges FY 2019	0.00	0.00	0.00	0.00
E-JIF Premium FY 2019	0.00	0.00	0.00	123,447.00
M.E.L. Premium FY 2019	0.00	0.00	412,688.00	825,376.00
POL/EPL Policy Premium FY 2019	0.00	302,171.00	0.00	604,277.00
M.E.L. Premium FY 2018	0.00	25,332.27	0.00	25,332.27
Exp. & Cont. Charges FY 2018	9,000.00	0.00	39,800.00	105,998.20
Exp. & Cont. Charges FY 2017	0.00	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	7,085.00	475,808.23	482,893.23
Total Bill List Payments	88,864.58	432,721.87	1,015,603.69	2,693,181.75
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	274,438.22	622,811.87	1,189,428.97	3,784,395.01
Closing Balance for the Period:	19,156,364.23	18,582,824.14	17,462,386.00	
Account Net Cash Change During the Period:				
Operating Account	-70,226.47	-595,860.13	-156,058.01	502,009.42
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	0.00	6,578.46	6,994.43	9,602.04
Asset Management Account	21,471.88	15,741.58	-971,374.56	-936,867.18
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:	-48,754.59	-573,540.09	-1,120,438.14	-425,255.72
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 May
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	
	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	\$18,582,823.67	6901.75	16962056.14	1512865.78	100000	1000	0
Opening Interest Accrual Balance	\$84,641.27	0	84641.27	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$12,440.58	\$0.00	\$12,440.58	\$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	\$2,828.66	\$0.00	\$0.00	\$2,828.66	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$29,085.93	\$0.00	\$29,085.93	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$18,033.94	\$0.00	\$18,033.94	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$33,303.18	\$0.00	\$30,474.52	\$2,828.66	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$5,245,976.83	\$2,022,250.00	\$1,003,755.57	\$1,030,542.29	\$173,825.28	\$1,015,603.69	\$0.00
10 (Withdrawals - Sales)	(\$6,416,363.51)	(\$2,015,255.57)	(\$2,022,250.00)	(\$1,189,428.97)	(\$173,825.28)	(\$1,015,603.69)	\$0.00
Ending Cash & Investment Balance	\$17,462,385.52	\$13,896.18	\$15,990,681.58	\$1,356,807.76	\$100,000.00	\$1,000.00	\$0.00
Ending Interest Accrual Balance	\$67,995.92	\$0.00	\$67,995.92	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$93,913.35	\$0.00	\$0.00	\$0.00	\$85,697.35	\$8,216.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$17,556,298.87	\$13,896.18	\$15,990,681.58	\$1,356,807.76	\$185,697.35	\$9,216.00	\$0.00
Annualized Rate of Return This Month	2.22%	0.00%	2.22%	2.37%	0.00%	0.00%	

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2019	Opening 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	853,998.33	\$2,066,304.85
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$42.14	\$0.00	\$34.18	\$458.71	\$133.62	\$0.00	\$0.00	\$407.54	\$556.25	\$1,632.45
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$9.58	\$0.00	\$7.77	\$104.30	\$30.38	\$0.00	\$0.00	\$92.66	\$126.48	\$371.18
	6 Interest Paid - Term Instr.s	\$71.16	\$33.60	\$46.85	\$689.58	\$183.14	\$0.00	\$18.41	\$623.68	\$337.17	\$2,003.59
	7 Unrealized Gain (Loss)	\$61.09	\$0.00	\$49.55	\$664.94	\$193.70	\$0.00	\$0.00	\$590.78	\$806.34	\$2,366.41
	8 Net Investment Income	\$112.81	\$0.00	\$91.50	\$1,227.95	\$357.71	\$0.00	\$0.00	\$1,090.99	\$1,489.07	\$4,370.03
	9 Interest Accrued - Net Change	(\$29.02)	(\$33.60)	(\$12.67)	(\$230.87)	(\$49.52)	\$0.00	(\$18.41)	(\$216.14)	\$219.08	(\$371.15)
	Ending Cash & Investment Balance	(\$3,729.02)	(\$420,198.94)	\$48,613.08	\$671,100.44	\$205,557.69	\$0.00	(\$20,666.60)	\$214,310.48	\$767,960.87	\$1,462,948.00
	Ending Interest Accrual Balance	\$178.07	\$64.17	\$123.66	\$1,775.85	\$483.44	\$0.00	\$35.17	\$1,598.82	\$1,200.28	\$5,459.46

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2018	Opening 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	229,520.58	\$1,704,220.74
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$0.00	\$154.60	\$46.61	\$464.13	\$336.31	\$0.00	\$0.11	\$8.85	\$149.50	\$1,160.11
	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	\$35.15	\$10.60	\$105.53	\$76.47	\$0.00	\$0.02	\$2.01	\$33.99	\$263.78
	6 Interest Paid - Term Instr.s	\$17.22	\$285.17	\$116.81	\$1,303.97	\$765.43	\$0.00	\$0.00	\$354.82	\$671.04	\$3,514.46
	7 Unrealized Gain (Loss)	\$0.00	\$224.11	\$67.56	\$672.81	\$487.52	\$0.00	\$0.16	\$12.83	\$216.71	\$1,681.70
	8 Net Investment Income	\$0.00	\$413.86	\$124.76	\$1,242.47	\$900.30	\$0.00	\$0.29	\$23.70	\$400.20	\$3,105.58
	9 Interest Accrued - Net Change	(\$17.22)	(\$130.57)	(\$70.20)	(\$839.84)	(\$429.12)	\$0.00	\$0.11	(\$345.97)	(\$521.54)	(\$2,354.35)
	Ending Cash & Investment Balance	(\$63,268.73)	\$237,877.36	\$71,724.47	\$684,835.14	\$517,659.30	\$0.00	\$167.74	\$13,960.97	\$190,642.33	\$1,653,598.58
	Ending Interest Accrual Balance	\$32.90	\$699.29	\$269.72	\$2,954.80	\$1,798.34	\$0.00	(\$0.85)	\$686.59	\$1,431.24	\$7,872.03

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$35.65	\$259.40	\$69.78	\$829.10	\$354.22	\$71.85	\$0.01	\$114.65	\$134.60	\$1,869.26
	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	\$8.11	\$58.98	\$15.87	\$188.51	\$80.54	\$16.34	\$0.00	\$26.07	\$30.61	\$425.02
	6 Interest Paid - Term Instr.s	\$81.22	\$634.59	\$162.07	\$2,015.35	\$822.68	\$166.87	\$0.01	\$266.20	\$320.90	\$4,469.90
	7 Unrealized Gain (Loss)	\$51.67	\$376.03	\$101.16	\$1,201.86	\$513.48	\$104.15	\$0.01	\$166.20	\$195.12	\$2,709.69
	8 Net Investment Income	\$95.43	\$694.41	\$186.81	\$2,219.47	\$948.24	\$192.34	\$0.02	\$306.92	\$360.33	\$5,003.97
	9 Interest Accrued - Net Change	(\$45.57)	(\$375.19)	(\$92.29)	(\$1,186.26)	(\$468.46)	(\$95.02)	(\$0.00)	(\$151.55)	(\$186.30)	(\$2,600.65)
	Ending Cash & Investment Balance	\$54,869.22	\$385,250.04	\$107,414.03	\$1,271,176.36	\$545,240.48	\$110,595.71	\$11.62	\$176,482.39	\$207,200.89	\$2,858,240.74
	Ending Interest Accrual Balance	\$190.79	\$1,471.51	\$379.35	\$4,678.57	\$1,925.60	\$390.59	\$0.03	\$623.12	\$747.55	\$10,407.10

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$53.05	\$221.19	\$71.16	\$623.02	\$290.44	\$66.56	\$0.04	\$145.85	\$125.00	\$1,596.30
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$12.06	\$50.29	\$16.18	\$141.66	\$66.04	\$15.13	\$0.01	\$33.16	\$28.42	\$362.96
	6 Interest Paid - Term Instr.s	\$123.20	\$547.02	\$165.28	\$1,468.01	\$674.55	\$154.58	\$0.08	\$338.75	\$290.31	\$3,761.78
	7 Unrealized Gain (Loss)	\$76.90	\$320.63	\$103.16	\$903.14	\$421.02	\$96.48	\$0.05	\$211.43	\$181.20	\$2,314.00
	8 Net Investment Income	\$142.00	\$592.11	\$190.50	\$1,667.82	\$777.49	\$178.17	\$0.10	\$390.44	\$334.62	\$4,273.25
	9 Interest Accrued - Net Change	(\$70.15)	(\$325.84)	(\$94.12)	(\$844.99)	(\$384.11)	(\$88.02)	(\$0.05)	(\$192.89)	(\$165.31)	(\$2,165.48)
	Ending Cash & Investment Balance	\$81,651.86	\$340,487.10	\$109,540.18	\$950,490.70	\$447,062.90	\$102,448.78	\$55.99	\$224,506.58	\$192,406.61	\$2,448,650.70
	Ending Interest Accrual Balance	\$288.37	\$1,266.04	\$386.86	\$3,427.04	\$1,578.88	\$361.81	\$0.20	\$792.88	\$679.51	\$8,781.58

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$40.46	\$231.44	\$58.64	\$117.26	\$338.77	\$66.67	\$0.00	\$76.43	\$132.57	\$1,062.24
	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	\$9.20	\$52.62	\$13.33	\$26.66	\$77.03	\$15.16	\$0.00	\$17.38	\$30.14	\$241.52
	6 Interest Paid - Term Instr.s	\$93.95	\$560.42	\$136.19	\$312.15	\$780.84	\$154.85	\$0.00	\$177.52	\$313.85	\$2,529.77
	7 Unrealized Gain (Loss)	\$58.65	\$335.50	\$85.00	\$169.98	\$491.08	\$96.65	\$0.00	\$110.80	\$192.17	\$1,539.82
	8 Net Investment Income	\$108.30	\$619.56	\$156.97	\$313.90	\$906.87	\$178.49	\$0.00	\$204.61	\$354.88	\$2,843.58
	9 Interest Accrued - Net Change	(\$53.49)	(\$328.98)	(\$77.55)	(\$194.89)	(\$442.07)	(\$88.18)	(\$0.00)	(\$101.09)	(\$181.29)	(\$1,467.54)
	Ending Cash & Investment Balance	\$62,273.02	\$355,247.90	\$90,258.14	\$178,797.21	\$521,449.87	\$102,630.60	\$0.80	\$117,652.64	\$204,063.16	\$1,632,373.34
	Ending Interest Accrual Balance	\$219.90	\$1,301.89	\$318.76	\$713.48	\$1,830.23	\$362.46	\$0.00	\$415.51	\$732.05	\$5,894.29

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening 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	3,738,575.23	\$7,485,885.65
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$101.33	\$50.73	\$43.43	\$1,139.75	\$722.72	\$100.18	\$0.00	\$282.73	\$2,435.12	\$4,875.97
	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	\$23.04	\$11.53	\$9.87	\$259.15	\$164.33	\$22.78	\$0.00	\$64.29	\$553.68	\$1,108.67
	6 Interest Paid - Term Instr.s	\$235.29	\$159.36	\$100.86	\$2,646.61	\$1,678.53	\$232.67	\$0.00	\$656.66	\$6,613.90	\$12,323.88
	7 Unrealized Gain (Loss)	\$146.89	\$73.53	\$62.95	\$1,652.18	\$1,047.66	\$145.22	\$0.00	\$409.85	\$3,529.96	\$7,068.24
	8 Net Investment Income	\$271.26	\$135.79	\$116.25	\$3,051.08	\$1,934.70	\$268.18	\$0.00	\$756.87	\$6,518.76	\$13,052.89
	9 Interest Accrued - Net Change	(\$133.96)	(\$108.64)	(\$57.43)	(\$1,506.86)	(\$955.82)	(\$132.49)	\$0.00	(\$373.92)	(\$4,178.78)	(\$7,447.90)
	Ending Cash & Investment Balance	\$156,074.01	\$78,123.71	\$66,844.22	\$1,754,381.31	\$1,112,461.83	\$154,203.21	(\$79.04)	\$435,204.42	\$3,273,464.54	\$7,030,678.21
	Ending Interest Accrual Balance	\$550.75	\$355.12	\$236.07	\$6,194.97	\$3,928.84	\$544.59	(\$0.01)	\$1,537.00	\$15,068.16	\$28,415.50

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
May 01, 2019 - May 31, 2019

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$17,046,697.41
Net of Contributions & Withdrawals	-\$1,018,494.43
Net Investment Change	\$47,685.45
Closing Market Value w/Accrued Income	\$16,075,888.43

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

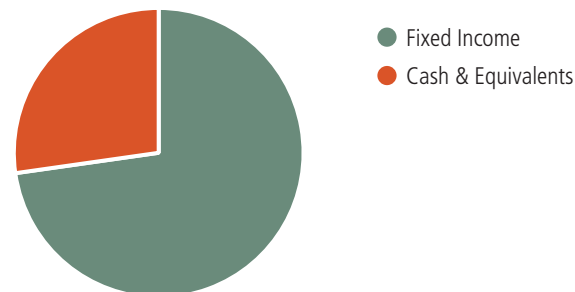
Relationship Summary

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2019 - May 31, 2019

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$11,632,566.47	72.75%
Cash & Equivalents	4,358,115.11	27.25%
TOTAL	\$15,990,681.58	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$11,632,566.47	\$56,263.44	\$11,688,829.91	\$161,200.00	1.39%
Cash & Equivalents	4,358,115.11	28,943.41	4,387,058.52	106,187.21	2.44
TOTAL	\$15,990,681.58	\$85,206.85	\$16,075,888.43	\$267,387.21	1.67%

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	\$16,962,056.14	\$16,927,548.76
Accrued Income	84,641.27	17,775.87
Opening Market Value w/Accrued Income	\$17,046,697.41	\$16,945,324.63
Contributions		
Cash Receipts	2,015,255.57	5,135,343.19
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$2,015,255.57	\$5,135,343.19
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-3,033,750.00	-6,206,673.76
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$3,033,750.00	-\$6,206,673.76
Net Contributions & Withdrawals	-\$1,018,494.43	-\$1,071,330.57
Closing Market Value	15,990,681.58	15,990,681.58
Accrued Income	85,206.85	85,206.85
Closing Market Value w/Accrued Income	\$16,075,888.43	\$16,075,888.43
Net Investment Change	\$47,685.45	\$201,894.37
Net Investment Change Detail		
	Current Period	Year-to-Date
Net Investment Change	\$47,685.45	\$201,894.37
Income Earned		
Dividends	-	-
Net Interest	22,250.00	43,307.70
Other Income	-	-
Change in Accrual	565.58	67,430.98
Total Income Earned	\$22,815.58	\$110,738.68
Market Appreciation	\$24,869.87	\$91,155.69

Relationship Summary *(continued)*

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May 01, 2019 - May 31, 2019

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	22,250.00	45,393.11
Other Income	-	-
Total Taxable	\$22,250.00	\$45,393.11
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$22,250.00	\$45,393.11

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	6,835.93	6,835.93
Loss	-	-
Total Long Term	\$6,835.93	\$6,835.93
TOTAL GAIN/LOSS	\$6,835.93	\$6,835.93

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

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

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

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	-	-
Receipts		
Cash Receipts	2,015,255.57	5,135,343.19
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	2,000,000.00	6,083,718.14
Net Interest	22,250.00	43,307.70
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$4,037,505.57	\$11,262,369.03
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-3,033,750.00	-6,206,673.76
Other Fees	-	-
Purchases	-1,003,755.57	-5,055,695.27
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$4,037,505.57	-\$11,262,369.03
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	-
NET OF CASH BALANCE	-	-

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

Asset Allocation

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2019 - May 31, 2019

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
■ Fixed Income						
U.S. Taxable Fixed Income	72.75%	\$11,632,566.47	\$11,679,499.92	-\$46,933.45	\$56,263.44	\$11,688,829.91
Total Fixed Income	72.75%	\$11,632,566.47	\$11,679,499.92	-\$46,933.45	\$56,263.44	\$11,688,829.91
■ Cash & Equivalents						
Taxable	27.25	4,358,115.11	4,358,115.11	-	28,943.41	4,387,058.52
Total Cash & Equivalents	27.25%	\$4,358,115.11	\$4,358,115.11	-	\$28,943.41	\$4,387,058.52
TOTAL ASSETS	100%	\$15,990,681.58	\$16,037,615.03	-\$46,933.45	\$85,206.85	\$16,075,888.43

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2019 - May 31, 2019

Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 11/30/2012 1.000% 11/30/2019 CUSIP: 912828UB4 Moody's: AAA	1,000,000	\$99.320	\$993,200.00	\$992,304.69	\$895.31	\$27.32	\$10,000.00	0.49	2.41%	6.21%
UNITED STATES TREASURY NOTES DTD 05/31/2013 1.375% 05/31/2020 CUSIP: 912828VF4 Moody's: AAA	1,000,000	99.148	991,480.00	998,359.37	-6,879.37	37.57	13,750.00	0.98	2.31	6.20
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	99.035	988,369.30	991,255.70	-2,886.40	1,193.26	13,722.50	1.40	2.19	6.18
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6	699,000	100.383	701,677.17	697,580.16	4,097.01	4,605.29	15,727.50	1.66	2.14	4.39
Total U.S. Treasury Bonds			\$3,674,726.47	\$3,679,499.92	-\$4,773.45	\$5,863.44	\$53,200.00	1.09	2.27%	22.98%
U.S. Government Agency Bonds										
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	99.473	7,957,840.00	8,000,000.00	-42,160.00	50,400.00	108,000.00	0.52	2.44	49.77
Total U.S. Government Agency Bonds			\$7,957,840.00	\$8,000,000.00	-\$42,160.00	\$50,400.00	\$108,000.00	0.52	2.44%	49.77%
Total U.S. Taxable Fixed Income			\$11,632,566.47	\$11,679,499.92	-\$46,933.45	\$56,263.44	\$161,200.00	0.70	2.39%	72.75%
TOTAL FIXED INCOME			\$11,632,566.47	\$11,679,499.92	-\$46,933.45	\$56,263.44	\$161,200.00	0.70	2.39%	72.75%

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2019 - May 31, 2019

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	-	\$14,856.11	\$41,138.30	0.10	2.42%	10.51%
UNITED STATES TREASURY BILLS DTD 02/07/2019 DUE 08/08/2019 CUSIP: 912796SC4	700,000	98.81	691,663.59	691,663.59	-	5,133.72	16,955.40	0.19	2.42	4.33
UNITED STATES TREASURY BILLS DTD 04/18/2019 ZERO CPN 10/17/2019 CUSIP: 912796SN0	1,014,000	98.99	1,003,755.57	1,003,755.57	-	1,123.58	23,793.51	0.39	2.35	6.28
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	-	7,830.00	24,300.00	0.44	2.43	6.14
Total U.S. Treasury Bills			\$4,358,115.11	\$4,358,115.11	-	\$28,943.41	\$106,187.21	0.26	2.41%	27.25%
Total Taxable			\$4,358,115.11	\$4,358,115.11	-	\$28,943.41	\$106,187.21	0.26	2.41%	27.25%
TOTAL CASH & EQUIVALENTS			\$4,358,115.11	\$4,358,115.11	-	\$28,943.41	\$106,187.21	0.26	2.41%	27.25%
Grand Total			\$15,990,681.58	\$16,037,615.03	-\$46,933.45	\$85,206.85	\$267,387.21			100%
Accrued Income			\$85,206.85							
Grand Total Market Value w/ Accrued Income			\$16,075,888.43							

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
05/06/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$6,500.00	-
05/06/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-6,500.00	-
05/15/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	1,003,755.57	-
05/15/2019 05/15/2019	Maturities	MATURED 1000000 PAR VALUE OF U.S. TREASURY NOTES 0.875% 5/15/19 AT 100 TRADE DATE 2019-05-15 SETTLEMENT DATE 2019-05-15	1,000,000	1,000,000.00	-
05/15/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 0.875% 5/15/19 AT \$0.004375 /SHARE ON 1000000 PAR VALUE DUE 2019-05-15	-	4,375.00	-
05/15/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-1,004,375.00	-
05/15/2019 05/15/2019	Purchases	PURCHASED 1014000 PAR VALUE OF U.S. TREASURY BILLS 10/17/19 AT 98.9897 TRADE DATE 2019-05-15 SETTLEMENT DATE 2019-05-15	1,014,000	-1,003,755.57	-
05/23/2019 05/23/2019	Maturities	MATURED 1000000 PAR VALUE OF FHLMC MTN 1.200% 5/23/19 AT 100 TRADE DATE 2019-05-23 SETTLEMENT DATE 2019-05-23	1,000,000	1,000,000.00	-
05/23/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON FHLMC MTN 1.200% 5/23/19 AT \$0.006000 /SHARE ON 1000000 PAR VALUE DUE 2019-05-23	-	6,000.00	-
05/23/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-1,006,000.00	-

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2019 - May 31, 2019

Transaction Activity Detail *(continued)*

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Managment
05/28/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$1,005,000.00	-
05/28/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-1,005,000.00	-
05/31/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.000% 11/30/19 AT \$0.005000 /SHARE ON 1000000 PAR VALUE DUE 2019-05-31	-	5,000.00	-
05/31/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 5/31/20 AT \$0.006875 /SHARE ON 1000000 PAR VALUE DUE 2019-05-31	-	6,875.00	-
05/31/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-11,875.00	-
CLOSING BALANCE				-	-

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2019 - May 31, 2019

Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
MATURED 1000000 PAR VALUE OF U.S. TREASURY NOTES 0.875% 5/15/19 AT 100 TRADE DATE 2019-05-15 SETTLEMENT DATE 2019-05-15	05/15/2019	1,000,000	\$993,164.07	\$1,000,000.00	-	\$6,835.93	\$6,835.93
NET REALIZED GAIN/LOSS			\$993,164.07	\$1,000,000.00	-	\$6,835.93	\$6,835.93

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

Statement Disclosures

Statement Review; Limitations on Actions

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

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

Fee Arrangements

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

Affiliated Advisers

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

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

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

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

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

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

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

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

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

Pricing and Valuation

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

Statement Disclosures *(continued)*

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Glossary *(continued)*

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

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

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

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

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

Current Fund Year: 2019 Month Ending: May										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	18,627.81	0.00	0.00	414.48	0.00	0.00	0.00	0.00	0.00	19,042.29
Invest Pymnts	1,079.22	3,758.54	1,271.04	14,526.39	8,554.43	1,220.89	18.76	4,155.09	15,364.18	49,948.54
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,079.22	3,758.54	1,271.04	14,526.39	8,554.43	1,220.89	18.76	4,155.09	15,364.18	49,948.54
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	19,707.03	3,758.54	1,271.04	14,940.87	8,554.43	1,220.89	18.76	4,155.09	15,364.18	68,990.83
EXPENSES										
Claims Transfers	73,520.64	16,093.44	3,988.34	80,222.86	0.00	0.00	0.00	0.00	0.00	173,825.28
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	412,688.00	602,915.69	1,015,603.69
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	73,520.64	16,093.44	3,988.34	80,222.86	0.00	0.00	0.00	412,688.00	602,915.69	1,189,428.97
END BALANCE	287,870.36	976,787.17	494,394.12	5,510,781.16	3,349,432.07	469,878.30	(20,509.49)	1,182,117.48	5,211,634.81	17,462,385.98

Report Month: May		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:	Variance between monthly total and allocation total exi		(100.00)
Allocation variance 3:	Treasurer/TPA net payments NOT e	Max/Min	##### / (0.00)
Pre-existing variance:	Prior period unreconciled variance e	Max/Min	##### / (0.00)

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2019									
Month Ending:	May										
		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE		64,699.79	(419,266.99)	52,474.76	704,242.15	205,150.46	0.00	(20,685.01)	625,691.36	853,998.33	2,066,304.85
RECEIPTS											
Assessments		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds		3,800.00	0.00	0.00	0.00						3,800.00
Invest Pymnts		141.83	33.60	104.16	1,458.82	407.23	0.00	18.41	1,307.12	1,270.00	4,741.17
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		141.83	33.60	104.16	1,458.82	407.23	0.00	18.41	1,307.12	1,270.00	4,741.17
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		3,941.83	33.60	104.16	1,458.82	407.23	0.00	18.41	1,307.12	1,270.00	8,541.17
EXPENSES											0.00
Claims Transfers		72,370.64	965.55	3,965.84	34,600.53	0.00	0.00	0.00	0.00	0.00	111,902.56
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	412,688.00	87,307.46	499,995.46
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		72,370.64	965.55	3,965.84	34,600.53	0.00	0.00	0.00	412,688.00	87,307.46	611,898.02
END BALANCE		(3,729.02)	(420,198.94)	48,613.08	671,100.44	205,557.69	0.00	(20,666.60)	214,310.48	767,960.87	1,462,948.00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2018									
Month Ending:	May										
		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE		(76,863.76)	237,355.43	71,552.01	712,567.74	516,329.88	0.00	167.56	13,591.30	229,520.58	1,704,220.74
RECEIPTS											
Assessments		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds		14,727.81	0.00	0.00	167.88						14,895.69
Invest Pymnts		17.22	544.43	194.96	2,082.30	1,329.42	0.00	0.18	369.67	921.75	5,459.93
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		17.22	544.43	194.96	2,082.30	1,329.42	0.00	0.18	369.67	921.75	5,459.93
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		14,745.03	544.43	194.96	2,250.18	1,329.42	0.00	0.18	369.67	921.75	20,355.62
EXPENSES											
Claims Transfers		1,150.00	22.50	22.50	29,982.78	0.00	0.00	0.00	0.00	0.00	31,177.78
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39,800.00	39,800.00
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		1,150.00	22.50	22.50	29,982.78	0.00	0.00	0.00	0.00	39,800.00	70,977.78
END BALANCE		(63,268.73)	237,877.36	71,724.47	684,835.14	517,659.30	0.00	167.74	13,960.97	190,642.33	1,653,598.58

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2017									
Month Ending:	May										
		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	196.62						196.62
Invest Pymnts		141.00	1,069.59	279.10	3,405.73	1,416.70	287.36	0.02	458.47	546.63	7,604.60
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		141.00	1,069.59	279.10	3,405.73	1,416.70	287.36	0.02	458.47	546.63	7,604.60
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		141.00	1,069.59	279.10	3,602.35	1,416.70	287.36	0.02	458.47	546.63	7,801.22
EXPENSES											
Claims Transfers		0.00	14,068.89	0.00	5,316.34	0.00	0.00	0.00	0.00	0.00	19,385.23
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	14,068.89	0.00	5,316.34	0.00	0.00	0.00	0.00	0.00	19,385.23
END BALANCE		54,869.22	385,250.04	107,414.03	1,271,176.36	545,240.48	110,595.71	11.62	176,482.39	207,200.89	2,858,240.74

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2016									
Month Ending:	May										
		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	49.98						49.98
Invest Pymnts		212.16	917.95	284.62	2,512.81	1,161.61	266.19	0.15	583.34	499.93	6,438.76
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		212.16	917.95	284.62	2,512.81	1,161.61	266.19	0.15	583.34	499.93	6,438.76
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		212.16	917.95	284.62	2,562.79	1,161.61	266.19	0.15	583.34	499.93	6,488.74
EXPENSES											
Claims Transfers		0.00	11.25	0.00	8,584.72	0.00	0.00	0.00	0.00	0.00	8,595.97
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	11.25	0.00	8,584.72	0.00	0.00	0.00	0.00	0.00	8,595.97
END BALANCE		81,651.86	340,487.10	109,540.18	950,490.70	447,062.90	102,448.78	55.99	224,506.58	192,406.61	2,448,650.70

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	May									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	161.79	948.54	234.52	508.79	1,348.95	266.67	0.00	305.70	536.17	4,311.13
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	161.79	948.54	234.52	508.79	1,348.95	266.67	0.00	305.70	536.17	4,311.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	161.79	948.54	234.52	508.79	1,348.95	266.67	0.00	305.70	536.17	4,311.13
EXPENSES										
Claims Transfers	0.00	1,025.25	0.00	1,738.49	0.00	0.00	0.00	0.00	0.00	2,763.74
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	1,025.25	0.00	1,738.49	0.00	0.00	0.00	0.00	0.00	2,763.74
END BALANCE	62,273.02	355,247.90	90,258.14	178,797.21	521,449.87	102,630.60	0.80	117,652.64	204,063.16	1,632,373.34

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	May									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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	3,738,575.23	7,485,885.65
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	100.00	0.00	0.00	0.00						100.00
Invest Pymnts	405.22	244.43	173.68	4,557.94	2,890.52	400.67	0.00	1,130.79	10,697.54	20,500.79
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	405.22	244.43	173.68	4,557.94	2,890.52	400.67	0.00	1,130.79	10,697.54	20,500.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	505.22	244.43	173.68	4,557.94	2,890.52	400.67	0.00	1,130.79	10,697.54	20,600.79
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	475,808.23	475,808.23
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	475,808.23	475,808.23
END BALANCE	156,074.01	78,123.71	66,844.22	1,754,381.31	1,112,461.83	154,203.21	(79.04)	435,204.42	3,273,464.54	7,030,678.21

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

Month
Current Fund Year

May
2019

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Prop	46,912.43	72,370.64	3,800.00	115,483.07	115,483.07	(0.00)	(0.00)	(0.00)
	Liab	2,496.70	965.55	0.00	3,462.25	3,462.25	0.00	0.00	(0.00)
	Auto	0.00	3,965.84	0.00	3,965.84	3,965.84	0.00	0.00	0.00
	WC	105,837.48	34,600.53	0.00	140,438.01	140,438.01	0.00	0.00	(0.00)
	Total	155,246.61	111,902.56	3,800.00	263,349.17	263,349.17	(0.00)	0.00	(0.00)
2018	Prop	348,547.45	1,150.00	14,727.81	334,969.64	334,969.64	0.00	0.00	0.00
	Liab	240,981.66	22.50	0.00	241,004.16	241,004.16	0.00	0.00	0.00
	Auto	55,798.79	22.50	0.00	55,821.29	55,821.29	(0.00)	(0.00)	0.00
	WC	1,319,256.91	29,982.78	167.88	1,349,071.81	1,349,071.81	0.00	0.00	0.00
	Total	1,964,584.81	31,177.78	14,895.69	1,980,866.90	1,980,866.90	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	81,922.90	14,068.89	0.00	95,991.79	95,991.79	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	915,504.00	5,316.34	196.62	920,623.72	920,623.72	(0.00)	(0.00)	0.00
	Total	1,219,548.59	19,385.23	196.62	1,238,737.20	1,238,737.20	(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	185,090.05	11.25	0.00	185,101.30	185,101.30	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	1,293,920.55	8,584.72	49.98	1,302,455.29	1,302,455.29	(0.00)	(0.00)	0.00
	Total	1,807,282.60	8,595.97	49.98	1,815,828.59	1,815,828.59	(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	174,389.86	1,025.25	0.00	175,415.11	175,415.11	(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	2,177,540.13	1,738.49	0.00	2,179,278.62	2,179,278.62	0.00	0.00	0.00
	Total	2,680,772.99	2,763.74	0.00	2,683,536.73	2,683,536.73	(0.00)	(0.00)	0.00
TOTAL		7,827,435.60	173,825.28	18,942.29	7,982,318.59	7,982,318.59	(0.00)	(0.00)	(0.00)



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
13556	5/6/2019	INDEMNITY	J H BUEHRER & ASSOCIATES	MLT-001256900/001250033	4/21/2016	\$90.00	2016/2016	Expense
13557	5/6/2019	POLICE PROF PI	PARKER MCCAY	-- /2018146312	6/10/2017	\$792.00	2017/2017	Legal
13558	5/6/2019	INDEMNITY	THOMAS DWYER MD	-- /2019154157	9/29/2018	\$700.00	2018/2018	Loss
13559	5/6/2019	1ST PARTY COLL PD	I.C.U. INVESTIGATIONS INC	-- /2019161299	12/18/2018	\$150.00	2018/2018	Expense
13560	5/6/2019	INDEMNITY	KELLY & VISOTCKY, LLC	MLT-001256900/001250033	4/21/2016	\$3,066.00	2016/2016	Loss
13561	5/6/2019	BODILY INJURY [Expired]	RAYMOND & COLEMAN, LLP	-- /2018121289	10/28/2017	\$7,202.00	2017/2017	Legal
13562	5/6/2019	MEDICAL ONLY	ATLANTIC SECURITY INT'L	-- /2017090236	12/15/2016	\$126.50	2016/2016	Expense
13563	5/6/2019	INDEMNITY	ROBERT T ZIMMERMAN	-- /2018143484	5/21/2018	\$1,850.00	2018/2018	Expense
13564	5/6/2019	3RD PARTY PD	CLIFF GRAY APPRAISAL SERVICE	-- /2019169569	3/23/2019	\$95.00	2019/2019	Expense
13565	5/6/2019		ISO SERVICES, INC.			\$22.50		
		BODILY INJURY [Expired]		-- /2019164472	10/29/2018	\$11.25	2018/2018	Expense
		BODILY INJURY [Expired]		-- /2019164472	10/29/2018	\$11.25	2018/2018	Expense
13566	5/6/2019		PIETRAS, SARACINO, SMITH, & MEEK			\$1,597.70		
		INDEMNITY		-- /2018107338	7/10/2017	\$307.50	2017/2017	Legal
		INDEMNITY		MLT-001256900/ 001250033	4/21/2016	\$1,039.70	2016/2016	Legal
		INDEMNITY		Z15990/001227828	3/31/2015	\$250.50	2015/2015	Legal
13567	5/6/2019	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
13568	5/6/2019	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2019169300	3/20/2019	\$1,842.00	2019/2019	Loss
13569	5/6/2019	INDEMNITY	AARON DIPERI	-- /2017100711	4/22/2017	\$1,056.28	2017/2017	Loss
13570	5/6/2019	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2018128624	3/15/2018	\$750.00	2018/2018	Expense
13571	5/6/2019	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
13572	5/6/2019		STRIVE PHYSICAL THERAPY AND			\$945.00		
		INDEMNITY		-- /2019169300	3/20/2019	\$160.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019167260	2/28/2019	\$320.00	2019/2019	Loss
		INDEMNITY		-- /2019154157	9/29/2018	\$465.00	2018/2018	Loss
13573	5/6/2019		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$139.52		
		INDEMNITY		-- /2019167878	3/6/2019	\$69.76	2019/2019	Loss
		INDEMNITY		-- /2019165703	2/11/2019	\$69.76	2019/2019	Loss
13574	5/6/2019	MEDICAL ONLY	ROBERT WOOD JOHNSON, UNIVERSITY	MLT-2019166319/ 2019166344	2/18/2019	\$1,133.54	2019/2019	Loss
13575	5/6/2019	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2019167260	2/28/2019	\$170.68	2019/2019	Loss



BURLINGTON COUNTY J.I.F.

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13576	5/6/2019	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2019169300	3/20/2019	\$320.83	2019/2019	Loss
13577	5/6/2019	INDEMNITY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2019169300	3/20/2019	\$1,022.00	2019/2019	Loss
13578	5/6/2019	MEDICAL ONLY	PONZIO ORTHOPEDICS,, PC	-- /2019162282	1/7/2019	\$91.93	2019/2019	Loss
13579	5/6/2019	INDEMNITY	NovaCare Rehabilitation	-- /2019163514	1/18/2019	\$180.00	2019/2019	Loss
13580	5/6/2019	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2019166742	2/25/2019	\$649.20	2019/2019	Loss
13581	5/6/2019	MEDICAL ONLY	VIRTUA MEDICAL GROUP PA	-- /2019160825	12/11/2018	\$14.54	2018/2018	Loss
13582	5/6/2019	MEDICAL ONLY	HAMILTON SQUARE EMERGENCY	MLT-2019166319/ 2019166320	2/18/2019	\$730.00	2019/2019	Loss
13583	5/6/2019		QUALCARE, INC.			\$1,503.00		
		MEDICAL ONLY		-- /2019172036	4/26/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019171998	4/24/2019	\$501.00	2019/2019	Loss
		INDEMNITY		-- /2019158514	11/15/2018	\$501.00	2018/2018	Loss
13584	5/13/2019	INDEMNITY	CAPEHART & SCATCHARD PA	-- /2019158514	11/15/2018	\$80.00	2018/2018	Legal
13585	5/13/2019		QUAL-LYNX			\$150.00		
		INDEMNITY		-- /2019156186	9/26/2018	\$75.00	2018/2018	Expense
		INDEMNITY		-- /2019153387	9/21/2018	\$75.00	2018/2018	Expense
13586	5/13/2019		I.C.U. INVESTIGATIONS INC			\$600.00		
		INDEMNITY		MLT-2018121520/ 2018121517	1/1/2018	\$450.00	2018/2018	Expense
		INDEMNITY		Z45983/001258311	10/4/2016	\$150.00	2016/2016	Expense
13587	5/13/2019	BODILY INJURY [Expired]	RAYMOND & COLEMAN, LLP	-- /2017103906	4/9/2017	\$2,537.00	2017/2017	Legal
13588	5/13/2019	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2019171524	11/19/2018	\$13.15	2018/2018	Expense
13589	5/13/2019		THE DEWEESE LAW FIRM			\$1,209.30		
		INDEMNITY		-- /2018109612	8/9/2017	\$909.30	2017/2017	Expense
		MEDICAL ONLY		MLT-2017100510/ 2017100510	4/19/2017	\$150.00	2017/2017	Expense
		MEDICAL ONLY		-- /2017095893	2/27/2017	\$150.00	2017/2017	Expense
13590	5/13/2019	INDEMNITY	PALMYRA BOROUGH	-- /2019166742	2/25/2019	\$1,077.86	2019/2019	Loss
13591	5/13/2019	INDEMNITY	RIVERSIDE TOWNSHIP	-- /2019156186	9/26/2018	\$1,806.00	2018/2018	Loss
13592	5/13/2019	INDEMNITY	RIVERSIDE TOWNSHIP	-- /2019156186	9/26/2018	\$1,677.00	2018/2018	Loss
13593	5/13/2019	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2019155776/ 2019155779	10/16/2018	\$1,806.00	2018/2018	Loss



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13594	5/13/2019		3RD PARTY PD	Kristopher Brooks	-- /2019169569	3/23/2019	\$3,370.84	2019/2019	Loss
13595	5/13/2019		INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,842.00	2019/2019	Loss
13596	5/13/2019		INDEMNITY	JOHN KURTH	-- /2018117944	11/13/2017	\$956.00	2017/2017	Loss
13597	5/13/2019			QUAL-LYNX			\$55.25		
			MEDICAL ONLY		-- /2019169891	3/24/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		MLT-2019169880/ 2019169884	3/23/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		MLT-2019169880/ 2019169880	3/23/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019169199	3/20/2019	\$4.25	2019/2019	Expense
			INDEMNITY		-- /2019169300	3/20/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019168852	3/17/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019168574	3/13/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019168367	3/12/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019167847	3/6/2019	\$4.25	2019/2019	Expense
			INDEMNITY		-- /2019167878	3/6/2019	\$4.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019167491	3/3/2019	\$4.25	2019/2019	Expense
			INDEMNITY		-- /2019152686	9/14/2018	\$4.25	2018/2018	Expense
			INDEMNITY		-- /2018139163	5/4/2018	\$4.25	2018/2018	Expense
13598	5/13/2019		STRIVE PHYSICAL THERAPY AND				\$1,570.00		
			INDEMNITY		-- /2019169300	3/20/2019	\$320.00	2019/2019	Loss
			MEDICAL ONLY		-- /2019167260	2/28/2019	\$545.00	2019/2019	Loss
			INDEMNITY		-- /2019165703	2/11/2019	\$545.00	2019/2019	Loss
			INDEMNITY		-- /2018143484	5/21/2018	\$160.00	2018/2018	Loss
13599	5/13/2019		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	MLT-2019155776/ 2019155779	10/16/2018	\$69.76	2018/2018	Loss
13600	5/13/2019		MEDICAL ONLY	ONE CALL CARE DIAGNOSTICS	-- /2019167847	3/6/2019	\$485.00	2019/2019	Loss
13601	5/13/2019			CONCENTRA MEDICAL CENTERS			\$817.03		
			MEDICAL ONLY		-- /2019170819	4/9/2019	\$331.89	2019/2019	Loss



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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		-- /2018143484	5/21/2018	\$485.14	2018/2018	Loss
13602	5/13/2019		MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2019168574	3/13/2019	\$684.00	2019/2019	Loss
13603	5/13/2019		MEDICAL ONLY	ROTHMAN ORTHOPAEDICS	-- /2019167260	2/28/2019	\$73.90	2019/2019	Loss
13604	5/13/2019		MEDICAL ONLY	REHAB EXCELLENCE CENTER, LLC	-- /2019167847	3/6/2019	\$279.00	2019/2019	Loss
13605	5/13/2019			NovaCare Rehabilitation			\$360.00		
			INDEMNITY		-- /2019163514	1/18/2019	\$180.00	2019/2019	Loss
			INDEMNITY		MLT-2019155776/ 2019155779	10/16/2018	\$90.00	2018/2018	Loss
			INDEMNITY		-- /2018119837	11/17/2017	\$90.00	2017/2017	Loss
13606	5/13/2019		INDEMNITY	LOURDES CARDIOLOGY SERVICES, PC	Z20598/001232500	6/24/2015	\$203.53	2015/2015	Loss
13607	5/13/2019		INDEMNITY	WORKERS COMP PSYCH NET	Z20598/001232500	6/24/2015	\$165.00	2015/2015	Loss
13608	5/13/2019		INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST	-- /2018143484	5/21/2018	\$193.72	2018/2018	Loss
13609	5/13/2019			ISO SERVICES, INC.			\$180.00		
			MEDICAL ONLY		-- /2019169199	3/20/2019	\$11.25	2019/2019	Expense
			INDEMNITY		-- /2019169300	3/20/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019168852	3/17/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019168574	3/13/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019168367	3/12/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019167847	3/6/2019	\$11.25	2019/2019	Expense
			INDEMNITY		-- /2019167878	3/6/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019167491	3/3/2019	\$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		-- /2019169507	3/1/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2019167260	2/28/2019	\$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		-- /2019168847	2/16/2019	\$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		-- /2019168687	1/17/2019	\$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		-- /2019167444	12/15/2018	\$11.25	2018/2018	Expense
			BODILY INJURY [Expired]		-- /2019166954	11/29/2018	\$11.25	2018/2018	Expense
			BODILY INJURY [Expired]		-- /2017091126	12/15/2016	\$11.25	2016/2016	Expense



BURLINGTON COUNTY J.I.F.

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
PERSONAL INJURY				Z17324/001229173	2/3/2015	\$11.25	2015/2015	Expense
13610	5/13/2019	MEDICAL ONLY	QUALCARE, INC.	-- /2019172055	4/26/2019	\$501.00	2019/2019	Loss
13611	5/20/2019	POLICE PROF BI	PARKER MCCAY	-- /2019165721	2/11/2017	\$3,537.89	2017/2017	Legal
13612	5/20/2019	BODILY INJURY [Expired]	RAYMOND & COLEMAN, LLP	MLT-Z29700/001241781	11/8/2015	\$1,014.00	2015/2015	Legal
13613	5/20/2019	INDEMNITY	ROBERT T ZIMMERMAN	-- /2018143484	5/21/2018	\$325.00	2018/2018	Expense
13614	5/20/2019	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2019155776/ 2019155779	10/16/2018	\$1,806.00	2018/2018	Loss
13615	5/20/2019	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
13616	5/20/2019	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2019169300	3/20/2019	\$1,842.00	2019/2019	Loss
13617	5/20/2019	GL PROPERTY DAMAGE	Lori Lambing	-- /2019165841	2/9/2019	\$431.80	2019/2019	Loss
13618	5/20/2019	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
13619	5/20/2019	INDEMNITY	BRIAN YOUNG	Z34871/001247013	2/19/2016	\$1,026.24	2016/2016	Loss
13620	5/20/2019	INDEMNITY	QUAL-LYNX	-- /2019169455	3/25/2019	\$4.25	2019/2019	Expense
13621	5/20/2019		IVY REHAB NETWORK INC			\$680.00		
		INDEMNITY		-- /2019164206	1/26/2019	\$340.00	2019/2019	Loss
		INDEMNITY		-- /2019159962	12/4/2018	\$340.00	2018/2018	Loss
13622	5/20/2019	STRIVE PHYSICAL THERAPY AND				\$2,380.00		
		MEDICAL ONLY		-- /2019167260	2/28/2019	\$160.00	2019/2019	Loss
		INDEMNITY		-- /2019165703	2/11/2019	\$80.00	2019/2019	Loss
		INDEMNITY		-- /2019154157	9/29/2018	\$1,195.00	2018/2018	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$395.00	2018/2018	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$550.00	2015/2015	Loss
13623	5/20/2019	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2019158514	11/15/2018	\$107.25	2018/2018	Loss
13624	5/20/2019	INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2019165703	2/11/2019	\$1,677.00	2019/2019	Loss
13625	5/20/2019	INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	-- /2019166742	2/25/2019	\$552.00	2019/2019	Loss
13626	5/20/2019	INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2019169455	3/25/2019	\$16.41	2019/2019	Loss
13627	5/20/2019		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$190.00		
		MEDICAL ONLY		-- /2019167847	3/6/2019	\$95.00	2019/2019	Loss
		INDEMNITY		-- /2019159962	12/4/2018	\$95.00	2018/2018	Loss



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13628	5/20/2019	MEDICAL ONLY	SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	-- /2018130644	4/6/2018	\$84.00	2018/2018	Loss
13629	5/20/2019		CONCENTRA MEDICAL CENTERS			\$356.01		
		MEDICAL ONLY		-- /2019170819	4/9/2019	\$98.13	2019/2019	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$257.88	2018/2018	Loss
13630	5/20/2019		REHAB EXCELLENCE CENTER, LLC			\$441.00		
		MEDICAL ONLY		-- /2019167847	3/6/2019	\$315.00	2019/2019	Loss
		INDEMNITY		-- /2018125979	2/15/2018	\$126.00	2018/2018	Loss
13631	5/20/2019	INDEMNITY	NovaCare Rehabilitation	-- /2019163514	1/18/2019	\$180.00	2019/2019	Loss
13632	5/20/2019		VIRTUA MEDICAL GROUP			\$2,190.85		
		MEDICAL ONLY		-- /2019171065	4/11/2019	\$482.94	2019/2019	Loss
		INDEMNITY		-- /2019166742	2/25/2019	\$1,516.65	2019/2019	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$191.26	2017/2017	Loss
13633	5/20/2019	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2019163514	1/18/2019	\$234.32	2019/2019	Loss
13634	5/20/2019	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE	-- /2019169199	3/20/2019	\$320.00	2019/2019	Loss
13635	5/20/2019	INDEMNITY	ISO SERVICES, INC.	-- /2019169455	3/25/2019	\$11.25	2019/2019	Expense
13636	5/20/2019		AVIA PARTNERS INC			\$683.83		
		INDEMNITY		-- /2019169300	3/20/2019	\$73.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019167847	3/6/2019	\$7.03	2019/2019	Loss
		INDEMNITY		-- /2019167878	3/6/2019	\$68.42	2019/2019	Loss
		MEDICAL ONLY		-- /2019167260	2/28/2019	\$24.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019152903	9/18/2018	\$25.65	2018/2018	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$208.27	2018/2018	Loss
		INDEMNITY		Z20598/001232500	6/24/2015	\$277.46	2015/2015	Loss
13637	5/20/2019		QUALCARE, INC.			\$3,006.00		
		MEDICAL ONLY		-- /2019173480	5/13/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019173255	5/8/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019172937	5/6/2019	(\$501.00)	2019/2019	Loss
		MEDICAL ONLY		-- /2019172902	5/5/2019	\$501.00	2019/2019	Loss



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		MEDICAL ONLY		-- /2019172309	4/30/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019172146	4/29/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019162679	1/8/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2018130644	4/6/2018	\$501.00	2018/2018	Loss
13638	5/28/2019	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	Z33679/001245810	2/1/2016	\$3.00	2016/2016	Expense
13639	5/28/2019	INDEMNITY	CAPEHART & SCATCHARD PA	Z12675/001224387	3/7/2015	\$117.00	2015/2015	Legal
13640	5/28/2019	INDEMNITY	I.C.U. INVESTIGATIONS INC	Z33679/001245810	2/1/2016	\$450.00	2016/2016	Expense
13641	5/28/2019	INDEMNITY	JENNIFER KELLY, PHD, LLC	MLT-Z08990/001221727	1/16/2015	\$175.00	2015/2015	Loss
13642	5/28/2019		LEO PETETTI LLC			\$275.00		
		1ST PARTY COLL PD		-- /2019174590	5/23/2019	\$110.00	2019/2019	Expense
		1ST PARTY COLL PD		-- /2019167243	2/27/2019	\$165.00	2019/2019	Expense
13643	5/28/2019		AFFANATO MARUT LLC			\$333.50		
		INDEMNITY		-- /2019147693	7/12/2018	\$207.00	2018/2018	Legal
		INDEMNITY		-- /2018124978	2/5/2018	\$126.50	2018/2018	Legal
13644	5/28/2019	BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2019167367	3/1/2019	\$896.00	2019/2019	Expense
13645	5/28/2019	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	-- /2018128624	3/15/2018	\$599.15	2018/2018	Legal
13646	5/28/2019	1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2019174590	5/23/2019	\$4,228.57	2019/2019	Loss
13647	5/28/2019	INDEMNITY	JOHN KURTH	-- /2018117944	11/13/2017	\$478.00	2017/2017	Loss
13648	5/28/2019	3RD PARTY PD	Nina Bonner	-- /2019172345	4/29/2019	\$500.00	2019/2019	Loss
13649	5/28/2019	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,842.00	2019/2019	Loss
13650	5/28/2019	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$1,059.20	2016/2016	Loss
13651	5/28/2019	INDEMNITY	KATHY MICCICHE	-- /2017094723	2/13/2017	\$1,028.00	2017/2017	Loss
13652	5/28/2019	POLICE PROF BI	Marilyn Kent	-- /2019174303	1/26/2019	\$500.00	2019/2019	Loss
13653	5/28/2019	1ST PARTY COLL PD	DELRAN TOWNSHIP	-- /2019151170	8/22/2018	\$1,000.00	2018/2018	Loss
13654	5/28/2019	BLDG/CONTENT	BORDENTOWN CITY	-- /2019167367	3/1/2019	\$7,145.00	2019/2019	Loss
13655	5/28/2019	1ST PARTY COLL PD	SPRINGFIELD TOWNSHIP	-- /2019167193	2/20/2019	\$5,271.17	2019/2019	Loss
13656	5/28/2019	1ST PARTY COLL PD	WESTAMPTON TOWNSHIP	-- /2019167243	2/27/2019	\$12,367.21	2019/2019	Loss
13657	5/28/2019	1ST PARTY COLL PD	BORDENTOWN TOWNSHIP	-- /2019166898	2/22/2019	\$42,187.69	2019/2019	Loss
13658	5/28/2019	INDEMNITY	COASTAL SPINE, PC.	-- /2019148581	7/24/2018	\$2,142.00	2018/2018	Loss
13659	5/28/2019	INDEMNITY	IVY REHAB NETWORK INC	-- /2019159962	12/4/2018	\$85.00	2018/2018	Loss
13660	5/28/2019		STRIVE PHYSICAL THERAPY AND			\$305.00		
		MEDICAL ONLY		-- /2019167260	2/28/2019	\$160.00	2019/2019	Loss



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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
13661	5/28/2019	INDEMNITY		-- /2019165703	2/11/2019	\$145.00	2019/2019	Loss
			PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$177.01		
13662	5/28/2019	INDEMNITY		-- /2019167878	3/6/2019	\$69.76	2019/2019	Loss
		INDEMNITY		-- /2019165703	2/11/2019	\$107.25	2019/2019	Loss
13663	5/28/2019	INDEMNITY	LOURDES ANESTHESIA ASSOC PA	-- /2019148581	7/24/2018	\$1,800.00	2018/2018	Loss
13664	5/28/2019	INDEMNITY	ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	Z33679/001245810	2/1/2016	\$499.08	2016/2016	Loss
			ONE CALL CARE DIAGNOSTICS			\$1,560.00		
13665	5/28/2019	INDEMNITY		-- /2019165703	2/11/2019	\$485.00	2019/2019	Loss
		INDEMNITY		Z33679/001245810	2/1/2016	\$1,075.00	2016/2016	Loss
13666	5/28/2019	INDEMNITY	CONCENTRA MEDICAL CENTERS	-- /2018143484	5/21/2018	\$98.13	2018/2018	Loss
13667	5/28/2019	MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2019171998	4/24/2019	\$624.77	2019/2019	Loss
			REHAB EXCELLENCE CENTER, LLC			\$216.00		
13668	5/28/2019	MEDICAL ONLY		-- /2019172036	4/26/2019	\$90.00	2019/2019	Loss
		INDEMNITY		-- /2019150875	8/22/2018	\$126.00	2018/2018	Loss
			NovaCare Rehabilitation			\$906.00		
13669	5/28/2019	INDEMNITY		-- /2019163514	1/18/2019	\$366.00	2019/2019	Loss
		INDEMNITY		MLT-2019155776/ 2019155779	10/16/2018	\$540.00	2018/2018	Loss
13670	5/28/2019	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2019154157	9/29/2018	\$61.66	2018/2018	Loss
13671	5/28/2019	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2019168367	3/12/2019	\$334.00	2019/2019	Loss
13672	5/28/2019	INDEMNITY	VIRTUA OCCUPATIONAL HEALTH	-- /2018132376	4/26/2018	\$255.00	2018/2018	Loss
13673	5/28/2019	INDEMNITY	HAMILTON SQUARE EMERGENCY	-- /2019164206	1/26/2019	\$992.00	2019/2019	Loss
			QUALCARE, INC.			\$4,008.00		
		MEDICAL ONLY		-- /2019174203	5/21/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019174090	5/20/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019174109	5/19/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019173940	5/17/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019173795	5/16/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		MLT-2019173941/	5/15/2019	\$501.00	2019/2019	Loss



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					2019173941				
			MEDICAL ONLY		MLT-2019173941/ 2019173942	5/15/2019	\$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019173560	5/14/2019	\$501.00	2019/2019	Loss
Total for BURLINGTON COUNTY J.I.F.			\$173,825.28	Total for BURLINGTON COUNTY J.I.F.					\$173,825.28

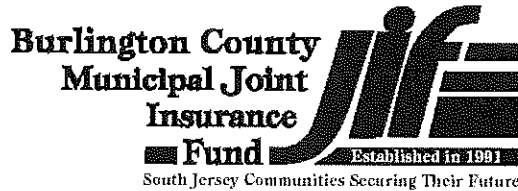
Number of Checks:	118	First Check Number:	13556
Number of Payments:	266	Last Check Number:	13673
Expense Payments:	\$7,256.20		
Legal Payments:	\$17,810.24		
Loss Payments:	\$148,758.84		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - JUNE 2019

	Payee	FY 2019	FY 2018	JIF Appropriation	Description
1	The Actuarial Advantage	5,997.00		Prof Services/Actuary	April fees
2	PERMA	6,936.50		Prof Services/Admin. Consultant	April - June fees
3	Arthur J. Gallagher Risk Management Services, Inc.	29,661.00		Prof Services/Administration	June 2019 Fee (2019 rate)
4	Arthur J. Gallagher Risk Management Services, Inc.	234.03		Misc/Postage/Copies/Faxes	May 2019 postage/copies expenses
5	The DeWeese Law Firm, P.C.	5,833.00		Prof Services/Attorney	June 2019 Fees
6	Bowman & Company LLP		9,500.00	Prof Services/Auditor	Final payment for 12/31/18 audit services
7	Bowman & Company LLP	11,006.00		Prof Services/Payroll Auditor	Final payment for WC Payroll Audit services
8	Qual-Lynx	16,742.00		Prof Services/Claims Admin.	June 2019 Fees
9	Joyce Media	375.00		Misc/JIF Website	June 2019 Fees
10	Kris Kristie	375.00		Misc/Recording Secretary	June 2019 Fees
11	J. A. Montgomery Risk Control Services	10,945.00		Prof Services/Safety Director	June 2019 Fees
12	J. A. Montgomery Risk Control Services	239.68		Misc/Meeting Expense/Dinner Mtg	Back to Basics Regional training F/B 5/16/19
13	Secure Data Consulting Services, LLC	3,713.00		Prof Services/Technology Risk Serv Dir	June 2019 Fees
14	Pivot Point Security	1,842.83		EPL/CYBER/Technology Risk Management Services	Inv#4299; May 2019
15	Tom Tontarski	930.00		Prof Services/Treasurer	June 2019 Fees
16	Conner Strong & Buckelew	659.00		Prof Services/Underwriting Mgr	June 2019 Fees
17	Debby Schiffer	2,494.00		Wellness Program	May 2019 Fees
18	ARC Reprographics	80.00		Misc/Printing	Inv#275308; TULIP brochures split
19	Iron Mountain	84.54		Misc/Record Retention Service	Inv#BRXJ443 Storage 6/1-30/19; Service 4/24-5/28/19
20	Office Depot, Inc	174.76		Misc/Office Supplies	2020 office folders; order #326413871-001
21	Bordentown Township	113.90		Wellness Program	Shoprite GC for 10 wk employee health challenge
22	Township of Edgewater Park	231.30		Wellness Program	Healthy snacks/drinks for week 5 challenge
23	Township of Medford	500.00		EPL/CYBER/EPL/Cyber Incentive Program	5 portable harddrives
24	Mount Laurel Township		1,213.60	Safety Incentive Program	Special recognition award for EMS
	TOTAL	\$99,167.54	\$10,713.60		

JIF Bill List Total \$109,881.14
--



*Finance Committee Meeting
Wednesday May 22, 2019
Delran Township Municipal Building*

A meeting of the Burlington County Municipal Joint Insurance Fund Finance Committee was held on Wednesday, May 22, 2019 at 2:00 pm at Delran Township Municipal Building, Delran, NJ.

Jeff Hatcher, *Committee Chair, Delran Township*
Mike Theokas, *Bordentown Township*
Rich Brook, *Florence Township*
Kathy Burger, *Medford Township*
Dave Matchett, *Shamong Township*
Paul A. Forlenza, MGA, Executive Director, *AJGRMS*
Paul J. Miola, CPCU, ARM, Deputy Executive Director, *AJGRMS*
Jodi Palmeri, Sr. Financial Analyst, *AJGRMS*
Tracy Forlenza, Financial Analyst, *AJGRMS*
Jim Miles, CPA, Bowman & Company LLP, *Fund Auditor*
Dennis Skalkowski, CPA, Bowman & Company LLP, *Fund Auditor*

Those unable to attend were:

John Gural, *Palmyra Borough*
Donna Mull, *Pemberton Borough*
Paul Keller, *Springfield Township*

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

Report on Audit of Financial Statements – 12/31/18

Mr. Skalkowski distributed drafts of the Audit of Financial Statements for the Fund Year ended 12/31/18.

Mr. Skalkowski reviewed the draft audit with the members. He noted that pages 5-6, *Internal Control*, is a review of the internal processes. He noted no findings or recommendations. He stated that pages 7-10 is the *Management's Discussion and Analysis* report and is completed by Arthur J. Gallagher. Ms. Palmeri summarized stating that the increase in Professional and Contractual Services is due to the timing of accruals verses the payments coupled with an increase in expenditures such as claims audit (performed every 2-3 years) and contracted services for police and cyber training.

Mr. Skalkowski then reviewed page 11, *Statement of Net Position (Exhibit A-1)*. He noted that this is a balance sheet of assets and liabilities noting that *Total Assets* decreased by \$168,624.

Mr. Skalkowski then reviewed page 13, *Comparative Statement of Cash Flow (Exhibit A-3)* with the members. He noted that this is full detail of the operating activities for the 2018 Fund Year. He noted the \$1,836,529 decrease is the difference from the net of purchases (moving cash to investments) and redemptions for the year.

Mr. Skalkowski then reviewed page 21, *Note 4, Investments*, which is a summary of all investments including comparative market values. Mr. Matchett inquired why there was no crediting rating for the US Treasury Bills. Mr. Skalkowski noted he will check and advise the Committee. **Update – Mr. Skalkowski researched and found these investments have an AAA rating and will update the audit.*

Mr. Skalkowski then reviewed, *Note 5, Changes in Unpaid Claims Liabilities* on page 22. He stated that at the end of each year the Actuary establishes reserves on known claims and IBNR factors on unknown claims. He further explained that these values fluctuate year to year. The *Total unpaid claim and claim adjustment for all Fund years ending 12/31/2018* is \$5,329,471 versus \$4,975,814 at 12/31/2017. Mr. Skalkowski reported that the differential shows the claims are being conservatively managed.

Mr. Skalkowski then reviewed, *Note 6, Membership in Joint Insurance Funds* on page 23. He stated this gives information on the MEL JIF, RCF JIF and the EJIF and shows the breakout on page 25 of the net position for each. Ms. Palmeri noted that the \$633,000 under RCF, Distribution to Members, is actually rolled forward to cover operating expenses for the upcoming year and not returned to members as a dividend.

Mr. Skalkowski then reviewed, *Note 7, Surplus Distribution* on page 26 depicting the dividend release and the EJIF dividend release. He explained also that *Note 8* lists the AELCF activity and balances.

Ms. Skalkowski explained that *Note 10, MEL JIF Retrospective Program* on page 27 highlights the terms of the program with obligations on page 28.

Mr. Skalkowski commented that *Schedule 1* on page 30 is the *Reconciliation of Claims Liabilities by Fund Year* which are the claims broken out by Line of Coverage.

Mr. Skalkowski commented that *Schedule 2* on page 31 is the *Ten-Year Claims Development Information* which highlights the performance of the claims by year.

Mr. Skalkowski then explained how the *Historical Balance Sheet*, page 33-34, conforms to Statutory Basis accounting. As a result, it does not include *Investments in Joint Ventures*. He added that GAAP accounting standards includes these investments. He stated that the Net Statutory Surplus at 12/31/2018 is \$11,183,772 with \$8,637,127 returned to the members thus far.

Mr. Skalkowski noted that *Note 1, Notes to Supplementary Information*, highlights the differences of the Joint Ventures.

Mr. Skalkowski then reviewed *Schedules A-G* with the Committee explaining how they interconnect. He commented that if you add the schedules across, you get the balances on Schedule A and B. Schedule D is broken out by line of coverage.

Mr. Skalkowski commented that Schedule E on page 48 is the *Claims Analysis*. He explained that \$1,486,055 is claims paid and the balance of \$4,096,085 are the case reserves and IBNR. Ms. Palmeri informed the committee that although it seems high, it has historically been this way across the other Fund Years.

Mr. Skalkowski noted that the Schedule F's highlight Excess Insurance and Operating Expenses for every natural account. He further stated that Schedule H's are the cash balances per Fund Year.

Mr. Forlenza asked the auditors if there were any areas that need improvement. Mr. Skalkowski said no, not that they found.

Ms. Palmeri asked if there were any additional questions for the Fund Auditor, being none, Mr. Miles and Mr. Skalkowski thanked the Committee and left the meeting at this time.

Resolution to Accept 2018 Audit – June Executive Committee Meeting

Ms. Palmeri directed the Committee to a draft Resolution *Accepting the 12/31/18 Fund Audit* included in the agenda packet and asked the Committee if they would like to move to accept the Audit by resolution at the June Executive Committee Meeting. The Committee agreed. Ms. Palmeri stated that the resolution will be attached to the minutes of today's meeting for consideration at Executive Committee meeting in June.

Report to be filed with DOBI, DCA, & State Comptroller's Office

Ms. Palmeri indicated that once accepted by the Fund, the Audit will be filed with DOBI, DCA and the State Comptroller's Office. Ms. Palmeri asked if there were any questions, their being none, she continued.

Finance Committee Charter – Emailed on 05/14/19

Ms. Palmeri reminded the Committee that the Finance Committee Charter was emailed with notice for today's meeting on May 14, 2019. Ms. Palmeri asked the members of the Committee if they had any suggested changes to the Charter at this time. Hearing none, she stated that any suggestions can be sent to the Finance Chair, Mr. Hatcher following today's meeting. The Committee agreed there were no suggested changes to the current Charter.

RCF JIF

Ms. Palmeri reviewed with the Committee the performance of BURLCO JIF claims, valued as of 12/31/18, that have been transferred to the RCF, which includes Fund Years 1993 through 2014. She explained how the spreadsheet depicts the claims reserves that the Fund paid into the RCF versus what was paid out on those claims. The report depicts the value of the claims at the point of transfer which is now 12/31 instead of 6/30 as in previous years. Ms. Palmeri explained that this reduction in difference between what is being paid to the RCF versus what the RCF is paying out might be due to an increase in the number of workers' compensation claim "reopeners" being experienced by the RCF. She stated the bottom section of page 3 notes the paid and reserve values at 12/31/17 versus 12/31/18 without IBNR noting the variations in line of coverage.

Ms. Palmeri noted that the overall differential which is now -2.4% would be approximately 30% if the liability was transferred to the commercial market. She reminded the members that in 2013, it was 5%. Mr. Forlenza commented that this will be interesting to watch as there are currently many reopeners at the RCF level.

Interim Financial Summary December 31, 2018

Ms. Palmeri referenced the Interim Financial Summary as of December 31, 2018 included in the agenda packet and asked the Committee if they would like her to review them, as they are identical to the figures just reviewed by the Fund Auditor, or simply review the Interim

Financial Summary as of March 31, 2019, which is also included in the agenda packet. The Committee agreed to move to the March 31, 2019 report.

Ms. Palmeri asked the Committee to review page 10 of the December 31, 2018 reports. She stated that since it's the first look at transferring the oldest year to the RCF as of 12/31, there is no net impact at 6/30 to indicate the increase in confidence level as dictated by the Fund Actuary. She stated that the RCF sheet depicts the contributions made versus what was paid. She noted that the increases; Paid and Case Reserves increased \$48,000; IBNR increased \$60,000; were in Workers' Compensation. She did ask the Actuary what the increases in IBNR in WC stem from and is waiting for a response and will share this information.

Interim Financial Summary March 31, 2019

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of March 31, 2019. She reviewed each line of coverage for Fund Years 2015 through 2019 and made the following observations:

All Fund Years – Ms. Palmeri noted that as of 03/31/19 there was a total of \$115,226,774 in contributions. The Fund has paid \$94,405,721 in Claims and Payments, including excess insurance. Investment income totals \$4,179,338 with a return surplus of \$8,637,127, leaving the JIF with a Cash Position of \$16,363,264. The Fund currently maintains \$3,164,366 in Case Reserves in the open years with \$2,469,022 in IBNR for a Net Current Surplus of \$10,729,876 which deteriorated by \$453,892 since 12/31/18.

Fund Year 2019 – Ms. Palmeri noted there was \$1,892,544 in total contributions which represents 25% of the total anticipated contributions for the year and \$1,210,650 in Claims and Payments, including excess insurance and the EPL non-compliant surcharge which will be removed after the budget amendment is completed later this year. There is investment income of \$8,349. This leaves the Fund Year with a Cash Position of \$690,243. There are Case Reserves of \$197,838 and \$553,040 in IBNR, resulting in deficit position of (\$60,635). Ms. Palmeri reminded the Committee that the deficit in the EPL/POL is due to only recognizing 25% of contributions, but paying 50% of the EPL premium. There are 84 claims for the period. She stated that at 03/31 in 2018, there was a deficit of \$248,000 and 85 claims; 2017 there was a surplus of \$24,000 and 61 claims. Mr. Matchett noted that there are 21 property claims thus far. Mr. Forlenza noted that Property losses across the State are trending poorly.

Fund Year 2018 – Ms. Palmeri noted there was a total of \$7,494,652 in contributions to date. The Fund has paid out \$5,753,235 in Claims and Payments, including excess insurance. Investment income totals \$70,330, resulting in a Cash Position of \$1,811,746. She noted that the MEL Retrospective Program contribution shows the transfer of \$188,080. The Fund currently maintains \$1,242,998 in Case Reserves and \$1,373,492 in IBNR for a Net Current Deficit position of (\$804,744), which has deteriorated \$289,336 since 12/31/18 primarily due to WC. There were 16 new claims reported in the period of which 4 claims have incurred values of \$40,000 or more. She has asked Qual-Lynx for the details of these claims.

Fund Year 2017 – Ms. Palmeri noted there is a total of \$7,800,316 in contributions to date \$4,987,008 in Claims and Payments, including excess insurance. Investment income totals \$83,003, resulting in a Cash Position of \$2,896,311. She noted that the MEL Retrospective Program contribution shows the transfer of \$91,135. The Fund currently maintains \$533,651 in Case Reserves and \$294,623 in IBNR for a Net Current Surplus position of \$2,068,037, which is an increase of \$49,422 since 12/31/18. There were 2 new claims reported in the period.

Fund Year 2016 – Ms. Palmeri noted there is a total of \$7,887,845 in contributions to date and paid out \$5,477,403 in Claims and Payments, including excess insurance. Investment income totals \$70,986, resulting in a Cash Position of \$2,481,428. She noted that the MEL

Retrospective Program contribution shows the transfer of \$90,709. The Fund currently maintains \$615,982 in Case Reserves and \$155,167 in IBNR for a Net Current Surplus of \$1,710,279, which has deteriorated by \$205,017 since 12/31/18. Ms. Palmeri noted what is driving the deterioration. No new claims were reported.

Fund Year 2015 – Ms. Palmeri stated there is a total of \$7,895,259 in contributions to date with \$6,314,011 in Claims and Payments, including excess insurance paid to date. Investment income totals \$63,906 resulting in a Cash Position of \$1,645,154. The Fund currently maintains \$571,884 in Case Reserves and \$92,700 in IBNR for a Net Current surplus position of \$980,044, which has deteriorated by \$5,053 since 12/31/18. The deterioration was driven by the WC line. There were no new claims reported in the period.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2014) there were \$82,256,158 in Total Contributions, \$70,663,414 in Total Payments, and \$3,877,002 in Investment Income. She stated that \$8,637,127 has been returned in surplus. The total surplus is \$6,830,606 in the Closed Years Fund.

MEL JIF Retrospective Contingency Fund– Ms. Palmeri stated that attached is the MEL JIF Retrospective summary. She noted that the money collected for potential MEL liability for Fund Year 2016, 2017 and 2018 is \$369,924, and is shown as an expense liability as to not overstate the Fund's surplus position. The investment income of \$5,763, however, will be allocated to the surplus line as it is true income. She noted that the Net Current surplus of \$5,763 has increased \$2,117 since 12/31/18.

A copy of the 03/31/19 Historical Operating Results are attached and incorporated herein.

Interfund Transfers

Ms. Palmeri stated that she is recommending an interfund transfer of \$100,000 from the 2018 Deductible to the 2018 Property line. She stated that a copy of a Resolution for the interfund transfer is contained in the agenda packet and will be attached to the minutes of today's meeting for consideration by the Executive Committee at June's Executive Committee meeting. The Committee agreed.

Retrospective Member Analysis – 03/31/19

Ms. Palmeri provided the Committee with an update as to the performance of the candidates, both those enrolled in the program and those in prior year programs, in the Retrospective Program valued as of 12/31/18 and 03/31/19. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments. The Committee agreed to only review the 03/31/19 valuations. She noted that 2014, 2018 and 2019 are omitted from the report as no members qualified for the Retrospective Program in those Fund Years.

Bordentown City

Ms. Palmeri reviewed Bordentown City noting their participation in the Program in 2015 and 2016. She explained that their total paid claims exceeded their minimum loss funding in Fund Year 2015 and the City has been invoiced the full amount of \$13,210 with all payments received. She stated that the amount in excess of the maximum loss funds will be absorbed by the JIF. She noted their loss ratio is 177.0% for Fund Year 2015 and 79.5% for 2016.

Bordentown Township

Ms. Palmeri reviewed Bordentown Township noting their participation in the Program in 2016 and 2017. She explained that since their total paid claims has not exceeded their minimum loss

funding, they have not been invoiced. She noted their loss ratios are well below 100% for 2016 and 2017.

Ms. Palmeri noted that on page 26 is the current invoice payment register, noting the member invoiced, the amount invoiced, if payment has been received, and the date received. All are paid to date.

Preliminary Return of Surplus

BURLCO Dividend Release - Policy

Ms. Palmeri referred the Committee to a copy of the *Surplus Distribution Policy* included in the agenda. The policy serves as a guide to the Fund in determining the amount of surplus to be released and various factors to be considered when contemplating releasing surplus from the Closed Years' Fund.

BURLCO Dividend Release Scenarios

Ms. Palmeri then directed the Committee to surplus release scenarios of \$700,000, \$750,000 or \$800,000 noting that last year the Fund released \$700,000. She highlighted that each scenario has an accompanying per Member allocation for the Committee to see the overall impact of each scenario.

Ms. Palmeri asked the Committee to review the scenarios as they will be discussed at their next Committee meeting at which time the financial position of the individual Fund Years will be valued as of June 30, 2019. Mr. Forlenza also noted that hopefully we will have an update on Cyber Liability rates, MEL premiums, and the potential financial impact of the Sexual Molestation and Firefighter's Presumption Cancer legislation. He did note that the Fund currently has a very strong surplus position. Mr. Brook asked if there was anything worrisome on the horizon. Mr. Forlenza noted that beyond the issues just highlighted, property losses continue to be a concern.

Ms. Palmeri explained to the members that the Actuary recommends the percentage of unencumbered JIF surplus to the current budget should be no less 50%.

The Committee asked Ms. Palmeri to present updated surplus release scenarios for \$700,000, \$750,000 and \$800,000 valued as of June 30, 2019 for the next meeting.

Fund Year 2020 Budget Process

Six Year Loss Ratio Summary as of March 31, 2019

Ms. Palmeri directed the Committee to the Six Year Average Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2013-2018 valued as of 03/31/19. She noted that the Six Year Average Loss Ratio for the Fund is 71.6%. She then reviewed the individual years, by line of coverage, with the Committee noting that property losses, as noted earlier in the meeting, are high with six year average loss ratio of 101.8%.

Ms. Palmeri then presented the MEL Six Year Average Loss Ratio Reports valued as of 03/31/19 for Fund Years 2013- 2018. She noted that the Six Year Average Loss Ratio for the MEL is at 80.9%. She reminded the Committee that the MEL utilizes the ten year loss ratio when determining the Fund's participation in the MEL Retrospective Program. She also reminded the Committee that Auto Liability claims are incorporated into the General Liability line at the MEL level. Mr. Matchett noted that one member is trending poorly in both the JIF

and MEL. Ms. Palmeri gave detail of that member's bad claims in 2013 and 2018. She also noted that Springfield Township has (\$8,544) in 2016 due to what she believes are anticipated subrogation recoveries; however, she has reached out to the TPA to verify.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 03/31/19 for Fund Years 2013-2018. She stated that prior to 2011, the MEL insured these claims. For Fund Years 2011-2014 these claims were insured with XL while QBE is insuring the most recent years. Ms. Palmeri noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc. She noted that the Five Year Average Loss Ratio is 40.8% which is used to allocate individual member increases or decreases as well as the JIF increases within the MEL program. With the current loss ratio, the BURLCO JIF should receive the same increase as the overall MEL program or slightly less. She stated that the Six Year Average Loss Ratio for EPL/POL is at 40.3%.

Renewing Members for 2020

Ms. Palmeri informed the Committee that eight (8) members are up for renewal effective January 1, 2020 including: Bordentown City, Bordentown Township, Delran Township, Lumberton Township, Mansfield Township, Pemberton Borough, Riverside Township, and Southampton Township. Ms. Palmeri stated that to better balance the amount of loss funding renewing each year, the Strategic Planning Committee has asked Bordentown Township, Delran Township, and Riverside Township to renew one year early effective January 1, 2020. Mr. Forlenza indicated these members do not see an issue in renewing early.

Performance over 100%

Ms. Palmeri then directed the Committee to a spreadsheet in the agenda packet containing the six year average loss ratios for the renewing members. Ms. Palmeri noted that renewing member Riverside Township has a six year average loss ratio over 100%. Mr. Forlenza indicated that Riverside had a bad property loss due to flooding which is driving their high LR for 2018.

Vendor Fee Request Letters

Ms. Palmeri presented the draft vendor fee request letter for the Committee's review. She first inquired if the Committee wished to continue following the "Non-fair and Open Process", which was the decision of the Fund when the "Pay to Play" guidelines went into effect. The Committee agreed to continue utilizing the "Non-fair and Open Process" in the appointment of Fund Professionals.

Ms. Palmeri then asked if the Committee had any suggested language changes to the vendor fee request letter prior to it being released. The Committee approved the letter with no recommended revisions. Ms. Palmeri stated that the letters would go out shortly.

Miscellaneous

Draft Budget Amendment

Ms. Palmeri stated that a proposed budget amendment will be presented at the June/July Executive Committee meeting to include the addition of the Delran EMS, EPL/POL compliance adjustments (for members who became compliant prior to 1/1/19 - all members became compliant with the exception of Wrightstown), VDO, Land Use, Operating Expenses, Cyber, MEL adjustments, and RMC fee adjustments.

Ms. Palmeri stated that when the EPL/POL premiums for 2019 were developed, her office received a lump sum figure for EPL/POL and Land Use. She reminded the committee that

AJG receives commissions from the EPL/POL premium, but not from the Land Use portion of the premium. She stated that she calculated the Land Use incorrectly; however, the net impact is zero and the money will shift from the premium to the commission line so they are accurately stated.

Ms. Palmeri also noted that when the budget was introduced, Cyber premiums were predicted to remain flat; however, due to adverse development, the increase was actually 10%. She stated the money will be moved from MEL to Cyber.

Ms. Palmeri reported that the changes in Operating Expenses were already budgeted for in the Risk Control Contingency line. She noted the Safety Committee had requested a \$25,000 increase; the Police Online Training (Police One) will be funded with \$7,780 from the Training line; and the remaining Cyber Online Employee Training (Media Pro); Technology Risk Management Services (Pivot Point); and Technology Risk Services Director (Secure Data Consulting) will be transferred from another line. Ms. Palmeri asked the Committee if they were comfortable with the adjustment of funds from the Risk Control Contingency line into these various lines. The Committee agreed.

Ms. Palmeri noted the MEL adjustment is not received until June and the RMC adjustments are based off of the 2018 contracts so any 2019 contract changes will be reflected.

Budget Allocation by Line of Coverage (LOC)

Ms. Palmeri informed the Committee that more members have been asking for their LOC broken out by different departments. She reminded the Committee that they approved a philosophy years ago utilizing proportionate share of exposures applied to each line of coverage to provide the estimated assessment. She noted that if the municipality has 5% of the Total Insurable Values allocated to their Police Department, then 5% of their premium is what the Police Department is for property and similar for other lines of coverage. She stated the problem with this philosophy is that the Loss Funding is not allocated by line of coverage per member based on exposures, so when the exposures are factored in to provide estimated assessments, the formula is skewed. She then suggested reaching out to the Actuary for a proposal to calculate each member's loss funding by line of coverage. She noted that she does not anticipate this process being necessary annually; however, will inquire with the Actuary on this as well. The Committee agreed.

MEL and RCF Financial Fast Track – December 31, 2018

Mr. Forlenza directed the Committee to the MEL and RCF Financial Fast Track reports valued as of 12/31/2018 included in the agenda. He noted that the MEL's surplus position as of December 31, 2018 is \$19,052,378. He also reported that the RCF's surplus position as of December 31, 2018 is \$11,108,332. He commented that both Funds are healthy. He asked the RCF to include what year they are transferring into Closed Years, not just the calendar year, be added to the FFT for purposes of clarification.

Increase in Settlement Authority

Mr. Forlenza noted that page 66 contains correspondence from Qual-Lynx requesting an increase in the settlement authority in GL and Property from \$5,000 to \$10,000 for each. He noted WC is currently \$10,000. He stated that this approval requires an amendment to the Plan of Risk Management and a draft resolution is on page 67. Ms. Burger inquired if the other JIFs are doing same. Mr. Forlenza noted that these changes were just approved in other JIFs. The Committee agreed to present the resolution for adoption at the June Executive Committee meeting.

Firefighters Presumption Bill

Mr. Forlenza updated the Committee noting that sponsor of the legislation has accepted some of the proposed amendments that came from the MEL which will limit the overall financial exposure including requiring baseline information, a certain number of years having been a firefighter, time limitations on reporting, etc. The amendments were presented to the firefighters union and they were not willing to accept these revisions so the legislation is in a holding pattern; however, he feels it will move along at some point.

Sexual Molestation Bill

Mr. Forlenza informed the Committee that there are commercials seeking plaintiffs that were sexually abused. He noted the effective December 1, 2019, begins a two year window to file claims with no limitations. Mr. Forlenza stated he sent an email to the Municipal Clerks and Risk Managers on May 15, 2019 asking them to secure any older insurance policies prior to them joining the JIF as if the claim occurred before joining the JIF, their previous insurer would be responsible. He commented that tomorrow he has a meeting with the other Executive Directors to discuss a program that would run through the RCF and finance these claims over a ten year period. He gave an example of a claim from 1995 with a \$100,000 settlement; the RCF would finance this on behalf of the Fund with a ten year payback to the RCF. He noted that he has concerns as to the specifics of how these claims will be handled including which, will be discussed tomorrow. Mr. Matchett suggested being able to attach to any dividends released to that member as a lien, institute a split, tier interest rate and not cover members not in the JIF when the claim occurred. The Committee agreed that members who were not in the JIF at the time of occurrence should not be covered.

Next Meeting Date

Mr. Forlenza noted the next meeting will consist of discussions on Loss Funding Recommendations, as well as Assessment Allocations Strategies, including Reward and Re-evaluations candidates and Retro Assessment Program Candidates, if any. He also stated that the Committee would review updated Surplus Distribution options, the Preliminary Budget, and Vendor Review. The next meeting will be determined.

Seeing no other business, the meeting was adjourned at 3:43pm.

File:	BURLCO/GEN/Finance Committee	Tab:	05/22/19
	BURLCO/2019/Finance Committee	Tab:	05/22/19

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Interim Financial Statement Summary

For the Period Ended March 31, 2019

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

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
All Fund Years
March 31, 2019

	Total
Earned Contributions & MEL / RCF Dividends	\$115,226,774
Claims Paid (Net of Subrogation) & RCF Premiums	(37,798,632)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(31,907,593)
Operating Expenses Paid	(19,306,178)
Residual Claims Fund Premiums Paid	(5,645,529)
Total Payments	(94,405,721)
Position After Expenses	20,821,053
Investment Income (per Treasurer)	4,179,338
Transfers	-
Return of Surplus	(8,637,127)
MEL Retro Transfer - Regular Contributions	-
MEL Retro Transfer - Excess Premiums Paid	-
CASH POSITION	16,363,264
Case Reserves	(3,164,366)
Position After Case Reserves	13,198,898
IBNR Reserves	(2,469,022)
Aggregate Excess Recoverable	-
Net Current Surplus	10,729,876
Valued as of 12/31/18	\$11,183,788
NET CHANGE	(\$453,892)
Claim Count: 03/31/19 (Open Fund Years)	1,606
Claim Count: 12/31/18 (Open Fund Years)	1,504
Net Change	102

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2019

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2019
March 31, 2019

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$66,938	\$112,625	\$31,450	\$485,563	\$122,954	\$0	\$685,516	\$387,499	\$1,892,544
Other Contributions/ Retro payments									\$0
Total Contributions	\$66,938	\$112,625	\$31,450	\$485,563	\$122,954	\$0	\$685,516	\$387,499	\$1,892,644
Claims Paid (Net of Subrogation)	(54,891)	(2,277)	-	(62,038)					(119,206)
Excess Recoveries									-
Excess insurance Premiums Paid							(838,241)		(838,241)
Operating Expenses Paid								(253,203)	(253,203)
Total Payments	(54,891)	(2,277)	-	(62,038)	-	-	(838,241)	(253,203)	(1,210,650)
Position After Expenses	12,047	110,348	31,450	423,525	122,954	-	(152,726)	134,296	681,894
Investment Income (per Treasurer)	337	214	182	2,745	712		2,696	1,463	8,349
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
CASH POSITION	12,383	110,562	31,632	426,270	123,666	-	(150,029)	135,760	690,243
Case Reserves	(73,416)	(28,089)	(600)	(95,733)					(197,838)
Position After Case Reserves	(61,033)	82,473	31,032	330,537	123,666	0	(150,029)	135,760	492,405
IBNR Reserves	(1,000)	(102,139)	(36,401)	(413,500)					(553,040)
Aggregate Excess Recoverable		-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	(\$62,033)	(\$19,666)	(\$6,369)	(\$82,963)	\$123,666	\$0	(\$150,029)	\$135,760	(\$50,635)
RECOMMENDED TRANSFERS									-
Valued as of 12/31/18	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
NET CHANGE	(62,033)	(19,666)	(5,369)	(82,963)	123,666	-	(150,029)	135,760	(60,635)
Claim Count: 03/31/19 (Open Fund Years)	21	25	1	37					84
Claim Count: 12/31/18 (Open Fund Years)									0
Net Change	21	25	1	37					84

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2019

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2018
March 31, 2019

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Other Contributions/Retro Payments									\$0
Total Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Claims Paid (Net of Subrogation)	(341,726)	(215,880)	(55,799)	(1,275,360)					(1,888,765)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,568,089)		(2,568,089)
Operating Expenses Paid								(1,296,382)	(1,296,382)
Total Payments	(341,726)	(215,880)	(55,799)	(1,275,360)	-	-	(2,568,089)	(1,296,382)	(5,753,235)
Position After Expenses	(71,426)	235,470	70,001	736,590	507,802	-	26,051	236,928	1,741,417
Investment Income (per Treasurer)	1,434	1,264	1,753	22,214	9,761	-	14,760	19,143	70,330
Transfers									-
Return of Surplus									-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(188,080)	-	(188,080)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	188,080	-	188,080
CASH POSITION	(69,992)	236,734	71,754	768,804	517,563	-	40,812	256,072	1,811,746
Case Reserves	(27,506)	(335,534)	(14,946)	(865,012)					(1,242,998)
Position After Case Reserves	(97,498)	(98,800)	56,808	(106,208)	517,563	0	40,812	256,072	568,748
IBNR Reserves	-	(528,908)	(113,766)	(730,818)					(1,373,492)
Aggregate Excess Recoverable									-
Net Current Surplus/(Deficit)	(\$97,498)	(\$627,708)	(\$56,958)	(\$837,025)	\$517,563	\$0	\$40,812	\$256,072	(\$804,744)
RECOMMENDED TRANSFERS	100,000				(100,000)				-
Valued as of 12/31/18	(\$113,804)	(\$495,695)	(\$41,305)	(\$566,903)	\$514,178	\$0	\$39,421	\$148,701	(\$515,407)
NET CHANGE	16,306	(132,012)	(15,653)	(270,123)	3,385	-	1,391	107,371	(289,336)
Claim Count: 03/31/19 (Open Fund Years)	56	149	39	156					400
Claim Count: 12/31/18 (Open Fund Years)	55	137	37	155					384
Net Change	1	12	2	1					16

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2019

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2017
March 31, 2019

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Other Contributions/Retro Payments									\$0
Total Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Claims Paid (Net of Subrogation)	(203,459)	(76,912)	(18,662)	(901,338)	-	-	-	-	(1,200,371)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid		-	-	-	-	-	(2,490,955)	-	(2,490,955)
Operating Expenses Paid	-	-	-	-	-	-	-	(1,295,682)	(1,295,682)
Total Payments	(203,459)	(76,912)	(18,662)	(901,338)	-	-	(2,490,955)	(1,295,682)	(4,987,008)
Position After Expenses	53,241	393,138	104,588	1,251,823	530,873	107,867	172,250	199,528	2,813,308
Investment Income (per Treasurer)	1,819	10,868	2,813	38,621	14,298	2,714	4,546	7,523	83,003
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(91,135)	-	(91,135)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	91,135	-	91,135
CASH POSITION	54,860	404,006	107,401	1,290,444	545,171	110,581	176,796	207,051	2,896,311
Case Reserves	(11,168)	(158,197)	(5,179)	(359,107)	-	-	-	-	(533,651)
Position After Case Reserves	43,692	245,809	102,222	931,337	545,171	110,581	176,796	207,051	2,362,660
IBNR Reserves	-	(123,569)	(21,048)	(150,006)	-	-	-	-	(294,623)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$43,692	\$122,240	\$81,174	\$781,331	\$545,171	\$110,581	\$176,796	\$207,051	\$2,068,037
RECOMMENDED TRANSFERS									-
Valued as of 12/31/18	\$42,266	\$127,785	\$76,451	\$739,584	\$541,512	\$109,839	\$175,612	\$205,566	\$2,018,615
NET CHANGE	1,426	(5,545)	4,723	41,747	3,659	742	1,184	1,485	49,422
Claim Count: 03/31/19 (Open Fund Years)	55	113	40	124					332
Claim Count: 12/31/18 (Open Fund Years)	55	111	40	124					330
Net Change	0	2	0	0					2

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2019

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2016
March 31, 2019

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,397	\$7,887,725
Other Contributions								\$120	\$120
Total Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,517	\$7,887,845
Claims Paid (Net of Subrogation)	(315,204)	(165,601)	(13,068)	(1,289,124)	-	-	-	-	(1,782,997)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(2,367,012)		(2,367,012)
Operating Expenses Paid					-	-		(1,327,394)	(1,327,394)
Total Payments	(315,204)	(165,601)	(13,068)	(1,289,124)	-	-	(2,367,012)	(1,327,394)	(5,477,403)
Position After Expenses	(40,120)	345,164	106,653	936,291	552,833	100,147	222,351	187,123	2,410,442
Investment Income (per Treasurer)	1,761	14,224	2,873	27,440	14,173	2,289	2,764	5,462	70,986
Transfers	120,000	-	-		(120,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(90,709)	-	(90,709)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	90,709	-	90,709
CASH POSITION	81,641	359,388	109,526	963,731	447,006	102,436	225,115	192,585	2,481,428
Case Reserves	-	(399,099)	-	(216,883)		-	-	-	(615,982)
Position After Case Reserves	81,641	(39,711)	109,526	746,848	447,006	102,436	225,115	192,585	1,865,446
IBNR Reserves	-	(63,806)	-	(91,361)	-	-	-	-	(155,167)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$81,641	(\$103,517)	\$109,526	\$655,487	\$447,006	\$102,436	\$225,115	\$192,585	\$1,710,279
RECOMMENDED TRANSFERS									-
Valued as of 12/31/18	\$81,093	\$138,103	\$108,791	\$626,656	\$444,006	\$101,748	\$223,608	\$191,291	\$1,915,296
NET CHANGE	548	(241,620)	735	28,831	3,000	688	1,507	1,294	(205,017)
Claim Count: 03/31/19 (Open Fund Years)	73	113	38	163					387
Claim Count: 12/31/18 (Open Fund Years)	73	113	38	163					387
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2019

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2015
March 31, 2019

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$249,200	\$518,600	\$127,146	\$2,342,661	\$591,217	\$100,000	\$2,452,570	\$1,500,655	\$7,882,049
Other Contributions/Retro Payments					\$13,210				\$13,210
Total Contributions	\$249,200	\$518,600	\$127,146	\$2,342,661	\$604,427	\$100,000	\$2,452,570	\$1,500,655	\$7,895,259
Claims Paid (Net of Subrogation)	(289,251)	(166,726)	(39,592)	(2,175,079)					(2,670,648)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,339,694)		(2,339,694)
Operating Expenses Paid								(1,303,669)	(1,303,669)
Total Payments	(289,251)	(166,726)	(39,592)	(2,175,079)	-	-	(2,339,694)	(1,303,669)	(6,314,011)
Position After Expenses	(40,051)	351,874	87,554	167,582	604,427	100,000	112,876	196,986	1,581,248
Investment Income (per Treasurer)	2,316	11,624	2,693	15,468	16,945	2,518	5,184	7,058	63,906
Transfers	100,000				(100,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
CASH POSITION	62,265	363,498	90,247	183,050	521,372	102,618	118,060	204,044	1,645,154
Case Reserves	-	(170,165)	-	(401,719)		-	-	-	(571,884)
Position After Case Reserves	62,265	193,333	90,247	(218,669)	521,372	102,618	118,060	204,044	1,073,270
IBNR Reserves	-	(18,792)	-	(73,908)			-	-	(92,700)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$62,265	\$174,541	\$90,247	(\$292,677)	\$521,372	\$102,618	\$118,060	\$204,044	\$980,570
RECOMMENDED TRANSFERS									-
Valued as of 12/31/18	\$61,847	\$190,426	\$89,641	(\$296,037)	\$517,901	\$101,929	\$117,270	\$202,646	\$985,623
NET CHANGE	418	(15,885)	606	3,460	3,471	689	790	1,398	(5,053)
Claim Count: 03/31/19 (Open Fund Years)	91	109	42	161					403
Claim Count: 12/31/18 (Open Fund Years)	91	109	42	161					403
Net Change	0	0	0	0					0

[2015 Property includes 1 catastrophe]

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2019

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Closed Years Contingency Fund
March 31, 2019

	1991-2014
Earned Contributions & MEL / RCF Dividends	\$82,256,158
Claims Paid (Net of Subrogation)	(30,136,645)
Excess Recoveries	\$252,211
Excess Insurance Premiums Paid	(21,303,602)
Residual Claims Fund Premiums Paid	(5,645,529)
Operating Expenses Paid	(13,829,849)
Total Payments	(70,663,414)
Position After Expenses	11,592,744
Investment Income (per Treasurer)	3,877,002
Transfers	\$0

Return of Surplus	(8,637,127)
MEL Retro Transfer - Regular Contributions	\$0
MEL Retro Transfer - Excess Premiums Paid	\$0
CASH POSITION	\$6,832,619
Case Reserves - Property	(\$2,013)
Position After Case Reserves	6,830,606
IBNR Reserves - Property	\$0
Current Surplus/(Deficit)	\$6,830,606
Open Property Claim Count: 03/31/19	1
Open Property Claim Count: 12/31/18	1
Net Change	0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from
Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2019

Burlington County Municipal Joint Insurance Fund Historical Operating Results Summary MEL JIF RETRO Contingency Fund March 31, 2019	
	Fund Year(s) 2016- 2018
MEL Retro Transfer - Contributions	369,924
MEL Retro Transfer - Excess Premiums Paid	0
Position After Expenses	369,924
Investment Income (per Treasurer)	5,763
Transfers	
Return of Surplus	
CASH POSITION	\$375,687
MEL Retro Transfer - Excess Premiums Liability	(369,924)
Current Surplus/(Deficit)	\$5,763
Valued as of 12/31/18	\$3,646
NET CHANGE	\$2,117
Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2019	

Burlington County Municipal Joint Insurance Fund
Open Years Comparative Operating Results Summary
March 31, 2019

FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 12,383	\$ 110,562	\$ 31,632	\$ 426,270	\$ 123,666	\$ -	\$ (150,029)	\$ 135,760	\$ 690,243
Net Current Surplus/(Deficit)	\$ (62,033)	\$ (19,666)	\$ (5,369)	\$ (82,963)	\$ 123,666	\$ -	\$ (150,029)	\$ 135,760	\$ (60,635)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/18	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
NET CHANGE	\$ (62,033)	\$ (19,666)	\$ (5,369)	\$ (82,963)	\$ 123,666	\$ -	\$ (150,029)	\$ 135,760	\$ (60,635)

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ (69,992)	\$ 236,734	\$ 71,754	\$ 758,804	\$ 517,563	\$ -	\$ 40,812	\$ 256,072	\$ 1,811,746
Net Current Surplus/(Deficit)	\$ (97,498)	\$ (627,708)	\$ (56,958)	\$ (837,026)	\$ 517,563	\$ -	\$ 40,812	\$ 256,072	\$ (804,744)
RECOMMENDED TRANSFERS	\$ 100,000	\$ -	\$ -	\$ -	\$ (100,000)	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/18	\$ (113,804)	\$ (495,695)	\$ (41,305)	\$ (566,903)	\$ 514,178	\$ -	\$ 39,421	\$ 148,701	\$ (515,407)
NET CHANGE	\$ 16,306	\$ (132,012)	\$ (15,653)	\$ (270,123)	\$ 3,385	\$ -	\$ 1,391	\$ 107,371	\$ (289,336)

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 54,860	\$ 404,006	\$ 107,401	\$ 1,290,444	\$ 545,171	\$ 110,581	\$ 176,796	\$ 207,051	\$ 2,896,311
Net Current Surplus/(Deficit)	\$ 43,692	\$ 122,240	\$ 81,174	\$ 781,331	\$ 545,171	\$ 110,581	\$ 176,796	\$ 207,051	\$ 2,068,037
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/18	\$ 42,266	\$ 127,785	\$ 76,451	\$ 739,584	\$ 541,512	\$ 109,839	\$ 175,612	\$ 205,566	\$ 2,018,615
NET CHANGE	\$ 1,426	\$ (5,545)	\$ 4,723	\$ 41,747	\$ 3,659	\$ 742	\$ 1,184	\$ 1,485	\$ 49,422

FUND YEAR 2016	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 81,641	\$ 359,388	\$ 109,526	\$ 963,731	\$ 447,006	\$ 102,436	\$ 225,115	\$ 192,585	\$ 2,481,428
Net Current Surplus/(Deficit)	\$ 81,641	\$ (103,517)	\$ 109,526	\$ 655,487	\$ 447,006	\$ 102,436	\$ 225,115	\$ 192,585	\$ 1,710,279
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/18	\$ 81,093	\$ 138,103	\$ 108,791	\$ 626,656	\$ 444,006	\$ 101,748	\$ 223,608	\$ 191,291	\$ 1,915,296
NET CHANGE	\$ 548	\$ (241,620)	\$ 735	\$ 28,831	\$ 3,000	\$ 688	\$ 1,507	\$ 1,294	\$ (205,017)

Fund Year 2015	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 62,265	\$ 363,498	\$ 90,247	\$ 183,050	\$ 521,372	\$ 102,618	\$ 118,060	\$ 204,044	\$ 1,645,154
Net Current Surplus/(Deficit)	\$ 62,265	\$ 174,541	\$ 90,247	\$ (292,577)	\$ 521,372	\$ 102,618	\$ 118,060	\$ 204,044	\$ 980,570
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/18	\$ 61,847	\$ 190,426	\$ 89,641	\$ (296,037)	\$ 517,901	\$ 101,929	\$ 117,270	\$ 202,646	\$ 985,623
NET CHANGE	\$ 418	\$ (15,885)	\$ 606	\$ 3,460	\$ 3,471	\$ 689	\$ 790	\$ 1,398	\$ (5,053)

Resolution No. 2019 -

**Burlington County Municipal Joint Insurance Fund Resolution of Certification
Annual Audit Report for Period Ending December 31, 2018**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2018 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the Executive Committee, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the Executive Committee of the Fund shall by resolution certify to the Local Finance Board of the State of New Jersey that all members of the Executive Committee have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the Executive Committee have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the Executive Committee.

WHEREAS, such resolution of certification shall be adopted by the Executive Committee no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the Executive Committee have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the Executive Committee to the penalty provisions of R.S. 52:27BB-52- to wit:

R.S. 52:27BB-52 – “A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office.”

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF A
RESOLUTION ADOPTED AT THE MEETING HELD ON JUNE 18, 2019 AT THE
HAINESPORT TOWNSHIP MUNICIPAL BUILDING, 1 HAINESPORT CENTRE,
RTE 537, HAINESPORT, NJ.

Fund Secretary

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
TRANSFER OF FUNDS
RESOLUTION NO. 2019-

WHEREAS, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant to N.J.S.A. 40A:10 et seq; and

WHEREAS, the Fund's cash analysis as of March 31, 2019 indicates the need for interfund transfers as follows:

Amount	From	To
\$100,000	2018 Deductible	2018 Property

WHEREAS, there are sufficient funds in the above accounts to effect said transfers;

NOW, THEREFORE BE IT RESOLVED, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund does hereby transfer the sums set forth above.

Pursuant to N.J.A.C. 11:5-2.13, a copy of this Resolution shall be forthwith sent to the Departments of Banking and Insurance and Community Affairs affording them thirty (30) days in which to object to the aforementioned transfer. If no objection is received in writing within said thirty (30) day period, the Administrator and Treasurer shall affect said transfer. The Executive Committee shall, prior to making a said transfer, complete the certification below.

Chairperson

Secretary

Date

ROLL CALL

VOTE ____ Yes ____ No ____ Abstain

A copy of this Resolution was sent to the Department of Banking and Insurance and the Department of Community Affairs on the _____ day of _____, 2019.

As of the ____ day of _____, 2019, no objection has been received.

As of the ____ day of _____, 2019, written approval was received.

BY: _____



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 5, 2019
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR YEAR-END REPORTS – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2018. The Auditor said the Fund is in excellent financial condition. The report contained no recommendations. Following his review of the audit, the Executive Board adopted Resolution #20-19 approving the Year-End Financials and executed the Group Affidavit.

ACTUARIAL IBNR ESTIMATES – The EJIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2019.

PRINCETON PUBLIC AFFAIRS GROUP CONTRACT - The Executive Director said the Princeton Public Affairs Group's contract with the Fund expires on June 7, 2019. The Executive Director said the Fund will have to begin the competitive contracting/procurement process for the position of Lobbyist Consulting Service provider as outlined and recommended by the Fund's QPA. The Executive Board adopted Resolution #21-19 authorizing the hiring of a Lobbyist Consulting Service Provider through the Competitive Contracting Process.

2019 BILLINGS- The first assessment installment was sent to our member JIFs in January. The second installment billings will be distributed next month.

DUE DILIGENCE REPORTS - The Executive Director reviewed the Financial Fast Track and other due diligence reports as of March 31, 2019. The Executive Director said the Fund remains in excellent financial shape.

NEXT MEETING- The next meeting of the EJIF is scheduled for September 4, 2019 at the Forsgate CC, Jamesburg.



Municipal Excess Liability Residual Claims Fund

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

June 5, 2019

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Marchett

Re: RCF June Meeting

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2018 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor referred to *Exhibit A-Comparative Statement of Net Position* and reported Fund Year 2018 noted a \$21 million Assessment/Contributions Receivable as compared to a \$0 for Fund Year 2017. Fund Auditor reported the difference is due to the transfer of Fund Year 2014 liabilities from local joint insurance funds valued as of December 31st instead of June 30th. Fund Auditor said Fund Year 2018 unrestricted net position was \$11,108,330 – a decrease of \$850,055 from the prior year.

Fund Auditor said the audit noted the standard annual recommendation of “Specific Fund Years for workers’ compensation, liability, property, and faithful performance bond experienced a deficit caused by paid claims and loss reserves in excess of the projected amounts used to establish the budget.” Fund Auditor said this is an annual finding since the lines of coverage that experience deficits vary as reserves are liquidated. Fund Auditor noted that the RCF has not assessed members for these deficits and the corrective action from management is to instead monitor fund position and reserve changes quarterly.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves report; as of December 31, 2018 the RCF has reserves totaling approximately \$93 million for Fund Years 1995-2018.

Following the report the Board approved the year-end financials as presented and adopted resolution 9-19 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report

2018 Budget Amendment: Historically at the September meeting, the Fund approves an amendment to the current year’s budget to accept the transfer of liabilities as of June 30th. Executive Director reported that starting last year the Board agreed to extend the valuation of transfers from June 30th to December 31st. With this extension the Fund can now introduce an amended 2018 budget reflecting the closure/transfer of Fund Year 2014 into the RCF.

The Board of Fund Commissioners reviewed the proposed budget amendment for Fund Year 2018 and made a motion to introduce on first reading the amendment to the 2018 Budget and to schedule the Public Hearing on September 4, 2019 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2018 amended budget.

2019 Risk Management Plan–Amendment: Executive Director reported the MEL Management Committee and RCF Board members met on June 3, 2019 via teleconference to discuss the recommended responses to the claim exposure created by the recent adoption of a law expanding the statute of limitations for sexual molestation claims.

Executive Director said the Management Committee and RCF Board members reviewed amendments to the MEL and RCF Risk Management Plans, a recommendation to release Request for Proposals (RFPs) for specialized attorney and claims administrator for these type of claims, as well as, authorize the development of a risk control plan and a communications plan. Executive Director reviewed the highlighted changes to the RCF Risk Management Plan noting it is the first step of several steps to address the potential exposure that the legislation creates; once amended it will be filed with the State regulatory agencies. Executive Director said additional information and updates will be provide to the Fund. Following the review of the major changes, the Board of RCF Commissioners approved a motion to amend the 2019 RCF Risk Management Plan.

Claims Committee: The Claims Review Committee met on May 1, 2019; minutes of the meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for September 4, 2019 at 10:30AM at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2018 AMENDED BUDGET				
	2018	2018 Amendment	2018	\$
	Budget	2014 Assessments	Revised Budget	CHANGE
APPROPRIATIONS				
MEL	291,364	7,811,360	8,102,724	7,811,360
BMEL	0	0	0	0
ATLANTIC	45,775	1,678,666	1,724,442	1,678,666
BERGEN	12,788	1,042,473	1,055,261	1,042,473
BURLCO	19,148	475,663	494,811	475,663
CAMDEN	22,017	919,432	941,449	919,432
MONMOUTH	25,251	1,357,355	1,382,606	1,357,355
MORRIS	19,213	1,754,070	1,773,283	1,754,070
NJUA	15,776	286,937	302,713	286,937
OCEAN (incl Brick) incremental inr	46,427	1,904,063	1,950,490	1,904,063
PMM	7,938	214,663	222,601	214,663
SOUTH BERGEN	20,533	1,003,723	1,024,255	1,003,723
SUBURBAN ESSEX	19,990	630,779	650,769	630,779
TRICO	28,672	275,265	303,937	275,265
SUBURBAN MUNICIPAL	3,238	58,604	61,842	58,604
CENTRAL JERSEY	56,633	1,329,885	1,386,518	1,329,885
NJPHA	15,239	485,689	500,928	485,689
TOTAL	650,000	21,228,628	21,878,628	21,228,628
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2018 AMENDED BUDGET				
	2018 PROPOSED	2018 Amendment	2018	
	BUDGET	2014 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	20,578,628	20,578,628	20,578,628
REINSURANCE PREMIUMS	30,000		30,000	0
LOSS FUND CONTINGENCY	0	650,000	650,000	650,000
SUBTOTAL LOSS FUND	30,000	21,228,628	21,258,628	21,228,628
EXPENSES				
ADMINISTRATOR	197,849		197,849	0
DEPUTY ADMINISTRATOR	67,302		67,302	0
ATTORNEY	40,960		40,960	0
CLAIMS SUPERVISION & AUDIT	59,211		59,211	0
TREASURER	38,456		38,456	0
AUDITOR	22,717		22,717	0
ACTUARY	40,556		40,556	0
MISCELLANEOUS	23,835		23,835	0
SUBTOTAL	490,886	0	490,886	0
EXPENSE CONTINGENCY	129,114		129,114	0
SUBTOTAL EXPENSES	620,000	0	620,000	0
TOTAL BUDGET	650,000	21,228,628	21,878,628	21,228,628

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

**RESOLUTION AMENDING RESOLUTION 2019-12 “ADOPTING THE RISK
MANAGEMENT PLAN FOR FUND YEAR 2019”**

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

WHEREAS, the Executive Committee of the BURLCO JIF adopted Resolution 2019-12 “Adopting the Risk Management Plan for Fund Year 2019” on January 15, 2019; and

WHEREAS, Section 11 of the 2019 Risk Management Plan establishes the maximum amount that the Certifying and Approving Officer for the BURLCO JIF can approve for payment on property, workers compensation, and liability claims; before seeking additional payment authority from the BURLCO JIF; and

WHEREAS, currently the 2019 Risk Management Plan authorizes the Certifying and Approving Officer to make payments of no more than \$5,000 on a property claim and no more than \$5,000 to settle a liability claim; and

WHEREAS, in correspondence dated March 26, 2019, a copy of which is attached hereto and incorporated herein by reference, the Claims Administrator (Certifying and Approving Officer) requested that the Fund consider increasing the current maximum authorization for payments on property claims and settlement authority on liability claims; and

WHEREAS, the BURLCO JIF Finance Committee reviewed this request at the May 22, 2019 meeting and recommended to the Executive Committee that they approve the proposed increase in maximum authorization for payments on property claims and settlement authority on liability claims;

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund that Section 11 of Resolution 2019-12 “Adopting the Risk Management Plan for 2019” is hereby amended to increase the maximum authorization for payments on property claims and settlement authority on liability claims from \$5,000 to \$10,000; and

BE IT FURTHER RESOLVED that a copy of the proposed amendment to Section 11 of the 2019 BURLCO JIF Risk Management Plan is attached hereto and incorporated herein by reference; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, Claims Administrator, and Fund Solicitor for their information and necessary action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on June 18, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Glenn McMahon Secretary

By: _____
Meghan Jack, Chairperson