

## AGENDA PACKET



*Coming July 28.....*

**Tuesday, July 16, 2019 at 3:30 PM**

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

**[WWW.BURLCOJIF.ORG](http://WWW.BURLCOJIF.ORG)**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**Hainesport Municipal Building**  
**Hainesport, NJ**  
**Tuesday, July 16, 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 **June 18, 2019** Meeting Minutes.....Pages 1-14
  - B. Adoption of the **June 18, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 15-41
  - A. Lost Time Accident Frequency.....Pages 18-19
  - B. Certificates of Insurance.....Pages 20-21
  - C. Financial Fast Track Report.....Page 22
  - D. Regulatory Filing Checklists.....Pages 23-24
  - E. 2018 Safety Incentive Program Awards.....Page 25
  - F. 2019 Optional Safety Budget.....Page 26
  - G. 2019 Wellness Incentive.....Page 27
  - H. EPL/Cyber Risk Management Budget.....Page 28
  - I. EPL Compliance Status .....Page 29
  - J. MEL Cyber Risk Management Plan Compliance Status.....Page 30
  - K. Statutory Bond Status.....Page 31
  - L. Skateboard Park Approval Status.....Page 32
  - M. Capehart & Scatchard Updates.....Pages 33-41
  - N. Employee Cyber Hygiene Training - MediaPro
  - O. Member Visitation Program

P.	Membership Renewal Resolutions & Agreements	
Q.	2020 Exposure Renewal Process	
R.	2019 Property Reports	
S.	Website	
T.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Pages 42-43
B.	MEL Helpline and Contact List.....	Pages 44-45
IX.	Safety Director's Report	
A.	Activity Report .....	Pages 46-51
B.	Police One Training.....	Update
C.	Bulletin: Training Seasonal Employees.....	Pages 52-53
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses .....	Page 54
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 55-56
B.	Corner Connection .....	Pages 57- 60
C.	Monthly Exercise.....	Page 61
XII.	Managed Health Care Report	
A.	Summary Report .....	Page 62
B.	Average Number of Days to Report a Claim.....	Page 63
C.	Transitional Duty Report.....	Page 64
D.	PPO Savings & Penetration Report.....	Pages 65-66
E.	Paid Provider by Specialty.....	Page 67
F.	Top 5 Provider by Specialty.....	Page 68
G.	Nurse Case Management Report.....	Page 69
XIII.	Technology Risk Services	
A.	Report.....	Pages 70-77
B.	Pivot Point Newsletter.....	Page 78
XIV.	Treasurer's Report as of June 30, 2019 .....	Pages 79-114
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	EJIF Allocation	
F.	July Bill List.....	Page 115
G.	RMC Bill List.....	Page 116
	Motion to approve the Payment Register & Bill Lists– <b>Motion – Roll Call</b>	
XV.	Committee Reports	
	Finance Committee Report	
A.	2019 Budget Amendment	
	1. Public Hearing	

- a. 2019 Budget Amendment Public Hearing – **Motion to Open – All in Favor**
      - b. 2019 Budget Amendment Public Hearing – **Motion to Close – All in Favor**
    - 2. 2019 Amended Budget Adoption – **Motion to Adopt – Roll Call**.....Page 117
    - 3. 2019 Amended Assessment Certification Adoption – **Motion to Adopt – Roll Call**.....Page 118
  - D. Safety Committee Meeting Minutes – June 20, 2019.....Pages 119-142
  - E. Strategic Planning Committee Meeting – July 16, 2019.....Verbal
- XVI. MEL/RCF/E-JIF Reports
- A. MEL Cyber Task Force News.....Pages 143-144
- XVII. Miscellaneous Business
- A. Authorization to Process and Pay Fund Vendors in August 2019 – **Motion – Roll Call**
  - B. Resolution 2019-\_\_\_\_\_ Authorizing the Fund Chair and the Fund Secretary to Execute a Contract with Police One Academy to Provide Online Police Related Training for a Period of One Year at a Cost Not to Exceed \$9,500 – **Motion - Roll Call**.....Pages 145-146
  - C. Resolution 2019-\_\_\_\_\_ Authorizing the Fund Chair and the Fund Secretary to Execute a Contract with Media Pro and Pivot Point Security to Technology Risk Management Services for a Period of One Year at a Cost Not to Exceed \$14,212 – **Motion - Roll Call**.....Pages 147-148
- The next meeting will be held on *Tuesday, September 17, 2019***  
**at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ**  
**There is no August Meeting**
- 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  
June 18, 2019**

***OPEN SESSION MINUTES***

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The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Hainesport Township Municipal Building, Hainesport, New Jersey, on Tuesday, June 18, 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.**  
Sherri Hannah, *Alternate*, **Beverly City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Mike Templeton, **Delanco Twp.**  
Richard Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Mary Picariello, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Donna Mull, **Pemberton Borough**  
Dennis Gonzalez, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
Doug Cramer, **Tabernacle Twp.**  
James Brady, *Alternate*, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Grace Archer, **Bordentown City**  
Jeffrey Hatcher, **Delran Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Patrice Hansell, **Fieldsboro Borough**  
Kathy Hoffman, **Southampton Twp.**  
J. Paul Keller, **Springfield Twp.**  
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

*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. Gural, 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 May 21, 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. Ingling seconded by Mr. McMahon, to approve the Open & Closed session meeting minutes of the May 21, 2019 meeting as presented. **Motion carried.**

The Closed Session minutes of the May 21, 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 May 21, 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.

**MEL Cyber Risk Management Plan Compliance Status** – Mr. Forlenza noted a report regarding each member's compliance status with the MEL Cyber Risk Management Plan is included for your review. He reported only two (2) towns are compliant to date. Each member should review this report carefully to insure its accuracy. He stated he would discuss this more in a moment. If you believe the report to be inaccurate regarding your town, please contact Ed Cooney, Fund Underwriter at 973-659-6424.

**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.

**Renewal Resolutions & Agreements** – Mr. Forlenza noted on or about June 3, 2019, Renewal Resolutions & Agreements were emailed out to those eight (8) 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 BURLCO JIF to the Executive Directors office by Friday, August 16, 2019. If you have any questions, please contact the Executive Directors office.

Lastly, Mr. Forlenza reminded the committee that the Fund's cyber liability coverage carries a \$10,000 deductible; however, members have the opportunity to reduce that deductible to \$5,000 (Tier 1) if they meet basic criteria under Technical Competency, Sound Cyber Hygiene, and Technology Management. In addition, members have the opportunity to reduce their deductible to \$2,500 (Tier 2) per claim if they meet some additional security criteria within these areas.

Mr. Forlenza emphasized that all members should review the Plan with their IT professional to ascertain their current status and what actions need to be taken to comply with the program and qualify for lower deductibles. He noted to date, only two (2) towns of the 27 members, are compliant. Mr. Forlenza stated that when this Program was originally released, it was a bit confusing and difficult to understand. Pivot Point was charged with the responsibility of drafting cyber hygiene policies that met the MEL standards and would be easy for members to understand, customize to their needs, and implement. The Executive Directors office then spent several months working with Pivot Point and Lou Romero to tweak the policies and Program so they could be easily implemented.

Mr. Forlenza then announced that recently his office uploaded a number of documents to the JIF website to assist the members in implementing the Program. If you click on Tier 1, you will see an "IT Security Practices" policy that incorporates four (4) basic standards that each member needs to adopt and meet. In addition, there is also an "Incident Response Policy", again, that needs to be adopted and put into practice. Together these two policies incorporate the five (5) standards needed to complete Tier 1 compliance. In addition, there is also a model Resolution to adopt the Policies; a Checklist with instructions on how to teak the policies to your municipality's needs, and then the submittal checklist to submit to the MEL to become compliant. The same information is then available for Tier 2 compliance further down the webpage. Mr. Forlenza then asked the members to visit the webpage provide any feedback to his office.

Mr. Forlenza reiterated that he will be pushing hard to find ways to help member towns understand the compliance process and assist in their submissions so we can get all towns compliant. He further noted that Lou Romero is also available to assist the members. Mr. Forlenza stated he will continue to keep the Committee updated as to other members that have their Plan approved.

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

### ***SOLICITOR'S REPORT***

***Closed Cases*** – Mr. DeWeese reported that there were four (4) closed case(s) for the month of June, 2019.

*Taylor v. Twp. of Delanco, City of Beverly & Twp. of Edgewater Park*  
*Crespy v. Twp. of Shamong*  
*Reed Estate v. Twp. of Southampton*  
*Kent v. Twp. of Springfield*

Mr. DeWeese reminded the Committee that the new EPL Helpline; "MEL Line", was rolled out a few 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 uses 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 still not as many as he thought, which may be due to the program being new, or there just aren't

claims coming up. Mr. DeWeese stated the calls have gone very well as he feels the members are very comfortable in speaking with him. He reminded the members 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.

Mr. DeWeese reminded the members to review the list of authorized contacts for the *MEL Employment Practices Helpline*. He reminded the members they 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. These authorized contacts are the only representatives permitted to access this service.

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

### ***SAFETY DIRECTOR'S REPORT***

Mr. Saville 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. Saville reported that out of 27 members, 19 member towns actually have Police departments, and to date, eleven (11) 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 560 classes taken. Mr. Saville also reported that two (2) towns have uploaded their roster, however have not participated in any training, and six (6) towns have not done anything. Mr. Saville 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.

***MEL Video Library*** – He noted two (2) member utilized the Library in May 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](mailto:melvideolibrary@jamontgomery.com), and phone number: 856-552-4900.

***Safety Director's Bulletins*** – He noted bulletins and notices sent out in May included:

- *Hurricane Preparedness*

***MSI Class Listing*** – Mr. Saville referenced the list of MSI Classes that are available in June, July, and August 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](mailto:afelip@jamontgomery.com).

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

### ***CLAIMS ADMINISTRATOR'S REPORT***

#### ***Lessons Learned from Losses***

Mr. Roselli presented the *Lessons Learned from Losses* for June which reviewed the importance of *Hurricane Preparedness*. He noted things to remember prior to the storm:

- Confirm Flood Policies are in place.
- Outline your municipality's emergency communication plan.
- Appoint someone to be the Point Person for a catastrophic event.

Mr. Roselli also noted thing to remember after the storm:

- Report the claim to Qual-Lynx asap.
- Take pictures of all damages
- Keep keys and vehicle titles in one place together.
- If you have any damage, report o FEMA asap.
- Keep all receipts and rental agreements.

Mr. Roselli then reviewed an example of not being properly prepared for a storm, and additional monies lost.

### ***Emergency Reporting Procedures***

Mr. Roselli asked the members to please take note of the updated *Emergency Reporting Procedures* that he referenced in the agenda, with updated/added phone numbers and noted it will be posted on the JIF website.

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 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:

- 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.
- Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on Men's Health as June is Men's Health month.
- Wellness Incentive Allowances must be claimed/encumbered by November 30, 2019, and collected by February 1, 2020, so if you haven't planned any wellness activities for the end of this year, be sure to contact her for a meeting.

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

### **MANAGED HEALTH CARE REPORT**

Ms. Beatty reviewed the Managed Care Report for May, 2019.

#### **Lost Time v. Medical Only Cases**

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

	<b>May</b>	<b>YTD</b>
<i>Lost Time</i>	0	10
<i>Medical Only</i>	21	52
<i>Report Only</i>	10	29
<i>Total Intakes</i>	31	91
<i>Report Only % of Total</i>	32.3%	31.9%
<i>Medical Only/Lost Time Ratio</i>	100	84:16
<i>Average Days to Report</i>	1.2	1.3

#### **Transitional Duty Report**

Ms. Beatty presented the Transitional Duty Report:

<b>Transitional Duty Summary Report</b>	<b>May YTD</b>
<i>Transitional Duty Days Available</i>	1,298
<i>Transitional Duty Days Worked</i>	712
<i>% of Transitional Duty Days Worked</i>	54.9%
<i>Transitional Duty Days Not Accommodated</i>	586
<i>% of Transitional Duty Days Not Accommodated</i>	45.1%

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

#### **PPO Penetration Report:**

Ms. Beatty presented the PPO Penetration Report:

<b>PPO Penetration Rate</b>	<b>May</b>
<i>Bill Count</i>	143
<i>Original Provider Charges</i>	\$77,039
<i>Re-priced Bill Amount</i>	\$32,043
<i>Savings</i>	\$44,996
<i>% of Savings</i>	58.4%
<i>Participating Provider Penetration Rate - Bill Count</i>	95.1%
<i>Participating Provider Penetration Rate – Provider Charges</i>	92.6%
<i>EPO Provider Penetration Rate - Bill Count</i>	96.9%

<i>EPO Provider Penetration Rate – Provider</i>	<i>99.2%</i>
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Ms. Beatty asked if there were any questions. No questions were entertained.

### ***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero reported that for the month of May: 765 phishing emails were sent out to members, with only 19 being clicked. This is 2.5% of the emails which is well below average.

Mr. Romero stated that in regards to the Media Pro Cyber Training seventeen (17) municipalities are 100% compliant (which is up 7 from last month); six (6) are 80-99% compliant; two (2) are 70-79% compliant, and two (2) are below 69% compliant.

Mr. Romero reported he has completed his visits in regards to the Cyber Risk Assessments and 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 it is important to update Google Chrome, if you use it, and he will be putting out a Bulletin on a recent security update. He also noted as a rule of thumb, please fax important/confidential information rather than email, especially to Qual-Lynx. If you have to email, be sure to encrypt it. Lastly, he strongly recommended having a Hurricane Disaster Recovery Plan in place from an IT perspective.

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

#### ***Investment Interest***

Interest received or accrued for the reporting period totaled \$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.

The Fund's 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**

	Monthly	YTD
Subrogation Receipts	\$15,074.41	\$39,524.15
Overpayment Reimbursements	\$167.88	
Salvage Receipts	\$3,800.00	

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

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

### *Cash Activity for the Period*

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.

### *Loss Run Payment Register – May 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 \$173,825.28. The claim detail shows 266 claim payments issued.

### *Bill List – June 2019*

For the Executive Committee's consideration, Mr. Tontarski presented an **Amended** June 2019 Bill List in the amount of \$110,898.84, which was a handout.

Chair Jack entertained a motion to approve the May 2019 Loss Run Payment Register and the Amended June 2019 Bill List in the amount of \$110,898.84 as presented.

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

Motion by Mr. Gural, seconded by Mr. Mascia, to approve the *May 2019 Loss Run Payment Register and the Amended June 2019 Bill List in the amount of \$110,898.84* as presented.

**ROLL CALL    Yeas**

Amanda Somes, **Bass River Twp.**  
Sherri Hannah, *Alternate*, **Beverly City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Mike Templeton, **Delanco Twp.**  
Richard Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Mary Picariello, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Donna Mull, **Pemberton Borough**  
Dennis Gonzalez, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
Doug Cramer, **Tabernacle Twp.**  
James Brady, *Alternate*, **Westampton Twp.**

James Ingling, **Wrightstown Borough**

**Nays:** None

**Abstain:** None

Motion carried by unanimous vote.

### **COMMITTEE REPORTS**

#### ***Finance Committee Meeting – May 22, 2019***

Mr. Forlenza stated the minutes of the May 22, 2019 meeting were included in the agenda packet and are self-exploratory; however, he highlighted the following items.

Mr. Forlenza stated there was a detailed discussion on the Audit and noted the Funds Total Net Assets decreased by \$168,000 compared to last year, yet the Fund continues to have a very strong surplus position. As of 12/31/18, the BURLCOJIF had a surplus of \$11,018,000.

He noted various discussions were had in regards to cash on hand, the value of the JIF's membership in the MEL, RCF, and EJIF. There were no recommendations or findings in the Audit.

He stated a full interim analysis on all the active fund years valued as of March 31, 2019 is attached to the minutes for reference. Also, a discussion was had on dividend release as normally an analysis of our closed year accounts valued as of December 31<sup>st</sup> is reviewed and then updated as of June 30<sup>th</sup> for the August Finance meeting where a recommendation is made to the Executive Committee as to the amount of surplus to release. The scenarios reviewed were similar to last year, with a possible release of \$700,000, \$750,000, and \$800,000. The Finance Committee takes a conservative approach to the release, and this year they needed to consider the potential impact of the Sexual Molestation Bill and the Firefighter Presumption Legislation as the JIF will have some exposure.

Mr. Forlenza then presented two (2) Resolutions for approval:

#### ***Resolution 2019-27 Accepting the Annual Audit Report for the Period Ending December 31, 2018***

Mr. Forlenza noted there were no findings in the Audit.

Motion by Mr. Gural, seconded by Mr. Ingling to Adopt *Resolution 2019-27* as presented.

<b>ROLL CALL</b>	<b>Yeas</b>	Amanda Somes, <b>Bass River Twp.</b>
		Sherri Hannah, <i>Alternate</i> , <b>Beverly City</b>
		Mike Theokas, <b>Bordentown Twp.</b>
		Glenn McMahon, <b>Chesterfield Twp.</b>
		Mike Templeton, <b>Delanco Twp.</b>
		Richard Brook, <b>Florence Twp.</b>
		Paula Kosko, <b>Hainesport Twp.</b>
		Brandon Umba, <b>Lumberton Twp.</b>
		Mike Fitzpatrick, <b>Mansfield Twp.</b>
		Kathy Burger, <b>Medford Twp.</b>
		Jerry Mascia, <b>Mt. Laurel Twp.</b>
		Mary Picariello, <b>North Hanover Twp.</b>
		John Gural, <b>Palmyra Borough</b>

Donna Mull, **Pemberton Borough**  
Dennis Gonzalez, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
Doug Cramer, **Tabernacle Twp.**  
James Brady, *Alternate*, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None

*Abstain:* None

Motion carried by unanimous vote.

***Resolution 2019-28 Authorizing the Interfund Transfer of the 2018 Deductible Line to the 2018 Property Line.***

Motion by Mr. McMahon, seconded by Mr. Mascia, to Adopt *Resolution 2019-28* as presented.

**ROLL CALL**    *Yeas*    Amanda Somes, **Bass River Twp.**  
Sherri Hannah, *Alternate*, **Beverly City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Mike Templeton, **Delanco Twp.**  
Richard Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Mary Picariello, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Donna Mull, **Pemberton Borough**  
Dennis Gonzalez, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
Doug Cramer, **Tabernacle Twp.**  
James Brady, *Alternate*, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None

*Abstain:* None

Motion carried by unanimous vote.

***MEL/RCF/EJIF REPORT***

**MEL Report**

Ms. Jack stated the minutes of the June 5, 2019 meeting were included in the agenda packet and are self-exploratory.

### **EJIF Report**

Ms. Jack stated the minutes of the June 5, 2019 meeting were included in the agenda packet and are self-exploratory.

### **RCF Report**

Mr. Matchett stated the minutes of the June 5, 2019 meeting were included in the agenda packet and are self-exploratory. He reported the MEL/RCF/EJIF completed their Audits and there were no findings.

### **PRIMA Report**

Mr. Matchett then referenced his PRIMA report which was a handout at today's meeting. He stated the conference was very good and there were many interesting lectures. Mr. Matchett stated if anyone had any questions in regards to his report; please feel free to reach out to him.

### **MISCELLANEOUS BUSINESS**

Chair Jack entertained a motion to adopt **Resolution #2019-29** authorizing an amendment to the Plan of Risk Management.

Motion by Mr. Gural, seconded by Mr. Ingling, to Adopt **Resolution #2019-29** as presented.

<b>ROLL CALL</b>	<b>Yeas</b>	Amanda Somes, <b>Bass River Twp.</b> Sherri Hannah, <i>Alternate</i> , <b>Beverly City</b> Mike Theokas, <b>Bordentown Twp.</b> Glenn McMahon, <b>Chesterfield Twp.</b> Mike Templeton, <b>Delanco Twp.</b> Richard Brook, <b>Florence Twp.</b> Paula Kosko, <b>Hainesport Twp.</b> Brandon Umba, <b>Lumberton Twp.</b> Mike Fitzpatrick, <b>Mansfield Twp.</b> Kathy Burger, <b>Medford Twp.</b> Jerry Mascia, <b>Mt. Laurel Twp.</b> Mary Picariello, <b>North Hanover Twp.</b> John Gural, <b>Palmyra Borough</b> Donna Mull, <b>Pemberton Borough</b> Dennis Gonzalez, <b>Pemberton Township</b> Meghan Jack, <b>Riverside Twp.</b> David Matchett, <b>Shamong</b> Doug Cramer, <b>Tabernacle Twp.</b> James Brady, <i>Alternate</i> , <b>Westampton Twp.</b> James Ingling, <b>Wrightstown Borough</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

Motion carried by unanimous vote.

Chair Jack entertained a motion to authorize the Executive Director's office to re-advertise the date of the November 2019 Executive Committee meeting to November 26, 2019.

Motion by Mr. Ingling, seconded by Mr. Gural to have the Executive Directors office re-advertise the November 2019 meeting. Motion carried.

***PUBLIC COMMENT***

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

Chair Jack opened the meeting to the public for comment.

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

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

***EXECUTIVE SESSION MEETING – Resolution #2019-30***

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. Gural, seconded by Mr. Ingling, to Adopt ***Resolution #2019-30***. 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. Gural 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.

<b><i>Property</i></b>
<i>2019174255</i>
<i>2019173543</i>
<i>2019167659</i>

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

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

<b>ROLL CALL</b>	<b>Yeas</b>	Amanda Somes, <b>Bass River Twp.</b> Sherri Hannah, <i>Alternate</i> , <b>Beverly City</b> Mike Theokas, <b>Bordentown Twp.</b> Glenn McMahon, <b>Chesterfield Twp.</b> Mike Templeton, <b>Delanco Twp.</b> Richard Brook, <b>Florence Twp.</b> Paula Kosko, <b>Hainesport Twp.</b> Brandon Umba, <b>Lumberton Twp.</b> Mike Fitzpatrick, <b>Mansfield Twp.</b>
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Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Mary Picariello, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Donna Mull, **Pemberton Borough**  
Dennis Gonzalez, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
Doug Cramer, **Tabernacle Twp.**  
James Brady, *Alternate*, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None

*Abstain:* None

Motion carried by unanimous vote.

***AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL***

There were zero (0) abandonment of Subrogation claims presented in Closed Session.

***MOTION TO ADJOURN***

Chair Jack entertained a motion to adjourn the June 18, 2019 meeting of the BURLCO JIF.

Motion by Mr. Gural, seconded by Mr. McMahon, to adjourn the June 18, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:30 PM.

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Kris Kristie,  
*Recording Secretary for*

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Glenn McMahon,  
*Fund Secretary*



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

.....

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

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

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

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

**C. Financial Fast Track Report (pg. 22)**

The Financial Fast Track Report as of May 31, 2019 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of May 31, 2019 was **\$10,966,578**.

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

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

**E. 2018 Safety Incentive Program Awards (pg. 25)**

A letter from our office describing how to collect your 2018 Safety Incentive Awards money was emailed to all members on or about April 10, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2018 Safety Incentive Program allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.**

**F. 2019 Optional Safety Budget (pg. 26)**

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

**G. 2019 Wellness Incentive Program Allowance (pg. 27)**

A letter from our office describing how to collect your 2019 Wellness Incentive money was emailed on or about February 15, 2019. Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

**H. EPL/Cyber Risk Management Budget (pg. 28)**

The JIF has budgeted \$500 for each member to help offset employment practice and cyber security related expenses. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 EPL/Cyber Risk Management allowance, please contact our office. Please note that the deadline for claiming or encumbering these funds is November 30, 2019. All encumbered funds must be claimed by February 1, 2020.

**I. Employment Practices Liability Compliance – (pg. 29)**

A report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

**J. MEL Cyber Risk Management Plan Compliance (pg. 30)**

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

**K. Statutory Bond Status (pg. 31)**

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

**L. Skateboard Park Approval Status (pg. 32)**

The MEL has established a process, outlined in MEL Coverage Bulletin **2019-09**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide the facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

**M. Capehart & Scatchard Updates (pgs. 33-41)**

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**

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. Membership 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 BURLCO JIF* to the Executive Directors office by **Friday, August 16, 2019**. If you have any questions, please contact the Executive Directors office.

**Q. 2020 Exposure Renewal Process**

On or about July 11, 2019, all members and their risk managers received a notification that the 2020 Exposure Renewal Process will begin on July 15, 2019. Included in the July 11<sup>th</sup> correspondence was important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the July 11<sup>th</sup> correspondence included important information regarding coverage exclusions and limits. All members and risk managers are urged to carefully review this information prior to starting the renewal process. Anyone with questions regarding the exposure renewal process should contact Jodi Palmeri (Jodi\_Palmeri@riskprogramadministrators.com) or Tracy Forlenza (Tracy\_Forlenza@riskprogramadministrators.com). Members are asked to complete the 2020 exposure renewal process no later than Friday, August 30, 2019.

**R. 2019 Property Reports**

On or about June 18, 2019, members that received a physical appraisal this year should have received a copy of their appraisal report via email. The reports were emailed to the Municipal Clerk and copied to their RMC and Fund Commissioner. Members are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS at [Melvin.ngayan@assetworks.com](mailto:Melvin.ngayan@assetworks.com) or 215-354-1078.

**S. Website ([WWW.BURLCOJIF.ORG](http://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@riskprogramadministrators.com](mailto:Megan_Matro@riskprogramadministrators.com).

**T. New Member Activity**

New Hanover Township has inquired as to membership in the BURLCOJIF effective January 1, 2020 and a JIF concept presentation was made to the Township on July 9, 2019.

Burleo JIF										
2019 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF May 31, 2019										
			# CLAIMS FOR	Y.T.D. LOST TIME	2019 LOST TIME	2018 LOST TIME	2017 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	** *	5/31/2019	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		2.11
3	78 EDGEWATER PARK		0	0	0.00	4.35	2.27	3 EDGEWATER PARK		2.74
4	79 FLORENCE		0	0	0.00	1.91	1.00	4 FLORENCE		1.21
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		0.37
7	82 MANSFIELD TOWNSHIP B		0	0	0.00	0.98	1.00	7 MANSFIELD TOWNSHIP		0.82
8	83 MEDFORD TOWNSHIP		0	0	0.00	0.76	0.74	8 MEDFORD TOWNSHIP		0.62
9	84 RIVERSIDE		0	0	0.00	5.00	0.00	9 RIVERSIDE		2.01
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		0.49
12	373 SOUTHAMPTON		0	0	0.00	2.55	1.15	12 SOUTHAMPTON		1.49
13	456 SPRINGFIELD		0	0	0.00	0.00	1.94	13 SPRINGFIELD		0.80
14	531 CHESTERFIELD		0	0	0.00	0.00	0.00	14 CHESTERFIELD		0.00
15	577 BASS RIVER		0	0	0.00	0.00	0.00	15 BASS RIVER		0.00
16	600 BORDENTOWN TOWNSHIP		0	0	0.00	0.00	1.36	16 BORDENTOWN TOWNSHIP		0.55
17	601 NORTH HANOVER		0	0	0.00	1.32	0.00	17 NORTH HANOVER		0.61
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		0	2	1.94	2.63	1.80	22 MOUNT LAUREL		2.16
23	77 DELRAN		0	1	2.25	2.87	1.00	23 DELRAN		2.01
24	589 BORDENTOWN CITY		0	1	2.49	0.00	1.65	24 BORDENTOWN CITY		1.07
25	650 PALMYRA		0	1	2.89	2.67	2.78	25 PALMYRA		2.75
26	532 WESTAMPTON		0	2	3.64	2.00	0.00	26 WESTAMPTON		1.46
27	208 PEMBERTON		0	3	3.68	5.17	3.53	27 PEMBERTON		4.22
Totals:			0	10	1.11	1.74	1.23			1.42
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			May 30, 2018		2.14					

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		May 31, 2019		
	2019	2018	2017	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2019 - 2017
CENTRAL	0.87	1.49	1.68	1.45
SUBURBAN ESSEX	0.97	2.12	1.96	1.85
BURLINGTON	1.11	1.74	1.23	1.42
SUBURBAN MUNICIPAL	1.12	1.63	1.22	1.37
MONMOUTH	1.18	1.42	1.79	1.53
BERGEN	1.22	1.47	1.49	1.43
CAMDEN	1.27	2.60	1.94	2.09
NJ PUBLIC HOUSING	1.31	2.19	2.27	2.07
OCEAN	1.48	2.36	2.42	2.23
SOUTH BERGEN	1.49	2.27	1.92	1.99
MORRIS	1.54	1.71	1.36	1.54
TRI-COUNTY	1.61	1.88	2.02	1.89
N.J.U.A.	1.63	2.27	2.09	2.08
PROF MUN MGMT	1.75	2.48	2.14	2.21
ATLANTIC	1.78	2.32	2.02	2.11
AVERAGE	1.36	2.00	1.84	1.82
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 5/22/2019 To 6/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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
H - Party Perfect Rentals, LLC I - Township of Hainesport	312 Squankum Yellowbrook Rd Farmingdale, NJ 07727	RE: Hainesport Township Community Day 6/1/19 with a rain date of 6/9/19. Evidence of Insurance.	5/28/2019 #2178899	GL AU EX WC
H - Beverly Free Library, Inc I - City of Beverly	441 Cooper Street Beverly, NJ 08010	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for the annual Farmers Market beginning June 2019 through October 2019	5/30/2019 #2180474	GL AU EX WC
H - Board of Education of the Lenape I - Township of Medford	Regional High School District 93 Willow Grove Road Shamong, 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 sponsoring the USAF Herat age of America Band Independence Tour performance to be held in the Lenape High School Auditorium on July 2, 2019	6/7/2019 #2191271	GL AU EX WC
H - Burlington County Board of I - Township North Hanover	Chosen Freeholders 49 Rancocas Rd 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 a Charitable Coin Toss for the Jacobstown Volunteer Fire Company to be held on 8/24/19 & 8/25/19 at the intersection of Routes 528 & Route 537, Jacobstown, NJ.	6/13/2019 #2192669	GL AU EX WC
H - Circus Time Kiddie Rides, Inc., I - Township of Lumberton	Circus Time Amusements & Ent. & Tri State Party Works 900 Sherman Ave Pennsauken, NJ 08110	RE: National Night Out 8/6/2019 with a rain date of 8/7/2019 Evidence of Insurance with respect to National Night Out 8/6/2019 with a rain date of 8/7/2019.	6/14/2019 #2192876	GL AU EX WC
H - D&M Fireworks, LLC I - Township of Lumberton	PO BOX 503 Bally, PA 19503	RE: National Night Out 8/6/2019 with a rain date of 8/7/2019 Evidence of Insurance with respect to National Night Out 8/6/2019 with a rain date of 8/7/2019.	6/14/2019 #2192877	GL AU EX WC

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 5/22/2019 To 6/22/2019

H - City of Beverly I - City of Beverly	446 Broad Street Beverly, NJ 08010	Company A: Property Policy Number: BUR18110191; Policy Term: 01/01/2018 - 01/01/2019; Policy Limits: Real & PP "All Risk" Company A: Auto Physical Damage Policy Number: BUR18110191; Policy Term: 01/01/2018 - 01/01/2019; Policy Limits: ACV \$2,500 comp/col Evidence of Insurance	6/17/2019 #2192998	GL AU EX WC OTH
H - Southampton Township I - Township of Southampton	Board of Education 177 Main St Southampton, 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 premises for the 2019 Summer Concert Series July 10, 17, 24, 31, 2019, August 14, 21, 28, 2019 and the Annual Christmas Concert on December 14, 2019.	6/17/2019 #2195957	GL AU EX WC
H - Haddontowne Swim Club I - Township North Hanover	60 Plymouth Drive Cherry Hill, NJ 08034	Evidence of Insurance with respect to North Hanover Twp Summer Camp	6/18/2019 #2196376	GL AU EX WC
H - City of Camden I - Township of Medford	Department of Public Works Division of Public Grounds 101 Newton Ave Camden, NJ 08103	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 rental of Showmobile/Stage 07/03/2019 for the annual Independence Day Activities at Freedom Park, 86 Union St, Medford, NJ 08055	6/21/2019 #2197658	GL AU EX WC OTH
H - Mansfield Township Board of I - Township of Mansfield	Education 200 Mansfield Road East Columbus, NJ 08022	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 June 10, 2019 through December 31, 2019 for the Men's Recreation Basketball League	6/22/2019 #2197788	GL AU EX WC
H - Northern Burlington County I - Township of Mansfield	Regional 160 Mansfield Road East Columbus, NJ 08022	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 June 10, 2019 through December 31, 2019 for the Men's Recreation Basketball League	6/22/2019 #2197789	GL AU EX WC
H - SealMaster I - Township of Mansfield	6853 Ruppsville Road Allentown, PA 18106	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 Crack Pro260 replacement value \$55,000	6/22/2019 #2197790	GL AU EX WC OTH

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

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. <b>UNDERWRITING INCOME</b>	<b>640,100</b>	<b>3,162,227</b>	<b>112,685,645</b>	<b>115,847,872</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	154,783	1,028,329	43,058,861	44,085,177
Case Reserves	(140,981)	283,485	2,826,095	3,111,594
IBNR	276,125	753,951	2,025,554	2,779,505
Recoveries	-	-	-	-
<b>TOTAL CLAIMS</b>	<b>289,927</b>	<b>2,065,766</b>	<b>47,910,511</b>	<b>49,976,276</b>
3. <b>EXPENSES</b>				
Excess Premiums	209,230	1,041,320	30,618,041	31,659,361
Administrative	104,642	488,701	18,934,619	19,423,320
<b>TOTAL EXPENSES</b>	<b>313,872</b>	<b>1,530,021</b>	<b>49,552,660</b>	<b>51,082,681</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	36,301	(433,560)	15,222,475	14,788,915
5. <b>INVESTMENT INCOME</b>	50,514	216,364	3,996,278	4,212,642
6. <b>DIVIDEND INCOME</b>	0	0	601,498	601,498
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>86,815</b>	<b>(217,196)</b>	<b>19,820,250</b>	<b>19,603,054</b>
8. <b>DIVIDEND</b>	0	0	8,636,476	8,636,476
9. <b>STATUTORY SURPLUS (7-8)</b>	<b>86,815</b>	<b>(217,196)</b>	<b>11,183,774</b>	<b>10,966,578</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	19,897	92,265	6,775,997	6,868,263
MEL JIF Retro	992	3,831	3,646	7,476
2015	4,313	2,418	985,624	988,041
2016	6,481	(193,774)	1,915,297	1,721,523
2017	7,590	62,510	2,018,616	2,081,126
2018	4,711	(385,350)	(515,406)	(900,756)
2019	42,832	200,905		200,905
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>86,815</b>	<b>(217,196)</b>	<b>11,183,774</b>	<b>10,966,578</b>
<b>TOTAL CASH</b>				<b>17,462,385</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>(100)</b>	<b>(2,213)</b>	<b>36,105,072</b>	<b>36,102,859</b>
<b>FUND YEAR 2015</b>				
Paid Claims	2,764	71,887	2,611,649	2,683,537
Case Reserves	(42,152)	(142,018)	611,481	469,463
IBNR	39,388	86,421	95,812	182,233
Recoveries	0	0	0	0
<b>TOTAL FY 2015 CLAIMS</b>	<b>(0)</b>	<b>16,290</b>	<b>3,318,942</b>	<b>3,335,232</b>
<b>FUND YEAR 2016</b>				
Paid Claims	8,546	56,325	1,759,504	1,815,829
Case Reserves	(34,369)	237,223	409,812	647,035
IBNR	25,823	(71,767)	163,049	91,282
Recoveries	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>221,780</b>	<b>2,332,365</b>	<b>2,554,146</b>
<b>FUND YEAR 2017</b>				
Paid Claims	19,189	142,156	1,096,581	1,238,737
Case Reserves	(21,364)	(29,779)	589,867	560,088
IBNR	2,175	(141,778)	371,598	229,820
Recoveries	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>(0)</b>	<b>(29,401)</b>	<b>2,058,046</b>	<b>2,028,645</b>
<b>FUND YEAR 2018</b>				
Paid Claims	16,282	494,812	1,486,055	1,980,867
Case Reserves	(112,812)	(203,215)	1,214,935	1,011,719
IBNR	96,530	117,574	1,395,095	1,512,669
Recoveries	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>(0)</b>	<b>409,170</b>	<b>4,096,085</b>	<b>4,505,255</b>
<b>FUND YEAR 2019</b>				
Paid Claims	108,103	263,349		263,349
Case Reserves	69,715	423,289		423,289
IBNR	112,209	763,501		763,501
Recoveries	0	0		0
<b>TOTAL FY 2019 CLAIMS</b>	<b>290,027</b>	<b>1,450,139</b>		<b>1,450,139</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>289,927</b>	<b>2,065,766</b>	<b>47,910,511</b>	<b>49,976,276</b>

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 June***

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	7/17/19
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

**Burlington County Municipal Joint Insurance Fund - Annual Regulatory Filing Check List**

**Year: January 1, 2019 – December 31, 201**

<b>ITEM</b>	<b>FILING STATUS</b>
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

<b>Professionals</b>	<b>Contract</b>	<b>Gen Ins</b>	<b>Fidelity</b>	<b>E&amp;O</b>	<b>Surety</b>
<b>Actuary</b> – Actuarial Advantage	X	8/7/19	N/A	7/16/19	N/A
<b>Administrative Consultant</b> -PERMA	X	12/10/19	N/A	12/10/19	N/A
<b>Administrator</b> - AJG	X	10/1/19	5/1/15	9/1/19	N/A
<b>Asset Manager</b> -Wilmington Trust	X	10/1/19	JIF	10/1/18	N/A
<b>Banking</b> – M & T	X	N/A	10/1/19	N/A	N/A
<b>Attorney</b> - DeWeese	X	9/1/19	N/A	9/1/19	N/A
<b>Auditor</b> - Bowman	X	8/1/19	N/A	N/A	N/A
<b>Claims Administrator</b> - Qual-Lynx	X	7/1/20	5/1/18	10/1/19	12/31/18
<b>Managed Care</b> - QualCare	X	7/1/20	N/A	10/1/19	N/A
<b>Database Management</b> - Exigis	X	3/31/19	NA	3/31/19	NA
<b>Payroll Auditor</b> - Bowman	X	8/1/19	N/A	8/1/19	N/A
<b>Property Appraiser</b> - AssetWorks	X	9/27/19	N/A	9/27/19	N/A
<b>Safety Director</b> - JA Montgomery	X	12/10/19	N/A	12/10/19	N/A
<b>Underwriting Manager</b> -Conner Strong	X	12/10/19	N/A	12/10/19	N/A
<b>Technology Risk Services</b> – Lou Romero	X	3/1/19	N/A	3/1/20	N/A
<b>Treasurer</b> – Tom Tontarski	X	N/A	5/1/18	N/A	JIF
<b>Recording Secretary</b> – Kris Kristie	X	N/A	N/A	N/A	N/A
<b>Website</b> – Joyce Media	X	N/A	N/A	N/A	N/A
<b>Wellness Director</b> – 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							100.00							100.00	2,425.00		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							880.00							880.00	1,595.00		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	\$980.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$46,405.00	\$21,420.00		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							4,645.00							4,645.00	0.00	
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							1,595.00							1,595.00	0.00	
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	\$6,240.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	6,240.00	45,055.00	

**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	364.56							957.86	42.14	
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							69.00							69.00	931.00	
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	\$433.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1,468.16	19,781.84	

**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	
<b>Total By Line</b>	<b>\$13,500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$13,000.00</b>	

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

Data Valued As of :	July 1, 2019		
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Data Valued As of :	July 1, 2019
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		01/01/19		2019	
	* Compliant	EPL		POL	Co-Insurance
Member Name	*	Deductible		Deductible	01/01/19
BASS RIVER	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BEVERLY	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN CITY	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP	Yes	\$ 5,000		\$ 5,000	0%
CHESTERFIELD	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
DELANCO	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
DELTRAN	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
EDGEWATER PARK	Yes	\$ 2,500		\$ 2,500	0%
FIELDSBORO	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
FLORENCE	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
HAINESPORT	Yes	\$ 2,500		\$ 2,500	0%
LUMBERTON	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
MANSFIELD TOWNSHIP B	Yes	\$ 2,500		\$ 2,500	0%
MEDFORD TOWNSHIP	Yes	\$ 20,000	\$75,000 Police EPL Deductible	\$ 20,000	20% of 1st 250K
MOUNT LAUREL	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
NORTH HANOVER	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PALMYRA	Yes	\$ 20,000		\$ 20,000	0%
PEMBERTON	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PEMBERTON BOROUGH	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
RIVERSIDE	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SHAMONG	Yes	\$ 10,000		\$ 10,000	0%
SOUTHAMPTON	Yes	\$ 2,500		\$ 2,500	0%
SPRINGFIELD	Yes	\$ 7,500		\$ 7,500	20% of 1st 100K
TABERNACLE	Yes	\$ 10,000		\$ 10,000	0%
WESTAMPTON	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WOODLAND	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WRIGHTSTOWN	No	\$ 100,000		\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL



MEL Cyber Risk Mgmt Compliance Report

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 7/9/19

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

<b>Member</b>	<b>Stage</b>	<b>Status</b>	<b>Notes</b>
<b>Municipality</b>			
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

## Shoulder Injury Arising From Altercation Between Co-Employees Held Compensable

John H. Geaney June 14, 2019 Compensability 0 Comments

Sometimes tensions flare up between employees resulting in physical altercations with unexpected consequences. A case in point is **Bhut v. Aluminum Shapes**, No. A-4652-17T1, 2019 N.J. Super. Unpub. LEXIS 1322 (App. Div. June 10, 2019). The petitioner, Mr. Bhut, worked as a technician fixing manufacturing equipment. He said that on May 21, 2017, he entered the employee locker room. A co-worker, Mr. Stevens, had his feet up on a bench. Bhut said he asked Stevens to move his legs but Stevens refused. Bhut jumped over Stevens's legs but his feet caught Stevens's leg in the process. According to Bhut Stevens threw a cup of soda at Bhut.

Petitioner said he left the room but came back a few minutes later to wash his hands. He ran into Stevens outside the locker room in a narrow walkway. Stevens was holding a pizza box. Bhut testified that Stevens pushed the pizza box at him as Bhut passed Stevens. To keep the box away from him, Bhut swung his arm toward Stevens and hit a hat on Stevens's head. Stevens then threw petitioner to the floor. Bhut maintained that he was not trying to strike Stevens when he swung at him.

A completely different version of facts was advanced by Stevens, who said that Bhut never asked him to remove his feet from the bench. Stevens said Bhut pushed and kicked his legs off the bench. He claims that when he stood up, petitioner stepped in front of him and caused the Coke drink to fall on him. Co-workers separated them. Stevens said Bhut then returned a few minutes later and Bhut came at him. Stevens side-stepped with the pizza box, and the next thing he knew Bhut struck him in the back of the head. Stevens said he grabbed Bhut's arm and the two men bounced off the locker and landed on the floor with Stevens on top of Bhut. Stevens said he never pushed the pizza box onto Bhut.

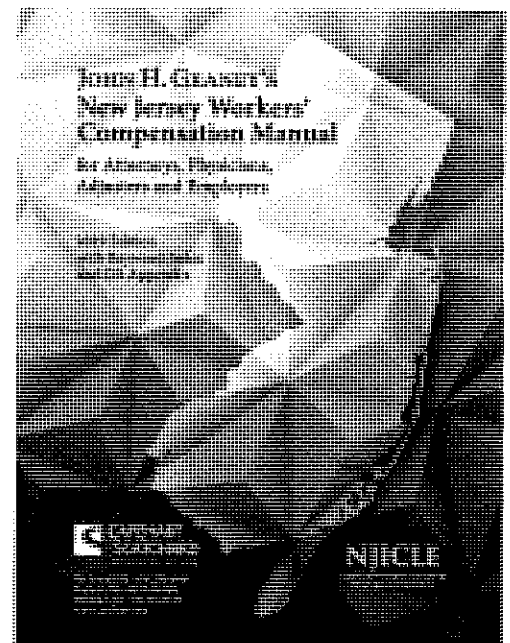
There was no dispute that Bhut injured his shoulder in the fall. Bhut filed a motion for medical and temporary disability benefits resulting in an order for benefits in the amount of \$15,583.54. The respondent appealed the decision of the Judge of Compensation. Respondent argued that Bhut deliberately struck Stevens leading to the fall, which caused the shoulder injury. As such, respondent argued that this was in the nature of a deliberate assault, disqualifying Bhut from recovery.

The Judge of Compensation found that the altercation between the two men arose during the fulfillment of work duties or doing something incidental to that, namely eating lunch on premises. The Judge noted that there was no evidence of hostilities between the two men outside work. Therefore there was no personal animus between the two men. The Judge also rejected the argument that Bhut intentionally assaulted Stevens. She said that neither man had any willful intent to injure the other. She said, "The

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reactions of both Stevens and the petitioner were in response to what each felt was aggressive behavior.” She found Mr. Bhut credible in his testimony that he did not intend to strike Stevens when he pushed the pizza box away from himself.

The Appellate Division affirmed the decision below. The Appellate Division viewed this as an injury arising from work tensions. The Court deferred to the Judge of Compensation on her findings of credibility of the witnesses and her finding that there was no intent by either man to deliberately hurt the other. She found that each man was trying to protect himself from the other.

This decision illustrates a number of important rules. First, the trial judge is in the best position to assess credibility of witnesses in factual disputes. Secondly, when a series of escalating tensions occurs, it is very difficult to find that one party deliberately assaulted the other party. This was not a case where an employee decided to assault a co-employee without prior provocation or tensions. The Judge viewed these facts as a series of two separate events minutes apart where each party saw the other as the aggressor and tried to defend himself. The decision of the Judge of Compensation made good sense, and the Appellate Division properly deferred to the Judge below on determination of credibility. Perhaps the case could have been viewed as one involving “horseplay.” That rule says that the victim of horseplay is always covered for injuries, and the aggressor may also be covered under certain circumstances.

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

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#### About the Author:

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



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

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

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

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Accidental Disability Pension ADA  
Appellate Division casual  
employment Causation Dependency  
Benefits Disability disability  
discrimination EEOC Expert Testimony Fitness-  
for-Duty Examination Fitness For Duty FMLA  
idiopathic defense independent contractor  
independent contractor defense Jurisdiction  
Liens Light Duty Maximal Medical Improvement  
Medical Marijuana Mutual Benefit Doctrine  
Occupational occupational stress  
Permanency Awards permanency benefits  
Permanent Partial Disability PIP  
premises rule Reasonable  
Accommodation reasonable  
accommodation Relative Nature of Work Test  
Reopener Section 20 Settlement Special  
Employee statute of limitations subrogation  
subrogation rights Supreme Court Telecommuting temporary  
disability Temporary Disability  
Benefits Termination The Second  
Injury Fund

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## Veterans Administration/Tricare Subrogation Rights – Issues in Workers' Compensation Practice Requiring a Proactive Approach

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

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

Yes, it's me again with yet another nightmare-inducing minefield to trap the unwary practitioner. Well, perhaps that's an extreme analogy. But since we are dealing with Department of Defense-based health coverage, I believe a military-themed introduction is a necessity. Ok, I've got it: think of these liens as submarines, lurking underwater, undetectable unless the destroyer above uses sonar to locate it. Hmmm...I think I'll take a break and order up "The Hunt for Red October," or that Burt Lancaster/Clark Gable classic, "Run Silent, Run Deep." Ok AI, enough with the movies, get down to business....."one ping only." Sorry, just had to get a line from a movie in here. Sorry if it makes no sense. Watch one of the above movies!

Ok, why do I say a proactive approach is needed? Well, for one, many Petitioners are covered by VA health insurance or Tricare. Tricare, you say? Yes. Tricare is a Department of Defense health benefit plan for uniformed service members, retirees and their families. They are established under CHAMPUS, the Civilian Health and Medical Program of the Uniformed Services. Both VA health coverage and Tricare are secondary payers with respect to workers' compensation treatment and both have rights of subrogation under federal law. The primary source of the right of recovery is found in the Federal Medical Care Recovery Act, 42 U.S.C 2651. However, both the VA and Tricare have additional statutory and Code provisions addressing recovery procedures, which will come up while researching these lien issues.

Both the Veterans Administration and Tricare have a right of recovery of any amounts paid for ineligible treatment. For purposes of this article, ineligible treatment is treatment provided for a work-related injury. Simply put, both entities have statutory rights to recover the cost of treatment provided for a work-related injury or condition to a covered beneficiary. Keep in mind, however, that while the VA covers veterans, Tricare covers service members, retirees and their families, so Tricare's right to recovery of course extends to all such covered persons. This places an additional responsibility on the practitioner, which I'll discuss later.

The VA collection rules are found in 38 CFR 17.106. It states in part:

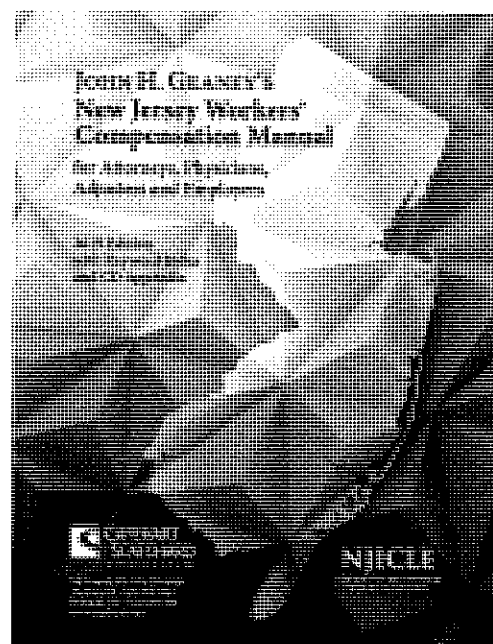
"(a)(1) VA has the right to recover or collect reasonable charges from a third-party payer for a nonservice-connected disability in or through any VA facility to a veteran who is also a beneficiary under the third-party payer's plan." Later, this section defines a third-party payer as "...an entity, other than the person who received the medical care or

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services at issue...responsible for the payment of medical expenses on behalf of a person through insurance, agreement or contract." A listing of third-party payers includes: "(F) workers' compensation program or plan sponsor, underwriter, carrier or self-insurer." Pretty comprehensive, no?

Tricare's collection rules are found in 32 CFR 199.12. The General statement (a) states:

"This section deals with the right of the United States to recover from third-parties the costs of medical care furnished to or paid on behalf of TRICARE beneficiaries. These third-parties may be individuals or entities that are liable for tort damages to the injured TRICARE beneficiary or a liability insurance carrier covering the individual or entity. These third-parties may also include other entities who are primarily responsible to pay for the medical care provided to the injured."

Please note the emphasis on reimbursements from third parties. This requires the respondent to also be actively involved in the handling of such liens, at least in my opinion.

The recovery provisions under the rules for both the VA and Tricare are very similar. Each allows suit to be filed in federal court against a third-party payer within six years of the last day of the provision of the medical care or services for which recovery or collection is sought. However, they are much too extensive to include them here. I therefore recommend they be read in full, as they also refer to other statutory and rule provisions which will also impact the handling of WC matters involving VA/Tricare payments. By way of example, I'll just point to one:

VA/Tricare "reasonable charges," determined in accordance with federal law and regulation, "shall be" judicially noticed. See: 44 U.S.C. 1507. The government is not required to litigate reasonableness of administrative fixed rates. Billing rates are not subject to challenge for unreasonableness or arbitrariness. There are many more which may impact any case at a given time, so when dealing with these liens, do the research!

Now it's time for some practical ideas for handling claims involving the VA/Tricare. As I noted earlier, many people are covered by the VA or Tricare. For the petitioner's attorney this will require asking a potential client at the first interview if he or she is covered by either program. In my prior article in this blog on Medicaid/NJ Family Care I pointed out that even people working for employers which provide excellent health care are covered by those programs due to the cost of the employee's share of premiums, co-payments, etc. The same situation exists with Tricare. Just the other day I interviewed a woman working for a company with good employer-provided health care. However, she was covered by Tricare, since her husband was retired from the Navy.

Another issue I really need to address is whether there are requirements in these recovery Acts or Codes placing a direct responsibility on an attorney to place the VA/Tricare on notice of a WC claim filed by a beneficiary where some treatment has been provided by one of these programs. While I am unaware of any such written requirement, keep in mind that the beneficiary (your client) does have a duty to cooperate in recovery efforts. Further, the attorney has a duty to properly represent the client. So, my position is yes, notice should be given even if no inquiry from either program has been sent to the attorney or client.

I believe respondents need to be pro-active here. I previously quoted provisions of the VA and Tricare recovery Codes. Both clearly state recovery is against third party

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Permanent Partial Disability PIP  
premises rule Reasonable  
Accommodation reasonable  
accommodation Relative Nature of Work Test  
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disability Temporary Disability  
Benefits Termination The Second  
Injury Fund

payer, and define a third party payer as including workers compensation programs and carriers. In addition, I need to cite a further VA Code provision:

38 C.F.R. 17.106 (c): **VA's right to recover or collect is exclusive.** The only way for a third party payer to satisfy its obligation under this section is to pay the VA facility or other authorized representative of the United States. *Payment by a third party payer to the beneficiary does not satisfy the third-party's obligation under this section.* (Emphasis added.)

This section, referring to an obligation on the part of the third party payer, emphasizes the need for the respondent to be pro-active, in my opinion. On its face, this section prohibits a settlement whereby the respondent pays petitioner a sum of money to satisfy a VA/Tricare lien. Its import, however, emphasizes the respondent's role in satisfying a lien. Respondents therefore need to act quickly in determining if a claimant is covered by VA/Tricare as early as possible following receipt of a First Report of Injury. In claims where the petition is the first notice of claim, respondent's counsel should immediately determine this information.

In closing, I'll first provide two websites to visit when faced with payments by the VA/Tricare. For the VA I found the VA's Office of General Counsel's website quite helpful. This is [www.va.gov/ocg/collections.asp](http://www.va.gov/ocg/collections.asp). For Tricare I suggest visiting their website at [www.tricare.mil](http://www.tricare.mil) and go to Forms/Claims/ThirdPartyLiability.

I'd also like to state that of the various liens discussed in my articles, those from the VA and Tricare, seem to be less understood than others. It is hoped this article will alert practitioners to them. All parties must recognize the importance of identifying and addressing payments made by one of these Department of Defense health care programs. The statutes and rules are extensive and complex but do provide guidance in navigating the shoals of DoD liens. There, I closed with another naval reference!!

*(Editor's Note: Many thanks to Alfred Vitarelli, Esq., a frequent contributor to this blog, for an incredibly helpful explanation on how to deal with VA and Tristar liens. This is an area of law that employers, adjusters, and practitioners must understand, and the rules are not exactly the same as those with CMS and Medicare. Keep this blog by your side because we will all be dealing with VA and Tristar liens on a fairly regular basis.)*

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**Tags:** health care, health insurance, subrogation rights, Tricare, Veterans Administration

#### About the Author:

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



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



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## Appellate Division Affirms Decision of Judge of Compensation Finding That The New Jersey Sports and Exposition Authority Did Not Need To Reconstruct Petitioner's Wage in Award of One Third of Permanent Partial Disability

John H. Geaney June 27, 2019 Awards 0 Comments

Reconstruction of Wages is an issue in many New Jersey workers' compensation matters. In a case handled by Capehart Scatchard and successfully argued by Keith Nagy, Esq., the Appellate Division stressed that petitioner has to prove permanent impairment of full-time working capacity arising from a work injury before wages must be reconstructed. The case is **Lawson v. New Jersey Sports and Exposition Authority**, A-4058-17T1 (June 26, 2019).

Petitioner, Ms. Lawson, had two jobs in 2009: one for the NJSEA as a stadium usher earning about \$14 per hour and the other for Wal-Mart in a full-time position. She broke her femur at work on the part-time job with the NJSEA in 2009 and had metal rods inserted into her leg during surgery. She worked very few hours for NJSEA, so her wage was only \$103.36 per week giving rise to a rate of \$72.35 per week for permanency purposes. Because petitioner had a significant injury consisting of a femur fracture and other leg injuries, the parties ultimately agreed that the disability was thirty three and one third percent. Where the parties disagreed was on whether to do wage reconstruction. That issue was the one that was tried fully.

Without wage reconstruction, the one third award amounted to \$14,469. With wage reconstruction, the one third award would have amounted to \$72,300 because the \$14 per hour wage would be reconstructed on a 40-hour per week basis to \$560 with a rate of \$392. **So reconstruction in this case really mattered: \$14,469 versus \$72,200. The difference was \$57,531.**

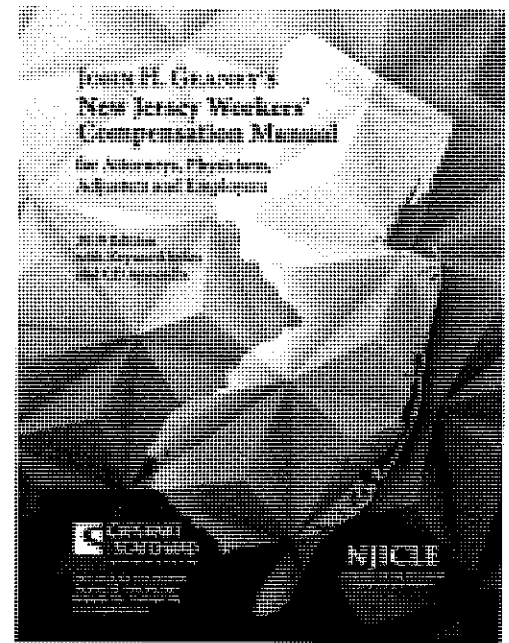
Petitioner testified at trial that after her accident on August 14, 2009, she took medical leave from Wal-Mart until April 2010. When she returned to Wal-Mart, she did so with medical restrictions limiting her to part-time work. Petitioner refused the company's offer of part-time work and was let go. She later reapplied to Wal-Mart for a full-time position but the company did not rehire her. After she recovered from her surgery, she was able to return to her part-time job as a stadium usher for the NJSEA.

Petitioner collected unemployment from July 2010 to December 2012, certifying that she was ready, willing and able to work. At the time petitioner testified at trial, she said that she could not do stocking of shelves and so was unable to get a job in other large stores. She also testified that she felt she could work full time in a store but only if she did not have to climb ladders. At the time of her testimony, she was working part-time at

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a supermarket. She admitted to doing a lot of physical work at home, mowing the lawn, cutting wood with a small electric chainsaw, walking a mile and swimming.

Two experts testified in the case on the issue of reconstruction of wages. Dr. Tiger for petitioner said that petitioner could not do full-time work as a consequence of her injury at NJSEA. However, he did not know that she was climbing up and down stairs as a stadium usher, and he did not know that she was swimming, walking a mile and doing some strenuous home activities.

Dr. Mercurio for respondent testified that petitioner had minimal residual disability from her injuries. He felt that she could work full duty without restrictions. He noted that petitioner had a second surgery in 2014 to remove hardware from her leg and observed that petitioner told physicians that she was "better than she was before." When Dr. Tiger examined, the second surgery had not yet taken place, so he really could not comment on this issue.

The Judge of Compensation found Dr. Mercurio to be the more credible medical witness. The Judge noted that Dr. Tiger was not aware of several key facts in the case that Dr. Mercurio had been aware of. The Judge stated that "petitioner was a very sturdy woman with a high level of physical strength and endurance and energy." This conclusion was based in part on the many home activities petitioner engaged in. The Judge cited to the leading case on reconstruction of wages, **Katsoris v. South Jersey Publishing Company**, commenting that petitioner failed to prove that "she lacked potential for full-time employment under the Katsoris decision."

Petitioner appealed to the Appellate Division and argued that she had not been able to return to full-time employment, which was proof in and of itself that her wages should be reconstructed. The Appellate Division disagreed. The Court said, "petitioner did not prove that her injuries from the 2009 accident diminished her capacity to perform full-time work." The Appellate Division credited the Judge of Compensation in making appropriate findings in the case.

This is a helpful decision to practitioners because it shows that it is not enough to prove wage reconstruction simply by stating that one has not returned to full-time work. Physical capacity of the worker both in and outside work must be considered. The Judge in this case found that the petitioner could in fact do full-time work based on the physical activities that she engaged in at home, and respondent's expert made the point that she had no restrictions against doing full duty work.

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**Tags:** Appellate Division, Permanent Partial Disability

#### About the Author:

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



Mr. Geaney is the author of Geaney's New Jersey Workers' Compensation Manual for Practitioners, Adjusters & Employers. The manual is distributed by the New Jersey Institute for Continuing Legal Education (NJICLE). He also authored an ADA and FMLA manual as distributed by NJICLE. If you are interested in purchasing the

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A Capehart Scatchard Blog

## Petitioner Failed To Show Her Worsened Disability On Reopener Related Back to Her 1999 Work-Related Motor Vehicle Accident with Sprint PCS

John H. Geaney July 3, 2019 Claims 0 Comments

Reopener petitions abound in New Jersey, but seldom does an injured worker seek on reopener to move an award of 30% permanent partial disability to total and permanent disability benefits. That was the issue in **Camarena v. Sprint PCS**, A-2205-17T2 (App. Div. June 24, 2019).

Ms. Camarena obtained an award of 30% permanent partial disability in 2003 arising from a work-related motor vehicle accident dating back to 1999. The award was for a bulging disc at C6-7 and disc protrusions at L4-5 and L5-S1. Camarena later reopened the award and sought total and permanent disability benefits with the Second Injury Fund. Capehart and Scatchard partner, Michelle Duffield, argued successfully that petitioner's subsequent increased disability was not related to the 1999 work accident but to subsequent non-work injuries.

There was no dispute that petitioner's condition clearly worsened in the years following the 2003 award. The dispute centered on what caused the worsening. Petitioner admitted to having a car accident in July 2002 but claimed that she only injured her knee at that time. Respondent obtained medical records from that accident and proved that petitioner treated for her neck and back after the 2002 accident.

In 2004 petitioner suffered a serious fall from her knee giving out. She obtained a new cervical MRI, which showed a new herniation in the neck, leading to a discectomy and fusion surgery at C5-6. She fell again in 2007 and reinjured her low back. A new MRI showed an L4-5 disc herniation and an L5-S1 disc herniation. In 2007, she had a revision surgery on her neck. In 2008, she fell again, leading to another cervical MRI. At the time of trial, she needed a health aide 40 hours per week during the day and 12 hours a week at night.

The petitioner's expert testified that he knew about the right knee injury from the 2002 car accident, but he was unaware that petitioner complained about her neck and back from that accident and had a 2004 MRI showing a new disc herniation in her neck. Respondent's expert testified that petitioner's worsening condition related to the subsequent car accident and subsequent falls from her knee injury sustained in the 2002 car accident.

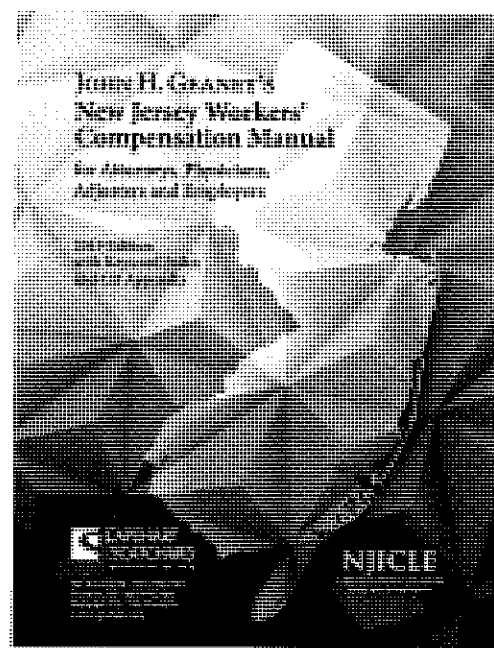
The Hon. George H. Gangloff, Jr. dismissed petitioner's claim against Sprint PCS and against the Second Injury Fund. Judge Gangloff found that there was a contradiction between petitioner's description that she only injured her knee in the 2002 car accident when compared with the actual medical records documenting spine complaints. The

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judge reviewed the medical records carefully and noted that the petitioner had several non-work injuries after the 1999 workers' compensation injury.

Petitioner appealed and argued that she was totally disabled from a worsening of the 30% award entered in 2003. However, the Appellate Division pointed out that petitioner's own orthopedic expert had mistakenly believed that the 2002 car accident only involved the petitioner's knee. Nor did the petitioner's expert know much about the subsequent 2004 fall. The Court held, "*The 2002 motor vehicle accident was an independent intervening cause. As a result of that injury in 2004, her knee later gave out causing her to fall and again worsen her injuries – for reasons unrelated to the 1999 incident. The 2002 motor vehicle accident and her numerous falls were clearly intervening independent causes which broke the chain of causation from the 1999 accident to the present.*"

This case underscores why it is so important for employers, carriers, third party administrators and self-insured entities to focus on subsequent health records in reopener cases. Even in serious reopener cases, there is sometimes a rush to arrange a reexam in order to reach closure without spending the time and effort on discovery and investigation into interval activities and injuries. In this case, the subsequent investigation saved the employer a great deal of money. Respondents are well advised to order a new ISO and ask on reopener interrogatories about subsequent work and non-work injuries as well as subsequent surgeries. This case points out that the medical records are often more accurate than a petitioner's recollection of an old injury. While petitioner stressed that the 2002 car accident was a knee injury, — and it primarily was — the records showed treatment to other parts of the body as well.

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**Tags:** Disability, Reopener

#### About the Author:

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



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

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

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accommodation Relative Nature of Work Test  
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disability Temporary Disability  
Benefits Termination The Second  
Injury Fund

# **BURLINGTON COUNTY MUNICIPAL** **JOINT INSURANCE FUND**

## **JULY 2019** **CLOSED CASES**

1.) **Reed v. Borough of Palmyra** – This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint arising from a series of events that occurred between January of 2013 and February of 2015. On or about the beginning of 2013, the Plaintiff, William Reed, Jr., made the decision to attempt to sell his mother's residence located at 28 Pear Street, in the Borough of Palmyra. On June 17, 2013, the Borough Council of Palmyra adopted Ordinance 2013-17 which provided that all sellers of residential homes within the Borough limits were required to submit to and pass a Borough inspection to obtain a Certificate of Occupancy prior to any sale of a residential home within the Borough. Said Ordinance was subsequently amended in August of 2013 by Ordinance 2013-25 and it was determined that the new effective date for enforcement of Ordinance 2013-25 would be April 1, 2014. On February 7, 2014 the subject property was privately appraised at a fair market value of \$115,000.00, and shortly thereafter, a prospective Buyer made several inspections of the property and was prepared to purchase the property "As Is". On February 27, 2014, the Plaintiff accepted the prospective Buyer's offer of \$95,000.00 for the purchase of 28 Pear Street. The Plaintiff subsequently contacted the Borough Housing Official, Tracy Kilmer, regarding the sale of the property and the Plaintiff was informed of the requirements of Ordinance 2013-25. A housing inspection was subsequently conducted on March 10, 2014 and thirty-three code violations were cited at the property. As a result of the housing report and the lengthy amount of time required to make the mandated repairs to the property, the prospective Buyer terminated the Contract. A Certificate of Occupancy was ultimately issued on September 16, 2014 and the property was sold on December 15, 2014 for \$115,000.00. The Plaintiff alleged that Ordinance 2013-25 was wrongfully enforced by the Borough prior to the proposed effective date. The Plaintiff also alleged defamation claims and that as a result of the incident, he suffered physical injury, emotional distress, mental anguish, and sustained substantial economic loss and financial hardship. The case was assigned to Richard L. Goldstein, Esquire on March 1, 2016 as to the Defense of Borough of Palmyra Mayor Scheffler. Based upon potential conflicts of interest, Betsy Ramos, Esquire was subsequently assigned to represent the Borough of Palmyra and Palmyra Housing Official, Tracy Kilmer. In addition, the Complaint was submitted to the EPL/POL carrier, QBE, for a coverage determination on February 24, 2016; and coverage was ultimately denied by QBE. The Plaintiff issued an initial demand for settlement for a payment in the amount of \$100,000.00. Defense Counsel proceeded with the filing of a Motion to Dismiss former Mayor Scheffler as a Defendant, and that Motion was ultimately granted on October 28, 2016. Plaintiff's Counsel filed a Motion for Reconsideration which included a request for permission to file an Amended Complaint. Defense Counsel filed Opposition to the Motion; and on May 8, 2017, Judge Hillman entered an Order denying Plaintiff's Motion for Reconsideration. In addition, a Partial Stipulation of Dismissal of Count VII only as to the Borough was filed in December of 2016. An Amended Scheduling Order was entered on May 9, 2017 extending the pretrial factual discovery deadline to June 30, 2017, with Dispositive Motions due October 13,

**2017. Defense Counsel filed our Motion for Summary Judgment on October 5, 2017. The Plaintiff subsequently issued a reduced demand for settlement in the amount of \$30,000.00. On April 27, 2018, Judge Hillman ultimately entered an Order granting Defense Counsel's Motion for Summary Judgment and Denying Plaintiff's Motion to Amend the Complaint. According to the Judge's Opinion, he did find that the Plaintiff had standing to pursue the matter as his mother's Power of Attorney; however, Judge Hillman did not find any due process violation. On May 24, 2018, Plaintiff's Counsel filed a Notice of Appeal with the Third Circuit Court of Appeals. An Appellate Division Mediation session between the parties scheduled for July 19, 2018 was cancelled by the Mediator based upon the no pay positions of the parties. The Plaintiff was seeking a payment in the amount of \$250,000.00. Defense Counsel was ultimately able to convince the Plaintiff to execute a Partial Stipulation of Dismissal of the Appeal as to the Borough and Housing Official Kilmer. The Plaintiff continued to pursue the Appeal against Former Mayor Scheffler. The Appeal was fully briefed and was awaiting a decision from the Third Circuit Court of Appeals. The Third Circuit permitted no oral argument on the Appeal. On March 14, 2019, Defense Counsel received notification that this matter was assigned to a Third Circuit Panel consisting of Judge Kent A. Jordan, Judge Cheryl Ann Krause, and Judge Jane R. Roth. The Third Circuit Court of Appeals ultimately affirmed the dismissal of the Plaintiff's claims and in a very short and to the point Opinion entered on June 24, 2019, the Court held that as a legal matter the Supreme Court has consistently held that the government's own speech need not be viewed point neutral and that the government's own speech is exempt from First Amendment scrutiny. Based upon that principle, all of the Plaintiff's claims must fail.**

# 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
<b>Bass River Township</b>	Amanda Somes, Clerk	NA
<b>Beverly City</b>	Rich Wolbert	Sheri Hannah
<b>Bordentown City</b>	Grace I. Archer, City Clerk	Margaret Peak
<b>Bordentown Township</b>	Mike Theokas	Jeffrey Elsasser
<b>Chesterfield Township</b>	Glenn McMahon	Caryn Hoyer
<b>Delanco Township</b>	Richard Schwab, Administrator	Janice M. Lohr, Clerk
<b>Delran Township</b>	Jeffrey S. Hatcher, Administrator	Jamey Eggers, Clerk
<b>Edgewater Park Township</b>	Tom Pullion, Administrator	Colleen Treusch, Administrator
<b>Florence Township</b>	Richard A. Brook, Administrator	Tom Sahol, Asst. Twp Administrator
<b>Hainesport Township</b>	Paula Kosko	Donna Kilburn
<b>Lumberton Township</b>	Brandon Umba, Administrator	Gina Simon
<b>Mansfield Township</b>	Linda Semus, Clerk	Bonnie Grouser, Treasurer
<b>Medford Township</b>	Dawn Bielec	Kathy Burger
<b>Mount Laurel Township</b>	Meredith Tomczyk	Jerry Mascia
<b>North Hanover Township</b>	Mary Picariello	
<b>Palmyra Borough</b>	John Gural, Administrator	Scott Pearlman
<b>Pemberton Borough</b>	Donna Mull, Clerk	Kathy Smick, Deputy Clerk
<b>Pemberton Township</b>	Dennis Gonzalez	Michele Brown
<b>Riverside Township</b>	Meghan Jack, Administrator	Susan Dydek
<b>Shamong Township</b>	Susan Onorato, Clerk	Joanne Robertson
<b>Southampton Township</b>	Kathy Hoffman	Charles E. Oatman
<b>Springfield Township</b>	Paul Keller, Administrator	Patricia Clayton, Clerk
<b>Tabernacle Township</b>	Douglas Cramer	LaShawn Barber
<b>Westampton Township</b>	N/A	Stephen Ent
<b>Woodland Township</b>	Maryalice Brown	Nancy Seeland
<b>Wrightstown Borough</b>	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](http://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:** July 1, 2019

---

**Service Team:**

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> 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 <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092
Danielle Sanders Administrative Assistant <a href="mailto:dsanders@jamontgomery.com">dsanders@jamontgomery.com</a> Office: 856-552-6898 Fax: 856-552-6899		Robert Garish Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719

**JUNE ACTIVITIES**

**LOSS CONTROL SURVEYS**

- Township of Mount Laurel – Conducted a Loss Control Survey on June 6
- Township of Southampton – Conducted a Loss Control Survey on June 14
- Township of Southampton – Conducted a Loss Control Survey on June 17
- Township of Tabernacle – Conducted a Loss Control Survey on June 6

**JIF MEETINGS ATTENDED**

- Contractual Claims Review Meeting – June 13
- Claims Meeting – June 18
- Fund Commissioner Meeting – June 18
- Executive Safety Committee Meeting – June 18
- Regional Training – Practical Leadership Strategies – June 27

## **MEL MEDIA LIBRARY**

The following members used the MEL Media Library during June. Please note the new e-mail address: [melvideolibrary@jamontgomery.com](mailto: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.

<b><u>Municipality</u></b>	<b><u>June</u></b>	<b><u># of Videos</u></b>
Township of Delanco		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 June. 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.

- June 4 - Police One Progress Report - June 2019
- June 5 - Regional Training Reminder - Practical Leadership Strategies - June 27, 2019
- June 6 - Safety Director Message – National Forklift Safety Day
- June 18 - Regional Training Reminder - Practical Leadership Strategies - June 27, 2019
- June 18 - MSI Bulletin – Training Summer Employees
- June 20 - Did You Know? – MSI Training Schedule – BURLCO JIF, July 2019
- June 21 - Safety Director Message – EMS Injury Awareness

## **UPCOMING EVENTS**

- Fund Commissioner Meeting – July 16
- Claims Meeting – July 16

## **MSI TRAINING PROGRAMS**

**NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions or if you need to add a new Training Administrator, please advise (afelip@jamontgomery.com).**

Below are upcoming MSI training programs scheduled for July, August, and September 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](http://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
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
7/19/19	Township of Mantua	Fast Track to Safety	8:30 - 1:00 pm w/lunch brk
7/25/19	Township of Pemberton	CMVO	8:30 - 12:30 pm
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
8/7/19	Southern Regional BOE #2	Fall Protection Awareness	8:00 - 10:00 am
8/7/19	Southern Regional BOE #2	Fire Extinguisher	10:15 - 11:15 am
8/7/19	Southern Regional BOE #2	Ladder Safety/Walking-Working Surfaces	12:15 - 2:15 pm
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
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

DATE	LOCATION	TOPIC	TIME
8/20/19	Borough of Shrewsbury	Flagger/Work Zone Safety	8:30 - 12:30 pm
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
9/9/19	Township of Hazlet	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/9/19	Township of Hazlet	Confined Space Awareness	10:45 - 11:45 am
9/9/19	Township of Delran	Heavy Equipment Safety	8:00 - 11:00 am
9/10/19	City of Burlington #2	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/11/19	Township of Jackson	Fast Track to Safety	8:30 - 12:30 pm
9/11/19	Borough of Pitman	PPE	8:30 - 10:30 am
9/11/19	City of Pleasantville #1	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
9/11/19	City of Pleasantville #1	Ladder Safety/Walking-Working Surfaces	10:45 - 12:45 pm
9/12/19	Jackson Township MUA	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
9/12/19	Jackson Township MUA	Snow Plow/Snow Removal	10:15 - 12:15 pm
9/12/19	Township of Tabernacle #1	BBP	8:30 - 9:30 am
9/12/19	Township of Tabernacle #1	Hearing Conservation	9:45 - 10:45 am
9/13/19	Borough of Collingswood	Fast Track to Safety	8:30 - 12:30 pm
9/13/19	City of Brigantine #3	Back Safety/Material Handling	8:00 - 9:00 am
9/13/19	City of Brigantine #3	Fire Extinguisher	9:15 - 10:15 am
9/13/19	City of Brigantine #3	Hearing Conservation	10:30 - 11:30 am
9/16/19	Borough of Union Beach #2	Employee Conduct/Violence Prevention	8:00 - 9:30 am
9/16/19	Borough of Union Beach #2	Hearing Conservation	9:45 - 10:45 am
9/16/19	Borough of Union Beach #2	Shop & Tool Safety	11:00 - 12:00 pm
9/16/19	Borough of Magnolia	Leaf Collection Safety	8:30 - 10:30 am
9/16/19	Borough of Magnolia	Back Safety/Material Handling	10:45 - 11:45 am
9/17/19	Township of Voorhees #1	HazCom w/GHS	8:30 - 10:00 am
9/17/19	Township of Voorhees #1	Driving Safety Awareness	10:15 - 11:45 am
9/18/19	Two Rivers Water Reclamation Authority	LOTO	8:00 - 10:00 am
9/18/19	Two Rivers Water Reclamation Authority	Ladder Safety/Walking-Working Surfaces	10:15 - 12:15 pm
9/18/19	City of Ventnor	DDC-6	9:00 - 3:30 pm w/lunch brk
9/19/19	Township of Marlboro #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/19/19	Borough of Avalon #4	Fire Extinguisher	8:30 - 9:30 am
9/19/19	Borough of Avalon #4	Hearing Conservation	9:45 - 10:45 am
9/20/19	Borough of Tinton Falls	Fire Safety	7:30 - 8:30 am
9/20/19	Borough of Tinton Falls	Fire Extinguisher	8:45 - 9:45 am
9/20/19	Township of Cherry Hill #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
9/24/19	Township of Voorhees #1	Fire Safety	8:30 - 9:30 am
9/24/19	Township of Voorhees #1	Fire Extinguisher	9:45 - 10:45 am
9/25/19	Township of Jackson	Fall Protection Awareness	8:30 - 10:30 am
9/25/19	Township of Jackson	Back Safety/Material Handling	10:45 - 11:45 am
9/25/19	Township of West Deptford	Fast Track to Safety	8:30 - 12:30 pm
9/25/19	City of Vineland	Excavation/Trenching/Shoring	8:00 - 12:00 pm
9/26/19	Borough of Bradley Beach	Leaf Collection Safety	8:30 - 10:30 am
9/26/19	Township of Willingboro	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
9/27/19	Township of Toms River	HazCom w/GHS	8:30 - 10:00 am
9/27/19	Township of Toms River	BBP	10:15 - 11:15 am
9/27/19	Township of Bordentown	Confined Space Awareness	9:00 - 10:00 am
9/27/19	Township of Bordentown	Hearing Conservation	10:15 - 11:15 am
9/27/19	City of Millville #1	Hoists, Cranes, Rigging Safety	9:00 - 11:00 am
9/27/19	City of Millville #1	Jetter/Vacuum Safety	11:30 - 1:30 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		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	



June 2019

## Training Summer / Seasonal Employees

Public entities rely on seasonal employees to perform many tasks during the summer months. Tasks include mowing grass, painting, collecting trash, guarding beaches and more. Often seasonal employees work alongside full-time employees. This most likely means they face the same hazards as the full-time employee. Therefore, employers must provide the same level of protection to seasonal employees as full-time employees.

Employers must evaluate the hazards faced by workers and identify the personal protective equipment needed for tasks they may perform. If the evaluation revealed a hazard to the workers' feet which requires full-time workers to wear protective-toed work boots, then seasonal employees doing the same job must also wear protective boots.

Training is a critical safety measure that must be provided to seasonal employees. Training and subsequent evaluations are the only way supervisors can be assured that seasonal employees have the necessary knowledge and skills to do the job safely and efficiently. The MEL has provided some resources to assist our members train summer, seasonal employees.

- The MSI offers two online courses titled *New Employee Safety Orientation* and *New Employee Safety Orientation – Part 2*. Each course takes about 15 minutes to complete and includes a short test to document training. These orientation classes offer a good basis for your job-specific training. To access these courses, visit the MEL website: [www.njmel.org](http://www.njmel.org)
  1. Select the MEL Safety Institute drop-down menu, and select the Learning Management System.
  2. Select and click on LMS Login at the top of the page.
  3. First-time users will select the *I Am A New User* box. Follow the directions to create a User ID and password.
  4. Once in MEL Safety Institute Online University homepage, select the last box, MSI Online Training Courses. The two courses are on the left, in the blue box. Select the desired classes from the list of online courses in the blue box on the left of your screen.
  5. Remind the students to provide their Course Completion Certificates to the appropriate individual in your organization.

You may also wish to add other relevant online classes such as *Bloodborne Pathogens*, *Hazard Communication*, *Survival Driving*, *Crush Zone*, or *Avoid Back Pain*.

- The MEL created a 15 min. safety video, *101 Days of Summer* that can be streamed from the MEL website, [www.njmel.org](http://www.njmel.org). It can be found by selecting the MEL Safety Institute drop-down menu and clicking on 'Safety Videos.' The video is under the **Safety Resource Videos** heading.
- Every employee should view the newest MEL online training video; *We Must Respect Each Other*. It is on the same page, under the **Civil Rights Resource Videos**
- The MEL also provides a lending library of over 600 titles in DVD and VHS. The complete catalog and instructions to order a video are on the MEL website, [www.njmel.org](http://www.njmel.org). Select the MEL Safety Institute drop-down menu, select 'Safety Videos,' and click on **Order Conventional Videos**

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.

- If an Instructor-led class is desired, the MSI offers a 4-hour course, *Summer Seasonal Employee Orientation*, which covers most safety regulations and considerations of common summer staff duties. The course content includes PPE, chemical safety, bloodborne pathogens and many tools. You can find a scheduled class in your area by calling the MSI Help Desk at 866-661-5120.
- The MEL website ([www.njmel.org](http://www.njmel.org)) now contains a series of 5-minute Safety Briefings specifically for summer seasonal employees. They can found under the MEL Safety Institute Drop-down menu. Select Bulletins, and select Shift Briefings from the drop-down box. Scroll down the list to find the following lesson plans.
  - [Heat-Related Illnesses: Risks Rise with Temperature for Outdoor workers](#)
  - [Blades of Glory: Mower Safety](#)
  - [Poison Ivy](#)
  - [Tips on Dealing with Chiggers](#)
  - [Safety Cans for Fuel Transport & Storage](#)
  - [What Outdoor Workers Need to Know about Sunglasses](#)
  - [Sunburn Hazards](#)
  - [Use of Low-speed Utility Vehicles \(Golf Carts\)](#)
  - [What you need to know about lightning](#)
  - [Lawn Care Equipment](#)
  - [The Importance of Good Hydration](#)
  - [Using the UV Index](#)
  - [Mower Safety](#)

Additional lesson plans are also available that may be relevant for your operations.

OSHA ([www.osha.gov](http://www.osha.gov)) has several resources on safety for temporary and youth workers. There are sections which provide information directed at employers, young workers, and the workers' parents.

The New Jersey Department of Labor provides rules and excellent guidance for young workers at [http://www.nj.gov/labor/wagehour/content/child\\_labor.html](http://www.nj.gov/labor/wagehour/content/child_labor.html) Be sure department supervisors, full-time staff, and the young worker are educated on the rules.

Research shows that an employee's first year is the most dangerous in terms of having an injury. For many JIF members, every year brings a new group of first-year employees. Supervisors of these workers must be acutely aware of this and take steps to protect them. Three effective steps are:

- Provide training and verify learning
- Conduct frequent Job Site Observations and coach them on making safer decisions and actions
- Assign a strong supervisor/mentor to work with seasonal employees

**The Safety Director's Office wishes everyone a safe and enjoyable summer.**

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER – JULY 2019

# PROMPT REPORTING



- For all lines of coverage, please report the claim as soon as possible to our office.
- The sooner we get any claim the sooner we can begin to help you through the claim process, provide an immediate defense if needed or assist an employee with medical needs.
- In Workers' Compensation, late reporting can lead to injuries becoming worse and it makes it more difficult for us to determine whether the injury occurred on the job.
- In Liability, late reporting can jeopardize the best possible defense being provided to your town.
- With Property claims, late reporting can cause coverage issues and delays in getting repairs completed.
- Delays can also cost us the ability to secure restitution from negligent parties.

Example: A shore town's bulkhead was hit by vehicle. Damage was done to the bulkhead, but it was not reported to us and no inspection was done by the town or their engineer. The same section of bulkhead was hit 3 months later by a drunk driver. 3 weeks after the 2<sup>nd</sup> date of loss both claims were reported to us. The total damages were \$148,654. Our field adjuster tried to estimate how much damage was done by the 1<sup>st</sup> vehicle and separately by the 2<sup>nd</sup> vehicle. Ultimately, because it was impossible to distinguish between the damage done by the first vehicle and the damage done by the second vehicle, arbitrators awarded no damages to the JIF as it is impossible allocate and quantify damages between the accidents. Only \$30,000 of the damages were recovered. With prompt reporting the amount recovered could have been much higher.

**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:** July 16, 2019 at Hainesport Municipality  
**Contact Information:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**JULY ACTIVITY & PLANNED EVENTS**

**Bordentown City** – presentation scheduled by Susie Procini on “10 Keys to a Healthy Life”

**Bordentown Twp** – happy to report that 3 Public Workers have quit smoking; at least 4 of them are making healthier choices for lunch and have replaced soda with water!! Continuing with the wellness board and Fitbit challenges within the Police Dept

**Florence** – “Bring your Dog to Work” day was celebrated with employees bringing in there pet companion to inspire, de-stress, and engage with fellow co-workers. All pups were well behaved and attentive.

Many meetings are planned for this month in preparation for the second half of the year. Several ideas are available to you for over the summer that will not require a lot of time an effort on your part (or that of your Wellness Coordinator/Committee) but will still keep the message of wellness as part of your work culture. Keep these few things in mind:

- Fresh fruit and/or healthy portion control “grab-n-go” snacks for each department
- Try a Recipe Exchange
- Plan a Potluck lunch or have a salad bar lunch buffet
- Promote hydration with a water challenge (offer infused water as a mid-day treat)
- Do a fun team building, morale busting, summer themed activity
- Incorporate stretch breaks throughout the day
- Never too late to start a work garden – even in pots
- Have a healthy cook out with fun lawn games
- Team Charity Event – form a team, get t-shirts (have a slogan challenge) and get moving together!

**July Wellness Connection Newsletter**

We live in a life of instant gratification. Any question can be answered with a few key strokes; a new promise for quick weight loss is overwhelming; messages are coming at us from all directions some not having our best interest at heart.

This month’s newsletter is all about the importance of gut health and social wellness. In this issue you will find information on:

- Importance of gut bacteria
- How our gut health is related to our overall health
- Difference between prebiotics vs probiotics and why we need both
- How to improve your social wellness and why

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

Also, try some simple exercises on the Foam Roller to prevent and relieve sore muscles. Foam rolling on a regular basis can help increase the benefits of stretching.

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! Have a safe and healthy summer!



# Wellness Corner Connection

## Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

July 2019

### *I Want To Lose Weight...commonly heard goal?*

When the topic of goals arise in a conversation, typically what is communicated is ones desire to “lose weight”. Although having that as an “end goal” is wonderful since losing even 5-7% of ones body weight can have a positive impact on ones overall well-being and future disease prevention, it’s the *process* of getting to that end goal that is of great concern.

We live in a world of instant gratification. With just a few key strokes, we can access answers to any question that comes to mind through Google, Yahoo, Ask, Bing, and on and on. And because many of us want that weight lose *yesterday*, we fall for the empty promises offered by creative marketers promoting the “diet of the month”. More than likely, we all have followed a fad diet in our lives, some maybe are on one right now. Buyer (Dieter) beware! They are typically based on metabolic processes that are manipulated due to dramatic nutritional changes (removing whole food groups from your diet, maintaining a dangerously low daily caloric intake, promising 40lbs in 2 weeks...). If it sounds too good to be true, it is! It’s usually unsustainable; it deprives your body of necessary vitamins and minerals to function properly; it’s typically not supported with reliable research; and it could be dangerous to your health!

### *What is Gut Bacteria and Why is it Important?*



When you hear the word “bacteria”, the typical person would think it is something we need to avoid. The truth is our body’s are already loaded with trillions of bacteria that help in food digestion and play a vital role in our health. Research has shown that our bacteria is tied to our likelihood of getting such conditions as diabetes, obesity, depression and colon cancer. There are 300 to 500 different kinds of bacteria in your gut containing nearly 2 million genes!! These organisms, along with viruses and fungi, make up what is known as the *microbiota*, also called *microbiome*.

Your microbiome is as unique as your fingerprint. It’s determined by your mother’s microbiome (the environment you are exposed to at birth), your diet and your lifestyle. Studies are showing that gut bacteria has the most influence on overall well-being, affecting everything from your metabolism to your mood to your immune system.

### *Gut bacteria and Disease*

#### *Obesity, Type 2 Diabetes, Heart Disease:*

- Gut bacteria affects your metabolism.
- Determines calories and nutrients absorbed from the food you eat.
- Too much can make cause fat deposits leading to metabolic

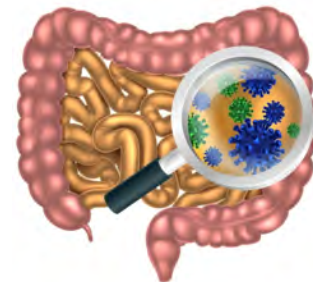
#### *Arthritis:*

It’s thought that people with rheumatoid arthritis may have greater amounts of bacteria linked to inflammation.

#### *Inflammatory bowel diseases:*

It is believe that people with these disease have lower levels of certain anti-inflammatory bacteria.

Not clear but some bacteria may cause the body to attack its intestines and set the stage for these diseases.



#### *Anxiety, depression, Autism*

Studies show a connection between the gut and the brain.

Your gut has nerve endings that communicate with the brain.

Studies also show links between gut bacteria and disorders in the central nervous system, like anxiety, depression and autism spectrum disorder.

Resource: WebMD

## Ways to Improve Gut Health (Resource: WebMD)

One easy way to start is to take a look at the food you eat. Not always the easiest thing to change, I know.

- The more **diverse** your microbiota (or microbiome) the healthier it is. Different bacteria need different foods to thrive.
- Eat lots of **whole food** (vegetables, legumes, beans and fruit) contrary to what many of the current fad diets recommend for quick weight loss. The key component here is **fiber**! A “western” diet high in fat and sugar and low in fiber can kill certain types of gut bacteria, making your microbiota less diverse.
- **Limit use of antibiotics** (unless deemed necessary by your doctor) because they can also wipe out healthy bacteria along with problematic bacteria.
- **Exercise**...yes, exercise can actually encourage the growth of a variety of gut bacteria.

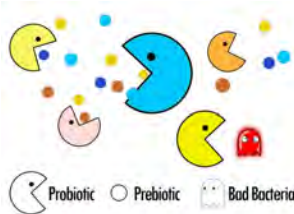
### Microbiota Therapy Through Prebiotics and Probiotics

*What is the difference?*

#### Probiotics:

Typically two families of bacteria are being referred to when one talks about probiotic bacteria:

- *Lactobacillus* and *Bifidobacterium* both associated with probiotic formulas.



### PROBIOTICS vs PREBIOTICS

Beneficial live bacteria to promote healthy digestive health

Where are they found?

- 1 Yogurt
- 2 Sauerkraut
- 3 Kefir
- 4 Pickles
- 5 Kimchi
- 6 Tempeh
- 7 Supplements

Food to promote growth of healthy bacteria

Where are they found?

- 1 Banana
- 2 Onion
- 3 Artichoke
- 4 Garlic
- 5 Oatmeal
- 6 Honey
- 7 Asparagus

#### Prebiotics:

They are food for probiotics to help them grow. All prebiotics are a type of fiber. The fiber insulin found in chicory root, bananas and asparagus is a prebiotic that fuels gut bacteria.

Other prebiotic foods: onions, garlic, artichokes, and legumes.

Prebiotics by themselves have not been found to be of much use. They need to be combined with a probiotic.

Although there can be benefits to supplementing gut bacteria, there are some risks and side effects to watch out for.

- Generally safe, however, there are rare instances where a healthy person becomes sick after ingesting certain types of bacteria contained in probiotics (source: CDC).
- When starting a combo of prebiotics and probiotics (known as synbiotic) common side effects include: gas, constipation, loose stool, bloating, acid reflux and loss of appetite.
- Stop using any probiotic if you develop hives or experience extreme stomach pain
- If lactose intolerant, be sure to look for dairy-free probiotics
- If you have a yeast overgrowth, stay away from the ingredient *Candida*.

Resource: [healthline.com](https://www.healthline.com)

#### Fiber: critical for gut health

- Feeds the good bacteria
- Only 5% of Americans get the recommended fiber they need per day:
  - Adult men: 34g/day
  - Adult women: 28g/day
- The most crucial ingredient for gut health
- Two types: soluble & insoluble



#### Soluble

helps lower blood glucose levels and LDL cholesterol

#### Insoluble

offers more of a cleansing effect on your digestive system

## July is Social Wellness Month



**Social Wellness** refers to one's ability to interact with people around them. It involves using good communications skills, having meaningful relationships, respecting yourself and others, and creating a support system that includes family members and friends.

### Social wellness follows these tenets:

- It is better to contribute to the common welfare of our community than to think only of ourselves.
- It is better to live in harmony with others and our environment than to live in conflict with them.

### The Path to Social Wellness

Those engaged in strengthening their social wellness express value in living with others, same or different, in harmony and seek to establish positive and interdependent relationships with those around them.

Social wellness means nurturing yourself and your relationships. Our social network of friends, colleagues, and close family members who give and receive social support are vital to our well-being.



### Social Connections and Work Happiness

As humans we need to feel like we belong. Studies by social psychologist Abraham Maslow, proved that this social connection is as important in motivating human behavior as is food, shelter and safety (human's hierarchy of needs).

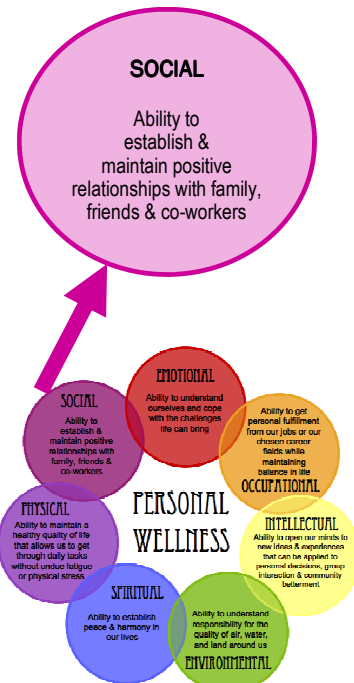
Work friendships and connections are very important to ones overall well-being. They can positively or negatively affect an employee's stress level, productivity and general feelings of happiness. They can increase engagement and loyalty and promote a healthier life for your workforce.

### As an employer, here are some ideas to keep in mind:

- Create a "social spot" - an area where your employees can decompress or socialize without disturbing other colleagues. Maybe turn an empty area or "unorganized storage area" into a quiet room or game room. If you don't have an extra room, set up comfortable chairs in the break room or by the water cooler.
- Celebrate - find new ways to celebrate with your employees not just for birthdays or holidays. Maybe hold annual ceremonies to recognize employees for their hard work; have an employee appreciation day once a month or treat your team to a healthy lunch after achieving a company/department goal.
- Connect departments - many times due to the layout of the offices or having various buildings, employees find it hard to connect. Find ways to bring them together.
- Other ways - encourage fun team building exercises (during and after work), inspire a positive work environment, engage in a friendly wellness challenge, share a favorite recipe and then host a healthy potluck lunch. Have a monthly department lunch.

### How to Grow Your Social Network out of work:

- Work out. Joining a gym or an exercise group allows you to meet new people while exercising.
- Take a walk with your pet. Starting a walking routine after dinner would not only give you another opportunity to be physically active, but it would also create more opportunities for you to meet your neighbors.
- Volunteer. Donate some of your time and hard work to a charity. You'll feel good about the cause, and you'll meet others with similar passions.



Being alone or isolated has shown to have comparable health risks as cigarette smoking, blood pressure and obesity.

Part of creating a culture of wellness is fostering social connections and supporting social well-being among employees.

### Health Benefits of Social Wellness:

- People who have a strong social network tend to live longer.
- The heart and blood pressure of people with healthy relationships respond better to stress making them more resilient.
- Strong social networks are associated with a healthier endocrine system and healthier cardiovascular functioning.
- Healthy social networks enhance the immune system's ability to fight off infectious diseases.

## Get a Veggie Boost With Grilled Beef-Mushroom Burgers

Blending finely chopped mushrooms with ground beef adds great flavor, moisture, and even fiber to these no-bun burgers. Garlicky cucumber-yogurt sauce is tasty Middle Eastern-inspired alternative to standard ketchup and mustard.

Served with a juicy slice of fresh tomato and crisp butter lettuce, these burgers are naturally gluten-free. Double the greens and tomato and call it a burger salad. If you're in the mood for bun, try these tucked into warm whole-wheat pitas instead.

### Ingredients

- 4 ounces sliced button mushrooms
- 1 pound 90% lean ground sirloin
- 2 tablespoons olive oil
- 1/8 teaspoon black pepper
- 3/4 teaspoon kosher salt, divided
- 1/3 cup chopped cucumber
- 1/4 cup plain whole-milk Greek yogurt
- 2 tablespoons minced roasted garlic (about 4 large cloves)
- 1 tablespoon fresh lemon juice
- 1 tablespoon chopped fresh flat-leaf parsley
- 8 large butter lettuce leaves
- 4 heirloom tomato slices
- 4 red onion slices



#### Nutritional Information:

- |                    |                      |
|--------------------|----------------------|
| • Calories 304     | • Carb 7g (1g Fiber) |
| • Fat 19g          | • Sodium 447mg       |
| • Saturated fat 6g | • Potassium 20% DV   |
| • Protein 26g      |                      |

Recipe from Cooking Light

### How to Make It

#### Step 1

Preheat grill or a grill pan to medium-high (about 450°F). Place mushrooms in a food processor, and process until minced, about 1 minute.

#### Step 2

Combine mushrooms, ground sirloin, oil, pepper, and 3/8 teaspoon salt in a medium bowl; gently shape into 4 (4-inch) patties, and place on a baking sheet lined with parchment paper.

#### Step 3

Stir together cucumber, yogurt, garlic, lemon juice, parsley, and remaining 3/8 teaspoon salt in a small bowl; set aside.

#### Step 4

Place burgers on grill grate, and grill, uncovered, to desired degree of doneness, about 4 minutes per side for medium.

#### Step 5

Place 2 lettuce leaves on each plate; top each with a burger patty, tomato slice, red onion slice, and 1 heaping tablespoon yogurt mixture.

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF  
Email: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com)

Targeting Wellness  
IN THE WORKPLACE

*I've learned that people will forget what you said,  
people will forget what you did, but people will  
never forget how you made them feel.*

- Quote by Maya Angelou

## Foam Rolling for Warm up and Cool Down

You may know the benefits of a foam roller but chances are you use it only when you are rehabbing from an injury or overworked muscles. If so, you aren't alone. But we can all benefit from adding this to a daily routine to help prevent sore muscles that can lead to potential injury. Foam rolling improves circulation, which gets the body ready for a workout and helps it recover faster. And since rolling breaks down knots that limit range of motion, it actually prepares your muscles for stretching. This is especially great for runners and cyclists but anyone can find relief. So get rolling! ([www.runnersworld.com](http://www.runnersworld.com) for demo)

01. calf muscle



02. peroneals



03. adductors



04. it-band



05. piriformis



06. rectus femoris



07. latissimus dorsi



08. hamstrings



09. thoracic spine





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

<b>Intake</b>	<b>June-19</b>	<b>June-18</b>	<b>2019 June YTD</b>	<b>2018 June YTD</b>
# of New Claims Reported	21	28	112	115
# of Report Only	9	14	38	36
% Report Only	42.9%	50.0%	33.9%	31.3%
# of Medical Only	11	12	63	58
# of Lost Time	1	2	11	21
Medical Only to Lost Time Ratio	92:08	86:14	85:15	73:27
Average # of Days to Report a Claim	2.4	4.9	1.5	3.0

<b>Nurse Case Management</b>	<b>June-19</b>	<b>June-18</b>
# of Cases Assigned to Case Management	10	16
# of Cases >90 days	9	13

<b>Savings</b>	<b>June-19</b>	<b>June-18</b>	<b>2019 June YTD</b>	<b>2018 June YTD</b>
Bill Count	141	139	1012	896
Provider Charges	\$114,520	\$226,320	\$1,154,043	\$1,149,511
Repriced Amount	\$61,054	\$98,114	\$450,901	\$520,644
Savings \$	\$53,466	\$128,206	\$703,143	\$628,867
% Savings	46.7%	56.6%	60.9%	54.7%

<b>Participating Provider Penetration Rate</b>	<b>June-19</b>	<b>June-18</b>	<b>2019 June YTD</b>	<b>2018 June YTD</b>
Bill Count	99.3%	97.1%	95.6%	93.3%
Provider Charges	99.3%	98.8%	95.3%	94.5%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>June-19</b>	<b>June-18</b>	<b>2019 June YTD</b>	<b>2018 June YTD</b>
Bill Count	97.3%	96.0%	96.9%	86.8%
Provider Charges	99.3%	98.7%	99.2%	90.0%

<b>Transitional Duty Summary</b>		<b>2019 June YTD</b>	<b>2018 June YTD</b>
% of Transitional Duty Days Worked		55.2%	45.4%
% of Transitional Duty Days Not Accommodated		44.8%	54.6%



**Burlington County Municipal JIF  
Average Days To Report By JIF Member  
1/1/2019 - 6/30/2019**

	# 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	7	1.1
FLORENCE TOWNSHIP	1	1.0
HAINESPORT TOWNSHIP	1	2.0
LUMBERTON TOWNSHIP	4	5.8
MANSFIELD TOWNSHIP	5	2.2
MEDFORD TOWNSHIP	5	1.6
MOUNT LAUREL TOWNSHIP	17	2.2
NORTH HANOVER TOWNSHIP	1	1.0
PALMYRA BOROUGH	5	0.0
PEMBERTON BOROUGH	2	1.5
PEMBERTON TOWNSHIP	33	1.4
RIVERSIDE TOWNSHIP	5	0.2
SOUTHAMPTON TOWNSHIP	4	0.5
TABERNACLE TOWNSHIP	1	0.0
WESTAMPTON TOWNSHIP	13	1.3
<b>Grand Total</b>	<b>112</b>	<b>1.5</b>



**Burlington County Municipal JIF  
Transitional Duty Summary Report  
1/1/2019 - 6/30/2019**

**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%
DELANCO TOWNSHIP	46	46	100.0%	0	0.0%
MEDFORD TOWNSHIP	7	7	100.0%	0	0.0%
BORDENTOWN TOWNSHIP	37	37	100.0%	0	0.0%
MANSFIELD TOWNSHIP	17	17	100.0%	0	0.0%
BORDENTOWN CITY	65	61	93.8%	4	6.2%
MOUNT LAUREL TOWNSHIP	168	149	88.7%	19	11.3%
DELRAN TOWNSHIP	169	148	87.6%	21	12.4%
RIVERSIDE TOWNSHIP	107	75	70.1%	32	29.9%
EDGEWATER PARK TOWNSHIP	202	113	55.9%	89	44.1%
PALMYRA BOROUGH	126	56	44.4%	70	55.6%
PEMBERTON TOWNSHIP	339	91	26.8%	248	73.2%
WESTAMPTON TOWNSHIP	295	64	21.7%	231	78.3%
<b>Grand Total</b>	<b>1595</b>	<b>881</b>	<b>55.2%</b>	<b>714</b>	<b>44.8%</b>

**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
Heavy Equipment Laborer	7	7	100.0%	0	0.0%
Truck Driver CDL	9	9	100.0%	0	0.0%
Police Recruit	12	12	100.0%	0	0.0%
Buildings and Grounds	17	17	100.0%	0	0.0%
Foreman	17	17	100.0%	0	0.0%
Code Enforcement - Construction	85	85	100.0%	0	0.0%
Police Detective	46	46	100.0%	0	0.0%
Construction Tech	50	50	100.0%	0	0.0%
EMT Deputy Chief	10	10	100.0%	0	0.0%
Animal Control Officer Laborer/M	23	23	100.0%	0	0.0%
Supervisor of Public Works	54	50	92.6%	4	7.4%
Police Sergeant	172	152	88.4%	20	11.6%
Police Officer	301	178	59.1%	123	40.9%
Laborer	377	175	46.4%	202	53.6%
Equipment Operator	231	50	21.6%	181	78.4%
DPW Laborer	6	0	0.0%	6	100.0%
Maintenance	20	0	0.0%	20	100.0%
Super Mechanic/ CDL	7	0	0.0%	7	100.0%
Asst Supervisor Public Works	73	0	0.0%	73	100.0%
Crossing Guard	28	0	0.0%	28	100.0%
Fire Fighter	38	0	0.0%	38	100.0%
Fire Fighter/EMT	12	0	0.0%	12	100.0%
<b>Grand Total</b>	<b>1595</b>	<b>881</b>	<b>55.2%</b>	<b>714</b>	<b>44.8%</b>

Valued as of 7/1/2019



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Qualcare</b>	<b>140</b>	<b>\$113,753</b>	<b>\$60,323</b>	<b>\$53,430</b>	<b>47.0%</b>
Hospital	16	\$73,253	\$44,730	\$28,523	38.9%
Physical Therapy	49	\$18,501	\$4,265	\$14,236	76.9%
Occ Med/Primary Care	19	\$7,006	\$3,570	\$3,435	49.0%
Urgent Care Center	23	\$5,143	\$2,830	\$2,313	45.0%
Emergency Medicine	3	\$3,242	\$1,160	\$2,082	64.2%
Orthopedics	11	\$2,482	\$1,261	\$1,220	49.2%
Physicians Fees	11	\$2,231	\$1,820	\$411	18.4%
Neurology/Neurosurgery	4	\$1,300	\$530	\$770	59.2%
Behavioral Health	1	\$350	\$70	\$280	80.0%
Durable Medical Equipment	1	\$147	\$59	\$88	60.0%
MRI/Radiology	2	\$98	\$28	\$70	71.7%
<b>Out Of Network</b>	<b>1</b>	<b>\$767</b>	<b>\$731</b>	<b>\$36</b>	<b>4.7%</b>
Emergency Medicine	1	\$767	\$731	\$36	4.7%
<b>Grand Total</b>	<b>141</b>	<b>\$114,520</b>	<b>\$61,054</b>	<b>\$53,466</b>	<b>46.7%</b>

**Participating Provider Penetration Rate**

<b>Bill Count</b>	<b>99.3%</b>
<b>Provider Charges</b>	<b>99.3%</b>

**Exclusive Provider Penetration Rate**

<b>Bill Count</b>	<b>97.3%</b>
<b>Provider Charges</b>	<b>99.3%</b>



**Burlington County Municipal JIF  
PPO Savings And Penetration Report  
1/1/2019 - 6/30/2019**

	<b>Bill Count</b>	<b>Provider Charges</b>	<b>Repriced Amount</b>	<b>\$ Savings</b>	<b>% Savings</b>
<b>Participating Provider</b>	<b>967</b>	<b>\$1,099,238</b>	<b>\$412,302</b>	<b>\$686,935</b>	<b>62.5%</b>
Hospital	80	\$376,960	\$164,725	\$212,236	56.3%
Physical Therapy	480	\$178,979	\$46,212	\$132,767	74.2%
Ambulatory Surgical Center	14	\$151,503	\$50,190	\$101,313	66.9%
Orthopedics	102	\$116,688	\$52,150	\$64,538	55.3%
Neurology/Neurosurgery	29	\$77,550	\$23,243	\$54,307	70.0%
Physical Medicine & Rehabilitation	18	\$70,461	\$9,919	\$60,542	85.9%
MRI/Radiology	39	\$24,585	\$10,300	\$14,285	58.1%
Occ Med/Primary Care	77	\$21,849	\$12,571	\$9,278	42.5%
Anesthesiology	9	\$21,615	\$11,767	\$9,848	45.6%
Emergency Medicine	16	\$20,700	\$5,730	\$14,970	72.3%
Durable Medical Equipment	6	\$13,204	\$10,339	\$2,866	21.7%
Urgent Care Center	45	\$12,884	\$6,443	\$6,441	50.0%
Physicians Fees	24	\$4,593	\$3,363	\$1,230	26.8%
Medical Transportation	7	\$2,080	\$1,492	\$588	28.3%
Inpatient Rehabilitation	5	\$2,072	\$1,554	\$518	25.0%
Behavioral Health	5	\$2,060	\$955	\$1,105	53.6%
Other	11	\$1,455	\$1,349	\$106	7.3%
<b>Out Of Network</b>	<b>45</b>	<b>\$54,806</b>	<b>\$38,598</b>	<b>\$16,207</b>	<b>29.6%</b>
Anesthesiology	13	\$17,200	\$15,491	\$1,709	9.9%
Durable Medical Equipment	11	\$16,611	\$12,329	\$4,282	25.8%
Physicians Fees	1	\$11,000	\$1,597	\$9,403	85.5%
Emergency Medicine	7	\$7,489	\$6,794	\$695	9.3%
MRI/Radiology	7	\$1,059	\$1,059	\$0	0.0%
Other	2	\$834	\$828	\$6	0.7%
Occ Med/Primary Care	1	\$325	\$255	\$70	21.5%
Physical Therapy	2	\$288	\$246	\$42	14.6%
Orthopedics	1	\$0	\$0	\$0	#DIV/0!
<b>Grand Total</b>	<b>1012</b>	<b>\$1,154,043</b>	<b>\$450,901</b>	<b>\$703,143</b>	<b>60.9%</b>

**Participating Provider Penetration Rate**

<b>Bill Count</b>	<b>95.6%</b>
<b>Provider Charges</b>	<b>95.3%</b>

**Exclusive Provider Penetration Rate**

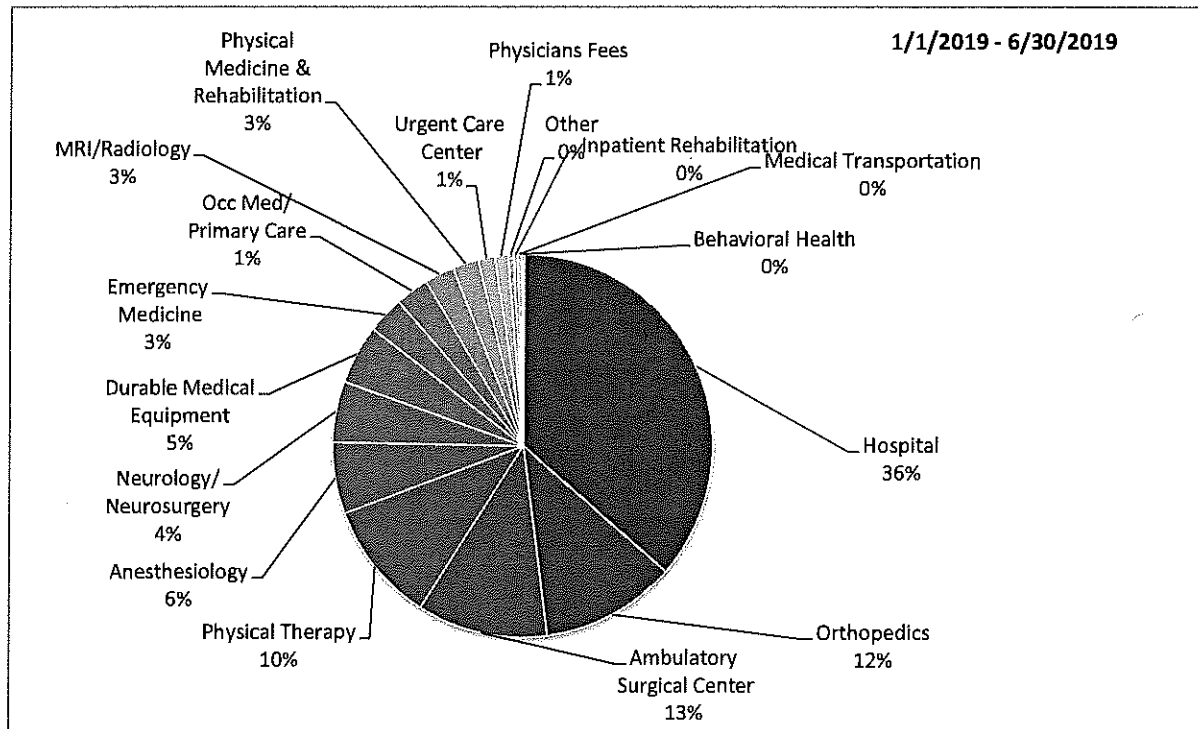
<b>Bill Count</b>	<b>96.9%</b>
<b>Provider Charges</b>	<b>99.2%</b>

Valued as of 7/1/2019



**Burlington County Municipal JIF  
Paid Provider By Specialty  
1/1/2019 - 6/30/2019**

	Repriced Amount
Hospital	\$164,725
Orthopedics	\$52,150
Ambulatory Surgical Center	\$50,190
Physical Therapy	\$46,458
Anesthesiology	\$27,258
Neurology/Neurosurgery	\$23,243
Durable Medical Equipment	\$22,667
Emergency Medicine	\$14,122
Occ Med/Primary Care	\$12,826
MRI/Radiology	\$11,359
Physical Medicine & Rehabilitation	\$9,919
Urgent Care Center	\$6,443
Physicians Fees	\$4,960
Other	\$2,177
Inpatient Rehabilitation	\$1,554
Medical Transportation	\$1,492
Behavioral Health	\$955





**Burlington County Municipal JIF  
Top 5 Providers By Specialty  
1/1/2019 - 7/1/2019**

	Bill Count	Repriced Amount
<b>Hospital</b>	<b>80</b>	<b>\$164,725</b>
VIRTUA MEMORIAL HOSPITAL BURLINGTON	17	\$68,642
VIRTUA WEST JERSEY HEALTH, INC.	17	\$66,900
OUR LADY OF LOURDES MEDICAL CENTER	11	\$14,836
DEBORAH HEART AND LUNG CENTER	29	\$8,103
ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL	6	\$6,244
<b>Ambulatory Surgical Center</b>	<b>11</b>	<b>\$45,785</b>
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
<b>Orthopedics</b>	<b>79</b>	<b>\$45,634</b>
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	33	\$14,089
PREMIER ORTHOPAEDIC ASSOC OF SOUTHERN NJ	6	\$13,460
PREMIER ORTHOPEDIC OF SOUTH JERSEY	24	\$12,186
VIRTUA MEDICAL GROUP	9	\$3,336
THE FOOT & ANKLE GROUP PC	7	\$2,564
<b>Physical Therapy</b>	<b>463</b>	<b>\$44,436</b>
STRIVE PHYSICAL THERAPY	229	\$24,525
IVY REHAB NETWORK INC	79	\$6,720
NOVACARE REHABILITATION	71	\$6,450
REHAB EXCELLENCE CENTER, LLC	82	\$5,301
KINEMATIC CONSULTANTS INC	2	\$1,440
<b>Anesthesiology</b>	<b>22</b>	<b>\$27,258</b>
LOURDES ANESTHESIA ASSOC PA	13	\$15,491
RANOCAS ANESTHESIOLOGY PA	5	\$8,446
MORRIS ANESTHESIA GROUP PA	2	\$1,993
NEW JERSEY ANESTHESIA ASSOCIATES	1	\$776
WEST JERSEY ANESTHESIA ASSOCIATES, PA	1	\$552
<b>Neurology/Neurosurgery</b>	<b>29</b>	<b>\$23,243</b>
TARIQ S. SIDDIQI, MD	18	\$21,726
NEUROSURGICAL AND SPINE SPECIALIST	3	\$794
COASTAL SPINE, PC.	8	\$724
<b>Durable Medical Equipment</b>	<b>17</b>	<b>\$22,667</b>
HOME CARE CONNECT LLC	4	\$9,998
AFFECTRIX LLC	9	\$9,394
FUSION HEALTHCARE SOLUTIONS	2	\$2,934
BONEL MEDICAL EQUIPMENT	1	\$282
OCEAN HOME HEALTH SUPPLY, LLC	1	\$59

	Bill Count	Repriced Amount
<b>Emergency Medicine</b>	<b>23</b>	<b>\$14,108</b>
EMERGENCY PHYSICIAN ASSOC OF SOUTH JERSEY	10	\$7,641
EMERGENCY PHYSICIANS OF NEW JERSEY P A	8	\$3,474
HAMILTON SQUARE EMERGENCY	2	\$1,722
EMERGENCY MEDICAL ASSOCIATES CHS LLC	1	\$1,109
JEFFERSON UNIVERSITY PHYSICIANS OF NJ	2	\$162
<b>Occ Med/Primary Care</b>	<b>77</b>	<b>\$12,812</b>
CONCENTRA MEDICAL CENTERS	32	\$7,246
VIRTUA MEDICAL GROUP	28	\$3,471
RWJUH OCCUPATIONAL HEALTH	15	\$1,698
VIRTUA OCCUPATIONAL HEALTH	1	\$255
WORKNET OCCUPATIONAL MEDICINE	1	\$142
<b>MRI/Radiology</b>	<b>45</b>	<b>\$11,341</b>
ONE CALL CARE DIAGNOSTICS	22	\$9,823
LOURDES IMAGING ASSOC, PA	7	\$1,059
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY	8	\$269
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	5	\$134
RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY	3	\$56
<b>Physical Medicine &amp; Rehabilitation</b>	<b>18</b>	<b>\$9,919</b>
COASTAL SPINE, PC.	16	\$9,160
PAIN CONTROL ASSOCIATES PC	2	\$759
<b>Urgent Care Center</b>	<b>45</b>	<b>\$6,443</b>
CENTRAL JERSEY URGENT CARE	19	\$2,880
VIRTUA MEDICAL GROUP	15	\$1,710
MEDEXPRESS URGENT CARE NEW JERSEY	8	\$1,280
PATIENT FIRST WOODBURY	3	\$573
<b>Physicians Fees</b>	<b>22</b>	<b>\$4,831</b>
VIRTUA MEDICAL GROUP	10	\$1,988
CAROLYN MALECKA CNP	1	\$1,597
LOURDES CARDIOLOGY SERVICES, PC	4	\$609
VIRTUA MEDICAL GROUP PA	5	\$435
CARDIOVASCULAR ASSOC OF DELAWARE VALLEY	2	\$202
<b>Behavioral Health</b>	<b>5</b>	<b>\$955</b>
WORKERS COMP PSYCH NET	5	\$955



**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
<b>ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND</b>												
Stephanie Dionisio	55	61	61	56	47	34						
Sharon Maurer	61	59	60	66	74	75						
Kelly Roth	53	58	60	69	70	72						
Cristina Pondevida						6						
Virgen Conley	13	13	13	13	13	13						
Mirielle Accilien			25	20	13	12						
Bettie Leavitt			5	5	5	5						
Eva Taganile			9	8	6	6						
Sandra Barber			10	7	5	5						
Maria Lent	53	59										
Russel Bayer	20	1	1	0	0							
<b>Total</b>	<b>255</b>	<b>251</b>	<b>244</b>	<b>244</b>	<b>233</b>	<b>228</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

# Cyber Risk Management

## Monthly Executive Report

July 9, 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
Hainesport Township	9	8	88
Southampton Township	15	13	86
Palmyra Borough	40	34	85
Edgewater Park Township	16	13	81
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**

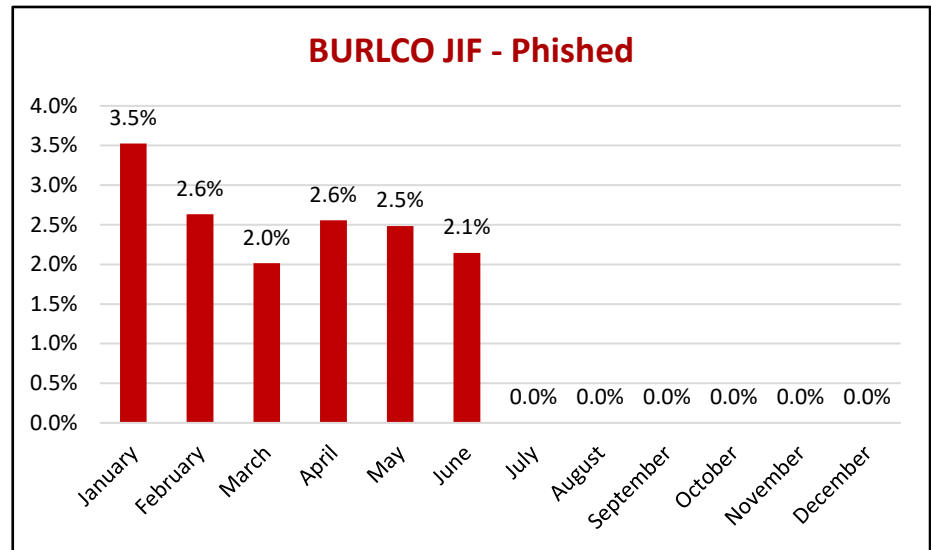
**4 Municipalities are 80-89% compliant**

**1 Municipalities are 70-79% compliant**

**2 Municipalities are below 69% compliant**

# Phishing Report

Month	BURLCO		
	# 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	653	14	2.1%
July			
August			
September			
October			
November			
December			



Municipality	Total Emails	# Clicked	% Clicked
Bordentown City	4	1	25%
Shamong Twp	8	1	13%
Mansfield Twp	51	4	8%
Bordentown Twp	13	1	8%
Pemberton Twp	43	3	7%
Palmyra Borough	44	1	2%
Medford Twp	140	2	1%
Mount Laurel Twp	70	1	1%
Bass River Twp	3	0	0%
Beverly City	13	0	0%
Chesterfield Twp	8	0	0%
Delanco Twp	17	0	0%
Delran Twp	47	0	0%
Edgewater Park Twp.	17	0	0%
Fieldsboro Borough	4	0	0%
Florence Twp	33	0	0%
Hainesport Twp	8	0	0%
Lumberton Twp	17	0	0%
North Hanover Twp	7	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Southampton Twp	15	0	0%
Springfield Twp	7	0	0%
Tabernacle Twp	12	0	0%
Westampton Twp	55	0	0%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

## **IP's & Emails**

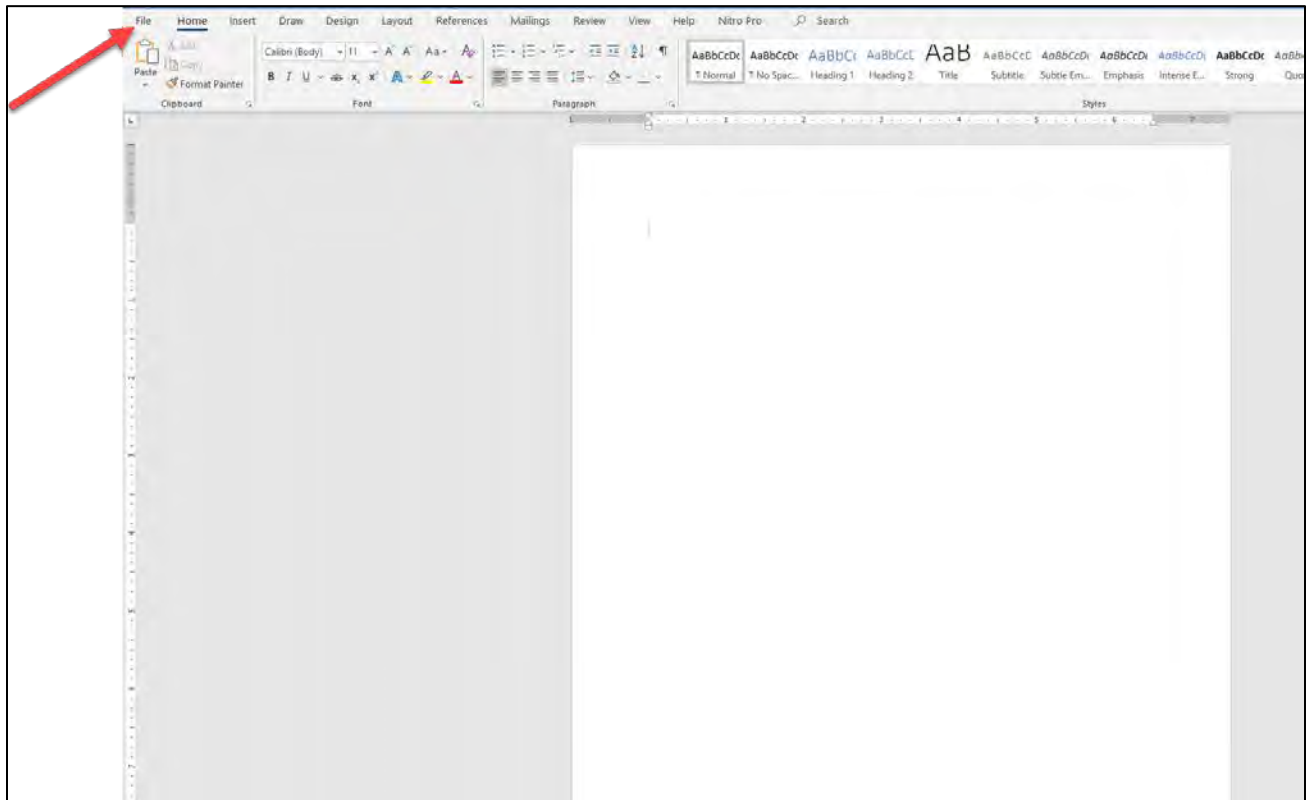
- Missing IPs      None – 100% Compliant
- Missing Emails   None – 100% Compliant

## **Cyber Risk Assessment Schedule**

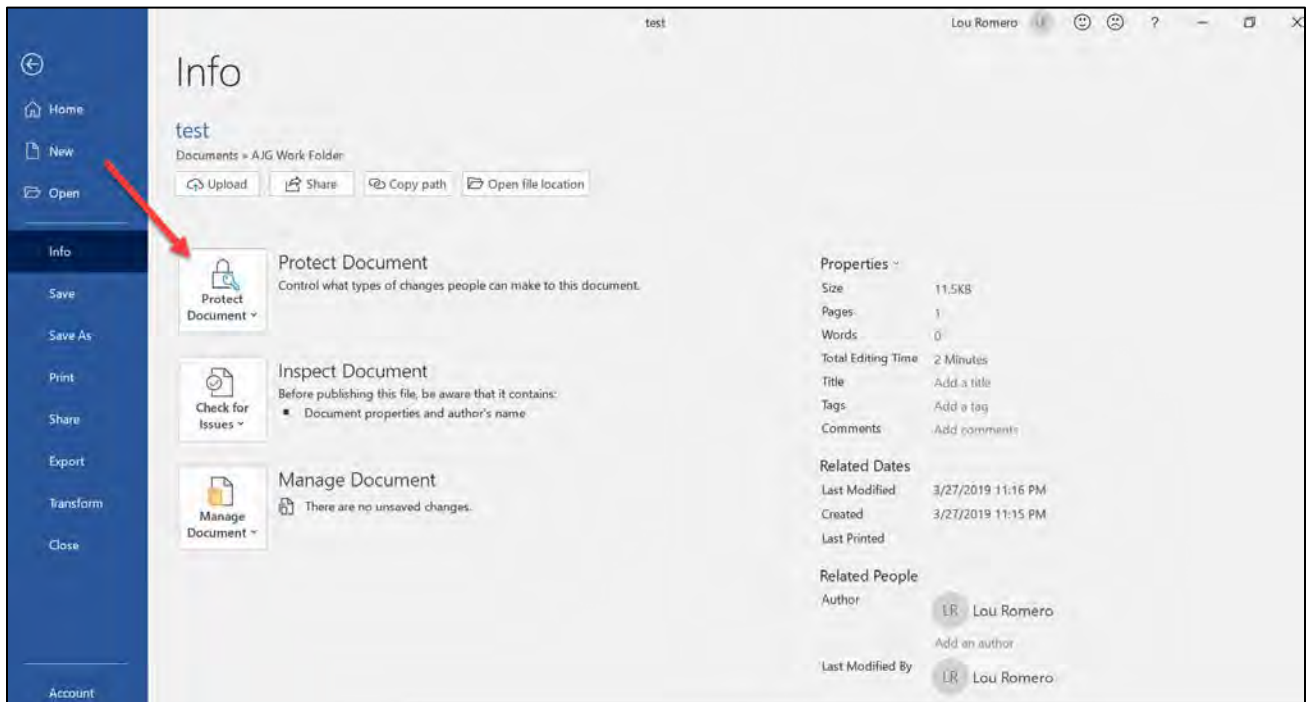
- 100% of BURLCO is complete

# How to Password Protect/Encrypt a Microsoft Document

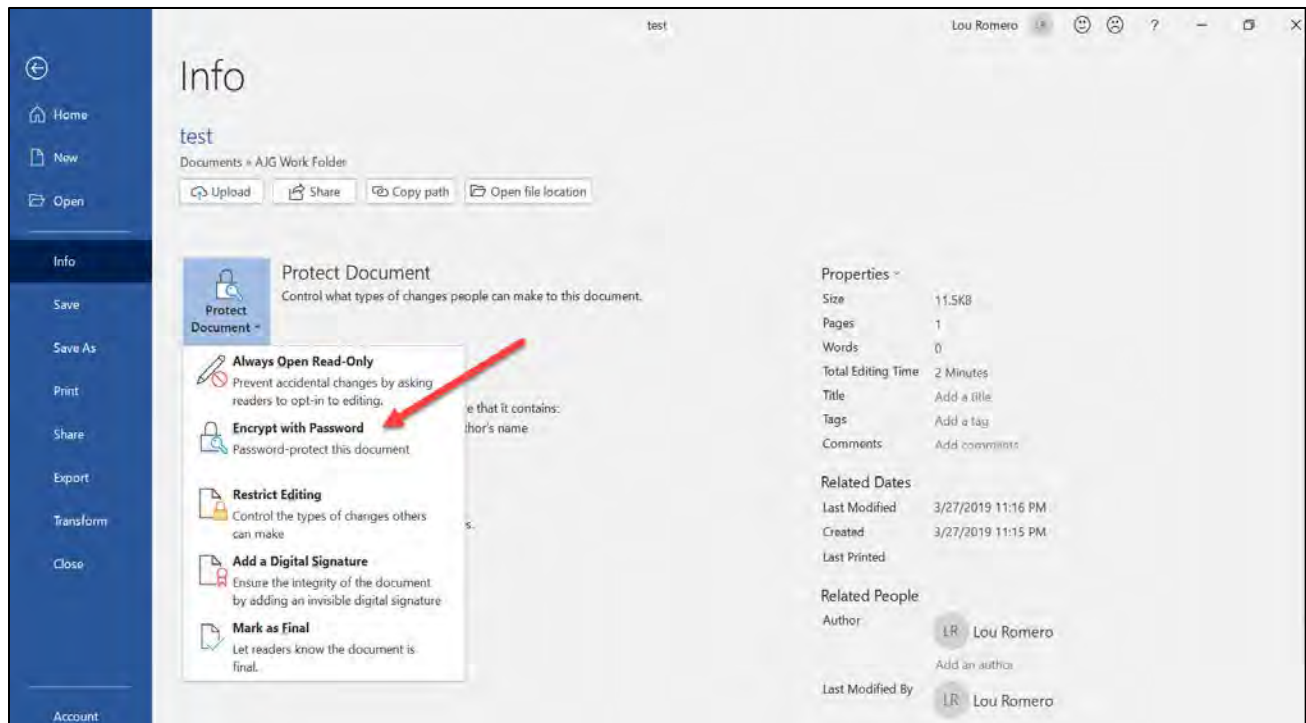
- 1- Open the document you wish to protect and click on “File” (upper left-hand) corner.



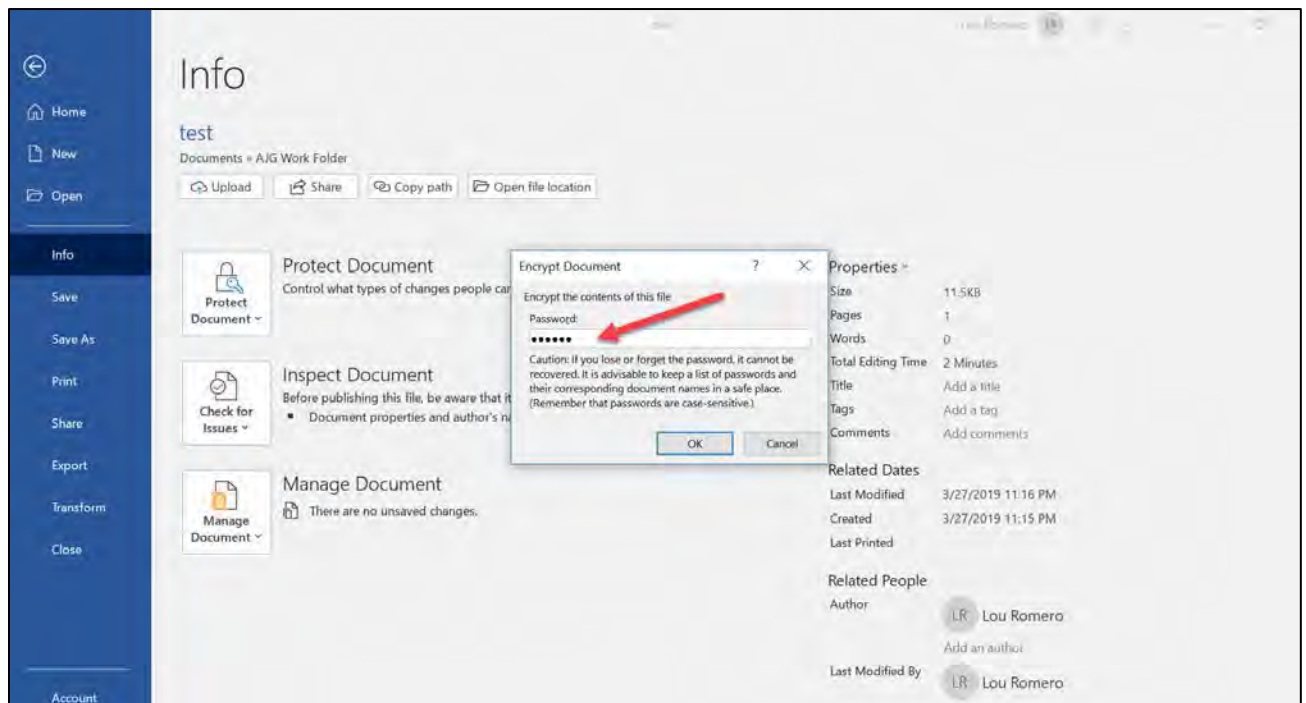
- 2- Click on “Protect Document”



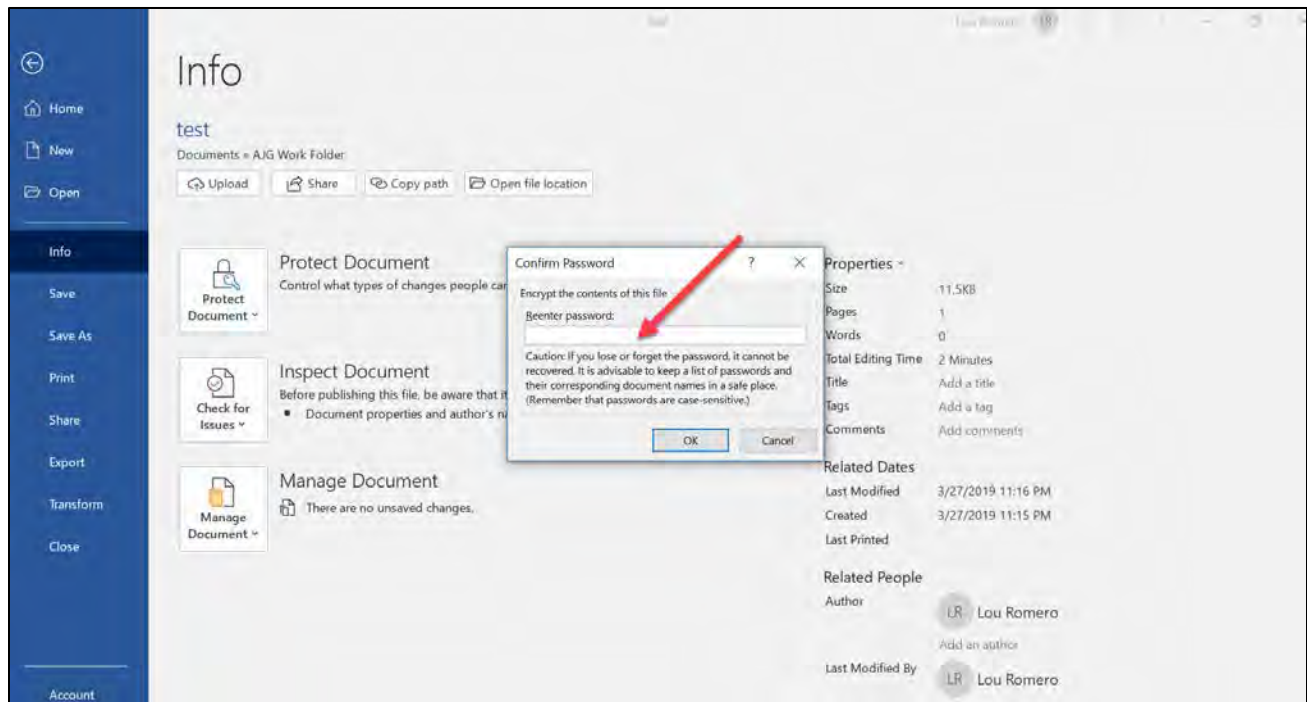
3- Click on “Encrypt with Password” from the dropdown menu.



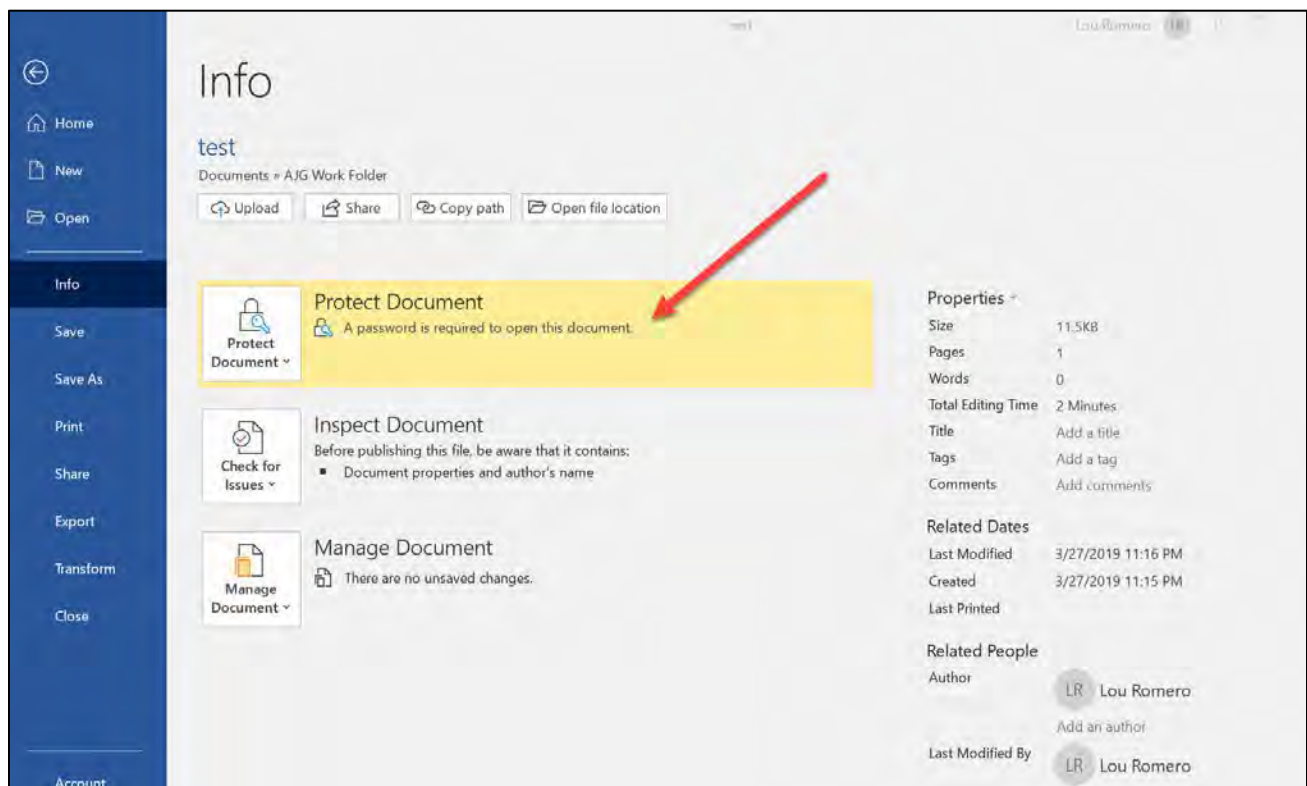
4- A password pop-up window will appear. Type the password you like to use. Note that the characters are not displayed. For this example, ABC123 was used.



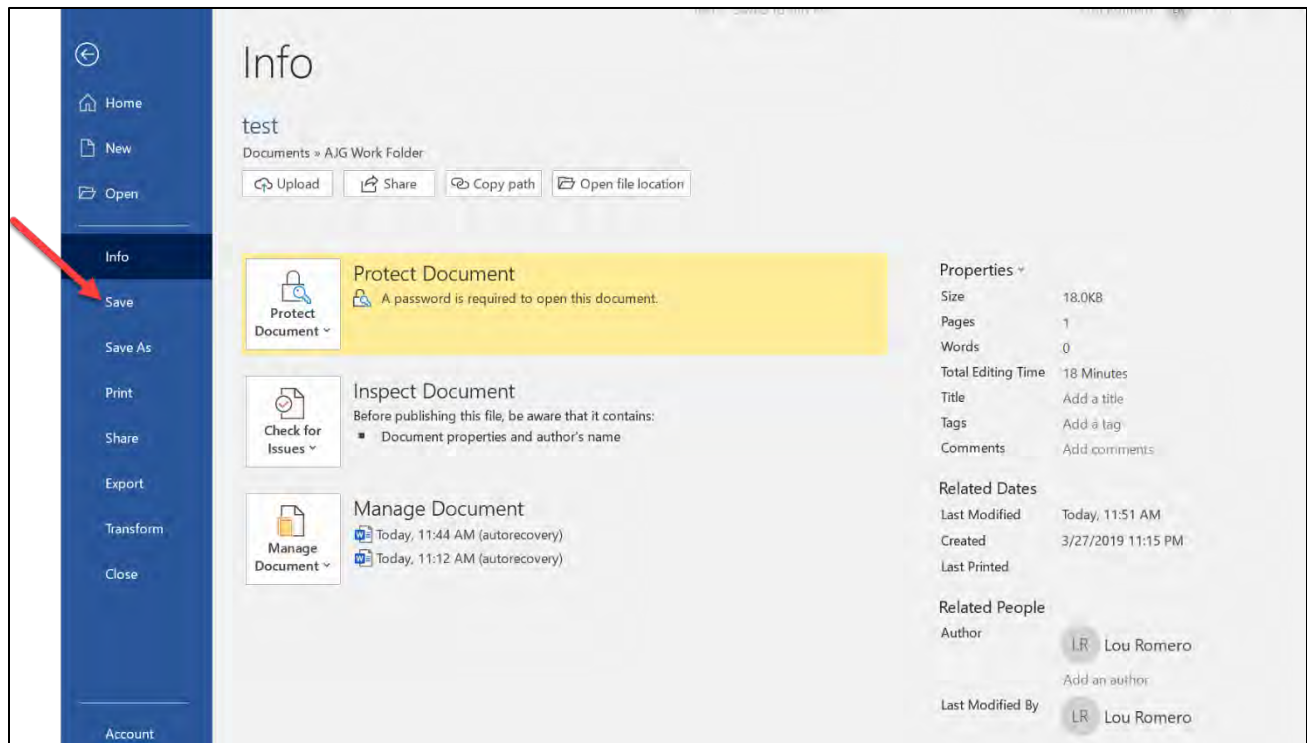
5- You will be asked to confirm the password and type it again.



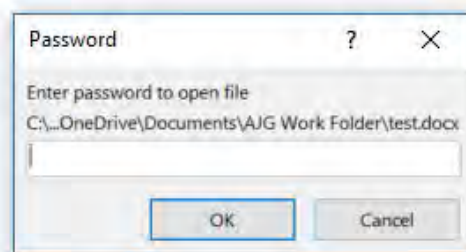
6- The document is now password protected and encrypted, note that the “Protect Document” option is highlighted in yellow.



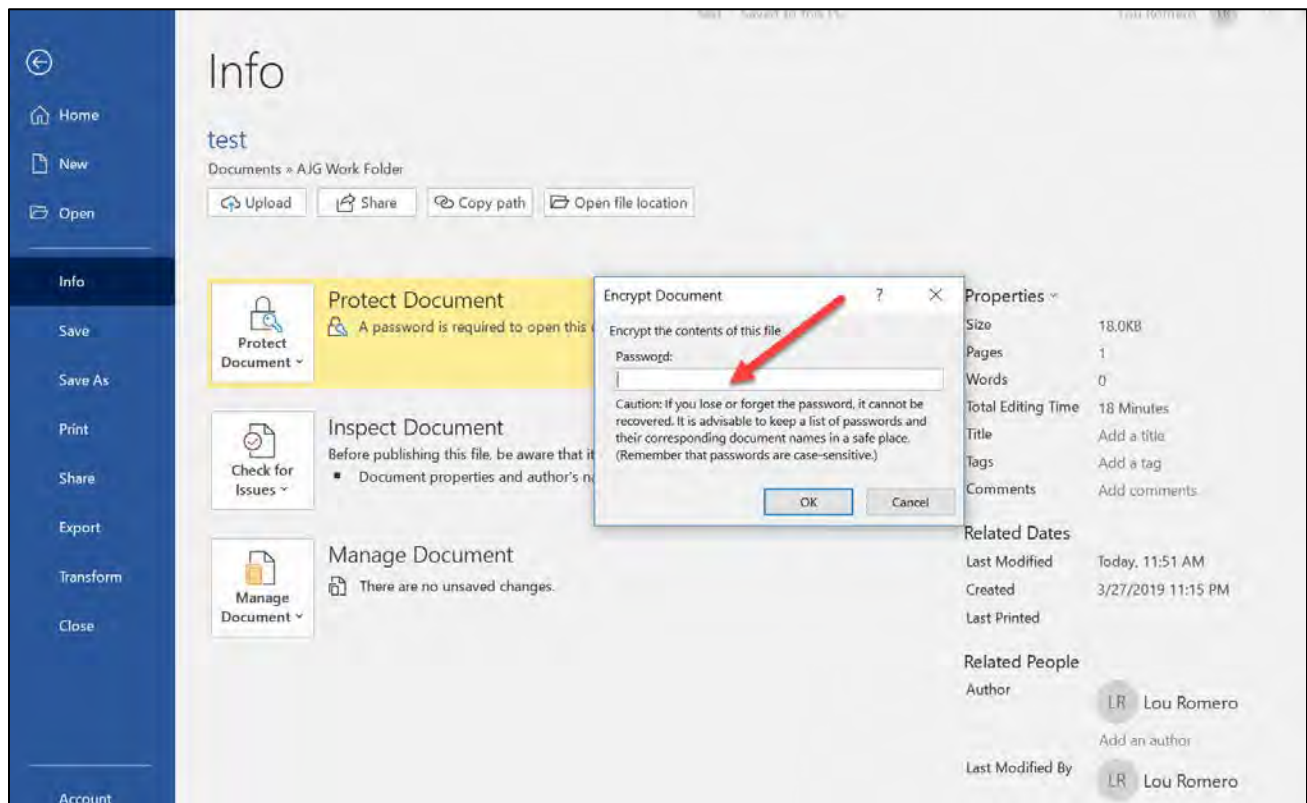
7- Make sure to click on “Save” to save the changes.



8- When opening the document, you will be asked for the password.  
Type the password used in step 4, and the document will open.



- 9- To remove the password/encryption; go to step 3 and 4 and delete the password.  
Make sure to save the changes (step 7) after removing the password.



## **This Month's "Security with a Smile" (Because Life is Too Short...)**

### **This Month's Cautionary Advice (Because Threats Evolve)**

Proofpoint's recent "State of the Phish" report had some interesting data with a rise in all types of social engineering including phishing, smishing (SMS/text phishing), vishing (voice phishing), and even USB attacks. We haven't chatted about SMS Phishing before. It's a growing threat because:

- Many people are not yet educated to the risks of SMS phishing, so they open and read SMS messages reflexively.
- SMS phishes are harder for information security professionals to track and block as they bypass traditional security measures.
- Small screen sizes make it easier to use tricks like URL padding to trick users into thinking a website is legitimate. (URL padding creates a longer, more believable looking URL that starts with the domain hackers want you to think you are going to and ends with the one they are sending you to.)

Our Ten Tips to Avoid being Phished is a great starting point to avoid being Smished. You can download a copy, or check out our new "10 Tips to Avoid being Smished" by clicking [here](#).

### **This Month's Special News**

Last month we talked about tax phishing scams. This month we are talking about smishing scams. How perfect then that Her Majesty's Revenue & Customs (the UK equivalent of the IRS) just reported that it processed more than 2.6 million reports of phishing emails, texts (smishing), as well as phone scams (vishing) from 2016-19. As England's population is about 1/6 that of the US, I would estimate that the IRS has seen 15 million attacks over the same period!

We are doing our best to keep you safe. Let's be careful out there...

### **Want to avoid doing real work for another 5 minutes?**

[A "Phishing" Story — Beware of This New Twist](#)

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July 8, 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 June 30, 2019 for Closed Fund Years 1991 to 2014, and Fund Years 2015, 2016, 2017, 2018 and 2019. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 24,889.37. This generated an average annual yield of 1.72%. However, after including an unrealized net gain of \$ 27,249.69 in the asset portfolio, the yield is adjusted to 3.60% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$19,683.76 as it relates to current market value of \$ 16,927,548.76 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,945,324.63.

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 \$ 71.00 w/YTD Total \$ 54,669.56 (detailed in my report)  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00

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

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 179,257.53. The claims detail shows 217 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$408. Interest Allocated)

Delran Township	\$66,506.00
Chesterfield Township	\$ 1,090.00
Bordentown City	\$53,252.00
Bordentown Township	\$28,061.00
Westampton Township	\$10,208.00
E-JIF Dividends	\$40,153.80

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 \$ 17,462,385.98 to a closing balance of \$ 17,256,221.71 showing a decrease in the fund of \$ 206,164,.27. 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
6/4	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	48.00	
6/15	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
TOTAL-JUN						71.00	
TOTAL-YTD							54,669.56

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

	<u>April</u>	<u>May</u>	<u>June</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	19,156,364.23	18,582,824.14	17,462,386.00	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	24,629.21	49,948.54	83,921.18	232,854.58
Premium Assessment Receipts	0.00	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	22,372.50	3,800.00	0.00	26,172.50
Fund Year 2018	105.41	14,895.69	0.00	28,565.58
Fund Year 2017	2,082.90	196.62	0.00	6,787.09
Fund Year 2016	58.76	49.98	0.00	312.24
Fund Year 2015	23.00	0.00	71.00	917.50
Closed Fund Year	0.00	100.00	0.00	200.00
Total Subrogation, Salvage & Reimb.Receipts	24,642.57	19,042.29	71.00	62,954.91
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
<b>TOTAL RECEIPTS:</b>	49,271.78	68,990.83	83,992.18	3,443,131.47

**DISBURSEMENTS:**

Net Claim Payments:

Fund Year 2019	58,413.23	111,902.56	121,502.86	411,024.53
Fund Year 2018	75,925.00	31,177.78	35,238.33	558,615.43
Fund Year 2017	21,260.34	19,385.23	9,199.92	158,143.32
Fund Year 2016	24,343.76	8,595.97	2,674.94	59,312.09
Fund Year 2015	10,147.67	2,763.74	10,641.48	83,375.42
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	190,090.00	173,825.28	179,257.53	1,270,470.79

Exp. & Admin Bill List Payments:

Exp. & Cont. Charges FY 2020	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	98,133.60	87,307.46	100,185.24	614,104.04
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	412,688.00	0.00	825,376.00
POL/EPL Policy Premium FY 2019	302,171.00	0.00	0.00	604,277.00
M.E.L. Premium FY 2018	25,332.27	0.00	0.00	25,332.27
Exp. & Cont. Charges FY 2018	0.00	39,800.00	10,713.60	116,711.80
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	7,085.00	475,808.23	0.00	482,893.23
Total Bill List Payments	432,721.87	1,015,603.69	110,898.84	2,804,080.59
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS:</b>	622,811.87	1,189,428.97	290,156.37	4,074,551.38

**Closing Balance for the Period:**

18,582,824.14	17,462,386.00	17,256,221.81
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Account Net Cash Change During the Period:

Operating Account	-595,860.13	-156,058.01	-219,913.88	282,095.54
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	6,578.46	6,994.43	-13,500.00	-3,897.96
Asset Management Account	15,741.58	-971,374.56	27,249.69	-909,617.49
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
<b>Total Change in Account Net Cash:</b>	-573,540.09	-1,120,438.14	-206,164.19	-631,419.91

**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** June  
**CURRENT FUND YEAR** 2019

	Description: Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5
	ID Number: INVEST. ACCT.	ASSET MGR.	OPERATING AC	CLAIMS ACCOUNT	ADMIN. EXPEN
	Maturity (Yrs)	0	0	0	0
	Purchase Yield:	0	0	0	0
	<b>TOTAL for All</b>				
	<b>Accts &amp; instruments</b>				
<b>Opening Cash &amp; Investment Balance</b>	<b>\$17,462,385.52</b>	<b>13896.18</b>	<b>15990681.58</b>	<b>1356807.76</b>	<b>100000</b>
<b>Opening Interest Accrual Balance</b>	<b>\$85,206.85</b>	<b>0</b>	<b>85206.85</b>	<b>0</b>	<b>0</b>
1 Interest Accrued and/or Interest Cost	\$22,217.86	\$0.00	\$22,217.86	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$2,671.51	\$0.00	\$0.00	\$2,671.51	\$0.00
6 Interest Paid - Term Instr.s	\$54,000.00	\$0.00	\$54,000.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$27,249.69	\$0.00	\$27,249.69	\$0.00	\$0.00
8 Net Investment Income	\$52,139.06	\$0.00	\$49,467.55	\$2,671.51	\$0.00
9 Deposits - Purchases	\$411,727.37	\$54,000.00	\$0.00	\$67,571.00	\$179,257.53
10 (Withdrawals - Sales)	(\$701,812.74)	(\$67,500.00)	(\$54,000.00)	(\$290,156.37)	(\$179,257.53)
Ending Cash & Investment Balance	\$17,256,221.35	\$396.18	\$16,017,931.27	\$1,136,893.90	\$100,000.00
Ending Interest Accrual Balance	\$53,424.71	\$0.00	\$53,424.71	\$0.00	\$0.00
Plus Outstanding Checks	\$202,015.28	\$0.00	\$0.00	\$91,127.62	\$73,790.27
(Less Deposits in Transit)	(\$91,175.62)	\$0.00	\$0.00	(\$48.00)	(\$91,127.62)
Balance per Bank	\$17,367,061.01	\$396.18	\$16,017,931.27	\$1,227,973.52	\$82,662.65
Annualized Rate of Return This Month	3.60%	0.00%	3.71%	2.57%	0.00%

**Investment Income Allocation**

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2019</b>	Opening Cash & Investment Balance	(3,722.58)	(420,206.84)	48,620.85	671,190.42	205,588.06	0.00	(20,670.92)	214,387.84	768,187.27	\$1,463,374.10
	Opening Interest Accrual Balance	\$229.94	\$72.07	\$163.17	\$2,320.47	\$637.92	\$0.00	\$39.50	\$2,085.28	\$1,743.42	\$7,291.76
	1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$60.11	\$829.83	\$254.18	\$0.00	\$0.00	\$265.06	\$949.76	\$2,358.95
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$7.23	\$99.78	\$30.56	\$0.00	\$0.00	\$31.87	\$114.20	\$283.64
	6 Interest Paid - Term Instr.s	\$145.72	\$45.67	\$103.41	\$1,470.59	\$404.28	\$0.00	\$25.03	\$1,321.54	\$1,104.88	\$4,621.12
	7 Unrealized Gain (Loss)	\$0.00	\$0.00	\$73.73	\$1,017.77	\$311.75	\$0.00	\$0.00	\$325.09	\$1,164.86	\$2,893.20
	8 Net Investment Income	\$0.00	\$0.00	\$141.07	\$1,947.39	\$596.49	\$0.00	\$0.00	\$622.02	\$2,228.82	\$5,535.79
	9 Interest Accrued - Net Change	(\$145.72)	(\$45.67)	(\$43.30)	(\$640.75)	(\$150.10)	\$0.00	(\$25.03)	(\$1,056.48)	(\$155.13)	(\$2,262.18)
	Ending Cash & Investment Balance	(\$57,847.72)	(\$420,161.17)	\$48,805.21	\$606,546.56	\$206,334.65	\$0.00	(\$20,645.89)	\$216,066.34	\$670,385.97	\$1,249,483.95
	Ending Interest Accrual Balance	\$84.22	\$26.40	\$119.88	\$1,679.71	\$487.82	\$0.00	\$14.47	\$1,028.80	\$1,588.29	\$5,029.58

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2018</b>	Opening Cash & Investment Balance	(63,272.77)	237,895.29	71,722.63	684,783.71	517,664.20	0.00	167.80	13,882.43	190,566.76	\$1,653,410.05
	Opening Interest Accrual Balance	\$36.95	\$895.24	\$336.04	\$3,648.33	\$2,258.71	\$0.00	(\$0.76)	\$777.36	\$1,713.62	\$9,665.50
	1 Interest Accrued and/or Interest Cost	\$0.00	\$294.12	\$88.68	\$846.64	\$640.02	\$0.00	\$0.21	\$17.16	\$235.61	\$2,122.44
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$35.37	\$10.66	\$101.80	\$76.96	\$0.00	\$0.02	\$2.06	\$28.33	\$255.21
	6 Interest Paid - Term Instr.s	\$23.42	\$567.36	\$212.96	\$2,312.12	\$1,431.45	\$0.00	\$0.00	\$492.65	\$1,086.00	\$6,125.95
	7 Unrealized Gain (Loss)	\$0.00	\$360.74	\$108.76	\$1,038.39	\$784.97	\$0.00	\$0.25	\$21.05	\$288.97	\$2,603.13
	8 Net Investment Income	\$0.00	\$690.23	\$208.10	\$1,986.83	\$1,501.95	\$0.00	\$0.49	\$40.28	\$552.91	\$4,980.79
	9 Interest Accrued - Net Change	(\$23.42)	(\$273.23)	(\$124.29)	(\$1,465.48)	(\$791.43)	\$0.00	\$0.21	(\$475.49)	(\$850.39)	(\$4,003.51)
	Ending Cash & Investment Balance	(\$63,249.35)	\$238,858.75	\$72,055.01	\$652,997.69	\$519,957.58	\$0.00	\$168.08	\$14,398.20	\$181,256.46	\$1,616,442.42
	Ending Interest Accrual Balance	\$13.53	\$622.01	\$211.75	\$2,182.86	\$1,467.28	\$0.00	(\$0.55)	\$301.88	\$863.23	\$5,661.99

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2017</b>	Opening Cash & Investment Balance	54,869.72	385,243.44	107,414.27	1,271,158.28	545,241.77	110,595.97	11.62	176,482.83	207,199.43	\$2,858,217.33
	Opening Interest Accrual Balance	\$239.60	\$1,836.98	\$475.64	\$5,843.67	\$2,414.36	\$489.73	\$0.04	\$781.30	\$935.23	\$13,016.54
	1 Interest Accrued and/or Interest Cost	\$67.84	\$476.30	\$132.80	\$1,571.61	\$674.12	\$136.74	\$0.01	\$218.20	\$256.17	\$3,533.79
	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	\$8.16	\$57.27	\$15.97	\$188.97	\$81.06	\$16.44	\$0.00	\$26.24	\$30.80	\$424.91
	6 Interest Paid - Term Instr.s	\$151.85	\$1,164.18	\$301.44	\$3,703.40	\$1,530.09	\$310.36	\$0.02	\$495.15	\$592.70	\$8,249.18
	7 Unrealized Gain (Loss)	\$83.20	\$584.17	\$162.88	\$1,927.55	\$826.79	\$167.70	\$0.02	\$267.61	\$314.19	\$4,334.12
	8 Net Investment Income	\$159.20	\$1,117.74	\$311.65	\$3,688.13	\$1,581.96	\$320.88	\$0.03	\$512.05	\$601.17	\$8,292.81
	9 Interest Accrued - Net Change	(\$84.01)	(\$687.88)	(\$168.63)	(\$2,131.79)	(\$855.98)	(\$173.62)	(\$0.01)	(\$276.95)	(\$336.52)	(\$4,715.39)
	Ending Cash & Investment Balance	\$55,112.93	\$380,077.32	\$107,894.55	\$1,274,750.02	\$547,679.71	\$111,090.48	\$11.66	\$177,271.83	\$208,137.12	\$2,862,025.62
	Ending Interest Accrual Balance	\$155.59	\$1,149.10	\$307.01	\$3,711.88	\$1,558.39	\$316.10	\$0.03	\$504.35	\$598.70	\$8,301.15

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2016</b>	Opening Cash & Investment Balance	81,652.05	340,480.07	109,540.43	950,488.02	447,063.95	102,449.02	55.99	224,507.10	192,407.06	\$2,448,643.69
	Opening Interest Accrual Balance	\$361.56	\$1,579.06	\$485.05	\$4,291.63	\$1,979.63	\$453.65	\$0.25	\$994.13	\$851.99	\$10,996.95
	1 Interest Accrued and/or Interest Cost	\$100.95	\$420.96	\$135.43	\$1,175.15	\$552.73	\$126.66	\$0.07	\$277.57	\$237.88	\$3,027.41
	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	\$12.14	\$50.62	\$16.28	\$141.30	\$66.46	\$15.23	\$0.01	\$33.38	\$28.60	\$364.02
	6 Interest Paid - Term Instr.s	\$229.14	\$1,000.73	\$307.40	\$2,719.81	\$1,254.58	\$287.50	\$0.16	\$630.03	\$539.94	\$6,969.28
	7 Unrealized Gain (Loss)	\$123.81	\$516.29	\$166.10	\$1,441.29	\$677.91	\$155.35	\$0.08	\$340.44	\$291.76	\$3,713.05
	8 Net Investment Income	\$236.90	\$987.87	\$317.82	\$2,757.74	\$1,297.11	\$297.25	\$0.16	\$651.38	\$558.25	\$7,104.48
	9 Interest Accrued - Net Change	(\$128.19)	(\$579.77)	(\$171.97)	(\$1,544.66)	(\$701.85)	(\$160.84)	(\$0.09)	(\$352.45)	(\$302.06)	(\$3,941.87)
	Ending Cash & Investment Balance	\$82,017.14	\$342,047.71	\$110,030.22	\$952,115.48	\$449,062.91	\$102,907.10	\$56.24	\$225,510.94	\$193,267.37	\$2,457,015.11
	Ending Interest Accrual Balance	\$233.37	\$999.29	\$313.08	\$2,746.98	\$1,277.78	\$292.82	\$0.16	\$641.68	\$549.93	\$7,055.09

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2015</b>	Opening Cash & Investment Balance	62,273.17	355,243.36	90,258.35	178,788.28	521,452.50	102,630.84	0.80	117,652.92	204,062.23	\$1,632,362.45
	Opening Interest Accrual Balance	\$275.72	\$1,626.62	\$399.67	\$884.64	\$2,296.27	\$454.46	\$0.00	\$520.97	\$916.37	\$7,374.72
	1 Interest Accrued and/or Interest Cost	\$76.99	\$439.21	\$111.59	\$221.05	\$644.70	\$126.89	\$0.00	\$145.46	\$252.29	\$2,018.19
	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	\$9.26	\$52.81	\$13.42	\$26.58	\$77.52	\$15.26	\$0.00	\$17.49	\$30.34	\$242.67
	6 Interest Paid - Term Instr.s	\$174.74	\$1,030.86	\$253.29	\$560.64	\$1,455.25	\$288.01	\$0.00	\$330.17	\$580.75	\$4,673.70
	7 Unrealized Gain (Loss)	\$94.43	\$538.68	\$136.87	\$271.11	\$790.72	\$155.63	\$0.00	\$178.41	\$309.43	\$2,475.27
	8 Net Investment Income	\$180.68	\$1,030.70	\$261.88	\$518.74	\$1,512.94	\$297.77	\$0.00	\$341.36	\$592.07	\$4,736.14
	9 Interest Accrued - Net Change	(\$97.75)	(\$591.65)	(\$141.70)	(\$339.59)	(\$810.55)	(\$161.12)	(\$0.00)	(\$184.70)	(\$328.45)	(\$2,655.51)
	Ending Cash & Investment Balance	\$62,551.59	\$352,635.16	\$90,661.92	\$173,306.67	\$523,775.99	\$103,089.73	\$0.80	\$118,178.98	\$204,982.75	\$1,629,183.59
	Ending Interest Accrual Balance	\$177.98	\$1,034.96	\$257.97	\$545.05	\$1,485.72	\$293.34	\$0.00	\$336.27	\$587.92	\$4,719.21

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>Closed</b>	Opening Cash & Investment Balance	156,074.39	78,114.13	66,844.38	1,754,385.56	1,112,464.45	154,203.57	(79.04)	435,205.45	3,273,248.17	\$7,030,461.06
	Opening Interest Accrual Balance	\$690.55	\$434.88	\$295.99	\$7,767.49	\$4,926.06	\$682.82	(\$0.01)	\$1,927.12	\$18,653.39	\$35,378.31
	1 Interest Accrued and/or Interest Cost	\$192.96	\$96.58	\$82.64	\$2,169.06	\$1,375.41	\$190.65	\$0.00	\$538.07	\$4,046.92	\$8,692.30
	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	\$23.20	\$11.61	\$9.94	\$260.81	\$165.38	\$22.92	\$0.00	\$64.70	\$486.61	\$1,045.18
	6 Interest Paid - Term Instr.s	\$437.63	\$275.60	\$187.58	\$4,922.62	\$3,121.87	\$432.74	\$0.00	\$1,221.30	\$11,821.52	\$22,420.87
	7 Unrealized Gain (Loss)	\$236.67	\$118.45	\$101.36	\$2,660.30	\$1,686.91	\$233.83	\$0.00	\$659.93	\$4,963.46	\$10,660.90
	8 Net Investment Income	\$452.83	\$226.64	\$193.94	\$5,090.17	\$3,227.70	\$447.41	\$0.00	\$1,262.70	\$9,496.99	\$20,398.38
	9 Interest Accrued - Net Change	(\$244.67)	(\$179.03)	(\$104.94)	(\$2,753.56)	(\$1,746.46)	(\$242.08)	\$0.00	(\$683.23)	(\$7,774.60)	(\$13,728.58)
	Ending Cash & Investment Balance	\$156,771.89	\$78,519.80	\$67,143.26	\$1,762,229.29	\$1,117,438.61	\$154,893.06	(\$79.04)	\$437,151.38	\$3,290,519.75	\$7,064,588.00
	Ending Interest Accrual Balance	\$445.88	\$255.85	\$191.05	\$5,013.93	\$3,179.60	\$440.74	(\$0.01)	\$1,243.89	\$10,878.80	\$21,649.73

## Accounts Included

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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

June 01, 2019 - June 30, 2019

### Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$16,075,888.43
Net of Contributions & Withdrawals	-\$54,000.00
Net Investment Change	\$49,467.55
<b>Closing Market Value w/Accrued Income</b>	<b>\$16,071,355.98</b>

### Your Relationship Team

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

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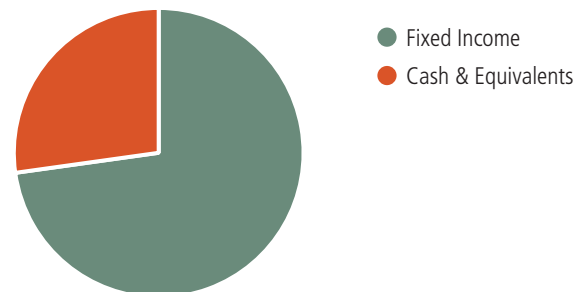
### Glossary

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

## Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$11,659,816.16	72.79%
Cash & Equivalents	4,358,115.11	27.21
<b>TOTAL</b>	<b>\$16,017,931.27</b>	<b>100%</b>



## Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Estimated Yield (%)
Fixed Income	\$11,659,816.16	\$15,632.22	\$11,675,448.38	\$161,200.00	1.38%
Cash & Equivalents	4,358,115.11	37,792.49	4,395,907.60	106,187.21	2.44
<b>TOTAL</b>	<b>\$16,017,931.27</b>	<b>\$53,424.71</b>	<b>\$16,071,355.98</b>	<b>\$267,387.21</b>	<b>1.67%</b>

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
<b>Opening Market Value</b>	<b>\$15,990,681.58</b>	<b>\$16,927,548.76</b>
Accrued Income	85,206.85	17,775.87
<b>Opening Market Value w/Accrued Income</b>	<b>\$16,075,888.43</b>	<b>\$16,945,324.63</b>
<b>Contributions</b>		
Cash Receipts	67,500.00	5,202,843.19
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	<b>\$67,500.00</b>	<b>\$5,202,843.19</b>
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-121,500.00	-6,328,173.76
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Withdrawals</b>	<b>-\$121,500.00</b>	<b>-\$6,328,173.76</b>
<b>Net Contributions &amp; Withdrawals</b>	<b>-\$54,000.00</b>	<b>-\$1,125,330.57</b>
Closing Market Value	16,017,931.27	16,017,931.27
Accrued Income	53,424.71	53,424.71
<b>Closing Market Value w/Accrued Income</b>	<b>\$16,071,355.98</b>	<b>\$16,071,355.98</b>
<b>Net Investment Change</b>	<b>\$49,467.55</b>	<b>\$251,361.92</b>
<b>Net Investment Change Detail</b>		
	Current Period	Year-to-Date
<b>Net Investment Change</b>	<b>\$49,467.55</b>	<b>\$251,361.92</b>
<b>Income Earned</b>		
Dividends	-	-
Net Interest	54,000.00	97,307.70
Other Income	-	-
Change in Accrual	-31,782.14	35,648.84
<b>Total Income Earned</b>	<b>\$22,217.86</b>	<b>\$132,956.54</b>
<b>Market Appreciation</b>	<b>\$27,249.69</b>	<b>\$118,405.38</b>

## Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

June 01, 2019 - June 30, 2019

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	-	-
Interest	54,000.00	99,393.11
Other Income	-	-
<b>Total Taxable</b>	<b>\$54,000.00</b>	<b>\$99,393.11</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	<b>-</b>	<b>-</b>
<b>TOTAL RECEIVED</b>	<b>\$54,000.00</b>	<b>\$99,393.11</b>

**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
<b>Short Term</b>		
Gain	-	-
Loss	-	-
<b>Total Short Term</b>	<b>-</b>	<b>-</b>
<b>Long Term</b>		
Gain	-	6,835.93
Loss	-	-
<b>Total Long Term</b>	<b>-</b>	<b>\$6,835.93</b>
<b>TOTAL GAIN/LOSS</b>	<b>-</b>	<b>\$6,835.93</b>

**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
<b>Opening Balance</b>	-	-
<b>Receipts</b>		
Cash Receipts	67,500.00	5,202,843.19
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	6,083,718.14
Net Interest	54,000.00	97,307.70
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
<b>Total Receipts</b>	<b>\$121,500.00</b>	<b>\$11,383,869.03</b>
<b>Disbursements</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-121,500.00	-6,328,173.76
Other Fees	-	-
Purchases	-	-5,055,695.27
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Disbursements</b>	<b>-\$121,500.00</b>	<b>-\$11,383,869.03</b>
<b>TOTAL CLOSING BALANCE</b>	-	-
Net Total Payables and Receivables	-	-
<b>NET OF CASH BALANCE</b>	-	-

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

## Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
<b>Fixed Income</b>						
U.S. Taxable Fixed Income	72.79%	\$11,659,816.16	\$11,679,499.92	-\$19,683.76	\$15,632.22	\$11,675,448.38
<b>Total Fixed Income</b>	<b>72.79%</b>	<b>\$11,659,816.16</b>	<b>\$11,679,499.92</b>	<b>-\$19,683.76</b>	<b>\$15,632.22</b>	<b>\$11,675,448.38</b>
<b>Cash &amp; Equivalents</b>						
Taxable	27.21	4,358,115.11	4,358,115.11	-	37,792.49	4,395,907.60
<b>Total Cash &amp; Equivalents</b>	<b>27.21%</b>	<b>\$4,358,115.11</b>	<b>\$4,358,115.11</b>	<b>-</b>	<b>\$37,792.49</b>	<b>\$4,395,907.60</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$16,017,931.27</b>	<b>\$16,037,615.03</b>	<b>-\$19,683.76</b>	<b>\$53,424.71</b>	<b>\$16,071,355.98</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

June 01, 2019 - June 30, 2019

### Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>U.S. Taxable Fixed Income</b>										
<b>U.S. Treasury Bonds</b>										
UNITED STATES TREASURY NOTES DTD 11/30/2012 1.000% 11/30/2019 CUSIP: 912828UB4 Moody's: AAA	1,000,000	\$99.535	\$995,350.00	\$992,304.69	\$3,045.31	\$846.99	\$10,000.00	0.42	2.12%	6.21%
UNITED STATES TREASURY NOTES DTD 05/31/2013 1.375% 05/31/2020 CUSIP: 912828VF4 Moody's: AAA	1,000,000	99.422	994,220.00	998,359.37	-4,139.37	1,164.62	13,750.00	0.92	2.02	6.21
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	99.352	991,532.96	991,255.70	277.26	2,311.94	13,722.50	1.32	1.87	6.19
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6	699,000	100.680	703,753.20	697,580.16	6,173.04	5,908.67	15,727.50	1.59	1.83	4.39
<b>Total U.S. Treasury Bonds</b>			<b>\$3,684,856.16</b>	<b>\$3,679,499.92</b>	<b>\$5,356.24</b>	<b>\$10,232.22</b>	<b>\$53,200.00</b>	<b>1.02</b>	<b>1.97%</b>	<b>23.00%</b>
<b>U.S. Government Agency Bonds</b>										
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	99.687	7,974,960.00	8,000,000.00	-25,040.00	5,400.00	108,000.00	0.40	2.05	49.79
<b>Total U.S. Government Agency Bonds</b>			<b>\$7,974,960.00</b>	<b>\$8,000,000.00</b>	<b>-\$25,040.00</b>	<b>\$5,400.00</b>	<b>\$108,000.00</b>	<b>0.40</b>	<b>2.05%</b>	<b>49.79%</b>
<b>Total U.S. Taxable Fixed Income</b>			<b>\$11,659,816.16</b>	<b>\$11,679,499.92</b>	<b>-\$19,683.76</b>	<b>\$15,632.22</b>	<b>\$161,200.00</b>	<b>0.60</b>	<b>2.02%</b>	<b>72.79%</b>
<b>TOTAL FIXED INCOME</b>			<b>\$11,659,816.16</b>	<b>\$11,679,499.92</b>	<b>-\$19,683.76</b>	<b>\$15,632.22</b>	<b>\$161,200.00</b>	<b>0.60</b>	<b>2.02%</b>	<b>72.79%</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

June 01, 2019 - June 30, 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 (%)
<b>Taxable</b>										
<b>U.S. Treasury Bills</b>										
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	-	\$18,284.44	\$41,138.30	0.01	2.42%	10.50%
UNITED STATES TREASURY BILLS DTD 02/07/2019 DUE 08/08/2019 CUSIP: 912796SC4	700,000	98.81	691,663.59	691,663.59	-	6,546.67	16,955.40	0.11	2.42	4.32
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	-	3,106.38	23,793.51	0.30	2.35	6.27
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	-	9,855.00	24,300.00	0.36	2.43	6.13
<b>Total U.S. Treasury Bills</b>			<b>\$4,358,115.11</b>	<b>\$4,358,115.11</b>	-	<b>\$37,792.49</b>	<b>\$106,187.21</b>	<b>0.17</b>	<b>2.41%</b>	<b>27.21%</b>
<b>Total Taxable</b>			<b>\$4,358,115.11</b>	<b>\$4,358,115.11</b>	-	<b>\$37,792.49</b>	<b>\$106,187.21</b>	<b>0.17</b>	<b>2.41%</b>	<b>27.21%</b>
<b>TOTAL CASH &amp; EQUIVALENTS</b>			<b>\$4,358,115.11</b>	<b>\$4,358,115.11</b>	-	<b>\$37,792.49</b>	<b>\$106,187.21</b>	<b>0.17</b>	<b>2.41%</b>	<b>27.21%</b>
<b>Grand Total</b>			<b>\$16,017,931.27</b>	<b>\$16,037,615.03</b>	<b>-\$19,683.76</b>	<b>\$53,424.71</b>	<b>\$267,387.21</b>			<b>100%</b>
Accrued Income			\$53,424.71							
<b>Grand Total Market Value w/ Accrued Income</b>			<b>\$16,071,355.98</b>							

## Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

June 01, 2019 - June 30, 2019

### Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
<b>OPENING BALANCE</b>				-	-
06/10/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$13,500.00	-
06/10/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-13,500.00	-
06/13/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON FHLB 1.350% 12/13/19 AT \$0.006750 /SHARE ON 8000000 PAR VALUE DUE 2019-06-13	-	54,000.00	-
06/13/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-54,000.00	-
06/14/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	54,000.00	-
06/14/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF interest Burlington County Muni JIF INVESTORS BANK 1000398255	-	-54,000.00	-
<b>CLOSING BALANCE</b>				-	-

**Realized Gain / Loss Detail**

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

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

## Statement Disclosures

### Statement Review; Limitations on Actions

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

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

### Fee Arrangements

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

### Affiliated Advisers

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

<b>Investments: • Are NOT FDIC-Insured • Have NO Bank Guarantee • May Lose Value</b>
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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)*

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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: June										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	287,873.98	976,769.45	494,400.91	5,510,794.27	3,349,474.93	469,879.40	(20,513.75)	1,182,118.57	5,211,588.14	17,462,385.90
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	71.00	0.00	0.00	0.00	0.00	0.00	71.00
Invest Pymnts	1,753.36	6,410.41	2,189.26	24,864.82	14,774.52	2,100.97	25.60	6,459.10	25,343.14	83,921.18
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,753.36	6,410.41	2,189.26	24,864.82	14,774.52	2,100.97	25.60	6,459.10	25,343.14	83,921.18
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,753.36	6,410.41	2,189.26	24,935.82	14,774.52	2,100.97	25.60	6,459.10	25,343.14	83,992.18
EXPENSES										
Claims Transfers	54,270.86	11,202.29	0.00	113,784.38	0.00	0.00	0.00	0.00	0.00	179,257.53
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110,898.84	110,898.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	54,270.86	11,202.29	0.00	113,784.38	0.00	0.00	0.00	0.00	110,898.84	290,156.37
END BALANCE	235,356.48	971,977.57	496,590.17	5,421,945.71	3,364,249.45	471,980.37	(20,488.15)	1,188,577.67	5,126,032.44	17,256,221.71

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

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2019										
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(3,722.58)	(420,206.84)	48,620.85	671,190.42	205,588.06	0.00	(20,670.92)	214,387.84	768,187.27	1,463,374.10
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	145.72	45.67	184.36	2,588.14	746.59	0.00	25.03	1,678.50	2,383.94	7,797.95
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	145.72	45.67	184.36	2,588.14	746.59	0.00	25.03	1,678.50	2,383.94	7,797.95
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	145.72	45.67	184.36	2,588.14	746.59	0.00	25.03	1,678.50	2,383.94	7,797.95
EXPENSES										0.00
Claims Transfers	54,270.86	0.00	0.00	67,232.00	0.00	0.00	0.00	0.00	0.00	121,502.86
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,185.24	100,185.24
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	54,270.86	0.00	0.00	67,232.00	0.00	0.00	0.00	0.00	100,185.24	221,688.10
END BALANCE	(57,847.72)	(420,161.17)	48,805.21	606,546.56	206,334.65	0.00	(20,645.89)	216,066.34	670,385.97	1,249,483.95

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2018										
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(63,272.77)	237,895.29	71,722.63	684,783.71	517,664.20	0.00	167.80	13,882.43	190,566.76	1,653,410.05
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	23.42	963.46	332.38	3,452.31	2,293.38	0.00	0.28	515.77	1,403.30	8,984.30
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	23.42	963.46	332.38	3,452.31	2,293.38	0.00	0.28	515.77	1,403.30	8,984.30
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	23.42	963.46	332.38	3,452.31	2,293.38	0.00	0.28	515.77	1,403.30	8,984.30
EXPENSES										
Claims Transfers	0.00	0.00	0.00	35,238.33	0.00	0.00	0.00	0.00	0.00	35,238.33
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,713.60	10,713.60
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	35,238.33	0.00	0.00	0.00	0.00	10,713.60	45,951.93
END BALANCE	(63,249.35)	238,858.75	72,055.01	652,997.69	519,957.58	0.00	168.08	14,398.20	181,256.46	1,616,442.42

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2017										
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	54,869.72	385,243.44	107,414.27	1,271,158.28	545,241.77	110,595.97	11.62	176,482.83	207,199.43	2,858,217.33
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	243.21	1,805.62	480.28	5,819.92	2,437.94	494.51	0.04	789.00	937.69	13,008.21
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	243.21	1,805.62	480.28	5,819.92	2,437.94	494.51	0.04	789.00	937.69	13,008.21
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	243.21	1,805.62	480.28	5,819.92	2,437.94	494.51	0.04	789.00	937.69	13,008.21
EXPENSES										
Claims Transfers	0.00	6,971.74	0.00	2,228.18	0.00	0.00	0.00	0.00	0.00	9,199.92
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	6,971.74	0.00	2,228.18	0.00	0.00	0.00	0.00	0.00	9,199.92
END BALANCE	55,112.93	380,077.32	107,894.55	1,274,750.02	547,679.71	111,090.48	11.66	177,271.83	208,137.12	2,862,025.62

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2016										
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	81,652.05	340,480.07	109,540.43	950,488.02	447,063.95	102,449.02	55.99	224,507.10	192,407.06	2,448,643.69
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	365.09	1,567.64	489.79	4,302.40	1,998.96	458.08	0.25	1,003.84	860.31	11,046.36
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	365.09	1,567.64	489.79	4,302.40	1,998.96	458.08	0.25	1,003.84	860.31	11,046.36
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	365.09	1,567.64	489.79	4,302.40	1,998.96	458.08	0.25	1,003.84	860.31	11,046.36
EXPENSES										
Claims Transfers	0.00	0.00	0.00	2,674.94	0.00	0.00	0.00	0.00	0.00	2,674.94
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	2,674.94	0.00	0.00	0.00	0.00	0.00	2,674.94
END BALANCE	82,017.14	342,047.71	110,030.22	952,115.48	449,062.91	102,907.10	56.24	225,510.94	193,267.37	2,457,015.11

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	62,273.17	355,243.36	90,258.35	178,788.28	521,452.50	102,630.84	0.80	117,652.92	204,062.23	1,632,362.45
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	71.00						71.00
Invest Pymnts	278.42	1,622.35	403.57	858.32	2,323.49	458.89	0.00	526.06	920.52	7,391.62
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	278.42	1,622.35	403.57	858.32	2,323.49	458.89	0.00	526.06	920.52	7,391.62
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	278.42	1,622.35	403.57	929.32	2,323.49	458.89	0.00	526.06	920.52	7,462.62
EXPENSES										
Claims Transfers	0.00	4,230.55	0.00	6,410.93	0.00	0.00	0.00	0.00	0.00	10,641.48
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	4,230.55	0.00	6,410.93	0.00	0.00	0.00	0.00	0.00	10,641.48
END BALANCE	62,551.59	352,635.16	90,661.92	173,306.67	523,775.99	103,089.73	0.80	118,178.98	204,982.75	1,629,183.59

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	156,074.39	78,114.13	66,844.38	1,754,385.56	1,112,464.45	154,203.57	(79.04)	435,205.45	3,273,248.17	7,030,461.06
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	697.50	405.67	298.88	7,843.73	4,974.16	689.49	0.00	1,945.93	17,271.58	34,126.94
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	697.50	405.67	298.88	7,843.73	4,974.16	689.49	0.00	1,945.93	17,271.58	34,126.94
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	697.50	405.67	298.88	7,843.73	4,974.16	689.49	0.00	1,945.93	17,271.58	34,126.94
EXPENSES										
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	156,771.89	78,519.80	67,143.26	1,762,229.29	1,117,438.61	154,893.06	(79.04)	437,151.38	3,290,519.75	7,064,588.00

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

Month **June**  
Current Fund Year **2019**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Prop	115,483.07	54,270.86	0.00	169,753.93	169,753.93	0.00	(0.00)	0.00
	Liab	3,462.25	0.00	0.00	3,462.25	3,462.25	0.00	0.00	0.00
	Auto	3,965.84	0.00	0.00	3,965.84	3,965.84	0.00	0.00	0.00
	WC	140,438.01	67,232.00	0.00	207,670.01	207,670.01	0.00	0.00	0.00
	<b>Total</b>	<b>263,349.17</b>	<b>121,502.86</b>	<b>0.00</b>	<b>384,852.03</b>	<b>384,852.03</b>	<b>0.00</b>	<b>(0.00)</b>	<b>0.00</b>
2018	Prop	334,969.64	0.00	0.00	334,969.64	334,969.64	0.00	0.00	0.00
	Liab	241,004.16	0.00	0.00	241,004.16	241,004.16	0.00	0.00	0.00
	Auto	55,821.29	0.00	0.00	55,821.29	55,821.29	(0.00)	(0.00)	0.00
	WC	1,349,071.81	35,238.33	0.00	1,384,310.14	1,384,310.14	0.00	0.00	0.00
	<b>Total</b>	<b>1,980,866.90</b>	<b>35,238.33</b>	<b>0.00</b>	<b>2,016,105.23</b>	<b>2,016,105.23</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2017	Prop	203,459.41	0.00	0.00	203,459.41	203,459.41	0.00	0.00	0.00
	Liab	95,991.79	6,971.74	0.00	102,963.53	102,963.53	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	920,623.72	2,228.18	0.00	922,851.90	922,851.90	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,238,737.20</b>	<b>9,199.92</b>	<b>0.00</b>	<b>1,247,937.12</b>	<b>1,247,937.12</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2016	Prop	315,203.78	0.00	0.00	315,203.78	315,203.78	0.00	0.00	0.00
	Liab	185,101.30	0.00	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	1,302,455.29	2,674.94	0.00	1,305,130.23	1,305,130.23	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,815,828.59</b>	<b>2,674.94</b>	<b>0.00</b>	<b>1,818,503.53</b>	<b>1,818,503.53</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2015	Prop	289,250.62	0.00	0.00	289,250.62	289,250.62	0.00	0.00	0.00
	Liab	175,415.11	4,230.55	0.00	179,645.66	179,645.66	(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	2,179,278.62	6,410.93	71.00	2,185,618.55	2,185,618.55	0.00	0.00	0.00
	<b>Total</b>	<b>2,683,536.73</b>	<b>10,641.48</b>	<b>71.00</b>	<b>2,694,107.21</b>	<b>2,694,107.21</b>	<b>0.00</b>	<b>(0.00)</b>	<b>0.00</b>
<b>TOTAL</b>		<b>7,982,318.59</b>	<b>179,257.53</b>	<b>71.00</b>	<b>8,161,505.12</b>	<b>8,161,505.12</b>	<b>0.00</b>	<b>(0.00)</b>	<b>0.00</b>



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Jun 1, 2019 - Jun 30, 2019

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
13674	6/3/2019	BODILY INJURY [Expired]	RAYMOND & COLEMAN, LLP	-- /2018121289	10/28/2017	\$223.50	2017/2017	Legal
13675	6/3/2019	INDEMNITY	ATLANTIC SECURITY INT'L	Z12001/001223718	2/28/2015	\$225.00	2015/2015	Expense
13676	6/3/2019	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2019169553	3/23/2019	\$55.00	2019/2019	Expense
13677	6/3/2019	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2019169300	3/20/2019	\$394.71	2019/2019	Loss
13678	6/3/2019	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
13679	6/3/2019	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2019155776/ 2019155779	10/16/2018	\$1,806.00	2018/2018	Loss
13680	6/3/2019	INDEMNITY	AARON DIPERI	-- /2017100711	4/22/2017	\$1,056.28	2017/2017	Loss
13681	6/3/2019	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
13682	6/3/2019	1ST PARTY COLL PD	DELRAN TOWNSHIP	-- /2019169553	3/23/2019	\$71.08	2019/2019	Loss
13683	6/3/2019	INDEMNITY	IVY REHAB NETWORK INC	-- /2019159962	12/4/2018	\$85.00	2018/2018	Loss
13684	6/3/2019	INDEMNITY	OCEAN HOME HEALTH SUPPLY, LLC	-- /2019152686	9/14/2018	\$58.82	2018/2018	Loss
13685	6/3/2019		STRIVE PHYSICAL THERAPY AND			\$400.00		
		INDEMNITY		-- /2019169300	3/20/2019	\$320.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019167260	2/28/2019	\$80.00	2019/2019	Loss
13686	6/3/2019		VIRTUA WEST JERSEY HEALTH, INC.			\$7,075.70		
		MEDICAL ONLY		-- /2019171065	4/11/2019	\$923.60	2019/2019	Loss
		INDEMNITY		-- /2019169455	3/25/2019	\$4,475.10	2019/2019	Loss
		INDEMNITY		-- /2019169300	3/20/2019	\$1,677.00	2019/2019	Loss
13687	6/3/2019	INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2019169455	3/25/2019	\$21,659.34	2019/2019	Loss
13688	6/3/2019	INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2019169455	3/25/2019	\$14.29	2019/2019	Loss
13689	6/3/2019		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$285.00		
		MEDICAL ONLY		-- /2019167847	3/6/2019	\$95.00	2019/2019	Loss
		INDEMNITY		-- /2019164206	1/26/2019	\$95.00	2019/2019	Loss
		INDEMNITY		-- /2019159962	12/4/2018	\$95.00	2018/2018	Loss
13690	6/3/2019		TARIQ S. SIDDIQI, MD			\$291.75		
		INDEMNITY		-- /2019169300	3/20/2019	\$119.17	2019/2019	Loss
		INDEMNITY		-- /2018119837	11/17/2017	\$172.58	2017/2017	Loss
13691	6/3/2019	INDEMNITY	CONCENTRA MEDICAL CENTERS	-- /2018143484	5/21/2018	\$98.13	2018/2018	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Jun 1, 2019 - Jun 30, 2019

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
13692	6/3/2019		INDEMNITY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	Z20598/001232500	6/24/2015	\$1,598.00	2015/2015	Loss
13693	6/3/2019			OUR LADY OF LOURDES MEDICAL CENTER			\$2,342.00		
			MEDICAL ONLY		MLT-2019169880/ 2019169884	3/23/2019	\$1,561.51	2019/2019	Loss
			MEDICAL ONLY		MLT-2019169880/ 2019169880	3/23/2019	\$780.49	2019/2019	Loss
13694	6/3/2019		MEDICAL ONLY	REHAB EXCELLENCE CENTER, LLC	- - /2019167847	3/6/2019	\$252.00	2019/2019	Loss
13695	6/3/2019		INDEMNITY	DEBORAH HEART AND LUNG CENTER	Z20598/001232500	6/24/2015	\$3,576.19	2015/2015	Loss
13696	6/3/2019		INDEMNITY	PROFESSIONAL SERVICE FUND	Z27950/001239995	10/13/2015	\$93.93	2015/2015	Loss
13697	6/3/2019		INDEMNITY	NovaCare Rehabilitation	MLT-2019155776/ 2019155779	10/16/2018	\$369.00	2018/2018	Loss
13698	6/3/2019			VIRTUA MEDICAL GROUP			\$759.00		
			MEDICAL ONLY		- - /2019172309	4/30/2019	\$126.96	2019/2019	Loss
			MEDICAL ONLY		- - /2019171065	4/11/2019	\$273.92	2019/2019	Loss
			MEDICAL ONLY		- - /2019169891	3/24/2019	\$223.65	2019/2019	Loss
			MEDICAL ONLY		MLT-2019169880/ 2019169880	3/23/2019	\$134.47	2019/2019	Loss
13699	6/3/2019			EMERGENCY PHYSICIANS OF NEW JERSEY P A			\$1,145.33		
			INDEMNITY		- - /2019169455	3/25/2019	\$663.72	2019/2019	Loss
			MEDICAL ONLY		- - /2019160825	12/11/2018	\$481.61	2018/2018	Loss
13700	6/3/2019		INDEMNITY	PROFESSIONAL SERVICE FUND	Z20598/001232500	6/24/2015	\$35.83	2015/2015	Loss
13701	6/3/2019		INDEMNITY	WORKERS COMP PSYCH NET	Z20598/001232500	6/24/2015	\$70.00	2015/2015	Loss
13702	6/3/2019			QUALCARE, INC.			\$3,006.00		
			MEDICAL ONLY		- - /2019174813	5/28/2019	\$501.00	2019/2019	Loss
			MEDICAL ONLY		MLT-2019174744/ 2019174774	5/26/2019	\$501.00	2019/2019	Loss
			MEDICAL ONLY		MLT-2019174744/ 2019174744	5/26/2019	\$501.00	2019/2019	Loss
			MEDICAL ONLY		MLT-2019174744/ 2019174763	5/26/2019	\$501.00	2019/2019	Loss
			MEDICAL ONLY		MLT-2019174744/	5/26/2019	\$501.00	2019/2019	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Jun 1, 2019 - Jun 30, 2019

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
2019174729									
MEDICAL ONLY					-- /2019173176	5/4/2019	\$501.00	2019/2019	Loss
13703	6/10/2019		MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2019172055	4/26/2019	\$3.00	2019/2019	Expense
13704	6/10/2019		INDEMNITY	CAPEHART & SCATCHARD PA	Z47151/001260212	10/17/2016	\$309.00	2016/2016	Legal
13705	6/10/2019		INDEMNITY	AFFANATO MARUT LLC	Z37789/001250034	4/20/2016	\$277.50	2016/2016	Legal
13706	6/10/2019		INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	-- /2019163514	1/18/2019	\$877.95	2019/2019	Legal
13707	6/10/2019		INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,842.00	2019/2019	Loss
13708	6/10/2019		INDEMNITY	IVY REHAB NETWORK INC	-- /2019159962	12/4/2018	\$340.00	2018/2018	Loss
13709	6/10/2019		INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2019169300	3/20/2019	\$320.00	2019/2019	Loss
13710	6/10/2019		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	MLT-2019155776/ 2019155779	10/16/2018	\$69.76	2018/2018	Loss
13711	6/10/2019		INDEMNITY	SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	-- /2019159962	12/4/2018	\$113.57	2018/2018	Loss
13712	6/10/2019		MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2019171998	4/24/2019	\$731.00	2019/2019	Loss
13713	6/10/2019		INDEMNITY	PREMIER SURGICAL CENTER, LLC	MLT-2019155776/ 2019155779	10/16/2018	\$1,332.24	2018/2018	Loss
13714	6/10/2019		MEDICAL ONLY	REHAB EXCELLENCE CENTER, LLC	-- /2019172036	4/26/2019	\$189.00	2019/2019	Loss
13715	6/10/2019			NovaCare Rehabilitation			\$651.00		
					-- /2019163514	1/18/2019	\$279.00	2019/2019	Loss
					MLT-2019155776/ 2019155779	10/16/2018	\$372.00	2018/2018	Loss
13716	6/10/2019			VIRTUA MEDICAL GROUP			\$505.07		
					-- /2019172036	4/26/2019	\$126.96	2019/2019	Loss
					MLT-2019169880/ 2019169884	3/23/2019	\$211.16	2019/2019	Loss
					-- /2019167847	3/6/2019	\$166.95	2019/2019	Loss
13717	6/10/2019			QUALCARE, INC.			\$1,503.00		
					-- /2019175142	5/31/2019	\$501.00	2019/2019	Loss
					-- /2019174962	5/28/2019	\$501.00	2019/2019	Loss
					-- /2019174454	5/22/2019	\$501.00	2019/2019	Loss
13718	6/17/2019		INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	Z34515/001246647	2/15/2016	\$3.00	2016/2016	Expense
13719	6/17/2019		INDEMNITY	CAPEHART & SCATCHARD PA	-- /2019158514	11/15/2018	\$403.00	2018/2018	Legal
13720	6/17/2019			PARKER MCCAY			\$10,978.79		



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Jun 1, 2019 - Jun 30, 2019

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		BODILY INJURY [Expired]		-- /2018126936	10/21/2017	\$3,116.38	2017/2017	Legal
		POLICE PROF PI		-- /2018146312	6/10/2017	\$91.00	2017/2017	Legal
		PERSONAL INJURY		-- /2018119926	2/9/2017	\$3,540.86	2017/2017	Legal
		BODILY INJURY [Expired]		MLT-Z25839/001237862	8/18/2015	\$4,230.55	2015/2015	Legal
13721	6/17/2019	INDEMNITY	MED REQUEST SOLUTIONS INC	-- /2019169300	3/20/2019	\$127.34	2019/2019	Expense
13722	6/17/2019		AFFANATO MARUT LLC			\$760.00		
		INDEMNITY		-- /2019147693	7/12/2018	\$286.00	2018/2018	Legal
		INDEMNITY		-- /2018146837	6/16/2018	\$292.00	2018/2018	Legal
		INDEMNITY		Z20598/001232500	6/24/2015	\$182.00	2015/2015	Legal
13723	6/17/2019	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2019155776/ 2019155779	10/16/2018	\$1,806.00	2018/2018	Loss
13724	6/17/2019	INDEMNITY	KATHY MICCICHE	-- /2017094723	2/13/2017	\$771.00	2017/2017	Loss
13725	6/17/2019	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
13726	6/17/2019	INDEMNITY	BRIAN YOUNG	Z34871/001247013	2/19/2016	\$1,026.24	2016/2016	Loss
13727	6/17/2019	INDEMNITY	IVY REHAB NETWORK INC	-- /2019164206	1/26/2019	\$85.00	2019/2019	Loss
13728	6/17/2019	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2018143484	5/21/2018	\$500.00	2018/2018	Loss
13729	6/17/2019	MEDICAL ONLY	ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMILTON	-- /2019162679	1/8/2019	\$749.77	2019/2019	Loss
13730	6/17/2019		RWJUHH OCCUPATIONAL HEALTH			\$486.64		
		MEDICAL ONLY		-- /2019172146	4/29/2019	\$256.43	2019/2019	Loss
		MEDICAL ONLY		-- /2019149944	8/5/2018	\$230.21	2018/2018	Loss
13731	6/17/2019	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2018143484	5/21/2018	\$315.00	2018/2018	Loss
13732	6/17/2019	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2019169300	3/20/2019	\$119.17	2019/2019	Loss
13733	6/17/2019		CONCENTRA MEDICAL CENTERS			\$2,579.95		
		MEDICAL ONLY		-- /2019173795	5/16/2019	\$693.58	2019/2019	Loss
		MEDICAL ONLY		-- /2019173480	5/13/2019	\$886.44	2019/2019	Loss
		MEDICAL ONLY		-- /2019173255	5/8/2019	\$326.74	2019/2019	Loss
		MEDICAL ONLY		-- /2019173176	5/4/2019	\$476.93	2019/2019	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$196.26	2018/2018	Loss



# BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
13734	6/17/2019		MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2019174109	5/19/2019	\$312.00	2019/2019	Loss
13735	6/17/2019		MEDICAL ONLY	ROTHMAN ORTHOPAEDICS	-- /2019167260	2/28/2019	\$73.90	2019/2019	Loss
13736	6/17/2019		INDEMNITY	DEBORAH HEART AND LUNG CENTER	Z20598/001232500	6/24/2015	\$205.74	2015/2015	Loss
13737	6/17/2019			NovaCare Rehabilitation			\$465.00		
			INDEMNITY		-- /2019163514	1/18/2019	\$372.00	2019/2019	Loss
			INDEMNITY		MLT-2019155776/ 2019155779	10/16/2018	\$93.00	2018/2018	Loss
13738	6/17/2019			VIRTUA MEDICAL GROUP			\$2,051.63		
			MEDICAL ONLY		-- /2019173560	5/14/2019	\$255.61	2019/2019	Loss
			MEDICAL ONLY		-- /2019172309	4/30/2019	\$84.20	2019/2019	Loss
			INDEMNITY		-- /2019169455	3/25/2019	\$1,265.67	2019/2019	Loss
			MEDICAL ONLY		MLT-2019169880/ 2019169884	3/23/2019	\$21.91	2019/2019	Loss
			INDEMNITY		Z27950/001239995	10/13/2015	\$424.24	2015/2015	Loss
13739	6/17/2019		INDEMNITY	VIRTUA MEDICAL GROUP PA	-- /2019169455	3/25/2019	\$14.41	2019/2019	Loss
13740	6/17/2019		INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2019163514	1/18/2019	\$132.12	2019/2019	Loss
13741	6/17/2019			CENTRAL JERSEY URGENT CARE			\$640.00		
			MEDICAL ONLY		-- /2019172937	5/6/2019	\$160.00	2019/2019	Loss
			MEDICAL ONLY		-- /2019160610	12/11/2018	\$320.00	2018/2018	Loss
			MEDICAL ONLY		-- /2018146395	6/23/2018	\$160.00	2018/2018	Loss
13742	6/17/2019			QUALCARE INC			\$2,004.00		
			MEDICAL ONLY		-- /2019175865	6/7/2019	\$501.00	2019/2019	Loss
			MEDICAL ONLY		-- /2019175852	6/6/2019	\$501.00	2019/2019	Loss
			MEDICAL ONLY		-- /2019175436	6/3/2019	\$501.00	2019/2019	Loss
			MEDICAL ONLY		-- /2019175185	6/1/2019	\$501.00	2019/2019	Loss
13743	6/24/2019		INDEMNITY	GUY J RENZI & ASSOCIATES	-- /2018124978	2/5/2018	\$90.00	2018/2018	Expense
13744	6/24/2019		MEDICAL ONLY	ATLANTIC SECURITY INT'L	-- /2017095893	2/27/2017	\$126.50	2017/2017	Expense
13745	6/24/2019			LEO PETETTI LLC			\$1,390.00		
			1ST PARTY COLL PD		-- /2019176369	6/11/2019	\$110.00	2019/2019	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
		1ST PARTY COLL PD		-- /2019174255	5/17/2019	\$465.00	2019/2019	Expense
		1ST PARTY COLL PD		-- /2019173543	5/12/2019	\$350.00	2019/2019	Expense
		1ST PARTY COLL PD		-- /2019167659	3/3/2019	\$465.00	2019/2019	Expense
13746	6/24/2019	INDEMNITY	KOTLAR HERNANDEZ AND COHEN LLC	-- /2018124978	2/5/2018	\$4,935.00	2018/2018	Loss
13747	6/24/2019	1ST PARTY COLL PD	TACTICAL PUBLIC SAFETY LLC	-- /2019167659	3/3/2019	\$1,403.00	2019/2019	Loss
13748	6/24/2019	1ST PARTY COLL PD	WIRELESS ELECTRONICS INC	-- /2019167659	3/3/2019	\$6,515.41	2019/2019	Loss
13749	6/24/2019	1ST PARTY COLL PD	ANDY'S PRO AUTO REPAIR INC	-- /2019167659	3/3/2019	\$243.00	2019/2019	Loss
13750	6/24/2019	INDEMNITY	AFFANATO MARUT LLC	-- /2018124978	2/5/2018	\$192.00	2018/2018	Legal
13751	6/24/2019		JERSEY SHORE REPORTING, LLC			\$191.82		
		INDEMNITY		-- /2019147693	7/12/2018	\$90.00	2018/2018	Expense
		INDEMNITY		-- /2018109612	8/9/2017	\$101.82	2017/2017	Expense
13752	6/24/2019	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	-- /2019165703	2/11/2019	\$1,267.50	2019/2019	Legal
13753	6/24/2019	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
13754	6/24/2019	INDEMNITY	ANTHONY SCHALLUS	-- /2018124978	2/5/2018	\$12,184.00	2018/2018	Loss
13755	6/24/2019	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$394.71	2019/2019	Loss
13756	6/24/2019	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,447.29	2019/2019	Loss
13757	6/24/2019	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$1,059.20	2016/2016	Loss
13758	6/24/2019	1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2019176369	6/11/2019	\$3,642.93	2019/2019	Loss
13759	6/24/2019	1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2019176692	6/15/2019	\$1,864.10	2019/2019	Loss
13760	6/24/2019	1ST PARTY COLL PD	LUMBERTON TOWNSHIP	-- /2019174255	5/17/2019	\$12,440.50	2019/2019	Loss
13761	6/24/2019	1ST PARTY COLL PD	MOUNT LAUREL TOWNSHIP	-- /2019173543	5/12/2019	\$12,927.34	2019/2019	Loss
13762	6/24/2019	1ST PARTY COLL PD	PEMBERTON TOWNSHIP	-- /2019167659	3/3/2019	\$10,278.50	2019/2019	Loss
13763	6/24/2019	INLAND MARINE	RIVERSIDE TOWNSHIP	-- /2019171309	4/15/2019	\$3,440.00	2019/2019	Loss
13764	6/24/2019	INDEMNITY	IVY REHAB NETWORK INC	-- /2019159962	12/4/2018	\$170.00	2018/2018	Loss
13765	6/24/2019	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2018143484	5/21/2018	\$160.00	2018/2018	Loss
13766	6/24/2019		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$177.01		
		INDEMNITY		-- /2019165703	2/11/2019	\$69.76	2019/2019	Loss
		INDEMNITY		MLT-2019155776/ 2019155779	10/16/2018	\$107.25	2018/2018	Loss
13767	6/24/2019	INDEMNITY	VIRTUA WEST JERSEY HEALTH, INC.	-- /2019166742	2/25/2019	\$4,724.30	2019/2019	Loss
13768	6/24/2019		VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$3,354.00		
		MEDICAL ONLY		-- /2019174962	5/28/2019	\$1,677.00	2019/2019	Loss



## BURLINGTON COUNTY J.I.F.

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		MLT-2019173941/ 2019173941	5/15/2019	\$1,677.00	2019/2019	Loss
13769	6/24/2019	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2019159962	12/4/2018	\$95.00	2018/2018	Loss
13770	6/24/2019	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2019169300	3/20/2019	\$119.17	2019/2019	Loss
13771	6/24/2019	MEDICAL ONLY	CONCENTRA MEDICAL CENTERS	-- /2019174813	5/28/2019	\$405.75	2019/2019	Loss
13772	6/24/2019	MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	MLT-2019174744/ 2019174729	5/26/2019	\$730.75	2019/2019	Loss
13773	6/24/2019		NovaCare Rehabilitation			\$279.00		
		INDEMNITY		-- /2019163514	1/18/2019	\$93.00	2019/2019	Loss
		INDEMNITY		MLT-2019155776/ 2019155779	10/16/2018	\$186.00	2018/2018	Loss
13774	6/24/2019	MEDICAL ONLY	VIRTUA MEDICAL GROUP	-- /2019172036	4/26/2019	\$84.20	2019/2019	Loss
13775	6/24/2019		CENTRAL JERSEY URGENT CARE			\$480.00		
		MEDICAL ONLY		-- /2019173940	5/17/2019	\$160.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019172937	5/6/2019	\$320.00	2019/2019	Loss
13776	6/24/2019	MEDICAL ONLY	RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	-- /2019162679	1/8/2019	\$13.40	2019/2019	Loss
13777	6/24/2019		QUALCARE INC			\$2,505.00		
		MEDICAL ONLY		-- /2019176335	6/13/2019	\$501.00	2019/2019	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019176050	6/10/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019172937	5/6/2019	\$1,002.00	2019/2019	Loss
Total for BURLINGTON COUNTY J.I.F.		\$179,257.53	Total for BURLINGTON COUNTY J.I.F.		\$179,257.53			

Number of Checks:	104	First Check Number:	13674
Number of Payments:	217	Last Check Number:	13777
Expense Payments:	\$2,211.66		



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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Legal Payments:	\$15,289.24
Loss Payments:	\$161,756.63

FY 2018 EJIF Dividend  
AELCF Member Allocation

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

	<b>2nd Quarter 2019 Interest</b>	<b>FY 2019 June 30 Balance</b>
Bass River Township	1.61	359.54
Beverly City	2.83	633.24
Chesterfield Township	2.78	622.13
Delanco Township	3.45	770.60
Delran Township	16.54	3,698.46
Edgewater Park Township	8.37	1,871.45
Florence Township	11.44	2,558.22
Hainseport Township	4.39	981.68
Lumberton Township	11.13	2,489.54
Mansfield Township	5.42	1,211.95
Medford Township	23.69	5,297.21
Mount Laurel Township	42.81	9,573.37
Riverside Township	8.42	1,882.56
Shamong Township	6.88	1,538.16
Southampton Township	11.06	2,472.37
Springfield Township	3.44	768.58
Tabernacle Township	7.63	1,706.82
Westampton Township	7.68	1,717.93
<b>ALLOCATION TOTALS</b>	<b>179.55</b>	<b>40,153.80</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - JULY 2019**

	<b>Payee</b>	<b>FY 2019</b>	<b>FY 2018</b>	<b>FY 2017</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>1,987.00</b>			Prof Services/Actuary	May fees
2	PERMA	<b>6,936.50</b>			Prof Services/Admin. Consultant	July-Sept fees
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>29,661.00</b>			Prof Services/Administration	July 2019 Fee
4	Arthur J. Gallagher Risk Management Services, Inc.	<b>158.00</b>			Misc/Postage/Copies/Faxes	June 2019 postage/copies expenses
5	The DeWeese Law Firm, P.C.	<b>5,833.00</b>			Prof Services/Attorney	July 2019 Fees
6	Qual-Lynx	<b>16,742.00</b>			Prof Services/Claims Admin.	July 2019 Fees
7	Qual-Lynx		<b>1,700.00</b>		Prof Services/Claims Admin.	2018 EPL/POL Claims Advocacy Fees
8	Qual-Lynx			<b>1,600.00</b>	Prof Services/Claims Admin.	2017 EPL/POL Claims Advocacy Fees
9	Joyce Media	<b>375.00</b>			Misc/JIF Website	July 2019 Fees
10	AssetWORKS LLC	<b>14,883.00</b>			Prof Services/Prop. Appraiser	Inv#664-11621 Property Appraisals; 70% of contract
11	Kris Kristie	<b>375.00</b>			Misc/Recording Secretary	July 2019 Fees
12	J. A. Montgomery Risk Control Services	<b>10,945.00</b>			Prof Services/Safety Director	July 2019 Fees
13	Secure Data Consulting Services, LLC	<b>3,713.00</b>			Prof Services/Technology Risk Serv Dir	July 2019 Fees
14	Pivot Point Security		<b>1,842.83</b>		Risk Control Contingency	Inv#4299; July 2019
15	Tom Tontarski	<b>930.00</b>			Prof Services/Treasurer	July 2019 Fees
16	Conner Strong & Buckelew	<b>659.00</b>			Prof Services/Underwriting Mgr	July 2019 Fees
17	Debby Schiffer	<b>2,494.00</b>			Wellness Program	May 2019 Fees
18	MEL JIF	<b>296,786.00</b>			MEL	MEL 2019 WC & Excess Liability -3rd installment
19	MEL JIF	<b>1,643.00</b>			Faithful Performance/Fidelity Bond	MEL 2019 Fidelity Bond - 3rd installment
20	MEL JIF	<b>114,259.00</b>			Property Claims and Premium	MEL 2019 Property claims & prem. -3rd installment
21	NJ Municipal EJIF	<b>123,445.00</b>			EJIF	2019 2nd installment
22	ARC Reprographics	<b>242.98</b>			Misc/Printing	Inv#275455; 275518 member bks Riverside/Lumberton
23	Courier Post	<b>321.00</b>			Misc/Legal Notices	Synopsis of audit; Nov date change; Budget Hearing July
24	Courier Times	<b>223.30</b>			Misc/Legal Notices	Synopsis of audit; Nov date change
25	Iron Mountain	<b>72.45</b>			Misc/Record Retention Service	Inv#BTMZ590 Storage 7/1-31/19; Service 5/29/19-6/25/19
26	Bordentown Township	<b>364.56</b>			Wellness Program	Lunch and Learn wellness
27	Bordentown Township		<b>100.00</b>		Safety Incentive Program	Rewards for safety training meeting
28	Lumberton Township	<b>69.00</b>			Wellness Program	Prizes for 10 wk challenge
29	Pemberton Township	<b>4,645.00</b>			Optional Safety Budget	Protective equipment
30	Westampton Township	<b>1,595.00</b>			Optional Safety Budget	Radar sign
31	Westampton Township		<b>880.00</b>		Safety Incentive Program	Radar sign
	<b>TOTAL</b>	<b>\$639,357.79</b>	<b>\$4,522.83</b>	<b>\$1,600.00</b>		

<b>JIF Bill List Total</b>	<b>\$645,480.62</b>
<b>RMC Bill List Total</b>	<b>\$124,015.00</b>
<b>Grand Total</b>	<b>\$769,495.62</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RMC BILL LIST (2nd installments) - July 2019**

	<b>Payable to:</b>	<b>FY 2019</b>	<b>Appropriation</b>	<b>Description</b>
1	CBIZ Benefits & Insurance	<b>11,528.00</b>	Risk Management Consultants	2nd installment- Bordentown Twp
2	Connor Strong & Buckelew	<b>1,785.00</b>	Risk Management Consultants	2nd installment payment -Bass River Township
3	EJA/Capacity Insurance	<b>37,329.00</b>	Risk Management Consultants	2nd installment payment - Bordentown City, Chesterfield, Delanco, Fieldsboro, Mt. Laurel, North Hanover, Pemberton Boro, Springfield, Woodland, Wrightstown
4	Hardenbergh Insurance Group	<b>50,924.00</b>	Risk Management Consultants	2nd installment payment -Beverly, Medford, Palmyra, Pemberton Twp, Southampton, Westampton
5	Insurance Agency Management	<b>22,449.00</b>	Risk Management Consultants	2nd installment payment - Edgewater Pk, Hainesport, Lumberton, Mansfield Twp, Shamong, Tabenacle
	<b>RMC BILL LIST TOTAL</b>	<b>\$ 124,015.00</b>		

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

	ANNUALIZED 2018	ADOPTED BUDGET 2019	Delran EMS 1/9/2019	EPL/POL Compliance	VDO ADJ	LAND USE & CYBER ADJ	OE ADJ	RMC ADJ	Proposed Amendment 7/16/2019
<b>PROPERTY</b>	270,300	267,750	-	-	-	-	-	-	267,750
<b>GENERAL LIABILITY</b>	451,350	450,500	1,395	-	-	-	-	-	451,895
<b>AUTO LIABILITY</b>	125,800	125,800	-	-	-	-	-	-	125,800
<b>WORKERS' COMPENSATION</b>	2,011,950	1,942,250	10,820	-	-	-	-	-	1,953,070
<b>DEDUCTIBLE</b>	507,802	491,816	2,156	-	-	-	-	-	493,972
<b>TOTAL CLAIM LOSS FUNDS</b>	3,367,202	3,278,116	14,371	-	-	-	-	-	3,292,487
<b>CLAIMS ADMINISTRATION</b>	198,967	202,906	-	-	-	-	-	-	202,906
<b>SAFETY PROGRAMS</b>	155,018	155,523	-	-	-	-	25,000	-	180,523
- Optional Safety Budget	51,295	51,295	-	-	-	-	-	-	51,295
- Safety Incentive Program	61,967	61,967	-	-	-	-	25,000	-	86,967
- Training	41,756	42,261	-	-	-	-	-	-	42,261
- Police On-Line Training	-	-	-	-	-	-	7,780	-	7,780
- Right to Know	25,256	25,761	-	-	-	-	-	-	25,761
- Training	16,500	16,500	-	-	-	-	(7,780)	-	8,720
<b>PROFESSIONAL SERVICES</b>	282,294	293,774	-	-	-	-	-	-	293,774
- Actuary	24,600	25,092	-	-	-	-	-	-	25,092
- Administrative Consultant	27,202	27,746	-	-	-	-	-	-	27,746
- Attorney	66,300	70,000	-	-	-	-	-	-	70,000
- Auditor	18,500	18,870	-	-	-	-	-	-	18,870
- Safety Director	127,000	133,000	-	-	-	-	-	-	133,000
- Treasurer	10,944	11,163	-	-	-	-	-	-	11,163
- Underwriting Manager	7,748	7,903	-	-	-	-	-	-	7,903
<b>ADMINISTRATION</b>	347,593	354,545	-	-	-	-	-	-	354,545
<b>CLAIMS AUDITOR</b>	5,275	5,275	-	-	-	-	-	-	5,275
<b>EPL / CYBER</b>	13,500	13,500	-	-	-	-	14,212	-	27,712
- Cyber On-Line Employee Training	-	-	-	-	-	-	5,428	-	5,428
- EPL/Cyber Incentive Program	13,500	13,500	-	-	-	-	-	-	13,500
- Technology Risk Management Services	-	-	-	-	-	-	8,784	-	8,784
<b>EXPOSURE DATA MGMT SYSTEM</b>	10,000	-	-	-	-	-	-	-	-
<b>PAYROLL AUDITOR</b>	10,790	11,006	-	-	-	-	-	-	11,006
<b>PROPERTY APPRAISER</b>	25,000	25,000	-	-	-	-	-	-	25,000
<b>RISK CONTROL CONTINGENCY</b>	100,000	100,000	-	-	-	-	(76,337)	-	23,663
<b>TECHNOLOGY RISK SERVICES DIRECTOR</b>	-	-	-	-	-	-	37,125	-	37,125
<b>WELLNESS/WELLNESS INCENTIVE</b>	60,000	60,000	-	-	-	-	-	-	60,000
<b>CONTINGENCY</b>	30,000	30,000	-	-	-	-	-	-	30,000
<b>MISCELLANEOUS</b>	55,162	56,750	-	-	-	-	-	-	56,750
- AGRIP/ PRIMA	12,000	12,000	-	-	-	-	-	-	12,000
- Annual Planning Retreat	6,000	6,000	-	-	-	-	-	-	6,000
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	1,200	-	-	-	-	-	-	1,200
- JIF Website	4,000	5,000	-	-	-	-	-	-	5,000
- Legal Notices	1,800	1,800	-	-	-	-	-	-	1,800
- Meeting Expense/Dinner Meeting	2,500	3,000	-	-	-	-	-	-	3,000
- Office Supplies	2,300	2,300	-	-	-	-	-	-	2,300
- Other	10,000	10,000	-	-	-	-	-	-	10,000
- Performance Bond (TPA)	750	750	-	-	-	-	-	-	750
- Postage/Copies/Fax	3,200	3,200	-	-	-	-	-	-	3,200
- Printing	6,000	6,000	-	-	-	-	-	-	6,000
- Record Retention Service	1,000	1,000	-	-	-	-	-	-	1,000
- Recording Secretary	4,412	4,500	-	-	-	-	-	-	4,500
<b>TOTAL EXPENSES</b>	1,293,599	1,308,279	-	-	-	-	-	-	1,308,279
<b>SUB TOTAL JIF BUDGET</b>	4,660,801	4,586,395	14,371	-	-	-	-	-	4,600,766
<b>MUNICIPAL EXCESS LIABILITY JIF</b>	1,759,842	1,890,139	1,960	-	-	(2,936)	-	-	1,889,163
- MEL Excess WC & Liability	1,294,427	1,423,870	1,804	-	-	(2,936)	-	-	1,422,738
- MEL Excess Property	465,415	466,269	156	-	-	-	-	-	466,425
- Property	455,418	456,272	-	-	-	-	-	-	456,272
- Fidelity	9,997	9,997	156	-	-	-	-	-	10,153
<b>EPL/POL/CYBER PREMIUM</b>	549,012	564,472	304	-	(243)	2,704	-	-	567,237
<b>EPL/POL/CYBER COMMISSION - AJG</b>	17,938	18,402	10	-	(8)	116	-	-	18,520
<b>EPL/POL/CYBER COMMISSION - CONNER STRONG</b>	17,938	18,402	10	-	(8)	116	-	-	18,520
<b>EPL/POL SURCHARGE</b>	179	3,753	-	(3,564)	-	-	-	-	189
<b>ENVIRONMENTAL JIF</b>	249,231	246,894	-	-	-	-	-	-	246,894
<b>SUB TOTAL PREMIUMS</b>	2,594,140	2,742,062	2,284	(3,564)	(259)	-	-	-	2,740,523
<b>SUB TOTAL JIF &amp; EXCESS BUDGET</b>	7,254,941	7,328,457	16,655	(3,564)	(259)	-	-	-	7,341,289
<b>RISK MANAGEMENT CONSULTANTS</b>	239,711	241,717	-	(229)	(16)	-	-	6,584	248,056
<b>TOTAL JIF BUDGET</b>	7,494,652	7,570,174	16,655	(3,793)	(275)	-	-	6,584	7,589,345

<p align="center"><b>BURLCO JIF - 2019 Budget Assessment Certification</b></p>
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<b>Bass River Township</b>	<b>60,258</b>
<b>Beverly City</b>	<b>204,721</b>
<b>Bordentown City</b>	<b>307,803</b>
<b>Bordentown Township</b>	<b>389,320</b>
<b>Chesterfield Township</b>	<b>149,439</b>
<b>Delanco Township</b>	<b>144,734</b>
<b>Delran Township</b>	<b>576,449</b>
<b>Edgewater Park Township</b>	<b>221,356</b>
<b>Fieldsboro Borough</b>	<b>27,628</b>
<b>Florence Township</b>	<b>386,880</b>
<b>Hainesport Township</b>	<b>115,878</b>
<b>Lumberton Township</b>	<b>328,428</b>
<b>Mansfield Township</b>	<b>268,051</b>
<b>Medford Township</b>	<b>791,176</b>
<b>Mount Laurel Township</b>	<b>1,015,084</b>
<b>North Hanover Township</b>	<b>165,664</b>
<b>Palmyra Borough</b>	<b>276,902</b>
<b>Pemberton Borough</b>	<b>110,860</b>
<b>Pemberton Township</b>	<b>905,904</b>
<b>Riverside Township</b>	<b>244,252</b>
<b>Shamong Township</b>	<b>75,536</b>
<b>Southampton Township</b>	<b>182,005</b>
<b>Springfield Township</b>	<b>96,491</b>
<b>Tabernacle Township</b>	<b>126,924</b>
<b>Westampton Township</b>	<b>307,210</b>
<b>Woodland Township</b>	<b>69,489</b>
<b>Wrightstown Borough</b>	<b>40,903</b>
<b>27</b>	<b>7,589,345</b>



## **EXECUTIVE SAFETY COMMITTEE MEETING**

***Tuesday, June 18, 2019***

***Hainesport Municipal Building***

***Hainesport, NJ***

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund ("BURLCO JIF") was held at the Hainesport Municipal Building, Hainesport, NJ on Tuesday, June 18, 2019. The meeting was called to order at 1:32 PM.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**  
Amanda Somes, **Bass River Township**  
Mike Templeton, **Delanco Township**  
Paula Kosko, **Hainesport Township**  
Mike Fitzpatrick, **Mansfield Township**  
Mary Picariello, **North Hanover Township**  
James Ingling, **Wrightstown Borough**  
Steve Walsh, **EJA/Capacity Insurance**  
Joe Henry, **Hardenbergh Insurance Group**  
Mike Avalone, **Conner Strong & Buckelew**  
Keith Hummel, Public Entity Assistant Director, **J. A. Montgomery Risk Control**  
John Saville, **Consultant, J. A. Montgomery Risk Control**  
Rob Garish, **Consultant, J. A. Montgomery Risk Control**  
Debby Schiffer, **Wellness Director**  
Paul A. Forlenza, Executive Director, **Arthur J. Gallagher Risk Mgmt. Svcs.**  
Paul J. Miola, Executive Municipal JIF Strategist, **Arthur J. Gallagher Risk Mgmt. Svcs.**  
Sheila Ortiz, Account Representative, **Arthur J. Gallagher Risk Mgmt. Svcs.**

Those not in attendance were:

Richard Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Tom Pullion, **Edgewater Park Township**  
Patrice Hansell, **Fieldsboro Borough**  
John Gural, **Palmyra Borough**  
Steve Ent, **Westampton Township**  
Brian Monaghan, **Insurance Agency Management**

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

### ***I. MEETING MINUTES – March 18, 2019 (E-mailed 06/05/2019)***

Mr. Cramer indicated that a copy of the March 18, 2019 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the notice for today's meeting.

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

**II. 1<sup>ST</sup> QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT – (E-mailed 06/05/2019)**

Mr. Garish handed out an abridged version for the Committee's review. He then briefly reviewed the report with the Committee.

Mr. Garish mentioned that the 1<sup>st</sup> Quarter Safety Director's Report covers service activities provided during January, February, and March 2019. All members have received at least one (1) visit in the first half of 2019. He noted that the *Right to Know Inventory and Labeling Surveys for 2019* was started in the first quarter. The electronic distribution to all members of the Central File Drop Box has been completed for the surveys conducted in 2018.

Mr. Garish highlighted that he BURLCO JIF members participated in 317 total Instructor-led learning events through the MSI. This was an increase of 73 learning events from the 1<sup>st</sup> Quarter. In addition to traditional Instructor-led training, 81 online classes have been taken through the MSI as of March 31, 2019. This was an increase of 80 learning events of online classes from the 1<sup>st</sup> Quarter.

Mr. Garish then mentioned there were 16 video rentals from the MEL Media Library through March 31, 2019. This represents usage by five (5) member towns. In 2018, we added 130 DVD's, and the library now consists of 836 distinct titles that represent 47 categories. The catalog can be found on both the NJ MEL and BURLCO JIF website.

Mr. Garish reported that *Kwik Course Briefings* were added to the MSI in 2018, these video briefings are designed to focus on one limited topic, in a short time. They can be anywhere from three minutes in length to thirty minutes. Three (3) briefings were added to the MSI in 2018, and additional topics have been added in 2019.

Mr. Garish reminded the Committee that the *2019 Safety Incentive Program* includes the Optional Safety Incentive Program award monies that will allow members to receive an additional \$250 for each "applicable" Regional Training Session that is attended.

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

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

**III. SAFETY INTERVENTION / MONITORING**

**Safety Intervention**

Mr. Forlenza referred the Committee to page one (1) of the agenda to an excerpt from their last Safety Committee Meeting. He then stated that the Committee did discuss several members at their last meeting that were being monitored by the Safety Director due to their high loss metrics.

**Woodland Township**

Mr. Garish mentioned that he had a meeting with representatives from Woodland Township along with their RMC. He indicated that he had suggested that the Fire Chief become the Safety Coordinator; however, due to his job restrictions he is unable to take on that responsibility. Mr. Garish commented that if the training dates were communicated ahead of time, there would be better participation. He noted that he reminded the Township that the Fund Commissioner does not need to be present; it can be a representative from the Township. Mr. Garish stated that Woodland Township is on the right track with the Safety Program. Unfortunately, a lack of attendance at the monthly Executive JIF meetings is impacting their overall participation.

Mr. Garish recommends keeping Woodland Township on their internal "watch list" until the next quarter.

Mr. Saville reported that Woodland Township has been conducting their accident investigations; which can be used as JSO's.

Mr. Walsh commented that that Fire Chief is onboard with the Safety Program and involved with Power DMS.

### **Edgewater Park**

Mr. Garish mentioned that he and Mr. Forlenza recently had a visit with Edgewater Park and met with their Administrator, DPW Supervisor, and the Safety Coordinator to discuss their regulatory compliance. Overall, the meeting went very well. Following the meeting Mr. Garish had a meeting with Edgewater Park's DPW Supervisor to explain how to add trainings to the MSI.

Mr. Garish commented that the Township is trending in the right direction with the Safety Program. He mentioned that the Police Chief recently retired and Mr. Hummel has since met with the new Police Chief. Mr. Garish recommends keeping Edgewater Park Township on their internal "watch list" until the next quarter.

Mr. Garish stated that Edgewater Park Township and Woodland Township are going to continue on their internal "watch list" until the next quarter to ensure their Safety Program's continue to trend in the right direction

## ***IV. MEMBERSHIP RENEWALS***

Mr. Forlenza mentioned that eight (8) member municipalities are up for renewal effective January 1, 2020. The Safety Director is tasked with conducting surveys for each renewing member early in the year during a normally scheduled Loss Control Visit. He then referred the Committee to page two (2) of the agenda packet to review a copy of those members' Six Year Average Loss Ratio report valued as of March 31, 2019. He then briefly reviewed these results.

Mr. Garish referred the Committee to a handout to review the Renewal Survey Results. Mr. Saville then briefly reviewed the survey results with the Committee. Mr. Garish noted that all members up for renewal should be offered a three year renewal in the Fund. He mentioned that seven (7) of the (8) members up for renewal are regularly visited by Mr. Saville; however, during his absence Mr. Spencer conducted the renewal visits.

Mr. Forlenza stated that he conducted a renewal visit with Riverside Township last evening and all other renewing member visits have been scheduled. Mr. Forlenza will keep this Committee updated as to the renewing members.

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

## ***V. JIF LOSS RATIO REPORTS – March 31, 2019***

Mr. Forlenza directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of March 31, 2019. The report reflects a six-year period for Fund Years 2013-2018. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF is 71.6%. He noted that these ratios represent incurred losses, which is paid claims and money set aside in reserve to paid on known claims, versus loss funding in each members assessment to pay claims within the JIFs self-insured retention. Mr. Forlenza then briefly reviewed the reports included in the agenda packet with the Committee.

Mr. Forlenza mentioned that the JIF Loss Ratio Reports were distributed at the April Executive Committee Meeting.

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

**VI. MEL LOSS RATIO REPORTS – March 31, 2019**

Mr. Forlenza then directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports that were included in the agenda packet. The report reflects a six-year period for Fund Years 2013-2018 with the average loss ratio for the BURLCO JIF at 80.9%. He indicated that this is money that the MEL uses to fund their self-insured retention for Workers Compensation, Property and Liability losses above the JIF layer versus that portion of the member's MEL assessment set aside to pay claims within the MEL's self-insured retention. Mr. Forlenza noted that this report represents incurred losses, which are funds that have been paid by the MEL on known claims or set aside in reserve to be paid on known claims. Mr. Forlenza then briefly reviewed the MEL Reports with the Committee.

Mr. Forlenza mentioned that the MEL Loss Ratio Reports were distributed at the April Executive Committee Meeting.

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

**VII. REGIONAL TRAINING SCHEDULE**

Mr. Garish referred the Committee to page 19 of the agenda packet to review the Regional Training Schedule.

Mr. Garish reviewed the remaining Regional Training Courses as follows:

- **Excited Delirium:** This training took place on April 12, 2019 at Merighi's Savoy Inn. Mr. Garish mentioned that this session was a carry-over from 2018 and was conducted by Derek Jacobus. He reported that there were 41 total members in attendance from all three JIFs; with 3 members from the BURLCO JIF. He noted that all evaluations showed positive feedback.
- **Back to Basics:** This training was held on May 16, 2019 at the Hainesport Municipal Building, Hainesport, NJ. He noted that there were 24 attendees with 20 evaluations received. He noted that all evaluations showed positive feedback.
- **Practical Leadership Strategies:** This training is scheduled for June 27, 2019 at the Hainesport Municipal Building. This program is geared toward Police and all interested personnel. Mr. Garish mentioned that all participants that take the course will receive a full workbook that cost \$10.47. He asked if the JIF would cover the cost of the book. Mr. Forlenza asked the Committee for authorization to purchase the book and seek reimbursement from the JIF. The Committee approved this expenditure.
- **D.E.R Training:** This training is scheduled for October 8, 2019 at the Hainesport Municipal Building. There will be a fee associated with this training which the Committee has previously approved. Mr. Garish mentioned that Ms. Matro has since updated the JIF website with the training information.
- **Ergonomic/Wellness:** Mr. Garish reported that his office had a meeting with a Consultant for this training. He noted that the Consultant provided his office with an extensive outline for this Regional Training. There is a fee attached to this training proposal. Mr. Garish will review the proposal with the Executive Director's office.

Unfortunately, this training will not be able to take place until the 3<sup>rd</sup>/4<sup>th</sup> Quarter of 2019 as J. A. Montgomery's office will be moving to a new location. Mr. Garish will keep this Committee updated at the next September Safety Committee Meeting.

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

#### ***VIII. SAFETY DIRECTOR'S BULLETIN***

Mr. Forlenza directed the Committee to a copy of four (4) Safety Director Bulletins that have been issued since their last meeting:

- Selecting a Designated Employer Representative (D.E.R.)
- National Safety Stand-Down to Prevent Falls in Construction
- Comprehensive Playground Inspection and Maintenance Programs
- Prepare Now for Hurricane Season

Mr. Garish added that an additional bulletin in planning is on the topic of *Fire Suppression Safety*. In addition, he recounted to the Committee a recent claim that involved a volunteer firefighter that had a red light installed on his personal vehicle. As a result, he noted that Mr. Miola asked him to create a bulletin on *Blue Lights for First Responders* for volunteer first responders.

#### ***IX. SAFETY DIRECTOR'S MESSAGES***

Mr. Garish referred the Committee to pages 31-39 of the agenda packet to the *Safety Director's Messages* that were e-mailed to the members since the Committee's last meeting:

- *2019 Safety Expo – Registration Information*
  - New Jersey Utility Authority (NJUA) will be giving this training on the following dates:
    - June 28, 2019 | Sayreville, NJ | Middlesex Fire Academy
    - September 27, 2019 | Blackwood, NJ | Camden County Emergency Training Center

Mr. Garish mentioned that PEOSH will also be in attendance to conduct "Indoor Air Quality" training.

- National Forklift Safety Day

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

#### ***X. MEL SAFETY INSTITUTE***

##### **Training Administrators**

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

##### **MSI member use – 1<sup>st</sup> Quarter 2019 – Onsite vs. Online**

Mr. Garish directed the Committee to page 40 of the agenda packet to review the 2019 BURLCO member attendance list.

### **MEL Leadership Skills Training**

Mr. Garish mentioned that the *MEL Leadership Skills Program* is a three-day course; all three sessions need to be attended to receive a completion certificate. He noted the first session was held in Marlton, NJ with representation from nine (9) employees from the following towns: Lumberton Township, Edgewater Park & Pemberton Township.

Mr. Garish mentioned that Mr. Ruprecht and Mr. Clark opened up a second class in the fall for the membership on the following dates: October 15<sup>th</sup>, 22<sup>nd</sup> and 29<sup>th</sup>. He noted that all sessions need to be attended in order to receive a certificate at the end of the course. Notices will be emailed to all members as the date approaches.

### **Learning Management System**

Mr. Garish mentioned that currently under Kwik Course's they are working on a *Voluntary Respirator Training Program*. He noted that these are available on the MSI Website and they are listed under "video briefings". Currently, there are five (5) videos on the MSI Website for employees to view. This will be rolled out to the members once available.

Mr. Henry asked if the *Safe Patient Lifting Training* will be offered to the members again. Mr. Garish stated that he can look into this for Mr. Henry.

## **XI. S:ERVE**

Mr. Garish discussed S:ERVE, the online training program available for Police, Fire and EMS. He indicated that his office continues to promote this program to the members. He noted that he is the contact person for S:ERVE. Mr. Garish reported that they had three separate "screen share" meetings with Safety National in regards to an updated version of S:ERVE. Safety National is currently working on building the JIFs within the new program and individually adding each member town. He noted that when the member town accesses the new platform a new link will be provided and will have drop-down boxes with all 27 towns listed. Mr. Garish mentioned that reports will be much easier to access.

## **XII. POLICE TOPICS**

### **Accreditation & Re-Accreditation Update**

Mr. Forlenza stated that he is happy to report that he was able to retrieve a report from the Origami system that depicts the towns that have been accredited or reaccredited in the BURLCO JIF. He then referred the Committee to page 43 in the agenda packet to review the report.

Mr. Forlenza mentioned that notification from his office is sent to the members each year reminding them of the program and incentives.

### **SLEO Training**

Mr. Forlenza indicated that all three (3) SLEO Training sessions have been completed. He noted that retired Police Chief Denis Connell annually conducts this training and the JIF offsets some of the costs of this program.

### **Police One Academy**

Mr. Forlenza mentioned that 11 agencies out of the 27 members have taken courses with a total of 13 agencies enrolled with Police One Academy. Unfortunately, there are a number of agencies not utilizing this program. He referred the Committee to page 45 to a memo from Mr. Hummel that was sent to all Fund Commissioners, Risk Management Consultants, Safety Coordinators, and Police Chiefs. Mr. Forlenza stated that they have not received responses from Beverly, Bordentown City, Pemberton Borough, Pemberton Twp., and Springfield.

Mr. Hummell mentioned that those towns that have had no activity will be receiving a visit from him to discuss the importance of this program. His goal is to have all members in compliance by the end of the year. Currently, there are several trainings available to the members with police agencies including; Cyber Security, De-escalation of Suspects, Ethics, Interaction of Suspects, Cyber Hygiene, and Harassment. These courses can range anywhere from 10 minutes to 1 hour in length.

Mr. Forlenza stated that the contract with Police One Academy is up on September 1, 2019. He indicated it's a three (3) year contract; each year stands on its own with no price increase from year to year. Mr. Forlenza asked the Committee if they are comfortable renewing the contract at approximately \$8,000 per year. The Committee authorized the Executive Director's office to renew the contract with Police One Academy. Mr. Forlenza stated that he will renew the contract by resolution for the next Executive Committee Meeting.

#### **Police Ad Hoc Committee**

Mr. Garish mentioned that the minutes from the March 22, 2019 Police Ad Hoc Committee meeting were a handout at your place. He highlighted that Mr. Hummell introduced retired Chief Chris Ferrari from Lawman Supply Company. Mr. Garish stated that Chief Ferrari created a "Community Alert System (C.A.S.)", which is a mobile app designed to keep the community members informed. Research supports an individual's phone has become a very personal item.

Mr. Garish then highlighted the discussions regarding *Employee Wellness Programs* and *Employee Assistance Programs* with input from many of the Ad Hoc Committee members. He noted that Cooper University Health Care's Employee Assistance Program was mentioned by several of the Committee Members and the positive interactions they have had for their personnel. Mr. Garish recommends that a generic policy that towns can utilize following a critical incident.

The next Police Ad Hoc Committee Meeting will be scheduled in for the 3<sup>rd</sup> Quarter.

### ***XIII. MEL SAFETY & EDUCATION MEETING***

Mr. Forlenza referred the Committee to page 51 of the agenda packet to a copy of the MEL Safety & Education Committee meeting minutes from the April 26, 2019 meeting. He indicated there was a lengthy discussion in regards to the model policy and training program; they are currently being developed by the MEL and other Executive Directors across the state on *Sexual Molestation and Abuse Crimes*. Mr. Forlenza stated that a risk control program will be developed that will include model policies and procedures, training, etc. This could potentially eliminate a great deal of exposure to our members.

Mr. Forlenza also mentioned that there were discussions in regards to recreational marijuana; however, it is unknown as to when the legislation is going to pass, and in what form, but the professional are preparing for the impact.

The next MEL Safety & Education Committee meeting is scheduled for July 12, 2019.

### ***XIV. PEOSHA ADVISORY COMMITTEE UPDATES***

Mr. Saville referred the Committee to pages 55-62 of the agenda packet. He then highlighted the *15 Most Frequent Citations for period of January 1, 2019 through March 31, 2019*. Mr. Saville then briefly reviewed the report with the Committee.

Mr. Saville stated that “Recordkeeping – Failure to maintain the NJSOSH 300 Forms” continues to be the number one (1) cited standard for PEOSH and number two (2) is the “General Duty Clause: Overhead Doors w/o Reserve/Stop Mechanism, No Vehicle Lift Inspections, etc.” He stated that members need to use this list as a guide in reviewing their own town’s compliance with these standards.

Mr. Saville then reviewed the minutes from the Advisory Board Committee beginning on page 57. He stated that PEOSH collected a total of \$25,229.25 in penalties this quarter. Mr. Saville stated that if any member has any questions, to email him directly and he will gladly assist.

#### **RTK Program Data – Electronic Filing Status**

Mr. Garish mentioned that the 2018 *Right to Know Program* was sent via drop-box to all members. He noted that the 2019 RTK Survey is underway and Mr. Walsh from his office will be in contact with the members.

### **XV. WELLNESS INITIATIVE**

Ms. Schiffer briefed the Committee on her recent activities with the membership.

#### **Presentation – 10 Municipalities this quarter**

- Beverly City – Stress Management Techniques | Debby Schiffer
- Bordentown City – Skin Health | Burlington County Health Dept.
- Bordentown Township – Eating Healthy on the Go | Shoprite Dietitian
- Delanco – 10 Keys to a Healthy Life | Susie Procini
- Delanco – Police Chief offering stress management presentation to officers | invited local towns
- Delran – guided meditation, benefits and practice
- Hainesport – Portion Distortion Trivia Game; yoga demonstration
- Mt. Laurel – Evening and Day Shift – Jefferson Nutritionist on Fad Diets
- Riverside – 10 Keys to a Healthy Life | Susie Procini
- Southampton – Portion Distortion Trivia Game | Debby Schiffer
- North Hanover – 10 Keys to a Healthy Life | Susie Procini

#### **Challenges – 10 Municipalities offering a challenge**

- Healthy Lifestyle Challenge | 6 towns participated: Beverly City, Bordentown Township, Lumberton, Mansfield, Medford, and Westampton.
- Chesterfield & Delanco – launched a “make a change/set health goal challenge
- Florence Township – has a yearlong “Are you a Loser or a Maintainer” challenge
- Mt. Laurel EMT – is doing an Incentive Challenge | Including fitness and weight loss challenge
- Riverside – launched a water drinking challenge
- Southampton – weight loss challenge | plan to continue through the summer; and plank challenge

#### **Miscellaneous**

- Edgewater Park, North Hanover – offered chair massages
- Florence – afternoon hallway exercises, Bring your Dog to work day, Team in local 5K (t-shirts), Mayor’s Baseball Tournament
- Hainesport – Monthly Healthy snack brought in by employee
- Lumberton – Monthly trivia question
- EAP programs being looked into and offered by various towns

- Palmyra – bi-monthly themed lunch | May is around baseball
- Bordentown Twp, Edgewater Park & Florence | Police Fitness Testing Program
- Bordentown Twp Police Dept. | purchased 19 Fitbit HIR trackers; wellness bulletin board
- Fresh Fruit and Snacks for various departments
- Woodland – Reimbursement for wellness (Weight Watchers, walking shoes and Fitbit)
- Torch Run – Police Officers from most towns carried the torch through their town to hand off to the next town
- End of year prize for participation in wellness events throughout the year
- Some towns are interested in starting a healthy Recipe swaps for the summer

Mr. Forlenza mentioned that he attended a session at the PRIMA Conference on Workers Compensation hosted by PMA. He noted that they are a large adjusting firm and they have been conducting studies in regards to whether the frequency of claims has an impact on severity. He noted that there is no direct correlation of the frequency of claims on severity, which is contrary to what most professionals think. He further noted that PMA's data shows that the overall health of an employee can have a direct impact on the cost and severity of a workers compensation claim. He and Mr. Miola are going to meet with PMA to review their data.

#### **Wellness Incentive Budget**

Mr. Forlenza referred the Committee to page 63 of the agenda to the Wellness Incentive Budget Program member balance spreadsheet for 2019. He indicated that the deadline to encumber or claim funds is on November 30, 2019. The final date to claim or encumbered funds is February 1, 2020.

### ***XVI. OPTIONAL SAFETY BUDGET***

Mr. Forlenza stated that the member balances for the Optional Safety Budget are located on page 65 of the agenda packet. The available balances for the 2019 Optional Safety Budget are made part of the agenda packet and presented to the members on a monthly basis in the Executive Director's Report. The deadline to encumber or claim funds is November 30, 2019. The final date to claim encumbered funds is February 1, 2020.

### ***XVII. SAFETY INCENTIVE PROGRAM***

Mr. Forlenza directed the Committee to a spreadsheet on page 66 of the agenda packet. The deadline to encumber or claim funds is November 30, 2019. The final date to claim encumbered funds is February 1, 2020.

#### **Special Recognition Letters**

Special Recognition Award Letters were mailed to the recipients on April 18, 2019.

#### **Program Addendum**

Mr. Forlenza referred the Committee to page 67 to an excerpt from the last Safety Committee Meeting of a discussion in regards to sub-committee meeting attendance for the Optional SIP Award Amounts. He noted that the Committee asked that the addendum to the 2019 SIP Program reflect the verbiage change that *"if a Fund Commissioner did volunteer for a sub-committee and the sub-committee does not meet, they should be entitled to those funds for the 2019 Fund Year. However, if a Fund Commissioner did not volunteer for sub-committee and the Committee did not meet, then they are not entitled to those funds for 2019."* Mr. Forlenza then asked the Committee

if they are comfortable with this language change to the 2019 SIP. The Committee agreed with the verbiage change and to issue an addendum to the 2019 SIP Program.

***XVIII. 2019 SAFETY KICKOFF BREAKFAST***

The 2019 Safety Kickoff Breakfast was held on March 5, 2019 at Indian Springs Country Club. Mr. Forlenza asked the Committee if they would like to hold the 2020 Breakfast at Indian Springs or research new locations. He mentioned that he has received some questions as to why the Safety Breakfast is held at a venue that is not in one of our JIF's. He noted that his office has researched several venues; however, they cannot accommodate our requirements. Discussion ensued.

Following a brief discussion, the Committee asked the Executive Directors office to research the Burlington County Country Club in Westampton and the Deerfield Country Club. Ms. Kosko stated that Terri Mulligan is the contact person at the Deerfield Country Club. Mr. Forlenza indicated that his office will research these venues and report back at the September Executive Safety Committee as to where the breakfast should be held in 2020. The Committee agreed with this approach.

***XIX. NEXT MEETING***

Mr. Miola indicated that the next meeting will take place on September 17, 2019 at 1:30pm at Hainesport's Municipal Building. The last meeting for the year is scheduled for December 17, 2019. The Committee agreed.

There being no further business, the meeting adjourned at 2:55 p.m.

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

Tab 06/18/2019  
Tab: 06/18/2019

**2019 First Quarter  
Safety Director's Report**

**For:**

**Burlington County  
Municipal Joint Insurance Fund**

**Prepared by:**

**J. A. Montgomery Risk Control**  
231 Main Street  
P.O. Box 2017  
Toms River, New Jersey 08754

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

**2019 FIRST QUARTER SAFETY DIRECTOR’S REPORT**

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# **EXECUTIVE SUMMARY**

## **2019 Contract Status**

The First Quarter Safety Director's Report covers service activities provided during January, February, and March of 2019. The annual Safety Director's contract for J. A. Montgomery Risk Control calls for a minimum of 64 loss control visits to the 27 members of the Burlington County Municipal Joint Insurance Fund.

Right to Know Inventory and Labeling Surveys for 2019 was started in the first quarter. The electronic distribution to all members of the Central File Drop Box has been completed for the surveys conducted in 2018.

Service visits to member towns will include but not limited to physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, special training requests; PEOSH violation remediation assistance and other services requested or performed by the Safety Director's Office.

Eight members will be reviewed for renewal in 2019 including Bordentown City, Bordentown Township, Delran, Lumberton, Mansfield, Pemberton Borough, Riverside, and Southampton. These surveys will be completed during the first and second quarter, and a summary of findings will be presented at both the May and September Executive Safety Committee Meetings. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited, and the following elements are reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures and comments on their loss metrics.

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

## **Summary of Members Visited**

- City of Bordentown – Conducted a Loss Control Survey on January 11
- Borough of Fieldsboro – Conducted a Loss Control Survey on January 31
- Township of Mount Laurel – Conducted a Loss Control Survey on January 10
- Township of Tabernacle – Conducted a Loss Control Survey on January 8
- Township of Westampton – Conducted a Loss Control Survey on January 22

- Township of Woodland – Conducted a Loss Control Survey on January 8
- Township of Bordentown – Conducted a Loss Control Survey on February 8
- Township of Delanco – Conducted a Loss Control Survey on February 13
- Township of Delran – Conducted a Loss Control Survey on February 14
- Township of Medford – Conducted a Loss Control Survey on February 19
- Township of Edgewater Park – Conducted a Loss Control Survey on March 29
- Township of Lumberton – Conducted a Loss Control Survey on March 19
- Township of Mansfield – Conducted a Loss Control Survey on March 20
- Borough of Pemberton – Conducted a Loss Control Survey on March 28
- Township of Pemberton Police Department – Conducted a Loss Control Survey on March 26
- Township of Riverside – Conducted a Loss Control Survey on March 12

### **Regional Training / Safety Breakfast**

- Safety Breakfast was held on March 5, 2019. Twenty-seven member towns were represented at the Safety Breakfast
- Safety Coordinator/ Claims Coordinator / Wellness Roundtable was held March 5, 2019, immediately following the Safety Breakfast. Twenty-seven member towns were represented at the Roundtable.
- Regional Training - Excited Delirium was held on April 12, 2019 – (Carryover from 2018). Two member towns were represented.
- Back to Basics (Public Works & Interested Personnel) was held on May 16, 2019. Fourteen member towns were represented.

### **Additional Service Activities Q1**

- Preparation and distribution of 2019 Safety Incentive Program by e-mail and posting to the burlcojif.org website.
- Summary of 2018 SIP participation.
- Selection of “Special Recognition Award Winners.”
- Preparation for Annual Safety Kickoff Breakfast and SC/CC/Wellness Roundtable.
- Participation in MEL Safety & Ed Committee
- Written Compliance Programs / Bulletin Updates
- Continue promotion of the RSW Program / Job Safety Observations/ SIR
- Police Chief Ad Hoc Committee Meeting, March 22, 2019.
- PoliceOne Member Enrollment
- Participation in Claims Process/ Accident Investigation
- Loss Control Visits & Renewal Surveys

## Safety Monitoring and Intervention Activity

The Safety Monitoring program is designed to identify members in need of extra attention. There are NO members of the BURLCO JIF on Safety Intervention or Monitoring at this time. J. A. Montgomery Risk Control will continue to monitor the loss ratios, LTAF rates, and participation of all members in the safety programs.

## 2019 Safety Incentive Program Update

The theme for the Safety Incentive Program is a “*ZERO HARM WORKPLACE*”; the Presence of Safety vs. the Absence of Safety. By changing the way we approach safety, we focus on the avoidance of risk rather than relying on the absence of injury to determine how well our safety program is working.

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

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

Elements of the 2019 Safety Incentive Program Included but not limited to:

- Base Safety Program & Enhanced Safety Program. *See 2019 Safety Incentive Program (SIP) for further details.*
- Submit 2019 Safety Committee meeting dates (1/31/2019) and return the 2019 Safety Contract (3/29/2019)
- Each member is required to send a delegate to the Safety Breakfast that was held on March 5, 2019.
- The Safety Coordinators/Claims Coordinator Roundtable held on March 5, 2019, immediately following the Safety Breakfast
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat, which was held on April 16<sup>th</sup>.
- Optional Safety Incentive Program award monies are available again in 2019. *See 2019 Safety Incentive Program (SIP) for further details.*
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the safety consultants.

- Activities in the safety program are grouped into the “six (6) C’s” Commitment: Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2019 SIP*
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the members Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation that would assist with an objective evaluation of the member’s program efforts. Maintenance of this file will assist in making sure that the member receives full credit for their efforts.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for any areas that are found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway sign, and walkway logs, etc.) Members will receive one visit within the 2<sup>nd</sup>/3<sup>rd</sup> quarter of 2019 by the Safety Directors Office that will be utilized to review the Safety Incentive Program and member’s participation.
- All safety elements are scored equally, and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

## **MSI TRAINING PARTICIPATION AND APPOINTMENT OF TRAINING ADMINISTRATORS**

There are 53 Instructor-led training courses available to the membership and 24 online training programs. Various safety topics from Accident Investigation to Snow Removal, Safety Orientation for New Employees, and a series on Camp Counselor Safety are available to the membership. Additionally, “Fast Track” training programs which feature up to four (4) courses in a one-day session, are offered several times a year. The Fast Track program is designed to meet specific yearly mandated OSHA/PEOSH training. The Course Catalog and Class Request forms were made available on both the NJ MEL website and BURLCO JIF website. Available instructor-led training courses for upcoming months are routinely provided to the membership in the monthly Safety Director’s Report. (See Appendix D)

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

Through March 31, 2019, BURLCO JIF members have participated in 317 total Instructor-led learning events through the MSI. (See Appendix E)

In addition to traditional Instructor-led training, 81 online classes have been taken through the MSI as of March 31, 2019 (See Appendix E)

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

**MEL Media Library** - There were sixteen (16) video rentals from the MEL Media Library through March 31, 2019. This represents usage by five (5) member towns. In 2018, we added 130 DVD's, and the library now consists of 836 distinct titles that represent 47 categories. The catalog can be found on both the NJ MEL and BURLCO JIF website.

## **SECOND QUARTER SERVICE ACTIVITIES**

The following specific activities are planned for April, May, and June 2019:

- Continued member Loss Control Surveys
- Complete renewal surveys of the eight (8) members renewing in 2020.
- Continued Right to Know Chemical Inventory and Labeling Surveys
- Continued Promotion of PoliceOne training platform
- Distribution of updated S:ERVE & ADD Programs
- Distribution of Safety Director Messages/Bulletins.
- Practical Leadership (Police & Interested Personnel) Regional Training
- Promote the use of the Supervisor's Incident Report as a tool to encourage better accident investigations.
- A Police Chief Ad Hoc Committee was held on March 22, 2019. Will look to complete a second meeting during the second quarter/ third quarter of 2019.
- Continued emphasis on MSI Instructor-led /Online Training Programs

## APPENDIX A: LOSS CONTROL MANAGEMENT REPORT

Member	SI	REN	Service Consultar	Consultant Projected visits	Law Enforceme	1st visi	2nd visi	3rd vis	4th vis	5th vis	Consultant Projected visits	Completed Visits #	Remaining Visits #
Bass River	S		JS	2							2	0	2
Beverly	M		JS	2	1		LE				2	0	2
Bordentown City	M	REN	JS	2		1/11-R					2	1	1
Bordentown Twp	L	REN	JS	3		2/8-R	2/8-R				3	0	3
Chesterfield	S		JS	2		5/7					2	1	1
Delanco	S		JS	2		2/13					2	1	1
Delran	L	REN	JS	3		2/13-R	2/13-R				3	2	1
Edgewater Park	M		LC	2		3/29					2	0	2
Fieldsboro	S		JS	2		1/31-R					2	1	1
Florence	L		JS	2							2	0	2
Hainesport	S		LC	2							2	0	2
Lumberton	L	REN	JS	4	1	3/19 - R	3/19 - R		LE		4	2	2
Mansfield	M	REN	JS	2		3/20 - R					2	0	2
Medford	XL		JS	4	1	2/21			LE		4	1	3
Mount Laurel	XL		JS	4	1	1/10	5/3		LE		4	2	2
North Hanover	M		JS	2	1	5/7 LE					2	1	1
Palmyra	M		JS	2	1		LE				2	0	2
Pemberton Boro	S	REN	JS	2		3/28 - R					2	1	1
Pemberton Twp	XL		RG	4		3/26-LE					4	0	4
Riverside	M	REN	JS	2		3/12-R					2	1	1
Shamong	S		JS	2							2	0	2
Southampton	M	REN	RG	2							2	0	2
Springfield	S		JS	2							2	0	2
Tabernacle	S		JS	2		1/8					2	1	1
Westampton	M		JS	2	1	1/22-R	LE				2	1	1
Woodland	S		JS	2		1/8					2	0	2
Wrightstown	S		JS	2							2	0	2

## APPENDIX B: REGIONAL TRAINING SUMMARY

Burlington County Municipal Joint Insurance Fund										
Loss Control Management Report - Contract Period 1/1/2019 to 12/31/2019										
2019 Regional Training Attendance										
	Size	Safety Breakfast & Safety/Claims Coordinators' RT 3/5/19	Back to the Basics- Public Works 5/16/19	Practical Leadership Strategies - Police 6-17-19	Designated Employee Representative Training 10-8-19	Ergonomics / Wellness Webinar 3/4 QTR 2019			Annual Retreat	Total Reg Train
Bass River	S	1								1
Beverly	M	1	1							2
Bordentown City	M	1	1							2
Bordentown Twp	L	1								1
Chesterfield	S	1	1							2
Delanco	S	1								1
Delran	L	1	1							2
Edgewater Park	M	1	1							2
Fieldsboro	S	1	1							2
Florence	L	1								1
Hainesport	S	1	1							2
Lumberton	L	1								1
Mansfield	M	1								1
Medford	XL	1	1							2
Mount Laurel	XL	1	1							2
North Hanover	M	1								1
Palmyra	M	1								1
Pemberton Boro	S	1								1
Pemberton Twp	XL	1	1							2
Riverside	M	1	1							2
Shamong	S	1	1							2
Southampton	M	1								1
Springfield	S	1								1
Tabernacle	S	1	1							2
Westampton	M	1	1							2
Woodland	S	1								1
Wrightstown	S	1								1
Members represented		27	14	0	0	0			0	

## APPENDIX C: REGIONAL TRAINING PLAN



### 2019 Regional Training Plan

#### **#1 Topic: Safety Breakfast / Safety and Claims Coordinators' Roundtable**

**Date/Time:** March 5, 2019

**Location:** Indian Springs Country Club

**Target Audience:** Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

In addition to the annual Safety Breakfast, we will highlight the 2019 SIP, ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF website, such as the Supervisor's Investigation Report, Job Safety Observations, Safety Checklists, and MSI Learning Management System.

#### **#2 Topic: Back to Basics**

**Date/Time:** May 16, 2019 @ 9 AM – 11AM

**Location:** Hainesport Municipal Building

**Target Audience:** Public Works (Supervisory Position)

This program will address the most commonly overlooked regulatory issues such as but not limited to:

- Recordkeeping
- General Duty Clause
- Written Programs
- RTK
- Confined Space
- IAQ
- Inspections, Safety Committees, Job Safety Observations, Training

#### **#3 Topic: Practical Leadership Strategies**

**Date/Time:** June 27, 2019 @ 8:30 AM – 12:00PM

**Location:** Hainesport Municipal Building

**Target Audience:** Police / All Interested Personnel

This program will be based on the 21-Irrefutable Laws of Leadership. Leadership is about working with people; this program will help the target audience in developing effective leadership skills that will lead to developing a legacy of professionalism in your organization.

**#4 Topic: Designated Employee Representative Training**

**Date/Time: October 8, 2019 @ 8:30 AM – 2PM**

**Location: Hainesport Municipal Building**

**Target Audience: Supervisory Personnel**

NJDOT regulations require employers with even one Commercial Driver's License holder to identify a Designated Employer Representative or DER. The DER is the critical intermediary between the employer, the drug & alcohol testing agency, and the driver. In accordance with DOT regulations, Representatives must be trained on DOT regulations, testing procedures, and agency policies.

**#5 Topic: Ergonomics / Wellness**

**Date/Time: 3rd QTR of 2019 – Remainder of 2019**

**Location: Recorded WEBINAR**

**Target Audience: All Departments, Risk Management Consultants, and Other Interested Personnel**

The purpose of this training is to identify these risks, discuss solutions, and apply the use of ergonomics to systematically reduce injuries.

Wellness Presentation

***Attendance at Regional Training programs counts toward  
successful participation in the 2019 Safety Incentive Program.***

**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](http://www.burlcojif.org)

## APPENDIX D: 2019 MSI COURSE LISTING

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

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

## APPENDIX E: 2019 MSI ATTENDANCE 1/1/19 to 3/31/2019

MSI Attendance 1/1/19 to 3/31/19	Total Classroom Uses	Total Online Uses
<b>BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND (BURL)</b>		
BASS RIVER (577)	0	3
BEVERLY (75)	0	0
BORDENTOWN CITY (589)	33	0
BORDENTOWN TOWNSHIP (600)	18	0
CHESTERFIELD (531)	39	0
DELANCO (76)	6	1
DELTRAN (77)	10	1
EDGEWATER PARK (78)	6	0
FIELDSBORO (MELJIF_2_713)	0	0
FLORENCE (79)	3	0
HAINESPORT (80)	2	0
LUMBERTON TOWNSHIP (81)	1	0
MANSFIELD TOWNSHIP B (82)	3	3
MEDFORD TOWNSHIP (83)	22	4
MOUNT LAUREL (576)	2	61
NORTH HANOVER (601)	0	0
PALMYRA (MELJIF_2_487)	0	1
PEMBERTON BOROUGH (642)	23	1
PEMBERTON TOWNSHIP (208)	99	0
RIVERSIDE (84)	2	0
SHAMONG (85)	3	0
SOUTHAMPTON (373)	4	0
SPRINGFIELD (456)	0	0
TABERNACLE (86)	14	6
WESTAMPTON (532)	17	0
WOODLAND (MELJIF_2_488)	0	0
WRIGHTSTOWN (636)	10	0
<b>Burlco JIF Totals</b>	<b>317</b>	<b>81</b>

# MEL CYBER TASK FORCE UPDATE

## Recent Government Cyber Events

Regardless of the news source, whether it be cybersecurity industry blogs, local papers or national broadcasts, governmental entity cyber events are the **#story**. If you recall our conversations between December and February, NJ public entities, including many MEL members, saw many cyber events in just a three month period. Most of these events were promulgated via remote desktop compromise and successful phishing attempts, demanding ransoms in the \$200k - \$300k range. We want to highlight three recent highly publicized events, taking a dive into the key issues and provide lessons learned. You may also want to re-read the bulletin we released regarding the City of Atlanta's cyber event last year. Above all, review the MEL Cyber Risk Management Program!

### City of Baltimore (MD)

Date	May 7, 2019
Strain	RobbinHood
Vector	Remote desktop connections or phishing
Ransom	3 bitcoin (~\$35k) per affected system or 13 (~\$152k) for entire network, with a 4-10 day window



Baltimore lost a significant amount of connectivity, most notably email and phones. While emergency services continued to operate, their ability to operate efficiently and safely was impacted. Certain revenue sources to the city were also impacted, such as water billing and parking/speeding tickets. Beyond the city's own operations, the attack affected many other operations and organizations dependent on the city, such as hospitals, vaccine manufacturers, airports, real estate transactions and ATMs.

Baltimore is still recovering from the event, but estimated losses are \$8,000,000 from not being able to process payments and \$10,000,000 in recovery expenses.

Similar to Atlanta, Baltimore demonstrated an overall lack of preparedness for a cybersecurity incident. This is initially confirmed by public records indicating the city's information security manager requested to purchase Cyber Insurance and invest in cybersecurity in previous year, which was denied. But there were a few key missteps we can see in how the event was handled. For instance, the city made a statement saying the Eternal Blue malware, leaked by the NSA, was the horse that the RobbinHood ransomware rode in on. To date, security researchers have not found evidence of Eternal Blue being used, along with a public denial by the NSA. Making this negative publicity all the worse, the City should have known a free security patch for the Eternal Blue malware has been available since early **2017**. Aside from the negative publicity, the city clearly did not have disaster recovery plans in place, partially as evidenced by its attempt to create Gmail accounts for its users, immediately followed by Google revoking those accounts because it violated its policies on business use of Gmail accounts. Finally, there were of course the lack of other cybersecurity practices and controls, such as proper backups, security patching and employee training.

**Lessons Learned?** Establish proper and full technology practices (including security patching), enact and sustain employee cybersecurity training, create and practice a disaster recovery plan, and work with proper legal counsel and public relations.

# MEL CYBER TASK FORCE UPDATE

## Lake City (FL)

42 Bitcoins (~\$426,000)  
16 TB of data

<u>Date</u>	June 10, 2019
<u>Strain</u>	Triple Threat (Emotet Trojan, TrickBot Trojan, Ryuk ransomware)
<u>Vector</u>	Phishing with weaponized Microsoft Office document
<u>Ransom</u>	42 bitcoin (~\$480,000)



Lake City was able to respond within ten minutes of noticing the incident, disconnecting the network; however, the malware encrypted the phone, email and other electronic systems. In the end, many systems and information were not able to be recovered. The city, along with its professionals, decided to pay the ransom to reduce the overall cost of the event, although the success of this bet will not be known until the outcome.

**Lessons Learned?** It is early to tell very much, including total projected cost of the claim. In good news, the city seemed to be proactive in having a response plan in place, some cybersecurity measures, and the purchase of insurance. The cause of the attack is the key issue here, which was a fake email. Also, it seems as though they may have had some issues with or had limited backups. As such, we need to provide continual cybersecurity training to employees and ensure everything critical is backed-up and working.

## Riviera Beach (FL)

~\$600,000

<u>Date</u>	May 29, 2019
<u>Strain</u>	Undisclosed
<u>Vector</u>	Phishing (confirmed)
<u>Ransom</u>	65 bitcoin (~\$600,000)



Riviera Beach suffered a ransomware attack due to a phishing email opened by a police department employee, which took down the city's email, vendor payment and 911 dispatch systems, amongst other issues.

**Lessons Learned?** As with Lake City, it is still early to identify all details here and how much this event could cost. From reports, this event seems to be more widespread than the Lake City event, affecting even the 911 dispatch system, which could result in bodily injury. Due to phishing being the vector, employee cybersecurity training is a must. In addition, it seems as the backups were insufficient or not working, so full and checked backups should be performed.



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2019-\_\_\_**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO EXECUTE  
A CONTRACT WITH POLICE ONE ACADEMY TO PROVIDE ON LINE POLICE RELATED  
TRAINING FOR A PERIOD OF ONE YEAR AT A COST NOT TO EXCEED \$9,500**

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

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

**WHEREAS**, the FUND members with police operations participate in a Police Ad Hoc Committee with members from the Atlantic County Municipal Joint Insurance Fund (ACM JIF) and the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF); and

**WHEREAS**, the Police Ad Hoc Committee meets on a regular basis to discuss exposures facing police operations and risk management techniques that can be utilized to mitigate these exposures; and

**WHEREAS**, at a Police Ad Hoc Committee meeting in Spring 2018, the Police Command Staff present recommended that the Funds seek police related on line training that can be made available to their rank and file officers; and

**WHEREAS**, the Police Command Staff believe that this type of training will allow their officers easy access to needed training that can be assigned, tracked, and documented effectively and efficiently; and

**WHEREAS**, on February 20, 2018, the FUND adopted Resolution 2018-20, authorizing an interlocal agreement with the ACM JIF and the TRICO JIF to provide online police related training; and

**WHEREAS**, the Executive Director's office issued a Request for Proposals (RFP) on April 11, 2018 with all proposals to be returned to the Executive Director's office by May 4, 2018; and

**WHEREAS**, proposals were received from Police One Academy, The Rodgers Group, and Relias; and

**WHEREAS**, each proposal was evaluated by a subcommittee which included a Fund Commissioner from each of the Funds involved in the interlocal agreement; and

**WHEREAS**, each proposal was reviewed and scored using the criteria included in the RFP that outlined the basis by which the proposals would be evaluated by the Funds; and

**WHEREAS**, following the evaluation and scoring process, each of the Funds determined that Police One Academy should be awarded a contract to provide online police related training in accordance with the terms and conditions outlined in the RFP and the proposal received from Police One Academy; and

**WHEREAS**, in accordance with this recommendation, the FUND approved Resolution 2018-34 on July 17, 2018 awarding a contract to Police One for a period of one year effective September 1, 2018 through August 31, 2019; and

**WHEREAS**, it is the recommendation of the FUND's Executive Safety Committee that the FUND authorize an additional year of training in accordance with the terms and conditions as outlined in Police One's original proposal dated May 4, 2018; and

**WHEREAS**, based upon the number of police personnel currently enrolled in the Police One program including sworn officers (full time, part time, and seasonal), Special Law Enforcement Officers,

Resource Officers and other police personnel as recorded in the Police One Academy platform the total cost to the FUND to provide online police related training shall not exceed \$9,500 for one year access to the Police One Academy library; and

**WHEREAS**, funds to pay for this expense are available in the 2019 FUND Operating Expense Budget;

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a contract with Police One Academy to provide online police related training for the period of September 1, 2019 to August 31, 2020; and

**BE IT FURTHER RESOLVED**, that the total cost to the FUND shall not exceed \$9,500 for one year access to the Police One Academy library; and

**BE IT FURTHER RESOLVED**, that a copy of this Resolution shall be provided to the ACM JIF, TRICO JIF, Executive Director's office, Fund Treasurer, and Safety Director for their information and knowledge; and

**BE IT FURTHER RESOLVED**, that a copy of this resolution shall be filed with the Division of Local Government Services in the Department of Community Affairs.

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

#### **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Glenn McMahon, Secretary

By: \_\_\_\_\_  
Meghan Jack, Chairperson

Date: July 16, 2019

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2019-\_\_\_**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO EXECUTE  
A CONTRACT WITH MEDIA PRO AND PIVOT POINT SECURITY TO PROVIDE  
TECHNOLOGY RISK MANAGEMENT SERVICES FOR A PERIOD OF ONE YEAR AT A COST  
NOT TO EXCEED \$14,212**

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

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

**WHEREAS**, the FUND members were recently subject to Technology Risk Assessments to determine each members greatest vulnerability from the use of technology in their governmental operations; and

**WHEREAS**, based upon the completed assessments it was determined that the FUND members all share similar exposures from the use of technology; and

**WHEREAS**, these vulnerabilities include the need for employee security awareness training; the timely distribution of security awareness notifications; the development of, and training therein, of security risk policies; the development of incident management plans; the completion of “phishing” assessments; the development of, and training therein, of third party risk management policies; and the completion of external vulnerability testing; and

**WHEREAS**, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) and the Atlantic County Municipal Joint Insurance Fund (ACM JIF) completed the same Technology Risk Assessments with the same vulnerabilities identified; and

**WHEREAS**, on March 20, 2018, the FUND adopted Resolution 2018-23, authorizing an interlocal agreement with the TRICO JIF and the ACM JIF to seek qualified firms to provide services to address the vulnerabilities outlined above; and

**WHEREAS**, the Executive Director’s office issued a Request for Proposals (RFP) on April 30, 2018 with all proposals to be returned to the Executive Director’s office by May 24, 2018; and

**WHEREAS**, proposals were received from Media Pro, Pivot Point Security, and The Incendio Group; and

**WHEREAS**, each proposal was evaluated by a subcommittee which included a Fund Commissioner from each of the Funds involved in the interlocal agreement; and

**WHEREAS**, each proposal was reviewed and scored using the criteria included in the RFP that outlined the basis by which the proposals would be evaluated by the Funds; and

**WHEREAS**, following the evaluation and scoring process, each of the Funds determined that Media Pro should be awarded a contract to provide employee security awareness training and Pivot Point Security should be awarded a contract to provide the timely distribution of security awareness notifications; the development of, and training therein, of security risk policies; the development of incident management plans; the completion of “phishing” assessments; the development of, and training therein, of third party risk management policies; and the completion of external vulnerability testing in accordance with the terms and conditions outlined in the RFP and the proposal received from Media Pro and Pivot Point Security; and

**WHEREAS**, in accordance with the aforementioned recommendation, on July 17, 2018, the FUND approved resolution 2018-35 authorizing an agreement with Media Pro and Pivot Point Security to provide the above enumerated services for the period of September 1, 2018 through August 31, 2019; and

**WHEREAS**, it is in the FUND's best interest to execute an agreement with Media Pro and Pivot Point Security for the above enumerated services for the period of September 1, 2019 through August 31, 2020 in accordance with the terms and conditions as outlined in their proposals of May 24, 2018; and

**WHEREAS**, based upon the number of employees to be trained, the total cost to the FUND to provide employee security awareness training shall not exceed \$5,428 for one year access to the Media Pro library; and

**WHEREAS**, based upon the number of members to receive the following services; the timely distribution of security awareness notifications; the development of, and training therein, of security risk policies; the development of incident management plans; the completion of "phishing" assessments; the development of, and training therein, of third party risk management policies; and the completion of external vulnerability testing by Pivot Point Security the total cost of which to the FUND to provide these services shall not exceed \$8,784 for one year; and

**WHEREAS**, funds to pay for this expense are available in the 2019 FUND Operating Expense Budget;

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a contract with Media Pro and Pivot Point Security for the services outlined above and in accordance with the terms and conditions outlined in the RFP and the proposal received from Media Pro and Pivot Point Security; and

**BE IT FURTHER RESOLVED**, that the total cost to the FUND shall not exceed \$14,212 as noted above; and

**BE IT FURTHER RESOLVED**, that a copy of this Resolution shall be provided to the TRICO JIF, ACM JIF, Executive Director's office, and Fund Treasurer, for their information and knowledge; and

**BE IT FURTHER RESOLVED** that a copy of this resolution shall be filed with the Division of Local Government Services in the Department of Community Affairs.

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

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Glenn McMahon, Secretary

By: \_\_\_\_\_  
Meghan Jack, Chairperson

Date: July 16, 2019