



## AGENDA PACKET



**Tuesday, September 17, 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, September 17, 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 **July 16, 2019** Meeting Minutes.....Pages 1-15
  - B. Adoption of the **July 16, 2019** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director's Report..... Pages 16-57
  - A. Lost Time Accident Frequency.....Pages 19-20
  - B. Certificates of Insurance.....Pages 21-25
  - C. Financial Fast Track Report.....Pages 26-27
  - D. Regulatory Filing Checklists.....Pages 28-29
  - E. 2018 Safety Incentive Program Awards.....Page 30
  - F. 2019 Optional Safety Budget.....Page 31
  - G. 2019 Wellness Incentive.....Page 32
  - H. EPL/Cyber Risk Management Budget.....Page 33
  - I. EPL Compliance Status .....Page 34
  - J. MEL Cyber Risk Management Plan Compliance Status.....Page 35
  - K. Statutory Bond Status.....Page 36
  - L. Skateboard Park Approval Status.....Page 37
  - M. Capehart & Scatchard Updates.....Pages 38-56
  - N. Employee Cyber Hygiene Training – MediaPro
  - O. Member Visitation Program
  - P. Membership Renewal Resolutions & Agreements

Q.	Elected Officials Seminar - Save the Dates.....	Page 57
R.	Website	
S.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Handout
B.	MEL Helpline and Contact List.....	Pages 58-59
IX.	Safety Director's Report	
A.	Activity Report .....	Pages 60-66
B.	Police One Training.....	Update
C.	MSI Bulletin: Water Spray Packs.....	Pages 67-68
D.	MSI Bulletin: Beach Closures.....	Page 69
E.	MSI Bulletin: Blue Lights.....	Pages 70-71
F.	MSI Bulletin: School Crossing Guards.....	Pages 72-73
G.	MSI Bulletin: Hearing Protection.....	Page 74
H.	MSI Bulletin: Hearing Protection – OSHA.....	Page 75
I.	MSI Bulletin: Hearing Protection – Ear Muffs or Plugs.....	Page 76
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses .....	Page 77
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 78-79
B.	Corner Connection .....	Pages 80-89
C.	Exercise.....	Pages 90-92
D.	Calendar.....	Page 93
E.	WELCOA Summit Report.....	Pages 94-98
XII.	Managed Health Care Report	
A.	Summary Report .....	Page 99
B.	Average Number of Days to Report a Claim.....	Page 100
C.	Transitional Duty Report.....	Pages 101-102
D.	PPO Savings & Penetration Report.....	Pages 103-105
E.	Paid Provider by Specialty.....	Page 106
F.	Top 5 Provider by Specialty.....	Page 107
G.	Nurse Case Management Report.....	Page 108
XIII.	Technology Risk Services	
A.	Report.....	Pages 109-115
B.	Pivot Point Newsletters.....	Pages 116-118
XIV.	Treasurer's Report as of August 31, 2019 .....	Pages 119-179
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	Ratification of August Bill List.....	Page 180
F.	September Bill List.....	Page 181
	Motion to approve the Payment Register & Bill Lists–	<b>Motion – Roll Call</b>

XV. Committee Reports

- A. Strategic Planning Committee Meeting – July 16, 2019.....Pages 182-188
- B. Finance Committee Meeting Minutes – August 29, 2019.....Pages 189-200
  - 1. Interim Financials 6/30/19.....Pages 201-210
  - 2. MEL Fiduciary Disclosure.....Page 211
  - 3. Resolution 2019-\_\_\_\_\_ Authorizing Refund of Closed Year Accounts (2006-2014) Surplus Release of Surplus – **Motion – Roll Call**.....Pages 212-213

XVI. MEL/RCF/E-JIF Reports

- A. MEL Meeting Report – September 4, 2019 .....Pages 214-216
  - 1. MEL Memo – Pre-Renewal.....Pages 217-218
  - 2. MEL Preliminary Proposed Municipal Budget.....Pages 219-220
- B. RCF Meeting Report – September 4, 2019.....Pages 221-224
- C. EJIF Meeting Report – September 4, 2019.....Pages 225-230

XVII. Miscellaneous Business

- A. Resolution 2019-\_\_\_\_\_ Authorizing the Executive Director to Execute the Required NJ Department of Taxation, Division of Revenue & Enterprise Services, Records Management Services Forms for the Destruction of Claims Files – **Motion – Roll Call**.....Page 231

<p style="text-align: center;"><b>The next meeting will be held on Tuesday, October 15, 2019 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</b></p>
--

XVIII. Meeting Open to Public Comment

- B. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
- C. 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  
July 16, 2019**

***OPEN SESSION MINUTES***

---

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Hainesport Township Municipal Building, Hainesport, New Jersey, on Tuesday, July 16, 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***

Rich Ireton, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
John Brown, *Alternate*, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Richard Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Mary Picariello, **North Hanover Twp.**  
Dennis Gonzalez, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Patrice Hansell, **Fieldsboro Borough**  
Brandon Umba, **Lumberton Twp.**  
Jerry Mascia, **Mt. Laurel Twp**  
John Gural, **Palmyra Borough**  
Donna Mull, **Pemberton Borough**  
Kathy Hoffman, **Southampton Twp.**  
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *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  
Insurance Agency Mgmt.

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

### ***CONDUCT OF MONTHLY MEETING***

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

### ***APPROVAL OF THE OPEN & CLOSED SESSION MINUTES***

Chair Jack presented the meeting minutes of the June 18, 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 June 18, 2019 meeting as presented. Motion carried with one abstention from Mr. Wolbert.

The Closed Session minutes of the June 18, 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 June 18, 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.

**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 Mr. Romero would cover this more in his report. 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.

**Member Visitation Program** – Mr. Forlenza noted he has started the Member Renewal visits and he has received very good feedback and many positive comments at these visits where he discusses with the Governing Body their participation in the JIF and the many programs available to them. The visits should conclude in mid-September.

**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. To date we have received Renewal Resolutions & Agreements from Bordentown Township and Delran Township. If you have any questions, please contact the Executive Directors office.

**2020 Exposure Renewal Process** – Mr. Forlenza stated that earlier today all members and their risk managers received a notification that the 2020 Exposure Renewal Process has begun. In addition, last weeks correspondence was sent to each member and their risk manager containing important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the 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 or Tracy in the Executive Directors office. Members are asked to complete the 2020 exposure renewal process no later than Friday, August 30, 2019.

**2019 Property Reports** – Mr. Forlenza stated that on June 18, 2019 members that received a physical appraisal this year should have received a copy of their appraisal report via email to the Municipal Clerk, copying the FC and RMC. Members are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process, as we have found some of the buildings addresses were incorrect. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS at Melvin.ngayan@assetworks.com or 215-354-1078.

**New Member Activity** – Mr. Forlenza noted he met with New Hanover representatives early last week, including the Mayor, Clerk, Administrator and Mr. McMahon. The meeting went very well, they are very interested in joining the JIF effective January 1, 2020.

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

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

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

*Reed v. Borough of Palmyra*

**MEL Helpline & Contact List** – Mr. DeWeese reminded the Committee about the MEL EPL Helpline and asked the members to please 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.

He stated the members that the calls have gone well, however please call BEFORE any action is taken, not after the action is taken. This is the best way to try and diminish a situation before it blows up.

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:

Police One Training, Mr. Saville reported that out of 27 members, 19 member towns actually have Police departments, and to date, twelve (12) 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 587 classes taken. Mr. Saville also reported that four (4) towns have uploaded their roster; however, have not participated in any training, and three (3) 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 one (1) member utilized the Library in June 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:

- *Training Summer Employees*

**MSI Class Listing** – Mr. Saville referenced the list of MSI Classes that are available in July, August and September 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).

Lastly, Mr. Saville reminded the members that he is still waiting on a handful of Safety Contracts with your municipality's Safety Meeting schedule included in the contract, so please get them in to him as soon as possible.

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 July which reviewed the importance of *Prompt Reporting*. He noted things to remember prior to the storm:

- Please report any claims as soon as possible to Qual-Lynx
- Delays can cost us the ability to secure restitution from negligent parties
- In WC, late reporting can lead to injuries becoming worse, and more difficult to determine if the injury happened on the job.
- In Liability, late reporting can jeopardize the best possible defense being provided
- In Property, late reporting can cause coverage issues and delays in getting repairs completed.

Mr. Roselli then reviewed an example of how prompt reporting and documentation of damage to municipally owned property would have allowed a town to seek subrogation for damage. Unfortunately, this was not done and the Fund was able to collect only a small portion of its costs in this matter.

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 she welcomes the opportunity to assist in organizing, researching, or presenting any wellness topic that may help get/keep your staff interested in Health and Wellness. She then highlighted the following:

- Bordentown City – presentation scheduled by Susie Procini on “10 Keys to a Healthy Life”
- Bordentown Twp – Three (3) Public Works employees 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 their pet companions to inspire, de-stress, and engage with fellow co-workers. All pups were well behaved and attentive.
- Several ideas for the summer months include: Recipe Exchange, Potluck Lunch, Water Challenge, incorporate stretch breaks daily, start a work garden or do a team Charity Event.
- Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on Gut Health and reviewed the importance of how your gut is related to your overall health.
- Exercise of the Month: The benefits of Foam Rolling for Warm up and Cool Down.
- 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 June, 2019.

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

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

	<b><i>June</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	<i>1</i>	<i>11</i>
<i>Medical Only</i>	<i>11</i>	<i>63</i>
<i>Report Only</i>	<i>9</i>	<i>38</i>
<i>Total Intakes</i>	<i>21</i>	<i>112</i>
<i>Report Only % of Total</i>	<i>42.9%</i>	<i>33.9%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>92:08</i>	<i>85:15</i>
<i>Average Days to Report</i>	<i>2.4</i>	<i>1.5</i>

### ***Transitional Duty Report***

Ms. Beatty presented the Transitional Duty Report:

<b><i>Transitional Duty Summary Report</i></b>	<b><i>June YTD</i></b>
<i>Transitional Duty Days Available</i>	<i>1,595</i>
<i>Transitional Duty Days Worked</i>	<i>881</i>
<i>% of Transitional Duty Days Worked</i>	<i>55.2%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>714</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>44.8%</i>

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

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>June</i></b>
<i>Bill Count</i>	<i>141</i>
<i>Original Provider Charges</i>	<i>\$114,520</i>
<i>Re-priced Bill Amount</i>	<i>\$61,054</i>
<i>Savings</i>	<i>\$53,466</i>
<i>% of Savings</i>	<i>46.7%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>99.3%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>99.3%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>97.3%</i>
<i>EPO Provider Penetration Rate – Provider</i>	<i>99.3%</i>

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

***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero reported that for the month of June: 653 phishing emails were sent out to members, with only 14 being clicked. This is 2.1% of the emails which is well below average, and the BURLCO JIF continues to do well. He stated he has individual member reports, so if you would like to see who clicked on what when, please see him for your detailed report

Mr. Romero stated that in regards to the Media Pro Cyber Training seventeen (17) municipalities are 100% compliant; seven (7) are 80-99% compliant; one (1) is 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 encrypt any emails and/or files that have any personal information or sensitive information in them and stated how to do this is included in his report in the agenda.

As far as the individual Assessment Reports, Mr. Romero reported he should have them completed and should start to get them out to the members in the next 3 weeks.

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.

***Compliance with the Cyber Risk Management Plan***

Mr. Romero stated there was a handout at everyone's seat. He emphasized that 1 in 4 people will be hacked, so it isn't a matter of "if", but "when". He noted the handout explains in great

detail, in easy to follow steps, how to become compliant with the Tier 1 & Tier 2 standards of the MEL Cyber Liability Risk Management Program. He stated if anyone had any questions or needed any assistant with this, to please contact him.

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 **June 30, 2019**, a copy of which was provided to the membership in the agenda packet.

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

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

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	\$71.00	\$54,669.56
Overpayment Reimbursements	\$0	
Salvage Receipts	\$0	

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

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

#### ***Cash Activity for the Period***

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.

#### ***Loss Run Payment Register – June 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 \$179,257.53. The claim detail shows 217 claim payments issued.

#### ***Bill List/RMC Bill List – July 2019***

For the Executive Committee's consideration, Mr. Tontarski presented the July 2019 Bill List in the amount of \$645,480.62, and the 2<sup>nd</sup> Installment RMC Bill List in the amount of \$124,015.00 which were included in the agenda packet.

Chair Jack entertained a motion to approve the July 2019 Bill List in the amount of \$645,480.62, and the 2<sup>nd</sup> Installment RMC Bill List in the amount of \$124,015.00 as presented.

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 *June 2019 Loss Run Payment Register, the July 2019 Bill List in the amount \$645,480.62, and the 2<sup>nd</sup> Installment RMC Bill List in the amount of \$124,015.00* as presented.

**ROLL CALL    Yeas**    Rich Ireton, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
John Brown, *Alternate*, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Richard Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Mary Picariello, **North Hanover Twp.**  
Dennis Gonzalez, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

**Nays:**            None

**Abstain:**        None

Motion carried by unanimous vote.

Mr. Tontarski reminded the Committee members the 2<sup>nd</sup> Installment Assessment payments are due by August 15, 2019, and he has slowly been receiving them.

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

## ***COMMITTEE REPORTS***

### ***Finance Committee Report***

#### ***2019 Budget Amendment Hearing – Motion to Open***

Chair Jack entertained a motion to open the *2019 Budget Amendment Public Hearing*.

Motion by Mr. Cramer, seconded by Mr. Ingling, to open the *2019 Budget Amendment Public Hearing*. All in favor. Motion carried.

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

***2019 Budget Amendment Hearing – Motion to Close***

Chair Jack entertained a motion to close the *2019 Budget Amendment Public Hearing*.

Motion by Mr. McMahon seconded by Mr. Ingling, to close the *2019 Budget Amendment Public Hearing*. All in favor. Motion carried.

***2019 Amended Budget Adoption & 2019 Amended Assessment Certification Adoption***

Chair Jack entertained a motion to adopt the *2019 Amended Budget* as presented.

Motion by Mr. Wolbert, seconded by Mr. McMahon, to adopt the *2019 Amended Budget* as presented.

<b>ROLL CALL</b>	<b><i>Yeas</i></b>	
		Rich Ireton, <i>Alternate</i> , <b>Bass River Twp.</b>
		Rich Wolbert, <b>Beverly City</b>
		Grace Archer, <b>Bordentown City</b>
		Mike Theokas, <b>Bordentown Twp.</b>
		Glenn McMahon, <b>Chesterfield Twp.</b>
		John Brown, <i>Alternate</i> , <b>Delanco Twp.</b>
		Jeffrey Hatcher, <b>Delran Twp.</b>
		Tom Pullion, <b>Edgewater Park Twp</b>
		Richard Brook, <b>Florence Twp.</b>
		Paula Kosko, <b>Hainesport Twp.</b>
		Mike Fitzpatrick, <b>Mansfield Twp.</b>
		Kathy Burger, <b>Medford Twp.</b>
		Mary Picariello, <b>North Hanover Twp.</b>
		Dennis Gonzalez, <b>Pemberton Township</b>
		Meghan Jack, <b>Riverside Twp.</b>
		David Matchett, <b>Shamong</b>
		J. Paul Keller, <b>Springfield Twp.</b>
		Doug Cramer, <b>Tabernacle Twp.</b>
		Steve Ent, <b>Westampton Twp.</b>
		James Ingling, <b>Wrightstown Borough</b>

***Nays:*** None

***Abstain:*** None

All in favor. Motion carried by unanimous vote.

Chair Jack entertained a motion to adopt the *2019 Amended Assessment Certification* as presented.

Motion by Mr. Ingling, seconded by Mr. Cramer to adopt the *2019 Amended Assessment Certification* as presented.

<b>ROLL CALL</b>	<b><i>Yeas</i></b>	
		Rich Ireton, <i>Alternate</i> , <b>Bass River Twp.</b>
		Rich Wolbert, <b>Beverly City</b>
		Grace Archer, <b>Bordentown City</b>
		Mike Theokas, <b>Bordentown Twp.</b>
		Glenn McMahon, <b>Chesterfield Twp.</b>
		John Brown, <i>Alternate</i> , <b>Delanco Twp.</b>
		Jeffrey Hatcher, <b>Delran Twp.</b>
		Tom Pullion, <b>Edgewater Park Twp</b>
		Richard Brook, <b>Florence Twp.</b>

Paula Kosko, **Hainesport Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Mary Picariello, **North Hanover Twp.**  
Dennis Gonzalez, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

All in favor. Motion carried by unanimous vote.

#### ***Safety Committee Meeting Minutes – June 20, 2019***

Mr. Cramer stated he gave an overview at the last meeting, and the minutes of the June 20, 2019 meeting were included in the agenda packet and were self-explanatory.

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

#### ***Strategic Planning Committee Meeting – July 16, 2019***

Ms. Burger reported that the Strategic Planning Committee met today prior to the Executive Committee meeting and noted some of the topics for discussion included:

- Elected Officials Training
- 2019 Attendance
- 2019 December Dinner location options
- Cyber Risk Management
- Technology Risk Director
- Dates/Times/Location of 2020 Monthly meeting, which will be kept the same

Ms. Burger noted more detail will be provided in the minutes which will be included in the September agenda.

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

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

##### **MEL Cyber Task Force News**

Mr. Forlenza stated a copy of the MEL Cyber Task Force News was included in the agenda for the members' review which discusses public entities that have been hacked, with the Baltimore case being one of the more interesting ones. He noted there is a lot of information out there on cyber incidents. To keep it from overwhelming everyone, he included one article in the agenda from the MEL for the members to review.

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

**MISCELLANEOUS BUSINESS**

Chair Jack asked for Authorization to Process and Pay Fund Vendors in August 2019.

Motion by Mr. McMahon, seconded by Mr. Wolbert to Authorize to Process and Pay Fund Vendors in August 2019.

<b>ROLL CALL</b>	<b>Yeas</b>	Rich Ireton, <i>Alternate</i> , <b>Bass River Twp.</b> Rich Wolbert, <b>Beverly City</b> Grace Archer, <b>Bordentown City</b> Mike Theokas, <b>Bordentown Twp.</b> Glenn McMahon, <b>Chesterfield Twp.</b> John Brown, <i>Alternate</i> , <b>Delanco Twp.</b> Jeffrey Hatcher, <b>Delran Twp.</b> Tom Pullion, <b>Edgewater Park Twp</b> Richard Brook, <b>Florence Twp.</b> Paula Kosko, <b>Hainesport Twp.</b> Mike Fitzpatrick, <b>Mansfield Twp.</b> Kathy Burger, <b>Medford Twp.</b> Mary Picariello, <b>North Hanover Twp.</b> Dennis Gonzalez, <b>Pemberton Township</b> Meghan Jack, <b>Riverside Twp.</b> David Matchett, <b>Shamong</b> J. Paul Keller, <b>Springfield Twp.</b> Doug Cramer, <b>Tabernacle Twp.</b> Steve Ent, <b>Westampton Twp.</b> James Ingling, <b>Wrightstown Borough</b>
------------------	-------------	---

<b>Nays:</b>	None
<b>Abstain:</b>	None

All in favor. Motion carried by unanimous vote.

Chair Jack entertained a Motion to Adopt ***Resolution 2019-31 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Police One Academy to Provide Online Related Training at a Cost Not to Exceed \$9,500.***

Motion by Mr. Ingling, seconded by Mr. Wolbert to Authorize to Adopt Resolution 2019-31 as presented.

<b>ROLL CALL</b>	<b>Yeas</b>	Rich Ireton, <i>Alternate</i> , <b>Bass River Twp.</b> Rich Wolbert, <b>Beverly City</b> Grace Archer, <b>Bordentown City</b> Mike Theokas, <b>Bordentown Twp.</b> Glenn McMahon, <b>Chesterfield Twp.</b> John Brown, <i>Alternate</i> , <b>Delanco Twp.</b> Jeffrey Hatcher, <b>Delran Twp.</b> Tom Pullion, <b>Edgewater Park Twp</b> Richard Brook, <b>Florence Twp.</b> Paula Kosko, <b>Hainesport Twp.</b> Mike Fitzpatrick, <b>Mansfield Twp.</b> Kathy Burger, <b>Medford Twp.</b>
------------------	-------------	---

Mary Picariello, **North Hanover Twp.**  
Dennis Gonzalez, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

All in favor. Motion carried by unanimous vote.

Chair Jack entertained a Motion to Adopt ***Resolution 2019-32 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Media Pro and PivotPoint Security to Provide Technology Risk Management Services Training at a Cost Not to Exceed \$14,212.***

Motion by Mr. Wolbert, seconded by Mr. McMahon to Adopt Resolution 2019-32 as presented.

**ROLL CALL**    *Yeas*

Rich Ireton, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
John Brown, *Alternate*, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Richard Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Mary Picariello, **North Hanover Twp.**  
Dennis Gonzalez, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

All in favor. Motion carried by unanimous vote.

Lastly, Chair Jack entertained a Motion to Extend the 2<sup>nd</sup> Installment payment due date for the 2019 Assessment to August 30, 2019, with a Grace Period through September 13, 2019. She noted that there have been delays with the State's *FAST* system and the striking of the County tax rate

Motion by Mr. Wolbert, seconded by Mr. McMahon to Extend the 2<sup>nd</sup> Installment of the 2019 Assessment to August 30, 2019, with a Grace Period through September 13, 2019. All in Favor. Motion carried.

### ***Next Meeting***

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday, September 17, 2019 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ. There will be no August meeting.

### ***PUBLIC COMMENT***

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

Chair Jack opened the meeting to the public for comment.

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

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

### ***EXECUTIVE SESSION MEETING – Resolution #2019-33***

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. Ingling, seconded by Mr. Wolbert, to Adopt ***Resolution #2019-33***. 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. Ingling 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>Workers' Compensation</i></b>	<b><i>Property</i></b>
<i>2019165703</i>	<i>2019176836</i>
<i>2018146046</i>	<i>2019173206</i>
<i>2019163514</i>	<i>2019176854</i>
<i>2019176278</i>	<i>2019175858</i>
	<i>2019172235</i>
	<i>2019157923</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>	Rich Ireton, <i>Alternate</i> , <b>Bass River Twp.</b> Rich Wolbert, <b>Beverly City</b> Grace Archer, <b>Bordentown City</b> Mike Theokas, <b>Bordentown Twp.</b> Glenn McMahon, <b>Chesterfield Twp.</b> John Brown, <i>Alternate</i> , <b>Delanco Twp.</b> Jeffrey Hatcher, <b>Delran Twp.</b> Tom Pullion, <b>Edgewater Park Twp</b> Richard Brook, <b>Florence Twp.</b> Paula Kosko, <b>Hainesport Twp.</b> Mike Fitzpatrick, <b>Mansfield Twp.</b> Kathy Burger, <b>Medford Twp.</b> Mary Picariello, <b>North Hanover Twp.</b> Dennis Gonzalez, <b>Pemberton Township</b> Meghan Jack, <b>Riverside Twp.</b> David Matchett, <b>Shamong</b> J. Paul Keller, <b>Springfield Twp.</b> Doug Cramer, <b>Tabernacle Twp.</b> Steve Ent, <b>Westampton Twp.</b> James Ingling, <b>Wrightstown Borough</b>
------------------	-------------	---

<b>Nays:</b>	None
<b>Abstain:</b>	None

All in favor. Motion carried by unanimous vote.

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

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

*It was noted that this is Mr. Gonzalez, Pemberton Township's Fund Commissioner's, last meeting as he will be retiring. Mr. Gonzalez stated it was a pleasure to be part of one of the best run organizations with which he has had the pleasure to work. Mr. Forlenza stated that it has been a pleasure to work with Mr. Gonzalez and that he was an instrumental part of the JIF. Mr. Forlenza wished Mr. Gonzalez the best of luck in his future endeavors.*

#### ***MOTION TO ADJOURN***

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

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

The meeting was adjourned at 4:35 PM.

---

Kris Kristie,  
*Recording Secretary for*

---

Glenn McMahon,  
*Fund Secretary*



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: September 17, 2019  
Re: **Executive Director's Report**

.....

**A. Lost Time Accident Frequency Report – (pgs. 19-20)**

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

**B. Certificates of Insurance (pgs. 21-25)**

A summary of the Certificates of Insurance issued during July/August 2019 are attached for your review.

**C. Financial Fast Track Report (pgs. 26-27)**

The Financial Fast Track Report as of June 30 and July 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 June 30, 2019 was \$11,196,769, and the JIF’s surplus position as of July 31, 2019 was \$11,209,116.

**D. Regulatory Filing Checklists (pgs. 28-29)**

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. 30)**

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. 31)**

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. 32)**

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. 33)**

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. 34)**

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. 35)**

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. 36)**

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

**L. Skateboard Park Approval Status (pg. 37)**

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. 38-56)**

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**

A Representative from our office contacted those members up for renewal this year and scheduled 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 asked that you forwarded your Renewal Resolution and the included *Agreement to Renew Membership in the BURLCO JIF* to the Executive Directors office by **Friday, August 16, 2019**. To date we have received *Renewal Resolutions & Agreements* from all renewing members with the exception of Southampton, Bordentown City, and Pemberton Borough. If you have any questions, please contact the Executive Directors office.

#### **Q. Elected Officials Seminars – Save the Dates (pg. 57)**

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2020 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2020. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2020 MEL Assessment. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 10, 2019. Invitations/RSVP's for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in early November. The trainings have been scheduled on the following dates:

December 5, 2019 - O'Connor's American Bar & Grille, Eastampton

January 29, 2020 - Merighi's Savoy Inn, Vineland

February 6, 2020 - Auletto Caterers, West Deptford

March 24, 2020 - Merighi's Savoy Inn, Vineland

#### **R. 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).

#### **S. 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 June 30, 2019										
			# CLAIMS FOR	Y.T.D. LOST TIME	2019 LOST TIME	2018 LOST TIME	2017 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	**	6/30/2019	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2019 - 2017
1	75 BEVERLY		0	0	0.00	0.00	0.00	1 BEVERLY		0.00
2	76 DELANCO		0	0	0.00	2.15	2.84	2 DELANCO		2.05
3	78 EDGEWATER PARK		0	0	0.00	4.35	2.27	3 EDGEWATER PARK		2.64
4	79 FLORENCE		0	0	0.00	1.91	1.00	4 FLORENCE		1.17
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		0.36
7	82 MANSFIELD TOWNSHIP B		0	0	0.00	0.98	1.00	7 MANSFIELD TOWNSHIP B		0.80
8	83 MEDFORD TOWNSHIP		0	0	0.00	0.76	0.74	8 MEDFORD TOWNSHIP		0.59
9	84 RIVERSIDE		0	0	0.00	5.00	0.00	9 RIVERSIDE		1.94
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		0.47
12	373 SOUTHAMPTON		0	0	0.00	2.55	1.15	12 SOUTHAMPTON		1.44
13	456 SPRINGFIELD		0	0	0.00	0.00	1.94	13 SPRINGFIELD		0.78
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		0.53
17	601 NORTH HANOVER		0	0	0.00	1.32	0.00	17 NORTH HANOVER		0.59
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	1.62	2.63	1.80	22 MOUNT LAUREL		2.10
23	77 DELRAN		0	1	1.88	2.87	1.00	23 DELRAN		1.94
24	589 BORDENTOWN CITY		0	1	2.07	0.00	1.65	24 BORDENTOWN CITY		1.04
25	650 PALMYRA		0	1	2.41	2.67	2.78	25 PALMYRA		2.65
26	532 WESTAMPTON		0	2	3.03	2.00	0.00	26 WESTAMPTON		1.41
27	208 PEMBERTON		1	4	4.09	5.17	3.53	27 PEMBERTON		4.29
Totals:			1	11	1.02	1.74	1.23			1.40
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			June 29, 2018		1.98					

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		June 30, 2019		
	2019	2018	2017	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2019 - 2017
SUBURBAN ESSEX	0.96	2.12	2.00	1.83
BURLINGTON	1.02	1.74	1.23	1.40
CENTRAL	1.11	1.51	1.68	1.49
BERGEN	1.16	1.49	1.49	1.42
SUBURBAN MUNICIPAL	1.17	1.69	1.22	1.39
NJ PUBLIC HOUSING	1.31	2.19	2.27	2.04
CAMDEN	1.51	2.60	1.94	2.11
SOUTH BERGEN	1.54	2.27	1.92	1.99
N.J.U.A.	1.55	2.32	2.09	2.07
TRI-COUNTY	1.57	1.94	2.05	1.91
MORRIS	1.59	1.73	1.36	1.56
OCEAN	1.59	2.30	2.44	2.21
MONMOUTH	1.62	1.40	1.79	1.60
PROF MUN MGMT	1.67	2.48	2.14	2.18
ATLANTIC	2.00	2.39	2.04	2.18
AVERAGE	1.42	2.01	1.84	1.83
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 6/22/2019 To 7/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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
H - W A Cortright Post 115 I - City of Beverly	Attn:Commander Stanley Boltz 700 Melbourne Avenue 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 W A Cortright Post 115's land which holds building owned by insured, located at 703 Melbourne Ave, Beverly, NJ 08010 (Block 42, Lot2)	6/23/2019 #2197805	GL AU EX WC
H - SealMaster I - Township of Westampton	6853 Ruppsville Road Allentown, PA 18106	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to SealMaster, Crack Pro260 Trailered Tandem Axle, 260 Gallon Diesel Fired Oil Jacketed Melter/Applicator with a Replacement Value of \$55,000.	6/23/2019 #2197808	GL AU EX WC OTH
H - All-State Career School I - Township of Mount Laurel	50 W. Powhattan Ave Essington, PA 19029	Evidence of Insurance with respect to Dr Jordan Barnett as an employee of Mt. Laurel Township & Mt. Laurel EMS	6/26/2019 #2200238	GL AU EX WC OTH
H - City of Philadelphia I - Township of Delanco	Fairmount Water Works 640 Water Works Drive Philadelphia, PA 19130	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 7/11/19 Delanco Summer 21 field trip to Fairmount Water Works for "Understanding the	6/26/2019 #2200240	GL AU EX WC

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 6/22/2019 To 7/22/2019

		Urban Watershed/Summer program"		
H - Jesco I - Township of Southampton	1790 Route 38 Lumberton, NJ 08048	Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Automobile Liability Policies and Mortgagee/Lessor on the Property Policy if required by written contract as respects to the rental of a 2015 John Deer Backhoe Model #310SL valued at \$163,400	6/26/2019 #2200248	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 2019 through December 31, 2019 for the soccer program.	6/26/2019 #2200250	GL AU EX WC OTH
H - Atlantic County Fire Academy I - Township of Medford	5033 English Creek Ave Egg Harbor Township, NJ 08234	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to participation in the FF1 program at Atlantic County	6/26/2019 #2200251	GL AU EX WC
H - Kingston Estates I - Township North Hanover	116 Deland Ave. Cherry Hill, NJ 08034	Evidence of Insurance with respect to North Hanover Twp Summer Camp	6/28/2019 #2208185	GL AU EX WC
H - MIJO d/b/a Springfield Center I - Township of Springfield	855 Jacksonville-Mt. Holly Rd. Eastampton, NJ 08060	MIJO d/b/a Springfield Golf Center are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Rental of golf cart for use at the Burlington County Farm Fair by the Jacksonville Volunteer Fire. Co. from July 16, 2019 through July 21, 2019	7/9/2019 #2219225	GL AU EX WC OTH
H - Jesco I - Township of Southampton	1790 Route 28 Lumberton, NJ 08048	Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Automobile Liability Policies and Mortgagee/Lessor on the Property Policy if required by written contract as respects to the rental of a 2019 John Deer 410L Backhoe Loader valued at \$187,742.01.	7/12/2019 #2231496	GL AU EX WC OTH
H - Diocese of Trenton I - Township of Delran	701 Lawrenceville Road Trenton, NJ 08648	The Diocese of Trenton and the Holy Cross Academy are Additional Insureds on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the Delran Night Celebration scheduled for August 6, 2019 (rain date	7/12/2019 #2232772	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 6/22/2019 To 7/22/2019

		August 13) to be held on the property of Holy Cross Academy owned by the Diocese of Trenton, from 5pm to 10pm.		
H - Palmyra School District I - Borough of Palmyra	301 Delaware Ave Palmyra, NJ 08065	Evidence of Insurance with respect to School Resource Officer contract.	7/22/2019 #2234987	GL AU EX WC OTH
H - Township of Mount Holly I - Township of Westampton	23 Washington Street Mount Holly, NJ 08060	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to shared service agreement for use of the court room only as respects to the activities of Westampton Township	7/22/2019 #2235239	GL AU EX WC
<b>Total # of Holders: 16</b>				

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 7/22/2019 To 8/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Palmyra School District I - Borough of Palmyra	301 Delaware Ave Palmyra, NJ 08065	Evidence of Insurance with respect to School Resource Officer contract.	7/22/2019 #2234987	GL AU EX WC OTH
H - Township of Mount Holly I - Township of Westampton	23 Washington Street Mount Holly, NJ 08060	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to shared service agreement for use of the court room only as respects to the activities of Westampton Township	7/22/2019 #2235239	GL AU EX WC
H - Mike Golf Carts I - Township of Delran	1972 N Black Horse Pike Williamstown, NJ 08095	Evidence of Insurance with respect to use of golf carts for Delran Night Out August 6, 2019	7/30/2019 #2240418	GL AU EX WC
H - Superintendent's Office I - Township of Delran	Delran Township Board of Education 52 Hartford Road Delran, NJ 08075	Evidence of Insurance with respect to use of Delran Middle School Parking Lot for parking Delran Night Out Activities to be held at Holy Cross Academy on August 6, 2019	7/30/2019 #2240443	GL AU EX WC
H - Golden Pheasant Golf Club I - Township of Lumberton	141 Country Club Dr. Lumberton, NJ 08048	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 lending 2 golf carts to the Township of Lumberton for their National Night Out on 8/6/2019.	8/1/2019 #2251213	GL AU EX WC OTH
H - KCA Westampton, LLC. I - Township of Westampton	329B South Main Street Doylestown , PA 18901	The Certificate Holder and Tonnelle North Bergen, LLC; The Verrichia Company, LLC; Ocean First Bank are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of 76 Springside Road, Westampton NJ for training purposes by the Westampton Fire Department Emergency Services members	8/2/2019 #2252019	GL AU EX WC
H - Miller Truck Leasing I - Township of Lumberton	1820 Route 38 Lumberton, NJ 08048	Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability Automobile Liability & Excess Liability & as Loss Payee" ATIMA, for Property pursuant to	8/5/2019 #2252149	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 7/22/2019 To 8/22/2019

		the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured)with respect to a rented refrigerated truck for our National Night Out event on 8/6/2019.		
H - Chesterfield Township Board of I - Township of Chesterfield	Education 30 Saddle Way Crosswicks, NJ 08515	Chesterfield Board of Education and it's elected members, agents, servants and employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the 9/28/19 Harvest Festival.	8/6/2019 #2252407	GL AU EX WC
H - Vermeer North Atlantic Sales & I - Township of Southampton	Service 7 Maple Avenue Lumberton, NJ 08048	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of a Vermeer Chipper Model #BC150019VP, Serial #1VR2181V7H1008519 valued at \$65,800	8/13/2019 #2254304	GL AU EX WC OTH
<b>Total # of Holders: 9</b>				

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

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. <b>UNDERWRITING INCOME</b>	<b>632,445</b>	<b>3,794,673</b>	<b>112,685,645</b>	<b>116,480,317</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	179,187	1,207,516	43,058,861	44,264,364
Case Reserves	141,359	424,844	2,826,095	3,252,953
IBNR	(193,430)	560,521	2,025,554	2,586,075
Recoveries	-	-	-	-
<b>TOTAL CLAIMS</b>	<b>127,116</b>	<b>2,192,881</b>	<b>47,910,511</b>	<b>50,103,392</b>
3. <b>EXPENSES</b>				
Excess Premiums	208,264	1,249,585	30,618,041	31,867,625
Administrative	119,014	607,715	18,934,619	19,542,334
<b>TOTAL EXPENSES</b>	<b>327,278</b>	<b>1,857,299</b>	<b>49,552,660</b>	<b>51,409,959</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	178,052	(255,508)	15,222,475	14,966,967
5. <b>INVESTMENT INCOME</b>	52,139	268,503	3,996,278	4,264,781
6. <b>DIVIDEND INCOME</b>	0	0	601,498	601,498
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>230,191</b>	<b>12,995</b>	<b>19,820,250</b>	<b>19,833,245</b>
8. <b>DIVIDEND</b>	0	0	8,636,476	8,636,476
9. <b>STATUTORY SURPLUS (7-8)</b>	<b>230,191</b>	<b>12,995</b>	<b>11,183,774</b>	<b>11,196,769</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	20,398	112,664	6,775,997	6,888,661
MEL JIF Retro	1,091	4,921	3,646	8,567
2015	103,388	105,806	985,624	1,091,430
2016	(42,271)	(236,045)	1,915,297	1,679,253
2017	(15,916)	46,594	2,018,616	2,065,209
2018	250,874	(134,476)	(515,406)	(649,882)
2019	(87,373)	113,532		113,532
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>230,191</b>	<b>12,995</b>	<b>11,183,774</b>	<b>11,196,769</b>
<b>TOTAL CASH</b>				<b>17,256,221</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>(2,213)</b>	<b>36,105,072</b>	<b>36,102,859</b>
<b>FUND YEAR 2015</b>				
Paid Claims	10,570	82,458	2,611,649	2,694,107
Case Reserves	(10,641)	(152,660)	611,481	458,821
IBNR	(98,581)	(12,160)	95,812	83,652
Recoveries	0	0	0	0
<b>TOTAL FY 2015 CLAIMS</b>	<b>(98,652)</b>	<b>(82,362)</b>	<b>3,318,942</b>	<b>3,236,580</b>
<b>FUND YEAR 2016</b>				
Paid Claims	2,675	59,000	1,759,504	1,818,504
Case Reserves	(2,675)	234,548	409,812	644,360
IBNR	49,375	(22,392)	163,049	140,657
Recoveries	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>49,375</b>	<b>271,155</b>	<b>2,332,365</b>	<b>2,603,521</b>
<b>FUND YEAR 2017</b>				
Paid Claims	9,200	151,356	1,096,581	1,247,937
Case Reserves	12,814	(16,965)	589,867	572,902
IBNR	2,195	(139,583)	371,598	232,015
Recoveries	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>24,209</b>	<b>(5,192)</b>	<b>2,058,046</b>	<b>2,052,854</b>
<b>FUND YEAR 2018</b>				
Paid Claims	35,238	530,050	1,486,055	2,016,105
Case Reserves	(41,140)	(244,355)	1,214,935	970,579
IBNR	(239,992)	(122,418)	1,395,095	1,272,677
Recoveries	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>(245,893)</b>	<b>163,277</b>	<b>4,096,085</b>	<b>4,259,362</b>
<b>FUND YEAR 2019</b>				
Paid Claims	121,503	384,852		384,852
Case Reserves	183,001	606,290		606,290
IBNR	93,573	857,074		857,074
Recoveries	0	0		0
<b>TOTAL FY 2019 CLAIMS</b>	<b>398,077</b>	<b>1,848,216</b>		<b>1,848,216</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>127,116</b>	<b>2,192,881</b>	<b>47,910,511</b>	<b>50,103,392</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 FUND**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF July 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>632,445</b>	<b>4,427,118</b>	<b>112,685,645</b>	<b>117,112,763</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	178,613	1,386,129	43,058,861	44,442,977
Case Reserves	71,239	496,084	2,826,095	3,324,192
IBNR	58,183	618,704	2,025,554	2,644,258
Recoveries	-	-	-	-
<b>TOTAL CLAIMS</b>	<b>308,036</b>	<b>2,500,917</b>	<b>47,910,511</b>	<b>50,411,428</b>
3. <b>EXPENSES</b>				
Excess Premiums	208,264	1,457,849	30,618,041	32,075,889
Administrative	127,196	734,911	18,934,619	19,669,530
<b>TOTAL EXPENSES</b>	<b>335,460</b>	<b>2,192,759</b>	<b>49,552,660</b>	<b>51,745,419</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	(11,051)	(266,559)	15,222,475	14,955,916
5. <b>INVESTMENT INCOME</b>	23,397	291,901	3,996,278	4,288,178
6. <b>DIVIDEND INCOME</b>	0	0	601,498	601,498
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>12,347</b>	<b>25,342</b>	<b>19,820,250</b>	<b>19,845,592</b>
8. <b>DIVIDEND</b>	0	0	8,636,476	8,636,476
9. <b>STATUTORY SURPLUS (7-8)</b>	<b>12,347</b>	<b>25,342</b>	<b>11,183,774</b>	<b>11,209,116</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	9,277	121,941	6,775,997	6,897,938
MEL JIF Retro	496	5,417	3,646	9,063
2015	2,139	107,945	985,624	1,093,569
2016	3,226	(232,818)	1,915,297	1,682,479
2017	2,158	48,752	2,018,616	2,067,368
2018	506	(133,970)	(515,406)	(649,376)
2019	(5,456)	108,076		108,076
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>12,347</b>	<b>25,342</b>	<b>11,183,774</b>	<b>11,209,116</b>
<b>TOTAL CASH</b>				<b>18,275,114</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>(2,213)</b>	<b>36,105,072</b>	<b>36,102,859</b>
<b>FUND YEAR 2015</b>				
Paid Claims	2,842	85,299	2,611,649	2,696,949
Case Reserves	(2,865)	(155,524)	611,481	455,957
IBNR	23	(12,137)	95,812	83,675
Recoveries	0	0	0	0
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(82,362)</b>	<b>3,318,942</b>	<b>3,236,580</b>
<b>FUND YEAR 2016</b>				
Paid Claims	6,740	65,740	1,759,504	1,825,244
Case Reserves	21,537	256,084	409,812	665,897
IBNR	(28,277)	(50,669)	163,049	112,380
Recoveries	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>271,155</b>	<b>2,332,365</b>	<b>2,603,521</b>
<b>FUND YEAR 2017</b>				
Paid Claims	7,484	158,840	1,096,581	1,255,421
Case Reserves	(23,737)	(40,702)	589,867	549,165
IBNR	16,253	(123,330)	371,598	248,268
Recoveries	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(5,192)</b>	<b>2,058,046</b>	<b>2,052,854</b>
<b>FUND YEAR 2018</b>				
Paid Claims	41,157	571,207	1,486,055	2,057,262
Case Reserves	123,173	(121,182)	1,214,935	1,093,753
IBNR	(164,331)	(286,749)	1,395,095	1,108,346
Recoveries	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>(0)</b>	<b>163,276</b>	<b>4,096,085</b>	<b>4,259,361</b>
<b>FUND YEAR 2019</b>				
Paid Claims	120,391	505,243		505,243
Case Reserves	(46,869)	559,421		559,421
IBNR	234,515	1,091,589		1,091,589
Recoveries	0	0		0
<b>TOTAL FY 2019 CLAIMS</b>	<b>308,036</b>	<b>2,156,252</b>		<b>2,156,252</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>308,036</b>	<b>2,500,917</b>	<b>47,910,511</b>	<b>50,411,428</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 July/August***

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	9/18/19
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	7/16/19
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	N/A
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	N/A
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	8/7/20	N/A	7/16/20	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	5/1/20	9/1/20	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	9/1/20	N/A	9/1/20	N/A
<b>Auditor</b> - Bowman	X	8/1/20	N/A	N/A	N/A
<b>Claims Administrator</b> - Qual-Lynx	X	7/1/20	5/1/20	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	8/1/20	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	3/1/20	N/A	3/1/20	N/A
<b>Treasurer</b> – Tom Tontarski	X	N/A	5/1/20	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								1,409.69						1,409.69	1,315.31		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							2,400.00							2,400.00	0.00		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	\$3,809.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50,214.69	\$17,610.31		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								4,645.00						4,645.00	0.00	
North Hanover	1,595.00								997.61						997.61	597.39	
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								897.77						897.77	1,762.23	
Shamong	995.00														0.00	995.00	
Southampton	1,595.00														0.00	1,595.00	
Springfield	995.00								995.00						995.00	0.00	
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	\$1,892.77	\$5,642.61	\$0.00	\$0.00	\$0.00	\$0.00	13,775.38	37,519.62	

**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									265.25					265.25	484.75	
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		150.00					219.00	781.00	
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									195.95					195.95	554.05	
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								928.18						928.18	71.82	
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	\$928.18	\$611.20	\$0.00	\$0.00	\$0.00	\$0.00	3,007.54	18,242.46	

**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						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						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>\$500.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,500.00</b>	<b>\$12,000.00</b>	

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF					
Data Valued As of :	August 7, 2019				
Total Participating Members	27				
Complaint	26				
Percent Compliant	96.30%				
		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
DELRAN	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	st 2Mil/20% of 1st 2
* Member does NOT participate in EPL coverage					

MEL Cyber Risk 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 8/5/19

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

**Burlington County Municipal Joint Insurance Fund**  
**Skateboard Park Approval Status**

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

Last Update: 8/15/2019

A Capehart Scatchard Blog

## Stacking Injuries to Multiple Body Parts Resulting From The Same Accident and The Impact on Reopeners and New Accidents

Judge Richard E. Hickey III (Ret.) July 11, 2019 Awards 0 Comments

In 1979, the New Jersey Legislature made sweeping changes to the Workers' Compensation Act. Among those was the creation of a sliding scale on the Schedule of Disabilities found in N.J.S.A. 34:15-12c. The legislative intent was to award greater compensation to the more seriously injured worker. To accomplish this intent, the pertinent language in Section 12c says: *"When a claim petition alleges more than one disability, the number of weeks in the award shall be determined and entered separately for each such disability and the number of weeks for each disability shall be cumulative when entering the award."*

Initially judges of compensation as well as appellant panels had mixed interpretations of the above section. The issue was resolved in 1984 with the New Jersey Supreme Court decision in **Poswiatowski v. Standard Chlorine Chemical Co.**, 96 N.J. 321 (1984). Poswiatowski was actually a consolidation of three cases and the other two are: Fagan v. City of Atlantic City and Smith v. United States Pipe and Foundry Company.

In Poswiatowski, the petitioner fell in 1981 fracturing his back and left foot and received an award of 20% permanent partial disability for the back, 40% of the foot and 10% permanent partial disability for the neuropsychiatric component. The trial court, believing that the award should be entered separately, gave \$6,924 (120 weeks @ \$59) for the back, \$4,328 (92 weeks @ \$47.04) for the foot and \$2,820 (60 weeks @ \$47) neuropsychiatric for a total of \$13,172. Petitioner argued that the total of the weeks should dictate the rate, and he should have been awarded 272 weeks at 50% SAWW (State Average Weekly Wage) or \$33,456. The Appellate Division affirmed and the Supreme Court granted certification.

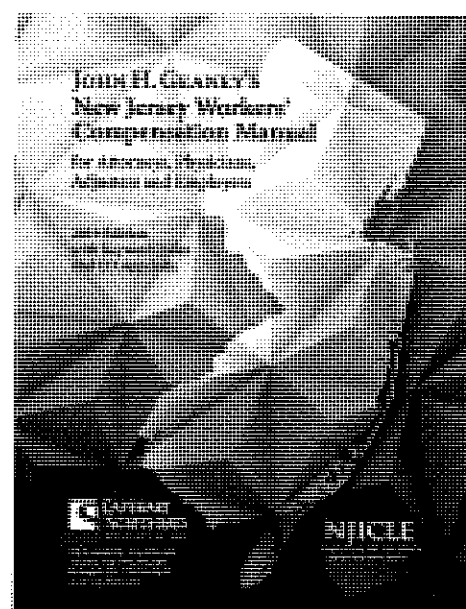
In the Fagan case, the petitioner, a public health nurse, was assaulted and robbed during the course of her employment. She suffered a concussion, fractured nose, facial scarring, sinus disorders, headaches, facial numbness and recurring nightmares. The compensation court awarded her 7 ½% permanent partial disability (45 weeks) for the fractured nose, 7 ½% permanent partial disability (45 weeks) for severe contusions of the scalp, lips and mouth with numbness, and 15% permanent partial disability (90 weeks) for the post traumatic nightmares. That totaled 180 weeks (30% permanent partial disability) at an average rate of \$57.30 or \$10,314. The Appellate Division reversed and modified the award to \$8,460. (\$2,115 nose + \$2,115 contusions and numbness of face plus \$4,230 nightmares). Again, the Supreme Court granted certification.

Subscribe to Blog Updates

your email address

subscribe

### Geaney's New Jersey Workers' Compensation Manual



Awarded Best Blog 2016!



enter search terms

search

Most Popular Posts

In Smith, petitioner received a significant crush injury to his right forearm resulting in numerous surgeries for vascular, orthopedic and cosmetic injuries together with skin grafts from petitioner's abdomen and right thigh. The compensation court awarded 23% permanent partial disability (138 weeks @ \$66) for the combination of the right hand and right leg (apportioned 50% of the hand and 5% of the leg), 10% permanent partial disability (60 weeks @ \$47) for the cosmetic scarring of the abdomen and 12 ½% permanent partial disability (75 weeks @ 47) for neuropsychiatric residuals for a total of \$15,468. Petitioner argued that he was entitled to 273 weeks at 50% SAWW or \$33,759. The Appellate Division agreed with petitioner, finding that the compensation court's interpretation was "inconsistent with the purposes of the 1980 amendments."

The Supreme Court stated "(W)e believe that the Smith case best illustrates the method most consistent with statutory purpose." The court added, "We hold that the weeks of compensation awarded for one accident's multiple injuries that establish a single compensable disability should be cumulated, not separated, in computing the award."

The Supreme Court went on to explain, "(O)f course, if the compensation judge uses the schedule as an aid in determining the extent of the award, such may be regarded as a reasonable finding if expressed in terms of permanent partial disability. *Orlando v. F. Ferguson & Son*, supra, 90 N.J.L. at 553, 102 A. 155. But the point of the Smith panel is to focus on the nature of the injury. The method of calculating permanent partial disability to two or more major **body** members under N.J.S.A. 34:15-12(c)(20), -12(c)(22), has not been affected by the 1980 amendments. **The compensation court is not to determine the scheduled number of weeks for each injury separately; rather, it is to look at the effect of the injuries and to make a reasonable assessment of the extent of the combined disability in terms of a percentage of permanent and total disability. This requires the court to make a judgment about the extent of impairment resulting from the combined injuries without being limited by the statutory schedules.** See *Cooper v. Cities Serv. Oil Co.*, supra, 137 N.J.L. at 182, 59 A.2d 268; *Orlando v. F. Ferguson & Son*, supra, 90 N.J.L. at 557, 102 A. 155; *Vishney v. Empire Steel & Iron Co.*, supra, 87 N.J.L. at 483-84, 95 A. 143."

In further support the Court said: "(B)ut under the new schedule of benefits set forth in N.J.S.A. 34:15-12(c), the difference is of great significance. If the weeks due the injuries are added together when entering an award, more money is awarded. By the 1979 amendments, L. 1979, c. 283, § 5, the Legislature not only increased the weekly rate for permanent disability from a maximum of \$40 to a maximum of 75% of statewide average weekly wage (SAWW), but also created a sliding scale of weekly dollar payments ranging from \$47 where the adjudicated disability requires payment for 90 weeks or less, up to \$82 for the last six weeks of disability for which 180 weeks of payments are required. Over 180 weeks of entitlement, there is a dramatic increase in weekly dollars payable. From 181 up to 600 weeks, disability is compensated from a low of 35% of SAWW (for disabilities drawing entitlement of from 181 to 210 weeks), to a maximum of 75% of SAWW (for disabilities falling within the 421- to 600-weeks bracket.)<sup>1</sup> See **\*\*1259** *Gothelf v. Oak Point Dairies of N.J.*, 184 N.J. Super. 274, 445 A.2d 1170 (App.Div.1982)."

Based on this logic, the Supreme Court reversed the appellate division decisions in Poswiatowski and Fagan and affirmed the decision of the appellate division in Smith.

Now let's consider how stacking affects reopener claims and new accidents. Where an injury results in an award encompassing more than one body part, and the petitioner seeks to reopen that award under N.J.S.A. 34:15-27 for review and/or modification of the prior award, the petitioner need not allege an increase in disability to all affected body parts. Since the original award set the overall disability for the accident, an

Section 20 Settlement Versus Order  
Approving Settlement  
15,373 views | posted on June 12, 2015

Answers to Common Questions Regarding  
Partial Permanent Disability Awards in New  
Jersey  
15,299 views | posted on March 28, 2018

Can an Employer Fire an Injured Employee  
on Light Duty and Then Stop Paying Temporary  
Disability Benefits?  
5,590 views | posted on January 27, 2016

When Should an Employer Order a Fitness-  
For-Duty or Functional Capacity Exam?  
4,759 views | posted on May 15, 2016

Employer Is Entitled to Reimbursement of  
Lien Even If Comp Case Is Ultimately Found Not  
Compensable  
4,140 views | posted on October 21, 2013

## Categories:

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

## Topics:

Accidental Disability Pension ADA  
Appellate Division casual  
employment Causation claims Counsel Fees  
Dependency Benefits dependency claim  
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 New Jersey  
Workers' Compensation Act Occupational  
occupational stress Permanency Awards  
permanency benefits Permanent Partial  
Disability PIP premises rule  
Reasonable Accommodation  
reasonable accomodation Relative Nature of Work  
Test Reopener Section 20 Settlement  
Special Employee statute of limitations  
subrogation subrogation rights  
Temporary Disability  
Benefits The Second Injury Fund

increase of disability to one part is added to the overall award. In effect, the prior award becomes the base.

For example, let us assume that petitioner receives an award for injury occurring in 2017 to his or her lumbar spine and left shoulder. The award is for 35% permanent partial disability apportioned 20% to the low back and 15% to the left shoulder (210 weeks x \$418 = \$85,260 assuming wages sufficient for maximum rates in 2017). In 2019 petitioner files an application for review and/or modification alleging an increase in disability to the left shoulder. The judge of compensation finds an increase in disability of 7 ½% of the left shoulder, taking into consideration the overall disability to the petitioner in 2019. The overall award must be increased to 42½% permanent partial disability apportioned 20% (unchanged) to the low back and 22 1/2% of the left shoulder. Because it is an extension of the original award, the award must be paid at the rates in effect for the year of the accident, which is 2017. (255 weeks x \$522 = \$133,110 less credit for the prior award of \$85,260) **The award calculation is made by going back to the beginning of the original award and changing the rate to \$522 and paying the accrued weeks at the increased rate of \$104 per week and the balance of the non-accrued weeks at the full \$522.**

In contrast to the example above, stacking does not occur with a new accident to one of several previously awarded body parts. Suppose our petitioner above received the original award of 35% permanent partial disability and then had a new accident in 2019 causing increased disability to the left shoulder only. The Judge of Compensation finds an overall disability to the left shoulder to be 22 1/2% permanent partial disability. That is 7.5% higher than the prior shoulder apportionment of 15%, but the new award is only based on the shoulder, not the low back. In effect, the shoulder can be separated from the previously stacked award. So the new award would be 22 ½ % permanent partial disability for the left shoulder minus a credit of 15 % preexisting with no mention of the back at all. The new award would equal 135 weeks x \$271.33 or \$36,630 credit \$22,140 (15% @ the 2019 rate) or \$14,490. Obviously, if the new award had been stacked on the prior back/shoulder award, it would have resulted in a great deal more money.

**Notice in this example of the new 2019 accident impacting only the shoulder, that the rates must be those for 2019 for both the new award AND the credit. Obviously the new award should command 2019 rates since the new injury occurred in 2019, but the credit also jumps to 2019 rates, unlike the situation noted above for reopeners.**

[Share / Save](#)

Tags: Reopener

#### About the Author:

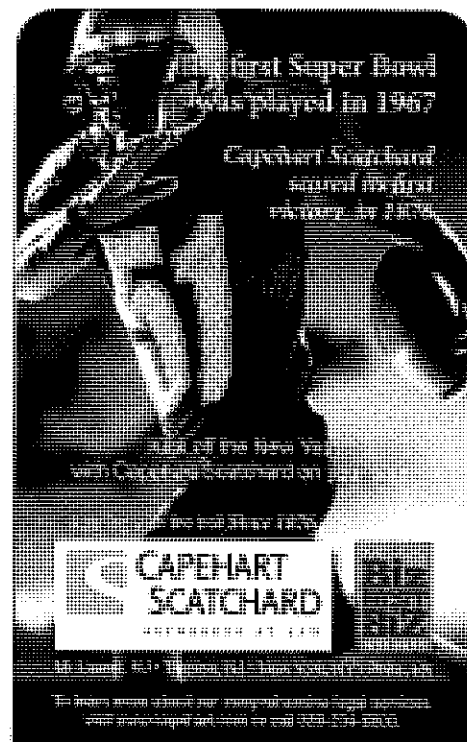
Prior to joining Capehart Scatchard as Of Counsel, Judge Hickey III (Ret.) served as the Compensation Administrative Supervisory Judge for the State of New Jersey from 1991 to 2009. Previous to his judgeship, he served as a Prosecutor in Gloucester County, New Jersey from 1986 to 1991.



More from this author.

#### Post a Comment

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



LexisNexis®



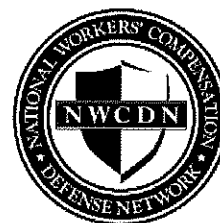
Workers' Compensation

LexisNexis®



Workers' Compensation

NWCDN Member



A Capehart Scatchard Blog

## Governor Signs New Public Safety Workers' Compensation Laws Which Will Pose Fiscal And Legal Challenges for New Jersey Public Entities

John H. Geaney July 22, 2019 Compensability 0 Comments

On July 8, 2019, Governor Phil Murphy signed Senate No. 716 into law, a bill which makes sweeping changes to occupational disease claims for New Jersey public safety employees. There are many aspects of the new law, known as the "Thomas P. Canzanella Twenty First Century First Responders Protection Act." The single most onerous provision in the bill for municipalities, counties and the State is the provision covering firefighters for a wide range of cancers that will now be presumed to be compensable.

With respect to firefighters, both paid and unpaid, the bill provides that firefighters under the age of 76 will be presumed to have work related occupational disease if the firefighter develops cancer, including leukemia, so long as the firefighter has completed more than seven years of service. The presumption means that if such a firefighter is diagnosed with cancer, the Judge of Compensation must presume that the cancer is work related. There is no need for a firefighter with more than seven years of active service under age 76 to identify specific exposures or fires that he or she fought. The burden of proof does not rest on the firefighter to prove his or her case. Rather, the employer will lose unless the employer can disprove the case by a preponderance of the evidence. To defeat the presumption created by this law, the employer has to prove that there is a greater than 50% chance that the cancer is not due to work exposure.

For a firefighter 75 years of age or under with seven years of service, the firefighter can seek workers' compensation benefits for any type of cancer, even the most common cancers. *The only limitation is that the cancer must be a type which may be caused by exposure to heat, radiation, or a known or suspected carcinogen as defined by the International Agency for Research on Cancer.* That organization is part of the World Health Organization.

The problem for public employers in disproving a presumed cancer claim is that there are any number of contradictory and competing studies in the medical literature with respect to firefighting and cancer. Some articles say there is no link between firefighting and common cancers like prostate cancer and colon cancer, but others make the connection. Prostate cancer is the most common cancer in men, and the incidence climbs with age. There is more of a scientific consensus linking firefighting to certain skin cancers, multiple myeloma, lung cancer, malignant melanoma, leukemia and non-hodgkins lymphoma.

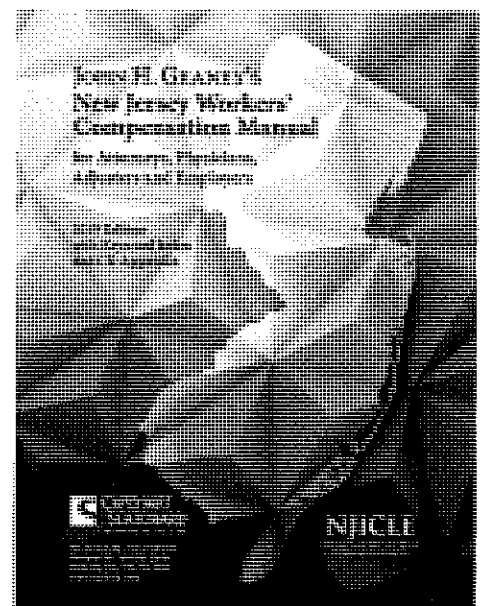
A firefighter with less than seven years of service can still file a claim, but he or she must meet a different and new standard pertaining to public safety workers. *That*

Subscribe to Blog Updates

your email address

subscribe

### Geaney's New Jersey Workers' Compensation Manual



Awarded Best Blog 2016!



enter search terms

search

Most Popular Posts

provision states that a public safety worker is covered for workers' compensation if he or she is exposed to a known carcinogen, cancer-causing radiation or a radioactive substance, including cancer. This section of the law specifically covers **damage to reproductive organs**. Again, there is a presumption of compensability, so the burden of proof shifts to the employer. But this section requires the public safety worker to show that he or she was exposed due to fire, explosion or other means to a known carcinogen, to cancer-causing radiation or radioactive substances. In addition, he or she must demonstrate that the injury, illness or death **manifested during his or her employment as a public safety worker**. The language regarding manifestation during employment is helpful to employers. However, this language is not included in the previous provision dealing with firefighters who are 75 years old or younger and have seven years of service.

Public safety workers are defined as follows:

1. Member, employee or officer of a paid, part paid or volunteer fire or police department;
2. State police member
3. Community Emergency Response Team member approved by the New Jersey Office of Emergency Management;
4. Member of certain correctional facilities;
5. Advanced medical technicians of a first aid or rescue squad;
6. Any other nurse or advanced medical technician responding to a catastrophic incident who is in contact with the public during such an incident.

Public safety workers who contract a serious communicable disease or related illness also shall have a presumption of compensability that the injury or illness is work related and compensable. The new law protects public safety workers who are exposed to secretions, blood or other bodily fluids of one or more other individuals as well as those who are exposed to any pathogen or biological toxin used in biological warfare or prevalent in epidemics.

The new law also applies to public safety workers who are injured or become ill while administering a vaccine including smallpox, or as part of an inoculation program in the workforce. Once again there is a presumption of compensability, but the employer can prevail if the employer can show by a preponderance of evidence that there is no link between the medical condition and work exposures.

In all of these new provisions, there is interesting language stating as follows: "*The employer may require the worker to undergo, at the expense of the employer, reasonable testing, evaluation and monitoring of health conditions of the worker which is relevant to determining . . . whether the occupational disease arose from the employment.*" This language seems to suggest that when the employer is presented with such a claim, the employer can then test and evaluate the worker going forward. It is not clear if this means that an employer can test existing employees who have not brought claims.

**Here are a number of questions that clients are already asking:**

**Question:** What can a public entity do to make sure that a public safety job applicant does not have a covered cancer when hired?

**Answer:** Public employers are strongly encouraged to perform post-offer medical examinations of public safety job applicants using a detailed questionnaire regarding medical conditions that the employee may already have. Readers can consult with the undersigned for advice on this questionnaire.

Section 20 Settlement Versus Order  
Approving Settlement

15,373 views | posted on June 12, 2015

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

15,299 views | posted on March 28, 2016

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

5,590 views | posted on January 27, 2016

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

4,759 views | posted on May 15, 2016

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

4,140 views | posted on October 21, 2013

Categories:

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

Topics:

Accidental Disability Pension ADA  
Appellate Division casual  
employment Causation claims Counsel Fees  
Dependency Benefits dependency claim  
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 New Jersey  
Workers' Compensation Act 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  
Temporary Disability  
Benefits The Second Injury Fund

**Question:** How will employers know if public safety workers could have exposures to known carcinogens, cancer-causing radiation or a radioactive substance?

**Answer:** The new law requires public employers to maintain records regarding any instance in which any public safety worker is deployed to a facility or location where the presence of one or more substances which are known carcinogens is indicated in documents provided to local fire or police departments and where fire, explosions, spills or other events occurred which could result in exposure to those carcinogens. The law requires that the records must include the identity of **each deployed public safety worker**, and it requires that each worker must be provided notice of the records. This requirement also pertains to firefighters.

**Question:** What if the firefighter or public safety worker wears respiratory protection when attending a fire, spill or explosion? Does the employer still have to document all such workers?

**Answer:** This law makes no mention of documenting use of respiratory protection, but it will obviously be advisable to employers to include this information in documentation. Whether or not the public safety worker used respiratory protection, the new law requires the employer to document every public safety worker who appears at a fire, spill or explosion or other potentially hazardous event.

**Question:** Will DNA testing be allowed to determine whether a worker carries a certain cancer gene?

**Answer:** There is no discussion of the use of DNA testing, but this is an issue that will likely be addressed by the courts.

**Question:** Is the provision relating to firefighters limited to existing and active employees?

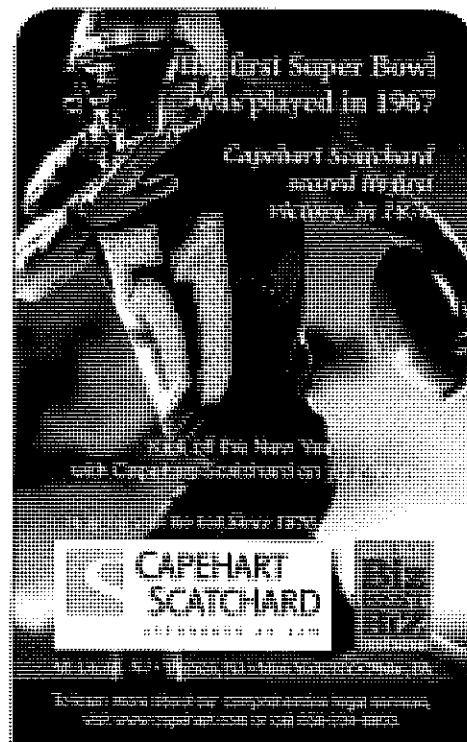
**Answer:** No, firefighters age 75 or younger are protected so long as they have not been out of active service for more than 20 years. This means that employers will be getting claim petitions for cancer-related conditions from firefighters who have long departed from active service. Employers should therefore retain records of exposures for decades.

**Question:** What impact will these new occupational disease laws have on our workers' compensation programs?

**Answer:** The Office of Legislative Services estimates that the bill will most likely increase annual expenditures by State and local public entities that utilize public safety workers. The Office has no idea how much the increase will be. In this practitioner's opinion, there will be substantial increased costs on public entities for medical, temporary disability and permanency benefits as well as defense costs and the cost of oncologists and other defense experts. More trials are likely because presumptions tilt the scales in the favor of workers.

**Question:** Does this new law apply to public safety workers and firefighters who have already retired?

**Answer:** This law is effective immediately, and the law does seem to apply to those who have already retired. There is no language restricting this law to existing employees of public entities. There will certainly be a sharp increase in the filing of workers' compensation claim petitions in the public sector given that common cancers will now be presumed to be work related.



LexisNexis®



Workers' Compensation

LexisNexis®



Workers' Compensation

NWCDN Member



**Question:** How are public entities supposed to defend cancer claims of this nature?

**Answer:** Presumptions are very hard to overcome for employers. It will help that the employer has to disprove the claim by a preponderance of the evidence, as opposed to the initial draft of the law which required proof by clear and convincing evidence. Since cancer cases are going to be the main focus of the new bill, and since these claims will always involve high exposure, employers will need to retain lawyers and oncologists who specialize in complex occupational disease claims. Aggressive discovery not seen in ordinary workers' compensation claims will now be paramount with special interrogatories almost certainly needed given the inadequacy of form occupational disease interrogatories.

**Question:** Should employers retain board certified internists as experts in future cancer claims?

**Answer:** Retaining board certified internists will not likely be sufficient to overcome a presumption of compensability since these cases will center on highly technical epidemiological studies done in many countries on cancer risks in firefighters and public safety workers. There will be a great deal of discussion of current thought by the International Agency for Research on Cancer. The cases will also center on the reliability of certain medical journals and studies, and oncologists are more familiar with these issues than other physicians. Although board certified oncologists will be more expensive to retain, employers will need experts with impeccable credentials in order to overcome the statutory presumption of compensability.

**Question:** Does this law eliminate the statute of limitations on occupational disease claims?

**Answer:** No, this bill does not mention or eliminate the provision that an employee has two years to file from the date when the employee knows he or she has a cancer condition and thinks it is related to work.

**Public entities and third party administrators may contact the undersigned for additional advice on defending claims under this new statute.**

 Share / Save ▾

**Tags:** claims

#### **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

A Capehart Scatchard Blog

## United Airlines Wins Important Appellate Decision Involving Jurisdiction

John H. Geaney July 31, 2019 Other 0 Comments

There are precious few reported decisions dealing with the jurisdictional requirements for bringing a claim petition in New Jersey when a New Jersey resident is employed out of state, is injured working out of state and is hired out of state. In the reported case of ***Marconi v. United Airlines***, A-0110-18T4 (App. Div. July 22, 2019), the Appellate Division affirmed the dismissal of two claims against United Airlines for lack of jurisdiction in just this situation. The case was successfully handled at both the division and appellate levels by Prudence Higbee, Esq., a partner with Capehart Scatchard.

The facts in the case were not disputed. Richard Marconi lived in New Jersey and suffered a work injury to his left hip on January 31, 2015 working for United Airlines in Philadelphia. United paid full benefits to Marconi under Pennsylvania law, but eventually Marconi brought two claim petitions in New Jersey seeking permanency benefits that were not available in Pennsylvania. One claim petition was for the accident in 2015 and the other was an occupational claim alleging work exposures from 1988 to the present. Mr. Marconi admitted he was not hired in New Jersey and worked most of his career in Philadelphia with only a brief period of employment at Dulles Airport.

United moved to dismiss both claim petitions for lack of jurisdiction in New Jersey. Marconi tried to build up his contacts with New Jersey as much as he could. He argued that his supervisor reported to a United employee at Newark's Liberty International Airport. Marconi also contended that he himself would telephone United staff at Liberty International Airport once every couple of months for technical advice. He received training all over the world, including in Newark. He would fly from Newark whenever United assigned him to do "field service." Marconi's supervisor sometimes would drive to Liberty International Airport to retrieve parts there. United argued that these contacts with New Jersey were truly minimal.

The Judge of Compensation reviewed Professor Larson's treatise on grounds for jurisdiction:

1. Place where the injury occurred;
2. Place of making the contract;
3. Place where the employment relation exists or is carried out;
4. Place where the industry is localized;
5. Place where the employee resides; or
6. Place whose statute the parties expressly adopted by contract.

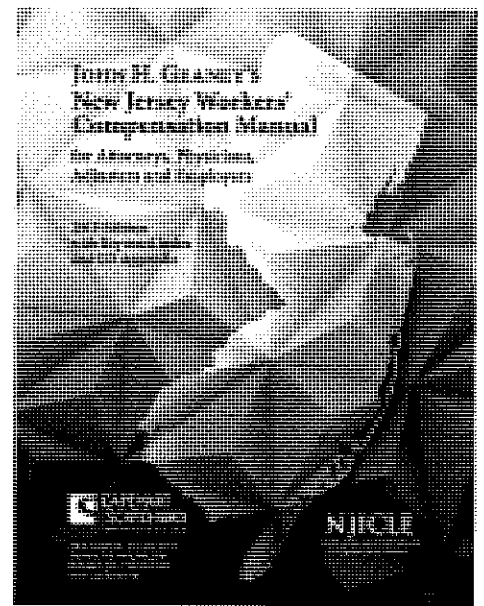
The Judge of Compensation dismissed both claims, finding that residence in New Jersey alone has never been sufficient for jurisdiction. The Appellate Division

Subscribe to Blog Updates

your email address

subscribe

### Geaney's New Jersey Workers' Compensation Manual



Awarded Best Blog 2016!



enter search terms

search

Most Popular Posts

emphatically agreed: "We conclude that residency alone is an insufficient basis to confer jurisdiction on the Division for extra-territorial workplace injuries."

Petitioner argued on appeal that even if residency alone was insufficient, the fourth factor, namely "place where the industry is localized," should have been sufficient for jurisdiction in conjunction with petitioner's residency in New Jersey. There are only one or two published cases that have ever discussed the concept of "localization" of an industry, and **Marconi** provides the most complete analysis to date, citing cases from around the nation on this concept.

First the Court said that "in no state workers' compensation scheme was localization alone sufficient to confer jurisdiction." Professor Larson explained the rationale for localization of an industry as a criterion for jurisdiction: "*The state in which the employer's business is localized has a relevant interest in a compensable injury . . . since the obligation side of the compensation relation is as much a part of that relation as the benefit side, and since the burden of payment would ordinarily fall most directly on the employer and community where the industry is centered.*" The Court seemed to accept Marconi's argument that New Jersey was a place where United's industry was localized, but it still rejected jurisdiction. That was the most interesting aspect of the case.

The Appellate Division in **Marconi** analyzed the concept of localization in terms of **advancement of company interests**. "*It is the nature and frequency of the employee's relationship with the localized presence of the employer that lends weight to the fourth Larson factor. In other words, in this case, did Marconi's 'duties to a substantial extent . . . implement the localized business' of United in New Jersey?*" (citations omitted). The Court answered its own question in the negative. "*Essentially, nothing in the course of Marconi's two-decade employment with United advanced the company's localized interests in New Jersey. In these circumstances, although United maintained a localized business interest in Newark, New Jersey has no substantial interest in exercising its jurisdiction over the petitions.*"

The Court explained that Marconi's contacts with Liberty International were mainly to advance Marconi's ability to perform his work in Philadelphia. "*Even when Marconi used United's facilities at Liberty International Airport, it was to serve United's interest elsewhere around the country.*"

After disposing of the traumatic claim petition for lack of jurisdiction, the Court then dealt briefly with the occupational claim petition, reminding practitioners that there is a different standard for jurisdiction in occupational claims from traumatic claims. The Court cited **Williams v. Port Authority of New York & New Jersey**, 175 N.J. 82 (2003) to make this point clear: "*The petitioner must demonstrate either that (1) there was a period of work exposure in this State that was not insubstantial under the totality of circumstances and given the nature of the injury; (2) the period of exposure was not substantial but the materials were highly toxic; or (3) the disease for which compensation is sought was obvious or disclosed 'by medical examination, work incapacity, or manifest loss of physical function' while working in New Jersey.*" Obviously petitioner could not meet this test because there was no work exposure in New Jersey.

In the opinion of this practitioner, the **Marconi** decision provides the most thorough analysis to date of the fourth criterion cited by Professor Larson in his treatise, namely "localization of business." The Court flatly concludes that "localization of business" alone is insufficient for New Jersey jurisdiction. The implications of this statement are significant because there are hundreds of cases pending in New Jersey now involving medical claim petitions where the injured worker lives in New York, is hired in New York, and works in New York. The only connection to New Jersey in many of these claims is

Section 20 Settlement Versus Order  
Approving Settlement  
15,373 views | posted on June 12, 2015

Answers to Common Questions Regarding  
Partial Permanent Disability Awards in New  
Jersey  
15,299 views | posted on March 28, 2016

Can an Employer Fire an Injured Employee  
on Light Duty and Then Stop Paying Temporary  
Disability Benefits?  
5,590 views | posted on January 27, 2016

When Should an Employer Order a Fitness-  
For-Duty or Functional Capacity Exam?  
4,759 views | posted on May 15, 2016

Employer Is Entitled to Reimbursement of  
Lien Even If Comp Case Is Ultimately Found Not  
Compensable  
4,140 views | posted on October 21, 2013

## Categories:

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

## Topics:

Accidental Disability Pension ADA  
Appellate Division casual  
employment Causation claims Counsel Fees  
Dependency Benefits dependency claim  
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 New Jersey  
Workers' Compensation Act 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  
Temporary Disability  
Benefits The Second Injury Fund

that a medical procedure occurred in New Jersey. Medical providers have filed countless claims of this nature seeking jurisdiction in New Jersey to argue that the New York fee schedule should not apply and ultimately seeking the right to additional reimbursements. The Appellate Division has yet to weigh in on these cases. When one of these MCP cases finally reaches the Appellate Division, one can expect that the analysis in Marconi will certainly be considered.

[Share / Save](#)

Tags: Jurisdiction

#### 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.

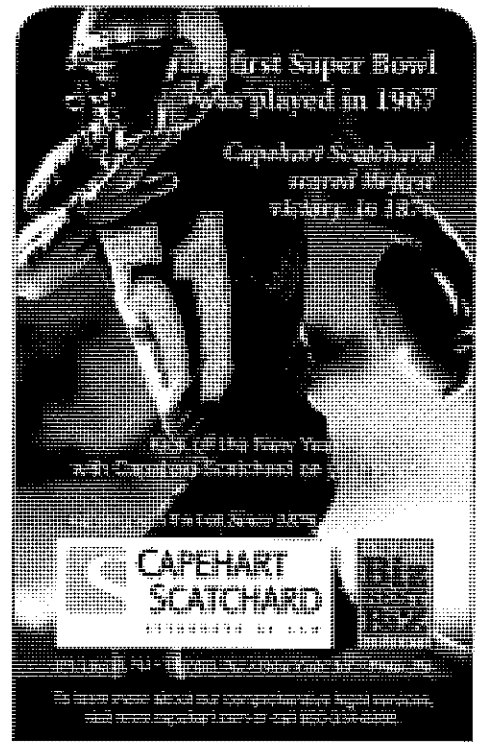
Capehart Scatchard is a full service law firm with offices in Mt. Laurel and Trenton, New Jersey. The firm represents employers and businesses in a wide variety of areas, including workers' compensation, civil litigation, labor, environmental, business, estates and governmental affairs.

More from this author.

#### Post a Comment

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

Comment



LexisNexis®



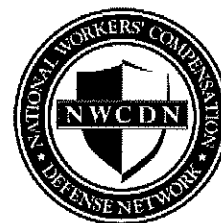
Workers' Compensation

LexisNexis®



Workers' Compensation

NWCDN Member



A Capehart Scatchard Blog

## Counsel Fees in Dependent Spouse Claims May Be Based On The Life Expectancy Of The Dependent Spouse, Not 450 Weeks

John H. Geaney August 7, 2019 Claims 0 Comments

In an important reported decision, and one of first impression at the Appellate level, the Court in ***Collas v. Raritan River Garage***, A-3103-17T4, (App. Div. July 19, 2019), held that the Judge of Compensation was correct in basing the counsel fee of petitioner on petitioner's life expectancy, not limited to 450 weeks, as has been the practice in the New Jersey Division.

For many decades, judges of compensation have awarded counsel fees in dependency cases on a 450-week period, even though dependent spouses receive benefits until their death, unless they should remarry. Counsel in *Collas* argued that basing the fee on the life expectancy of the dependent spouse makes more sense. The Judge of Compensation reviewed two places in the statute where 450 weeks is referenced. First N.J.S.A. 34:15-12(b) provides in total disability claims that compensation shall be for a period of 450 weeks, at which time compensation payments shall cease unless the employee shall have submitted to such physical or educational rehabilitation as may have been ordered by the rehabilitation commission, and can show that because of such disability it is impossible for the employee to obtain wages or earnings equal to those earned at the time of the accident." Otherwise the statute makes clear that total disability benefits continue beyond 450 weeks.

The other statute that discusses 450 weeks appears in N.J.S.A. 34:15-13 pertaining to dependency claims. That section states that "This compensation shall be paid, in the case of the surviving spouse, during the entire period of survivorship or until such surviving spouse shall remarry and, in the case of other dependents, during 450 weeks ...If a surviving spouse remarries before the total compensation is paid, he or she is entitled to a payment of 100 times the amount of the weekly compensation immediately preceding the remarriage, whichever is lesser. The statute makes clear that a dependent child may receive dependency benefits throughout attendance at a full-time college or university but no later than age 23. The so-called marriage penalty does not apply to the surviving spouse of a deceased member of the state police or member of a fire or police department or force who died in the line of duty.

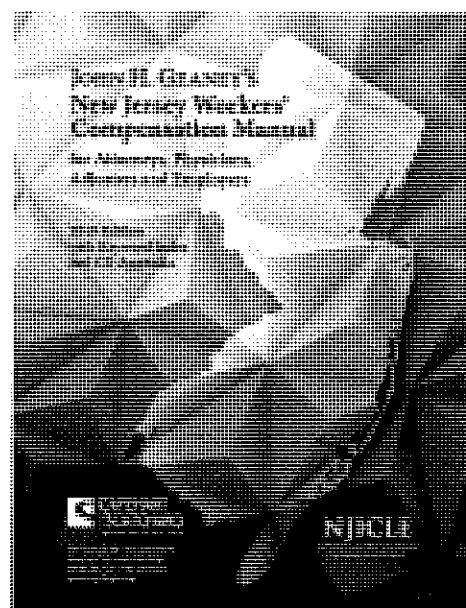
Raritan River Garage argued that it has always been the accepted practice in the Division to base the counsel fee of the prevailing dependent on a 450-week period. Further, Garage argued that it is speculation to pay a counsel fee on an amount of years beyond 450 weeks because the spouse may remarry or die. The Judge of Compensation disagreed and asked the following rhetorical question: "Is a previously legislatively mandated 450-week period less speculative in terms of calculating [Collas'] true award than the life expectancy tables published in the court rules?"

Subscribe to Blog Updates

your email address

subscribe

### Geaney's New Jersey Workers' Compensation Manual



Awarded Best Blog 2016!



enter search terms

search

Most Popular Posts

The Appellate Division agreed that using life expectancy tables is no more speculative than using a 450-week period. The Court also observed that there is no link in Section 13 governing dependency awards to the section of the statute governing counsel fees in N.J.S.A. 34:15-64. That section authorizes the Judge of Compensation to award a counsel fee to a successful petitioner's attorney "not exceeding twenty percent of the judgment."

The Appellate Division also noted that the 450-week period does not distinguish whether a surviving spouse is 20 years old or 60 years old. In this case, Ms. Collas had a life expectancy of 12.7 years. The Court did not hold that the life expectancy calculation must always be used. "We determine only that the use of the table method was a reasonable option utilized by the judge. We recognize that using the table method will, in many cases, increase the potential size of a fee award. We thus caution against a reflexive application of a twenty-percent award without full analysis."

Attorney Rick Rubenstein, who argued this case successfully in the Appellate Division, was interviewed following this decision. He addressed two issues that many practitioners are now considering in light of the Collas decision. One is whether acceleration of one-third payments when there is a very large third party recovery in a dependency case should also be based on the life expectancy of the dependent spouse. Mr. Rubenstein said that he believes that the logic of Collas would extend to this situation. He noted that payments of one third to a dependent where there is a large third party recovery are not technically payments of compensation but rather contribution to counsel fees. If the counsel fee to a dependent spouse is based on the life expectancy of the dependent, the argument would be that the return of the counsel fee to the dependent spouse would be analyzed in the same manner.

The other issue which Mr. Rubenstein addressed is whether the rule in Collas may be applied by future courts to total disability claims. He said it is possible but less likely than the decision in Collas. "Courts will likely see a distinction between the marriage penalty in Section 13, and the re-employment offset in Section 12, both on practical grounds and public policy grounds. There is no public policy promoting remarriage, or marriage, for that matter. There IS a public policy favoring rehabilitation and re-employment. That public policy is reflected in the base period of 450 weeks absent from the dependency statute, and also reflected in the "contingent" nature of 12(b) benefits. 12(b) is contingent upon no active income, qualification upon examination, and lack of rehabilitation which is an 'aim' of the Act."

This decision is certainly a significant one for practitioners and will require employers, carriers and third party administrators to amend the traditional calculation of reserves for counsel fees in dependency cases.

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

**Tags:** Counsel Fees

#### 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

Section 20 Settlement Versus Order  
Approving Settlement

15,373 views | posted on June 12, 2015

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

15,299 views | posted on March 28, 2016

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

5,590 views | posted on January 27, 2016

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

4,759 views | posted on May 15, 2016

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

4,140 views | posted on October 21, 2013

#### Categories:

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

#### Topics:

Accidental Disability Pension ADA  
Appellate Division casual  
employment Causation claims Counsel Fees  
Dependency Benefits dependency claim  
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 New Jersey  
Workers' Compensation Act 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  
Temporary Disability  
Benefits The Second Injury Fund

A Capehart Scatchard Blog

## Maximizing Defense IMEs in New Jersey Workers' Compensation

John H. Geaney August 16, 2019 Workers' Comp 0 Comments

An independent medical examination can be requested at any reasonable time and place in the state for a variety of reasons: there may be an issue of causation, ability to work, second opinion on surgery, need for further treatment, or assessment of permanent partial disability. No matter what the purpose of the examination is, a well-reasoned IME is critical to the successful defense of workers' compensation claims.

This blog focuses on the steps employers, carriers, third party administrators and lawyers should take as well as the mistakes to avoid in setting up IMEs.

### Explain the nature of the claim to the IME physician.

Example: Employee files an occupational claim petition alleging physical labor from 2000 to January 30, 2019 caused knee pathology. The employer denies the claim petition. An IME is arranged. There is no explanation of the allegations of the claim to the IME physician. No letter is ever sent other than perhaps a check-off letter asking for guidance on "permanency" and "causation." The injured worker tells the physician during the IME that on January 30, 2019 he felt pain in his left knee while walking at work. The employee has an MRI showing a tear. The doctor writes a report stating, *"I find that the petitioner's accident of January 30, 2019 caused his knee pathology and I recommend arthroscopic surgery."*

What went wrong? The claim was not for a specific accident! January 30, 2019 was just the last day of exposure when the pain was noticed or became intolerable. Occupational claim petitions are required to list a beginning and end date. This claim asserted that 19 years of physical labor caused the knee pathology, not walking at work one day (which is not a true accident). The doctor in this case did not know that the claim was denied, nor that this was truly an occupational claim and that the worker was never injured on any particular day.

### Send the IME physician key information in the case:

As a general rule, the IME physician wants to read the claim petition to understand the formal allegations, as well as the answer of the respondent. The doctor wants to see all treating records including prior records that may be relevant. If there are answers to interrogatories, the doctor will want to see them as well because they often contain important information. If there is a recent and subsequent injury, whether work or non-work related, the IME doctor will want that information.

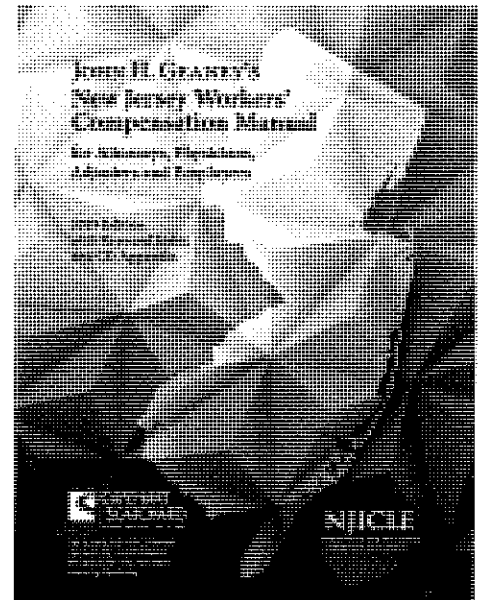
**If you have a specific doctor or type of specialty you need for an IME, don't call an IME group and ask for the next available IME date without mentioning the**

### Subscribe to Blog Updates

your email address

subscribe

### Geaney's New Jersey Workers' Compensation Manual



### Awarded Best Blog 2016!



enter search terms

search

### Most Popular Posts

## particular physician or specialty.

IME companies have dozens of physicians that they schedule for IMEs. Some are surgeons; some are not. If you want the earliest possible date, the company will find the physician whose calendar is open and assign you that doctor. That may or may not be the doctor or specialty you wanted. Some physicians are very busy and booked out for three months; others have fewer assignments. If you just want any orthopedic surgeon as soon as possible, but you do not want an occupational physician or physiatrist, then make that clear.

## Make sure you have all the relevant records—including records of prior and subsequent accidents – before setting up the IME.

We all want cases to move quickly. The average New Jersey claim petition lasts 28 months, so understandably clients are concerned about moving files. However, rushing an IME is generally a mistake. The absence of critical records often costs the employer a great deal of money. The IME doctor can only give an opinion on the records he or she has. There may be prior records that will show that the condition at issue was already in existence a few months before the accident, or that there has been a subsequent non-work car accident which has significantly aggravated the work-related condition. The process of getting medical records takes time. It takes time to prepare and send HIPAAs to opposing counsel, who then send them to their clients to be returned to respondent counsel. Hospitals often delay sending records. The hospital may reject the medical authorization and demand a subpoena. But getting the prior or subsequent medical records may help clarify whether the claim is even work related, thereby avoiding costs of surgery and a large permanency award, with a potential reopener down the line. This practitioner has seen cases where the doctor is missing almost all the treating records and writes a report basically drawing no conclusions pending receipt of medical records. That creates a need for a second IME with double the cost.

## When a case has high exposure or is likely to be tried, retain the most qualified expert.

Yes, it costs more to retain a board certified expert with a sub-specialty. But there are many high exposure cases in workers' compensation, and the cost of not retaining a specialized expert is far greater than the extra \$1,000 you may pay for a medical report from a highly qualified expert. When you have a case involving lung cancer, you should retain a board certified oncologist or pulmonologist. There are many internists who do such examinations but they may not have sat for or passed the board certification in pulmonology. The outcome of a case often depends on the credibility of competing experts. Judges always assess credibility of medical experts; they review their training and qualifications, and they consider the expertise of the IME physician when the experts flatly disagree on an issue in the case. This advice is also true in orthopedic cases. If the case involves an issue of whether a fusion surgery should be performed, respondent is far better off retaining an expert who performs fusions, rather than an expert who does not perform such surgery.

## Find out early on if a translator is needed.

There are few things in workers' compensation more frustrating than cancellation of an IME because the employee could not converse with the IME physician. Contact must be made early on with petitioner's attorney to inquire whether the injured worker will need a translator and if so, what specific language will be needed.

Section 20 Settlement Versus Order  
Approving Settlement  
15,374 views | posted on June 12, 2015

Answers to Common Questions Regarding  
Partial Permanent Disability Awards in New  
Jersey  
15,299 views | posted on March 28, 2016

Can an Employer Fire an Injured Employee  
on Light Duty and Then Stop Paying Temporary  
Disability Benefits?  
5,591 views | posted on January 27, 2016

When Should an Employer Order a Fitness-  
For-Duty or Functional Capacity Exam?  
4,759 views | posted on May 15, 2016

Employer Is Entitled to Reimbursement of  
Lien Even If Comp Case Is Ultimately Found Not  
Compensable  
4,140 views | posted on October 21, 2013

## Categories:

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

## Topics:

Accidental Disability Pension ADA  
Appellate Division casual  
employment Causation claims Counsel Fees  
Dependency Benefits dependency claim  
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 New Jersey  
Workers' Compensation Act 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  
Temporary Disability  
Benefits The Second Injury Fund

**Try to make a reminder call or send an email to petitioner's attorney a few days before the IME.**

This is not always possible to do, since everyone is so busy, but it pays off. Many times a letter is sent to a petitioner's attorney two or three months before the exam date. When an exam is set up months in advance, there is a higher likelihood of a missed appointment. Communications fall apart or injured workers forget about the exam date. If possible, a follow-up call or email to counsel a few days before the exam may eliminate a potential missed appointment.

[Share / Save](#)

**Tags:** IME

#### 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.

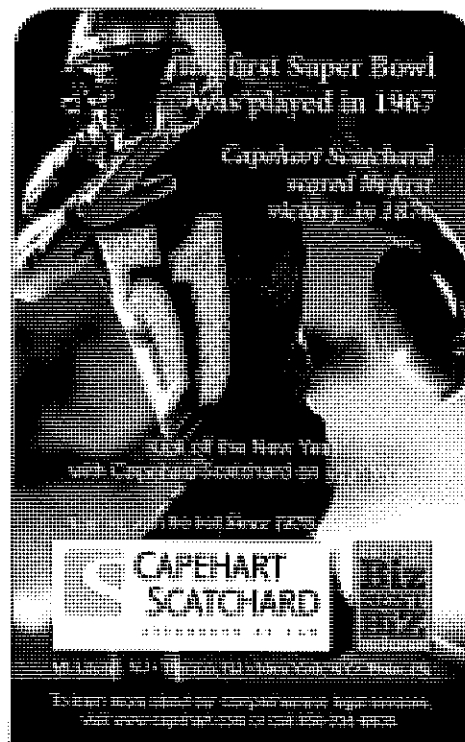
Capehart Scatchard is a full service law firm with offices in Mt. Laurel and Trenton, New Jersey. The firm represents employers and businesses in a wide variety of areas, including workers' compensation, civil litigation, labor, environmental, business, estates and governmental affairs.

More from this author.

#### Post a Comment

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

Comment



LexisNexis®



Workers' Compensation

LexisNexis®



Workers' Compensation

NWCDN Member



A Capehart Scatchard Blog

## Can A Dependent Settle A Dependency Claim By Section 20 And Then Sue The Uninsured Employer?

John H. Geaney August 23, 2019 Claims 0 Comments

The case of ***Kaur v. Garden State Fuels, Inc.***, A-2135-17T1 (App. Div. April 12, 2019) presents some interesting legal issues. The facts begin with the tragic death of Surinder Singh, who was shot and killed during the course of his employment at Woodbury Gulf LLC.

In 2014 Singh's widow, Kirandeep Kaur, filed a dependency claim petition in workers' compensation. The gas station was uninsured for workers' compensation at the time of her husband's death. Mr. Goyal and Mr. Saini were the sole members of the Woodbury Gulf LLC.

In 2015 Kaur sued Woodbury Gulf civilly alleging that the station's negligence led to the death of her husband. She amended that suit in 2017 to add a claim against Mr. Goyal.

On March 28, 2016, petitioner settled her workers' compensation dependency claim petition for \$150,000. She said that she understood that the Section 20 settlement was final and that she could not return for further workers' compensation benefits. Petitioner received mostly deferred payments from the two members of the LLC: \$30,000 up front followed by \$5,000 each month for 24 months. The Order recited that the settlement was not a complete and absolute surrender and release of any and all rights of petitioner's dependents under Section 13. This was important because the petitioner and decedent had two young children.

The Judge of Compensation did not sign the 2016 order but waited until 2018 when all payments had been made. Counsel reappeared on April 13, 2018, and the Judge again commented that this Section 20 settlement did not contemplate a release of decedent's dependents' rights.

Meanwhile in her civil law suit, Kaur made some interesting arguments:

1. She argued that she could sue Woodbury civilly because the gas station's insurance had lapsed. She contended that this was akin to an intentional wrong, thereby exempting her from the fundamental rule that neither an employee nor an employee's dependents can sue the employer.
2. She also argued that payments under a Section 20 are not recognized as workers' compensation payments for any purpose other than for insurance rating purposes, so a civil suit should be permitted.

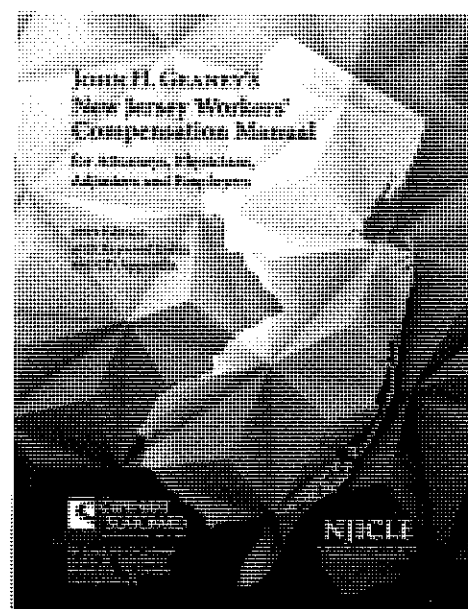
The motion judge ruled for Woodbury LLC and its members, holding that the civil law suit was barred. Kaur appealed. The Appellate Division devoted a good deal of analysis to Section 20 settlements. It said, "*A Section 20 settlement bars a subsequent*

Subscribe to Blog Updates

your email address

subscribe

Geaney's New Jersey Workers'  
Compensation Manual



Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

search

Most Popular Posts

lawsuit against the paying employer as it would be unfair to hold the employer liable for both common law damages and workers' compensation liability," citing Hawksby v. DePietro, 165 N.J. 58 (2000).

The Court also seemed to suggest that a Section 20 settlement amounts to an implied acknowledgement that a claimant's disability is work related, citing the Sperling case for this concept. For these reasons the Appellate Division affirmed the ruling that petitioner and her children could not sue her husband's employer or the members of the LLC.

As for the failure of Woodbury to maintain insurance for its own employees, the Court pointed out that this was potentially either a disorderly person offense or a fourth-degree crime, depending on whether the actions were willful. Nonetheless, the Court ruled, "Their failure to maintain insurance did not alter the effect of the Workers' Compensation bar, especially since plaintiff took advantage of the Act's statutory scheme to obtain benefits under the Section 20 settlement."

Importantly, the Court confirmed that consent of the workers' dependents must be obtained for a Section 20 settlement that purports to waive dependency benefits. In sum, the Court held that the two minor children were entitled to bring a dependency claim of their own against Woodbury Gulf and the members of the LLC. The Court cited the Kibble case for the proposition that "a Section 20 settlement between the employer and a claimant 'cannot extinguish the rights of those who do not participate, or do not have the opportunity to participate in a settlement.'"

The case is helpful in understanding that it does not really matter whether the workers' compensation claim is resolved under an order approving settlement with reopener rights or a Section 20: in either case, the claimant and his or her dependent cannot bring a civil action against the employer since the exclusive remedy is workers' compensation.

[Share / Save](#)

**Tags:** dependency claim, exclusive remedy rule, Section 20

#### 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.

Section 20 Settlement Versus Order Approving Settlement  
15,374 views | posted on June 12, 2015

Answers to Common Questions Regarding Partial Permanent Disability Awards in New Jersey  
15,299 views | posted on March 28, 2016

Can an Employer Fire an Injured Employee on Light Duty and Then Stop Paying Temporary Disability Benefits?  
5,591 views | posted on January 27, 2016

When Should an Employer Order a Fitness-For-Duty or Functional Capacity Exam?  
4,759 views | posted on May 15, 2016

Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable  
4,140 views | posted on October 21, 2013

#### Categories:

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

#### Topics:

Accidental Disability Pension ADA  
Appellate Division casual  
employment Causation claims Counsel Fees  
Dependency Benefits dependency claim  
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 New Jersey  
Workers' Compensation Act 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  
Temporary Disability  
Benefits The Second Injury Fund

A Capehart Scatchard Blog

## The Limitations of Settlements in New Jersey Comp

John H. Geaney August 29, 2019 Settlements 0 Comments

This practitioner is often asked two questions regarding workers' compensation settlements in New Jersey: 1) Can we settle out of court? and 2) Can we get a termination agreement at the time of settlement?

There are a number of limitations on settlements in New Jersey that are different from the practice of law in other states. One has to do with the prohibition against out of court settlements. The employer, third party administrator or carrier may not reach an agreement with the injured worker to settle a workers' compensation claim unless that claim is the subject of a claim petition properly filed and heard before a Judge of Compensation. An injured worker is not even eligible for an award of permanent partial disability until he or she files a claim petition through counsel.

Three sections of the New Jersey Workers' Compensation Act make this clear: N.J.S.A. 34:15-22, 34:15-39, and 34:15-50. In all three sections, as a precondition to settling any claim of workers' compensation, a claim petition must be filed in the Division of Workers' Compensation, and only the Judge of Compensation can enter an order approving settlement or one of dismissal.

Another major distinction between New Jersey and other states has to do with waiver of workers' compensation rights in other agreements. The statutes cited above make clear that the employer may not ask an injured worker to waive rights to workers' compensation as part of another agreement, such as a separation agreement. There are many laws that can be waived in a valid separation agreement, such as rights under the ADA, FMLA, etc., but workers' compensation is not one of them. These kinds of waivers are against public policy.

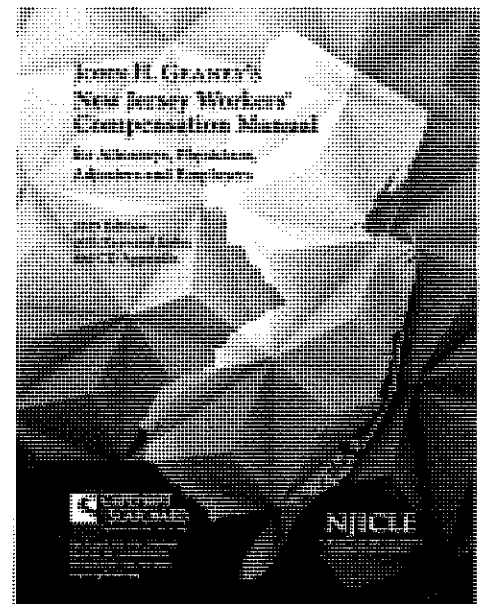
Similarly, it is fairly common in many states that an employer will get a signed letter of resignation at the time of the workers' compensation settlement. There are both practical and legal reasons why this does not happen in New Jersey. First, most injured workers are back to work doing the very same job by the time the settlement occurs. That is a big practical difference from other states where workers remain out of work for years even for relatively modest injuries.

New Jersey is not a wage loss state but rather a functional loss state. Most of the injured workers in New Jersey who have formal claim petitions in the Division have already returned to work long before the settlement, either to their former job or a new job. In wage loss states like Pennsylvania, the injured worker may have been out of work for years by the time the case is settled. In states like Pennsylvania, the worker who has been away from work for years may agree to provide a letter of resignation for nominal consideration.

### Subscribe to Blog Updates

your email address

### Geaney's New Jersey Workers' Compensation Manual



### Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

### Most Popular Posts

In New Jersey, going back to work — even the same job — does not detract from the ability of the injured worker to obtain a compensation award for permanent partial disability. Injured workers in New Jersey may receive both temporary disability benefits and an award of permanent partial disability as part of the same case. There is no requirement that an injured worker prove impairment of working capacity to obtain an award of permanent partial disability. All the injured worker must do is prove objective medical evidence of impairment as well as substantial impairment of major life activities.

Since the vast majority of injured workers are back to work in New Jersey at the time of settlement and doing the very same job as the one they did before their injury, seeking a resignation letter is fraught with legal peril. First, the employee is often an active working unit performing essential job functions. In that situation, there is seldom any legal basis to terminate someone who is doing his or her job satisfactorily. Second, many judges would view an attempt to terminate an injured worker as part of a workers' compensation settlement as retaliatory or a violation of the New Jersey Law Against Discrimination. If the employee is able to perform the essential functions of the job, termination of employment as part of a settlement of a workers' compensation claim would likely lead to immediate labor law litigation.

So can an employer ever get a resignation at the time of settlement? It can be done but it must be done through labor counsel, following all the rules that prevail in such agreements in New Jersey. Further, these employment releases are only done when the employee remains out of work for a very long time. The agreement between the parties must be negotiated for separate consideration, and the injured worker will almost certainly need his own labor counsel. There are many laws that such an agreement must cover to be effective, and any employment release must meet state and federal legal requirements.

If the parties do reach an agreement on termination of employment through respective labor counsel, that agreement will not be placed on the record in the New Jersey Division of Workers' Compensation. Judges will not reference any separation agreement nor determine whether it is fair or just. The employment agreement is executed outside workers' compensation court with both sides having retained labor counsel to advise them.

[Share / Save](#)

**Tags:** limitations, New Jersey Workers' Compensation Act, termination agreement

#### 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

Section 20 Settlement Versus Order  
Approving Settlement  
15,374 views | posted on June 12, 2015

Answers to Common Questions Regarding  
Partial Permanent Disability Awards in New  
Jersey  
15,299 views | posted on March 28, 2016

Can an Employer Fire an Injured Employee  
on Light Duty and Then Stop Paying Temporary  
Disability Benefits?  
5,591 views | posted on January 27, 2016

When Should an Employer Order a Fitness-  
For-Duty or Functional Capacity Exam?  
4,759 views | posted on May 15, 2016

Employer Is Entitled to Reimbursement of  
Lien Even If Comp Case Is Ultimately Found Not  
Compensable  
4,140 views | posted on October 21, 2013

#### Categories:

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

#### Topics:

Accidental Disability Pension ADA  
Appellate Division casual  
employment Causation claims Counsel Fees  
Dependency Benefits dependency claim  
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 New Jersey  
Workers' Compensation Act 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  
Temporary Disability  
Benefits The Second Injury Fund

# **Attention: Fund Commissioners & Municipal Clerks**

*Please share this information with your Elected Officials*



**SAVE THE  
DATE**

## **Elected Officials Liability Seminar**

**Thursday, December 5, 2019 – O'Connor's, Eastampton**

**Wednesday, January 29, 2020– Merighi's Savoy Inn, Vineland**

**Thursday, February 6, 2020 – Aulettos Caterers, West Deptford**

**Tuesday, March 24, 2020 – Merighi's Savoy Inn, Vineland**

**Registration 5:30 PM**

**Dinner 6:00 PM**

**This is an opportunity to qualify for the \$250 credit  
per Elected Official/Municipal Manager towards  
your municipality's 2020 MEL Assessment.\***

**\*Subject to cap set by the MEL**

# 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	N/A
<b>Beverly City</b>	Rich Wolbert	Sheri Hannah
<b>Bordentown City</b>	Grace I. Archer, City Clerk	Rich Wright, Jr.
<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	N/A
<b>Palmyra Borough</b>	John Gural, Administrator	Scott Pearlman
<b>Pemberton Borough</b>	Donna Mull, Clerk	Kathy Smick, Deputy Clerk
<b>Pemberton Township</b>	N/A	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:** September 4, 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

## JULY & AUGUST ACTIVITIES

### LOSS CONTROL SURVEYS

#### July

- Township Bordentown – Conducted a Loss Control Survey on July 18
- Township of Pemberton – Conducted a Loss Control Survey on July 2
- Township of Pemberton – Conducted a Loss Control Survey on July 15

#### August

- Township of Florence – Conducted a Loss Control Survey on August 5
- Township of Hainesport – Conducted a Loss Control Survey on August 12
- Township of Lumberton – Conducted a Loss Control Survey on August 1
- Township of Lumberton Police Dept. – Conducted a Loss Control Survey on August 30
- Township of Pemberton – Conducted a Loss Control Survey on August 14
- Township of Westampton – Conducted a Loss Control Survey on August 13

## **JIF MEETINGS ATTENDED**

### **July**

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

## **MEL MEDIA LIBRARY**

The following members used the MEL Media Library during July and August. 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.

### **July**

No videos were viewed during the month of July

### **August**

No videos were viewed during the month of August

## **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 July and August. 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.

### **July**

- July 8 - 2020 Class Requests - Action Required If You Would Like To Host Classes in 2020
- July 17 - Amended 2019 Safety Incentive Program
- July 18 - NEW MSI Bulletin – Water Spray Parks
- July 23 - Did You Know? – MSI Training Schedule – BURLCO JIF, August 2019
- July 25 - NEW Message from the Safety Director – Bounce Houses

### **August**

- August 7 - New Bulletin – Blue Warning Light Best Practices
- August 8 - Bulletin – School Crossing Guards
- August 12 - Message from Safety Director - August 12-18 is Safe + Sound Week
- August 20 - Did You Know? – MSI Training Schedule – BURLCO JIF, September 2019
- August 27 - NEW Message from Safety Director – New School Year - Driver Awareness
- August 28 - NEW Safety Director Bulletin – Beach Closure
- August 30 - 2020 Class Requests - Action Required If You Would Like To Host Classes in 2020 – Deadline Extended to September 30, 2019

## **UPCOMING EVENTS**

- Executive Safety Committee Meeting – September 17
- Fund Commissioner Meeting – September 17
- Claims Meeting – September 17
- Preparing for the Departments Defense (Law Enforcement Personnel Only) – October 1
- Designated Employee Representative (DER) Regional Training – October 8

## **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 September, October, and November 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.

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
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	Township of Gloucester	Confined Space Awareness	12:30 - 1:30 pm
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 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

DATE	LOCATION	TOPIC	TIME
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
9/18/19	City of Millville #1	Hoists, Cranes, Rigging Safety	9:00 - 11:00 am
9/18/19	City of Millville #1	Jetter/Vacuum Safety	11:30 - 1:30 pm
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	8:00 - 9:00 am
9/19/19	Borough of Avalon #4	Hearing Conservation	9:15 - 10:15 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
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
9/24/19	Borough of Lindenwold #3	CEVO-Police	8:30 - 12:30 pm
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
10/1/19	Township of Westampton #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/1/19	Township of Westampton #3	Confined Space Awareness	10:45 - 11:45 am
10/1/19	Borough of Avalon #4	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
10/3/19	Township of Washington (Gloucester)	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/3/19	Township of Galloway #4	DDC-6	8:30 - 3:00 pm w/lunch brk
10/4/19	Borough of Tinton Falls	Employee Conduct/Violence Prevention	7:30 - 9:00 am
10/7/19	Township of Long Beach #1	Fire Extinguisher	8:30 - 9:30 am
10/7/19	Township of Long Beach #1	Hearing Conservation	9:45 - 10:45 am
10/7/19	Township of Long Beach #1	Respiratory Protection	11:00 - 12:00 pm
10/7/19	Evesham Twp. Fire District #1	Accident Investigation-Evening	7:00 - 9:00 pm
10/8/19	Township of Barnegat #1	PPE	8:30 - 10:30 am
10/8/19	Township of Pemberton	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/8/19	City of Ocean City #1	PPE	8:30 - 10:30 am
10/8/19	City of Ocean City #1	Back Safety/Material Handling	10:45 - 11:45 am
10/9/19	Borough of Lavallette #1	Heavy Equipment Safety	8:30 - 11:30 am
10/9/19	City of Bordentown	CMVO	8:30 - 12:30 pm
10/9/19	Evesham Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
10/9/19	City of Ventnor	HazCom w/GHS	9:00 - 10:30 am
10/9/19	City of Ventnor	Shop & Tool Safety	10:45 - 11:45 am
10/9/19	City of Pleasantville #1	Office Safety	1:00 - 3:00 pm
10/10/19	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/10/19	Borough of Stone Harbor #1	Fast Track to Safety	8:30 - 12:30 pm
10/11/19	Sea Isle City #6	Sanitation/Recycling Safety	8:30 - 10:30 am
10/11/19	Sea Isle City #6	Fire Extinguisher	10:45 - 11:45 am
10/15/19	Cherry Hill Twp. BOE #6	Heavy Equipment	8:00 - 11:00 am
10/15/19	Cherry Hill Twp. BOE #6	Snow Plow/Snow Removal	11:30 - 1:30 pm
10/16/19	Two Rivers Water Reclamation Authority	Jetter/Vacuum Safety	8:30 - 10:30 am
10/16/19	Two Rivers Water Reclamation Authority	HazCom w/GHS	10:45 - 12:15 pm
10/16/19	Township of Burlington #3	BBP	9:45 - 10:45 am
10/16/19	Township of Burlington #3	Hearing Conservation	11:00 - 12:00 pm
10/16/19	Lower Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
10/17/19	Township of Pennsville #1	HazCom w/GHS	8:30 - 10:00 am
10/18/19	Township of Little Egg Harbor #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/18/19	Township of Little Egg Harbor #1	BBP	10:45 - 11:45 am
10/18/19	Township of Mantua	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
10/21/19	Borough of Collingswood	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
10/21/19	Borough of Collingswood	Back Safety/Material Handling	10:45 - 11:45 am
10/22/19	Borough of Bradley Beach	Fall Protection Awareness	8:30 - 10:30 am
10/22/19	Borough of Bradley Beach	Fire Safety	10:45 - 11:45 am
10/22/19	Township of Gloucester	Snow Plow/Snow Removal	7:30 - 9:30 am
10/23/19	Borough of Eatontown #2	BBP	8:30 - 9:30 am
10/23/19	Borough of Eatontown #2	Fire Extinguisher	9:45 - 10:45 am
10/23/19	Borough of Eatontown #2	Hearing Conservation	11:00 - 12:00 pm
10/23/19	Township of West Deptford	Leaf Collection Safety	12:30 - 2:30 pm
10/23/19	City of Pleasantville #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/24/19	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
10/24/19	Township of Winslow	Shop & Tool Safety	10:15 - 11:15 am
10/25/19	Township of Stafford	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
10/25/19	Township of Stafford	Fall Protection Awareness	10:15 - 12:15 pm
10/25/19	Township of Delran	Fast Track to Safety	8:30 - 12:30 pm
10/25/19	Borough of Stone Harbor #1	CMVO	8:30 - 12:30 pm
10/29/19	Township of Pemberton	LOTO	8:30 - 10:30 am
10/29/19	Township of Pemberton	Shop & Tool Safety	10:45 - 11:45 am
10/29/19	City of Margate #6	Flagger/Work Zone	8:30 - 12:30 pm
10/30/19	Borough of Rumson	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
10/30/19	Township of West Deptford	Snow Plow/Snow Removal Safety	12:30 - 2:30 pm
10/30/19	City of Ocean City #1	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
10/30/19	City of Ocean City #1	Employee Conduct/Violence Prevention	10:45 - 12:15 pm

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
11/1/19	Borough of Tinton Falls	Seasonal (Autumn/Winter) PW Operations	7:30 - 10:30 am
11/6/19	Ocean County College #8	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
11/6/19	Ocean County College #8	Asbestos, Lead, Silica Overview	10:45 - 11:45 am
11/6/19	Evesham Township MUA	Fall Protection Awareness	8:30 - 10:30 am
11/6/19	Evesham Township MUA	Fall Protection Awareness	10:45 - 12:45 pm
11/6/19	City of Ventnor	Heavy Equipment Safety	9:00 - 12:00 pm
11/7/19	Township of Pemberton	Flagger/Work Zone Safety	8:30 - 12:30 pm
11/7/19	City of Brigantine #3	Ladder Safety/Walking-Working Surfaces	8:00 - 10:00 am
11/7/19	City of Brigantine #3	PPE	10:15 - 12:15 pm
11/8/19	Township of Middletown #5	Heavy Equipment Safety	8:30 - 11:30 am
11/8/19	Sea Isle City #6	CDL-Drivers Safety Regulations	8:30 - 10:30 am
11/8/19	Sea Isle City #6	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
11/11/19	Southern Regional BOE #3	Forklift Operator Certification	8:30 - 3:00 pm w/lunch brk
11/12/19	Cherry Hill Twp. BOE #6	Landscape Safety	8:30 - 11:30 am
11/12/19	Cherry Hill Twp. BOE #6	Playground Safety Inspections	12:30 - 2:30 pm
11/13/19	City of Margate #5	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
11/14/19	Township of Middletown SA	LOTO	8:00 - 10:00 am
11/14/19	Township of Middletown SA	Confined Space Awareness	10:15 - 11:15 am
11/14/19	Township of Middletown SA	Respiratory Protection	11:30 - 12:30 pm
11/15/19	Township of Little Egg Harbor #1	Fire Safety	8:30 - 9:30 am
11/15/19	Township of Little Egg Harbor #1	Fire Extinguisher	9:45 - 10:45 am
11/18/19	Township of Middletown #5	CMVO	8:30 - 12:30 pm
11/19/19	Borough of Deal #3	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/19/19	Township of Elsinboro	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
11/21/19	Borough of Stone Harbor #1	Heavy Equipment Safety	8:30 - 11:30 am
11/22/19	Township of Toms River	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/22/19	Township of Toms River	Fire Safety	10:45 - 11:45 am
11/22/19	Township of Bordentown	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
11/22/19	Township of Bordentown	Shop & Tool Safety	11:15 - 12:15 pm

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



July 2019

## **Water Spray Parks – Risk Control Best Practices**

Water spray parks are becoming a popular and common addition to a public recreation department's list of amenities. They offer children and parents an interactive play opportunity, a cooling water attraction for non-swimmers, and are accessible for many special needs individuals. They also offer several economic advantages over a pool; periodic maintenance is simpler, lifeguards are not required, can open earlier in the season and stay open later into the fall, and separate areas for different ages or abilities are not needed.

The Safety Director offers the following guidance for members considering adding a water spray park. If a spray park is already provided, please refer to the Best Practices sections

### **Design Phase**

Water spray park designs often reflect the local, cultural, historical or geographical influences of the community. Spray components can often be customized based on themes to increase the play value of the park. There should be planning for the pattern of safe play around the number of toy components.

When selecting a location for the spray park consider these factors:

- Good access from local streets and space for the spray park and off-street parking
- Easily patrolled by local law enforcement
- Seating areas with good sightlines for parents or guardians of the spray park and other amenities such as restrooms, changing rooms, showering areas, snack bars, res
- Noise concerns of nearby residents
- Water supply, treatment, and run-off control
- Adjacent to other facilities such as public pool
- Trees and other landscaping needs

Work with an experienced and qualified designer and construction firm. Consult with your risk manager for the appropriate levels of coverage hold harmless agreements

Your solicitor should be involved in drawing up agreements. Consider adding safety requirements such as documented confined space training, personal protective equipment, fall protection plan, and onsite competent persons as the project may need. Your engineering department can assist with what may be needed for your project.

### **Surfacing**

The surface is an important consideration, and the local health department may have specifications that need to be followed. Water impervious, the nonporous surface will help prevent mold and biological buildup. Broom finished, colored, stamped, or acid etched concrete is economical and easily cleaned by power washing. Rubberized surfaces have a higher maintenance cost and are difficult to clean.

For wheelchair access, surfaces are required to be "firm, stable, and slip resistant" as specified in the American with Disabilities Act Accessibility Guidelines (ADAAG) and to meet the ASTM standard F1951-99, which is based on a measurement of the physical effort to maneuver a wheelchair across a surface.

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.

## **Rules and Signage:**

Signs should be conspicuously posted to encourage appropriate behavior, help ensure safety, and minimize injuries. Language should include the following:

- The park's hours of operation
- Children under 7 years of age must be accompanied by an adult
- No alcoholic beverages or drugs are allowed
- Please keep food and beverages off the pad and use trash cans
- Pets are not allowed in the spray pad area
- Please shower before use (if showers are provided)
- Do not drink the water
- Swim diapers are required for children under 4 years of age
- Individuals with diarrhea are not allowed
- Be courteous and respectful of others. Take turns. Have fun
- Surfaces may be hot – footwear is strongly recommended
- In case of injury or emergency, call 911
- Climbing on splash/spray items is not allowed unless the item is intended to be used in such a manner
- No modification to spray features is permitted
- Clear the area and seek shelter when conditions for thunder or lightning are present

Consider adding a lightning warning system for the park. Modify the last bullet point to match your warning system's alert notice.

## **Periodic Inspections and Maintenance:**

Follow the manufacturer's recommend cleaning, inspection and maintenance schedule. Document your activities. Most manufacturers can supply the necessary forms. If not, contact your Safety Consultant for assistance.

Train your employees on the procedures for cleaning, inspections and maintenance. For recirculated / treated water systems, test the water quality as per the manufacturer's instructions faithfully. And document, document, document. Contaminated water is a significant concern for operators / owners of spray parks.

Establish a cleaning procedure and frequency in accordance with the manufacturer / installer instructions. Train employees on the process and the safety procedures for using cleaning chemicals.

For services that require a vendor, use only qualified individuals or firms.



August 2019

## **Best Practices for Beach Closures**

Shore communities are rightfully proud of their beaches and are also proud of their life guard / beach patrol services. But as summer dwindles, so too do the number of available lifeguards to protect the beaches of a town. Many life guards are college students who leave in August to return to classes. Others are school teachers who also must leave before Labor Day to ready their classes. This leaves Beach Patrol and municipal leaders with questions on how to best respond to fewer and eventually no lifeguard protection on beaches.

Generally, the best risk control practice is to either fully guard the beach or not to guard the beach at all. It should be clear to the beach-goer that the beach is either protected or not protected.

The Safety Director offers the following best practices to control swimming on unprotected beaches.

- Warning signs should be clearly posted at accesses to closed beaches. The Safety Director recommends “Beach is Unprotected. No Swimming Permitted.” Signs must be in English. Other languages are optional.

If certain beaches will still be protected by lifeguards, such as in late August or even into early September, it is a good practice to also direct the user to which beaches are protected.

- If a beach is closed or unprotected, lifeguards should not be present or visible. This can give the impression the beach is protected. Similarly, uniformed police specifically dedicated to patrolling the beach on foot or in vehicles in lieu of lifeguards is not recommended. Police officers on routine patrol should be encouraged to enforce bathing regulations.

If stand-by rescue crews are available, they too should be quartered out of sight and their equipment accessible but invisible to the public.

- Once a schedule for closing beaches is established, the municipality should announce that schedule through every media outlet available including press releases, social media, municipal webpages, and signage. Having pre-scripted messages that can be used each year will facilitate this process.
- All appropriate municipal personnel should be aware of the beach closure schedule, including emergency service personnel, the municipal clerk, chief administrative officer, and elected officials. A consistent message is the goal.

Whether the town closes their beaches after Labor Day weekend or continues to provide limited lifeguard protection into early September, following these best practices avoids confusion to residents and visitors to our beaches at the end of summer. Better information provides better safety to everyone.

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.



August 2019

## **Best Practices for Use of Blue Emergency Warning Lights for First Responders**

Many communities are serviced by volunteer fire departments, first aid or rescue squads. Volunteer members of those departments often utilize personal vehicles, which may be equipped with blue warning lights. It is important for the safety of both volunteer personnel and the general public that rules and regulations pertaining to 'blue lights' are understood and followed.

New Jersey Title 39 (N.J.S.A. 39:3-54.12) provides specific regulations for the use of blue warning lights. Responders are permitted to utilize blue warning lights only if the applicant is **an active member in good standing** of a volunteer fire company, first aid or rescue squad, or a county or municipal Office of Emergency Management (OEM) and whose official duties include responding to a fire or emergency call. The blue light may be used **only** when the vehicle is being operated in response to an emergency.

The requesting member shall complete an application for a blue light permit through the New Jersey Motor Vehicle Commission. The application must be approved by the **Mayor or Chief Executive Officer of the governing body of the municipality being served by the volunteer department.** *The Safety Director recommends the Mayor or CEO first consult with the local Police Chief on the responder's application.*

The permit must be in possession of the operator when the blue light(s) are operated and must be produced upon the request of any law enforcement official. Permits are valid for four (4) years from the date of issuance and are non-transferable. When the volunteer ceases to be an active member in good standing of a volunteer agency the permit must be surrendered to the New Jersey Motor Vehicle Commission within ten (10) days and cease the operation of the blue light.

Emergency warning lights may be removable or permanently attached. They shall be flashing or revolving or of the blue light bar type. Lights must be equipped with a blue lens and controlled by a switch installed inside the vehicle. Light elements shall be shielded from the direct view of the driver.

No more than two emergency warning lights shall be installed on a vehicle. If one light is used, it shall be installed 1) in the center of the roof of the vehicle, or 2) on the front of the vehicle so that the top of the emergency warning light is no higher than the top of the vehicle's headlights, or 3) in the center of the dashboard, or 4) a low profile light bar of the strobe, halogen, or incandescent type. If two lights are used, they may be placed on the windshield columns on each side of the vehicle where spotlights are normally mounted, or on either side of the roof at the front of the vehicle directly back of the top of the windshield. Under no circumstances may one light be placed on the roof and one on the windshield column in the spotlight position.

- **Alternating flashing or strobe headlights are prohibited.**
- **Audible devices are not permitted.**

Prior to permitting a new member of a volunteer response agency to display a blue light, an officer of the agency must educate the member on the rights and responsibilities of using a blue light. A sample acknowledgment form is provided on page 2. Emergency personnel who are operating their vehicle with a blue light shall follow all traffic laws. That includes but is not limited to laws regarding speed, stopping at stop signs and red lights, and lanes of travel.

Further information can be found in the *Fire Service Reference Booklet 5*;

<https://www.state.nj.us/dca/divisions/dfs/publications/publication/booklet5.pdf>

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.

## Authorization for the Use of a Blue Warning Light

\_\_\_\_\_  
(Name of Organization)

I, (print name) \_\_\_\_\_, accept the rights and responsibilities of using a blue emergency warning light and the permit issued to me. Specifically, I understand:

- I must remain an active member in good standing of a volunteer fire company, first aid or rescue squad, or a county or municipal Office of Emergency Management volunteer whose official duties include responding to a fire or emergency call to utilize a blue emergency warning light.
- The use of a blue emergency warning light shall **only** be used when the vehicle is being operated in response to an emergency.
- The use of a blue emergency warning light does not extend privileges beyond that of any other motorist. All rules and regulations governed under Title 39-Motor Vehicles and Traffic Regulations shall be followed. This includes but not limited to speeding, stopping at stop signs and red lights, using proper lanes of travel, and yielding when required. I may not pass a stopped school bus.
- I will not use a blue emergency warning light when non-department members; including spouse, children, and friend, are in the vehicle.
- A blue emergency warning light 'requests' other motorists to grant me right of way. If a motorist does not or cannot yield right of way, I will follow at a safe distance.
- A blue emergency warning light still requires me to operate my personal vehicle with 'due regard.' Due regard is defined as "*appropriate carefulness, which is the degree of care that a prudent person would exercise.*"
- I accept responsibility for my actions and behaviors when using a blue emergency warning light and accept liability and legalities from my actions.
- If for any reason, I cease to be an active response member of the \_\_\_\_\_ (Insert Organization), I will return my blue light permit to the N.J. Motor Vehicle Commission within 10 days as required by law and cease operation of the blue light.

\_\_\_\_\_ I have been **given an opportunity to review** the relevant sections of Title 39 and the Division of Fire Safety Booklet 5

\_\_\_\_\_ I have been given a chance to ask questions or for clarifications of a senior officer of the \_\_\_\_\_ (Insert Organization).

Signature of Member \_\_\_\_\_ Date \_\_\_\_\_

Name & Rank of Officer \_\_\_\_\_

Signature of Officer \_\_\_\_\_ Date \_\_\_\_\_



August 2019

## Resources for School Crossing Guard Safety Programs

For police departments and crossing guards across New Jersey, August marks the start of the new school year. While children hurry to squeeze in more vacation, traffic safety officers hurry to inspect school zones and train crossing guards. The position of School Crossing Guard continues to be one of the most dangerous occupations in local government. Over the last decade, the accident rate for crossing guards has increased 65%. The Safety Director would like to remind our members of the available risk control resources to prepare for the coming school year.

### MEL WEBSITE [www.njmel.org](http://www.njmel.org)

A good place to start is by visiting the MEL homepage. Under the MEL SAFETY INSTITUTE drop-down menu, chose RESOURCE CENTER. Scroll over to EMPLOYEE SAFETY and then to SCHOOL CROSSING GUARDS.

**Each year should begin with a review of the town's Crossing Guard policies and procedures, and a survey of guard posts for visual obstructions and glare.** The MEL has developed two checklists to assist towns in their evaluations. They are on the bottom of the webpage, titled *Annual Crossing Guard Program Review*.

August is a good time to ramp up community awareness programs to safeguard the school crossing guard and the children they protect. Two videos are available for presentations to parent groups or other community gatherings:

- *Pedestrian Safety* – a 20-minute video discussing strategies a community can use to protect pedestrians
- *School Zone Safety* – an 11-minute video focusing on establishing effective controls in school zones

Also available on the Resource page is a pamphlet titled, *Community Safety Leadership Guide for Crossing Guards* which offers guidance on establishing a Citizens Public Safety Advisory Committee, traffic calming strategies, physical qualifications for crossing guards and a sample press release.

Crossing guard training typically occurs during the month of August. Training for each school crossing guard should consist of at least two hours of annual classroom instruction and should include information on traffic control methods and the duties and responsibilities of adult school crossing guards. The MEL offers a model lesson plan to assist training officers. Select the *Annual Crossing Guard Training Plan* link on the page.

Informal training, or coaching, should occur throughout the year. Refer to the *Crossing Guard Job Site Observation* form which lists the best practices and common hazards to consider when making observations. It is a straight forward tool to document the police department's coaching efforts. Experienced guards should be observed at least once during each term. Less experienced guards, or posts with complex traffic situations, should be observed several times. The *Job Site Observation form* is posted on the MEL website.

At the bottom of the Resource page, you will also find a quick link to additional resources available at the *Rutgers Crossing Guard Project* website.

This lesson plan 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, please contact your Safety Director at 877.398.3046.

### Key Points to Emphasize During Training and Job Site Observations:

#### Do:

- The acceptable technique for guards to use in stopping traffic is the “gap” method which requires waiting for an adequate spacing [gap] between a line of cars. This method is safer because it allows the guard more time to enter the roadway and initiate a stop of traffic.
- Proceed cautiously into the crosswalk as you alert motorists to stop. The guard should attempt to make eye contact with the approaching driver. This eye contact is important because it re-enforces the guard’s intention to the driver and helps assure that the guard has been seen by the driver. A driver not paying attention to the surroundings will usually not make this eye contact, thus alerting the guard that the driver may not be prepared to stop.
- Be alert. Don’t assume a vehicle will stop just because you’re holding a STOP sign. Watch out for passing or turning vehicles.
- Be aware that larger vehicles require longer distances to stop safely. Give vehicles more time to stop during wet and icy conditions.
- Hold up your STOP sign until you and the children have cleared the crosswalk.
- Use hand signals for motorists and verbal signals for children.

#### Don’t:

- Direct traffic (Unless specifically trained to do so)
- Override a traffic signal

### **N.J. Safe Routes to School & Crossing Guards** [www.njcrossingguards.org](http://www.njcrossingguards.org)

Rutgers University along with the New Jersey Department of Transportation and Division of Highway Traffic Safety with funding from the MEL developed a comprehensive risk control plan and a list of resources to protect children and school crossing guards.

The Rutgers University’s Bloustein School of Planning and Public Policy and Civic Eye Collaborative created the training video, *Crosswalk Heroes*, to teach best practices and techniques for crossing children. The video can be shown during training sessions by selecting the blue VIDEOS tab from the above website.

Under the LAWS AND GUIDANCE tab are links to the *Manual on Uniform Traffic Control Devices* (MUTCD), N.J. PEOSHA Department of Health standards, the “Stop and Stay Stopped” Law, and N.J.S.A. Titles 39 and 40A statutes pertaining to crossing guards and school zones.

Requirements in the MUTCD and N.J.S.A. 40A:9-154.3 require guards to wear ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel, a badge, and an identifying uniform and hat. They must use a retroreflective STOP paddle. Whistles are also considered a best practice to gain the attention of children at noisy intersections. Along with whistles, towns are also encouraged to consider high visibility gloves and even traction cleats as slips and falls are the leading type of injury to crossing guards.

Under the TOOLS tab you can find a sample job description with medical examination recommendations, a model policy and the *Crossing Guard Training Manual*.

Police departments must take a leadership role in addressing pedestrian safety. Consistent enforcement of traffic and pedestrian safety laws can reduce accidents. Communities should have a reputation for strictly enforcing traffic laws such as speeding as well as distracted and impaired driving.



# MEL SAFETY INSTITUTE SHIFT BRIEFING

## Hearing Protection – Is your Hearing Protection Sufficient for the Task?

When you are exposed to loud noises, whether in the work place or at home or doing a hobby, the most critical question is what LEVEL of hearing protection do I need? Whether you choose to wear ear muffs or ear plugs, you still must choose the correct level of protection. We will break this down for you now.

To get a true answer to the question you need three things; 1) the sound level of the activity, 2) the Noise Reduction Rating of the device, and 3) the EFFECTIVE Noise Reduction of the device. Let's look at all three.

### 1. Finding the Noise Level of Activity

You will need a noise meter. While a true noise study would require a calibrated noise meter, you can a close approximation using a free noise meter app. Take the reading near your hearing zone, or ears. Record it. If the noise is above 90 decibels, you should check to make sure your device is giving you enough protection.

**Give an example of one of your jobs, or use a ride-on lawn mower, typically around 94 decibels at the head of the operator.**

### 2. Finding the Noise Reduction Rating (NRR) of the Hearing Protection Device

Ear muffs and ear plugs have a NRR printed on the packaging. Noise Reduction Ratings are number between 10 and about 35. You'll need that number, too.

**Show the NRR on the packages of the hearing protection devices in your department / facility.**

### 3. Finding the EFFECTIVE Noise Reduction Rating of the Device

Noise Reduction Ratings are developed in laboratories, and most likely will not reflect actual circumstances.

For ear muffs, the Effective NRR would be the same as the laboratory NRR, ASSUMING you wear them properly and not over a hoodie, or slightly off your ear so you can hear your co-worker.

For ear plugs, they are almost never fully and correctly inserted and they are constantly loosening as you talk, bend over, etc. so hearing researchers recommend, subtracting 7 from the laboratory NRR and then halving that. So an ear plug with a NRR of 33, would provide an EFFECTIVE NRR of 13 decibels. ( $33 - 7 = 26$  &  $26 / 2 = 13$ )

### 4. Finding if that is Sufficient Protection

Subtract the EFFECTIVE Noise Reduction Rating from the noise level measured. If it is below 85 decibels, the device offer sufficient level of protection for that task. If not, you should choose a different device or a device with a higher NRR and Effective NRR.

**Do another example from your jobs and devices**

This lesson plan 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, please contact your Safety Director at 877.398.3046.



## MEL SAFETY INSTITUTE SHIFT BRIEFING

### Hearing Protection – Understanding OSHA’s Action Level and PEL

Noise is considered the most preventable occupational injury because almost 100% of exposure to dangerous noise in the workplace is preventable.

OSHA sets two limits on noise exposure in the workplace.

**Action Level of 85 decibels** - OSHA provides an Action Level when exposure to something, in this case noise, is nearing the dangerous level, and OSHA wants the employer to take steps to start to control the noise.

**Permissible Exposure Limit (PEL) of 90 decibels** – Remember a PEL is the exposure that most workers should not have any injurious effects from exposure for 8 hours a day, 5 days a week, 50 weeks a year, over a 30 year career. We can do better than this minimum standard!

OSHA uses a 5 decibel exchange rate. This means that when the noise level is increased by 5 decibels, the amount of time a person can be exposed to a certain noise level to receive the same dose is cut in half. This is why OSHA allows 8 hours of exposure to 90 decibels, but only 4 hours of exposure to 95 decibels, and only 2 hours of exposure to 100 decibels. **What would this mean to you if a muffler was missing or rotted?**

In General, we should be using hearing protection when working with or around loud equipment like: lawn mowers, weed whackers, backpack blowers, back hoes, front-end loaders, and circular saws.

Normally, a calibrated Sound Pressure Level Meter would be used to determine the noise level in the immediate area. However, there are also several FREE smart phone apps available that can give you a pretty good idea of the noise level in your work area.



The “NIOSH Sound Level Meter” app



If you have an iPhone, NIOSH actually recognizes the results of the SPLnFFT

Search in your app store. If you get a reading of over 85 decibels, please let **WHO** know and we will investigate further.

### Any Questions?

This lesson plan 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, please contact your Safety Director at 877.398.3046.



# MEL SAFETY INSTITUTE SHIFT BRIEFING

## Hearing Protection – Ear Muffs or Ear Plugs?

One of the most common hazards we face daily is something we cannot see – noise!

Employers may reduce noise exposure to employees by using **Engineering Controls** such as

- Purchasing equipment with mufflers, or specifying certain types of mufflers
- Enclosing noising machinery in a room, or behind a wall
- Applying noise absorbing wall and floor treatments

Employers can also reduce noise exposure by instituting **Administrative Controls** such as

- Limiting the time an employee spends using a noisy machine, called job rotation.
- Providing training and education on the effects of noise and the benefits of wearing hearing protection

But usually noise can't be eliminated entirely. When you are working in an area with high noise levels, this department will use the third option, **Personal Protective Equipment**. I would like to see every employee who works around a machine or operation that produces uncomfortable level of noise, wear hearing protection.

There are several options when it comes to hearing protection and everyone has their own preference. The most common options being ear muffs and ear plugs. This Department offers both. Each has their advantages and disadvantages.

### EAR MUFFS

#### Advantages & Disadvantages:

- Easier to wear correctly than ear plugs and one size fits all.
- Can be built into hard hats, but if not built in, they can get in the way of hard hats and safety glasses
- Usually have a lower Noise Reduction Rating, but a good Effective Noise Reduction Rating since they are worn correctly more often.
- While they can be nice and warm in the winter, they can be hot and sweaty in the summer, which can lead to cleanliness concerns.
- Ear muffs can be cleaned and pads replaced. But wearing dirty ear muffs can lead to problems

### EAR PLUGS

#### Advantages & Disadvantages:

- Ear plugs are smaller and easier to carry and will not get in the way of other personal protective equipment. In fact, you can wear ear plugs with ear muffs for additional protection!
- Many people find ear plugs less hot and more comfortable than ear muffs.
- Ear plugs are difficult to insert and remove and if not worn correctly, leaving the worker unprotected.
- One challenge to using ear plugs is your hands should be clean when you insert foam models
- Earplugs are disposable, removing the cleaning issue.

Damage from noise is mostly cumulative, so, don't forget to use hearing protection outside of work when exposed to high noise levels from lawn mowers, hunting or other loud activities and hobbies!

This lesson plan 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, please contact your Safety Director at 877.398.3046.

# LESSONS LEARNED FROM LOSSES

## Monthly Newsletter – September 2019



The cost of Workers' Compensation claims continues to rise steadily. One way to combat these rising costs is through the use of a transitional duty program.

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A Workers' Compensation Judge will often use the length of time the employee is out of work to measure the significance of an injury.
- A transitional duty assignment is temporary and not designed to create a new position for the employee. This assignment may last as long as 3 to 6 months.
- Transitional Duty boosts morale, saves money and the employee experiences faster recoveries, both physically and psychologically.
- Please see the Sample Transitional Duty Job Bank in the Transitional Duty Policy on the JIF website under the Claims tab for great information.

Example 1: An employee who was restricted to using only one hand, reorganized and took a complete inventory of a DPW workshop savings 7 weeks of TTD or \$6,100.00.

Example 2: An employee had lifting restrictions of 5 pounds so they shredded paper, scanned documents and answered phones for 10 weeks, saving over \$8,000.

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

**TO:** Municipal Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Debby Schiffer, JIF Wellness Director  
**DATE:** September 17, 2019 at Hainesport Municipality  
**Contact Information:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**AUGUST/SEPTEMBER ACTIVITY & PLANNED EVENTS**

**Bordentown City** – rescheduled presentation with Susie Procini now for September. Topic “10 Keys to a Healthy Life”.

**Delran** – Working on having ShopRite Dietitians (Hainesport & Burlington Twp) in to do demo on healthy breakfast options for busy people. Also to offer a smoothie tasting.

**Lumberton** – offered employee chair massages in August

**Medford** – Police Chief had a psychologist present to the officers and their families on mental wellness and resiliency. He also arranged for any officer interested in speaking anonymously with the psychologist on any issue to ensure mental health. I am now working on a follow up presentation to connect physical health to resiliency targeting exercise (body & mind), nutrition and possibly sleep.

**North Hanover** – Lunch & Learn “Family Feud – Work Edition”. Nutrition-focused questions.

**Palmyra** – looking to offer BP screening

**Pemberton Township** – planning September Employee Health Fair.

**Riverside** – looking to offer flu clinic and blood pressure screening program with Wegman’s in September or October.

**Southampton** – working with ShopRite Medford to offer September presentation on healthy lunch ideas. Looking to offer one session for PW at their location and other for Administration at municipal building.

***A thought on offering BP screenings:*** *it’s great to offer this to employees but we need to make sure we tie it into overall wellness and not just for the sake of having an activity. For instance, let’s think about what is the goal or outcome sought from offering BP screenings? What if we were to ask everyone what is the one question they have about BP, or their challenge in reducing sodium in their diet, or how stress or lack of sleep affects BP, or what foods may impact BP, up or down? Maybe those questions can then be answered and either presented in a Lunch & Learn or posted for all to reference.*

Many ideas were offered to you in July’s Committee Report that were easy to do throughout the summer. Several are great to continue even into the fall months. I have also added some new ideas. If you are interested in exploring any further, please let me know and I can help implement.

- Fruit and/or healthy portion control “grab-n-go” snacks for each department
- Try a Recipe Exchange
- Plan a Potluck lunch
- Crock pot challenge or Chile Cook-off
- Promote hydration (even through the winter) with a water “challenge” (serve infused water as a mid-day treat)
- Do a fun team building, morale busting, sports-themed activity

- Yoga class for employees (monthly)
- Gratitude Month – bulletin board for post-its; weekly messages of gratitude; charity donation (coats, shoes, canned foods, etc).
- Volunteer as a group for a worthy cause
- Flu clinic for employees
- Incorporate stretch breaks throughout the day
- Maintain Don't Gain Challenge and establish a support group during the challenge
- Holiday Healthy Lifestyle Challenge
- Stress Management through the holidays (various stress relief activities during the month – yoga, meditation, tai chi, group connections)
- Start a Book Club
- Add stress relief techniques to build resiliency and developing connections:
  - Mindfulness “meditation” – what is it and how to do it
  - Board games, “community” puzzle in employee lounge
  - Have a Food Truck come by one day – just please make sure it's healthy food!

### **September Wellness Connection Newsletter**

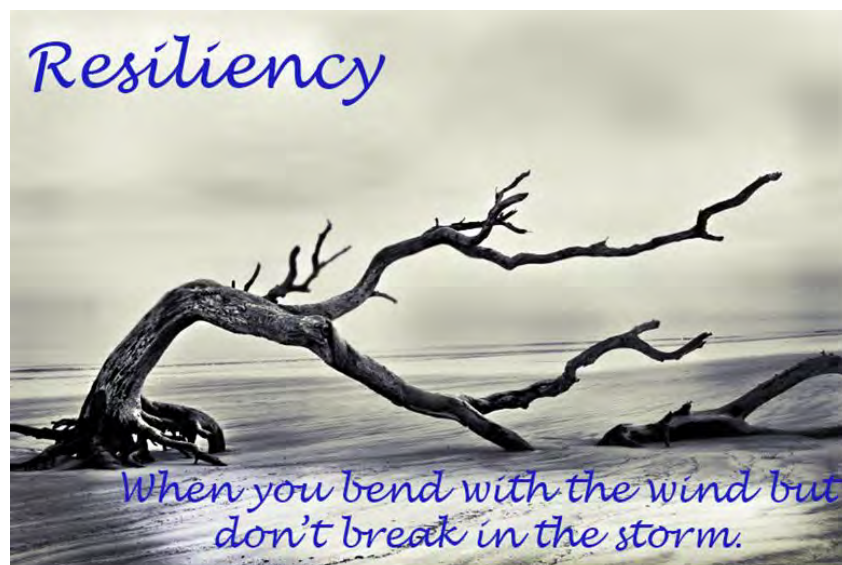
Eighty percent (80%) of the population will experience lower back pain at some point in their lives. For some, this is something they live with on a daily basis. Pain anywhere in the body can be debilitating, not only physically but also mentally. In this month's Wellness Corner Connection Newsletter, focus is given to:

- Acute vs. Chronic pain
- The many types of lower back pain (LBP) triggers
- Risk factors of developing LBP
- What is meant by “pain brain”
- Along with ways to control pain

This month's ***Exercise of the Month*** will focus on exercises/stretchers that strengthen the back, stomach and leg muscles to help support the spine and relieve pain.

***September Calendar*** gives a lot of tips, encouragement, and challenges for you to become more aware of and to try. **Change comes one day at a time.** So check it out, print it out and share it with your municipal employees and Council Members.

**WELCOA Summit** in Philadelphia (Aug 26-28) was a wonderful experience! Thank you for your support in making this possible! Please see my attached report and let me know if anything sparks your interest for further discuss.



# Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

August 2019

## Nutritional Facts to "Chew on"

### Fiber: How Much Do We Need to Stay Healthy?

The importance of fiber is no surprise and something that has been addressed before. Yet because of its importance and the fact that most people are not getting nearly enough in their diets, it warrants revisiting this nutritional powerhouse. Studies have shown where eating a diet rich in fiber can add years to your life, and now, there is more information on just how much you actually need. A study commissioned by several health and educational entities that analyzed 40 years' worth of data showed that consuming **25-29 grams** of fiber each day can help protect against a slew of chronic conditions including heart attack, stroke, type 2 diabetes and colorectal cancer. Getting above 30 grams can result in **even greater defense** against these potential life-threatening conditions. People eating the most fiber showed a 15%-30% LESS chance of dying prematurely from any cause compared to those eating less fiber.

Americans on average only consume a meager 16 grams of fiber each day. With many of the current fad diets telling people to fill their plates with animal protein and fat, this is no surprise. Weight loss is a goal that typically drives us to following the promising results advertised by these fads. But consumer (dieter) beware since most of these "guarantees" that sound too good to be true are exactly that..."too good to be true"! Sustainability, nutrient-rich, whole food "diets" are the way to go. Not always so easy, that is true! Please do your research before jumping on the fad diet fast train. Make sure there are reputable studies to back up the claims being made. It may help you lose weight now, but could cause health problems in the near future.

### FIBER-RICH MENU

Total for the day = 45 grams of fiber.

#### Breakfast

- ¼ cup steel-cut oatmeal (5 g)
- ¼ cup raspberries (6 g)
- 1 T chia seeds (5 g)



#### Lunch

- salad with 2 cups spinach (2 g)
- 1 cup cherry tomatoes (2 g)
- ¼ cup lentils (8 g)
- 2 T sunflower seeds (2 g)



#### Snack

- 1 cup baby carrots (3 g)
- ¼ cup hummus (3 g)



#### Dinner

- salmon
- baked medium sweet potato with skin (4 g)
- 2 cups steamed broccoli (5 g)



### What about milk?

It was eye-opening to see that many of the studies that support the consumption of milk are actually conducted by the dairy industry. Humm....so is it really good for us?

There was an extensive study conducted in Sweden that involved 100,000 men and women followed over 20 years. Women who drank more milk had a significantly higher rate of bone and hip fractures, heart disease, cancer, and premature death!! WHAT? But weren't we taught milk (calcium) prevented fractures. Men with higher milk consumption were also recorded to have higher risk of premature death, primarily from prostate cancer.

All animal-based foods contain sex hormones, such as estrogen. These hormones naturally found even in organic cow's milk may play a part in the findings associating dairy products to hormone-related conditions such as acne, diminished male reproductive potential, and premature puberty. Leading experts also express concern that the "hormones in dairy and other growth factors could potentially stimulate the growth of hormone-sensitive tumors" (Greger, 2019). Dairy consumption may also play a role in the increased risk of asthma, Parkinson's disease, and elevated blood pressure.

Isn't it sad that more effort has been given to the investigation of designer steroid use in Olympians and ballplayers than efforts to investigate how dietary hormones can potentially increase the risk of cancer and other disease on millions of Americans? Government does not have our best interest in mind, therefore, we must do our own investigation and not believe all that is marketed to us.

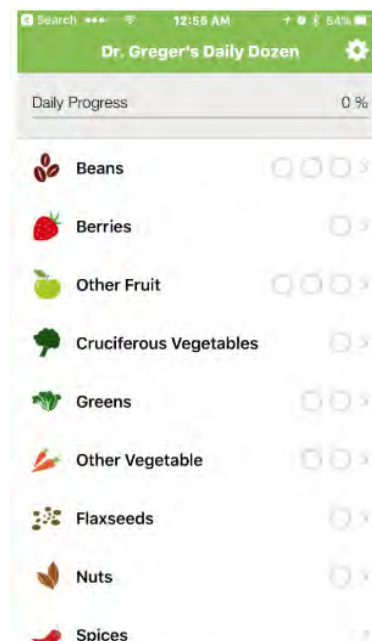
## What is the “Daily Dozen”?

Dr. Michael Greger is an acclaimed MD. He has dedicated his career to unveiling scientific facts about nutrition. He is a big advocate of a whole-food plant-based diet and through his studies has identified 12 foods we should all try to incorporate into our daily consumption. In one of his most popular books, “How Not to Die”, Dr. Greger shares his “daily dozen”.

Here, I'll just point out six of the twelve:

1. **Beans**, more specifically legumes, comprised of soybeans, split peas, chickpeas, and lentils. You should try for three servings a day. A serving is a 1/4 cup of hummus or bean dip; 1/2 cup of cooked beans, split peas, lentils, tofu, or tempeh; or 1 cup of peas or sprouted lentils. Beans help you lose weight by keeping you feeling fuller longer due to the high fiber content.
2. **Cruciferous vegetables**—Common ones include broccoli, cabbage, collards, and kale. Typically a serving is 1/2 cup which you should get at least one serving a day. Getting two additional servings of greens a day, cruciferous or otherwise, is highly recommended.
3. **Berries**—A serving of berries is a half cup of fresh or frozen, or a quarter cup of dried. While biologically speaking, avocados, bananas, and even watermelons are technically berries, I'm referring here to any small edible fruit, which is why I include kumquats and grapes (and raisins) in this category, as well as fruits that are typically thought of as berries but aren't technically, such as blackberries, cherries, mulberries, raspberries, and strawberries.
4. **Nuts**—Everyone should try to incorporate 1 tablespoon of ground flaxseeds into his or her daily diet, in addition to a serving of nuts or other seeds. A quarter cup of nuts is considered a serving, or 2 tablespoons of nut or seed butters, including peanut butter. (Chestnuts and coconuts don't nutritionally count as nuts.)
5. **Spices**—Include 1/4 teaspoon of turmeric a day in addition to any other salt-free herbs and spices you most enjoy.
6. **Whole grains**—A serving of whole grains can be considered a half cup of hot cereal such as oatmeal, cooked grain such as rice (including the “pseudograins” amaranth, buckwheat, and quinoa), cooked pasta, or corn kernels; a cup of ready-to-eat (cold) cereal; one 4” tortilla or slice of bread; half a bagel or English muffin; or 3 cups of popped popcorn.

What's that you ask...is there a phone app for tracking the Daily Dozen? Why of course!



## Fishing for what to buy: Farmed Salmon or Wild Salmon?

*Let's dive in and compare so you can make the right decision.*

Every trip to the grocery store can turn out to be a dilemma: Which bread to buy from the dozens of options available? Are the chickens that laid these eggs really cage-free? Organic or not? We know fish, such as salmon and trout, have many health benefits and contain lots of omega-3 fatty acids which is said to promote heart health. However, we have also heard some alarming stories about how contaminants and risks come with those purchases of fish.

Farm raised has become more common due to the declining of the world's fish stock. But consumers demand for more tasty fish is not declining. The question is do you risk the downsides of farmed fish (contaminants and effects on health) for the perks (high source of omega-3, lower price, more availability and, to some, tastes better)? Let's compare:

<b>1. Nutritional Content</b>  A small fillet of wild salmon has 131 fewer calories and half the fat.  Farmed salmon has slightly more omega-3 but also 20.5% more saturated fat.	<b>Farm Raised</b>	<b>Wild Caught</b>  <input checked="" type="checkbox"/>	Go with wild salmon because of fewer calories and less saturated fat.
<b>2. Risky pollutants</b>  You may be familiar with the term Persistent organic pollutants (POP for short) which have been linked to diseases such as type 2 diabetes and obesity. Someone who is obese may actually have a higher risk of diabetes if POPs are present in the body. And specific POPs can increase the risk of stroke in women.  This is a concern when purchasing farmed fish because it contains 5-10 times more PCB (one type of POP) than wild fish!	<b>Farm Raised</b>	<b>Wild Caught</b>  <input checked="" type="checkbox"/>	Wild salmon wins hands (or fins) down!
<b>3. Cancer-causing chemicals</b>  Both types contain omega-3 fatty acids. But eating large amounts of either type to get the full benefits could expose you to these harmful chemicals, since these chemicals come from potentially polluted water.  Try to get your omega-3 from various sources, not just fish.	<b>Farm Raised</b>	<b>Wild Caught</b>  <input checked="" type="checkbox"/>	The benefit-risk ratio for carcinogens and noncarcinogens is much greater for wild salmon than farmed.  Both put you at risk if eaten in large amounts. If eaten in moderation, go wild! ☺
<b>4. Unsafe contaminants</b>  Studies have shown where contaminants in farmed salmon were generally higher than in wild salmon. Although below approved U.S. FDA tolerance levels, it was still higher than what is considered safe for frequent consumption by the EPA.  Children, women of childbearing age and pregnant women should choose wild salmon and other sources of omega-3.	<b>Farm Raised</b>	<b>Wild Caught</b>  <input checked="" type="checkbox"/>	Both contain contaminants but wild caught has lower levels and is considered safer overall.
<b>5. Concern about antibiotics</b>  This surfaced as a major concern when Chilean salmon imported from Japan had higher antibiotic amounts than allowed under regulation. Believed to be reduced, the amount is uncertain.	<b>Farm Raised</b>	<b>Wild Caught</b>  <input checked="" type="checkbox"/>	Farmed raised comes with uncertainty about antibiotics. Wild salmon does not!

## Chicken and Bulgur Salad with Peaches

Recipe from [CookingLight.com](http://CookingLight.com)

A quick-cooking whole grain, bulgur is perfect for time-crunched weeknight cooking. If you can't find it on the grains aisle, you can substitute quinoa, farro (my fav) or whole-wheat couscous.

### Ingredients:

- 1 1/3 cups water
- 2/3 cup bulgur
- Cooking spray
- 1 pound chicken breast cutlets
- 1 teaspoon kosher salt, divided
- 1/2 teaspoon black pepper
- 4 cups packed arugula
- 2 cups halved cherry tomatoes
- 2 cups sliced fresh peaches
- 3 tablespoons extra-virgin olive oil
- 2 tablespoons rice vinegar



### Nutritional Value:

Calories 364  
Fat 14g  
Sat fat 2g  
Unsat fat 11g  
Protein 31g  
Carbohydrate 30g  
Fiber 6g  
Sugars 9g  
Added sugars 0g  
Sodium 547mg  
Calcium 7% DV  
Potassium 20% DV

Active Time  
20 Mins

Total Time  
20 Mins

Yield  
Serves 4 (serving size: 4 oz. chicken  
and 2 cups salad)

### Directions:

#### Step 1

Bring 1 1/3 cups water and bulgur to a boil in a small saucepan over high. Reduce heat to medium-low; cover and simmer 10 minutes. Drain and rinse under cold water. Drain well; let dry on paper towels.

#### Step 2

Meanwhile, heat a grill pan coated with cooking spray over high. Sprinkle chicken with 1/2 teaspoon salt and pepper. Grill chicken, turning occasionally, until done, 6 to 7 minutes. Remove to a cutting board. Let stand 3 minutes. Slice against the grain into strips.

#### Step 3

Place bulgur, arugula, tomatoes, and peaches in a large bowl. Add remaining 1/2 teaspoon salt, oil, and vinegar; toss to coat. Divide mixture among 4 plates; top evenly with chicken.

### Fun Summer Quotes

*Summer vacation is when you drink triple, see double and act single!*

*I'm glad it's finally hot enough to complain about how hot it is!*

*Dear Winter, I'm breaking up with you. Summer is hotter than you!*



# Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

September 2019

## Pain Can Be A Royal PAIN



### Chronic Pain Statistics in U.S.

- ♦ Pain affects more people in the U.S. than diabetes, heart disease and cancer combined
- ♦ 55% of all adults have experienced pain in the previous three months.
- ♦ 3 million U.S. adults suffer from daily pain
- ♦ Of those in pain, 27% suffer from lower back pain, 15% from severe headache or migraine pain, and 15% from neck pain
- ♦ Considered a public health problem that costs society upwards of \$650 billion annually in direct medical treatment and lost productivity.

[nccih.nih.gov/health/pain](http://nccih.nih.gov/health/pain)

It's probably safe to say that everyone of us has at some point felt pain. It's our bodies way of telling us something is wrong. Everyone's tolerance of pain is unique to that individual. Plus there is acute pain and chronic pain which are very different.

**Acute pain** typically occurs suddenly and from a specific incidence. It's sharp in quality and usually does not last more than six months or whenever the underlying cause is removed or healed. Some causes of acute pain include:

- Surgery
- Broken bones
- Dental work
- Burns or cuts
- Labor and childbirth

Stiffness  
Stinging      Squeezing  
Dull ache      Burning  
Throbbing      Soreness  
Shooting

**Chronic pain** (also known as persistent pain) is different. It usually lasts longer than six months and continues even after the injury or illness causing it has healed or gone away. It can even exist if no past injury or bodily damage occurred. Some conditions include:

- Headache
- Arthritis
- Cancer
- Nerve pain
- Back pain
- Fibromyalgia pain

Trouble sleeping  
Mood change      Weakness  
No appetite      No energy  
Feeling tired

Such pain can interfere and affect ones level of quality sleep due to muscle tension and inability to relax and get comfortable. It can cause difficulty in movement, a lack of energy and changes in appetite. Emotional effects can also be caused by chronic pain (depression, anger, anxiety, and fear) especially if the cause is unknown and the relief minimal if at all.



Targeting Wellness  
IN THE WORKPLACE



25.3 million  
American adults  
suffer from daily pain



23.4 million  
American adults  
report a lot of pain

WebMD & Cleveland Clinic

1

# Low Back Pain

**80%**  
of the population will experience LBP at some point in their lives

## Typical Causes of lower back pain (LBP)

Majority of LBP is mechanical in nature and associated with normal wear and tear that occurs as people get older.

→ **Sprains & strains** causes most of the acute back pain.

Sprains are caused by overstretching or tearing ligaments. Strains are tears in tendon or muscle. Can be caused by twisting or lifting improperly; lifting something too heavy; overstretching.

**1 IN 4**  
Americans experience LBP at any given time

- **Disc degeneration**—one of the most common mechanical causes of LBP that can be a normal process of aging but can be prolonged.
- **Herniated or ruptured discs**—intervertebral discs become compressed and bulge outward or rupture.
- **Radiculopathy**—a condition by compression, inflammation and/or injury to a spinal nerve root. May occur when spinal stenosis or a herniated or ruptured disc compress on a nerve.
- **Sciatica** (a form of radiculopathy) caused by compression of the sciatic nerve, a large nerve that travels through the buttocks and down the back of the leg. May experience shock-like or burning in low back along with pain through the buttocks, down one leg and occasionally into the foot. If the nerve gets pinched between the disc and adjacent bone, there could be numbness and muscle weakness in the leg.
- **Spondylolisthesis**—a condition in which a vertebra of the lower spine slips out of place, pinching the nerves exiting the spinal column.

→ **Traumatic injury** from such things as playing sports, car accident, or a fall

**#1**  
Cause of work-related disability in persons under 45 in the US

→ **Spinal stenosis** is a narrowing of the spinal column that puts pressure on the spinal cord and nerves. Can cause numbness with walking and over time can lead to leg weakness and sensory loss.

→ **Skeletal irregularities** such as scoliosis (curvature of the spine); lordosis (abnormally accentuated arch in the lower back) and other congenital abnormalities of the spine.

**2nd**  
most common reason reported for missing work

## Our lower back is an amazing structure

- Most pain involves the five vertebrae (L1-L5) in the lumbar region
- It supports much of the weight of the upper body
- Intervertebral discs are round, rubbery pads that act like shock absorbers throughout the spine and are between each vertebrae.
- Ligaments hold the vertebrae in place
- Tendons attach the muscles to the spinal column
- 31 pairs of nerves are rooted in the spinal cord which control body movements and transmit signals from the body to the brain.



## Risk Factors for developing low back pain

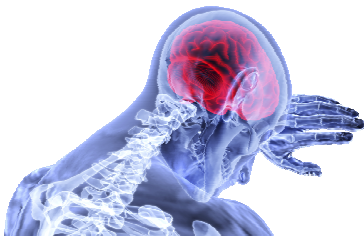
- Age
- Fitness Level
- Pregnancy
- Weight gain
- Genetics
- Occupational risk factors
- Mental Health
- Backpack overload in children

## Other Conditions Causing Chronic Pain

**Fibromyalgia** is a disorder characterized by widespread musculoskeletal pain accompanied by fatigue, sleep, memory and mood issues. Researchers believe that fibromyalgia amplifies painful sensations by affecting the way your brain processes pain signals.

Symptoms sometimes begin after a physical trauma, surgery, infection or significant psychological stress. In other cases, symptoms gradually accumulate over time with no single triggering event.

Women are more likely to develop fibromyalgia than are men. Many people who have fibromyalgia also have tension headaches, temporomandibular joint (TMJ) disorders, irritable bowel syndrome, anxiety and depression.



### Inflammatory Diseases of the Joints

such as arthritis, including osteoarthritis, rheumatoid arthritis, psoriatic arthritis and gouty arthritis. Even spondylitis, an inflammation of the vertebrae, can cause low back pain. A study from Emory School of Medicine theorized that minor increases in inflammation can even have an increased affect on depression and mood changes. Some studies, particularly with heart patients, have found that those who are depressed have higher inflammation levels within the body.

Itchy skin can be a sign of inflammation.

Diet and weight can both cause inflammation in the stomach and gastrointestinal tract. This can lead to acid reflux, bloating, constipation and diarrhea. Diets rich in fruit, healthy fats like omega-3, nuts, lean proteins and seeds are ideal.

### Chronic Pain and Your Brain

When someone is in pain, not only is the nervous system hyper-aroused, but many sections of the brain that typically work to calm us down, are in fight-or-flight mode. It is common for someone in pain to feel physically, emotionally and mentally overwhelmed, stressed and drained.

There are sections of our brain that are structured to amplify sensations/emotions while other parts that are there to keep them quiet, maintaining a system of checks and balances. Emotional stress almost always accompanies physical pain due to the frustration, fears and the difficulties of dealing with constant pain. When a healthy brain is physically altered and becomes a **“pain brain”**, thinking may be difficult adding to ones mental stress. These physical changes have actually been studied using brain-imaging techniques. It clearly shows when these changes occur, emotions, decision making, focusing, reasoning all are altered.

Chronic pain shrinks the gray matter of the brain—responsible for memory and information processing—by as much as 11% a year.

People with chronic pain experience a reduction in the volume of their prefrontal cortex. This section of the brain regulates emotions, personality expression and social behavior. People with chronic pain have excessive activity in this area, causing neurons to die prematurely.

For chronic pain sufferers, the thalamus remains open. Think of the thalamus as the gateway allowing messages to pass between your spinal cord and brain. This gateway stays open when a person has chronic pain, causing the signals to continue amplifying PAIN.

The hippocampus is a part of the brain that helps regulate emotional responses and is associated with spatial processing and the formation of new memories relating to facts and events. People with chronic pain show a decreased volume in this part of the brain, which can lead to increased anxiety as well as learning and memory problems.

## Control Chronic Pain by Finding the Calm

Here are a few ways worth trying.

### STILL MEDITATION

Meditation calms the brain and decreases anxiety, depression and other destructive feelings that contribute to hyper-arousal and amplify pain. Get comfortable. Close your eyes. Take a few deep breaths and slowly exhale. Focus on the present moment. Give your mind a rest. Focus on nothing or something mundane like a sound in the distance, a candle flickering, or your breath. Meditation can help control fear. Listen to your body. When in pain, notice how fast your heart is beating. How's your breathing? Try a few minutes of meditation to slow your heart rate and breathing while helping to reduce pain.

### ACTIVE MEDITATION

Active meditation means meditating while engaging in some type of physical movement. A classic example of active meditation is walking. Focusing on the act of walking, just like focusing on your breath, will help you clear away the distractions, reduce negative thinking and calm your mind. Be mindful of how each body part feels, and how all parts contribute to the movement. Even without meditation, walking can help improve your psychological and physical states. Consider your outdoor time as therapeutic.



### BREATHING EXERCISES

Your breath is one of the best tools for managing stress and pain; **there is no medicine or surgery more effective at calming chronic aches than proper breathing.** Slow, rhythmic breathing soothes. The physical rhythms of the diaphragm moving up and down and the lungs expanding and contracting, along with the audible sound of air flowing in and out of your nose, can be the calming "music" that gets you through the discomfort and anxiety.

#### Diaphragmatic Breathing

The goal here is to relax the belly when you inhale. Lie flat, relax your abdomen and slowly inhale, allowing your belly to expand. Then, allow your belly to fall slowly as you exhale. This type of breathing maximizes the amount of oxygen that goes through your bloodstream, interfering with the fight or flight response, allowing you to enter a relaxation response instead.

#### 4-7-8 Breathing

Sit up or lie down, but keep your back straight. Place the tip of your tongue against the back of your upper front teeth. Relax the rest of your tongue. Then keep your tongue in this position and open your mouth, holding it open as you exhale. Listen to the "whooshing" sound your breath makes as it exits.

- Close your mouth and inhale through your nose, quietly, to the count of 4.
- Stop inhaling and hold your breath to the count of 7.
- Now breathe out through your mouth as described, with the tip of your tongue against your teeth, emptying your lungs to the count of 8.
- Count silently and be aware of your breath moving in and out of your nose, throat and lungs. Just a few rounds should be all it takes to achieve a sense of calm.

### ART THERAPY

Art therapy can be powerful when dealing with pain. The act of creating is a form of meditation, clearing the mind and quieting the body and mind from reacting to the discomfort. For some, a breakthrough comes from examining what was drawn, then using it as a clue to guide treatment. Anyone can put colors and shapes on paper, and what counts is using art as a "mirror" to see inside yourself and recognize and release hidden emotions that may be contributing to your pain.

The US military recently discovered the power of art therapy for treating PTSD. Creating art helps unlock and release unexpressed emotions, making it easier to process feelings meaningfully. Although you can certainly do art projects on your own, powerful emotional healing can result from working with a trained art therapist, often in a group setting.



### FLOTATION THERAPY

Flotation therapy is essentially floating in warm salt water in a large tank. Think about taking an Epsom salt bath to soothe your joints, but in this case the tank is filled with hundreds of pounds of salt making floating completely effortless. The tank is both sound and lightproof allowing you to completely disconnect from the world. A session lasts anywhere between one and three hours.

Flotation therapy is believed to improve a number of ailments including stress and anxiety, joint and muscle pain, back pain, high blood pressure, and insomnia. Even an hour's break from pain and anxiety is worth giving this a try.

### YOGA

Yoga is an effective tool for managing stress. The combination of postures, breathing and meditative practice induces parasympathetic relaxation. Yoga alters the stress response for the better on the genetic level. These changes are also linked to the aging process and may be a way of increasing longevity. Find a teacher who can help you get started simply, and work around any limitations.



## Can Exercise Help Chronic Pain?

Absolutely...If done correctly, consciously keeping pain level in check, and consistently. But if you are in pain, the last thing you want to think about is exercise. Doctors used to prescribe bed rest for back and other chronic pain. Studies, however, have found that people who exercise and stay flexible can manage pain much better than those who stay sedentary.

Here are some things to keep in mind.



### Exercise improves your pain “threshold”.

Regular workouts can boost the production of feel-good endorphins, including dopamine which can help reduce chronic pain.



### Where to start?

Always check with your primary doctor first then seek the advice of an expert (Physical Therapist or Personal Trainer) for creating a comprehensive fitness program specifically designed for you. You will want to engage in cardiovascular (aerobic) exercise, stretching (flexibility) and resistance (strengthening) exercises for a well-rounded routine and to get the best overall physical and mental results!



### Exercise can prevent:

- ♥ muscles from weakening
- ♥ Joints from stiffening
- ♥ Extra pounds which can add discomfort to existing pain or make movement more difficult.



### Proven ways exercise can benefit, especially for women:

- ♥ Improved sleep quality
- ♥ Weight control
- ♥ Prevention of bone loss
- ♥ Increased energy level
- ♥ Reduced anxiety and depression
- ♥ Improved body posture
- ♥ Maintenance of range-of-motion in joints
- ♥ Decreased tension
- ♥ Psychological boost

**WATER**  
**AEROBICS**

### Exercise options:

Walking on a treadmill

Elliptical trainer—especially if walking causes any pain.

Aquatic exercise classes or swimming laps especially great to eliminate joint pain while still giving you the cardio and resistance training needed for heart health and muscle strengthening.

Strength training—if new to this, start by using machines if you have access to a gym. They help support your body properly until you gain more strength. Then progress to free weights.



### Be careful with:

High-impact or sports like basketball—jumping, landing, shifting, going in a lot of different directions can put a lot on your joints.

Golf can be a concern. It's a unilateral activity so you're always rotating in the same direction. Tennis might be a better option. But keep in mind you will always be dominate on one side which can cause imbalance in the body enhancing existing pain. Balance it out by incorporating strengthening for the opposite side.

Core strengthening are key in helping to reduce back pain.

Key is to mix it up. Don't do the same thing all the time. And seek expert advice!

# Mexican Style Vegetarian Loaf

**Meatless Monday Idea**

This Mexican style vegetarian loaf includes corn and green chilies, along with cumin, chili powder and cayenne pepper, which means you get a healthy meal with all the great taste of Mexican cooking! With a coating of barbecue sauce, this loaf is sure to be a family favorite. The recipe is guilt-free, checking in at under 200 calories per serving! It also contains *7 grams of fiber and a whopping 10 grams of protein*. Dive into this loaf for dinner and make a sandwich with the leftovers!

## Ingredients

- 1 tablespoon olive oil
- 1 small red onion, diced
- 1 (15 ounce) can kidney beans, drained well
- 1 (15 ounce) can black beans, drained well
- 1 (4 ounce) can diced green chili peppers, hot or mild, drained
- 1 cup whole kernel corn, unsweetened
- 2 teaspoons dried oregano
- 1 teaspoon chili powder
- 1 teaspoon cumin
- 1/2 teaspoon black pepper
- Sea or kosher salt to taste
- 1/4 teaspoon cayenne pepper
- 1 1/4 cups gluten free panko bread crumbs or bread crumbs of your choice
- 1/2 cup shredded 2% cheddar cheese
- 1/3 barbecue sauce, no sugar added (look for one that has honey or molasses) ...check out our recipe for barbecue sauce



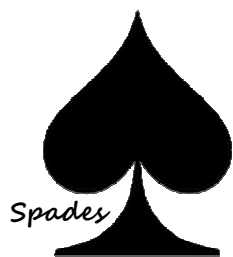
## Instructions

1. Preheat oven to 350 degrees.
2. In a large skillet add oil, turn to medium-low heat and sauté onions until tender, about 4 minutes. Add kidney beans, black beans, green chili peppers and corn, continue to sauté until beans soften up, about 3 minutes. Add oregano, chili powder, cumin, black pepper, salt and cayenne pepper, stir to combine.
3. Combine in a large mixing bowl bean mixture, bread crumbs and cheese. Lightly spray a loaf pan with nonstick cooking spray, add bean mixture, shape into a loaf. Bake for 30 minutes, add barbecue sauce and bake 1 additional minute. Remove from oven and allow to set 5 minutes. Cut into 8 slices and carefully remove each slice with a spatula.
4. Tip: This loaf is perfect for leftover sandwiches. After being refrigerated overnight, the loaf holds together really well.

*Yields: 8 | Serving size: 1/8 of recipe | Calories: 195 | Total Fat: 5 g | Saturated Fats: 2 g | Trans Fats: 0 g | Cholesterol: 7 mg | Sodium: 388 mg | Carbohydrates: 29 g | Dietary fiber: 7 g | Sugars: 3 g | Protein: 10 g | SmartPoints (Freestyle): 3 |*

Recipe from : <https://skinnyms.com/mexican-style-vegetarian-loaf/>

# Exercise of the Month



## DECK OF CARDS WORKOUT



This fun and random workout not only can add some variety to your normal workout routine, it can be a way to incorporate exercise into your day or it's especially handy when traveling.

To do the Deck of Cards Workout, grab a deck of cards. Each of the four suits represents a different exercise. Draw a card, and whatever suit is on it, you do the exercise. The number on the card represents how many reps you do. If it's a face card, you can assign it 5 or 10 reps or whatever, based on your level. Continue as fast as you can until you complete the deck.

This can be a pretty intense workout, though; if you're having a tough time getting through 52 cards, you may want to begin with half a deck at first or even a quarter of the deck and work your way up adding more cards each week.



**Option #1:** Cardio works the *heart*—Jumping Jacks, jog in place, Mtn Climbers, Burpees

**Option #2:** Run the steps, high knees, squat jumps, jump rope



**Option #1:** *Core* exercises: planks, side planks, crunches, cross elbow to knee (bicycles)

**Option #2:** *Chest* exercises: push ups (knees/military/wall), chest flies, chest press



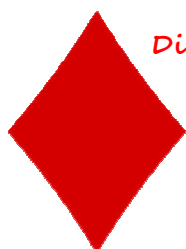
**Option #1:** *Dips* for Triceps: chair dips, bench dips, diamond push ups for triceps

**Option #2:** *Deltoids* (shoulder) exercises: overhead press, front or side raises, bent over delt flies



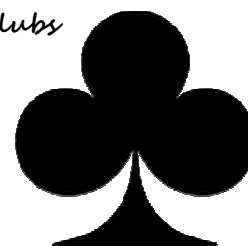
**Option #1:** *Squats*, side lunges, plies, or any leg exercise

**Option #2:** *Spine/Back* exercises: bent over rows (single or double arm, palms face in/front/back)



*Diamonds*

*Clubs*



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

# Exercises for Back Pain

WebMD.com

You may feel like resting, but moving is good for your back. Exercises for lower back pain can strengthen back, stomach, and leg muscles. They help support your spine, relieving back pain. Always ask your health care professional before doing any exercise for back pain. Depending on the cause and intensity of your pain, some exercises may not be recommended and can be harmful.



## **Partial Crunches**

Partial crunches can help strengthen your back and stomach muscles. Lie with knees bent and feet flat on the floor. Cross arms over your chest or put hands behind your neck. Tighten stomach muscles and raise your shoulders off the floor. Breathe out as you raise your shoulders. Don't lead with your elbows or use arms to pull your neck off the floor. Hold for a second, then slowly lower back down. Repeat 8 to 12 times. Proper form prevents excessive stress on your low back. Your feet, tailbone, and lower back should remain in contact with the mat at all times.



## **Hamstring Stretches**

Lie on your back and bend one knee. Loop a towel under the ball of your foot. Straighten your knee and slowly pull back on the towel. You should feel a gentle stretch down the back of your leg. Hold for at least 15 to 30 seconds. Do 2 to 4 times for each leg.



## **Wall Squats**

Stand 10 to 12 inches from the wall, then lean back until your back is flat against the wall. Slowly slide down until your knees are slightly bent, pressing your lower back into the wall. Hold for a count of 10, then carefully slide back up the wall. Repeat 8 to 12 times.



## **Press-up Extensions**

Lie on your stomach with your hands under your shoulders. Push with your hands so your shoulders begin to lift off the floor. If it's comfortable for you, put your elbows on the floor directly under your shoulders and hold this position for several seconds.



## **Bird Dog**

Start on your hands and knees, and tighten your stomach muscles. Lift and extend one leg behind you. Keep hips level. Hold for 5 seconds, and then switch to the other leg. Repeat 8 to 12 times for each leg, and try to lengthen the time you hold each lift. Try lifting and extending your opposite arm for each repetition. This exercise is a great way to learn how to stabilize the low back during movement of the arms and legs. While doing this exercise don't let the lower back muscles sag. Only raise the limbs to heights where the low back position can be maintained.

## Exercises for Back Pain

WebMD.com



### ***Knee-to-Chest***

Lie on your back with knees bent and feet flat on the floor. Bring one knee to your chest, keeping the other foot flat on the floor. Keep your lower back pressed to the floor, and hold for 15 to 30 seconds. Then lower your knee and repeat with the other leg. Do this 2 to 4 times for each leg.



### ***Pelvic Tilts***

Lie on your back with knees bent, feet flat on floor. Tighten your stomach by contracting it as though you were preparing for a punch. You'll feel your back pressing into the floor, and your hips and pelvis rocking back. Hold for 10 seconds while breathing in and out smoothly. Repeat 8 to 12 times.



### ***Bridging***

Lie on your back with knees bent and just your heels on the floor. Push your heels into the floor, squeeze your buttocks, and lift your hips off the floor until shoulders, hips, and knees are in a straight line. Hold about 6 seconds, and then slowly lower hips to the floor and rest for 10 seconds. Repeat 8 to 12 times. Avoid arching your lower back as your hips move upward. Avoid overarching by tightening your abdominal muscles prior and throughout the lift.

### ***Lifting Weights May Help***



Done properly, lifting weights doesn't usually hurt your back. In fact, it may help relieve chronic back pain. But when you have acute (sudden) back pain, putting extra stress on back muscles and ligaments could raise risk of further injury. Ask your doctor whether you should lift weights, and which exercises to avoid.

### ***Aerobic Exercises***


























Aerobic exercise strengthens your lungs, heart, and blood vessels and can help you lose weight. Walking, swimming, and biking may all help reduce back pain. Start with short sessions and build up over time. If your back is hurting, try swimming, where the water supports your body. Avoid any strokes that twist your body.

Debby Schiffer, Targeting Wellness in the Workplace, Wellness Director  
Email: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com)

# September 2019

Change happens one day at a time!

Sun	Mon	Tue	Wed	Thu	Fri	Sat
<b>1</b> Reset your circadian clock...go to bed 30 minutes earlier than normal this week	<b>2</b> Drink a glass of water as soon as you get up today. 	<b>3</b>  Try a new workout class...bring a buddy!	<b>4</b>  Be aware of negative talk. Say something positive about yourself	<b>5</b>  Sit quietly for 5 minutes and focus on your breath. Set a timer!	<b>6</b> Stimulate brain power!  Do a crossword, word search or Sudoku puzzle	<b>7</b> Drink herbal tea before heading to bed 
<b>8</b> <i>Talk More!</i> Detox from social media and your cell phone just for today.	<b>9</b>  Stand and move every 60 minutes throughout your day	<b>10</b> Go for a walk at lunch...connecting with nature lowers Blood Pressure 	<b>11</b>  Eat slow & mindful! Notice the flavors. Savor each bite.	<b>12</b> <i>Just Breathe!</i> Reduce pain... Take 4 deep breaths a few times throughout the day	<b>13</b> <i>gratitude</i> End your day with gratitude. Write 3 things you are thankful for.	<b>14</b>  <b>Lend A Hand</b> Helping others feels wonderful!
<b>15</b> Prep at least a few meals for the coming week	<b>16</b>  Start off with a healthy breakfast	<b>17</b>  Exercise 30 minutes most days of the week	<b>18</b>  Include a vegetable at every meal	<b>19</b> Create healthy boundaries. Say No to something today.	<b>20</b>  Schedule a detox and de-stress Spa day!	<b>21</b> Listen to your favorite music. Dance like no one's watching! 
<b>22</b>  Pack a lunch for work tomorrow.	<b>23</b>  Meatless Monday	<b>24</b>  Write down 5 things you are proud of today	<b>25</b>  Try 5 minutes of yoga stretches before bed	<b>26</b> Compliment someone today. Show gratitude.	<b>27</b>  Don't hit the snooze today. Rise and shine! Take 5 minutes to stretch.	<b>28</b>  What do you want to change in your life. Write down one thing and go for it!
<b>29</b> Laugh More! Rent a funny movie. Tell a joke. Go to a Comedy show 	<b>30</b> Create a list of 3 positive intentions for next month! 	<p>Cherish Yesterday * Dream Tomorrow * Live Today</p>				



*What matters most to your employees relative to their overall well-being?*

*How can leaders create an environment that allows them to thrive and flourish in order to build a productive business?*

*How can you shift the focus from “wellness activities” to a “wellness culture” that looks not just at the physical component of wellness, but instead the Whole Person (body, mind and spirit)?*

Every year, the Wellness Council of America (WELCOA) brings together thousands of like-minded wellness professionals and leaders from all over the world to share their insight and cast a vision on how we might begin to answer these questions. This year I had the privilege of attending the National Training Summit in Philadelphia. It was an intense, insightful and energizing three days with one common theme: Building your wellness programs around the *whole* person.

Below are some of the take-away perspectives obtained from attending the keynote presentations and knowledge sharing-workshops. WELCOA has 7 Benchmarks that they have identified. Each one shapes overall wellness. After reading through them, let me know if there is any area we could discuss in more detail, perhaps identifying ways to incorporate it into your current wellness efforts. WELCOA Summit highlights by each benchmark:

### **1) Committed and Aligned Leadership**

Engaging leadership can be a challenge. My efforts are to create a fun and inviting wellness program that employees will enjoy. Although leaders do care about the wellbeing of their workforce, their challenge is running a business. Perhaps my approach to leadership needs to change:

- **Business Buy-in First.** Instead of focusing on how to get leadership to buy in to wellness, how can I better buy in to the business in order to help the company and its people achieve the business objectives.
- **Connect first.** Finding out from leaders what matters to them and what interests them. Listening to their challenges and pain points. Work to align the wellness efforts with their needs in mind. (Easier said than done I'm sure.)
- **Integrate, don't separate.** Often wellness is a siloed program instead of an integrated strategy. Can wellness be part of the company culture making it easier for employees to follow down that healthy path? We have started down that path by integrating wellness and safety together. What else can we do?  
Employees often do not participate in wellness initiatives because they cannot “afford” the time away from their desks, or the support to attend a wellness event is not granted. How can we create a culture that brings wellness to them no matter where they are in the building? Perhaps it's setting a positive “tone” before a meeting, or offering healthy snacks in the lunchroom, or creative ways to maintain

connection with others (team building, display of kindness). Employees' watch the actions of their managers...if they take part and encourage them to do the same, engagement will more likely happen!

## 2) Collaboration in Support of Wellness

This benchmark is all about healthy social connection. There is a power of sharing our stories and inviting others to do the same. One of the speakers reminded us that we have to get past the idea of "*When you're done your work, then you can take care of your wellbeing*". What if we created "micro-moments" of connection throughout the day where employees feel seen, heard and valued? What if we started asking questions like:

1. Are we amplifying or diminishing people through the efforts we are putting forth in the name of wellness?
  2. Often people are not to blame for the initial event that lead them down the road to poor health. What are we doing to walk along side them on their journey rather than judging them?
  3. Self-care is an act of celebration that you exist. Lack of self-care may be a form of self-punishment.
- **Building employees' personal sense of power.** Focus on strengths. Encourage innovation. Asking employees for solutions to work-related problems builds connections and allows for authenticity. Engaging employees in meaningful ways to enhance their desire to thrive is a more effective way to achieve shared success. People know what it means to live a healthy life. They do not need anyone to "fix" them or tell them what they should or should not do. What they need is someone to listen to them and to celebrate their successes no matter how small. There should not be any disconnect between work and well-being.
  - **How would you describe a thriving workforce?** Can you think of five words? If you do this activity, please share your list with me via email ([debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com)). I will collect responses and post them on the website.
  - Misery loves company...but so does joy! **Focus on the good.** Celebrate what went right.

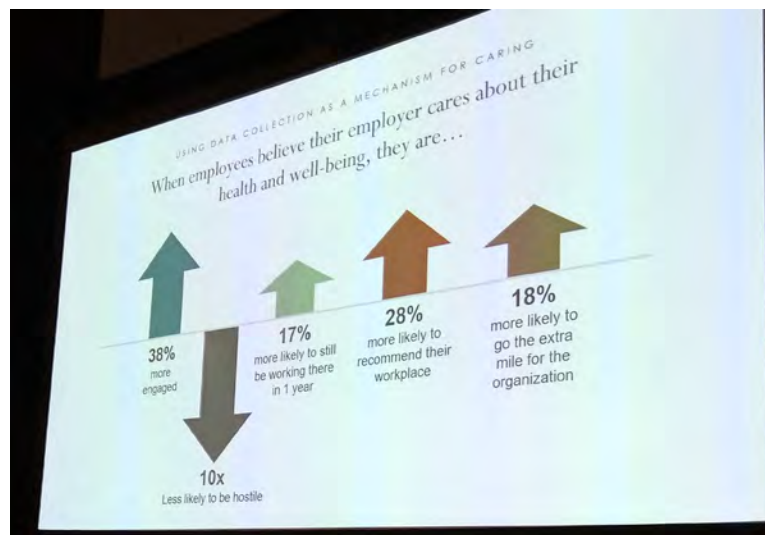
## 3) Collecting Meaningful Data to Evolve a Wellness Strategy

Although this is changing somewhat, most of the past wellness efforts were clinical in nature (biometric screenings). The speakers addressing this benchmark challenged us to measure our level of caring and asking better questions. Wellness programs often look to change health risks and lower health care (or WC) costs with a positive ROI. Here the focus was on the value of investment and *caring*.

- **Value of investment (VOI)**, including indirect financial results such as recruitment and retention, morale, loyalty, etc.
- **Value of caring (VOC)**, including the tangible and intangible impact of strong positive relationships at work, at home, and in the community on the organization and its employees. Are the efforts and wellness initiatives really demonstrating to your employees that you care about THEM or only merely the cost savings? What

*lens* are you using to judge the value of your approaches? Studies show a strong culture of compassion and caring result in less burnout, fewer unplanned absences, more teamwork, and higher work satisfaction for employees, fewer injuries, and higher mood, satisfaction and feelings of belonging.

What we chose to measure will become the focal point. If we take great effort to only focus on productivity, people will focus more on that, most times with the detriment of other values, such as health (skipping lunch, not taking breaks, no vacation, not participating in wellness activities, never taking “down time”). However, if we regularly assess employees’ well-being, they too will start to pay attention and perhaps show more engagement knowing we care about them. Key: It must be genuine!



- **Offer employees the opportunity to verbalize what would most improve their lives.** Perhaps there is a challenge at home that is causing stress interference, preventing full engagement at work. Perhaps offering health & wellness coaching. If you are interested in discussing this further, please contact me at 856-322-1220. Asking questions like
  - What recharges you or gives you energy?
  - What brings you joy?
  - What are your core values?
  - What makes you feel supported?

#### 4) Crafting an Operating Plan

A big take away from a panel of industry visionaries was that culture has to be conscious. You cannot drop a wellness program into a toxic environment and expect positive results. First, focus on the culture of your organization and going back to what the leaders are looking to achieve. Powerful metrics to measure success of your program are a decrease in turnover, increased employee engagement and improved customer service and satisfaction.

## 5) Choosing Initiatives that Support the Whole Employee

Another common theme that ran throughout the conference was mental and emotional wellbeing. For so long, wellness initiatives focused on the physical health instead of targeting what can help employees thrive. Helping employees to create INNER skills and equipping them to manage their stress and become more resilient is key for success.

- **Happiness at work:** Helping employees avoid self-sabotage and elevate wellbeing. What our brains attend to becomes our reality. One of the speakers spoke of the **3 C's that sabotage our inner happiness:**
  - **From complaining to gratitude.** Complaining is a state of grievance or suffering. It triggers negative bias, and gives you tunnel vision putting one in victim mode. It's toxic to the work environment. Challenge idea: Take a "Complaint vacation" encouraging our employees to focus on three things they are grateful for each day.
  - **From criticism to optimism.** Criticism is a form of learned helplessness and self-doubt. People can learn to be more optimistic. We can shift our mindset towards the positive by focusing on these 3P's: **Personal** ("What happened was an unlucky situation and is not a reflection of who I am at my core."); **Pervasive** ("This is one of many goals I have and failing at this does not mean I'm a failure."); **Permanent** ("This is really just a small setback, not the end!")
  - **From comparing to celebrating your individuality** – We often compare our self-worth by looking at others. Social media has exposed us to so much false reality and feelings of inadequacy. In this digital age, healthy boundaries are essential.
- **Healthy Boundaries: Replacing work-life *balance* with work-life *wisdom*.**
  - Digital toxicity – screen addictions (and the stress associated with it) can compromise health of the whole person: mind, body, spirit.
  - "Freedom without responsibility is chaos" (Brian Luke Seaward PHD)
  - Healthy boundaries provide structure and provide personal integrity but can be very challenging without social support
  - Being always "tuned in" with our technical gadgets keeps us in a state of "Fight or Flight".
  - Living online is actually changing our brains and re-writing them for stress!
  - Without realizing it, many of us are turning to technology as an "**adult pacifier**", so we don't have to face the boredom, loneliness or lack of purpose in our lives.

## 6) Cultivating Supportive Health-promoting Environments, Policies and Practices

- **Transforming the work space** to enhance overall wellbeing, targeting these ten concepts: air, water, nourishment, light, movement, thermal comfort, sound, materials, mind, community

## 7) Conduct Evaluation, Communicate, Celebrate and Iterate

The question of incentives was addressed. Most programs focus on external pressure and external rewards (incentives, give-aways, monetary reward). These methods may

increase participation in the short term but will not result in sustainability or engagement. Incentives do not work long-term. They reduce authenticity, self-worth and value of the activity being rewarded. The incentive may get the employee started but what will keep them going? Set up the environment for success. Establish support systems. Ask for their input.

- **Attrition from Wellness Program is a result of:**
  - Lack of purpose – feeling unmotivated, just going through the motion
  - Being controlled by rewards/empty praise, punishment/threats, forced by others, command and control
- **Association with long-term participation in Wellness Program is a result of:**
  - Personal values and connection to the task at hand
  - Feeling of satisfaction in the activity
  - Feeling appreciated

What can we do instead?

- **We can best support and facilitate motivation by leveraging three basic psychological needs (based on the self-determination theory of motivation):**
  - **Mastery** (competence) – People want to feel successful. If every initiative we roll out feels like an impossible challenge, they will feel defeated before they even begin. Focus on progression and growth towards a new lifestyle habit rather on the performance of this one activity.
  - **Relatedness** (connection) – We all want to feel like we belong. Employees who feel connected, respected, and valued are more likely to be engaged in our wellness programs.
  - **Autonomy** – Humans want to be self-directed, make their own decisions. Employees will participate if they feel what we are offering will be enjoyed. Seek their input. Provide reason why we are offering a particular wellness incentive or policy change to get their buy-in.

As you can see, there was a plethora of information shared and discussed over the course of three days. Change does not happen quickly as we all know. Therefore, it is my hope that in sharing with you the various components that could and should make up a successful wellness program, together we can decide where to start (or continue) in building a program that creates connectivity, authenticity and ultimately productivity!

How can I help you, as leaders within your municipality, meet **your business goals** through implementation of wellness? Let's take the first step by exploring these ideas together.

**The bottom line to all this is:  
The future of wellness and the success of your business involve the WHOLE  
PERSON.**



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

<b>Intake</b>	<b>July-19</b>	<b>July-18</b>	<b>August-19</b>	<b>August-18</b>	<b>2019 August YTD</b>	<b>2018 August YTD</b>
# of New Claims Reported	18	12	14	24	149	152
# of Report Only	3	1	5	9	45	45
% Report Only	16.7%	8.3%	35.7%	37.5%	30.2%	29.6%
# of Medical Only	13	8	9	13	90	79
# of Lost Time	2	3	0	2	14	28
Medical Only to Lost Time Ratio	87:13	73:27	100:00	87:13	87:13	74:26
Average # of Days to Report a Claim	1.4	1.2	8.7	1.4	2.1	3.2

<b>Nurse Case Management</b>	<b>July-19</b>	<b>July-18</b>	<b>August-19</b>	<b>August-18</b>
# of Cases Assigned to Case Management	13	18	15	16
# of Cases >90 days	10	13	11	13

<b>Savings</b>	<b>July-19</b>	<b>July-18</b>	<b>August-19</b>	<b>August-18</b>	<b>2019 August YTD</b>	<b>2018 August YTD</b>
Bill Count	122	181	85	118	1218	1195
Provider Charges	\$176,803	\$489,210	\$63,959	\$119,656	\$1,394,806	\$1,758,377
Repriced Amount	\$53,860	\$119,832	\$31,712	\$40,673	\$536,473	\$681,149
Savings \$	\$122,943	\$369,379	\$32,248	\$78,983	\$858,333	\$1,077,229
% Savings	69.5%	75.5%	50.4%	66.0%	61.5%	61.3%

<b>Participating Provider Penetration Rate</b>	<b>July-19</b>	<b>July-18</b>	<b>August-19</b>	<b>August-18</b>	<b>2019 August YTD</b>	<b>2018 August YTD</b>
Bill Count	91.8%	93.4%	91.8%	91.5%	95.0%	93.1%
Provider Charges	96.3%	96.9%	92.7%	94.7%	95.3%	95.2%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>July-19</b>	<b>July-18</b>	<b>August-19</b>	<b>August-18</b>	<b>2019 August YTD</b>	<b>2018 August YTD</b>
Bill Count	100.0%	94.7%	100.0%	93.8%	97.4%	88.8%
Provider Charges	100.0%	99.6%	100.0%	98.7%	99.3%	94.7%

<b>Transitional Duty Summary</b>		<b>2019 August YTD</b>	<b>2018 August YTD</b>
% of Transitional Duty Days Worked		54.2%	***
% of Transitional Duty Days Not Accommodated		45.8%	

\*\*\* August 2018 transitional duty report was not available.



**Burlington County Municipal JIF  
Average Days To Report By JIF Member  
1/1/2019 - 8/31/2019**

	# Of Claims Reported	Average Days To Report
BASS RIVER TOWNSHIP	1	0.0
BORDENTOWN CITY	2	1.5
BORDENTOWN TOWNSHIP	3	1.0
CHESTERFIELD TOWNSHIP	3	0.7
DELANCO TOWNSHIP	1	4.0
DELRAN TOWNSHIP	9	1.4
EDGEWATER PARK TOWNSHIP	2	34.0
FLORENCE TOWNSHIP	3	1.0
HAINESPORT TOWNSHIP	1	2.0
LUMBERTON TOWNSHIP	5	4.8
MANSFIELD TOWNSHIP	6	1.8
MEDFORD TOWNSHIP	10	1.5
MOUNT LAUREL TOWNSHIP	24	1.8
NORTH HANOVER TOWNSHIP	2	1.0
PALMYRA BOROUGH	7	0.1
PEMBERTON BOROUGH	6	9.0
PEMBERTON TOWNSHIP	37	1.4
RIVERSIDE TOWNSHIP	6	0.7
SOUTHAMPTON TOWNSHIP	5	0.4
TABERNACLE TOWNSHIP	1	0.0
WESTAMPTON TOWNSHIP	15	1.1
<b>Grand Total</b>	<b>149</b>	<b>2.1</b>



**Burlington County Municipal JIF  
Transitional Duty Summary Report By JIF Member  
1/1/2019 - 8/31/2019**

	<b>Transitional Duty Days Available</b>	<b>Transitional Duty Days Worked</b>	<b>% Of Transitional Duty Days Worked</b>	<b>Transitional Duty Days Not Accommodated</b>	<b>% Of Transitional Duty Days Not Accommodated</b>
MANSFIELD TOWNSHIP	62	62	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	38	38	100.0%	0	0.0%
BASS RIVER TOWNSHIP	17	17	100.0%	0	0.0%
BORDENTOWN CITY	65	61	93.8%	4	6.2%
DELRAN TOWNSHIP	210	189	90.0%	21	10.0%
MOUNT LAUREL TOWNSHIP	174	149	85.6%	25	14.4%
RIVERSIDE TOWNSHIP	113	81	71.7%	32	28.3%
PALMYRA BOROUGH	188	118	62.8%	70	37.2%
EDGEWATER PARK TOWNSHIP	202	113	55.9%	89	44.1%
PEMBERTON TOWNSHIP	390	91	23.3%	299	76.7%
WESTAMPTON TOWNSHIP	345	64	18.6%	281	81.4%
FLORENCE TOWNSHIP	54	0	0.0%	54	100.0%
<b>Grand Total</b>	<b>1911</b>	<b>1036</b>	<b>54.2%</b>	<b>875</b>	<b>45.8%</b>



**Burlington County Municipal JIF  
Transitional Duty Summary By Occupation  
1/1/2019 - 8/31/2019**

	<b>Transitional Duty Days Available</b>	<b>Transitional Duty Days Worked</b>	<b>% Of Transitional Duty Days Worked</b>	<b>Transitional Duty Days Not Accommodated</b>	<b>% Of Transitional Duty Days Not Accommodated</b>
Animal Control	23	23	100.0%	0	0.0%
ASST SUPERVISOR-PUBLIC WORKS	73	0	0.0%	73	100.0%
Building Maintenance Worker	62	62	100.0%	0	0.0%
Code Enforcement Officer	85	85	100.0%	0	0.0%
Construction Tech	50	50	100.0%	0	0.0%
Crossing Guard	28	0	0.0%	28	100.0%
EMT	10	10	100.0%	0	0.0%
Equipment Operator	281	50	17.8%	231	82.2%
Fire Fighter	50	0	0.0%	50	100.0%
Foreman	17	17	100.0%	0	0.0%
Heavy Equipment Laborer	7	7	100.0%	0	0.0%
Laborer	475	264	55.6%	211	44.4%
Maintenance Worker	65	0	0.0%	65	100.0%
Police Detective	46	46	100.0%	0	0.0%
Police Officer	379	199	52.5%	180	47.5%
Police Recruit	12	12	100.0%	0	0.0%
Police Sergeant	172	152	88.4%	20	11.6%
Super Mechanic/ CDL	7	0	0.0%	7	100.0%
Supervisor of Public Works	54	50	92.6%	4	7.4%
Truck Driver	15	9	60.0%	6	40.0%
<b>Grand Total</b>	<b>1911</b>	<b>1036</b>	<b>54.2%</b>	<b>875</b>	<b>45.8%</b>



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	Savings
<b>Participating Provider</b>	<b>112</b>	<b>\$170,192</b>	<b>\$47,629</b>	<b>\$122,562</b>	<b>72.0%</b>
Ambulatory Surgical Center	5	\$99,754	\$25,403	\$74,351	74.5%
Orthopedics	11	\$18,918	\$6,584	\$12,333	65.2%
Physical Therapy	56	\$18,183	\$4,847	\$13,336	73.3%
Hospital	2	\$13,568	\$2,641	\$10,927	80.5%
MRI/Radiology	4	\$4,307	\$1,785	\$2,522	58.6%
Occ Med/Primary Care	11	\$4,055	\$2,422	\$1,634	40.3%
Neurology/Neurosurgery	8	\$4,050	\$1,347	\$2,703	66.8%
Anesthesiology	1	\$2,555	\$221	\$2,334	91.4%
Physicians Fees	6	\$1,446	\$700	\$746	51.6%
Urgent Care Center	3	\$1,045	\$610	\$435	41.6%
Emergency Medicine	1	\$896	\$224	\$672	75.0%
Durable Medical Equipment	2	\$865	\$692	\$173	20.0%
Behavioral Health	1	\$350	\$70	\$280	80.0%
Physical Medicine & Rehabilitation	1	\$200	\$83	\$117	58.4%
<b>Out Of Network</b>	<b>10</b>	<b>\$6,612</b>	<b>\$6,231</b>	<b>\$381</b>	<b>5.8%</b>
Anesthesiology	2	\$2,850	\$2,570	\$280	9.8%
Emergency Medicine	4	\$2,529	\$2,429	\$100	4.0%
Other	2	\$965	\$964	\$1	0.1%
Physicians Fees	2	\$268	\$268	\$0	0.0%
<b>Grand Total</b>	<b>122</b>	<b>\$176,803</b>	<b>\$53,860</b>	<b>\$122,943</b>	<b>69.5%</b>

**Participating Provider Penetration Rate**

<b>Bill Count</b>	<b>91.8%</b>
<b>Provider Charges</b>	<b>96.3%</b>

**Exclusive Provider Penetration Rate**

<b>Bill Count</b>	<b>100.0%</b>
<b>Provider Charges</b>	<b>100.0%</b>



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Qualcare</b>	<b>78</b>	<b>\$59,286</b>	<b>\$27,150</b>	<b>\$32,135</b>	<b>54.2%</b>
Hospital	8	\$32,703	\$16,865	\$15,837	48.4%
Physical Therapy	41	\$13,530	\$4,073	\$9,457	69.9%
MRI/Radiology	5	\$6,864	\$2,575	\$4,289	62.5%
Neurology/Neurosurgery	3	\$1,500	\$446	\$1,054	70.3%
Orthopedics	7	\$1,406	\$916	\$490	34.8%
Physicians Fees	6	\$1,144	\$826	\$318	27.8%
Urgent Care Center	4	\$981	\$607	\$374	38.1%
Inpatient Rehabilitation	2	\$597	\$448	\$149	25.0%
Occ Med/Primary Care	1	\$314	\$169	\$144	46.1%
Anesthesiology	1	\$248	\$225	\$23	9.2%
<b>Out Of Network</b>	<b>7</b>	<b>\$4,674</b>	<b>\$4,561</b>	<b>\$112</b>	<b>2.4%</b>
Emergency Medicine	4	\$3,226	\$3,118	\$108	3.3%
Other	3	\$1,448	\$1,443	\$4	0.3%
<b>Grand Total</b>	<b>85</b>	<b>\$63,959</b>	<b>\$31,712</b>	<b>\$32,248</b>	<b>50.4%</b>

**Participating Provider Penetration Rate**

<b>Bill Count</b>	<b>91.8%</b>
<b>Provider Charges</b>	<b>92.7%</b>

**Exclusive Provider Penetration Rate**

<b>Bill Count</b>	<b>100%</b>
<b>Provider Charges</b>	<b>100%</b>



**Burlington County Municipal JIF  
PPO Savings And Penetration Report  
1/1/2019 - 8/31/2019**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Participating Provider</b>	<b>1157</b>	<b>\$1,328,716</b>	<b>\$487,082</b>	<b>\$841,633</b>	<b>63.3%</b>
Hospital	67	\$415,094	\$181,525	\$233,570	56.3%
Ambulatory Surgical Center	19	\$251,257	\$75,593	\$175,664	69.9%
Physical Therapy	577	\$210,692	\$55,132	\$155,560	73.8%
Orthopedics	120	\$137,012	\$59,651	\$77,361	56.5%
Neurology/Neurosurgery	40	\$83,100	\$25,036	\$58,065	69.9%
Physical Medicine & Rehabilitation	19	\$70,661	\$10,002	\$60,659	85.8%
MRI/Radiology	47	\$35,710	\$14,642	\$21,068	59.0%
Anesthesiology	11	\$24,418	\$12,214	\$12,204	50.0%
Occ Med/Primary Care	64	\$22,554	\$12,265	\$10,289	45.6%
Emergency Medicine	15	\$20,937	\$5,792	\$15,145	72.3%
Urgent Care Center	77	\$18,574	\$10,557	\$8,017	43.2%
Physicians Fees	62	\$16,023	\$7,775	\$8,248	51.5%
Durable Medical Equipment	8	\$14,069	\$11,030	\$3,039	21.6%
Inpatient Rehabilitation	7	\$2,670	\$2,002	\$667	25.0%
Behavioral Health	6	\$2,410	\$1,025	\$1,385	57.5%
Medical Transportation	7	\$2,080	\$1,492	\$588	28.3%
Other	11	\$1,455	\$1,349	\$106	7.3%
<b>Out Of Network</b>	<b>61</b>	<b>\$66,091</b>	<b>\$49,390</b>	<b>\$16,700</b>	<b>25.3%</b>
Anesthesiology	15	\$20,050	\$18,061	\$1,989	9.9%
Durable Medical Equipment	11	\$16,611	\$12,329	\$4,282	25.8%
Emergency Medicine	15	\$13,244	\$12,341	\$903	6.8%
Physicians Fees	3	\$11,268	\$1,865	\$9,403	83.4%
Other	7	\$3,246	\$3,235	\$10	0.3%
MRI/Radiology	7	\$1,059	\$1,059	\$0	0.0%
Urgent Care Center	1	\$325	\$255	\$70	21.5%
Physical Therapy	2	\$288	\$246	\$42	14.6%
<b>Grand Total</b>	<b>1218</b>	<b>\$1,394,806</b>	<b>\$536,473</b>	<b>\$858,333</b>	<b>61.5%</b>

**Participating Provider Penetration Rate**

<b>Bill Count</b>	<b>95.0%</b>
<b>Provider Charges</b>	<b>95.3%</b>

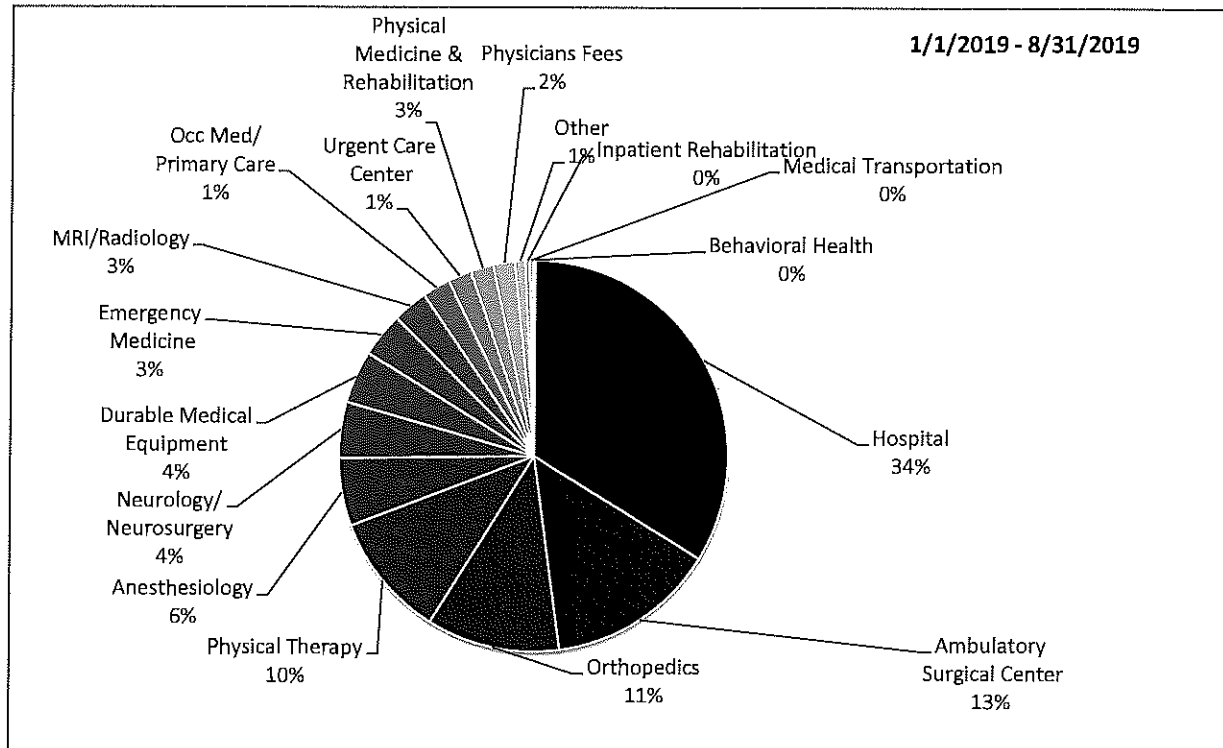
**Exclusive Provider Penetration Rate**

<b>Bill Count</b>	<b>97.4%</b>
<b>Provider Charges</b>	<b>99.3%</b>



**Burlington County Municipal JIF  
Paid Provider By Specialty  
1/1/2019 - 8/31/2019**

	Repriced Amount
Hospital	\$181,525
Ambulatory Surgical Center	\$75,593
Orthopedics	\$59,651
Physical Therapy	\$55,378
Anesthesiology	\$30,274
Neurology/Neurosurgery	\$25,036
Durable Medical Equipment	\$23,359
Emergency Medicine	\$19,731
MRI/Radiology	\$15,701
Occ Med/Primary Care	\$12,265
Urgent Care Center	\$10,812
Physical Medicine & Rehabilitation	\$10,002
Physicians Fees	\$9,640
Other	\$4,585
Inpatient Rehabilitation	\$2,002
Medical Transportation	\$1,492
Behavioral Health	\$1,025





**Burlington County Municipal JIF  
Top 5 Providers By Specialty  
1/1/2019 - 8/31/2019**

	Bill Count	Repriced Amount
<b>Hospital</b>	<b>63</b>	<b>\$176,032</b>
VIRTUA WEST JERSEY HEALTH, INC.	20	\$71,963
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	17	\$68,642
OUR LADY OF LOURDES MEDICAL CENTER	13	\$21,678
ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL	7	\$8,352
DEBORAH HEART AND LUNG CENTER	6	\$5,397
<b>Ambulatory Surgical Center</b>	<b>15</b>	<b>\$64,354</b>
ADVANCED SURGICAL INSTITUTE	2	\$16,581
FELLOWSHIP SURGICAL CENTER, LLC	9	\$14,304
PREMIER ORTHO ASSOC SURGERY CENTER	1	\$12,758
PREMIER SURGICAL CENTER, LLC	2	\$11,178
SUMMIT SURGICAL CENTER, LLC	1	\$9,535
<b>Orthopedics</b>	<b>95</b>	<b>\$52,773</b>
PREMIER ORTHOPEDIC OF SOUTH JERSEY	30	\$17,878
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	40	\$15,177
PREMIER ORTHOPAEDIC ASSOC OF SOUTHERN NJ	8	\$13,636
VIRTUA MEDICAL GROUP	10	\$3,519
THE FOOT & ANKLE GROUP PC	7	\$2,564
<b>Physical Therapy</b>	<b>572</b>	<b>\$52,576</b>
STRIVE PHYSICAL THERAPY	229	\$24,525
NOVACARE REHABILITATION	88	\$8,031
STRIVE PHYSICAL THERAPY	82	\$7,150
IVY REHAB NETWORK INC	82	\$6,975
REHAB EXCELLENCE CENTER, LLC	91	\$5,895
<b>Anesthesiology</b>	<b>24</b>	<b>\$29,828</b>
LOURDES ANESTHESIA ASSOC PA	15	\$18,061
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>40</b>	<b>\$25,036</b>
TARIQ S. SIDDIQI, MD	22	\$22,404
NEUROSURGICAL AND SPINE SPECIALIST	6	\$1,460
COASTAL SPINE, PC.	12	\$1,171
<b>Durable Medical Equipment</b>	<b>19</b>	<b>\$23,359</b>
HOME CARE CONNECT LLC	6	\$10,690
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>31</b>	<b>\$19,731</b>
EMERGENCY PHYSICIAN ASSOC OF SOUTH JERSEY	13	\$10,031
HAMILTON SQUARE EMERGENCY	7	\$4,879
EMERGENCY PHYSICIANS OF NEW JERSEY P A	9	\$3,698
EMERGENCY MEDICAL ASSOCIATES CHS LLC	1	\$1,109
VIRTUA MEDICAL GROUP	1	\$14
<b>MRI/Radiology</b>	<b>54</b>	<b>\$15,701</b>
ONE CALL CARE DIAGNOSTICS	31	\$14,183
LOURDES IMAGING ASSOC, PA	7	\$1,059
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	8	\$269
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	5	\$134
RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	3	\$56
<b>Occ Med/Primary Care</b>	<b>64</b>	<b>\$12,265</b>
CONCENTRA MEDICAL CENTERS	38	\$9,078
RWJUH OCCUPATIONAL HEALTH	16	\$1,763
VIRTUA MEDICAL GROUP	7	\$971
WORKNET OCCUPATIONAL MEDICINE	3	\$453
<b>Urgent Care Center</b>	<b>76</b>	<b>\$10,286</b>
VIRTUA EXPRESS	28	\$3,363
CENTRAL JERSEY URGENT CARE	21	\$3,200
VIRTUA EXPRESSES	15	\$1,710
MEDEXPRESS URGENT CARE NEW JERSEY	9	\$1,440
PATIENT FIRST WOODBURY	3	\$573
<b>Physical Medicine &amp; Rehabilitation</b>	<b>19</b>	<b>\$10,002</b>
COASTAL SPINE, PC.	17	\$9,243
PAIN CONTROL ASSOCIATES PC	2	\$759
<b>Physicians Fees</b>	<b>59</b>	<b>\$9,053</b>
VIRTUA MEDICAL GROUP	22	\$3,404
DEBORAH HEART & LUNG PHYSICIAN	29	\$2,921
CAROLYN MALECKA CNP	1	\$1,597
LOURDES CARDIOLOGY SERVICES, PC	5	\$746
SAI INPATIENT RESOURCES LLC	2	\$385
<b>Behavioral Health</b>	<b>6</b>	<b>\$1,025</b>
WORKERS COMP PSYCH NET	6	\$1,025



# Nurse Case Management Assignment Report 2019

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND												
Stephanie Dionisio	55	61	61	56	47	34	4	1				
Sharon Maurer	61	59	60	66	74	75	68	61				
Kelly Roth	53	58	60	69	70	72	0	0				
Cristina Pondevida	0	0	0	0	0	6	31	40				
Virgen Conley	13	13	13	13	13	13	12	8				
Mirielle Accilien	0	0	25	20	13	12	10	8				
Bettie Leavitt	0	0	5	5	5	5	3	2				
Eva Taganile	0	0	9	8	6	6	5	4				
Sandra Barber	0	0	10	7	5	5	2	2				
Nina Muir	0	0	0	0	0	0	51	41				
Maureen Steelman	0	0	0	0	0	0	28	39				
Maria Lent	53	59	0	0	0	0	0	0				
Russel Bayer	20	1	1	0	0	0	0	0				
<b>Total</b>	<b>255</b>	<b>251</b>	<b>244</b>	<b>244</b>	<b>233</b>	<b>228</b>	<b>214</b>	<b>206</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

# Cyber Risk Management Monthly Executive Report

September 7, 2019



## Media Pro Training

JIF	Team Name	Total Users	Total Completed	% Completed
BURLCO	Bass River Township	3	3	100
BURLCO	Bordentown City	6	6	100
BURLCO	Bordentown Township	12	12	100
BURLCO	Chesterfield Township	13	13	100
BURLCO	Delanco Township	17	17	100
BURLCO	Delran Township	28	28	100
BURLCO	Fieldsboro Borough	4	4	100
BURLCO	Florence Township	29	29	100
BURLCO	Lumberton Township	17	17	100
BURLCO	Mount Laurel Township	67	67	100
BURLCO	North Hanover Township	7	7	100
BURLCO	Pemberton Borough	4	4	100
BURLCO	Pemberton Township	43	43	100
BURLCO	Riverside Township	2	2	100
BURLCO	Shamong Township	10	10	100
BURLCO	Tabernacle Township	11	11	100
BURLCO	Westampton Township	52	52	100
BURLCO	Woodland Township	7	7	100
BURLCO	Wrightstown Borough	4	4	100
BURLCO	Mansfield Township	50	47	94
BURLCO	Hainesport Township	9	8	88
BURLCO	Palmyra Borough	39	34	87
BURLCO	Southampton Township	15	13	86
BURLCO	Beverly City	12	10	83
BURLCO	Edgewater Park Township	16	13	81
BURLCO	Medford Township	137	102	74
BURLCO	Springfield Township	7	4	57

**19 Municipalities are 100% complete.**

**2 Municipality is 90-99% complete**

**5 Municipalities are 80-89% complete**

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

**1 Municipalities are below 69% complete**

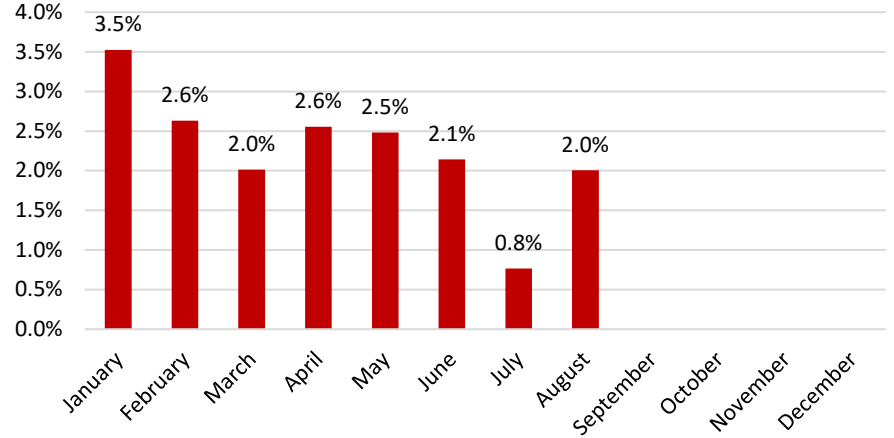
# Phishing Report

## Month

January  
February  
March  
April  
May  
June  
July  
August  
September  
October  
November  
December

BURLCO		
# Emails	# Clicked	%
454	16	3.5%
494	13	2.6%
546	11	2.0%
665	17	2.6%
765	19	2.5%
653	14	2.1%
653	5	0.8%
648	13	2.0%

## BURLCO JIF - Phished



# Phishing by Municipality

Municipality	Total Email	# of Clicked	% of Clicked
Fieldsboro Borough	4	1	25%
Springfield Twp	7	1	14%
Hainesport Twp	8	1	13%
Beverly City	13	1	8%
Bordentown Twp	13	1	8%
Southampton Twp	15	1	7%
Florence Twp	33	1	3%
Medford Twp	138	4	3%
Mansfield Twp	50	1	2%
Mount Laurel Twp	70	1	1%
Bass River Twp	3	0	0%
Bordentown City	4	0	0%
Chesterfield Twp	8	0	0%
Delanco Twp	17	0	0%
Delran Twp	47	0	0%
Edgewater Park Twp.	17	0	0%
Lumberton Twp	17	0	0%
North Hanover Twp	6	0	0%
Palmyra Borough	44	0	0%
Pemberton Twp	42	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	8	0	0%

Tabernacle Twp	12	0	0%
Westampton Twp	55	0	0%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

## MEL's Cyber Risk Management

Municipality	Site Visited or IT Review Date	GA Report Submitted Date	Tier 1 Compliance %	Tier 2 Compliance %	Tier 1 Certification Submitted	Tier 2 Certification Submitted
Bass River Township	5/14/2019	7/11/2019	98%	82%	8/27/2019	8/27/2018
Beverly City	5/9/2019	7/18/2019	69%	86%		
Bordentown City						
Bordentown Township	4/18/2019	8/7/2019	81%	64%		
Chesterfield Township	5/7/2019	8/30/2019	83%	64%		
Delanco Township						
Delran Township	5/22/2019	8/19/2019	92%	64%		
Edgewater Park Township						
Fieldsboro Borough						
Florence Township						
Hainesport Township						
Lumberton Township						
Mansfield Township						
Medford Township	5/1/2019	8/16/2019	75%	64%		
Mount Laurel Township						
North Hanover Township						
Palmyra - Municipal	5/15/2019	8/19/2019	81%	77%	12/13/2018	
Palmyra - PD	6/10/2019	8/19/2019	85%	82%		
Pemberton Borough	4/25/2019	8/20/2019	81%	61%		
Pemberton Township	5/7/2019	8/19/2019	90%	77%		
Riverside Township	5/2/2019	8/19/2019	92%	70%		
Shamong Township	4/29/2019	7/10/2019	92%	71%		
Southampton Township	4/26/2019	8/16/2019	81%	71%		
Springfield Township						
Tabernacle Township						
Westampton Township	4/26/2019	8/20/2019	81%	61%		
Woodland Township						
Wrightstown Borough						





Total # of Municipalities	28	Note - Palmyra counts as 2, Borough & PD
Total # Visited	14	
Total # of Reports Submitted	14	
% of Municipalities Visited	50.0%	
% of Reports Submitted **	100%	** Submitted/Visited
Tier 1 Submitted	2	
% Tier 1 Submitted	7%	
Tier 2 Submitted	1	
% Tier 2 Submitted	4%	

## Vulnerability Scanning

### Understanding the vulnerability report

The CVSS Score (**Common Vulnerability Scoring System**) is an industry standard for assessing the severity of computer system security vulnerabilities. CVSS attempts to assign severity scores to vulnerabilities, allowing responders to prioritize responses and resources according to threat. Scores are calculated based on a formula that depends on several metrics that approximate ease of exploit and the impact of exploit. Scores range from 0 to 10, with 10 being the most severe.

Below is a table for reference.

Rating	CVSS Score	Color Code
Low	0.1 – 3.9	White 
Medium	4.0 – 6.9	Yellow 
High	7.0 – 8.9	Orange 
Critical	9.0 – 10.0	Red 

### Vulnerability score by municipality:

#### VA - Monthly Summary Report

JIF	Municipality	Last Scan	Severity
BURLCO	Delran Township	8/13/2019 14:15	10
BURLCO	Westampton Township	8/18/2019 14:16	6.8
BURLCO	Chesterfield Township	7/18/2019 14:16	5
BURLCO	Hainesport Township	5/25/2019 14:15	5
BURLCO	Lumberton Township	8/19/2019 14:20	5
BURLCO	Medford Township	8/19/2019 14:20	5

BURLCO	Shamong Township	8/19/2019 14:20	5
BURLCO	Tabernacle Township	8/19/2019 14:20	5
BURLCO	Mount Laurel Township	7/19/2019 14:40	4.8
BURLCO	North Hanover Township	8/18/2019 14:16	4.8
BURLCO	Pemberton Township	8/18/2019 14:16	4.3
BURLCO	Bass River Township	8/19/2019 14:20	2.6
BURLCO	Bordentown Township	6/22/2019 14:15	2.6
BURLCO	Delanco Township	6/23/2019 14:15	2.6
BURLCO	Edgewater Park Township	6/24/2019 14:15	2.6
BURLCO	Florence Township	8/19/2019 14:20	2.6
BURLCO	Palmyra Borough	8/19/2019 14:20	2.6
BURLCO	Southampton Township	8/18/2019 14:16	2.6
BURLCO	Bordentown City	8/18/2019 14:16	0
BURLCO	Mansfield Township	8/18/2019 14:16	0
BURLCO	Pemberton Borough	8/19/2019 14:20	0
BURLCO	Riverside Township	5/26/2019 14:15	0
BURLCO	Springfield Township	8/18/2019 14:16	0
BURLCO	Wrightstown Borough	8/10/2019 14:15	0
BURLCO	Beverly City		
BURLCO	Fieldsboro Borough		
BURLCO	Woodland Township		

# Sample of Monthly Detail Report



## “Sample” City - Monthly Report

Issue	CVSS	Risk	Hosts
<a href="#">GNU Bash Environment Variable Handling Shell Remote Command Execution Vulnerability</a>	10.0	High	50.239.106.115:443/tcp
<a href="#">OpenSSH Denial of Service And User Enumeration Vulnerabilities (Windows)</a>	7.8	High	73.198.60.103:222/tcp
<a href="#">OpenSSH Multiple Vulnerabilities Jan17 (Windows)</a>	7.5	High	73.198.60.103:222/tcp
<a href="#">Deprecated SSH-1 Protocol Detection</a>	7.5	High	73.198.60.103:222/tcp
<a href="#">OpenSSH X11 Forwarding Security Bypass Vulnerability (Windows)</a>	7.5	High	73.198.60.103:222/tcp
<a href="#">SSL/TLS: OpenSSL CCS Man in the Middle Security Bypass Vulnerability</a>	6.8	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
<a href="#">SSL/TLS: Report Vulnerable Cipher Suites for HTTPS</a>	5.0	Medium	50.239.106.115:8080/tcp 50.239.106.115:443/tcp 73.198.60.103:8080/tcp
<a href="#">OpenSSH 'sftp-server' Security Bypass Vulnerability (Windows)</a>	5.0	Medium	73.198.60.103:222/tcp
<a href="#">OpenSSH User Enumeration Vulnerability-Aug18 (Windows)</a>	5.0	Medium	73.198.60.103:222/tcp
<a href="#">SSL/TLS: Report Weak Cipher Suites</a>	4.3	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
<a href="#">jQuery &lt; 1.9.0 XSS Vulnerability</a>	4.3	Medium	50.239.106.115:15672/tcp
<a href="#">SSL/TLS: SSLv3 Protocol CBC Cipher Suites Information Disclosure Vulnerability (POODLE)</a>	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
<a href="#">SSL/TLS: Deprecated SSLv2 and SSLv3 Protocol Detection</a>	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
<a href="#">SSH Weak Encryption Algorithms Supported</a>	4.3	Medium	50.239.106.115:5022/tcp 73.198.60.103:222/tcp
<a href="#">Apache HTTP Server 'httpOnly' Cookie Information Disclosure Vulnerability</a>	4.3	Medium	50.239.106.115:443/tcp
<a href="#">SSL/TLS: Certificate Signed Using A Weak Signature Algorithm</a>	4.0	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp

			50.239.106.115:443/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
<a href="#">SSL/TLS: Diffie-Hellman Key Exchange Insufficient DH Group Strength Vulnerability</a>	4.0	Medium	50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp 73.198.60.103:3389/tcp

Hosts Scanned
50.239.106.114, 50.239.106.118, 50.239.106.117, 50.239.106.116, 50.239.106.115, 173.161.251.118, 73.198.60.103, 69.142.193.213, 69.142.42.87

Need an excuse to avoid doing real work for another 5 minutes?

[What Batman and Alfred Reveal about Information Security Project Management](#)

Have **Questions?**

[info@pivotpointsecurity.com](mailto:info@pivotpointsecurity.com) | 1-888-748-6876

Pivot Point Security is a leading information security assessment and consulting firm. Since 2001, Pivot Point Security has been helping organizations understand and effectively manage their information security risk. We work as a logical extension of your team simplifying the complexities of security and compliance. We're where to turn – when infosec gets challenging.

### **This Month's Advice (Because You Need to Clean Your Desk)**

There are competing views on the "clean desk policy." Sociologists say it causes anxiety for employees. Security experts say it is necessary to keep information secure. Who will win out?

Since we are security folks we'll answer the only way we know how... keep your desk clean. From personally identifiable information (PII) and credit card numbers to client confidential data and trade secrets, your desk is a hotbed of activity.

Even if your organization doesn't have an official clean desk policy, don't be a slob and contribute to lowering your data security risk.

### **This Month's Special News (Dwell Time is Increasing)**

[According to TechRepublic](#), Infocyte measured threats over the 90-day span from April to June 2019, reviewing more than 550,000 forensic inspections on systems across hundreds of customer networks in the mid-enterprise business sector.

One key finding is the growth in "dwell time," the amount of time a hacker lays dormant on your system before taking a malicious action. Malware has been known to lay dormant for a long time; in some cases over 800 days until it is activated.

Small to midsized businesses (SMBs) with limited resources in both expertise and technology are the most vulnerable.

It is only a matter of time until someone breaks through your defenses. That is

why security monitoring is just as important (if not more) than security hardening.

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

[Hey SaaS Companies! Have an Amazing Product/Service But No Security Program Yet? No Worries!](#)



### Have Questions?

[info@pivotpointsecurity.com](mailto:info@pivotpointsecurity.com) / 1-888-748-6876

[www.PivotPointSecurity.com](http://www.PivotPointSecurity.com)



---

Pivot Point Security is a leading information security assessment and consulting firm. Since 2001, Pivot Point Security has been helping organizations understand and effectively manage their information security risk. We work as a logical extension of your team simplifying the complexities of security and compliance. We're where to turn – when infosec gets challenging.

---

### **This Month's Advice (500,000 Reasons to Read This)**

Recently, I had an interesting call with the Managing Partner of what is now a new hedge fund client that perfectly illustrates the importance of using different, strong, and non-guessable passwords across important accounts. It also communicates the importance of using two-factor authentication wherever possible.

His Microsoft Office 365 login credentials and his assistant's credentials were stolen by a phishing attack that redirected them to a fake Office 365 login page. The hacker lurked in their email inboxes for a month to gain an understanding of the process for moving money between financial accounts. Unfortunately, the Managing Partner's password for Office 365 was the same as his Apple ID and neither account had two-factor authentication enabled. That became important because he advised a financial firm where he had a sizable account that he was unhappy with their performance via a text message on a Monday afternoon. On Tuesday morning the hacker, having read the text (because he had access to his Apple account), sent an email to the financial firm that said something like "following up on my text of yesterday afternoon, please close account and move all funds to XXXXXX".

The financial firm followed protocol and sent an email to the Managing Partner asking for confirmation, the hacker (who was sitting in his email) replied, and then deleted the emails to cover his tracks and avoid detection.

The financial firm followed protocol and sent an email to the Assistant asking for confirmation. The hacker (who was sitting in her email) replied, and then deleted the emails to cover his tracks and avoid detection.

Nearly \$500,000 was wired to an untraceable account. The hedge fund's Cyber Liability Insurance did not cover the loss as it's considered crime and needs to be covered by a crime policy.

PLEASE, please make sure you enable two-factor authentication wherever you can and that all of your passwords are ten-plus characters and not reused for different sites/services.

September 6, 2019

To the Members of the  
Executive Board of the  
Burlington County Municipal  
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two month period ending August 31, 2019 for Closed Fund Years 1991 to 2014, and Fund Years 2015, 2016, 2017, 2018 and 2019. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 49,477.72. This generated an average annual yield of 1.60%. However, after including an unrealized net gain of \$ 22,041.16 in the asset portfolio, the yield is adjusted to 2.32% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$2,357.40 as it relates to current market value of \$ 16,061,088.56 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,124,448.19.

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 \$ 65,195.82 w/YTD Total \$ 119,865.38 (detailed in my report)  
Salvage Receipts \$ 3,300.00  
Overpayment Reimbursements \$ 0.00  
FY 2019 Premium Assessments \$ 3,583,357.00

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 \$ 331,084.15. The claims detail shows 471 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$377. Interest Allocated)

Delran Township	\$30,634.00
Chesterfield Township	\$ 1,093.00
Bordentown City	\$53,395.00
Bordentown Township	\$28,137.00
Westampton Township	\$10,235.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,256,221.71 to a closing balance of \$ 19,781,846.04 showing an increase in the fund of \$ 2,525,624.33. 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
7/1	WESTAMPTON TWP.	2019167243	WESTAMPTON TWP.	PR	2019	12,644.17	
7/16	MT. LAUREL TWP.	2019169163	MT. LAUREL TWP.	PR	2019	1,996.17	
7/17	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
TOTAL-JUL						14,663.34	
TOTAL-YTD							69,332.90
8/1	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	52.37	
8/1	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	43.61	
8/15	PEMBERTON TWP.	12438552	DANIEL MATTHEWS	WC	2015	48,450.50	
8/14	PEMBERTON TWP.	2018145523	PEMBERTON TWP.	PR	2018	1,938.00	
8/14	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	48.00	
TOTAL-AUG						50,532.48	
TOTAL-YTD							119,865.38

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

	<u>June</u>	<u>July</u>	<u>August</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	17,462,386.00	17,256,221.81	18,275,114.65	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	83,921.18	20,058.92	41,525.02	294,438.52
Premium Assessment Receipts	0.00	1,946,943.00	1,636,414.00	6,730,678.98
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2019	0.00	17,940.34	0.00	44,112.84
Fund Year 2018	0.00	0.00	1,986.00	30,551.58
Fund Year 2017	0.00	0.00	43.61	6,830.70
Fund Year 2016	0.00	0.00	52.37	364.61
Fund Year 2015	71.00	23.00	48,450.50	49,391.00
Closed Fund Year	0.00	0.00	0.00	200.00
Total Subrogation, Salvage & Reimb.Receipts	71.00	17,963.34	50,532.48	131,450.73
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>	83,992.18	1,984,965.26	1,728,471.50	7,156,568.23

**DISBURSEMENTS:**

Net Claim Payments:

Fund Year 2019	121,502.86	138,330.92	64,865.71	614,221.16
Fund Year 2018	35,238.33	41,157.07	28,520.88	628,293.38
Fund Year 2017	9,199.92	7,483.92	5,335.82	170,963.06
Fund Year 2016	2,674.94	6,740.36	19,028.06	85,080.51
Fund Year 2015	10,641.48	2,864.53	3,829.54	90,069.49
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	179,257.53	196,576.80	121,580.01	1,588,627.60

Total Net Claim Payments

Exp. & Admin Bill List Payments:

Exp. & Cont. Charges FY 2020	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	100,185.24	227,239.79	90,569.48	931,913.31
Property Fund Charges FY 2019	0.00	0.00	0.00	0.00
E-JIF Premium FY 2019	0.00	123,445.00	0.00	246,892.00
M.E.L. Premium FY 2019	0.00	412,688.00	0.00	1,238,064.00
POL/EPL Policy Premium FY 2019	0.00	0.00	0.00	604,277.00
M.E.L. Premium FY 2018	0.00	0.00	0.00	25,332.27
Exp. & Cont. Charges FY 2018	10,713.60	4,522.83	7,652.52	128,887.15
Exp. & Cont. Charges FY 2017	0.00	1,600.00	0.00	13,539.25
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	1,938.00	1,938.00
Closed Fund Year	0.00	0.00	0.00	482,893.23
Total Bill List Payments	110,898.84	769,495.62	100,160.00	3,673,736.21
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>	290,156.37	966,072.42	221,740.01	5,262,363.81

**Closing Balance for the Period:**

17,256,221.81	18,275,114.65	19,781,846.14
---------------	---------------	---------------

Account Net Cash Change During the Period:

Operating Account	-219,913.88	1,001,560.35	1,480,859.47	2,764,515.36
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-13,500.00	2,532.29	-2,485.07	-3,850.74
Asset Management Account	27,249.69	14,800.20	28,357.09	-866,460.20
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>	-206,164.19	1,018,892.84	1,506,731.49	1,894,204.42

**Proof:**                      **0.00**                      **0.00**                      **0.00**

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

CURRENT MONTH July  
CURRENT FUND YEAR 2019

	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5
	ID Number:	INVEST. ACCT.	ASSET MGR.	OPERATING ACC	CLAIMS ACCOU	ADMIN. EXPEN
	Maturity (Yrs)	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0
	TOTAL for All Accts & instruments					
Opening Cash & Investment Balance	\$17,256,221.35	396.18	16017931.27	1136893.9	100000	1000
Opening Interest Accrual Balance	\$53,424.71	0	53424.71	0	0	0
1 Interest Accrued and/or Interest Cost	\$22,080.08	\$0.00	\$22,080.08	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$651.86	(\$2,074.58)	\$0.00	\$2,726.44	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$18,741.55	\$0.00	\$18,741.55	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$665.52	\$0.00	\$665.52	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$23,397.46	(\$2,074.58)	\$22,745.60	\$2,726.44	\$0.00	\$0.00
9 Deposits - Purchases	\$6,326,371.89	\$1,700,000.00	\$1,695,393.13	\$1,964,906.34	\$196,576.80	\$769,495.62
10 (Withdrawals - Sales)	(\$5,327,537.97)	(\$1,695,393.13)	(\$1,700,000.00)	(\$966,072.42)	(\$196,576.80)	(\$769,495.62)
Ending Cash & Investment Balance	\$18,275,114.20	\$2,928.47	\$16,032,731.47	\$2,138,454.26	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$56,763.24	\$0.00	\$56,763.24	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$52,824.74	\$0.00	\$0.00	\$0.00	\$43,169.79	\$9,654.95
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$18,327,938.94	\$2,928.47	\$16,032,731.47	\$2,138,454.26	\$143,169.79	\$10,654.95
Annualized Rate of Return This Month	1.58%	-1497.60%	1.70%	2.00%	0.00%	0.00%

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment Balance	\$5,112.93	\$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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$68.30	\$470.99	\$133.70	\$1,579.65	\$678.68	\$137.66	\$0.01	\$219.67	\$257.92	\$3,546.58
	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	\$2.02	\$13.90	\$3.95	\$46.64	\$20.04	\$4.06	\$0.00	\$6.49	\$7.61	\$104.70
	6 Interest Paid - Term Instr.s	\$54.58	\$403.10	\$107.70	\$1,302.12	\$546.68	\$110.89	\$0.01	\$176.93	\$210.02	\$2,912.04
	7 Unrealized Gain (Loss)	\$2.06	\$14.20	\$4.03	\$47.61	\$20.46	\$4.15	\$0.00	\$6.62	\$7.77	\$106.90
	8 Net Investment Income	\$72.37	\$499.09	\$141.68	\$1,673.90	\$719.17	\$145.88	\$0.02	\$232.78	\$273.31	\$3,758.19
	9 Interest Accrued - Net Change	\$13.71	\$67.88	\$26.00	\$277.53	\$132.00	\$26.77	\$0.00	\$42.75	\$47.90	\$634.54
	Ending Cash & Investment Balance	\$55,171.59	\$374,747.78	\$108,010.23	\$1,274,423.22	\$548,266.88	\$111,209.58	\$11.67	\$177,461.86	\$206,762.53	\$2,856,065.34
	Ending Interest Accrual Balance	\$169.31	\$1,216.98	\$333.01	\$3,989.41	\$1,690.38	\$342.87	\$0.03	\$547.10	\$646.60	\$8,935.69

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening Cash & Investment Balance	\$82,017.14	\$342,047.71	\$110,030.22	\$952,115.48	\$449,062.91	\$102,907.10	\$6.24	\$225,510.94	\$193,267.37	\$2,457,015.11
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$101.63	\$423.86	\$136.35	\$1,179.85	\$556.47	\$127.52	\$0.07	\$279.45	\$239.49	\$3,044.70
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$3.00	\$12.51	\$4.03	\$34.83	\$16.43	\$3.76	\$0.00	\$8.25	\$7.07	\$89.89
	6 Interest Paid - Term Instr.s	\$81.87	\$350.55	\$109.83	\$963.64	\$448.24	\$102.72	\$0.06	\$225.10	\$192.91	\$2,474.92
	7 Unrealized Gain (Loss)	\$3.06	\$12.78	\$4.11	\$35.56	\$16.77	\$3.84	\$0.00	\$8.42	\$7.22	\$91.77
	8 Net Investment Income	\$107.70	\$449.15	\$144.48	\$1,250.24	\$589.67	\$135.13	\$0.07	\$296.12	\$253.78	\$3,226.36
	9 Interest Accrued - Net Change	\$19.77	\$73.31	\$26.52	\$216.21	\$108.23	\$24.80	\$0.01	\$54.35	\$46.58	\$569.78
	Ending Cash & Investment Balance	\$82,105.07	\$340,139.80	\$110,148.18	\$948,692.90	\$449,544.36	\$103,017.43	\$56.30	\$225,752.71	\$193,474.57	\$2,452,931.32
	Ending Interest Accrual Balance	\$253.14	\$1,072.60	\$339.60	\$2,963.19	\$1,386.01	\$317.62	\$0.17	\$696.03	\$596.51	\$7,624.87

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2017</b>	Opening Cash & Investment Balance	\$5,112.93	\$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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$68.30	\$470.99	\$133.70	\$1,579.65	\$678.68	\$137.66	\$0.01	\$219.67	\$257.92	\$3,546.58
	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	\$2.02	\$13.90	\$3.95	\$46.64	\$20.04	\$4.06	\$0.00	\$6.49	\$7.61	\$104.70
	6 Interest Paid - Term Instr.s	\$54.58	\$403.10	\$107.70	\$1,302.12	\$546.68	\$110.89	\$0.01	\$176.93	\$210.02	\$2,912.04
	7 Unrealized Gain (Loss)	\$2.06	\$14.20	\$4.03	\$47.61	\$20.46	\$4.15	\$0.00	\$6.62	\$7.77	\$106.90
	8 Net Investment Income	\$72.37	\$499.09	\$141.68	\$1,673.90	\$719.17	\$145.88	\$0.02	\$232.78	\$273.31	\$3,758.19
	9 Interest Accrued - Net Change	\$13.71	\$67.88	\$26.00	\$277.53	\$132.00	\$26.77	\$0.00	\$42.75	\$47.90	\$634.54
	Ending Cash & Investment Balance	\$55,171.59	\$374,747.78	\$108,010.23	\$1,274,423.22	\$548,266.88	\$111,209.58	\$11.67	\$177,461.86	\$206,762.53	\$2,856,065.34
	Ending Interest Accrual Balance	\$169.31	\$1,216.98	\$333.01	\$3,989.41	\$1,690.38	\$342.87	\$0.03	\$547.10	\$646.60	\$8,935.69

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2016</b>	Opening Cash & Investment Balance	\$82,017.14	\$342,047.71	\$110,030.22	\$952,115.48	\$449,062.91	\$102,907.10	\$6.24	\$225,510.94	\$193,267.37	\$2,457,015.11
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$101.63	\$423.86	\$136.35	\$1,179.85	\$556.47	\$127.52	\$0.07	\$279.45	\$239.49	\$3,044.70
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$3.00	\$12.51	\$4.03	\$34.83	\$16.43	\$3.76	\$0.00	\$8.25	\$7.07	\$89.89
	6 Interest Paid - Term Instr.s	\$81.87	\$350.55	\$109.83	\$963.64	\$448.24	\$102.72	\$0.06	\$225.10	\$192.91	\$2,474.92
	7 Unrealized Gain (Loss)	\$3.06	\$12.78	\$4.11	\$35.56	\$16.77	\$3.84	\$0.00	\$8.42	\$7.22	\$91.77
	8 Net Investment Income	\$107.70	\$449.15	\$144.48	\$1,250.24	\$589.67	\$135.13	\$0.07	\$296.12	\$253.78	\$3,226.36
	9 Interest Accrued - Net Change	\$19.77	\$73.31	\$26.52	\$216.21	\$108.23	\$24.80	\$0.01	\$54.35	\$46.58	\$569.78
	Ending Cash & Investment Balance	\$82,105.07	\$340,139.80	\$110,148.18	\$948,692.90	\$449,544.36	\$103,017.43	\$56.30	\$225,752.71	\$193,474.57	\$2,452,931.32
	Ending Interest Accrual Balance	\$253.14	\$1,072.60	\$339.60	\$2,963.19	\$1,386.01	\$317.62	\$0.17	\$696.03	\$596.51	\$7,624.87

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2015</b>	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$77.51	\$436.98	\$112.35	\$214.76	\$649.06	\$127.75	\$0.00	\$146.45	\$254.01	\$2,018.86
	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	\$2.29	\$12.90	\$3.32	\$6.34	\$19.16	\$3.77	\$0.00	\$4.32	\$7.50	\$59.60
	6 Interest Paid - Term Instr.s	\$62.43	\$363.07	\$90.50	\$191.20	\$521.19	\$102.90	\$0.00	\$117.96	\$206.24	\$1,655.50
	7 Unrealized Gain (Loss)	\$2.34	\$13.17	\$3.39	\$6.47	\$19.56	\$3.85	\$0.00	\$4.41	\$7.66	\$60.85
	8 Net Investment Income	\$82.14	\$463.05	\$119.05	\$227.57	\$687.78	\$135.37	\$0.00	\$155.18	\$269.17	\$2,139.32
	9 Interest Accrued - Net Change	\$15.08	\$73.92	\$21.85	\$23.56	\$127.87	\$24.85	\$0.00	\$28.48	\$47.77	\$363.37
	Ending Cash & Investment Balance	\$62,618.65	\$352,980.05	\$90,759.12	\$170,713.41	\$524,335.91	\$103,200.25	\$0.80	\$118,305.68	\$205,204.15	\$1,628,118.02
	Ending Interest Accrual Balance	\$193.06	\$1,108.88	\$279.82	\$568.61	\$1,613.59	\$318.18	\$0.00	\$364.75	\$635.69	\$5,082.58

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>Closed</b>	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$194.27	\$97.30	\$83.20	\$2,183.73	\$1,384.71	\$191.94	\$0.00	\$541.71	\$4,077.57	\$8,754.44
	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	\$5.74	\$2.87	\$2.46	\$64.47	\$40.88	\$5.67	\$0.00	\$15.99	\$120.38	\$258.45
	6 Interest Paid - Term Instr.s	\$156.42	\$89.75	\$67.02	\$1,758.88	\$1,115.40	\$154.61	\$0.00	\$436.35	\$3,816.28	\$7,594.72
	7 Unrealized Gain (Loss)	\$5.86	\$2.93	\$2.51	\$65.82	\$41.74	\$5.79	\$0.00	\$16.33	\$122.90	\$263.87
	8 Net Investment Income	\$205.86	\$103.11	\$88.17	\$2,314.02	\$1,467.33	\$203.39	\$0.00	\$574.03	\$4,320.85	\$9,276.76
	9 Interest Accrued - Net Change	\$37.85	\$7.55	\$16.18	\$424.85	\$269.31	\$37.33	\$0.00	\$105.36	\$261.29	\$1,159.72
	Ending Cash & Investment Balance	\$156,939.90	\$78,615.36	\$67,215.25	\$1,764,118.46	\$1,118,636.63	\$155,059.12	(\$79.04)	\$437,620.05	\$3,294,579.31	\$7,072,705.04
	Ending Interest Accrual Balance	\$483.74	\$263.40	\$207.23	\$5,438.78	\$3,448.91	\$478.07	(\$0.01)	\$1,349.24	\$11,140.09	\$22,809.46

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

Current Fund Year: 2019 Month Ending: July										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	68,896.08	115,920.39	32,370.22	499,769.97	126,551.61	0.00	63,529.52	641,126.98	398,778.23	1,946,943.00
Refunds	17,940.34	0.00	0.00	23.00	0.00	0.00	0.00	0.00	0.00	17,963.34
Invest Pymnts	415.95	1,536.87	528.10	5,971.70	3,566.10	506.01	5.15	1,511.01	6,018.03	20,058.92
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	415.95	1,536.87	528.10	5,971.70	3,566.10	506.01	5.15	1,511.01	6,018.03	20,058.92
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	87,252.37	117,457.26	32,898.32	505,764.67	130,117.71	506.01	63,534.67	642,637.99	404,796.26	1,984,965.26
EXPENSES										
Claims Transfers	82,461.33	10,213.74	11.25	103,890.48	0.00	0.00	0.00	0.00	0.00	196,576.80
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	123,445.00	412,688.00	233,362.62	769,495.62
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	82,461.33	10,213.74	11.25	103,890.48	0.00	0.00	123,445.00	412,688.00	233,362.62	966,072.42
END BALANCE	240,147.52	1,079,221.09	529,477.24	5,823,819.90	3,494,367.16	472,486.38	(80,398.48)	1,418,527.66	5,297,466.08	18,275,114.55

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

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2019								
Month Ending:	July									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	68,896.08	115,920.39	32,370.22	499,769.97	126,551.61	0.00	63,529.52	641,126.98	398,778.23	1,946,943.00
Refunds	17,940.34	0.00	0.00	0.00						17,940.34
Invest Pymnts	29.54	9.26	45.66	634.09	186.38	0.00	5.07	376.88	606.74	1,893.62
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	29.54	9.26	45.66	634.09	186.38	0.00	5.07	376.88	606.74	1,893.62
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	86,865.96	115,929.65	32,415.88	500,404.06	126,737.99	0.00	63,534.59	641,503.86	399,384.97	1,966,776.96
EXPENSES										0.00
Claims Transfers	82,461.33	1,217.49	11.25	54,640.85	0.00	0.00	0.00	0.00	0.00	138,330.92
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	123,445.00	412,688.00	227,239.79	763,372.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	82,461.33	1,217.49	11.25	54,640.85	0.00	0.00	123,445.00	412,688.00	227,239.79	901,703.71
END BALANCE	(53,443.09)	(305,449.01)	81,209.84	1,052,309.77	333,072.64	0.00	(80,556.30)	444,882.20	842,531.15	2,314,557.20

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2018								
Month Ending:	July									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	4.75	235.86	79.61	814.02	553.16	0.00	0.01	106.96	316.22	2,110.59
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	4.75	235.86	79.61	814.02	553.16	0.00	0.01	106.96	316.22	2,110.59
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4.75	235.86	79.61	814.02	553.16	0.00	0.01	106.96	316.22	2,110.59
EXPENSES										
Claims Transfers	0.00	907.50	0.00	40,249.57	0.00	0.00	0.00	0.00	0.00	41,157.07
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,522.83	4,522.83
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	907.50	0.00	40,249.57	0.00	0.00	0.00	0.00	4,522.83	45,679.90
END BALANCE	(63,244.60)	238,187.11	72,134.62	613,562.14	520,510.74	0.00	168.09	14,505.16	177,049.85	1,572,873.11

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2017								
Month Ending:	July									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	58.66	431.21	115.68	1,396.37	587.17	119.10	0.01	190.03	225.41	3,123.64
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	58.66	431.21	115.68	1,396.37	587.17	119.10	0.01	190.03	225.41	3,123.64
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	58.66	431.21	115.68	1,396.37	587.17	119.10	0.01	190.03	225.41	3,123.64
EXPENSES										
Claims Transfers	0.00	5,760.75	0.00	1,723.17	0.00	0.00	0.00	0.00	0.00	7,483.92
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,600.00	1,600.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	5,760.75	0.00	1,723.17	0.00	0.00	0.00	0.00	1,600.00	9,083.92
END BALANCE	55,171.59	374,747.78	108,010.23	1,274,423.22	548,266.88	111,209.58	11.67	177,461.86	206,762.53	2,856,065.34

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2016								
Month Ending:	July									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	87.93	375.84	117.96	1,034.03	481.45	110.33	0.06	241.77	207.20	2,656.57
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	87.93	375.84	117.96	1,034.03	481.45	110.33	0.06	241.77	207.20	2,656.57
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	87.93	375.84	117.96	1,034.03	481.45	110.33	0.06	241.77	207.20	2,656.57
EXPENSES										
Claims Transfers	0.00	2,283.75	0.00	4,456.61	0.00	0.00	0.00	0.00	0.00	6,740.36
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	2,283.75	0.00	4,456.61	0.00	0.00	0.00	0.00	0.00	6,740.36
END BALANCE	82,105.07	340,139.80	110,148.18	948,692.90	449,544.36	103,017.43	56.30	225,752.71	193,474.57	2,452,931.32

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	July									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	23.00						23.00
Invest Pymnts	67.06	389.14	97.20	204.02	559.92	110.52	0.00	126.70	221.40	1,775.96
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	67.06	389.14	97.20	204.02	559.92	110.52	0.00	126.70	221.40	1,775.96
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	67.06	389.14	97.20	227.02	559.92	110.52	0.00	126.70	221.40	1,798.96
EXPENSES										
Claims Transfers	0.00	44.25	0.00	2,820.28	0.00	0.00	0.00	0.00	0.00	2,864.53
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	44.25	0.00	2,820.28	0.00	0.00	0.00	0.00	0.00	2,864.53
END BALANCE	62,618.65	352,980.05	90,759.12	170,713.41	524,335.91	103,200.25	0.80	118,305.68	205,204.15	1,628,118.02

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	July									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	168.01	95.56	71.99	1,889.17	1,198.02	166.06	0.00	468.67	4,059.56	8,117.04
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	168.01	95.56	71.99	1,889.17	1,198.02	166.06	0.00	468.67	4,059.56	8,117.04
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	168.01	95.56	71.99	1,889.17	1,198.02	166.06	0.00	468.67	4,059.56	8,117.04
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	156,939.90	78,615.36	67,215.25	1,764,118.46	1,118,636.63	155,059.12	(79.04)	437,620.05	3,294,579.31	7,072,705.04

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

Month July  
Current Fund Year 2019

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Prop	169,753.93	82,461.33	17,940.34	234,274.92	234,274.92	0.00	0.00	0.00
	Liab	3,462.25	1,217.49	0.00	4,679.74	4,679.74	0.00	0.00	0.00
	Auto	3,965.84	11.25	0.00	3,977.09	3,977.09	0.00	0.00	0.00
	WC	207,670.01	54,640.85	0.00	262,310.86	262,310.86	0.00	0.00	0.00
	<b>Total</b>	<b>384,852.03</b>	<b>138,330.92</b>	<b>17,940.34</b>	<b>505,242.61</b>	<b>505,242.61</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	907.50	0.00	241,911.66	241,911.66	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	1,384,310.14	40,249.57	0.00	1,424,559.71	1,424,559.71	0.00	0.00	0.00
	<b>Total</b>	<b>2,016,105.23</b>	<b>41,157.07</b>	<b>0.00</b>	<b>2,057,262.30</b>	<b>2,057,262.30</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	102,963.53	5,760.75	0.00	108,724.28	108,724.28	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	922,851.90	1,723.17	0.00	924,575.07	924,575.07	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,247,937.12</b>	<b>7,483.92</b>	<b>0.00</b>	<b>1,255,421.04</b>	<b>1,255,421.04</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	2,283.75	0.00	187,385.05	187,385.05	0.00	0.00	0.00
	Auto	13,068.22	0.00	0.00	13,068.22	13,068.22	0.00	0.00	0.00
	WC	1,305,130.23	4,456.61	0.00	1,309,586.84	1,309,586.84	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,818,503.53</b>	<b>6,740.36</b>	<b>0.00</b>	<b>1,825,243.89</b>	<b>1,825,243.89</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	179,645.66	44.25	0.00	179,689.91	179,689.91	(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	2,185,618.55	2,820.28	23.00	2,188,415.83	2,188,415.83	0.00	0.00	(0.00)
	<b>Total</b>	<b>2,694,107.21</b>	<b>2,864.53</b>	<b>23.00</b>	<b>2,696,948.74</b>	<b>2,696,948.74</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
<b>TOTAL</b>		<b>8,161,505.12</b>	<b>196,576.80</b>	<b>17,963.34</b>	<b>8,340,118.58</b>	<b>8,340,118.58</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>



# BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
13778	07/01/2019	Combined I-CLAIMANT LEGAL EXP	33124	Combined ROSSI, FRANK	TAYLOR, TAYLOR & LEONETTI, PC	2019147693: 13778 Total:	07/12/2018	\$2,877.00 \$2,877.00
13779	07/01/2019	E-APPRAISERS PR	33124	Medford Twp.	LEO PETETTI LLC	2019174590: 13779 Total:	05/23/2019	\$55.00 \$55.00
13780	07/01/2019	Combined L-LEGAL WC L-LEGAL WC	33124	Combined LUCAS, STEVEN ROSSI, FRANK	AFFANATO MARUT LLC	2018127449: 2019147693: 13780 Total:	03/02/2018 07/12/2018	\$183.50 \$173.00 \$356.50
13781	07/01/2019	E-INDEP ADJUSTOR	33124	DEFRANCO, ANTHONY	MCNELIS INVESTIGATIVE SERVICES	2017106585: 13781 Total:	06/28/2017	\$150.00 \$150.00
13782	07/01/2019	I-TEMPORARY TOTAL	33124	Baker, Edward	PEMBERTON TOWNSHIP	2019176278: 13782 Total:	06/11/2019	\$1,726.66 \$1,726.66
13783	07/01/2019	I-TEMPORARY TOTAL	33124	WEBSTER, JORDAN	WESTAMPTON TOWNSHIP	2019148581: 13783 Total:	07/24/2018	\$1,797.24 \$1,797.24
13784	07/01/2019	I-PERMANENT PARTIAL	33124	DIPERI, AARON	AARON DIPERI	2017100711: 13784 Total:	04/22/2017	\$1,056.28 \$1,056.28
13785	07/01/2019	M-MISC MED(WC) & PD	33124	Medford Twp.	MEDFORD TOWNSHIP	2019174590: 13785 Total:	05/23/2019	\$87.97 \$87.97
13786	07/01/2019	I-PERMANENT PARTIAL	33124	ROSSI, FRANK	FRANK ROSSI	2019147693: 13786 Total:	07/12/2018	\$10,177.25 \$10,177.25
13787	07/01/2019	I-TEMPORARY TOTAL	33124	BREINER, WILLIAM	WILLIAM BREINER	2018143484: 13787 Total:	05/21/2018	\$1,806.00 \$1,806.00
13788	07/01/2019	M-PHYSICIAN FEES	33125	WEBSTER, JORDAN	COASTAL SPINE, PC.	2019148581:	07/24/2018	\$83.27



# BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
						13788 Total:		\$83.27
13789	07/01/2019	M-PHYSICIAN FEES	33125	Santiago, Wilmar	RA PAIN SERVICES, PA	2019154157:	09/29/2018	\$220.88
						13789 Total:		\$220.88
13790	07/01/2019	Combined	33125	Combined	STRIVE PHYSICAL THERAPY AND			
		M-		BREINER, WILLIAM		2018143484:	05/21/2018	\$160.00
		M-		Choinski, Mariusz		2019169300:	03/20/2019	\$320.00
		M-		Imhof, Arthur		2019167260:	02/28/2019	\$160.00
		M-		Santiago, Wilmar		2019154157:	09/29/2018	\$395.00
						13790 Total:		\$1,035.00
13791	07/01/2019	Combined	33125	Combined	PREMIER ORTHOPEDIC OF SOUTH			
		M-ORTHO/NEURO		Reiss, Christina		2019165703:	02/11/2019	\$5,325.94
						13791 Total:		\$5,325.94
13792	07/01/2019	M-AMBULATORY	33125	Reiss, Christina	SOUTH JERSEY MUSCULOSKELETAL			
						2019165703:	02/11/2019	\$9,405.00
						13792 Total:		\$9,405.00
13793	07/01/2019	M-ACUTE CARE	33125	MCGUIGAN, MARK	VIRTUA WEST JERSEY HEALTH, INC.			
						001232500:	06/24/2015	\$1,677.00
						13793 Total:		\$1,677.00
13794	07/01/2019	Combined	33125	Combined	LOURDES ANESTHESIA ASSOC PA			
		M-PHYSICIAN FEES		Reiss, Christina		2019165703:	02/11/2019	\$2,570.00
						13794 Total:		\$2,570.00
13795	07/01/2019	M-ORTHO/NEURO	33125	BREINER, WILLIAM	BURLINGTON COUNTY ORTHOPAEDIC			
						2018143484:	05/21/2018	\$95.00
						13795 Total:		\$95.00
13796	07/01/2019	M-ORTHO/NEURO	33125	Choinski, Mariusz	TARIQ S. SIDDIQI, MD			
						2019169300:	03/20/2019	\$119.17
						13796 Total:		\$119.17
13797	07/01/2019	Combined	33125	Combined	CONCENTRA MEDICAL CENTERS			
		M-OCCUPATIONAL		Bristow, Sean		2019152903:	09/18/2018	\$662.40
		M-OCCUPATIONAL		Klink, Thomas		2019174813:	05/28/2019	\$103.82
		M-OCCUPATIONAL		Marshall, William		2019173255:	05/08/2019	\$483.93
						13797 Total:		\$1,250.15



# BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
13798	07/01/2019	M-	33125	Ettinger, Robert	NovaCare Rehabilitation	2019155779:	10/16/2018	\$93.00
						13798 Total:		\$93.00
13799	07/01/2019	Combined	33125	Combined	VIRTUA MEDICAL GROUP	2019175142:	05/31/2019	\$126.96
		M-PHYSICIAN FEES		Cimorelli, Monica		2019173560:	05/14/2019	\$84.20
		M-PHYSICIAN FEES		Myers, Shaun		13799 Total:		\$211.16
13800	07/01/2019	M-OCCUPATIONAL	33125	Wright, David	WORKNET OCCUPATIONAL MEDICINE	2019175436:	06/03/2019	\$142.01
						13800 Total:		\$142.01
13801	07/01/2019	M-PHYSICIAN FEES	33125	Miller, Ryan	EMERGENCY PHYSICIANS OF NEW	2019160617:	12/08/2018	\$224.30
						13801 Total:		\$224.30
13802	07/01/2019	M-AMBULATORY	33125	Roun, Howard	SUMMIT SURGICAL CENTER, LLC	2019166742:	02/25/2019	\$9,534.80
						13802 Total:		\$9,534.80
13803	07/01/2019	M-URGENT CARE	33125	DIPERI, AARON	ATLANTICARE URGENT CARE	2019172902:	05/05/2019	\$263.00
						13803 Total:		\$263.00
13804	07/01/2019	M-PHYSICIAN FEES	33125	REYNOLDS VEZOS, TYLER	PROFESSIONAL SERVICE FUND	2019174729:	05/26/2019	\$11.97
						13804 Total:		\$11.97
13805	07/01/2019	M-DME/PROSTHETICS	33125	Reiss, Christina	HOME CARE CONNECT LLC	2019165703:	02/11/2019	\$631.43
						13805 Total:		\$631.43
13806	07/01/2019	M-BEHAVIORAL	33125	MCGUIGAN, MARK	WORKERS COMP PSYCH NET	001232500:	06/24/2015	\$70.00
						13806 Total:		\$70.00
13807	07/01/2019	M-PHYSICIAN FEES	33125	Cappetti, Valerie	HAMILTON SQUARE EMERGENCY	2019162031:	01/01/2019	\$651.00
						13807 Total:		\$651.00
13808	07/01/2019	Combined	33125	Combined	ISO SERVICES, INC.	2019169884:	03/23/2019	\$11.25
		E-MISC ALL OTHER WC		Bowker, Kayle				



# BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
		E-MISC ALL OTHER WC		Doyle, Nicole		2019169891:	03/24/2019	\$11.25
		E-MISC ALL OTHER GL		Egner, Melissa		2019170901:	03/18/2019	\$11.25
		E-MISC ALL OTHER WC		Hillman, Jeffery		2019172036:	04/26/2019	\$11.25
		E-MISC ALL OTHER WC		Hofstein, Joshua		2019170819:	04/09/2019	\$11.25
		E-MISC ALL OTHER WC		HUNSINGER, MARK		2019171524:	11/19/2018	\$11.25
		E-MISC ALL OTHER WC		Licata, Joseph		2019171998:	04/24/2019	\$11.25
		E-MISC ALL OTHER GL		Mendolia, Denise		2019165622:	11/10/2018	\$11.25
		E-MISC ALL OTHER WC		Tenney, Daniel		2019169880:	03/23/2019	\$11.25
		E-MISC ALL OTHER WC		Vaccaro, Jasmine		2019171065:	04/11/2019	\$11.25
		E-MISC ALL OTHER WC		Welthy, Shaun		2019172055:	04/26/2019	\$11.25
						13808 Total:		\$123.75
13809	07/01/2019	Combined	33126	Combined	QUALCARE INC			
		M-MEDICAL		Leaper, Colin		2019176660:	06/14/2019	\$501.00
		M-MEDICAL		Marshall, William		2019177593:	06/06/2019	\$501.00
		M-MEDICAL		Mcbroom, Bryan		2019176563:	06/14/2019	\$501.00
		M-MEDICAL		Perkins, Christopher		2019176772:	06/18/2019	\$501.00
						13809 Total:		\$2,004.00
13810	07/08/2019	E-APPRAISERS PR	33327	Medford Twp.	LEO PETETTI LLC			
						2019176692:	06/15/2019	\$165.00
						13810 Total:		\$165.00
13811	07/08/2019	M-MISC MED(WC) & PD	33327	PEMBERTON TOWNSHIP	ACERBO'S AUTO TRIM & LETTERING			
						2019167659:	03/03/2019	\$625.00
						13811 Total:		\$625.00
13812	07/08/2019	L-LEGAL WC	33327	MCGUIGAN, MARK	AFFANATO MARUT LLC			
						001232500:	06/24/2015	\$195.00
						13812 Total:		\$195.00
13813	07/08/2019	E-APPRAISERS PR	33327	Pemberton Twp.	GEORGE OLMEZER APPRAISAL			
						2019177319:	06/21/2019	\$110.00
						13813 Total:		\$110.00
13814	07/08/2019	I-PERMANENT PARTIAL	33327	BRUZZESE, GIANCARLO	GIANCARLO BRUZZESE			
						001253132:	06/26/2016	\$529.60
						13814 Total:		\$529.60
13815	07/08/2019	I-TEMPORARY TOTAL	33327	Reiss, Christina	Christina Reiss			



**BURLINGTON COUNTY J.I.F.**  
**BURLINGTON CTY JIF I Account**  
**Check Register**

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
						2019165703:	02/11/2019	\$1,842.00
						13815 Total:		\$1,842.00
13816	07/08/2019	M-MISC MED(WC) & PD	33327	WESTAMPTON	WESTAMPTON TOWNSHIP			
						2019167243:	02/27/2019	\$1,000.00
						13816 Total:		\$1,000.00
13817	07/08/2019	M-MISC MED(WC) & PD	33327	Medford Twp.	MEDFORD TOWNSHIP			
						2019176692:	06/15/2019	\$728.39
						13817 Total:		\$728.39
13818	07/08/2019	M-MISC MED(WC) & PD	33327	Mansfield Twp	MANSFIELD TOWNSHIP			
						2020177868:	04/15/2019	\$1,920.00
						13818 Total:		\$1,920.00
13819	07/08/2019	M-MISC MED(WC) & PD	33327	Pemberton Twp.	PEMBERTON TOWNSHIP			
						2019177319:	06/21/2019	\$4,465.97
						13819 Total:		\$4,465.97
13820	07/08/2019	Combined	33328	Combined	QUAL-LYNX			
		E-MISC ALL OTHER WC		Bristow, Sean		2019152903:	09/18/2018	\$4.25
		E-MISC ALL OTHER WC		Hillman, Jeffery		2019172036:	04/26/2019	\$4.25
		E-MISC ALL OTHER WC		Hofstein, Joshua		2019170819:	04/09/2019	\$4.25
		E-MISC ALL OTHER WC		HUNSINGER, MARK		2019171524:	11/19/2018	\$4.25
		E-MISC ALL OTHER WC		Imhof, Arthur		2019167260:	02/28/2019	\$4.25
		E-MISC ALL OTHER WC		Licata, Joseph		2019171998:	04/24/2019	\$4.25
		E-MISC ALL OTHER WC		Mueller, David		2019158009:	11/03/2018	\$4.25
		E-MISC ALL OTHER WC		REISS, CHRISTINA		2018125042:	02/03/2018	\$4.25
		E-MISC ALL OTHER WC		Vaccaro, Jasmine		2019171065:	04/11/2019	\$4.25
		E-MISC ALL OTHER WC		Welthy, Shaun		2019172055:	04/26/2019	\$4.25
						13820 Total:		\$42.50
13821	07/08/2019	M-ORTHO/NEURO	33328	COSTELLO, CHRISTOPHER E	COASTAL SPINE, PC.			
						2018108894:	07/27/2017	\$140.64
						13821 Total:		\$140.64
13822	07/08/2019	Combined	33328	Combined	STRIVE PHYSICAL THERAPY AND			
		M-		BREINER, WILLIAM		2018143484:	05/21/2018	\$1,040.00
		M-		Reiss, Christina		2019165703:	02/11/2019	\$80.00
						13822 Total:		\$1,120.00



**BURLINGTON COUNTY J.I.F.**  
**BURLINGTON CTY JIF I Account**  
**Check Register**

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
13823	07/08/2019	M-ORTHO/NEURO	33328	Unley, Michael	BURLINGTON COUNTY ORTHOPAEDIC	2019159962:	12/04/2018	\$95.00
						13823 Total:		\$95.00
13824	07/08/2019	Combined	33328	Combined	BIOREFERENCE LABORATORIES INC	2019174744:	05/26/2019	\$401.00
		M-OTHER PROVIDER		Decharleroy, Gregory		2019174109:	05/19/2019	\$562.72
		M-OTHER PROVIDER		Harrell Jr., Gerry		13824 Total:		\$963.72
13825	07/08/2019	M-MRI	33328	WEBSTER, JORDAN	ONE CALL CARE DIAGNOSTICS	2019148581:	07/24/2018	\$560.00
						13825 Total:		\$560.00
13826	07/08/2019	Combined	33328	Combined	CONCENTRA MEDICAL CENTERS	2019177593:	06/06/2019	\$483.93
		M-OCCUPATIONAL		Marshall, William		2019173255:	05/08/2019	\$98.13
		M-OCCUPATIONAL		Marshall, William		13826 Total:		\$582.06
13827	07/08/2019	M-PHYSICIAN FEES	33328	Harrell Jr., Gerry	EMERGENCY PHYSICIAN,	2019174109:	05/19/2019	\$684.00
						13827 Total:		\$684.00
13828	07/08/2019	Combined	33328	Combined	NovaCare Rehabilitation	2019163514:	01/18/2019	\$279.00
		M-		Lefferts, Kevin		13828 Total:		\$279.00
13829	07/08/2019	M-AMBULATORY	33328	WEBSTER, JORDAN	FELLOWSHIP SURGICALCENTER, LLC	2019148581:	07/24/2018	\$2,431.50
						13829 Total:		\$2,431.50
13830	07/08/2019	M-PHYSICIAN FEES	33328	Cicali, Anthony	VIRTUA MEDICAL GROUP	2019174454:	05/22/2019	\$171.41
						13830 Total:		\$171.41
13831	07/08/2019	Combined	33328	Combined	PREMIER ORTHOPAEDIC	2019163514:	01/18/2019	\$88.09
		M-ORTHO/NEURO		Lefferts, Kevin		2019154157:	09/29/2018	\$88.09
		M-ORTHO/NEURO		Santiago, Wilmar		13831 Total:		\$176.18
13832	07/08/2019	Combined	33328	Combined	AVIA PARTNERS INC	2019167847:	03/06/2019	\$7.03
		M-PHARMACY		Boone, Bruce G.		2019169300:	03/20/2019	\$20.19
		M-PHARMACY		Choinski, Mariusz				



**BURLINGTON COUNTY J.I.F.**  
**BURLINGTON CTY JIF I Account**  
**Check Register**

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
		M-PHARMACY		MCGUIGAN, MARK		001232500:	06/24/2015	\$53.37
						13832 Total:		\$80.59
13833	07/15/2019	E-MISC ALL OTHER WC	33499	Baker, Edward	ADMINISTRATIVE CLAIM SERVICES	2019176278:	06/11/2019	\$3.00
						13833 Total:		\$3.00
13834	07/15/2019	L-LEGAL GL	33499	BOCCHIERI, MARGARET	RAYMOND & COLEMAN LLP	2018121289:	10/28/2017	\$5,749.50
						13834 Total:		\$5,749.50
13835	07/15/2019	L-LEGAL GL	33499	REED, WILLIAM	MARSHALL DENNEHEY WARNER	001229173:	02/03/2015	\$33.00
						13835 Total:		\$33.00
13836	07/15/2019	Combined E-APPRAISERS PR	33499	Combined Springfield Twp.	LEO PETETTI LLC	2019173721:	05/07/2019	\$220.00
						13836 Total:		\$220.00
13837	07/15/2019	I-TEMPORARY TOTAL	33499	Baker, Edward	PEMBERTON TOWNSHIP	2019176278:	06/11/2019	\$1,726.66
						13837 Total:		\$1,726.66
13838	07/15/2019	I-TEMPORARY TOTAL	33499	BREINER, WILLIAM	WILLIAM BREINER	2018143484:	05/21/2018	\$1,806.00
						13838 Total:		\$1,806.00
13839	07/15/2019	M-MISC MED(WC) & PD	33499	Mahoney, Joseph	Joseph Mahoney	2019175180:	05/17/2019	\$399.99
						13839 Total:		\$399.99
13840	07/15/2019	I-PERMANENT PARTIAL	33499	YOUNG, BRIAN	BRIAN YOUNG	001247013:	02/19/2016	\$1,026.24
						13840 Total:		\$1,026.24
13841	07/15/2019	M-MISC MED(WC) & PD	33499	Palmyra Borough	PALMYRA BOROUGH	2020178364:	07/05/2019	\$1,048.60
						13841 Total:		\$1,048.60
13842	07/15/2019	M-	33500	Unley, Michael	IVY REHAB NETWORK INC	2019159962:	12/04/2018	\$85.00
						13842 Total:		\$85.00
13843	07/15/2019	Combined	33500	Combined	STRIVE PHYSICAL THERAPY AND			

138



# BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
		M-		BREINER, WILLIAM		2018143484:	05/21/2018	\$160.00
		M-		Choinski, Mariusz		2019169300:	03/20/2019	\$480.00
		M-		Imhof, Arthur		2019167260:	02/28/2019	\$320.00
		M-		Reiss, Christina		2019165703:	02/11/2019	\$80.00
						13843 Total:		\$1,040.00
13844	07/15/2019	M-ORTHO/NEURO	33500	Reiss, Christina	PREMIER ORTHOPEDIC OF SOUTH			
						2019165703:	02/11/2019	\$81.44
						13844 Total:		\$81.44
13845	07/15/2019	M-ORTHO/NEURO	33500	BREINER, WILLIAM	BURLINGTON COUNTY ORTHOPAEDIC			
						2018143484:	05/21/2018	\$95.00
						13845 Total:		\$95.00
13846	07/15/2019	M-PHYSICIAN FEES	33500	REYNOLDS VEZOS, TYLER	EMERGENCY PHYSICIAN,			
						2019174729:	05/26/2019	\$684.00
						13846 Total:		\$684.00
13847	07/15/2019	Combined	33500	Combined	VIRTUA MEDICAL GROUP			
		M-PHYSICIAN FEES		Earley, Robert		2019169455:	03/25/2019	\$341.66
		M-OCCUPATIONAL		WASILEWSKI, KEVIN		2018146046:	06/04/2018	\$177.09
						13847 Total:		\$518.75
13848	07/15/2019	M-PHYSICIAN FEES	33500	MCGUIGAN, MARK	LOURDES CARDIOLOGY SERVICES,			
						001232500:	06/24/2015	\$136.70
						13848 Total:		\$136.70
13849	07/15/2019	M-URGENT CARE	33500	Vansciver, Richard	ATLANTICARE URGENT CARE			
						2019176335:	06/13/2019	\$263.00
						13849 Total:		\$263.00
13850	07/15/2019	M-DME/PROSTHETICS	33500	Reiss, Christina	HOME CARE CONNECT LLC			
						2019165703:	02/11/2019	\$60.43
						13850 Total:		\$60.43
13851	07/15/2019	M-PHYSICIAN FEES	33500	Kintner, Campbell	HAMILTON SQUARE EMERGENCY			
						2019152616:	09/14/2018	\$410.00
						13851 Total:		\$410.00
13852	07/15/2019	Combined	33500	Combined	ISO SERVICES, INC.			
		E-MISC ALL OTHER WC		ALLISON, CLIFFORD		2019173480:	05/13/2019	\$11.25
		E-MISC ALL OTHER WC		Bostick, Shaun		2019174774:	05/26/2019	\$11.25



**BURLINGTON COUNTY J.I.F.**  
**BURLINGTON CTY JIF I Account**  
**Check Register**

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
		E-MISC ALL OTHER WC		Brettell, Richard		2019172146:	04/29/2019	\$11.25
		E-MISC ALL OTHER WC		Brienza, Kaitlin		2019162679:	01/08/2019	\$11.25
		E-MISC ALL OTHER WC		Byzek, Diane		2019173941:	05/15/2019	\$11.25
		E-MISC ALL OTHER WC		Decharleroy, Gregory		2019174744:	05/26/2019	\$11.25
		E-MISC ALL OTHER WC		DIPERI, AARON		2019172902:	05/05/2019	\$11.25
		E-MISC ALL OTHER WC		Doty, David		2019172937:	05/06/2019	\$11.25
		E-MISC ALL OTHER WC		Evangelista, Jesus		2019174763:	05/26/2019	\$11.25
		E-MISC ALL OTHER WC		Harrell Jr., Gerry		2019174109:	05/19/2019	\$11.25
		E-MISC ALL OTHER GL		Kent, Marilyn		2019174303:	01/26/2019	\$11.25
		E-MISC ALL OTHER GL		Lopez, Daniel		2019174542:	05/21/2019	\$11.25
		E-MISC ALL OTHER WC		Marshall, William		2019173255:	05/08/2019	\$11.25
		E-MISC ALL OTHER WC		McGuinness, James		2019173176:	05/04/2019	\$11.25
		E-MISC ALL OTHER WC		Myers, Shaun		2019173560:	05/14/2019	\$11.25
		E-MISC ALL OTHER WC		NAPIER, JOSEPH		2019174203:	05/21/2019	\$11.25
		E-MISC ALL OTHER WC		Parento, Joseph		2019173795:	05/16/2019	\$11.25
		E-MISC ALL OTHER WC		PARKER, JUDSON		2019174090:	05/20/2019	\$11.25
		E-MISC ALL OTHER GL		RAUSCHMEIER, ROBERT		2018124257:	12/29/2017	\$11.25
		E-MISC ALL OTHER WC		Rowbottom, Joshua		2019172309:	04/30/2019	\$11.25
		E-MISC ALL OTHER WC		Verzicco, Michael		2019173942:	05/15/2019	\$11.25
		E-MISC ALL OTHER WC		Wyckoff, Robert		2019173940:	05/17/2019	\$11.25
						13852 Total:		\$247.50
13853	07/15/2019	M-PHARMACY	33500	BREINER, WILLIAM	AVIA PARTNERS INC			
						2018143484:	05/21/2018	\$45.31
						13853 Total:		\$45.31
13854	07/15/2019	Combined	33501	Combined	QUALCARE INC			
		M-MEDICAL		Chiappetta, Joseph		2020178519:	07/11/2019	\$501.00
		M-MEDICAL		Silk, Jason		2020178113:	07/07/2019	\$501.00
						13854 Total:		\$1,002.00
13855	07/22/2019	Combined	33739	Combined	LEO PETETTI LLC			
		E-APPRAISERS PR		Medford Twp.		2019175858:	06/05/2019	\$110.00
		E-APPRAISERS PR		Pemberton Twp		2019176854:	06/14/2019	\$110.00
		E-APPRAISERS PR		Pemberton Twp.		2019176836:	06/15/2019	\$110.00
						13855 Total:		\$330.00
13856	07/22/2019	E-INDEP ADJUSTOR PR	33739	Westampton Twp.	TAYLOR DARIN CLAIM SERVICE			



# BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
						2019172235:	04/26/2019	\$1,462.64
						13856 Total:		\$1,462.64
13857	07/22/2019	Combined	33739	Combined	ISO SERVICES, INC.			
		E-MISC ALL OTHER GL		Demaio, Est of, Bernadette		2019170690:	02/20/2019	\$11.25
		E-MISC ALL OTHER GL		Kilroy, Thomas		2019169436:	12/24/2018	\$11.25
		E-MISC ALL OTHER GL		MARTINEZ, JYONSHIEL		001237862:	08/18/2015	\$11.25
		E-MISC ALL OTHER AL		Rodriguez, Karla		2019169569:	03/23/2019	\$11.25
						13857 Total:		\$45.00
13858	07/22/2019	Combined	33739	Combined	PIETRAS, SARACINO, SMITH, & MEEK			
		L-LEGAL WC		DELAGARZA, PETER		001245810:	02/01/2016	\$910.00
		L-LEGAL WC		DELSOLE, ALISHA		001239995:	10/13/2015	\$656.50
		L-LEGAL WC		HUTCHINSON, DARREN		2018139163:	05/04/2018	\$175.50
						13858 Total:		\$1,742.00
13859	07/22/2019	I-TEMPORARY TOTAL	33739	Klink, Thomas	Thomas Klink			
						2019174813:	05/28/2019	\$131.57
						13859 Total:		\$131.57
13860	07/22/2019	I-TEMPORARY TOTAL	33739	WEBSTER, JORDAN	WESTAMPTON TOWNSHIP			
						2019148581:	07/24/2018	\$1,797.24
						13860 Total:		\$1,797.24
13861	07/22/2019	I-PERMANENT PARTIAL	33739	SCHALLUS, ANTHONY	ANTHONY SCHALLUS			
						2018124978:	02/05/2018	\$964.00
						13861 Total:		\$964.00
13862	07/22/2019	M-MISC MED(WC) & PD	33739	Pemberton Twp	PEMBERTON TOWNSHIP			
						2020178811:	07/15/2019	\$2,454.56
						13862 Total:		\$2,454.56
13863	07/22/2019	M-MISC MED(WC) & PD	33739	Mount Laurel	MOUNT LAUREL TOWNSHIP			
						2019169163:	03/20/2019	\$1,000.00
						13863 Total:		\$1,000.00
13864	07/22/2019	M-MISC MED(WC) & PD	33739	Pemberton Twp.	PEMBERTON TOWNSHIP			
						2019176836:	06/15/2019	\$5,853.54
						13864 Total:		\$5,853.54
13865	07/22/2019	M-MISC MED(WC) & PD	33739	Pemberton Twp	PEMBERTON TOWNSHIP			
						2019176854:	06/14/2019	\$8,953.31



**BURLINGTON COUNTY J.I.F.**  
**BURLINGTON CTY JIF I Account**  
**Check Register**

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
						13865 Total:		\$8,953.31
13866	07/22/2019	M-MISC MED(WC) & PD	33739	Medford Twp.	MEDFORD TOWNSHIP	2019175858:	06/05/2019	\$15,793.87
						13866 Total:		\$15,793.87
13867	07/22/2019	M-MISC MED(WC) & PD	33739	Westampton Twp.	WESTAMPTON TOWNSHIP	2019172235:	04/26/2019	\$28,467.95
						13867 Total:		\$28,467.95
13868	07/22/2019	Combined	33740	Combined	QUAL-LYNX			
		E-MISC ALL OTHER WC		ALLISON, CLIFFORD		2019173480:	05/13/2019	\$4.25
		E-MISC ALL OTHER WC		Baker, Edward		2019176278:	06/11/2019	\$4.25
		E-MISC ALL OTHER WC		Bostick, Shaun		2019174774:	05/26/2019	\$4.25
		E-MISC ALL OTHER WC		Brettell, Richard		2019172146:	04/29/2019	\$4.25
		E-MISC ALL OTHER WC		Brienza, Kaitlin		2019162679:	01/08/2019	\$4.25
		E-MISC ALL OTHER WC		Bristow, Sean		2019152903:	09/18/2018	\$4.25
		E-MISC ALL OTHER WC		Byzek, Diane		2019173941:	05/15/2019	\$4.25
		E-MISC ALL OTHER WC		Cicali, Anthony		2019174454:	05/22/2019	\$4.25
		E-MISC ALL OTHER WC		Cimorelli, Monica		2019175142:	05/31/2019	\$4.25
		E-MISC ALL OTHER WC		Decharleroy, Gregory		2019174744:	05/26/2019	\$4.25
		E-MISC ALL OTHER WC		DIPERI, AARON		2019172902:	05/05/2019	\$4.25
		E-MISC ALL OTHER WC		Doty, David		2019172937:	05/06/2019	\$4.25
		E-MISC ALL OTHER WC		Evangelista, Jesus		2019174763:	05/26/2019	\$4.25
		E-MISC ALL OTHER WC		Harrell Jr., Gerry		2019174109:	05/19/2019	\$4.25
		E-MISC ALL OTHER WC		Hillman, Jeffery		2019172036:	04/26/2019	\$4.25
		E-MISC ALL OTHER WC		Hofstein, Joshua		2019170819:	04/09/2019	\$4.25
		E-MISC ALL OTHER WC		Hubel, Alexander		2019160379:	12/06/2018	\$4.25
		E-MISC ALL OTHER WC		HUNSINGER, MARK		2019171524:	11/19/2018	\$4.25
		E-MISC ALL OTHER WC		Imhof, Arthur		2019167260:	02/28/2019	\$4.25
		E-MISC ALL OTHER WC		Klink, Thomas		2019174813:	05/28/2019	\$4.25
		E-MISC ALL OTHER WC		Leaper, Colin		2019176660:	06/14/2019	\$4.25
		E-MISC ALL OTHER WC		Licata, Joseph		2019171998:	04/24/2019	\$4.25
		E-MISC ALL OTHER WC		Mahler, Jesse		2019175852:	06/06/2019	\$4.25
		E-MISC ALL OTHER WC		Marshall, William		2019177593:	06/06/2019	\$4.25
		E-MISC ALL OTHER WC		Marshall, William		2019173255:	05/08/2019	\$4.25
		E-MISC ALL OTHER WC		Mcbroom, Bryan		2019176563:	06/14/2019	\$4.25



# BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
		E-MISC ALL OTHER WC		McGuinness, James		2019173176:	05/04/2019	\$4.25
		E-MISC ALL OTHER WC		Myers, Shaun		2019173560:	05/14/2019	\$4.25
		E-MISC ALL OTHER WC		Nagle, Matthew A		2019176198:	06/11/2019	\$4.25
		E-MISC ALL OTHER WC		NAPIER, JOSEPH		2019174203:	05/21/2019	\$4.25
		E-MISC ALL OTHER WC		Parento, Joseph		2019173795:	05/16/2019	\$4.25
		E-MISC ALL OTHER WC		PARKER, JUDSON		2019174090:	05/20/2019	\$4.25
		E-MISC ALL OTHER WC		Perkins, Christopher		2019176772:	06/18/2019	\$4.25
		E-MISC ALL OTHER WC		PETRONI, TERRY		2019176050:	06/10/2019	\$4.25
		E-MISC ALL OTHER WC		Pfeffer, Kevin		2019175185:	06/01/2019	\$4.25
		E-MISC ALL OTHER WC		REYNOLDS VEZOS, TYLER		2019174729:	05/26/2019	\$4.25
		E-MISC ALL OTHER WC		Rowbottom, Joshua		2019172309:	04/30/2019	\$4.25
		E-MISC ALL OTHER WC		Simpson, Kyle		2019174962:	05/28/2019	\$4.25
		E-MISC ALL OTHER WC		Vaccaro, Jasmine		2019171065:	04/11/2019	\$4.25
		E-MISC ALL OTHER WC		Vansciver, Richard		2019176335:	06/13/2019	\$4.25
		E-MISC ALL OTHER WC		Verzicco, Michael		2019173942:	05/15/2019	\$4.25
		E-MISC ALL OTHER WC		WEISMAN, JAYSON		2019175865:	06/07/2019	\$4.25
		E-MISC ALL OTHER WC		Welthy, Shaun		2019172055:	04/26/2019	\$4.25
		E-MISC ALL OTHER WC		Wright, David		2019175436:	06/03/2019	\$4.25
		E-MISC ALL OTHER WC		Wyckoff, Robert		2019173940:	05/17/2019	\$4.25
						13868 Total:		\$191.25
13869	07/22/2019	M-ORTHO/NEURO	33740	WILLHOUSE, DYLLON	COASTAL SPINE, PC.			
						001257432:	09/15/2016	\$83.27
						13869 Total:		\$83.27
13870	07/22/2019	Combined M-	33740	Combined BREINER, WILLIAM	STRIVE PHYSICAL THERAPY AND			
						2018143484:	05/21/2018	\$320.00
						13870 Total:		\$320.00
13871	07/22/2019	M-MRI	33740	BREINER, WILLIAM	ONE CALL CARE DIAGNOSTICS			
						2018143484:	05/21/2018	\$850.00
						13871 Total:		\$850.00
13872	07/22/2019	M-ACUTE CARE	33740	Mcbroom, Bryan	OUR LADY OF LOURDES MEDICAL			
						2019176563:	06/14/2019	\$963.92
						13872 Total:		\$963.92
13873	07/22/2019	M-ORTHO/NEURO	33740	Brienza, Kaitlin	ROTHMAN ORTHOPAEDICS			
						2019162679:	01/08/2019	\$320.47





# BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
		E-MISC ALL OTHER WC		Wright, David		2019175436:	06/03/2019	\$11.25
						13878 Total:		\$225.00
13879	07/22/2019	Combined	33741	Combined	QUALCARE INC			
		M-MEDICAL		Clancy Sr., James		2020178740:	07/13/2019	\$501.00
		M-MEDICAL		Eastwick, James		2020178739:	07/15/2019	\$501.00
		M-MEDICAL		Ehrlich, Robert		2020178671:	07/12/2019	\$501.00
		M-MEDICAL		Lugo, Lynette		2020178626:	07/08/2019	\$501.00
		M-MEDICAL		Pagliocca, Vincent		2020178657:	07/11/2019	\$501.00
						13879 Total:		\$2,505.00
13880	07/29/2019	M-IND MED EXAMS WC	33912	WEBSTER, JORDAN	FERNANDO DELASOTTA MD			
						2019148581:	07/24/2018	\$800.00
						13880 Total:		\$800.00
13881	07/29/2019	E-INDEP ADJUSTOR	33912	Baker, Edward	I C U INVESTIGATIONS INC			
						2019176278:	06/11/2019	\$131.90
						13881 Total:		\$131.90
13882	07/29/2019	Combined	33912	Combined	RAYMOND & COLEMAN LLP			
		L-LEGAL GL		LAWSON, ELIZABETH		001251800:	03/15/2016	\$2,272.50
		L-LEGAL GL		Reed, Est of, Adam		2019164610:	11/09/2018	\$885.00
						13882 Total:		\$3,157.50
13883	07/29/2019	E-INDEP ADJUSTOR	33912	LEVACH, CHARLES	ATLANTIC SECURITY INT'L			
						2018145842:	06/15/2018	\$126.50
						13883 Total:		\$126.50
13884	07/29/2019	E-ALLOCATED MED	33912	MEGARA, MICHAEL	EXAMWORKS INC			
						001258164:	10/01/2016	\$1,145.00
						13884 Total:		\$1,145.00
13885	07/29/2019	E-APPRAISERS PR	33912	Medford Twp.	LEO PETETTI LLC			
						2019175858:	06/05/2019	\$55.00
						13885 Total:		\$55.00
13886	07/29/2019	L-LEGAL GL	33912	Villages at Mapleton Homeowners	DAVID S DEWEESE			
						2020179278:	04/04/2019	\$750.00
						13886 Total:		\$750.00
13887	07/29/2019	E-APPRAISERS PR	33912	Medford Twp	CLIFF GRAY APPRAISAL SERVICE			
						2020178203:	07/03/2019	\$95.00



# BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
						13887 Total:		\$95.00
13888	07/29/2019	L-LEGAL WC	33912	BREINER, WILLIAM	AFFANATO MARUT LLC			
						2018143484:	05/21/2018	\$302.35
						13888 Total:		\$302.35
13889	07/29/2019	Combined	33912	Combined	PIETRAS, SARACINO, SMITH, & MEEK			
		L-LEGAL WC		CORANDAN, MARK		001252073:	06/03/2016	\$240.50
		L-LEGAL WC		MEGARA, MICHAEL		001258164:	10/01/2016	\$522.00
						13889 Total:		\$762.50
13890	07/29/2019	M-MISC MED(WC) & PD	33912	Mount Laurel Twp.	Bayhead Investments			
						2019173543:	05/12/2019	\$12,927.34
						13890 Total:		\$12,927.34
13891	07/29/2019	I-TEMPORARY TOTAL	33912	Baker, Edward	PEMBERTON TOWNSHIP			
						2019176278:	06/11/2019	\$1,726.66
						13891 Total:		\$1,726.66
13892	07/29/2019	M-MISC MED(WC) & PD	33912	Medford Twp	MEDFORD TOWNSHIP			
						2020178203:	07/03/2019	\$4,019.20
						13892 Total:		\$4,019.20
13893	07/29/2019	I-TEMPORARY TOTAL	33912	BREINER, WILLIAM	WILLIAM BREINER			
						2018143484:	05/21/2018	\$1,806.00
						13893 Total:		\$1,806.00
13894	07/29/2019	M-MISC MED(WC) & PD	33912	Medford Twp.	MEDFORD TOWNSHIP			
						2019175858:	06/05/2019	\$3,550.33
						13894 Total:		\$3,550.33
13895	07/29/2019	I-TEMPORARY TOTAL	33912	Silk, Jason	FLORENCE TOWNSHIP			
						2020178113:	07/07/2019	\$1,842.00
						13895 Total:		\$1,842.00
13896	07/29/2019	I-TEMPORARY TOTAL	33912	WEBSTER, JORDAN	WESTAMPTON TOWNSHIP			
						2019148581:	07/24/2018	\$1,797.24
						13896 Total:		\$1,797.24
13897	07/29/2019	Combined	33913	Combined	STRIVE PHYSICAL THERAPY AND			
		M-		BREINER, WILLIAM		2018143484:	05/21/2018	\$320.00
						13897 Total:		\$320.00
13898	07/29/2019	M-ORTHO/NEURO	33913	Murphy, Kevin	PREMIER ORTHOPEDIC OF SOUTH			



# BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
						2019158514:	11/15/2018	\$145.39
						13898 Total:		\$145.39
13899	07/29/2019	M-OCCUPATIONAL	33913	BRETTELL, RICHARD	RWJUHH OCCUPATIONAL HEALTH			
						2017094102:	02/06/2017	\$65.00
						13899 Total:		\$65.00
13900	07/29/2019	M-ORTHO/NEURO	33913	Baker, Edward	BURLINGTON COUNTY ORTHOPAEDIC			
						2019176278:	06/11/2019	\$250.00
						13900 Total:		\$250.00
13901	07/29/2019	Combined	33913	Combined	TARIQ S. SIDDIQI, MD			
		M-ORTHO/NEURO		BREINER, WILLIAM		2018143484:	05/21/2018	\$119.17
		M-ORTHO/NEURO		Brettell, Richard		2019172146:	04/29/2019	\$440.00
						13901 Total:		\$559.17
13902	07/29/2019	Combined	33913	Combined	ONE CALL CARE DIAGNOSTICS			
		M-MRI		Brettell, Richard		2019172146:	04/29/2019	\$75.00
		M-MRI		COSTELLO, CHRISTOPHER E		2018108894:	07/27/2017	\$300.00
						13902 Total:		\$375.00
13903	07/29/2019	M-	33913	Baker, Edward	REHAB EXCELLENCE CENTER, LLC			
						2019176278:	06/11/2019	\$90.00
						13903 Total:		\$90.00
13904	07/29/2019	M-PHYSICIAN FEES	33913	PETRONI, TERRY	VIRTUA MEDICAL GROUP			
						2019176050:	06/10/2019	\$84.20
						13904 Total:		\$84.20
13905	07/29/2019	M-PHYSICIAN FEES	33913	MCGUIGAN, MARK	PROFESSIONAL SERVICE FUND			
						001232500:	06/24/2015	\$31.71
						13905 Total:		\$31.71
13906	07/29/2019	Combined	33914	Combined	QUALCARE INC			
		M-MEDICAL		Coveleski, Stephen		2020179073:	07/17/2019	\$501.00
		M-MEDICAL		Marshall, William		2020179153:	07/19/2019	\$501.00
		M-MEDICAL		Roberts, William		2020179427:	07/19/2019	\$501.00
						13906 Total:		\$1,503.00



**BURLINGTON COUNTY J.I.F.**  
**BURLINGTON CTY JIF I Account**  
**Check Register**

Processed Date: 07/01/2019 - 07/31/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
Total for BURLINGTON CTY JIF I								\$209,504.14
		Number of Check:		129	First Check Number:	13778		
		Number Of Payments:		321	Last Check Number:	13906		
		Expense Payments:		4,924.04				
		Legal Payments:		13,048.35				
		Loss Payments:		191,531.75				

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

**CURRENT MONTH** August  
**CURRENT FUND YEAR** 2019

	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5
	ID Number:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPEN.
	Maturity (Yrs)	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0
	<b>TOTAL for All</b>					
	<b>Accts &amp; instruments</b>					
<b>Opening Cash &amp; Investment Balance</b>	<b>\$18,275,114.20</b>	<b>2928.47</b>	<b>16032731.47</b>	<b>2138454.26</b>	<b>100000</b>	<b>1000</b>
<b>Opening Interest Accrual Balance</b>	<b>\$56,763.24</b>	<b>0</b>	<b>56763.24</b>	<b>0</b>	<b>0</b>	<b>0</b>
1 Interest Accrued and/or Interest Cost	\$21,592.77	\$0.00	\$21,592.77	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$5,153.01	\$0.00	\$0.00	\$5,153.01	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$14,996.38	\$0.00	\$14,996.38	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$21,375.64	\$0.00	\$21,375.64	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$48,121.42	\$0.00	\$42,968.41	\$5,153.01	\$0.00	\$0.00
9 Deposits - Purchases	\$3,324,961.06	\$707,863.75	\$699,848.82	\$1,697,446.48	\$121,580.01	\$98,222.00
10 (Withdrawals - Sales)	(\$1,859,754.59)	(\$710,348.82)	(\$707,863.75)	(\$221,740.01)	(\$121,580.01)	(\$98,222.00)
Ending Cash & Investment Balance	\$19,781,845.70	\$443.40	\$16,061,088.56	\$3,619,313.74	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$63,359.63	\$0.00	\$63,359.63	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$23,193.43	\$0.00	\$0.00	\$0.00	\$23,193.43	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,805,039.13	\$443.40	\$16,061,088.56	\$3,619,313.74	\$123,193.43	\$1,000.00
Annualized Rate of Return This Month	3.03%	0.00%	3.21%	2.15%	0.00%	0.00%

**Investment Income Allocation**

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2019</b>	Opening Cash & Investment Balance	(53,443.09)	(305,449.01)	81,209.84	1,052,309.77	333,072.64	0.00	(80,556.30)	444,882.20	842,531.15	\$2,314,557.20
	Opening Interest Accrual Balance	\$54.67	\$17.14	\$138.30	\$1,842.10	\$572.38	\$0.00	\$9.39	\$935.65	\$1,861.85	\$5,431.48
	1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$93.38	\$1,210.06	\$383.00	\$0.00	\$0.00	\$511.57	\$968.83	\$3,166.84
	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	\$22.29	\$288.77	\$91.40	\$0.00	\$0.00	\$122.08	\$231.21	\$755.75
	6 Interest Paid - Term Instr.s	\$14.44	\$4.53	\$36.54	\$486.66	\$151.22	\$0.00	\$2.48	\$247.19	\$491.88	\$1,434.94
	7 Unrealized Gain (Loss)	\$0.00	\$0.00	\$92.44	\$1,197.89	\$379.15	\$0.00	\$0.00	\$506.43	\$959.09	\$3,135.00
	8 Net Investment Income	\$0.00	\$0.00	\$208.11	\$2,696.72	\$853.55	\$0.00	\$0.00	\$1,140.08	\$2,159.12	\$7,057.59
	9 Interest Accrued - Net Change	(\$14.44)	(\$4.53)	\$56.85	\$723.39	\$231.78	\$0.00	(\$2.48)	\$264.38	\$476.95	\$1,731.90
	Ending Cash & Investment Balance	(\$14,288.51)	(\$209,374.35)	\$108,568.42	\$1,429,604.97	\$440,061.59	\$0.00	(\$27,156.98)	\$984,627.89	\$1,088,818.67	\$3,800,861.70
	Ending Interest Accrual Balance	\$40.23	\$12.61	\$195.15	\$2,565.49	\$804.17	\$0.00	\$6.91	\$1,200.03	\$2,338.80	\$7,163.38

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2018</b>	Opening Cash & Investment Balance	(63,244.60)	238,187.11	72,134.62	613,562.14	520,510.74	0.00	168.09	14,505.16	177,049.85	\$1,572,873.11
	Opening Interest Accrual Balance	\$8.79	\$699.80	\$226.76	\$2,226.30	\$1,596.88	\$0.00	(\$0.34)	\$213.82	\$785.02	\$5,757.03
	1 Interest Accrued and/or Interest Cost	\$0.00	\$273.89	\$82.95	\$705.54	\$598.54	\$0.00	\$0.19	\$16.68	\$203.59	\$1,881.38
	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	\$65.36	\$19.80	\$168.37	\$142.84	\$0.00	\$0.05	\$3.98	\$48.59	\$448.98
	6 Interest Paid - Term Instr.s	\$2.32	\$184.88	\$59.91	\$588.17	\$421.88	\$0.00	\$0.00	\$56.49	\$207.39	\$1,521.04
	7 Unrealized Gain (Loss)	\$0.00	\$271.14	\$82.11	\$698.44	\$592.52	\$0.00	\$0.19	\$16.51	\$201.54	\$1,862.46
	8 Net Investment Income	\$0.00	\$610.39	\$184.86	\$1,572.35	\$1,333.89	\$0.00	\$0.43	\$37.17	\$453.72	\$4,192.82
	9 Interest Accrued - Net Change	(\$2.32)	\$89.01	\$23.04	\$117.37	\$176.66	\$0.00	\$0.19	(\$39.81)	(\$3.80)	\$360.34
	Ending Cash & Investment Balance	(\$63,733.58)	\$221,708.49	\$72,296.44	\$604,035.54	\$521,667.98	\$0.00	\$168.33	\$14,582.14	\$169,854.85	\$1,540,580.19
	Ending Interest Accrual Balance	\$6.46	\$788.81	\$249.80	\$2,343.67	\$1,773.54	\$0.00	(\$0.15)	\$174.01	\$781.22	\$6,117.36

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2017</b>	Opening Cash & Investment Balance	55,171.59	374,747.78	108,010.23	1,274,423.22	548,266.88	111,209.58	11.67	177,461.86	206,762.53	\$2,856,065.34
	Opening Interest Accrual Balance	\$169.31	\$1,216.98	\$333.01	\$3,989.41	\$1,690.38	\$342.87	\$0.03	\$547.10	\$646.60	\$8,935.69
	1 Interest Accrued and/or Interest Cost	\$63.44	\$430.92	\$124.20	\$1,465.46	\$630.45	\$127.88	\$0.01	\$204.06	\$237.76	\$3,284.20
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$15.14	\$102.84	\$29.64	\$349.73	\$150.45	\$30.52	\$0.00	\$48.70	\$56.74	\$783.76
	6 Interest Paid - Term Instr.s	\$44.73	\$321.52	\$87.98	\$1,053.96	\$446.58	\$90.58	\$0.01	\$144.54	\$170.83	\$2,360.72
	7 Unrealized Gain (Loss)	\$62.80	\$426.59	\$122.95	\$1,450.73	\$624.11	\$126.59	\$0.01	\$202.01	\$235.37	\$3,251.18
	8 Net Investment Income	\$141.39	\$960.35	\$276.79	\$3,265.92	\$1,405.02	\$284.99	\$0.03	\$454.78	\$529.86	\$7,319.14
	9 Interest Accrued - Net Change	\$18.71	\$109.41	\$36.22	\$411.50	\$183.87	\$37.30	\$0.00	\$59.53	\$66.93	\$923.48
	Ending Cash & Investment Balance	\$55,294.26	\$373,344.82	\$108,250.80	\$1,274,239.33	\$549,488.03	\$111,457.28	\$11.69	\$177,857.11	\$207,225.46	\$2,857,168.78
	Ending Interest Accrual Balance	\$188.02	\$1,326.39	\$369.23	\$4,400.91	\$1,874.25	\$380.17	\$0.04	\$606.62	\$713.53	\$9,859.17

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2016</b>	Opening Cash & Investment Balance	82,105.07	340,139.80	110,148.18	948,692.90	449,544.36	103,017.43	56.30	225,752.71	193,474.57	\$2,452,931.32
	Opening Interest Accrual Balance	\$253.14	\$1,072.60	\$339.60	\$2,963.19	\$1,386.01	\$317.62	\$0.17	\$696.03	\$596.51	\$7,624.87
	1 Interest Accrued and/or Interest Cost	\$94.41	\$391.13	\$126.66	\$1,090.91	\$516.93	\$118.46	\$0.06	\$259.59	\$222.48	\$2,820.64
	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	\$22.53	\$93.34	\$30.23	\$260.34	\$123.36	\$28.27	\$0.02	\$61.95	\$53.09	\$673.13
	6 Interest Paid - Term Instr.s	\$66.88	\$283.37	\$89.72	\$782.84	\$366.17	\$83.91	\$0.05	\$183.88	\$157.59	\$2,014.42
	7 Unrealized Gain (Loss)	\$93.46	\$387.20	\$125.39	\$1,079.94	\$511.73	\$117.27	\$0.06	\$256.98	\$220.24	\$2,792.27
	8 Net Investment Income	\$210.41	\$871.66	\$282.27	\$2,431.18	\$1,152.03	\$264.00	\$0.14	\$578.53	\$495.81	\$6,286.04
	9 Interest Accrued - Net Change	\$27.54	\$107.76	\$36.94	\$308.06	\$150.76	\$34.55	\$0.02	\$75.71	\$64.89	\$806.22
	Ending Cash & Investment Balance	\$82,287.94	\$324,781.21	\$110,393.51	\$947,962.83	\$450,545.63	\$103,246.88	\$56.43	\$226,255.53	\$193,905.49	\$2,439,435.45
	Ending Interest Accrual Balance	\$280.68	\$1,180.36	\$376.54	\$3,271.25	\$1,536.77	\$352.17	\$0.19	\$771.74	\$661.39	\$8,431.09

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening Cash & Investment Balance	62,618.65	352,980.05	90,759.12	170,713.41	524,335.91	103,200.25	0.80	118,305.68	205,204.15	\$1,628,118.02
	Opening Interest Accrual Balance	\$193.06	\$1,108.88	\$279.82	\$568.61	\$1,613.59	\$318.18	\$0.00	\$364.75	\$635.69	\$5,082.58
	1 Interest Accrued and/or Interest Cost	\$72.01	\$405.89	\$104.36	\$196.30	\$602.94	\$118.67	\$0.00	\$136.04	\$235.97	\$1,872.18
	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	\$17.18	\$96.86	\$24.91	\$46.85	\$143.89	\$28.32	\$0.00	\$32.47	\$56.31	\$446.79
	6 Interest Paid - Term Instr.s	\$51.00	\$292.96	\$73.93	\$150.22	\$426.29	\$84.06	\$0.00	\$96.36	\$167.94	\$1,342.77
	7 Unrealized Gain (Loss)	\$71.28	\$401.81	\$103.31	\$194.33	\$596.87	\$117.48	\$0.00	\$134.67	\$233.59	\$1,853.35
	8 Net Investment Income	\$160.47	\$904.57	\$232.59	\$437.48	\$1,343.70	\$264.47	\$0.00	\$303.18	\$525.87	\$4,172.32
	9 Interest Accrued - Net Change	\$21.00	\$112.94	\$30.44	\$46.08	\$176.64	\$34.61	\$0.00	\$39.68	\$68.02	\$529.41
	Ending Cash & Investment Balance	\$62,758.12	\$351,422.68	\$90,961.27	\$218,074.77	\$525,502.96	\$103,430.11	\$0.80	\$118,569.18	\$205,662.00	\$1,676,381.89
	Ending Interest Accrual Balance	\$214.06	\$1,221.82	\$310.26	\$614.69	\$1,790.23	\$352.79	\$0.00	\$404.43	\$703.71	\$5,611.99

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening Cash & Investment Balance	156,939.90	78,615.36	67,215.25	1,764,118.46	1,118,636.63	155,059.12	(79.04)	437,620.05	3,294,579.31	\$7,072,705.04
	Opening Interest Accrual Balance	\$483.74	\$263.40	\$207.23	\$5,438.78	\$3,448.91	\$478.07	(\$0.01)	\$1,349.24	\$11,140.09	\$22,809.46
	1 Interest Accrued and/or Interest Cost	\$180.47	\$90.40	\$77.29	\$2,028.57	\$1,286.32	\$178.30	\$0.00	\$503.22	\$3,788.45	\$8,133.02
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$43.07	\$21.57	\$18.45	\$484.11	\$306.98	\$42.55	\$0.00	\$120.09	\$904.10	\$1,940.91
	6 Interest Paid - Term Instr.s	\$127.80	\$69.59	\$54.75	\$1,436.87	\$911.17	\$126.30	\$0.00	\$356.46	\$2,943.10	\$6,026.04
	7 Unrealized Gain (Loss)	\$178.65	\$89.49	\$76.51	\$2,008.17	\$1,273.39	\$176.51	\$0.00	\$498.16	\$3,750.36	\$8,051.24
	8 Net Investment Income	\$402.18	\$201.46	\$172.25	\$4,520.84	\$2,866.69	\$397.36	\$0.00	\$1,121.47	\$8,442.90	\$18,125.17
	9 Interest Accrued - Net Change	\$52.67	\$20.81	\$22.54	\$591.70	\$375.16	\$52.00	\$0.00	\$146.76	\$845.35	\$2,106.99
	Ending Cash & Investment Balance	\$157,289.42	\$78,796.01	\$67,364.96	\$1,768,047.61	\$1,121,128.16	\$155,404.48	(\$79.04)	\$438,594.76	\$3,302,176.86	\$7,088,723.22
	Ending Interest Accrual Balance	\$536.40	\$284.21	\$229.78	\$6,030.47	\$3,824.07	\$530.07	(\$0.01)	\$1,496.01	\$11,985.44	\$24,916.44

## Accounts Included

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

## Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2019 - August 31, 2019

### Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$16,089,494.71
Net of Contributions & Withdrawals	-\$8,014.93
Net Investment Change	\$42,968.41
<b>Closing Market Value w/Accrued Income</b>	<b>\$16,124,448.19</b>

### Your Relationship Team

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

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

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

## Table of Contents

---

### Relationship Summary

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

### Asset Allocation

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

### Holdings Detail

Fixed Income .....	7
Cash & Equivalents .....	8

### Activity Detail

Transaction Activity Detail .....	10
Realized Gain / Loss Detail .....	12

### Disclosures

Statement Disclosures .....	13
-----------------------------	----

### Glossary

Glossary .....	15
----------------	----

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

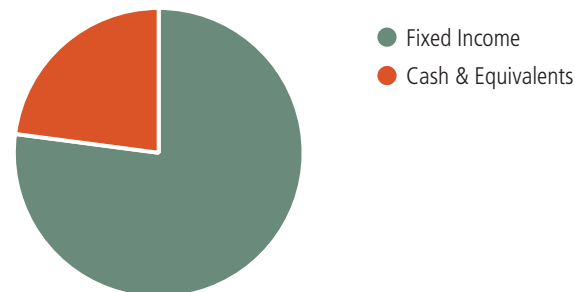
## Relationship Summary

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2019 - August 31, 2019

### Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,380,502.36	77.08%
Cash & Equivalents	3,680,586.20	22.92
<b>TOTAL</b>	<b>\$16,061,088.56</b>	<b>100%</b>



### Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$12,380,502.36	\$36,729.83	\$12,417,232.19	\$172,558.75	1.39%
Cash & Equivalents	3,680,586.20	26,629.80	3,707,216.00	81,521.71	2.21
<b>TOTAL</b>	<b>\$16,061,088.56</b>	<b>\$63,359.63</b>	<b>\$16,124,448.19</b>	<b>\$254,080.46</b>	<b>1.58%</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>\$16,032,731.47</b>	<b>\$16,927,548.76</b>
Accrued Income	56,763.24	17,775.87
<b>Opening Market Value w/Accrued Income</b>	<b>\$16,089,494.71</b>	<b>\$16,945,324.63</b>
<b>Contributions</b>		
Cash Receipts	710,348.82	7,608,585.14
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	<b>\$710,348.82</b>	<b>\$7,608,585.14</b>
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-718,363.75	-8,746,537.51
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Withdrawals</b>	<b>-\$718,363.75</b>	<b>-\$8,746,537.51</b>
<b>Net Contributions &amp; Withdrawals</b>	<b>-\$8,014.93</b>	<b>-\$1,137,952.37</b>
Closing Market Value	16,061,088.56	16,061,088.56
Accrued Income	63,359.63	63,359.63
<b>Closing Market Value w/Accrued Income</b>	<b>\$16,124,448.19</b>	<b>\$16,124,448.19</b>
<b>Net Investment Change</b>	<b>\$42,968.41</b>	<b>\$317,075.93</b>
<b>Net Investment Change Detail</b>		
	Current Period	Year-to-Date
<b>Net Investment Change</b>	<b>\$42,968.41</b>	<b>\$317,075.93</b>
<b>Income Earned</b>		
Dividends	-	-
Net Interest	14,996.38	131,045.63
Other Income	-	-
Change in Accrual	6,596.39	45,583.76
<b>Total Income Earned</b>	<b>\$21,592.77</b>	<b>\$176,629.39</b>
<b>Market Appreciation</b>	<b>\$21,375.64</b>	<b>\$140,446.54</b>

## Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2019 - August 31, 2019

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	-	-
Interest	16,200.16	134,334.82
Other Income	-	-
<b>Total Taxable</b>	<b>\$16,200.16</b>	<b>\$134,334.82</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	<b>-</b>	<b>-</b>
<b>TOTAL RECEIVED</b>	<b>\$16,200.16</b>	<b>\$134,334.82</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	710,348.82	7,608,585.14
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	691,663.59	8,456,640.18
Net Interest	14,996.38	131,045.63
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
<b>Total Receipts</b>	<b>\$1,417,008.79</b>	<b>\$16,196,270.95</b>
<b>Disbursements</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-718,363.75	-8,746,537.51
Other Fees	-	-
Purchases	-698,645.04	-7,449,733.44
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Disbursements</b>	<b>-\$1,417,008.79</b>	<b>-\$16,196,270.95</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	77.08%	\$12,380,502.36	\$12,378,144.96	\$2,357.40	\$36,729.83	\$12,417,232.19
<b>Total Fixed Income</b>	<b>77.08%</b>	<b>\$12,380,502.36</b>	<b>\$12,378,144.96</b>	<b>\$2,357.40</b>	<b>\$36,729.83</b>	<b>\$12,417,232.19</b>
<b>Cash &amp; Equivalents</b>						
Taxable	22.92	3,680,586.20	3,680,586.20	-	26,629.80	3,707,216.00
<b>Total Cash &amp; Equivalents</b>	<b>22.92%</b>	<b>\$3,680,586.20</b>	<b>\$3,680,586.20</b>	<b>-</b>	<b>\$26,629.80</b>	<b>\$3,707,216.00</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$16,061,088.56</b>	<b>\$16,058,731.16</b>	<b>\$2,357.40</b>	<b>\$63,359.63</b>	<b>\$16,124,448.19</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2019 - August 31, 2019

### Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<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	\$99.754	\$997,540.00	\$992,304.69	\$5,235.31	\$2,540.98	\$10,000.00	0.25	2.05%	6.21%
UNITED STATES TREASURY NOTES DTD 05/31/2013 1.375% 05/31/2020 CUSIP: 912828VF4 Moody's: AAA	1,000,000	99.648	996,480.00	998,359.37	-1,879.37	3,493.85	13,750.00	0.74	1.86	6.20
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	99.586	993,868.28	991,255.70	2,612.58	4,623.89	13,722.50	1.15	1.74	6.19
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	699,000	100.871	705,088.29	697,580.16	7,508.13	726.54	15,727.50	1.44	1.67	4.39
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	100.121	699,845.79	698,645.04	1,200.75	1,944.57	11,358.75	1.80	1.58	4.36
<b>Total U.S. Treasury Bonds</b>			<b>\$4,392,822.36</b>	<b>\$4,378,144.96</b>	<b>\$14,677.40</b>	<b>\$13,329.83</b>	<b>\$64,558.75</b>	<b>1.00</b>	<b>1.80%</b>	<b>27.35%</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2019 - August 31, 2019

### Fixed Income *(continued)*

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<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	\$99.846	\$7,987,680.00	\$8,000,000.00	-\$12,320.00	\$23,400.00	\$108,000.00	0.24	1.89%	49.73%
<b>Total U.S. Government Agency Bonds</b>			<b>\$7,987,680.00</b>	<b>\$8,000,000.00</b>	<b>-\$12,320.00</b>	<b>\$23,400.00</b>	<b>\$108,000.00</b>	<b>0.24</b>	<b>1.89%</b>	<b>49.73%</b>
<b>Total U.S. Taxable Fixed Income</b>			<b>\$12,380,502.36</b>	<b>\$12,378,144.96</b>	<b>\$2,357.40</b>	<b>\$36,729.83</b>	<b>\$172,558.75</b>	<b>0.51</b>	<b>1.86%</b>	<b>77.08%</b>
<b>TOTAL FIXED INCOME</b>			<b>\$12,380,502.36</b>	<b>\$12,378,144.96</b>	<b>\$2,357.40</b>	<b>\$36,729.83</b>	<b>\$172,558.75</b>	<b>0.51</b>	<b>1.86%</b>	<b>77.08%</b>

### 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 04/18/2019 ZERO CPN 10/17/2019 CUSIP: 912796SN0	1,014,000	\$98.99	\$1,003,755.57	\$1,003,755.57	-	\$7,204.15	\$23,793.51	0.13	2.35%	6.25%
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	-	14,040.00	24,300.00	0.19	2.43	6.11

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2019 - August 31, 2019

### ■ Cash & Equivalents *(continued)*

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
UNITED STATES TREASURY BILLS DTD 03/28/2019 DUE 03/26/2020 CUSIP: 912796SH3	1,720,000	\$98.57	\$1,695,393.13	\$1,695,393.13	-	\$5,385.65	\$33,428.20	0.58	1.94%	10.56%
<b>Total U.S. Treasury Bills</b>			<b>\$3,680,586.20</b>	<b>\$3,680,586.20</b>	-	<b>\$26,629.80</b>	<b>\$81,521.71</b>	<b>0.35</b>	<b>2.18%</b>	<b>22.92%</b>
<b>Total Taxable</b>			<b>\$3,680,586.20</b>	<b>\$3,680,586.20</b>	-	<b>\$26,629.80</b>	<b>\$81,521.71</b>	<b>0.35</b>	<b>2.18%</b>	<b>22.92%</b>
<b>TOTAL CASH &amp; EQUIVALENTS</b>			<b>\$3,680,586.20</b>	<b>\$3,680,586.20</b>	-	<b>\$26,629.80</b>	<b>\$81,521.71</b>	<b>0.35</b>	<b>2.18%</b>	<b>22.92%</b>
<b>Grand Total</b>			<b>\$16,061,088.56</b>	<b>\$16,058,731.16</b>	<b>\$2,357.40</b>	<b>\$63,359.63</b>	<b>\$254,080.46</b>			<b>100%</b>
Accrued Income			\$63,359.63							
<b>Grand Total Market Value w/ Accrued Income</b>			<b>\$16,124,448.19</b>							

## Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
<b>OPENING BALANCE</b>				-	-
08/07/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$2,500.00	-
08/07/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Drawdown of funds Burlington County Muni JIF INVESTORS BANK 1000398255	-	-2,500.00	-
08/08/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	699,848.82	-
08/08/2019 08/08/2019	Maturities	MATURED 700000 PAR VALUE OF U.S. TREASURY BILLS 8/08/19 AT 100 TRADE DATE 2019-08-08 SETTLEMENT DATE 2019-08-08	700,000	691,663.59	-
08/08/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 8/08/19 ON 700000 PAR VALUE DUE 2019-08-08	-	8,336.41	-
08/08/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-700,000.00	-
08/08/2019 08/08/2019	Purchases	PURCHASED 699000 PAR VALUE OF U.S. TREASURY NOTES 1.625% 6/30/21 AT 99.9492 TRADE DATE 2019-08-08 SETTLEMENT DATE 2019-08-08	699,000	-698,645.04	-
08/08/2019	Interest	PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 1.625% 6/30/21	-	-1,203.78	-
08/15/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 2.250% 2/15/21 AT \$0.011250 /SHARE ON 699000 PAR VALUE DUE 2019-08-15	-	7,863.75	-
08/15/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-7,863.75	-
08/19/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	8,000.00	-

## Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2019 - August 31, 2019

### Transaction Activity Detail *(continued)*

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Managment
08/19/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-\$8,000.00	-
<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
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>
--

## Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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

**Glossary** *(continued)*

---

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

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

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

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

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

Current Fund Year: 2019 Month Ending: August										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	240,147.52	1,079,221.09	529,477.24	5,823,819.90	3,494,367.16	472,486.38	(80,398.48)	1,418,527.66	5,297,466.08	18,275,114.55
RECEIPTS										
Assessments	57,907.45	97,431.59	27,207.31	420,058.82	106,367.18	0.00	53,396.84	538,869.99	335,174.82	1,636,414.00
Refunds	1,938.00	0.00	0.00	48,594.48	0.00	0.00	0.00	0.00	0.00	50,532.48
Invest Pymnts	811.29	3,113.04	1,150.85	12,726.39	7,660.01	1,052.37	2.87	3,088.96	11,919.24	41,525.02
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	811.29	3,113.04	1,150.85	12,726.39	7,660.01	1,052.37	2.87	3,088.96	11,919.24	41,525.02
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	60,656.74	100,544.63	28,358.16	481,379.69	114,027.19	1,052.37	53,399.71	541,958.95	347,094.06	1,728,471.50
EXPENSES										
Claims Transfers	19,258.61	39,086.86	0.00	63,234.54	0.00	0.00	0.00	0.00	0.00	121,580.01
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98,222.00	98,222.00
Other *	1,938.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,938.00
TOTAL	21,196.61	39,086.86	0.00	63,234.54	0.00	0.00	0.00	0.00	98,222.00	221,740.01
END BALANCE	279,607.65	1,140,678.86	557,835.40	6,241,965.05	3,608,394.35	473,538.75	(26,998.77)	1,960,486.61	5,546,338.14	19,781,846.04

**Report Month: August**

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 do not add to monthly totals	71,047.53		
Allocation variance 2:	Variance between monthly total and allocation to	(71,047.53)		
Allocation variance 3:	Treasurer/TPA net payments NO Max/Min	3,082,339.46	/	(0.00)
Pre-existing variance:	Prior period unreconciled variance Max/Min	3,082,339.46	/	(0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2019									
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(53,443.09)	(305,449.01)	81,209.84	1,052,309.77	333,072.64	0.00	(80,556.30)	444,882.20	842,531.15	2,314,557.20
RECEIPTS										
Assessments	57,907.45	97,431.59	27,207.31	420,058.82	106,367.18	0.00	53,396.84	538,869.99	335,174.82	1,636,414.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	14.44	4.53	151.27	1,973.32	621.77	0.00	2.48	875.70	1,682.18	5,325.69
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	14.44	4.53	151.27	1,973.32	621.77	0.00	2.48	875.70	1,682.18	5,325.69
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	57,921.89	97,436.12	27,358.58	422,032.14	106,988.95	0.00	53,399.32	539,745.69	336,857.00	1,641,739.69
EXPENSES										0.00
Claims Transfers	18,767.31	1,361.46	0.00	44,736.94	0.00	0.00	0.00	0.00	0.00	64,865.71
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90,569.48	90,569.48
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	18,767.31	1,361.46	0.00	44,736.94	0.00	0.00	0.00	0.00	90,569.48	155,435.19
END BALANCE	(14,288.51)	(209,374.35)	108,568.42	1,429,604.97	440,061.59	0.00	(27,156.98)	984,627.89	1,088,818.67	3,800,861.70

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2018									
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(63,244.60)	238,187.11	72,134.62	613,562.14	520,510.74	0.00	168.09	14,505.16	177,049.85	1,572,873.11
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	1,938.00	0.00	0.00	48.00						1,986.00
Invest Pymnts	2.32	521.38	161.82	1,454.98	1,157.24	0.00	0.24	76.98	457.52	3,832.48
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2.32	521.38	161.82	1,454.98	1,157.24	0.00	0.24	76.98	457.52	3,832.48
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,940.32	521.38	161.82	1,502.98	1,157.24	0.00	0.24	76.98	457.52	5,818.48
EXPENSES										
Claims Transfers	491.30	17,000.00	0.00	11,029.58	0.00	0.00	0.00	0.00	0.00	28,520.88
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,652.52	7,652.52
Other *	1,938.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,938.00
TOTAL	2,429.30	17,000.00	0.00	11,029.58	0.00	0.00	0.00	0.00	7,652.52	38,111.40
END BALANCE	(63,733.58)	221,708.49	72,296.44	604,035.54	521,667.98	0.00	168.33	14,582.14	169,854.85	1,540,580.19

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2017								
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	55,171.59	374,747.78	108,010.23	1,274,423.22	548,266.88	111,209.58	11.67	177,461.86	206,762.53	2,856,065.34
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	43.61						43.61
Invest Pymnts	122.67	850.94	240.57	2,854.42	1,221.15	247.70	0.02	395.25	462.93	6,395.65
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	122.67	850.94	240.57	2,854.42	1,221.15	247.70	0.02	395.25	462.93	6,395.65
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	122.67	850.94	240.57	2,898.03	1,221.15	247.70	0.02	395.25	462.93	6,439.26
EXPENSES										
Claims Transfers	0.00	2,253.90	0.00	3,081.92	0.00	0.00	0.00	0.00	0.00	5,335.82
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	2,253.90	0.00	3,081.92	0.00	0.00	0.00	0.00	0.00	5,335.82
END BALANCE	55,294.26	373,344.82	108,250.80	1,274,239.33	549,488.03	111,457.28	11.69	177,857.11	207,225.46	2,857,168.78

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2016								
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	82,105.07	340,139.80	110,148.18	948,692.90	449,544.36	103,017.43	56.30	225,752.71	193,474.57	2,452,931.32
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	52.37						52.37
Invest Pymnts	182.87	763.91	245.33	2,123.12	1,001.27	229.45	0.13	502.82	430.92	5,479.82
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	182.87	763.91	245.33	2,123.12	1,001.27	229.45	0.13	502.82	430.92	5,479.82
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	182.87	763.91	245.33	2,175.49	1,001.27	229.45	0.13	502.82	430.92	5,532.19
EXPENSES										
Claims Transfers	0.00	16,122.50	0.00	2,905.56	0.00	0.00	0.00	0.00	0.00	19,028.06
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	16,122.50	0.00	2,905.56	0.00	0.00	0.00	0.00	0.00	19,028.06
END BALANCE	82,287.94	324,781.21	110,393.51	947,962.83	450,545.63	103,246.88	56.43	226,255.53	193,905.49	2,439,435.45

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2017								
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	55,171.59	374,747.78	108,010.23	1,274,423.22	548,266.88	111,209.58	11.67	177,461.86	206,762.53	2,856,065.34
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	43.61						43.61
Invest Pymnts	122.67	850.94	240.57	2,854.42	1,221.15	247.70	0.02	395.25	462.93	6,395.65
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	122.67	850.94	240.57	2,854.42	1,221.15	247.70	0.02	395.25	462.93	6,395.65
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	122.67	850.94	240.57	2,898.03	1,221.15	247.70	0.02	395.25	462.93	6,439.26
EXPENSES										
Claims Transfers	0.00	2,253.90	0.00	3,081.92	0.00	0.00	0.00	0.00	0.00	5,335.82
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	2,253.90	0.00	3,081.92	0.00	0.00	0.00	0.00	0.00	5,335.82
END BALANCE	55,294.26	373,344.82	108,250.80	1,274,239.33	549,488.03	111,457.28	11.69	177,857.11	207,225.46	2,857,168.78

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2016								
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	82,105.07	340,139.80	110,148.18	948,692.90	449,544.36	103,017.43	56.30	225,752.71	193,474.57	2,452,931.32
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	52.37						52.37
Invest Pymnts	182.87	763.91	245.33	2,123.12	1,001.27	229.45	0.13	502.82	430.92	5,479.82
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	182.87	763.91	245.33	2,123.12	1,001.27	229.45	0.13	502.82	430.92	5,479.82
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	182.87	763.91	245.33	2,175.49	1,001.27	229.45	0.13	502.82	430.92	5,532.19
EXPENSES										
Claims Transfers	0.00	16,122.50	0.00	2,905.56	0.00	0.00	0.00	0.00	0.00	19,028.06
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	16,122.50	0.00	2,905.56	0.00	0.00	0.00	0.00	0.00	19,028.06
END BALANCE	82,287.94	324,781.21	110,393.51	947,962.83	450,545.63	103,246.88	56.43	226,255.53	193,905.49	2,439,435.45

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

Month August  
Current Fund Year 2019

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Prop	234,274.92	18,767.31	0.00	253,042.23	253,042.23	0.00	0.00	0.00
	Liab	4,679.74	1,361.46	0.00	6,041.20	6,041.20	0.00	0.00	0.00
	Auto	3,977.09	0.00	0.00	3,977.09	3,977.09	0.00	0.00	0.00
	WC	262,310.86	44,736.94	0.00	307,047.80	307,047.80	0.00	0.00	0.00
	<b>Total</b>	<b>505,242.61</b>	<b>64,865.71</b>	<b>0.00</b>	<b>570,108.32</b>	<b>570,108.32</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2018	Prop	334,969.64	491.30	1,938.00	333,522.94	333,522.94	0.00	0.00	0.00
	Liab	241,911.66	17,000.00	0.00	258,911.66	258,911.66	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	1,424,559.71	11,029.58	48.00	1,435,541.29	1,435,541.29	0.00	0.00	0.00
	<b>Total</b>	<b>2,057,262.30</b>	<b>28,520.88</b>	<b>1,986.00</b>	<b>2,083,797.18</b>	<b>2,083,797.18</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	108,724.28	2,253.90	0.00	110,978.18	110,978.18	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	924,575.07	3,081.92	43.61	927,613.38	927,613.38	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,255,421.04</b>	<b>5,335.82</b>	<b>43.61</b>	<b>1,260,713.25</b>	<b>1,260,713.25</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	187,385.05	16,122.50	0.00	203,507.55	203,507.55	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	1,309,586.84	2,905.56	52.37	1,312,440.03	1,312,440.03	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,825,243.89</b>	<b>19,028.06</b>	<b>52.37</b>	<b>1,844,219.58</b>	<b>1,844,219.58</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	179,689.91	2,349.00	0.00	182,038.91	182,038.91	(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	2,188,415.83	1,480.54	48,450.50	2,141,445.87	2,141,445.87	0.00	0.00	0.00
	<b>Total</b>	<b>2,696,948.74</b>	<b>3,829.54</b>	<b>48,450.50</b>	<b>2,652,327.78</b>	<b>2,652,327.78</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
<b>TOTAL</b>		<b>8,340,118.58</b>	<b>121,580.01</b>	<b>50,532.48</b>	<b>8,411,166.11</b>	<b>8,411,166.11</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: Aug 1, 2019 - Aug 31, 2019

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
13907	8/5/2019	BODILY INJURY [Expired]	DJS ASSOCIATES INC	-- /2017091126	12/15/2016	\$4,500.00	2016/2016	Expense
13908	8/5/2019	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2019154157	9/29/2018	\$0.59	2018/2018	Expense
13909	8/5/2019	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2020180005	7/26/2019	\$110.00	2019/2019	Expense
13910	8/5/2019	EPL PI	DAVID S DEWEESE	-- /2020177972	7/2/2019	\$750.00	2019/2019	Legal
13911	8/5/2019		AFFANATO MARUT LLC			\$582.50		
		INDEMNITY		-- /2019152686	9/14/2018	\$292.50	2018/2018	Legal
		INDEMNITY		Z20598/001232500	6/24/2015	\$290.00	2015/2015	Legal
13912	8/5/2019	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	Z15990/001227828	3/31/2015	\$146.00	2015/2015	Legal
13913	8/5/2019	INDEMNITY	AARON DIPERI	-- /2017100711	4/22/2017	\$1,056.28	2017/2017	Loss
13914	8/5/2019		NEW JERSEY IME ASSOCIATES LLC			\$1,200.00		
		INDEMNITY		-- /2018139163	5/4/2018	\$100.00	2018/2018	Expense
		INDEMNITY		-- /2018123558	10/21/2017	\$550.00	2017/2017	Expense
		INDEMNITY		Z09086/001220784	1/26/2015	\$550.00	2015/2015	Expense
13915	8/5/2019	1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2020180005	7/26/2019	\$5,355.84	2019/2019	Loss
13916	8/5/2019	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2018143484	5/21/2018	\$80.00	2018/2018	Loss
13917	8/5/2019	MEDICAL ONLY	SAI INPATIENT RESOURCES LLC	-- /2020178657	7/11/2019	\$300.40	2019/2019	Loss
13918	8/5/2019	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2019163455	1/17/2019	\$1,677.00	2019/2019	Loss
13919	8/5/2019	MEDICAL ONLY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2019176050	6/10/2019	\$313.04	2019/2019	Loss
13920	8/5/2019	INDEMNITY	NovaCare Rehabilitation	-- /2019166742	2/25/2019	\$93.00	2019/2019	Loss
13921	8/5/2019	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2019169455	3/25/2019	\$179.74	2019/2019	Loss
13922	8/5/2019		AVIA PARTNERS INC			\$203.27		
		INDEMNITY		-- /2018143484	5/21/2018	\$161.06	2018/2018	Loss
		INDEMNITY		Z20598/001232500	6/24/2015	\$42.21	2015/2015	Loss
13923	8/5/2019		QUALCARE INC			\$1,503.00		
		MEDICAL ONLY		-- /2020179664	7/25/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		MLT-2020179427/ 2020179631	7/19/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2020179173	7/19/2019	\$501.00	2019/2019	Loss
13924	8/12/2019	POLICE PROF PI	PARKER MCCAY	-- /2018145140	4/18/2018	\$17,000.00	2018/2018	Legal
13925	8/12/2019		JENNIFER KELLY PHD LLC			\$350.00		



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		MLT-2020179427/ 2020179631	7/19/2019	\$175.00	2019/2019	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$175.00	2019/2019	Loss
13926	8/12/2019	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2020178800	7/12/2019	\$475.00	2019/2019	Expense
13927	8/12/2019	1ST PARTY COLL PD	CLIFF GRAY APPRAISAL SERVICE	-- /2020178203	7/3/2019	\$35.00	2019/2019	Expense
13928	8/12/2019	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
13929	8/12/2019	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
13930	8/12/2019	1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2020178203	7/3/2019	\$736.56	2019/2019	Loss
13931	8/12/2019	INDEMNITY	BRIAN YOUNG	Z34871/001247013	2/19/2016	\$1,026.24	2016/2016	Loss
13932	8/12/2019	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
13933	8/12/2019	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,842.00	2019/2019	Loss
13934	8/12/2019	INDEMNITY	FLORENCE TOWNSHIP	-- /2020178113	7/7/2019	\$1,842.00	2019/2019	Loss
13935	8/12/2019	1ST PARTY COLL PD	PEMBERTON TOWNSHIP	-- /2020178800	7/12/2019	\$2,523.33	2019/2019	Loss
13936	8/12/2019	INDEMNITY	COASTAL SPINE, PC.	Z45109/001257432	9/15/2016	\$83.27	2016/2016	Loss
13937	8/12/2019	INDEMNITY	IVY REHAB NETWORK INC	-- /2019159962	12/4/2018	\$170.00	2018/2018	Loss
13938	8/12/2019	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2019165703	2/11/2019	\$465.00	2019/2019	Loss
13939	8/12/2019		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$139.52		
		INDEMNITY		-- /2019158514	11/15/2018	\$69.76	2018/2018	Loss
		INDEMNITY		MLT-2019155776/ 2019155779	10/16/2018	\$69.76	2018/2018	Loss
13940	8/12/2019		VIRTUA WEST JERSEY HEALTH, INC.			\$3,386.40		
		MEDICAL ONLY		-- /2020178740	7/13/2019	\$1,677.00	2019/2019	Loss
		INDEMNITY		-- /2019166742	2/25/2019	\$1,709.40	2019/2019	Loss
13941	8/12/2019	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2020178519	7/11/2019	\$1,677.00	2019/2019	Loss
13942	8/12/2019	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2019176278	6/11/2019	\$240.00	2019/2019	Loss
13943	8/12/2019	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020178113	7/7/2019	\$149.90	2019/2019	Loss
13944	8/12/2019	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2019176278	6/11/2019	\$504.00	2019/2019	Loss
13945	8/12/2019	INDEMNITY	PROFESSIONAL SERVICE FUND	Z20598/001232500	6/24/2015	\$41.41	2015/2015	Loss
13946	8/12/2019	INDEMNITY	NovaCare Rehabilitation	-- /2019166742	2/25/2019	\$372.00	2019/2019	Loss
13947	8/12/2019	INDEMNITY	WORKNET OCCUPATIONAL MEDICINE	-- /2020178113	7/7/2019	\$169.02	2019/2019	Loss
13948	8/12/2019	MEDICAL ONLY	KENNEDY HEALTH	-- /2020179073	7/17/2019	\$461.23	2019/2019	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
13949	8/12/2019		HAMILTON SQUARE EMERGENCY			\$2,096.00		
		MEDICAL ONLY		MLT-2019166319/ 2019166344	2/18/2019	\$683.00	2019/2019	Loss
		MEDICAL ONLY		MLT-2019166319/ 2019166347	2/18/2019	\$683.00	2019/2019	Loss
		MEDICAL ONLY		MLT-2019166319/ 2019166319	2/18/2019	\$730.00	2019/2019	Loss
13950	8/12/2019		AVIA PARTNERS INC			\$274.09		
		MEDICAL ONLY		- - /2020178519	7/11/2019	\$16.95	2019/2019	Loss
		MEDICAL ONLY		- - /2019172146	4/29/2019	\$6.78	2019/2019	Loss
		INDEMNITY		- - /2018143484	5/21/2018	\$144.94	2018/2018	Loss
		INDEMNITY		Z20598/001232500	6/24/2015	\$105.42	2015/2015	Loss
13951	8/12/2019		QUALCARE INC			\$2,505.00		
		MEDICAL ONLY		- - /2020180234	7/31/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		- - /2020180181	7/31/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		- - /2020180171	7/30/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		- - /2020179934	7/29/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		- - /2020180457	6/22/2019	\$501.00	2019/2019	Loss
13952	8/19/2019		CAPEHART & SCATCHARD PA			\$461.00		
		INDEMNITY		- - /2019153387	9/21/2018	\$253.00	2018/2018	Legal
		INDEMNITY		- - /2017096774	9/8/2016	\$208.00	2016/2016	Legal
13953	8/19/2019	INDEMNITY	FERNANDO DELASOTTA MD	- - /2018121619	12/29/2017	\$850.00	2017/2017	Loss
13954	8/19/2019	INDEMNITY	MASTER TRACE USA, LLC	- - /2020178113	7/7/2019	\$795.00	2019/2019	Expense
13955	8/19/2019	1ST PARTY COLL PD	LEO PETETTI LLC	- - /2019176369	6/11/2019	\$55.00	2019/2019	Expense
13956	8/19/2019		THE DEWEESE LAW FIRM			\$641.30		
		1ST PARTY COLL PD		- - /2019176692	6/15/2019	\$150.00	2019/2019	Legal
		BLDG/CONTENT		- - /2018145523	5/29/2018	\$491.30	2018/2018	Legal
13957	8/19/2019	INDEMNITY	AFFANATO MARUT LLC	Z37789/001250034	4/20/2016	\$264.50	2016/2016	Legal
13958	8/19/2019	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	MLT-Z31745/001243852	12/19/2015	\$149.50	2015/2015	Legal
13959	8/19/2019	BLDG/CONTENT	Winzinger, Inc.	- - /2020180726	7/22/2019	\$7,914.00	2019/2019	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
13960	8/19/2019		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$3,684.00	2019/2019	Loss
13961	8/19/2019		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	Z37789/001250034	4/20/2016	\$50.00	2016/2016	Expense
13962	8/19/2019		INDEMNITY	ANTHONY SCHALLUS	- - /2018124978	2/5/2018	\$964.00	2018/2018	Loss
13963	8/19/2019		1ST PARTY COLL PD	MEDFORD TOWNSHIP	- - /2019176369	6/11/2019	\$1,412.58	2019/2019	Loss
13964	8/19/2019		MEDICAL ONLY	ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMILTON	- - /2019162031	1/1/2019	\$2,108.00	2019/2019	Loss
13965	8/19/2019		INDEMNITY	KINEMATIC CONSULTANTS INC	- - /2019159962	12/4/2018	\$720.00	2018/2018	Loss
13966	8/19/2019			ONE CALL CARE DIAGNOSTICS			\$1,605.00		
			INDEMNITY		- - /2020178113	7/7/2019	\$485.00	2019/2019	Loss
			INDEMNITY		- - /2018121619	12/29/2017	\$485.00	2017/2017	Loss
			INDEMNITY		Z34515/001246647	2/15/2016	\$635.00	2016/2016	Loss
13967	8/19/2019		MEDICAL ONLY	ROTHMAN ORTHOPAEDICS	- - /2019162679	1/8/2019	\$73.90	2019/2019	Loss
13968	8/19/2019		MEDICAL ONLY	VIRTUA MEDICAL GROUP	- - /2020178671	7/12/2019	\$126.96	2019/2019	Loss
13969	8/19/2019		MEDICAL ONLY	AVIA PARTNERS INC	- - /2020178657	7/11/2019	\$20.61	2019/2019	Loss
13970	8/26/2019			CAPEHART & SCATCHARD PA			\$728.50		
			INDEMNITY		- - /2019158514	11/15/2018	\$139.00	2018/2018	Legal
			INDEMNITY		Z47151/001260212	10/17/2016	\$433.50	2016/2016	Legal
			INDEMNITY		Z12675/001224387	3/7/2015	\$156.00	2015/2015	Legal
13971	8/26/2019		POLICE PROF BI	PARKER MCCAY	- - /2019165721	2/11/2017	\$2,253.90	2017/2017	Legal
13972	8/26/2019			RAYMOND & COLEMAN LLP			\$13,971.50		
			POLICE PROF BI		Z43945/001256269	5/28/2016	\$11,622.50	2016/2016	Legal
			BODILY INJURY [Expired]		MLT-Z29700/001241781	11/8/2015	\$2,349.00	2015/2015	Legal
13973	8/26/2019		MEDICAL ONLY	ATLANTIC SECURITY INT'L	- - /2018126840	2/24/2018	\$126.50	2018/2018	Expense
13974	8/26/2019		INDEMNITY	WESTAMPTON TOWNSHIP	- - /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
13975	8/26/2019		GL PROPERTY DAMAGE	Sean Ferrari	- - /2019176242	6/9/2019	\$611.46	2019/2019	Loss
13976	8/26/2019		INDEMNITY	WILLIAM BREINER	- - /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
13977	8/26/2019		INDEMNITY	Christina Reiss	- - /2019165703	2/11/2019	\$1,842.00	2019/2019	Loss
13978	8/26/2019		INDEMNITY	COASTAL SPINE, PC.	- - /2018108894	7/27/2017	\$140.64	2017/2017	Loss
13979	8/26/2019		INDEMNITY	REGIONAL OTOLARYNGOLOGY HEAD & NECK ASSOCIATES, LLC	- - /2018143570	11/1/2016	\$205.05	2016/2016	Loss
13980	8/26/2019			STRIVE PHYSICAL THERAPY AND			\$1,390.00		



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		-- /2019176050	6/10/2019	\$80.00	2019/2019	Loss
		INDEMNITY		-- /2019165703	2/11/2019	\$1,070.00	2019/2019	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$240.00	2018/2018	Loss
13981	8/26/2019	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2019158514	11/15/2018	\$69.76	2018/2018	Loss
13982	8/26/2019	MEDICAL ONLY	SAI INPATIENT RESOURCES LLC	-- /2020178657	7/11/2019	\$84.55	2019/2019	Loss
13983	8/26/2019	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2020179153	7/19/2019	\$1,677.00	2019/2019	Loss
13984	8/26/2019	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2019176278	6/11/2019	\$970.00	2019/2019	Loss
13985	8/26/2019	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	MLT-2019169880/ 2019169880	3/23/2019	\$1,022.00	2019/2019	Loss
13986	8/26/2019	MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2020178626	7/8/2019	\$5,878.70	2019/2019	Loss
13987	8/26/2019	INDEMNITY	NovaCare Rehabilitation	-- /2019166742	2/25/2019	\$279.00	2019/2019	Loss
13988	8/26/2019		VIRTUA MEDICAL GROUP			\$239.68		
		MEDICAL ONLY		-- /2020179153	7/19/2019	\$14.41	2019/2019	Loss
		MEDICAL ONLY		-- /2020178657	7/11/2019	\$225.27	2019/2019	Loss
13989	8/26/2019	MEDICAL ONLY	MEDEXPRESS URGENT CARE NEW JERSEY INC	-- /2020179664	7/25/2019	\$160.00	2019/2019	Loss
13990	8/26/2019		CENTRAL JERSEY URGENT CARE			\$320.00		
		MEDICAL ONLY		-- /2020179173	7/19/2019	\$160.00	2019/2019	Loss
		MEDICAL ONLY		MLT-2019174744/ 2019174729	5/26/2019	\$160.00	2019/2019	Loss
13991	8/26/2019	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST	-- /2018143403	5/15/2018	\$222.23	2018/2018	Loss
13992	8/26/2019		BIO-REFERENCE LABORATORIES, INC			\$1,443.42		
		MEDICAL ONLY		MLT-2019174744/ 2019174774	5/26/2019	\$946.70	2019/2019	Loss
		MEDICAL ONLY		MLT-2019174744/ 2019174744	5/26/2019	\$496.72	2019/2019	Loss
13993	8/26/2019	MEDICAL ONLY	QUALCARE INC	-- /2020181062	8/11/2019	\$501.00	2019/2019	Loss
<b>Total for BURLINGTON COUNTY J.I.F.</b>			<b>\$121,580.01</b>	<b>Total for BURLINGTON COUNTY J.I.F.</b>				<b>\$121,580.01</b>



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

<b>Number of Checks:</b>	<b>87</b>	<b>First Check Number:</b>	<b>13907</b>
Number of Payments:	150	<b>Last Check Number:</b>	13993
Expense Payments:	\$7,347.09		
Legal Payments:	\$36,948.70		
Loss Payments:	\$77,284.22		

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - AUGUST 2019**

	<b>Payee</b>	<b>FY 2019</b>	<b>FY 2018</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>6,462.00</b>		Prof Services/Actuary	June fees
2	Arthur J. Gallagher Risk Management Services, Inc.	<b>29,661.00</b>		Prof Services/Administration	Aug 2019 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>294.44</b>		Misc/Postage/Copies/Faxes	July 2019 postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	<b>338.48</b>		Misc/Meeting Expense/Dinner Mtg	7/9 Def panel brkfst; 7/15/19 Legislation discussion (PF amex)
5	The DeWeese Law Firm, P.C.	<b>5,833.00</b>		Prof Services/Attorney	Aug 2019 Fees
6	Qual-Lynx	<b>16,742.00</b>		Prof Services/Claims Admin.	Aug 2019 Fees
7	Joyce Media	<b>375.00</b>		Misc/JIF Website	Aug 2019 Fees
8	AssetWORKS LLC	<b>7,053.00</b>		Prof Services/Prop. Appraiser	Inv#664-11682 Property Appraisals; Final billing
9	Kris Kristie	<b>375.00</b>		Misc/Recording Secretary	Aug 2019 Fees
10	J. A. Montgomery Risk Control Services	<b>10,945.00</b>		Prof Services/Safety Director	Aug 2019 Fees
11	J. A. Montgomery Risk Control Services	<b>225.35</b>		Misc/Meeting Expense/Dinner Mtg	6/27/19 Regional training F/B
12	J. A. Montgomery Risk Control Services	<b>167.52</b>		Misc/Printing	6/27/19 (21) Regional training books
13	Secure Data Consulting Services, LLC	<b>3,713.00</b>		Prof Services/Technology Risk Serv Dir	Aug 2019 Fees
14	Pivot Point Security		<b>1,842.83</b>	Risk Control Contingency	Inv#4425; Aug 2019
15	Tom Tontarski	<b>930.00</b>		Prof Services/Treasurer	Aug 2019 Fees
16	Conner Strong & Buckelew	<b>659.00</b>		Prof Services/Underwriting Mgr	Aug 2019 Fees
17	Debby Schiffer	<b>2,494.00</b>		Wellness Program	Aug 2019 Fees
18	Debby Schiffer	<b>398.00</b>		Wellness Program	WELCOA Summit 8/26-28/19; split with Trico
19	4imprint Inc	<b>352.02</b>		Wellness Program	Inv#7479387; wellness items for JIFs split by 3
20	Courier Times	<b>158.00</b>		Misc/Legal Notices	Ad#7297551-01; Budget Hearing July
21	Iron Mountain	<b>72.72</b>		Misc/Record Retention Service	Inv#BWCG785 Storage 8/1-31/19; Service 6/26/19-7/23/19
22	Township of Mansfield		<b>2,000.00</b>	contingency	June 14, 2018 Police re-accreditation
23	Riverside Township	<b>928.18</b>		Wellness Program	floor mat, stability disc, GC, health speaker
24	Riverside Township	<b>897.77</b>		Optional Safety Budget	boots, safety supplies
25	Riverside Township		<b>1,409.69</b>	Safety Incentive Program	tumblers for employees
26	Riverside Township	<b>500.00</b>		EPL/CYBER/EPL/Cyber Incentive Program	email migration
27	Springfield Township	<b>995.00</b>		Optional Safety Budget	respirator tests and exams; safety supplies
28	Springfield Township		<b>2,400.00</b>	Safety Incentive Program	respirator tests and exams; safety supplies
	<b>TOTAL</b>	<b>\$90,569.48</b>	<b>\$7,652.52</b>		

<b>JIF Bill List Total</b>	<b>\$98,222.00</b>
----------------------------	--------------------

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - SEPTEMBER 2019**

	<b>Payee</b>	<b>FY 2019</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>5,564.00</b>	Prof Services/Actuary	July fees
2	Arthur J. Gallagher Risk Management Services, Inc.	<b>29,661.00</b>	Prof Services/Administration	Sept 2019 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>182.08</b>	Misc/Postage/Copies/Faxes	Aug 2019 postage/copies expenses
4	The DeWeese Law Firm, P.C.	<b>5,833.00</b>	Prof Services/Attorney	Sept 2019 Fees
5	Qual-Lynx	<b>16,742.00</b>	Prof Services/Claims Admin.	Sept 2019 Fees
6	Joyce Media	<b>525.00</b>	Misc/JIF Website	Sept 2019 Fees + ADA compliance Plugin
7	Kris Kristie	<b>375.00</b>	Misc/Recording Secretary	Sept 2019 Fees
8	J. A. Montgomery Risk Control Services	<b>10,945.00</b>	Prof Services/Safety Director	Sept 2019 Fees
9	Secure Data Consulting Services, LLC	<b>3,713.00</b>	Prof Services/Technology Risk Serv Dir	Sept 2019 Fees
10	Pivot Point Security	<b>732.00</b>	EPL/CYBER/Technology Risk Management Service	Sept 2019 Fees
11	Tom Tontarski	<b>930.00</b>	Prof Services/Treasurer	Sept 2019 Fees
12	Conner Strong & Buckelew	<b>659.00</b>	Prof Services/Underwriting Mgr	Sept 2019 Fees
13	Debby Schiffer	<b>2,494.00</b>	Wellness Program	Sept 2019 Fees
14	ARC Reprographics	<b>623.07</b>	Misc/Printing	Inv#275859; 275968, 275969 renewal books
15	Iron Mountain	<b>91.19</b>	Misc/Record Retention Service	Inv#BXS939 Storage 9/1-30/19; Service 7/24/19-8/27/19
16	Office Depot	<b>26.67</b>	Misc/Office Supplies	O#374396942; recorder split by 3
17	Delanco Township	<b>265.25</b>	Wellness Program	Fruit, salad, speaker for stress mgmt lunch
18	Lumberton Township	<b>150.00</b>	Wellness Program	Chair massages
19	Mt Laurel Township	<b>500.00</b>	EPL/CYBER/EPL/Cyber Incentive Program	Firewall subscription
20	Mt Laurel Township	<b>4,645.00</b>	Optional Safety Budget	ADA door hardware, cones, crossing sign
21	North Hanover Township	<b>195.95</b>	Wellness Program	Wellness luncheon and gc for contest
22	North Hanover Township	<b>997.61</b>	Optional Safety Budget	LED flares
23	Ramblewood Country Club	<b>500.00</b>	Misc/Meeting Expense/Dinner Mtg	Deposit for Dec 17, 2019 dinner meeting
	<b>TOTAL</b>	<b>\$86,349.82</b>		

<b>JIF Bill List Total</b>	<b>\$86,349.82</b>
----------------------------	--------------------



***Strategic Planning Committee Meeting Minutes  
July 16, 2019 at 2:00pm  
Hainesport Municipal Building  
Hainesport, NJ***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on July 16, 2019 at 2:00pm in Hainesport, NJ. The meeting was called to order at 2:07 pm. Those in attendance were:

Kathy Burger, *Chair*, **Medford Township**  
Mike Theokas, **Bordentown Township**  
Glenn McMahon, **Chesterfield Township**  
Dave Matchett, **Shamong Township**  
Doug Cramer, **Tabernacle Township**  
Paul Forlenza, Executive Director, **Arthur J. Gallagher Risk Management Svcs.**  
Sheila Ortiz, Account Representative, **Arthur J. Gallagher Risk Management Svcs.**

Those unable to attend:

Brandon Umba, **Lumberton Township**  
Paul J. Miola, CPCU, ARM, Executive Municipal JIF Strategist, **Arthur J. Gallagher Risk Mgmt. Svcs.**

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

***I. 2020 MEMBERSHIP RENEWALS***

Mr. Forlenza noted that eight (8) members are up for renewal effective January 1, 2020; which includes three (3) towns that have been asked to renew one year early to assist in the realignment of assessments. Those members are: Bordentown City, Bordentown Township, Delran Township, Lumberton Township, Mansfield Township, Pemberton Borough, Riverside Township and Southampton Township.

Mr. Forlenza stated that Renewal Visit Reports were presented at the last Executive Safety Committee and there are no safety related concerns with any of the renewing towns that would forestall the offer of a three-year renewal with the Fund. As a result, the Renewal Resolutions and Agreements were e-mailed to the eight (8) renewing members on June 3, 2019.

Mr. Forlenza mentioned to the Committee that Bordentown Township & Delran Township have submitted their Resolutions and Contract to renew with the Fund for an additional three-year membership. He mentioned that we asked the members to submit their documentation to his office no later than August 15th; however, the Fund Bylaws require all renewals to be completed by October 1, 2019. Mr. Forlenza stated that there will be no exceptions to this deadline. If a town does not renew with the Fund by October 1<sup>st</sup> they will be out of the Fund for a minimum of three (3) years.

Mr. Forlenza mentioned that he has not heard from any of the renewing members that they will not be renewing with the BURLCO JIF effective January 1, 2020.

### **Membership Visitation Program**

Mr. Forlenza mentioned that the Member Visitation Program has been going well as he has been out to a few member towns in the BURLCO JIF. He has received positive feedback from the towns that he has visited. During these visits, he meets with representatives from the Governing Body and Administration to discuss their JIF membership. He noted that normally these meetings are part of a regular governing body meeting.

Ms. Burger asked if the governing body members understand the JIF and that they are buying into a program that requires training. Mr. Forlenza responded that the governing body members understand that training is both beneficial and a requirement of JIF membership.

### **Membership Updates**

Mr. Forlenza mentioned that the Membership updates will be mailed to non-renewing members in the late summer.

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

## ***II. MEMBERSHIP GROWTH***

Mr. Forlenza mentioned that he conducted a JIF concept presentation to New Hanover Township on July 9, 2019. He was accompanied by Glenn McMahon, Fund Secretary, from Chesterfield Township. He noted that the meeting went very well. Mr. Forlenza stated that their RMC; which is Hardenbergh, requested that the Executive Director's office visit New Hanover Township. During the presentation he reviewed the JIF Programs with representatives of the Township. Mr. Forlenza stated that following the meeting he emailed the application to the town. He stated that he anticipates an application from New Hanover Township in the near future. Mr. Forlenza also noted, that Donna Mull, Fund Commissioner from Pemberton Borough is also the Municipal Clerk in New Hanover Township. He indicated that he will keep this Committee up to date regarding their application to the BURLCO JIF.

## ***III. 2019 CONFERENCES***

Mr. Forlenza mentioned that the 2019 PRIMA Conference was held in Orlando, Florida on June 9-12, 2019. He noted that Dave Matchett attended the conference. Mr. Matchett commented that the PRIMA conference was well paced this year with a lot of interesting classes.

Mr. Forlenza noted that in January and July 2019 notices were sent to Fund Commissioners with the highest priority to attend the AGRIP Conferences. He noted that there were no attendees at the spring conference. The Fall AGRIP conference will be held on October 6-9, 2019 in Cleveland, Ohio. Currently there are no registrants for the Fall AGRIP Conference. Mr. Forlenza mentioned that if there is an interest from the Fund Commissioner in attending this conference, the deadline to register is this week.

## ***IV. FUND COMMISSIONER ORIENTATION***

Mr. Forlenza indicated that he held the BURLCO JIF Fund Commissioner Orientation on May 21, 2019 in Hainesport Township. He noted that there were two (2) Fund Commissioners present out of the five (5) that pre-registered. He added that he received positive feedback from those Fund Commissioners that attended. Mr. Forlenza provided a "JIF 101" presentation followed by a brief overview of the Executive Committee Agenda packet. He noted that he will continue with this format going forward. The Committee Agreed.

## **V. FUND COMMISSIONER ATTENDANCE**

Mr. Forlenza referred the Committee to page one (1) of the agenda packet to review the 2019 BURLCO Meeting Attendance spreadsheet through June 2019. He indicated that his office tracks attendance during the course of the year. Mr. Forlenza mentioned that the State of New Jersey tracks attendance on a regular basis to ensure that Fund Commissioners are attending meetings and are active within the JIF. He then briefly reviewed the attendance spreadsheet with the Committee.

Mr. Forlenza stated that the “unofficial attendance guidelines” the Fund uses to determine good attendance is 75% combined attendance from both the Fund Commissioner and the Alternate Fund Commissioner and overall attendance of 50% by the Fund Commissioner.

Mr. Matchett mentioned that he is concerned with Pemberton Township as Dennis Gonzalez will be retiring effective August 1<sup>st</sup>. Ms. Burger commented that she has heard that Pemberton Township has hired a replacement for Mr. Gonzalez’s position. Mr. Forlenza indicated that he will prepare the resolution and order a plaque to present at the September Executive JIF meeting and will mail to his residence following the meeting. The Committee agreed with Mr. Forlenza.

Mr. Forlenza mentioned that the last Strategic Planning Committee meeting there was a discussion in regards to Fund Commissioner Attendance and updating the Attendance Letter to include language regarding the enhanced *Safety Incentive Program*. As a result, he then referred the Committee to page two (2) of the agenda to a copy of the revised attendance letter. He then asked the Committee to review, as he would like to send this out to the members that have had poor attendance. Discussion ensued.

Following a brief discussion, the Committee asked Mr. Forlenza to add “and/or” following Fund Commissioner in the third (3<sup>rd</sup>) paragraph. This is to ensure the town understands that the Fund Commissioner and the Alternate may both attend.

Ms. Burger suggested that a town that has appointed a Fund Commissioner that is unable to attend the Executive Meetings should appoint another Fund Commissioner that can attend the JIF meetings.

Mr. Theokas mentioned that his Alternate Fund Commissioner is his CFO and he would like to send him to various meetings. He asked if that would be acceptable. Mr. Forlenza responded that he has never turned anyone away from attending a meeting. Mr. Theokas indicated that his CFO may be able to bring helpful suggestions to the table. Mr. Forlenza stated that would be acceptable. The Committee agreed.

## **VI. ELECTED OFFICIALS TRAINING**

Mr. Forlenza mentioned that the 2018-2019 *Elected Officials Program* is complete and credits have been applied to the 2<sup>nd</sup> installment billing. He reminded the Committee that the 2019-2020 Annual Elected Officials training will be held in conjunction with the ACM & TRICO JIFs. He asked the Committee for authorization to reserve locations for the training.

Ms. Burger asked if there is any possibility of the *Elected Officials Program* being held via webinar this year. Mr. Forlenza responded there will not be a webinar held this year. He explained that he was recently in a meeting with Mr. Grubb and Mr. Hrubash from the MEL, where they discussed the *Elected Officials Training Program*. This year there will be training on *Sexual Molestation*; therefore, more than likely they will not be able to hold this training on line. Mr. Forlenza stated that if they decide to conduct this training online, there were discussions to offer only half credit for attending.

Mr. Theokas suggested changing the Elected Officials Invitation mentioning that the program will be different and possibly add the topics, etc. Mr. Forlenza stated that he will take a look at the invitation and revamp it were need be. Discussion ensued.

Following a brief discussion, the Committee authorized the Executive Director’s office to reserve the facilities.

## **VII. LAND USE LIABILITY RISK MANAGEMENT PROGRAM**

Mr. Forlenza referred the Committee to page three (3) of the agenda packet to a copy of the “draft” *Land Use Liability Risk Management Program* revised training materials. He indicated that this program was released by the MEL in the Fall of 2018. It was due to a recognition by the MEL that they have seen an increase in Public Official Liability Claims resulting from the actions of Land Use Boards. Mr. Forlenza mentioned that the program the MEL released last year was over 60 slides. His office and Mr. DeWeese quickly recognized that the slides had to be consolidated into a more detailed document to distribute to all JIF members. As a result, they developed the document beginning on page (3).

Mr. Forlenza indicated that the goal is to have this document printed and distribute to all Municipal Clerks, asking them to provide all Land Use Board Secretaries and they will work with the Land Use Board Attorney to conduct training. The document will include a sign in sheet for signatures of the Land Use Board members and certification by the Board Attorney that the training was completed. Those that complete the training will receive enhanced coverage. Discussion ensued.

Following a brief review of the document, Mr. Forlenza asked the Committee for authorization to print approximately 25 hard copies per town for a total of 500 copies. The Committee gave authorization for the Executive Director’s office to print the Land Use Liability Risk Management Program materials and distribute to all JIF Members.

## **VIII. EPL / CYBER RISK MANAGEMENT PROGRAM**

Mr. Forlenza mentioned that the Cyber Risk Management Program information was posted to the JIF website on June 18, 2019. These were the documents that were produced in conjunction with Pivot Point and Mr. Romero that includes sample policies, resolutions and step-by-step instructions on how to comply with the Cyber Risk Management Program. Once the policies are completed and adopted the certification checklist must be sent to the MEL Underwriting office for approval.

Mr. Forlenza mentioned that Mr. Romero created the step-by-step instructions. Mr. Romero then referred the Committee to a handout. He then reviewed the handout with the Committee.

Mr. Romero highlighted the benefits of Tier 1 and Tier 2 standards and how to customize the policy to your municipality. The goal is to be in compliant with both Tier 1 and Tier 2 standards. Mr. Forlenza stated that this same handout will be distributed to the members during tonight’s Executive JIF meeting. He noted that there are only two (2) towns out of the 27 members that are currently in compliance.

## **IX. TECHNOLOGY RISK MANAGEMENT**

Mr. Romero referred the Committee to the Media Pro & Pivot Point results listed on pages 13 through 15 of the agenda. He noted there has been no change since the last report and will review at tonight’s meeting.

Mr. Romero commented that the BURLCO JIF has been trending well with only 2.1% success in phishing attempts. He noted that he receives a phishing data dump on a monthly basis and the report depicts the most successful phishing attempts are disguised as “work station updates”. Mr. Romero mentioned that he would like to add an additional column and name it the “traction scale” to show month-to-month results based on percentage of completion.

Mr. Forlenza mentioned that both Media Pro and Pivot Point’s contract are up for renewal in August. The contract renewal would be from September 1, 2019 through August 31, 2020. The RFP for Media Pro and Pivot Point had a three years pricing provision; Pivot Point’s pricing was higher in the first year due to upfront administrative cost and are considerably lower for the second and third year. He noted that

Media Pro's pricing is consistent for all three years. Mr. Forlenza asked the Committee if they were comfortable recommending adopting a Resolution at tonight's Executive JIF Committee meeting to extend these contracts for a second year. The Committee recommended the adoption of resolutions to authorize a second year of services from Media Pro and Pivot Point to be considered at the July Executive Committee meeting.

#### **X. CYBER LIABILITY COVERAGE**

Mr. Forlenza mentioned that the 2020 renewal of the Cyber Liability Coverage will likely be complex this year as the loss ratio across the State for all MEL JIF is in an excess of 200%. As a result, we are anticipating higher deductibles, potential co-pay requirements, and overall higher rates for 2020. The goal is to try and get as many members in compliance with the MEL's Cyber Risk Management Program as possible over the course of the next few months; as it will work to the JIF's advantage when it comes to the Cyber Liability renewal. For example; if the cyber insurer sees that the BURLCO JIF has approximately 80% of their members in compliance versus another JIF that does not, they will hopefully give the BURLCO JIF better terms than other JIFs. Mr. Forlenza stated that he will continue to keep this Committee updated in regards to Cyber Liability Coverage.

Mr. Forlenza indicated that at the last meeting, Ms. Burger brought up a discussion in regards to "new world" server. He stated that he was unable to find out any information in regards to "new world". Ms. Burger responded that "new world" is a program that is used by the County for Police. She mentioned that Police have requirements in order to be a participant in "new world".

#### **XI. BURLCO JIF WEBSITE**

Mr. Forlenza referred the Committee to a MEL Bulletin on pages 18-19 in regards to Website Compliance with the ADA guidelines. He noted that the Website Manager, George Joyce, reviewed the website and strongly feels that the JIF is close to being compliant with the ADA. However, he recommends the JIF make a small investment of approximately \$150.00 for a software program. Mr. Forlenza then referred the Committee to page 20 to review the details of the WordPress ADA Compliance Check software program the Website Manager recommends the JIF purchase.

Mr. Forlenza then asked for the Committees authorization to purchase the WordPress ADA Compliance Check software program. The Committee approved this expenditure.

#### **XII. TECHNOLOGY RISK SERVICES DIRECTOR**

Mr. Forlenza referred the Committee to pages 21-23 to a contract proposal the Executive Director's office received from Mr. Romero in response to a request for a contract proposal for 2020. He reminded the Committee that Mr. Romero has visited every town multiple times over the past few year and has developed a familiarity with each members IT profile. As a result, Mr. Romero is looking to change the parameters of his contractual relationship with the Fund. He wants to be more of a Chief Information Officer or Chief Information Security Officer as he believes this is what to members really need. In addition, Mr. Romero is looking for a sizable increase per member town in 2020. Currently, the yearly fee per member is \$1,650. This fee was based upon the assumption that Mr. Romero would also be working with the Atlantic JIF. Mr. Forlenza stated that the Atlantic JIF has not engaged Mr. Romero. Only, BURLCO and TRICO have specifically engaged Mr. Romero as the Technology Risk Services Director. As a result, there has been a loss of efficiency in the delivery of services to the membership. Mr. Romero is seeking an increase in the per member fee to \$1,980 per member from \$1650 per member. This is an increase of approximately 20% for 2020 and an additional 20% increase for 2021. Mr.

Forlenza asked the Committee if they are comfortable with Mr. Romero's proposal before he presents it to the Finance Committee. Mr. Theokas voiced his concern that he understands that the BURLCO JIF may have the same programs as ACM and TRICO JIFs; however, the proposal should focus on the scope of the BURLCO JIF and not include the ACM and TRICO JIF. He noted that if ACM JIF decides to acquire Mr. Romero for his services will there be a decrease in price. Mr. Forlenza commented that is a good question that he can discuss with Mr. Romero and the Finance Committee. Discussion ensued.

Following a brief discussion, the Committee approved to present the Technology Risk Service Director proposal to the Finance Committee. Mr. Theokas added that he will explain his concern at the Finance Committee as well as he is a member of the Committee.

### ***XIII. DECEMBER DINNER MEETING***

Mr. Forlenza indicated that the December Dinner Meeting is scheduled for December 17, 2019; the third Tuesday in December. He mentioned that at the last meeting, the Committee asked the Executive Director's Office to send a "survey" to the membership asking for their feedback in regards to location and time of the December Dinner Meeting. There was also a suggestion from the Committee that the Executive Committee Meeting be held at the same location as the Dinner Meeting which will allow for better attendance. Mr. Forlenza then referred the Committee to page 24 of the agenda to a copy of the survey result. He then briefly reviewed the results with the Committee. Discussion ensued.

Following a brief discussion, the Committee indicated that it would be beneficial to hold the December Executive Committee meeting at the same location as the December Dinner Meeting as it would entice better attendance. Mr. Forlenza then asked the Committee if they would like his office to search for a location that would allow us to hold the Executive Committee Meeting at the same location as the December Dinner Meeting. The Committee agreed to have the Executive Director's Office search for a location that would be suitable for the monthly meeting and the December Dinner Meeting.

Mr. Cramer commented that if this does not work for this year, then we can revisit this discussion next year to see if we eliminate the December Dinner Meeting altogether. The Committee agreed.

### ***XIV. ANNUAL REPORTS***

Mr. Forlenza noted that the 2019 Annual Reports will be distributed in December. Each town will receive eight (8) copies of the report. The reports will be addressed to the Clerks with a memo asking them to distribute to their Governing Body. He noted that 225 copies will be ordered. The Committee agreed.

### ***XV. EXECUTIVE COMMITTEE MEETING TIMES & LOCATIONS***

Mr. Forlenza referred the Committee to page 27 of the agenda packet to review the 2020 Executive Committee meeting schedule. He noted that these dates were reviewed and approved at the last Strategic Planning Committee. The only question was the November meeting for 2020 in regards to the League of Municipalities. Mr. Forlenza indicated that Ms. Ortiz mentioned to him today, that it states on the League of Municipalities website, that the league will always be a week prior to Thanksgiving. Therefore, the November 24, 2020 meeting date is correct for next year.

Mr. Matchett asked Mr. Forlenza to take a look at the June 2020 PRIMA Conference date, as it may conflict with the JIF Executive Committee Meeting. Ms. Kristie indicated that the PRIMA Conference for 2020 begins on June 14, 2020. Mr. Forlenza asked the Committee for their feedback in regards to changing the date. Ms. Burger indicated it is up to the Executive Director's office and their availability. Mr. Forlenza stated that he will speak internally in regards to the date and will follow-up with the Committee. The Committee agreed.

#### ***XVI. JIF RECORDS RETENTION***

Mr. Forlenza mentioned that the Fund is now able to register in the Artemis System. He stated that he will begin the process to destroy old records. Mr. Forlenza spoke with Mr. Roselli at Qual-Lynx and they have 2,259 files that are in 47 boxes that have been held for three (3) years. He indicated that they will seek authorization at the September Executive Committee Meeting to destroy these records via resolution. The Committee agreed.

#### ***XVII. ANNUAL PLANNING RETREAT***

Mr. Forlenza indicated that the Retreat was held on April 16, 2019 at Café Madison in Riverside, NJ. He then referred the Committee to the evaluation summary from the Retreat included in the agenda packet beginning on page 28. Mr. Forlenza then reviewed the survey monkey responses with the Committee. The attendees provided good feedback and information that will be used to develop an agenda for the 2020 Annual Planning Retreat.

##### **2020 Retreat**

Mr. Forlenza asked the Committee if they would like to hold the Planning Retreat in 2020. The Committee agreed to have a Planning Retreat in 2020. Following a brief discussion, the Committee decided to hold the 2020 Retreat; however, a date was not determined.

Mr. Forlenza then asked the Committee if they would like to hold the retreat at Café Madison or search for another venue. Discussion ensued.

Following a brief discussion, the Committee asked the Executive Director's office to contact the following venues to secure pricing for the 2020 Annual Planning Retreat:

1. Medford Village Country Club in Medford
2. Scottish Rite, Dunns Mill Road in Bordentown Twp.
3. Mastories in Bordentown Twp.
4. Ramblewood Country Club in Mount Laurel

Mr. Forlenza stated that his office will follow-up with the Committee with comparison pricing at the October meeting. He mentioned that he is also willing to speak to Café Madison in regards to food options. He also mentioned that he will make a personal visit to The Bradford Estates in Hainesport, NJ to speak with their Banquet Manager.

Mr. Forlenza then asked the Committee if they would like to hold the Executive JIF meeting following the Retreat. The Committee agreed to hold the meeting the same day as the Retreat. Mr. Forlenza indicated that he will advertise the Executive Committee meeting based upon the Committee's discussions in October.

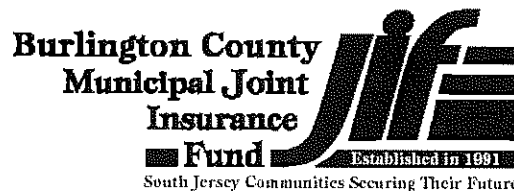
#### ***XVIII. NEXT MEETING***

Mr. Forlenza stated that the next meeting is scheduled for Tuesday, October 15, 2019 at 2:00pm in Hainesport. The Committee Agreed.

There being no further business, the meeting adjourned at 3:20pm

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

Tab: 07/16/2019  
Tab: 07/16/2019



*Finance Committee Meeting  
August 29, 2020  
Delran Township Municipal Building*

A meeting of the Burlington County Municipal Joint Insurance Fund's Finance Committee was held on Thursday, August 29, 2020 at 1:00 pm at Delran Township Municipal Building, Delran, NJ.

Jeff Hatcher, *Committee Chair*, **Delran Township**  
Mike Theokas, **Bordentown Township**  
Richard Brook, **Florence Township**  
Dave Matchett, **Shamong Township**  
Paul Keller, **Springfield Township**  
Paul A. Forlenza, Executive Director, *AJGRMS*  
Jodi Palmeri, Sr. Financial Analyst, *AJGRMS*  
Tracy Forlenza, Financial Analyst, *AJGRMS*

Those unable to attend were:

Kathy Burger, **Medford Township**  
John Gural, **Palmyra Borough**  
Donna Mull, **Pemberton Borough**  
Paul J. Miola, CPCU, ARM, Deputy Executive Director, *AJGRMS*

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

***Interim Financial Summary June 30, 2019***

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of June 30, 2019. She reviewed each line of coverage for Fund Years 2015 through 2019 and made the following observations:

All Fund Years – Ms. Palmeri noted that as of 06/30/19 there was a total of \$117,128,903 in contributions. The Fund has paid \$95,961,863 in Claims and Payments, including excess insurance. Investment income totals \$4,319,307 with a return surplus of \$8,637,127, leaving the JIF with a Cash Position of \$16,849,220. The Fund currently maintains \$3,254,966 in Case Reserves in the open years with \$2,586,075 in IBNR for a Net Current Surplus of \$11,008,179 which is an increase of \$278,302 since 03/31/19.

Fund Year 2019 – Ms. Palmeri noted there was \$3,794,673 in total contributions which represents 50% of the total anticipated contributions for the year and \$2,469,410 in Claims and Payments, including excess insurance. There is investment income of \$24,373. This leaves the Fund Year with a Cash Position of \$1,349,636. She stated that an intrafund transfer is usually done when there is a deficit in the cash line; however, since this is only a partial year, no transfer will be recommended. There are Case Reserves of \$606,290 and \$857,074 in IBNR, resulting in a deficit of (\$113,728). Ms. Palmeri reminded the Committee that the deficit is from the EPL/POL line, which is only showing 50% of contributions, but a full year of the EPL premium paid. There were 102 claims through 6/30/2019. She stated that last year at

06/30/2018, the 2018 Fund Year had a deficit of approximately (\$385,000) and 208 claims for the period. At this same time in 2017, there was a surplus of \$341,000 and 144 claims.

Fund Year 2018 – Ms. Palmeri noted there was a total of \$7,494,652 in contributions to date. The Fund has paid out \$5,944,085 in Claims and Payments, including excess insurance. Investment income totals \$83,629, resulting in a Cash Position of \$1,634,196. She noted the \$100,000 transfer from the Deductible line to the Property line due to poor performance. She stated that the MEL Retro Liability obligation for this Fund Year is \$188,080. The Fund currently maintains \$970,580 in Case Reserves and \$1,272,677 in IBNR for a Net Current Deficit position of (\$609,061), which improved by \$195,683 since 03/31/19. There was one (1) new claim reported in the period.

Fund Year 2017 – Ms. Palmeri noted there is a total of \$7,800,316 in contributions to date. The Fund has paid out \$5,034,574 in Claims and Payments, including excess insurance. Investment income totals \$104,446, resulting in a Cash Position of \$2,870,187. She stated that the MEL Retro Liability obligation for this Fund Year is \$91,135. The Fund currently maintains \$572,902 in Case Reserves and \$232,015 in IBNR for a Net Current Surplus position of \$2,065,270, which has deteriorated by \$2,766 since 03/31/19.

Fund Year 2016 – Ms. Palmeri noted there is a total of \$7,887,845 in contributions to date. The Fund has paid out \$5,512,909 in Claims and Payments, including excess insurance. Investment income totals \$89,336, resulting in a Cash Position of \$2,464,272. She stated that the MEL Retro Liability obligation for this Fund Year is \$90,709. The Fund currently maintains \$644,360 in Case Reserves and \$140,657 in IBNR for a Net Current Surplus position of \$1,679,255, which has deteriorated by \$31,024 since 03/31/19. There was one new GL claims reported in the period. Ms. Forlenza has reached out to Qual-Lynx regarding the claim. *\*Update: Qual-Lynx noted that this new GL claim was dated incorrectly and has since been corrected.*

Fund Year 2015 – Ms. Palmeri stated there is a total of \$7,895,259 in contributions to date. For this year, the Fund has paid out \$6,337,471 in Claims and Payments, including excess insurance. Investment income totals \$76,113 resulting in a Cash Position of \$1,633,901. The Fund currently maintains \$458,821 in Case Reserves and \$83,652 in IBNR for a Net Current surplus position of \$1,091,428, which has improved by \$110,858 since 03/31/19. There were no new claims reported in the period. She reminded the members that beginning last year, we now transfer the oldest Fund Year to the RCF valued as of 12/31. Ms. Palmeri also noted that any surplus from this Fund Year cannot be released until next year.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2014) there were \$82,256,158 in Total Contributions, \$70,663,414 in Total Payments, and \$3,932,843 in Investment Income. She stated that \$8,637,127 has been returned in surplus. The total surplus is \$6,886,447 in the Closed Years Fund. There is \$2,013 in case reserves which is attached to property and will not change until the audit. The only development since last review is investment income.

MEL JIF Retrospective Contingency Fund– Ms. Palmeri stated that attached is the MEL JIF Retrospective Account summary. She noted that the money collected for potential MEL liability at 100% for Fund Years 2016 - 2018 is \$369,924, and is shown as an expense liability as to not overstate the Fund's surplus position. The interest of \$8,567, however, will be allocated to the surplus line as it is true surplus. She explained that the difference between 85% (what is billed to the Fund) and the budgeted 100% is transferred into this account.

Should the MEL's payment on Fund claims for these years deteriorate beyond the 85% the JIF has paid to the MEL, the JIF is responsible for paying the MEL up to 100% of the loss funding. This obligation is for a period of 10 years. She stated that page 11 shows the MEL Retro tracking for these years detailing the paid amount and the full liability for each individual Fund Year. Beginning in 2018, due to the new Firefighters Cancer Presumption, the Committee opted to be conservative and transfer all available surplus of \$188,080 into the MEL Retro account which is why the transfer amount exceeds the differential amount of \$84,356. She reminded the members that it is easier to release funds directly from this MEL Retro account to help offset any potential payment due and owing to the MEL and/or release dividends prior to the 10 year liability. Mr. Forlenza noted that TRICO JIF uses this same philosophy and already has to use this money for a recent claim settlement in the MEL layer.

*A copy of the 06/30/19 Historical Operating Results are attached and incorporated herein.*

#### ***Interfund Transfers***

Ms. Palmeri noted that no intrafund transfers are recommended at this time.

#### ***Return of Surplus***

##### ***BURLCO Dividend Release Scenarios***

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

A brief discussion ensued regarding the amount to release. The Committee discussed the release and felt comfortable with recommending the release of \$750,000 (10.9% of the overall unencumbered surplus) while utilizing Option 2 of the excess premium scenarios as discussed by Ms. Palmeri and incorporated into the 2020 Fund Budget. The Committee asked the Executive Director to prepare the resolution authorizing the surplus release of \$750,000 for the September Executive Committee meeting.

#### ***2019 Retrospective Member Analysis – 06/30/19***

Ms. Palmeri provided the Committee with an update as to the performance of the candidates, both those enrolled in the program and those not, in the Retrospective Program valued as of 06/30/19. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments.

#### ***Bordentown City***

Ms. Palmeri reviewed Bordentown City noting their participation in the Program in 2015 and 2016. She explained that their total paid claims exceeded their minimum loss funding in Fund Year 2015 and the City has been invoiced their retrospective obligation of \$13,210 with all payments received. She stated that \$93,579 is in excess of the maximum loss funds will be absorbed by the JIF. She noted their loss ratio is 177.0% for Fund Year 2015. She noted that their 2016 loss ratio is 79.5% and their total paid claims have not exceeded their minimum loss funding in this Fund Year.

#### ***Bordentown Township***

Ms. Palmeri reviewed Bordentown Township noting their participation in the Program in 2016 and 2017. She explained that their loss ratios for these years are very low with no concerns.

***Firefighters Workers' Compensation Cancer Presumption and Sexual Molestation Legislation***

Mr. Forlenza reminded the Committee of the potential liability resulting from both the Firefighters' Workers' Compensation Cancer Presumption and Sexual Molestation Legislation. He stated that recently he and Ms. Palmeri met with representatives of the MEL and other Executive Directors from around State to discuss how to handle the potential impact from these new laws. He stated that claims resulting from the Firefighters' legislation are WC claims which means that all claims must be reported within the two (2) year statute of limitations from the time that the claimant is notified of the cancer diagnosis. Whereas the Sexual Molestation legislation opens a 2 year window to file claims that were previously denied due to the two (2) year statute of limitations. The new law also now requires that a claim be reported within 7 years of incident or before the age of 55 or within 7 years that you became aware of a claim depending on the age of the victim. Mr. Hatcher asked if there were any sexual molestation claims currently being defended by the Fund. Mr. Forlenza noted that there are several of these types of claims being defended around the State; however, his office and the MEL have been trying to ascertain the potential number of claims that were previously denied that might now be refiled once the legislation goes into effect on December 1, 2019. Mr. Forlenza noted that Origami has data from around the State and the MEL has searching the databases for these claims. He noted that there are several claims that have been identified that are of concern.

Mr. Forlenza stated that the claims generated by the Cancer Presumption law will be paid through the Residual Claims Fund (RCF) and billed back to MEL affiliated JIFs for all expenses incurred based on established rates for Fire Fighters: full time, part time, and volunteers. He explained that these claims were never anticipated by the Actuary when the loss funding was set for past and current Fund Years. As a result, the expense of these claims will be billed back to the MEL affiliated JIFs. In future years, as the JIF/MEL gets a better understanding of the number and severity of these types of claims, the Actuary will begin to build in loss funding for these claims.

Mr. Forlenza then explained that depending on the Sexual Abuse and Molestation claims loss date, these claims will either be paid as a standard GL claim for occurrences in open Fund Years, or they will be handled by the RCF if the Fund Year where the incident occurred has been transferred to the RCF. He explained that the difference between these two types of claims is that there was never WC coverage for the cancer presumption claims whereas claims of sexual abuse and molestation are covered under the JIF's GL policy. As a result, sexual abuse claims will go through the JIF retention, and then MEL etc., or will be handled directly by the RCF depending on the loss date. Mr. Forlenza explained that no matter when the claim occurred, all of these claims will be funneled to a group of specialized adjusters and law firms that have a specialty in this area and these will be monitored closely.

Mr. Forlenza noted that there is justified concern as to the impact that these claims will have on the JIF and the MEL financials. As a result, the Executive Directors are recommending the implementation of a "surplus floor" to help retain the MEL and RCF's financial viability. The MEL will be introducing changes to their Plan of Risk Management at an upcoming meeting that will include the implementation of a surplus floor of 25% of the ratio of surplus to incurred losses (IBNR and Reserves) per the Actuary's recommendation. He stated that there have been continuing discussions regarding the percentage which might get adjusted to possibly 12.5%. He reminded the members that any additional assessments from these claims can be offset with the MEL Retro account money and the JIF closed years' surplus.

In regards to the RCF, Mr. Forlenza noted that in addition to the funding of the Cancer Presumption claims, the RCF still has a potential obligation to pay for the Sexual Molestation claims that occurred in Fund Years that have been transferred to the RCF. As a result, the RCF is also going to institute a "surplus floor" (12.5% ratio of surplus to incurred costs) to protect the financial viability of the RCF. In addition, the RCF will be changing the way in which they calculate the transfer of Fund Years into the RCF. He reminded the Committee that for several years, the RCF has been increasing the confidence level of the reserves and IBNR by an additional \$2 million dollars at the time of transfer. With the implementation of the surplus floor, increasing the confidence level at the time of transfer no longer makes sense. Instead, it has been recommended by the Executive Directors that the RCF place a receivable in their financials that is equal to the total of the deficit Fund Years in the RCF. Mr. Forlenza explained that the RCF has an overall surplus position of approximately \$12 million; however, that surplus position includes both positive and negative performing Fund Years. By establishing the receivable, it will increase the RCF's statutory surplus position by the total of the deficit years, approximately \$13 million, and free up cash within the RCF to pay for the anticipated expenses resulting from these new laws. It will also allow the RCF to address the deficit years in their financials as has been requested by their auditors in prior years. The RCF will begin billing back the JIFs for their proportionate share of the deficit years (again, approximately \$13 million) each year for the next 10 years (approximately \$1.3 million per year) creating a savings of approximately \$700,000 per year across the state. This process will be known as the *Surplus Strengthening Program* and will begin in conjunction with the 2015 Fund Year being transferred to the RCF.

Mr. Theokas asked if there should be something more we should be doing. Mr. Forlenza stated that the BURLCO JIF has ample unencumbered surplus; however, he does recommend updating policies regarding return of surplus. He noted that he is recommending a change to the *Surplus Distribution Policy* for former members that no surplus will be released until the statute of limitations runs out for all the Sexual Molestation claims. He directed the members to page 19 of the Plan of Risk Management where the language change regarding the release of surplus to former members is also recommended. He will bring recommended language to the next meeting or will be sent via email if necessary.

Mr. Matchett would love to see the legislation change to allow the JIFs to invest in public bonds so they may increase their income and raise additional funds if needed. Mr. Forlenza noted that they are still awaiting for those regulations to be finalized.

Mr. Forlenza reported that there is an Advisory Committee being formed at the September MEL meeting. It will be a sub-committee of the MEL Claims Committee and they will guide the JIF/MEL Professionals in this process while overseeing these claims and other programs that will likely need to be developed. Mr. Brook will be part of this Committee. Mr. Forlenza noted that he will keep the Committee updated as future developments in this matter.

### ***Finance Committee Workbook – Fund Year 2020***

#### ***Calendar of Events***

Ms. Palmeri stated that all processes are on target.

#### ***Budget Paid Reports***

Ms. Palmeri directed the Committee to three spreadsheets included in the workbook depicting the Fund's Budget Expenditures for Fund Years 2017, 2018 and 2019 through 06/30/19. She

explained this is a simple overview showing expenditures per line item. She added that these sheets are a good indicator of the expenditure of the Fund's operating budget and are utilized during development of the operating budget for the upcoming year.

#### ***Loss Funding and Draft Budget***

Ms. Palmeri then directed the Committee to Tab 3 of the Finance workbook that includes the 2020 Loss Funding Projections from the Fund Actuary. She reminded the Committee that the Actuary provides a low, central, and high loss funding recommendation based upon various confidence levels.

Ms. Palmeri asked the Committee if they were still comfortable utilizing the "central" loss funding recommendations, which is a 0.92% increase over 2019. The Committee then discussed using the "high" loss funding recommendation for the property line due to the recent increase in property losses. Mr. Hatcher asked if there was a specific area generating the increased property losses. Mr. Forlenza noted that weather, lack of maintenance on municipally owned property, increased material costs, increasing repair costs, police accidents, etc. He then gave an example of a recent property claim resulting from the lack of maintenance at a municipal facility that resulted in a significant costs. Mr. Theokas asked what the high loss recommendation would be. Mr. Forlenza noted an additional \$49,000. He suggested looking at the budget prior to making a decision. Ms. Palmeri reminded the members that if we change the loss funding, that directly impacts the draft Assessment Strategy as well.

Ms. Palmeri directed the Committee to Tab 3, page 3, where she explained that 85% of the actuarial projection was applied to all lines with the remaining 15% placed into the deductible line. She reminded the Committee that this allows intrafund transfers across lines of coverage should deficits arise. She also noted that the annualized 2019 figures are inclusive of the adopted budget amendment. The Committee agreed to continue with this process.

Ms. Palmeri stated that the draft budget has a .88% loss funding decrease. She noted that this is a reduction of approximately \$28,945 which is a result of implementing the Retrospective Program as will be discussed later.

Ms. Palmeri then reviewed the 2020 Draft Budget with the members. Ms. Palmeri noted that she is proposing to reduce the Risk Control Contingency to \$20,000. She reminded the Committee that this line was originally funded at \$125,000 years ago for new risk management programs like cyber, etc. and leaving \$20,000 is sufficient. She is also proposing to reduce the Contingency to \$25,000 with the same rationale as Risk Control Contingency. Ms. Palmeri noted that Miscellaneous/Annual Planning Retreat has a proposed increase of \$500 to \$6,500 based on the prior year(s) spending. She also proposed reducing the Miscellaneous/TPA Performance Bond by \$500 to \$250. She explained that when Cigna acquired Qual-Lynx, they were able to purchase bonds at a rate significantly less than previous years. She proposed increasing the Miscellaneous/Printing line by \$500 to \$6,500 as this has been exceeding the budget due to training seminars, member renewals, etc. The Committee approved the changes to the Operating Expense portion of the budget.

#### ***Budget - Excess Premiums***

Ms. Palmeri then directed the Committee to the Excess premium section of the draft budget to discuss 2020 excess premiums. She stated that holding the MEL Excess WC & Liability line flat is sufficient this year. She reported that for this line, the estimated paid in 2019 is

\$1,187,146 and the Experience Rated & Retro Program capped at 100% is \$1,271,502. She stated that the MEL is looking at an overall budget increase of 2% prior to exposure growth and the BURLCO JIF 10 year average loss ratio within the MEL is 56.4% which has increased by 10% from last year. She noted that will likely affect the JIF's MEL Experience Rating and/or Retro program; however, feels the MEL Retro Contract max will remain at 100%. Mr. Forlenza stated that he spoke with Mr. Grubb, Executive Director of the MEL, about whether the experience rating process for each JIF plus the Retrospective Program is still needed. He noted that with the addition of the surplus floor, both aspects of this program are not needed. This issue will be discussed by the Executive Director's again in early October.

Ms. Palmeri noted that the Excess Property line item is budgeted at a 15% increase, which is 10% over what was paid for 2019 while leaving the fidelity line flat once again. Zurich is recommending 5% increase in their layers and the excess layers above Zurich are projecting a 15% increase. She stated that once the MEL issues the final premiums, this can be adjusted. Mr. Forlenza reported that the MEL actuary is reviewing loss funding projections to see if expanding the MEL property layer beyond the current \$400,000 retention makes sense. Ms. Palmeri stated that the MEL increase overall is significantly less than the commercial market.

Ms. Palmeri noted that the Cyber losses are developing poorly as the statewide cyber loss ratio is currently over 200% which will drive increases. She stated that cyber will likely be a 25% increase. Mr. Forlenza noted that currently cyber program has a \$10,000 deductible, but the MEL is considering a higher deductible (\$25,000, \$50,000, or \$100,000) if the member is not in compliance with the MEL's Cyber Risk Management Plan and a \$10,000 deductible if the member is in compliance with the MEL's program. He reminded members that Lou Romero is helping get the members compliant with this Program.

Ms. Palmeri stated that although the BURLCO JIF has been a good performer in the EPL/POL line with a five year loss ratio of 39.5%, their annual premium is not covering the amount of exposures in the JIF. She noted the carrier is looking to transition how the Statewide premium is allocated. She discussed phasing in the increased costs over 3-5 years so as to not dramatically impact the budget. As a result, she budgeted a 10% increase in EPL/POL to cover the estimated increase, however, it may need to be adjusted. Mr. Theokas asked why it has to be done over a few years. Ms. Palmeri explained that although BURLCO JIF is financially sound enough to do now, other JIFs around the State may not be able to handle the full 40% increase at once as well as potential impact on individual members within the BURLCO JIF.

Ms. Palmeri stated that a 2% increase was budgeted for the EJIF, however, this morning the EJIF decided to introduce a 2020 budget with a 2% decrease. Mr. Forlenza noted that the EJIF will be releasing \$2 million in dividends this year which beginning in 2018, is deposited directly into the member's AELCF account.

Ms. Palmeri noted that the RMC fees will be budgeted at the 2019 contracted rates and adjusted via budget amendment as in previous years.

Ms. Palmeri stated that with these proposed recommended changes in the JIF and Excess Insurance budget, the 2020 budget will increase by \$138,932 or 1.83%.

***Service Provider Comparison and 2020 Fee Request Letters***

Ms. Palmeri then directed the Committee to a spreadsheet included in the workbook depicting the fee history of each Fund Professional from 2015 up to and including their fee requests for 2020. She stated that behind Tab 5 is a letter from each professional explaining their 2020 fee request if any. Ms. Palmeri reviewed each vendor's request in more detail. The Committee decisions regarding the fee requests for 2020 are noted below.

Ms. Palmeri stated the Actuary requested a 2.0% increase. *(The Committee approved the 2.0% increase for the Actuary.)*

Ms. Palmeri noted that the Administration/Executive Director is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Administration/Executive Director.)*

Ms. Palmeri noted that the Administrative Consultant is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Administrative Consultant.)*

Ms. Palmeri noted that the Attorney is requesting a 2.0% increase. *(The Committee approved the 2% increase for the Attorney.)*

Ms. Palmeri noted that the Subrogation Attorney is not requesting any change in his rate structure.

Ms. Palmeri noted that the Auditor is requesting a 2.0% increase. *(The Committee approved the 2% increase for the Auditor.)*

Ms. Palmeri noted that the Claims Administrator is seeking a fee increase of 4%. They are not asking for any changes to the EPL Advocacy Fee which would remain flat at a not to exceed of \$2,000 with a rate of \$100 per claim; new member set up fee would remain flat at a maximum of \$1,350 and the G.O.T.C.H.A fee would remain an allocated file expense at \$75. The net impact on the budget is 3.96%. Ms. Palmeri reviewed the claims count history in Tab 4, page 4 with the Committee. She stated that the claim projection is extremely low and directed the members to page 5, claim count development. Mr. Forlenza commented that although the percentage is higher, the dollar amount is not significant. He stated that the problem is that the claims administrator has fixed costs associated with their operation whether they handle one claim or 300 claims. He stated that they have not received much of an increase in revenue over the last few years. *(The Committee approved the requested increase.)*

Ms. Palmeri stated that the Cyber Online Employee Training (Media Pro) is in year 2 of their 3 year proposal.

Ms. Palmeri noted that the JIF Website Administrator has not requested an increase, however, she would like to increase the budget by \$250 for system enhancements. *(The Committee approved the budget increase.)*

Ms. Palmeri noted that the Managed Care program is in year 4 of their 5 year contract with a 2020 rate of \$516 per their awarded contract. She stated this is an allocated file expense which is paid out of loss funding.

Ms. Palmeri reported that the Payroll Auditor has requested a 2.05% increase. *(The Committee approved a 2.05% increase.)*

Ms. Palmeri stated that the Police Online Training (Police One Academy) is in year 2 of their 3 year proposal. She noted that the fee went down from 2018 to 2019 because they removed the initial set up costs. In 2020, the cost is increasing because this program was only anticipated for use by police officers with arrest powers and the reports are showing that many others in the police departments (clerks, PTs, court personnel) are using this training so we need to increase the money in this budget line. Mr. Matchett inquired if we pay per member. Mr. Forlenza noted that it is \$20 per user as noted in the RFP.

Ms. Palmeri noted that the Property Appraiser is not requesting an increase in the rate. She noted that the budget includes money for buildings that were not anticipated or included in the existing building counts. *(The Committee approved the line item being held flat.)*

Ms. Palmeri stated that the Recording Secretary is not requesting an increase.

Ms. Palmeri stated that Right to Know (RTK) Coordinator is requesting a 21.72% increase. Mr. Forlenza directed the members to Tab 5, page 32. He noted that Mr. Shives, J.A. Montgomery, was going to cancel the RTK services because J. A. Montgomery is losing money by providing these services at the contracted rate. He stated that the actual annual costs are about \$16,500 higher. He noted that having another private contractor provide this service would be substantially higher (about 3 times as much) as dictated by a proposal he received from a firm in Ocean County. In addition, having each member contract for these services on their own would result in much higher costs to the members. As a result, Mr. Forlenza suggested a phase in process over 3 years. Ms. Palmeri also stated that the costs are currently allocated by payroll and her office is proposing allocating these costs across the membership by locations instead. The contract changes dictated by this new proposal are on page 22 and 23 of the agenda. Mr. Brook asked that we re-evaluate the vendor in 2021. The Committee agreed. *(The Committee approved the fee increase for the RTK Coordinator and the contract changes.)*

Ms. Palmeri stated the Safety Director has requested a 2.0% *(The Committee approved the increase.)*

Ms. Palmeri stated that the Technology Risk Management Services (Pivot Point) is in year 2 of their 3 year proposal with lower costs in 2020 due to the removal of upfront administrative costs.

Ms. Palmeri stated Technology Risk Services Director (Lou Romero) is requesting a 20.73% increase. Mr. Forlenza directed the members to Tab 5, page 39. Mr. Romero's letter notes that he is now more aware of what the members need from him. They essentially need a Chief Information Officer more so and he would like to adjust his services accordingly. He noted that his original proposal was based on all 105 members (ACM, BURLCO, & TRICO JIFs) accepting his services. A member commented that it shouldn't matter if one of the JIFs didn't utilize his services, but in turn, understands the need for this program. Several members also noted that if the other JIF contracts for his services at some point, they would like a reconsideration of

his costs. Mr. Brook asked if he would assist with getting the members compliant with the MEL Cyber Plan of Risk Management. Mr. Forlenza stated that it is his main focus. He noted that he assisted Medford Township a few months ago and helped them tremendously after a cyber attack. Mr. Matchett suggested re-evaluating the contract prior to 2021 depending how many members he brings into compliance with the MEL's Program. *(The Committee approved the fee increase for the Technology Risk Services Director.)*

Ms. Palmeri stated the Treasurer has requested a 2.0% increase. *(The Committee approved the 2.0% increase.)*

Ms. Palmeri stated the Underwriting Manager has requested a 2.0% increase. *(The Committee approved the 2.0% increase for the Underwriting Manager.)*

Ms. Palmeri stated the Wellness Director is requesting a 1.0% increase in her professional service fee. *(The Committee approved the 1.0% increase for the Wellness Director.)*

#### ***Scope of Service Contract Changes- Actuary***

Ms. Palmeri directed the members to Tab 5, page 3. She reminded the members that a discussion was held with the Actuary to provide a quote to break out percentages for loss funding by line of coverage, per member. She commented that the Executive Director receives requests for this breakout so that members can charge back department costs or consider consolidation with other towns for various services. She noted that her office allocates loss funding as a proportionate share based on the JIF budget. She stated that although this works for budgeting, there could be two members with similar loss funding for different reasons such as the insurable values verses the number of employees insured. She noted that approving these additional services will assure that the department breakouts are more equitable. The Actuary quoted a one-time fee of \$4,540 for 2020 (which she suggested be paid out of the Contingency line since it's a one-time fee) and then these services will be included in the contracted fee going forward. Mr. Matchett inquired how many members actually request these breakouts. Ms. Palmeri noted she was not certain, but at least four (4) from this JIF this year alone. The Committee agreed to this new service.

#### ***Six Year Loss Ratio Summary as of June 30, 2019***

Ms. Palmeri directed the Committee to the Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2013-2018 valued as of 06/30/19. She noted that the JIF Six Year Average Loss Ratio is 71.3%. She then reviewed the individual years, by line of coverage with the Committee.

Ms. Palmeri then presented the MEL Loss Ratio Reports valued as of 06/30/19 for Fund Years 2013-2018. She noted that the Six Year Average Loss Ratio for the MEL is at 81.3%. She stated that the Auto Liability claims information is rolled in the General Liability coverage so we are only looking at three lines of coverage. She reminded the Committee that the MEL utilizes the ten year loss ratio when determining the Fund's participation in the MEL Retrospective Program.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 06/30/19 for Fund Years 2013-2018. She noted that they use the Five Year Average Loss Ratio for EPL/POL is at 39.5%; and the Six Year Average Loss Ratio is 39.2%. She noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc.

***Assessment Strategy Scenario  
Actuarial Valuation***

Ms. Palmeri directed the members to Tab 7. Ms. Palmeri noted that each year the Actuary prepares a spreadsheet that outlines the allocation of the loss funding budget based upon a member's losses, allocating the change in the loss funding budget to each member equally, their loss funding assessment if they were a new member (credibility), and a mixture of loss experience (70%) and credibility (30%).

Ms. Palmeri explained that page 1, columns 1-3 details the budget increase as recommended; columns 4 & 5 utilizes the exposures and performance; columns 6 & 7 show the weighted assessments and columns 8 & 9 show the assessment change from prior year. She noted the Actuary uses 7 years, not 6, and does not take anomaly losses into account (one claim which accounts for at least 50% of the overall net incurred).

***Impact of Renewing Members on Budget***

Ms. Palmeri briefly reviewed the snapshot of the individual renewing members (beginning on page 3) with the Committee detailing the loss ratio, the claims incurred and differential between them. She noted this process provides the Fund with an opportunity to adjust a member's loss funding premium so that all members are accurately priced. She further reviewed what the impact would be if the good performing members did not renew this year and the amount of loss funding that the remaining members would need to absorb. She noted that Lumberton has an anomaly loss.

Ms. Palmeri reviewed the Renewing Member Snapshot with the Committee. She noted that the member is broken out by loss funds, claims incurred, and loss ratio per Fund Year. She reviewed page 4 explaining how the combined six year loss ratio for Bordentown City is 89.7% and the difference of loss funding vs. incurred claims is \$89,819. She noted the exposure section of the Snapshot details why a member's loss funding increased or decreased. She stated that page 12 shows the loss funding of the overall JIF budget for analysis purposes.

***Southampton Township 2020 Assessment Allocation***

Mr. Forlenza informed the Committee that Southampton Township is seeking alternatives to JIF membership and their RMC has asked the JIF for an indication of Southampton's 2020 Assessment. Ms. Palmeri noted that page 3 shows a \$1,300 impact on the remaining members should Southampton not renew with the JIF for 2020. The Committee approved Mr. Forlenza to release their estimated 2020 assessment.

***2020 Retrospective Program Candidate Analysis***

Ms. Palmeri then directed the Committee to page 13 of Tab 7 of the workbook. Ms. Palmeri reminded the Committee that the Fund has utilized the same criteria over the past several years to determine if a member is a candidate for the Retrospective Program. This criterion includes a negative impact on the Fund's surplus of \$200,000 or more over the preceding three (3) year period and six (6) year period and the member is 15% or more underpriced according to the Actuary. She noted that she included Westampton for the Committee to decide because they were very close to meeting the \$200,000 negative impact requirements. She asked the Committee to review pages 13-20. The Committee discussed the candidates and based upon this criterion, agreed Delanco Twp, Edgewater Park, Palmyra, Riverside and Westampton are all candidates for the Retrospective Program in 2020. The Committee also felt that it would benefit Westampton to be on the program. Ms. Palmeri stated that the increase for the Retrospective candidates would be a minimum of 5% and capped at 30%. Mr. Hatcher

inquired what happens if any of these members choose not to participate in the program. Mr. Forlenza reported that if they chose not to participate, their loss funding would be increased to the amount recommended by the Actuary.

#### ***Assessment Strategy Scenario***

Ms. Palmeri then directed the Committee to proposed assessment allocation scenario for renewing members assuming a \$300,000 SIR, included on page 21 of Tab 7. She then briefly reviewed the option regarding the proposed reductions for the renewing members noting that anomalies were identified for renewing members only.

After a brief discussion, the Committee indicated that they were generally comfortable with the allocations presented which group renewing members with a six year average loss ratio between 45%-75% at 4.0% reduction; 20%-45% at 8.0% reduction; and renewing members below 20% at a 16.0% reduction. She noted that non-renewing members will be addressed at the next meeting when anomaly losses are researched.

Ms. Palmeri stated that if we were to increase the property confidence level to "high", these reductions would need to be lessened to generate the additional loss funding necessary. Mr. Forlenza noted that the reductions need to be fair while not increasing the assessment of members who are doing well. Ms. Palmeri suggested funding the property line by adding money to a Loss Fund Contingency (LFC) line instead as then it can be moved easily when needed. It will also be easier to track transfers and impact of the deterioration in the property line. The Committee agreed to fund the LFC with an additional \$45,000. Ms. Palmeri stated that she will email out a new Assessment Strategy with these changes. Ms. Palmeri noted that the anomalies for non-renewing members will be identified for next meeting.

#### ***MEL Fiduciary Disclosure***

Ms. Palmeri reviewed a memo with the Committee, which will be attached to the minutes of today's meeting, explaining that the MEL, like the BURLCO JIF, is a self-insurance fund and is not an insurance entity subject to financial rating by A.M. Best's & Co. Furthermore, like the BURLCO JIF, should the MEL become insolvent, the Fund membership is subject to additional assessments to make up any shortfalls. In addition, the Executive Director's office also monitor's the MEL's financial performance and will advise the Fund of any concerns it may have regarding the MEL's financial performance.

*A copy of the MEL Fiduciary Disclosure is attached and incorporated herein by reference.*

#### ***Miscellaneous***

##### ***July 2019 Budget Amendment***

Ms. Palmeri highlighted the 2019 budget amendment as adopted in July. She noted that the details that necessitated the amendment were discussed at the last finance meeting.

##### ***Next Meeting Date***

Ms. Palmeri noted the next meeting would consist of discussions on assessment allocation strategies, revised draft Budget with approved vendor fees and MEL & EPL assessments. The Committee agreed to meet on **Friday, October 11, 2019 at 9am in Delran.**

Seeing no other business, the meeting was adjourned at 3:40pm.

File:	BURLCO/GEN/Finance Committee	Tab:	08/29/19
	BURLCO/2019/Finance Committee	Tab:	08/29/19

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Interim Financial Statement Summary**

**For the Period Ended June 30, 2019**

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

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**All Fund Years**  
**June 30, 2019**

	Total
Earned Contributions & MEL / RCF Dividends	\$117,128,903
Claims Paid (Net of Subrogation) & RCF Premiums	(38,298,150)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(32,622,452)
Operating Expenses Paid	(19,647,943)
Residual Claims Fund Premiums Paid	(5,645,529)
Total Payments	(95,961,863)
Position After Expenses	21,167,040
Investment Income (per Treasurer)	4,319,307
Transfers	-
Return of Surplus	(8,637,127)
MEL Retro Transfer - Regular Contributions	-
MEL Retro Transfer - Excess Premiums Paid	-
<b>CASH POSITION</b>	<b>16,849,220</b>
Case Reserves	(3,254,966)
Position After Case Reserves	13,594,254
IBNR Reserves	(2,586,075)
Aggregate Excess Recoverable	-
<b>Net Current Surplus</b>	<b>11,008,179</b>
Valued as of 03/31/19	\$10,729,877
<b>NET CHANGE</b>	<b>\$278,302</b>
Claim Count: 06/30/19 (Open Fund Years)	1,626
Claim Count: 03/31/19 (Open Fund Years)	1,607
Net Change	19

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2019

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2019**  
**June 30, 2019**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$133,875	\$225,948	\$62,900	\$976,535	\$246,986	\$0	\$1,370,262	\$778,168	\$3,794,673
Other Contributions/ Retro payments									\$0
<b>Total Contributions</b>	<b>\$133,875</b>	<b>\$225,948</b>	<b>\$62,900</b>	<b>\$976,535</b>	<b>\$246,986</b>	<b>\$0</b>	<b>\$1,370,262</b>	<b>\$778,168</b>	<b>\$3,794,673</b>
Claims Paid (Net of Subrogation)	(169,754)	(3,462)	(3,966)	(207,670)					(384,852)
Excess Recoveries									-
Excess Insurance Premiums Paid							(1,553,100)		(1,553,100)
Operating Expenses Paid								(531,458)	(531,458)
<b>Total Payments</b>	<b>(169,754)</b>	<b>(3,462)</b>	<b>(3,966)</b>	<b>(207,670)</b>	<b>-</b>	<b>-</b>	<b>(1,553,100)</b>	<b>(531,458)</b>	<b>(2,469,410)</b>
<b>Position After Expenses</b>	<b>(35,879)</b>	<b>222,486</b>	<b>58,934</b>	<b>768,865</b>	<b>246,986</b>	<b>-</b>	<b>(182,839)</b>	<b>246,710</b>	<b>1,325,263</b>
Investment income (per Treasurer)	617	214	563	7,995	2,246		6,177	6,560	24,373
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
<b>CASH POSITION</b>	<b>(35,262)</b>	<b>222,699</b>	<b>59,497</b>	<b>776,860</b>	<b>249,232</b>	<b>-</b>	<b>(176,661)</b>	<b>253,270</b>	<b>1,349,636</b>
Case Reserves	(308,203)	(48,928)	(3,600)	(245,559)					(606,290)
<b>Position After Case Reserves</b>	<b>(343,465)</b>	<b>173,771</b>	<b>55,897</b>	<b>531,301</b>	<b>249,232</b>	<b>0</b>	<b>(176,661)</b>	<b>253,270</b>	<b>743,346</b>
IBNR Reserves	(1,000)	(213,440)	(66,437)	(576,197)					(857,074)
Aggregate Excess Recoverable		-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>(\$344,465)</b>	<b>(\$39,669)</b>	<b>(\$10,540)</b>	<b>(\$44,896)</b>	<b>\$249,232</b>	<b>\$0</b>	<b>(\$176,661)</b>	<b>\$263,270</b>	<b>(\$113,728)</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/19	(\$62,033)	(\$19,666)	(\$5,369)	(\$82,963)	\$123,666	\$0	(\$150,029)	\$135,760	(\$60,634)
<b>NET CHANGE</b>	<b>(282,432)</b>	<b>(20,003)</b>	<b>(5,171)</b>	<b>38,067</b>	<b>125,566</b>	<b>-</b>	<b>(26,632)</b>	<b>117,510</b>	<b>(53,094)</b>
Claim Count: 06/30/19 (Open Fund Years)	26	31	3	42					102
Claim Count: 03/31/19 (Open Fund Years)	21	25	1	37					84
<b>Net Change</b>	<b>5</b>	<b>6</b>	<b>2</b>	<b>5</b>					<b>18</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2019

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2018**  
**June 30, 2019**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Other Contributions/Retro Payments									\$0
<b>Total Contributions</b>	<b>\$270,300</b>	<b>\$451,350</b>	<b>\$125,800</b>	<b>\$2,011,950</b>	<b>\$507,802</b>	<b>\$0</b>	<b>\$2,594,140</b>	<b>\$1,533,310</b>	<b>\$7,494,652</b>
Claims Paid (Net of Subrogation)	(334,970)	(241,004)	(55,821)	(1,384,310)					(2,016,105)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,568,089)		(2,568,089)
Operating Expenses Paid								(1,359,892)	(1,359,892)
<b>Total Payments</b>	<b>(334,970)</b>	<b>(241,004)</b>	<b>(55,821)</b>	<b>(1,384,310)</b>	<b>-</b>	<b>-</b>	<b>(2,568,089)</b>	<b>(1,359,892)</b>	<b>(5,944,085)</b>
<b>Position After Expenses</b>	<b>(64,670)</b>	<b>210,346</b>	<b>69,979</b>	<b>627,640</b>	<b>507,802</b>	<b>-</b>	<b>26,051</b>	<b>173,418</b>	<b>1,550,567</b>
Investment Income (per Treasurer)	1,434	3,087	2,288	27,541	13,622	-	14,864	20,793	83,629
Transfers	100,000				(100,000)				-
Return of Surplus									-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(188,080)	-	(188,080)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	188,080	-	188,080
<b>CASH POSITION</b>	<b>36,764</b>	<b>213,433</b>	<b>72,267</b>	<b>655,181</b>	<b>421,424</b>	<b>-</b>	<b>40,915</b>	<b>194,211</b>	<b>1,634,196</b>
Case Reserves	(13,602)	(214,160)	(14,324)	(728,494)					(970,580)
<b>Position After Case Reserves</b>	<b>23,162</b>	<b>(727)</b>	<b>57,943</b>	<b>(73,313)</b>	<b>421,424</b>	<b>0</b>	<b>40,915</b>	<b>194,211</b>	<b>663,616</b>
IBNR Reserves	-	(520,752)	(104,740)	(647,165)					(1,272,677)
Aggregate Excess Recoverable									-
<b>Net Current Surplus/(Deficit)</b>	<b>\$23,162</b>	<b>(\$521,479)</b>	<b>(\$46,797)</b>	<b>(\$720,498)</b>	<b>\$421,424</b>	<b>\$0</b>	<b>\$40,915</b>	<b>\$194,211</b>	<b>(\$609,061)</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/19	(\$97,498)	(\$627,708)	(\$56,958)	(\$837,026)	\$517,563	\$0	\$40,812	\$256,072	(\$804,744)
<b>NET CHANGE</b>	<b>120,660</b>	<b>106,229</b>	<b>10,161</b>	<b>116,528</b>	<b>(96,139)</b>	<b>-</b>	<b>103</b>	<b>(61,860)</b>	<b>195,683</b>
Claim Count: 06/30/19 (Open Fund Years)	56	149	39	157					401
Claim Count: 03/31/19 (Open Fund Years)	56	149	39	156					400
Net Change	0	0	0	1					1

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2019

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2017**  
**June 30, 2019**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Other Contributions/Retro Payments									\$0
<b>Total Contributions</b>	<b>\$256,700</b>	<b>\$470,050</b>	<b>\$123,250</b>	<b>\$2,153,161</b>	<b>\$530,873</b>	<b>\$107,867</b>	<b>\$2,663,205</b>	<b>\$1,495,210</b>	<b>\$7,800,316</b>
Claims Paid (Net of Subrogation)	(203,459)	(102,964)	(18,662)	(922,852)	-	-	-	-	(1,247,937)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid		-	-	-	-	-	(2,490,955)	-	(2,490,955)
Operating Expenses Paid	-	-	-	-	-	-	-	(1,295,682)	(1,295,682)
<b>Total Payments</b>	<b>(203,459)</b>	<b>(102,964)</b>	<b>(18,662)</b>	<b>(922,852)</b>	<b>-</b>	<b>-</b>	<b>(2,490,955)</b>	<b>(1,295,682)</b>	<b>(5,034,574)</b>
Position After Expenses	53,241	367,086	104,588	1,230,309	530,873	107,867	172,250	199,528	2,765,742
Investment Income (per Treasurer)	2,028	13,815	3,614	48,152	18,365	3,539	5,863	9,069	104,446
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(91,135)	-	(91,135)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	91,135	-	91,135
<b>CASH POSITION</b>	<b>55,269</b>	<b>380,901</b>	<b>108,202</b>	<b>1,278,461</b>	<b>549,238</b>	<b>111,406</b>	<b>178,113</b>	<b>208,596</b>	<b>2,870,187</b>
Case Reserves	(7,161)	(184,702)	(2,579)	(378,460)	-	-	-	-	(572,902)
Position After Case Reserves	48,108	196,199	105,623	900,001	549,238	111,406	178,113	208,596	2,297,285
IBNR Reserves	-	(108,029)	(17,163)	(106,823)	-	-	-	-	(232,015)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>\$48,108</b>	<b>\$88,170</b>	<b>\$88,460</b>	<b>\$793,178</b>	<b>\$549,238</b>	<b>\$111,406</b>	<b>\$178,113</b>	<b>\$208,596</b>	<b>\$2,065,270</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/19	\$43,692	\$122,240	\$81,174	\$781,331	\$545,171	\$110,581	\$176,796	\$207,051	\$2,068,037
<b>NET CHANGE</b>	<b>4,416</b>	<b>(34,070)</b>	<b>7,286</b>	<b>11,848</b>	<b>4,067</b>	<b>825</b>	<b>1,316</b>	<b>1,545</b>	<b>(2,766)</b>
Claim Count: 06/30/19 (Open Fund Years)	55	113	40	124					332
Claim Count: 03/31/19 (Open Fund Years)	55	113	40	124					332
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2019

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2016**  
**June 30, 2019**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,397	\$7,887,725
Other Contributions								\$120	\$120
<b>Total Contributions</b>	<b>\$275,084</b>	<b>\$510,765</b>	<b>\$119,721</b>	<b>\$2,225,415</b>	<b>\$552,833</b>	<b>\$100,147</b>	<b>\$2,589,363</b>	<b>\$1,514,517</b>	<b>\$7,887,845</b>
Claims Paid (Net of Subrogation)	(315,204)	(185,101)	(13,068)	(1,305,130)	-	-	-	-	(1,818,503)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(2,367,012)		(2,367,012)
Operating Expenses Paid					-	-		(1,327,394)	(1,327,394)
<b>Total Payments</b>	<b>(315,204)</b>	<b>(185,101)</b>	<b>(13,068)</b>	<b>(1,305,130)</b>	<b>-</b>	<b>-</b>	<b>(2,367,012)</b>	<b>(1,327,394)</b>	<b>(5,512,909)</b>
<b>Position After Expenses</b>	<b>(40,120)</b>	<b>325,664</b>	<b>106,653</b>	<b>920,285</b>	<b>552,833</b>	<b>100,147</b>	<b>222,351</b>	<b>187,123</b>	<b>2,374,936</b>
Investment Income (per Treasurer)	2,370	16,801	3,690	34,577	17,508	3,053	4,439	6,897	89,336
Transfers	120,000	-	-		(120,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(90,709)	-	(90,709)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	90,709	-	90,709
<b>CASH POSITION</b>	<b>82,250</b>	<b>342,465</b>	<b>110,343</b>	<b>954,862</b>	<b>450,341</b>	<b>103,200</b>	<b>226,790</b>	<b>194,021</b>	<b>2,464,272</b>
Case Reserves	-	(488,099)	-	(176,261)		-	-	-	(644,360)
<b>Position After Case Reserves</b>	<b>82,250</b>	<b>(125,634)</b>	<b>110,343</b>	<b>778,601</b>	<b>450,341</b>	<b>103,200</b>	<b>226,790</b>	<b>194,021</b>	<b>1,819,912</b>
IBNR Reserves	-	(84,345)	-	(56,312)	-	-	-	-	(140,657)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>\$82,250</b>	<b>(\$209,979)</b>	<b>\$110,343</b>	<b>\$722,289</b>	<b>\$450,341</b>	<b>\$103,200</b>	<b>\$226,790</b>	<b>\$194,021</b>	<b>\$1,679,255</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/19	\$81,641	(\$103,517)	\$109,526	\$655,467	\$447,006	\$102,436	\$225,115	\$192,585	\$1,710,279
<b>NET CHANGE</b>	<b>609</b>	<b>(106,462)</b>	<b>817</b>	<b>66,803</b>	<b>3,335</b>	<b>764</b>	<b>1,675</b>	<b>1,435</b>	<b>(31,024)</b>
Claim Count: 06/30/19 (Open Fund Years)	73	114	38	163					388
Claim Count: 03/31/19 (Open Fund Years)	73	114	38	163					388
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2019

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2015**  
**June 30, 2019**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$249,200	\$518,600	\$127,146	\$2,342,661	\$591,217	\$100,000	\$2,452,570	\$1,500,655	\$7,882,049
Other Contributions/Retro Payments					\$13,210				\$13,210
<b>Total Contributions</b>	<b>\$249,200</b>	<b>\$518,600</b>	<b>\$127,146</b>	<b>\$2,342,661</b>	<b>\$604,427</b>	<b>\$100,000</b>	<b>\$2,452,570</b>	<b>\$1,500,655</b>	<b>\$7,895,259</b>
Claims Paid (Net of Subrogation)	(289,251)	(179,646)	(39,592)	(2,185,619)					(2,694,108)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,339,694)		(2,339,694)
Operating Expenses Paid								(1,303,669)	(1,303,669)
<b>Total Payments</b>	<b>(289,251)</b>	<b>(179,646)</b>	<b>(39,592)</b>	<b>(2,185,619)</b>	<b>-</b>	<b>-</b>	<b>(2,339,694)</b>	<b>(1,303,669)</b>	<b>(6,337,471)</b>
<b>Position After Expenses</b>	<b>(40,051)</b>	<b>338,954</b>	<b>87,554</b>	<b>157,042</b>	<b>604,427</b>	<b>100,000</b>	<b>112,876</b>	<b>196,986</b>	<b>1,557,788</b>
Investment Income (per Treasurer)	2,760	14,294	3,366	16,814	20,835	3,383	6,061	8,580	76,113
Transfers	100,000				(100,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
<b>CASH POSITION</b>	<b>62,729</b>	<b>353,248</b>	<b>90,920</b>	<b>173,856</b>	<b>525,262</b>	<b>103,383</b>	<b>118,937</b>	<b>205,566</b>	<b>1,633,901</b>
Case Reserves	-	(107,121)	-	(351,700)		-	-	-	(458,821)
<b>Position After Case Reserves</b>	<b>62,729</b>	<b>246,127</b>	<b>90,920</b>	<b>(177,844)</b>	<b>525,262</b>	<b>103,383</b>	<b>118,937</b>	<b>205,566</b>	<b>1,175,080</b>
IBNR Reserves	-	(14,337)	-	(69,315)			-	-	(83,652)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>\$62,729</b>	<b>\$231,790</b>	<b>\$90,920</b>	<b>(\$247,159)</b>	<b>\$525,262</b>	<b>\$103,383</b>	<b>\$118,937</b>	<b>\$205,566</b>	<b>\$1,091,428</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/19	\$82,265	\$174,541	\$90,247	(\$292,577)	\$521,372	\$102,618	\$118,060	\$204,044	\$980,570
<b>NET CHANGE</b>	<b>464</b>	<b>57,248</b>	<b>673</b>	<b>45,418</b>	<b>3,889</b>	<b>766</b>	<b>878</b>	<b>1,522</b>	<b>110,858</b>
Claim Count: 06/30/19 (Open Fund Years)	91	109	42	161					403
Claim Count: 03/31/19 (Open Fund Years)	91	109	42	161					403
Net Change	0	0	0	0					0

[2015 Property includes 1 catastrophe]

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2019

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Closed Years Contingency Fund**  
**June 30, 2019**

	1991-2014
Earned Contributions & MEL / RCF Dividends	\$82,256,158
Claims Paid (Net of Subrogation)	(30,136,645)
Excess Recoveries	\$252,211
Excess Insurance Premiums Paid	(21,303,602)
Residual Claims Fund Premiums Paid	(5,645,529)
Operating Expenses Paid	(13,829,849)
Total Payments	(70,663,414)
Position After Expenses	11,592,744
Investment Income (per Treasurer)	3,932,843
Transfers	\$0

Return of Surplus	(8,637,127)
MEL Retro Transfer - Regular Contributions	\$0
MEL Retro Transfer - Excess Premiums Paid	\$0
<b>CASH POSITION</b>	<b>\$6,888,460</b>
Case Reserves - Property	(\$2,013)
Position After Case Reserves	6,886,447
IBNR Reserves - Property	\$0
<b>Current Surplus/(Deficit)</b>	<b>\$6,886,447</b>
Open Property Claim Count: 06/30/19	1
Open Property Claim Count: 03/31/19	1
Net Change	0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from  
Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2019

<b>Burlington County Municipal Joint Insurance Fund</b> <b>Historical Operating Results Summary</b> <b>MEL JIF RETRO Contingency Fund</b> <b>June 30, 2019</b>	
	Fund Year(s) 2016- 2018
MEL Retro Transfer - Contributions	369,924
MEL Retro Transfer - Excess Premiums Paid	0
Position After Expenses	369,924
Investment Income (per Treasurer)	8,567
Transfers	
Return of Surplus	
<b>CASH POSITION</b>	<b>\$378,491</b>
MEL Retro Transfer - Excess Premiums Liability	(369,924)
<b>Current Surplus/(Deficit)</b>	<b>\$8,567</b>
<b>Valued as of 03/31/19</b>	<b>\$5,763</b>
<b>NET CHANGE</b>	<b>\$2,804</b>
Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2019	

**Burlington County Municipal Joint Insurance Fund**  
**Open Years Comparative Operating Results Summary**  
**June 30, 2019**

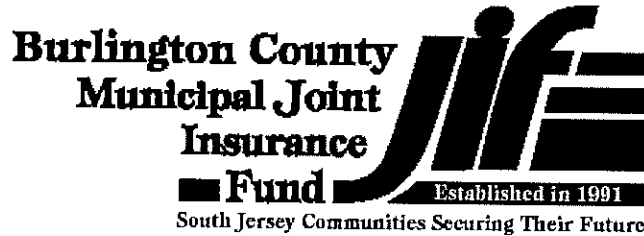
FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ (35,262)	\$ 222,699	\$ 59,497	\$ 776,860	\$ 249,232	\$ -	\$ (176,661)	\$ 253,270	\$ 1,349,636
Net Current Surplus/(Deficit)	\$ (344,465)	\$ (39,669)	\$ (10,540)	\$ (44,898)	\$ 249,232	\$ -	\$ (176,661)	\$ 253,270	\$ (113,728)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/19	\$ (62,033)	\$ (19,666)	\$ (5,369)	\$ (82,963)	\$ 123,666	\$ -	\$ (150,029)	\$ 135,760	\$ (60,634)
NET CHANGE	\$ (282,432)	\$ (20,003)	\$ (5,171)	\$ 38,067	\$ 125,566	\$ -	\$ (26,632)	\$ 117,510	\$ (53,094)

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 36,764	\$ 213,433	\$ 72,267	\$ 655,181	\$ 421,424	\$ -	\$ 40,915	\$ 194,211	\$ 1,634,196
Net Current Surplus/(Deficit)	\$ 23,162	\$ (521,479)	\$ (46,797)	\$ (720,498)	\$ 421,424	\$ -	\$ 40,915	\$ 194,211	\$ (609,061)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/19	\$ (97,498)	\$ (627,708)	\$ (56,958)	\$ (837,026)	\$ 517,563	\$ -	\$ 40,812	\$ 256,072	\$ (804,744)
NET CHANGE	\$ 120,660	\$ 106,229	\$ 10,161	\$ 116,528	\$ (96,139)	\$ -	\$ 103	\$ (61,860)	\$ 195,683

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 55,269	\$ 380,901	\$ 108,202	\$ 1,278,461	\$ 549,238	\$ 111,406	\$ 178,113	\$ 208,596	\$ 2,870,187
Net Current Surplus/(Deficit)	\$ 48,108	\$ 88,170	\$ 88,460	\$ 793,178	\$ 549,238	\$ 111,406	\$ 178,113	\$ 208,596	\$ 2,065,270
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/19	\$ 43,692	\$ 122,240	\$ 81,174	\$ 781,331	\$ 545,171	\$ 110,581	\$ 176,796	\$ 207,051	\$ 2,068,037
NET CHANGE	\$ 4,416	\$ (34,070)	\$ 7,286	\$ 11,848	\$ 4,067	\$ 825	\$ 1,316	\$ 1,545	\$ (2,766)

FUND YEAR 2016	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 82,250	\$ 342,465	\$ 110,343	\$ 954,862	\$ 450,341	\$ 103,200	\$ 226,790	\$ 194,021	\$ 2,464,272
Net Current Surplus/(Deficit)	\$ 82,250	\$ (209,979)	\$ 110,343	\$ 722,289	\$ 450,341	\$ 103,200	\$ 226,790	\$ 194,021	\$ 1,679,255
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/19	\$ 81,641	\$ (103,517)	\$ 109,526	\$ 655,487	\$ 447,006	\$ 102,436	\$ 225,115	\$ 192,585	\$ 1,710,279
NET CHANGE	\$ 609	\$ (106,462)	\$ 817	\$ 66,803	\$ 3,335	\$ 764	\$ 1,675	\$ 1,435	\$ (31,024)

Fund Year 2015	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 62,729	\$ 353,248	\$ 90,920	\$ 173,856	\$ 525,262	\$ 103,383	\$ 118,937	\$ 205,566	\$ 1,633,901
Net Current Surplus/(Deficit)	\$ 62,729	\$ 231,790	\$ 90,920	\$ (247,159)	\$ 525,262	\$ 103,383	\$ 118,937	\$ 205,566	\$ 1,091,428
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/19	\$ 62,265	\$ 174,541	\$ 90,247	\$ (292,577)	\$ 521,372	\$ 102,618	\$ 118,080	\$ 204,044	\$ 980,570
NET CHANGE	\$ 464	\$ 57,248	\$ 673	\$ 45,418	\$ 3,889	\$ 766	\$ 878	\$ 1,522	\$ 110,858



**To:** BURLCO JIF Finance Committee  
**FROM:** Paul Forlenza, MGA, RMC, Executive Director  
**DATE:** August 29, 2019  
**SUBJECT:** Fiduciary Disclosure

---

The **Municipal Excess Liability Joint Insurance Fund** is not an insurance entity subject to financial rating by A.M. Best's & Co. The ratings by A.M. Best's & Co. are the basis upon which Arthur J. Gallagher Risk Management Services, Inc. evaluates the financial strength of insurers used by Arthur J. Gallagher Risk Management Services, Inc. clients. Accordingly, we are not able to offer a similar comparative analysis regarding the financial strength of the **Municipal Excess Liability Joint Insurance Fund**. However, the financial statements produced by the **Municipal Excess Liability Joint Insurance Fund** are shared with the membership on a regular basis. Additionally, other information on the **Municipal Excess Liability Joint Insurance Fund** is shared with the membership through reports given by the Fund's representative to the **Municipal Excess Liability Joint Insurance Fund**, Meghan Jack. We, of course, will advise you should we become aware of any significant financial information concerning the **Municipal Excess Liability Joint Insurance Fund**. All members are encouraged to monitor the financial position of the **Municipal Excess Liability Joint Insurance Fund**. Although the State Department of Banking and Insurance and the Department of Community Affairs closely monitor pools such as the **Municipal Excess Liability Joint Insurance Fund** these entities are not subject to any Guaranty Fund protection in the event of insolvency. As a result, you should be aware of any potential additional assessments should the **Municipal Excess Liability Joint Insurance Fund** become insolvent.

**CC:** Fund Commissioners *via 08/29/19 Finance Committee Meeting Minutes*  
Risk Management Consultants *via 08/29/19 Finance Committee Meeting Minutes*

**RESOLUTION NO. 2019 -**

**RESOLUTION OF THE EXECUTIVE COMMITTEE  
OF THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2006-2014) SURPLUS**

**WHEREAS,** N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

**WHEREAS,** the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

**WHEREAS,** the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2006 through 2014**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$750,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Fund's annual certified audit as of December 31, 2018. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. The FUND's Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs. Said refunds shall be made to the municipalities that were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

---

Meghan Jack, Fund Chair

ATTEST:

---

Glenn McMahon, Fund Secretary

---

Date



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** September 4, 2019  
**To:** Burlington County Municipal Joint Insurance Fund  
**From:** Commissioner Jack  
**Subject:** September MEL Report

**Correspondence:** Executive Director submitted a copy of cover letter to the Star Ledger outlining JIF operations. Executive Director said he routinely provides a detailed cover letter when responding to OPRA requests for significant information.

**2020 Budget:** Executive Director submitted and reviewed the preliminary 2020 budget with rate table along with a memorandum outlining changes. Draft budget is based on municipal members only and applies 2020 rates against 2019 exposure base. Executive Director said increases in property rates and loss fund contingency are offset by 14% reduction in workers' compensation claims fund. Executive Director said local JIF loss control and the MEL Safety Institute are having a positive impact on workers' compensation experience. Executive Director said loss fund contingency included additional funds in recognition of expected claims resulting from changes in the law concerning firemen's cancer and sexual molestation.

**Management Committee:** Executive Director summarized the June meeting of the Management Committee.

**Contracts:** Competitive Contract RFPs (CCRFP) were issued for Learning Management System, Risk Management & Information System, Management and Safety Training Consultant and Marketing Consultant and Marketing Manager. Responses are due by September 19<sup>th</sup> and the respective Evaluation Committees will be scheduling meetings to review the responses.

In addition, a CCRFP is being drafted for Asset Manager and Financial Advisor Services and Online Training, Webinar and Video Producer. Board of Commissioner authorized the advertisement and release of these RFPs.

**Audit Committee Corporate Board Member:** A meeting has been scheduled in October to meet the candidate to replace James Bollerman. Executive Director recognized Mr. Bollerman with an engraved clock for his years of service and professionalism in serving on the board. Mr. Bollerman said it was an honor to have served on the Audit Committee since 1993 with outstanding professionals serving a phenomenal organization.

**Sexual Molestation Legislation:** A memorandum from the MEL Chairman - on the creation of an ad-hoc advisory committee under the direction of the Claims Committee – was distributed to the Board.

Management Committee met via teleconference on July 22<sup>nd</sup> and approved a proposal submitted by Princeton Strategic Communications to produce the training video as part of the comprehensive risk management plan; anticipated launch is November 2019. The Fund Attorney and Qualified Purchasing Agent (QPA) reviewed current contract and agreed the additional services can be considered within their scope.

**Coverage Committee:** Board of Fund Commissioners accepted the Coverage Committee's recommendation and voted to recommend local JIF adopt the revised crime policy.

Coverage Committee had worked with the Technical Writer to redraft JIF Crime Policy to streamline language. MEL will now work with the Technical Writer to draft the MEL's "follow form" policy.

**Legislative Committee:** Committee met on July 12<sup>th</sup> and submitted its minutes of that meeting to the Board of Fund Commissioners. The next meeting is scheduled for November 20, 2019 at 10:00 AM as part of the annual NJSLOM conference.

**Safety & Education Committee:** Committee met on July 12<sup>th</sup> and submitted its minutes of that meeting. The next meeting is scheduled for September 13, 2019.

Board accepted the request for an additional *Below 100 Training Program* to be scheduled in a centralized location. The mission of **Below 100** is to reduce police officer line-of-duty deaths to fewer than 100 per year. Total cost is approximately \$3,200 which represents trainer and meeting costs.

**MEL Safety Institute-Services Request:** Board of Fund Commissioners approved the request by Alfred T. Kirk of Conner Strong & Buckelew requesting access to the MEL Safety Institute for two sub-funds of New Jersey Schools Insurance Group. The proposed annual compensation to the MEL Safety Institute would be \$50,000 (\$25,000 each sub-fund). Executive Director noted that School Association Insurance Fund (SAIF) already utilizes the MEL Safety Institute.

**Model Personnel Committee:** Members will be asked to update EPL Compliance Programs during 2020. We are recommending the MEL enter into a Professional Services contract with an attorney specializing the drafting Personnel Manuals to completely update the model documents. The Board of Fund Commissioners accepted the recommendation of the Fund Attorney and Executive Director to engage the services of a law firm to conduct a complete review and rewrite of the MEL's Model Personnel Manual and agreed to engage Cleary I Giacobbe I Alfieri I Jacobs, LLC at a cost not to exceed \$40,000 subject to professional services agreement.

**Marketing Committee:** This committee met on May 30<sup>th</sup> and submitted the minutes for information.

**Power of Collaboration Brochure:** The MEL is distributing copies of a brochure highlighting the savings to taxpayers and significant improvement to the safety record since its inception.

**League Magazine Ad:** The latest in the series of "Power of Collaboration" ad (copy attached) will also highlight the savings to taxpayers.

**NJSLOM Ethics Seminar:** The NJSLOM has asked the JIFs to help spread the word on its upcoming League Ethics Seminars scheduled for October (attached). Many of the State-issued certifications (i.e., Construction Officials, Subcode Officials, CMFO, etc.) require CEU's under the Ethics category; the League seminar will help to satisfy those requirements.

**Cyber Task Force:** The Task Force is reviewing member compliance with risk control, claims experience and next steps, including the development of recommendations concerning what to look for in IT professionals. Attached is a summary of compliance by JIF.

**RCF Report:** Commissioner Clarke submitted his report on the RCF's June meeting.

**Statutory Bonds:** Underwriting Manager's office has contacted municipal clerks and risk management consultants of member towns that are renewing their JIF membership to secure updated bond applications for statutory positions.

**Claims Review Committee:** The Claims Review Committee met on July 18<sup>th</sup> and submitted its minutes of that meeting under separate cover.

**Fund Attorney:** Attorney provided a summary of the events that led to the MEL withdrawing its coverage in an EPL matter due to the member's lack of cooperation. Courts upheld the MEL's decision.

# Memorandum

## MEL Underwriting Manager Team

CONNER  
STRONG &  
BUCKLEW

The MEL Underwriting Manager team has completed its Pre-Renewal actions, culminating in a Pre-Renewal presentation to the MEL and MEL-member JIF Executive Directors. Our pre-renewal begins in June of every year, starting with discussions with all of our incumbent insurers. Next, we conduct a marketplace analysis utilizing multiple resources, including information gained from the insurers, in order to identify endogenous and exogenous factors affecting our upcoming renewal and predicting renewals for years to come. You can find highlights from our Pre-Renewal attached to this memo.

The Underwriting Manager team would also like to take this opportunity to remind everyone about a few renewal-centric items:

### **Statutory Bonds**

- ✓ Statutory Bonds for the four positions required to be underwritten (Treasurer, Tax Collector, Library Treasurer and Utility Collector) must be re-underwritten the same year the bondholder's entity is renewing with the JIF (usually every 3 years). Reminders of such were sent in August to the clerks of all entities renewing with the JIF in 2020. Please see the MEL Coverage Bulletin for more details: <https://njmel.org/wp-content/uploads/2019/01/MEL-Bulletin-19-07-JIF-Crime-Policy-and-MEL-Crime-.pdf>
- ✓ The MEL Coverage Committee just made the following clarification regarding issuance of Statutory Bonds: A separate bond will be issued for every position an individual holds, and therefore each will be separately underwritten; however, if an entity has a service agreement with another entity for a statutorily bonded position, we only need to issue a single bond, BUT we must be notified of such agreement.

### **Crime / Statutory Bond Certificates of Insurance**

- ✓ In the past, separate Certificates of Insurance were issued for Certain Crime coverages and Statutory Bond coverages. Due to some confusion when being issued like this, we have made the decision to combine these certificates into one.

### **Amusement Rides / Firework Displays**

- ✓ As discussed over the past two years, the MEL has reaffirmed its underwriting guidelines as respects Amusement Rides and Firework Displays. Please review the current MEL Coverage Bulletin closely to understand what type of submission will comply with the underwriting guidelines. These guidelines are critical for everyone's safety and to avoid significant losses: <https://njmel.org/wp-content/uploads/2019/03/MEL-Bulletin-19-08-Fireworks-Amusements.pdf>

### **Vacant Property Reporting & Coverage**

- ✓ As noted at the 2019 renewal, the Vacant Property reporting requirements and coverage restrictions would extend to all vacant properties effective January 1, 2020. Originally, we only imposed these reporting requirements and restrictions on newly added vacant properties, but not those grandfathered on the schedule of locations. Effective January 1, 2020, all vacant properties on the schedule will be subject to these underwriting and coverage restrictions. Please review the MEL Coverage Bulletins and provide your submissions: <https://njmel.org/wp-content/uploads/2019/01/MEL-Bulletin-19-10-Vacant-Historic-Newly-Acquired.pdf>

# Conner Strong & Buckelew

Insurance, Risk  
Management  
& Employee Benefits

Camden, New Jersey  
1-877-861-3220  
[connerstrong.com](http://connerstrong.com)



Conner  
Strong &  
Buckelew



@connerstrongbuckelew



Conner  
Strong &  
Buckelew



#connerstrong

CONNER  
STRONG &  
BUCKELEW

## Edward Cooney

VP, Account Executive  
Underwriting Manager

973-659-6424

[ecooney@connerstrong.com](mailto:ecooney@connerstrong.com)

## Alex DeLuccia

Sr. Account Manager

856-479-2128

[adeluccia@connerstrong.com](mailto:adeluccia@connerstrong.com)

## Jonathon Tavares

Account Analyst

856-614-4493

[jtavares@connerstrong.com](mailto:jtavares@connerstrong.com)

## Crystal Chuck

Technical Assistant

856-479-2115

[cchuck@connerstrong.com](mailto:cchuck@connerstrong.com)



## Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 16  
Parsippany, New Jersey 07054-4412  
Tel (201) 881-7632  
Fax (201) 881-7633

From: David N. Grubb, Executive Director  
Date: September 4, 2019  
Re: Preliminary 2020 Budget

Attached is the preliminary 2020 budget of \$42,529,502 (Municipal only) based on 2019 exposures. The overall increase is \$848K (2%). The 2020 budget is especially challenging because of the recent legislation that increases the exposure to child abuse claims and the Fire Fighter Cancer Presumption amendment to the Workers' Compensation statute. Significant changes are:

- 1) Line 3 (workers' compensation) is decreasing 14.1% because of the significant improvement in safety program results. This line does not include coverage for cancer presumption.
- 2) Line 14 (excess workers' compensation) is decreasing 9.3% which also reflects the MEL's favorable workers' compensation experience.
- 3) Line 15 (Excess Property coverage) is increasing 13.5% reflecting the general deterioration in the property insurance market. Some of this increase already occurred in the 2019 budget after it was adopted.
- 4) Line 17 (Loss Fund Contingency) is increasing \$397K (34.9%) to put aside additional funds for expected sexual molestation and fire fighter cancer presumption claims.
- 5) Line 42 (Expenses) is increasing 2% pending review of the Management Committee prior to budget introduction.
- 6) Line 44 (MEL Safety Institute) is increasing 9% to pay for additional training for the upcoming Employment Practices Risk Control recertification and training officials, managers, employees and volunteers how to identify and help protect abused children.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2020 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
	A	B	B-A	B-A	
	BUDGET	BUDGET			
APPROPRIATIONS	2019 RATES	2020 RATES	\$	%	
I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE	
CLAIMS					
Excess Liability:					
1 To 500K	2,108,206	2,188,309	80,103	3.8%	
2 1.5MIL Ex 500K	4,616,782	4,773,773	156,991	3.4%	
3 Excess WC	7,012,946	6,023,624	(989,322)	-14.1%	
4 Excess Property Claims	2,779,016	2,954,909	175,893	6.3%	
5 POL/EPL Land Use	1,039,794	1,039,794	-	0.0%	
6 Aggregate Excess LFC	14,070	13,920	(150)	-1.1%	
7 JIF Faithful Performance Bond	195,348	195,348	-	0.0%	
8 Surety Bond	293,501	293,501	-	0.0%	
9 Sub Total	18,059,663	17,483,178	(576,485)	-3.2%	
10 PREMIUMS					
11 3MIL ex 2MIL	3,118,259	3,118,259	0	0.0%	
12 Optional Excess Liability	2,190,181	2,190,181	-	0.0%	
13 Optional Excess POL/EPL	599,692	599,692	-	0.0%	
14 Excess WC	2,692,150	2,442,003	(250,147)	-9.3%	
15 Excess Property	7,949,983	9,023,602	1,073,619	13.5%	
16 Boiler and Machinery	665,825	699,116	33,291	5.0%	
17 Loss Fund Contingency	1,167,809	1,564,954	397,145	34.0%	
18 Sub Total	18,383,899	19,637,807	1,253,908	6.8%	
19 Total Claims & Premiums	36,443,562	37,120,985	677,423	1.9%	
20					
21 II. EXPENSES					
22 Claims Adjustment	1,051,044	1,072,065	21,021	2.0%	
23 Property Adjustment	169,793	173,189	3,396	2.0%	
24 Administration	1,199,776	1,223,772	23,996	2.0%	
25 Loss Fund Management	135,607	138,319	2,712	2.0%	
26 Actuary	51,118	52,140	1,022	2.0%	
27 Attorney	46,005	46,925	920	2.0%	
28 Deputy Attorney	1,535	1,566	31	2.0%	
29 Attorney-OPRA	17,319	17,665	346	2.0%	
30 Auditor	29,316	29,902	586	2.0%	
31 Treasurer	25,919	26,437	518	2.0%	
32 Underwriting Manager	539,595	550,387	10,792	2.0%	
33 Reinsurance Manager	311,594	317,826	6,232	2.0%	
34 Safety and Education Committee	202,124	206,166	4,042	2.0%	
35 Computer Services	143,585	146,457	2,872	2.0%	
36 Legislative Committee	27,476	28,026	550	2.0%	
37 Internal Audit Committee	60,193	61,397	1,204	2.0%	
38 Strategic Planning Committee	30,097	30,699	602	2.0%	
39 Coverage Committee	39,866	40,663	797	2.0%	
40 Communications Committee	123,890	126,368	2,478	2.0%	
41 Misc Expense	66,561	66,561	-	0.0%	
42 Subtotal	4,272,413	4,356,531	84,118	2.0%	
43					
44 MEL Safety Institute	965,134	1,051,986	86,852	9.0%	
45 Total Appropriations	41,681,109	42,529,502	848,393	2.0%	



## Municipal Excess Liability Residual Claims Fund

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

September 4, 2019

Memo to: Burlington County Municipal Joint Insurance Fund  
From: Commissioner Matchett

Re: RCF September Meeting

**OPRA Request:** Copies of PERMA's response to a recent OPRA request submitted by the Star Ledger was circulated for review. Executive Director noted the response highlighted a few items, such as, control of local joint insurance funds is governed by member-appointed Commissioners and the effectiveness of safety and risk control programs to significantly reduce accident rates.

**Sexual Molestation Legislation:** Executive Director reported at the June meeting, the Board reviewed and agreed to a recommendation by the MEL Management Committee to amend both the MEL and RCF Risk Management Plans (RMP) in response to claim exposure created by the recent adoption of a law expanding the statute of limitations for sexual molestation claims.

As previously discussed, the MEL is developing a comprehensive risk control plan to involve communication plan, training and specialized claims management of this exposure. Executive Director reported a Task Force met on July 30<sup>th</sup> to outline next steps, claims handling and program structure. Submitted for review was a memorandum from the MEL Chairman recommending the creation of an Ad-Hoc advisory committee under the direction of the MEL Claims Committee; the Board of Fund Commissioners voted unanimously and agreed with the recommendation.

**2018 Budget Amendment:** Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2018 Budget, which reflected the transfer of Fund Year 2014 from the local JIFs as of 12/31/18. Enclosed as part of this report is the Amended 2018 Budget.

**2019 Budget Amendment:** Executive Director reported that the 2019 "expense only" budget was adopted at the October 2018 meeting. The amended 2019 Budget to include transfer of 2015 claim liabilities valued as of December 31, 2019 will be presented during the 1<sup>st</sup> quarter of 2020 to allow time for the Actuary to finalize the IBNR.

**2020 Budget:** The Board of Fund Commissioners reviewed the proposed 2020 Budget. Under the conditions of the Fund, the 2020 expenses cannot be directly charged to an expense line established in the 2019 budget. Executive Director recommended a dividend be released from Closed Year Account in the amount of \$646,000. The Board of Fund Commissioners adopted a resolution returning surplus from the Closed Year Account. In addition, the Board of Fund Commissioners voted to introduce on first reading the 2020 Budget and to schedule the Public Hearing on October 16, 2019, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed as part of this report is the Proposed 2020 Budget.

**Claim Transfers:** Executive Director reported that all members of the RCF Fund will be asked to adopt resolutions at their September meetings to transfer their 2015 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2018. Enclosed as part of this report is the claims transfer resolution for local funds to adopt.

**Claims Committee:** The Claims Review Committee met on July 18, 2019 and also met the morning of the Commissioner's meeting; minutes of the meeting were enclosed under separate cover.

**Next Meeting:** The next meeting of the RCF is scheduled for Wednesday October 16, 2019 at 10:30AM the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND  
2018 AMENDED BUDGET

	2018 Budget	2018 Revised Budget	\$ CHANGE
<b>APPROPRIATIONS</b>			
MEL	291,364	8,102,724	7,811,360
BMEL	0	0	0
ATLANTIC	45,775	1,724,442	1,678,666
BERGEN	12,788	1,055,261	1,042,473
BURLCO	19,148	494,811	475,663
CAMDEN	22,017	941,449	919,432
MONMOUTH	25,251	1,382,606	1,357,355
MORRIS	19,213	1,773,283	1,754,070
NJUA	15,776	302,713	286,937
OCEAN (incl Brick) incremental inr	46,427	1,950,490	1,904,063
PMM	7,938	222,601	214,663
SOUTH BERGEN	20,533	1,024,255	1,003,723
SUBURBAN ESSEX	19,990	650,769	630,779
TRICO	28,672	303,937	275,265
SUBURBAN MUNICIPAL	3,238	61,842	58,604
CENTRAL JERSEY	56,633	1,386,518	1,329,885
NJPHA	15,239	500,928	485,689
<b>TOTAL</b>	<b>650,000</b>	<b>21,878,628</b>	<b>21,228,628</b>

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND  
2018 AMENDED BUDGET

	2018 Budget	2018 Revised Budget	
<b>APPROPRIATIONS</b>			
CLAIMS	0	20,578,628	20,578,628
REINSURANCE PREMIUMS	30,000	30,000	0
LOSS FUND CONTINGENCY	0	650,000	650,000
<b>SUBTOTAL LOSS FUND</b>	<b>30,000</b>	<b>21,258,628</b>	<b>21,228,628</b>
<b>EXPENSES</b>			
ADMINISTRATOR	197,849	197,849	0
DEPUTY ADMINISTRATOR	67,302	67,302	0
ATTORNEY	40,960	40,960	0
CLAIMS SUPERVISION & AUDIT	59,211	59,211	0
TREASURER	38,456	38,456	0
AUDITOR	22,717	22,717	0
ACTUARY	40,556	40,556	0
MISCELLANEOUS	23,835	23,835	0
<b>SUBTOTAL</b>	<b>490,886</b>	<b>490,886</b>	<b>0</b>
EXPENSE CONTINGENCY	129,114	129,114	0
<b>SUBTOTAL EXPENSES</b>	<b>620,000</b>	<b>620,000</b>	<b>0</b>
<b>TOTAL BUDGET</b>	<b>650,000</b>	<b>21,878,628</b>	<b>21,228,628</b>

<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>				
<b>2020 PROPOSED BUDGET</b>				
	<b>2019 ANNUALIZED</b>	<b>2020 PROPOSED</b>	<b>\$</b>	<b>%</b>
	<b>BUDGET</b>	<b>BUDGET</b>	<b>CHANGE</b>	<b>CHANGE</b>
<b>APPROPRIATIONS</b>				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	28,000	10,000	(18,000)	-64%
LOSS FUND CONTINGENCY	0	0		
<b>SUBTOTAL LOSS FUND</b>	<b>28,000</b>	<b>10,000</b>	<b>(18,000)</b>	<b>-64%</b>
<b>EXPENSES</b>				
ADMINISTRATOR	201,806	205,842	4,036	2%
DEPUTY ADMINISTRATOR	68,648	70,021	1,373	2%
ATTORNEY	41,779	42,615	836	2%
CLAIMS SUPERVISION & AUDIT	60,395	61,603	1,208	2%
TREASURER	39,225	40,010	785	2%
AUDITOR	23,171	23,634	463	2%
ACTUARY	41,367	42,194	827	2%
MISCELLANEOUS	24,312	24,798	486	2%
<b>SUBTOTAL</b>	<b>500,703</b>	<b>510,717</b>	<b>10,014</b>	<b>2%</b>
EXPENSE CONTINGENCY	132,297	135,283	2,986	2%
<b>SUBTOTAL EXPENSES</b>	<b>633,000</b>	<b>646,000</b>	<b>13,000</b>	<b>2%</b>
<b>TOTAL BUDGET</b>	<b>661,000</b>	<b>656,000</b>	<b>(5,000)</b>	<b>-0.8%</b>



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: September 4, 2019

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

---

**REGULATORY AFFAIRS** - Perma filed the 2018 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

**2020 BUDGET PROCESS** – Attached to this report, is the 2020 draft budget. The Finance Committee met on August 29, 2019 and recommended the 2020 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 16, 2019.

**2019 DIVIDEND** - The Finance Committee is recommending a 2019 dividend of \$2,000,000. Resolution #25-19 authorizing a total return dividend of \$2,000,000 was adopted by the Executive Board.

**LOBBYIST CONSULTING SERVICES RFP** - The Executive Director's office issued a Competitive Contract RFP for the position of Lobbyist Consulting Service Provider with a return date of July 9, 2019. There was one RFQ response received, the incumbent, Princeton Public Affairs Group (PPAG). Resolution #26-19 was adopted by the Executive Board authorizing the award of competitive contract to PPAG for a period of 5 years at an estimated fee of \$45,000 per year.

**38 LAGOON DRIVE PROPERTY** - The Executive Board authorized the acceptance of the purchase offer for the property owned by the EJIF in the amount of \$207,500. Resolution #27-19 was adopted by the Executive Board ratifying the contract for sale and addendum to the contract for 38 Lagoon Drive owned by the E-JIF.

**COVERAGE COMMITTEE** – A Coverage Committee meeting will be scheduled to discuss perfluorooctanoic acid (PFOA) and perfluorooctane sulfonate (PFOS) exposures in view of the

adoption by the NJDEP of the nation's most stringent standards. The EJIF excess carrier has asked the EJIF to consider how it will deal with these exposures. A copy of the September 2017 Environmental Alert on the topic is attached to this report for reference.

**NEXT MEETING-** The next meeting of the EJIF is scheduled for October 16, 2019 at the Forsgate CC, Jamesburg.

<b>NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND</b>				
<b>2020 PROPOSED BUDGET BASED ON 2010 CENSUS</b>				
8/28/2019 10:41				
	<b>2019</b>	<b>2020</b>		
	<b>TOTAL</b>	<b>TOTAL</b>	<b>CHANGE</b>	<b>CHANGE</b>
I. Claims and Excess Insurance			<b>\$</b>	<b>%</b>
Claims				
1 Third Party (Non-Site Specific)	443,801	409,942	(33,859)	-7.6%
2 On Site Cleanup (Site Specific)	256,944	243,749	(13,195)	-5.1%
3 PO Pollution Liability	186,854	166,192	(20,662)	-11.1%
4 Tank Systems	233,586	220,833	(12,753)	-5.5%
5 DMA Waste Sites (Superfund Buyout)	1,214,614	1,174,535	(40,079)	-3.3%
6 LFC	29,002	29,002	-	0.0%
7 <b>Total Loss Fund</b>	<b>2,364,801</b>	<b>2,244,253</b>	<b>(120,548)</b>	<b>-5.1%</b>
8				
9 II. Expenses, Fees & Contingency				
10 Professional Services				
11 Actuary	62,500	62,500	-	0.0%
12 Attorney	82,105	83,747	1,642	2.0%
13 Auditor	16,278	16,604	326	2.0%
14 Executive Director	303,158	309,221	6,063	2.0%
15 Treasurer	20,077	20,478	401	2.0%
16 Legislative Agent	45,000	45,000	-	0.0%
17 Underwriting Managers	240,112	244,915	4,803	2.0%
18 Environmental Services	429,422	438,011	8,589	2.0%
19 Claims Administration	28,385	28,953	568	2.0%
20				
21 <b>Subtotal - Contracted Prof Svcs</b>	<b>1,227,037</b>	<b>1,249,429</b>	<b>22,392</b>	<b>1.8%</b>
22				
23 Non-Contracted Services				
24 Postage	5,518	5,518	-	0.0%
25 Printing	4,285	4,285	-	0.0%
26 Telephone	2,444	2,444	-	0.0%
27 Expenses contingency	14,933	14,933	-	0.0%
28 Member Testing	8,233	8,233	-	0.0%
29				
30 <b>Subtotal - Non-contracted svcs</b>	<b>35,413</b>	<b>35,413</b>	<b>-</b>	<b>0.0%</b>
31				
32 <b>Subtotal-Contracted/Non-contracted s</b>	<b>1,262,450</b>	<b>1,284,842</b>	<b>22,392</b>	<b>1.8%</b>
33				
34 Excess Aggregate Insurance	546,830	557,766	10,936	2.0%
35				
36 General Contingency	149,089	149,089	-	0.0%
37				
38 <b>Total Exp, Fees &amp; Contingency</b>	<b>1,958,369</b>	<b>1,991,697</b>	<b>33,328</b>	<b>1.7%</b>
39				
40 <b>TOTAL JIF APPROPRIATIONS</b>	<b>4,323,170</b>	<b>4,235,950</b>	<b>(87,220)</b>	<b>-2.0%</b>

## Environmental Alert



### PFOS and PFOA Pose a Unique Threat to Municipal Drinking Water

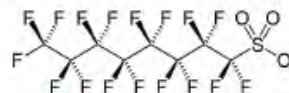
Many New Jersey municipalities are now facing an emerging contamination threat to their water supply systems. Two contaminants named perfluorooctane sulfonate (PFOS) and perfluorooctanoic acid (PFOA) are considered contaminants of emerging concern that pose a significant health risk to humans because they are readily absorbed by the body and can bioaccumulate in the food chain. Some studies link these chemicals to reproductive and developmental disorders as well as kidney and liver function impairments, *even at very low concentrations*. As a result, a number of health-based advisories have been issued by the EPA and many state governments. EPA's health advisory for PFOA and PFOS stands at a maximum drinking water concentration of 70 parts per trillion (ppt), while New Jersey is recommending maximum concentrations for drinking water of 14 ppt. *These levels are among the lowest regulated concentrations of any chemical, and may cause municipalities to incur significant costs to test and treat their drinking water to make it safe for human consumption.*

The EPA collected more than 1,000 samples from 80 New Jersey Public Water Supplies (PWSs), and the results are quite shocking. Using low detection levels of <5 ng/L, *PFOA was found in samples from approximately 60% of the New Jersey PWSs tested*. Additionally, in a survey of large (>10,000 people) and smaller PWSs across the U.S., *PFOA was detected more than five times more frequently in New Jersey's public water supply (10.3%) than in the rest of the U.S. (2.1%)*.

In addition, the New Jersey Department of Environmental Protection is proposing to add a related compound, perfluorononanoic acid (or PFNA), to the List of Hazardous Substances under its Spill Act regulations entitled Discharges of Petroleum and Other Hazardous Substances (N.J.A.C. 7:1E-1.1 et seq.). This addition would make discharges of PFNA to the environment subject to the strict liability cleanup provisions of the Spill Act.

#### Where are the sources of these chemicals?

Even though these chemicals seem to be far removed from New Jersey's local water sources, they are not. Although it is true that large amounts of PFOS and PFOA were released to the air, water, and soil in and around fluorochemical manufacturing facilities located in chemical producing states such as West Virginia and Delaware, *municipalities may have significant sources of both PFOA and PFOS right in their backyards*. According to the EPA, PFOS and PFOA have been detected in a number of U.S. cities in surface water and sediments not only downstream of former fluorochemical production facilities, but also *in wastewater treatment plant effluent, sewage sludge and landfill leachate*. Perhaps even more significant for New Jersey municipalities is the fact that the environmental release of these chemicals may also occur from fire suppression foams and firefighting training facilities. *Municipalities with airports face an even greater threat* as fire-fighting foam is extensively used at airports, and fire training activities using such foams is commonplace.



PFOS chemical structure



PFOA chemical structure

#### Why are PFOA and PFOS such a problem?

In addition to having the potential for causing significant human health concerns, PFOA and PFOS are unique in the way they act in the environment. Both chemicals are chemically and biologically stable in the environment and resist typical environmental degradation processes such as biodegradation, photodegradation, and hydrolysis; as a result, these chemicals are extremely persistent. PFOA and PFOS are also water-soluble and can migrate readily from soil to groundwater, where they can be transported long distances to drinking water supply wells and surface water supplies. PFOS and PFOA have very low volatility because of their chemistry, and are therefore *extremely persistent in water and soil*. When released directly to the atmosphere, these chemicals can adsorb to particles and settle to the ground through wet or dry deposition. These chemicals have even been detected in the Arctic region and other remote areas, demonstrating that long-range transport has already occurred.

#### What products contain these chemicals?

In addition to fire suppression foams, *PFOS and PFOA are used in many household and business products that municipalities use on a daily basis*. They are surface-active agents and are used as a coating on surfaces that come into contact with humans such as furniture and carpeting. They are also used in textiles and leather products, metal plating, the photographic industry, photolithography, semi-conductors, paper and packaging, coating additives, cleaning products, and pesticides. Their firefighting application comes from their use to manufacture Aqueous Film Forming Foam (AFFF). PFOS-based AFFF is commonly used as the active ingredient in fire-fighting foam that is typically used to extinguish flammable liquid fires, such as fires involving cars, trucks, gasoline tankers, and airplanes. Notably, the 3M Company – the primary manufacturer of PFOS – completed a voluntary phase-out of PFOS production in 2008.

#### What can I do to protect my water supply?

Municipalities are faced with two treatment concerns regarding PFC compounds (i.e., PFOS, PFOA, PFNA): (1) spills and discharges of the substances onto soils that seep into groundwater; and (2) contamination that is present in a community's drinking water supply. For drinking water supplies, *activated carbon filters, nano-filtration and reverse osmosis units have been shown to remove PFCs from water*. These systems may already be in place at a number of municipal water treatment plants. Other less conventional treatment technologies may also be available in future markets, including photochemical oxidation, thermally induced reduction, and ultrasound technologies. Some of these technologies generate residual/concentrated PFC wastes, which would require potentially costly incineration.

With regard to spills and discharges, the PFC compounds resist most conventional in situ treatment technologies such as direct oxidation. Factors such as (1) *initial concentration of PFCs*; (2) *the background organic and metal concentration*; (3) *available degradation time*; and (4) *other site-specific conditions are the keys to selecting the appropriate remediation technology*. Some studies suggest the use of a double-layer permeable reactive barrier system using various layers containing oxidants, quartz sands and enzymes may work for the in situ containment of PFC-contaminated soil and groundwater. Chemical oxidation, activated persulfate and permanganate technologies may also degrade PFOS and PFOA in water. Treatment studies and research are ongoing and may generate more practical and economically feasible technologies in the near future.

September 2017

Many experts agree that the best thing to do to avoid PFOA and PFOS contamination is to remove the threat by keeping these chemicals out of the environment. Unfortunately, substantial concentrations of these chemicals have already been released to the environment, much of which has become a risk to drinking water supplies. Nevertheless, there are options for keeping drinking water systems safe through improved assessment techniques, water treatment technologies, and an informed public. An environmental consultant or attorney should be consulted to map out the best course of action for your town.

This newsletter is for information purposes only and does not represent legal or technical advice.

If you need a more detailed explanation of this topic or need assistance in interpreting how it may impact your site, the EJIF suggests that you contact the EJIF environmental consultants for further information.

Members of the Bergen, Morris, South Bergen, Suburban Essex, and NJUA JIFs please contact Richard Erickson of First Environment, Inc. at [rerickson@firstenvironment.com](mailto:rerickson@firstenvironment.com) or 973.334.0003.

Members of the Camden, Monmouth, Ocean, PMM, Suburban, Central, TRICO and BURCLO JIFs, please contact Chris Gulics of PS&S at [cgulics@psands.com](mailto:cgulics@psands.com) or 732.430.7012.

**RESOLUTION 2019 - \_\_\_\_**

**AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE REQUIRED  
NEW JERSEY DEPARTMENT OF TAXATION, DIVISION OF REVENUE &  
ENTERPRISE SERVICES, RECORDS MANAGEMENT SERVICES FORMS FOR  
THE DESTRUCTION OF CLAIMS FILES**

**Whereas**, the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) has been organized pursuant to NJSA 40A:10-36 et seq.; and

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

**Whereas** the Fund has received a request from Qual Lynx, the Fund's Claims Administrator, to destroy 2,259 workers compensation, liability, and property files for claims filed with the Fund for Fund Years 1991 to 2012, a copy of which is attached hereto and incorporated herein by reference; and

**Whereas**, the retention periods for these files as outlined in the retention schedules issued by the New Jersey Department of Taxation, Division of Revenue and Enterprise Service, Records Management Services have been met and it is now appropriate to destroy these files in accordance with State procedures; and

**Whereas**, the Executive Director was appointed as the Fund's Records Custodian and in this role must execute the required forms prior to them being filed with New Jersey Department of Taxation, Division of Revenue and Enterprise Service, Records Management Services.

**Now, Therefore Be It Resolved** that the Fund Commissioners here assembled authorize the Executive Director to execute the required New Jersey Department of Taxation, Division of Revenue and Enterprise Service, Records Management Services forms for the destruction of 2,259 workers compensation, liability, and property files for claims filed with the Fund for Fund Years 1991 to 2012, a copy of which is attached hereto and incorporated herein by reference; and

**Be It Further Resolved** that copies of this Resolution shall be provided to the Administrator, Claims Administrator, and Fund Attorney of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at  
a public meeting held on September 17, 2019

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_ ATTEST: \_\_\_\_\_

CHAIRMAN

SECRETARY

DATE: \_\_\_\_\_