

## **AGENDA PACKET**



**Tuesday, October 15, 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, October 15, 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 **September 17, 2019** Meeting Minutes.....Pages 1-15
  - B. Adoption of the **September 17, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.

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  - A. Lost Time Accident Frequency.....Pages 19-20
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  - C. Financial Fast Track Report.....Page 22
  - D. Regulatory Filing Checklists.....Pages 23-24
  - E. 2018 Safety Incentive Program Awards.....Page 25
  - F. 2019 Optional Safety Budget.....Page 26
  - G. 2019 Wellness Incentive.....Page 27
  - H. EPL/Cyber Risk Management Budget.....Page 28
  - I. EPL Compliance Status .....Page 29
  - J. MEL Cyber Risk Management Plan Compliance Status.....Page 30
  - K. Statutory Bond Status.....Page 31
  - L. Skateboard Park Approval Status.....Page 32
  - M. Capehart & Scatchard Updates.....Pages 33-39
  - N. Employee Cyber Hygiene Training – MediaPro
  - O. Elected Officials Seminar - Save the Dates.....Page 40
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S.	New Member Activity	
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C.	Cyber Risk Management Can Help.....	Pages 96-104
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C.	Fund Status	
D.	Disbursements	
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XV.	Committee Reports	
A.	Safety Committee Meeting Minutes – September 17, 2019.....	Pages 164-207
B.	Finance Committee Meeting – October 11, 2019.....	Verbal
C.	Strategic Planning Committee Meeting – October 15, 2019.....	Verbal

XVI. MEL/RCF/E-JIF Reports

Nothing to Report

XVII. Miscellaneous Business

<p><b>The next meeting will be held on Tuesday, November 26, 2019 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</b></p>
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XVIII. Meeting Open to Public Comment

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

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

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

A. Professionals' Reports

1. Claims Administrator's Report

a. Review of PARs over \$10,000

2. Executive Director's Report

3. Safety Director's Report

4. Solicitor's Report

B. Reopen Public Portion of Meeting – **Motion – All in Favor**

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

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

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
HAINESPORT TOWNSHIP MUNICIPAL BUILDING  
1 HAINESPORT CENTRE, RTE 537  
HAINESPORT, NEW JERSEY  
September 17, 2019**

***OPEN SESSION MINUTES***

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The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, Hainesport, New Jersey, on Tuesday, September 17, 2019 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

***FLAG SALUTE***

***STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT***

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

***ROLL CALL***

Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Rich Wright, *Alternate*, **Bordentown City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Mike Templeton, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Patrice Hansell, **Fieldsboro Borough**  
Brandon Umba, **Lumberton Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp**  
Mary Picariello, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Debbie Vallari, *Alternate*, **Pemberton Borough**  
Daniel Hornickel, **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:

Richard Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Hoffman, **Southampton Twp.**  
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*  
Paul Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*  
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. Gural to allow that this monthly meeting be conducted by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all the Fund Commissioners. All in favor. Motion carried.

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

Chair Jack presented the meeting minutes of the July 16, 2019 meeting of the Fund, as found in the agenda packet, for approval.

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

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

The Closed Session minutes of the July 16, 2019 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Closed Session Meeting Minutes from the July 16, 2019 meeting were collected at this time.

### ***EXECUTIVE DIRECTOR'S REPORT***

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership. He highlighted the following items:

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

***2018 Safety Incentive Program Awards*** – Mr. Forlenza noted a 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 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 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 Wellness Incentive 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.

**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, with only (2) members in compliance. Mr. Forlenza noted that the statewide loss ratio for cyber liability claims is in excess of 200% over the past few years. As a result, the insurer will be changing the coverage terms when the policy renews. Although the renewal terms are still being negotiated, it is likely that going into 2020 each town will have a \$10,000 deductible IF they are compliant with BOTH the Tier 1 & Tier 2 standards. If you are not in compliance, members could be subject to a \$25,000-\$100,000 deductible. In addition, there is likely to be a 25% rate increase. Mr. Romero will discuss more on this 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.

**Elected Officials Seminar Save the Dates** – Mr. Forlenza stated 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

Mr. Forlenza noted the MEL is discussing NOT holding an online course for this seminar this year; however, the League of Municipalities will sponsor this seminar in November. Please check the MEL website for information on date and time.

**New Member Activity** – Mr. Forlenza noted that he met with New Hanover representatives for a JIF concept presentation on July 9, 2019. The meeting went very well, they are very interested in joining the JIF effective January 1, 2020.

Lastly, Mr. Forlenza noted the Annual Report cards were mailed to the non-renewing members over the last two weeks, and to please distribute to your governing body members and professional staff.

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

### **SOLICITOR'S REPORT**

**Closed Cases** – Mr. DeWeese reported that there were two (2) closed case(s) for the months of August/September 2019.

*Morgan v Township of Mansfield  
Schepps v Township of Deltran*

**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 noted that he has received approximately 15 calls since the implementation of the program, and believes the outcome of these calls resulted in claims not being filed. He also explained that should he not be particularly familiar with a question, he will get the caller in touch with one of the Defense Panel attorneys who are more specialized in a particular area.

Lastly, Mr. DeWeese asked the membership for their consideration of appointing an Additional Approved Associate from Pietras, Saracino, Smith, & Meeks as, unfortunately, one of the Assigned Defense Counsel members from this firm will be taking an extended medical leave of absence.

Mr. DeWeese then referenced a hand out of a Resolution and Resume of the requested Approved Associate Samuel Scimeca. The Committee had some concerns in regards to Mr. Scimeca's experience; however, Mr. DeWeese and Qual-Lynx assured the Committee that the Approved associate would be under the strict supervision of an Assigned Defense Panel member from this firm on all cases and his involvement in JIF files would be limited. With that said, the Committee agreed to approve the Resolution.

Chair Jack entertained a motion to approve Resolution 2019-37 Appointing an Additional Approved Associate.

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

Motion by Mr. Gural, seconded by Mr. Mascia, to approve Resolution 2019-37 as presented.

**ROLL CALL**      **Yeas**      Amanda Somes, **Bass River Twp.**

Rich Wolbert, **Beverly City**

Rich Wright, *Alternate*, **Bordentown City**

Mike Theokas, **Bordentown Twp.**

Glenn McMahon, **Chesterfield Twp.**

Mike Templeton, **Delanco Twp.**



Jeffrey Hatcher, **Delran Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Patrice Hansell, **Fieldsboro Borough**  
Brandon Umba, **Lumberton Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp**  
Mary Picariello, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Debbie Vallari, **Alternate, Pemberton Borough**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* Daniel Hornickel, **Pemberton Township**

Motion carried by majority vote.

#### ***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:

***MEL Video Library*** – He noted no one utilized the Library in July and August 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 August/September included:

- *Water Spray Packs*
- *Beach Closures*
- *Blue Lights*
- *School Crossing Guards*
- *Hearing Protections: OSHA, and Ear Muffs or Plugs*

***MSI Class Listing*** – Mr. Saville referenced the list of MSI Classes that are available in September, October, and November that are included in the agenda packet. He noted that a current list of MSI Training Administrators needs to be kept up to date, so if there are any changes in regards to the Training Administrator, please advise [afelip@jamontgomery.com](mailto:afelip@jamontgomery.com).

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

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

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

Mr. Roselli presented the *Lessons Learned from Losses* for September which discussed how to combat the rising costs of WC claims through the use of the Transitional Duty Program. He noted:

- 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 transitional duty assignment is temporary and not designed to create a new position for the employee. An assignment should last no longer than 6 months.
- Transitional Duty boosts moral, saves money, and the employee experiences faster recovery both physically and psychologically.

Mr. Roselli then discussed examples where the municipality saved money utilizing the TTD program.

At this time, Ms. Beatty emphasized the seriousness of tick bites/Lymes Disease/Rocky Mountain spotted fever and EEE from mosquito bites. Mr. Roselli reminded everyone to be sure to wear proper clothing, use bug repellent, and check yourself for any ticks or bug bites frequently. He noted you can visit [www.cdc.gov/Ticks](http://www.cdc.gov/Ticks) for additional preventive information.

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”
- **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.
- Several ideas for the fall months include: Recipe Exchange, Potluck Lunch, Water Challenge, incorporate stretch breaks daily, crock pot challenge, team building, morale busting and sports themed activities.
- Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on acute pain and chronic pain from surgery, dental work, burns, labor, back pain, headaches and arthritis.
- Exercise of the Month: Exercises and stretches that strengthen the back, stomach and leg muscles.
- Wellness Incentive Allowances must be claimed/encumbered by November 30, 2019, and collected by February 1, 2020, so if you haven’t planned any wellness activities for the end of this year, be sure to contact h6 for a meeting.

- Ms. Schiffer attended the WELCOA Summit in August and referenced her report included in the agenda packet. She noted one of the key elements of the conference was you want Wellness to be a culture; you can't introduce Wellness into a toxic environment.

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 July/August, 2019.

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

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

	<b><i>July</i></b>	<b><i>August</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	2	0	14
<i>Medical Only</i>	13	9	90
<i>Report Only</i>	3	5	45
<i>Total Intakes</i>	18	14	149
<i>Report Only % of Total</i>	16.7%	35.7%	30.2%
<i>Medical Only/Lost Time Ratio</i>	87:13	100.0	87:13
<i>Average Days to Report</i>	1.4	8.7	2.1

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

Ms. Beatty presented the Transitional Duty Report:

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	1,911
<i>Transitional Duty Days Worked</i>	1,036
<i>% of Transitional Duty Days Worked</i>	54.2%
<i>Transitional Duty Days Not Accommodated</i>	875
<i>% of Transitional Duty Days Not Accommodated</i>	45.8%

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>July</i></b>	<b><i>August</i></b>
<i>Bill Count</i>	122	85
<i>Original Provider Charges</i>	\$176,803	\$63,959
<i>Re-priced Bill Amount</i>	\$53,860	\$31,712
<i>Savings</i>	\$122,943	\$32,248
<i>% of Savings</i>	69.5%	50.4%
<i>Participating Provider Penetration Rate - Bill Count</i>	91.8%	91.8%

<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>96.3%</i>	<i>92.7%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>100%</i>	<i>100%</i>
<i>EPO Provider Penetration Rate – Provider</i>	<i>100%</i>	<i>100%</i>

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

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

Mr. Romero reported that during August: 648 phishing emails were sent to members, with only 13 being clicked. This is 2.0% of the emails which is well below average. He stated he has individual member reports, so if you would like to see who clicked on what and when, please see him for your detailed report.

Mr. Romero stated that in regards to the Media Pro Cyber Training nineteen (19) municipalities are 100% compliant; seven (7) are 80-99% compliant; one (1) is 70-79% compliant, and one (1) is below 69% compliant.

Mr. Romero reported he has completed his visits in regards to the Cyber Risk Assessments and is in the process of sending reports out to all members in regards to their status in comparison to the Cyber Risk Management Plan.

Mr. Romero noted he will continue to send out phishing emails, but in a more sophisticated fashion, as the BURLCO JIF is doing really well, it's time to make the emails a little more difficult to detect. He noted this will be a continuing process, as these types of email scams are always changing.

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. Mr. Romero referenced a handout with the most up to date info on the MEL Cyber Risk Management Program, noting two (2) member towns being compliant in either Tier 1 & Tier 2. A handful of towns are close, so he will be working with them to help them complete the compliance process.

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

### ***TREASURER'S REPORT***

Mr. Tontarski presented an overview of the combined Treasurer's Report for the months of **July and August, 2019**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of August 31, 2019.

### ***Investment Interest***

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.

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	\$65,195.82	\$119,865.38
Overpayment Reimbursements	\$0	
Salvage Receipts	\$3,300.00	

FY 2019 Premium Assessments: \$3,583,357.00

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

Delran Township	\$30,634.00
Chesterfield Township	\$1,090.00
Bordentown City	\$53,395.00
Bordentown Township	\$28,137.00
Westampton	\$10,235.00

### Cash Activity for the Period

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.

### Loss Run Payment Register – July & August 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 \$331,084.15. The claim detail shows 471 claim payments issued.

### Bill List – Ratification of August 2019

For the Executive Committee's consideration, Mr. Tontarski presented the August 2019 Bill List in the amount of \$98,222.00 which was included in the agenda packet.

### Bill List – September 2019

For the Executive Committee's consideration, Mr. Tontarski presented the September 2019 Bill List in the amount of \$86,349.82 which was included in the agenda packet.

Chair Jack entertained a motion to approve the July and August 2019 Loss Run Payment Register, ratify the August 2019 Bill List in the amount of \$98,222.00, and approve the September 2019 Bill List in the amount of \$86,349.82 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 *July and August 2019 Loss Run Payment Register, ratify the August 2019 Bill List in the amount of \$98,222.00 and approve the September 2019 Bill List in the amount of \$86,349.82* as presented.

**ROLL CALL**    *Yeas*    Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Rich Wright, *Alternate*, **Bordentown City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Mike Templeton, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Tom Pullio, **Edgewater Park Twp.**

Patrice Hansell, **Fieldsboro Borough**  
Brandon Umba, **Lumberton Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp**  
Mary Picariello, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Debbie Vallari, *Alternate*, **Pemberton Borough**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* Daniel Hornickel, **Pemberton Township**

Motion carried by majority vote.

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

### ***COMMITTEE REPORTS***

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

Ms. Burger stated that the Committee met on July 16, 2019 and a verbal report was given at that time. She also noted a copy of the meeting minutes was included in the agenda packet.

#### ***Finance Committee Meeting August 29, 2019***

Mr. Hatcher stated that the Committee met on August 29, 2019 and a copy of the meeting minutes were included in the agenda packet and highlighted the following items:

He asked everyone to please review the *Interim Financials* as of 6/30/19, and noted the Fund's Net Current Surplus of \$11,008,179 which is an increase of \$278,302 since 3/31/19. He then referenced each Fund Year's budget from 2015-2019 and stated the total surplus in the Closed Year account is \$6,886,447.00.

Mr. Hatcher noted that there are justified concerns as to the impact the Firefighters Cancer Presumption and Sexual Molestation Legislation claims will have on the JIF and MEL Financials. As a result, the Executive Directors office is 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. There have been continuing discussions regarding the percentage which might get adjusted to possibly 12.5%. He reminded the members that any additional assessment from these claims can be offset with the MEL Retro account money and the JIF closed years' surplus.

Mr. Hatcher noted the Committee reviewed the 2020 Budget, inclusive of Excess Premiums. He noted that the MEL is being cautious in anticipation of the Firefighters WC Legislation and the Sexual Molestation and Abuse Legislation.

Mr. Hatcher explained 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. He noted the carrier is looking to transition how the Statewide premium is allocated. He noted phasing in the increased costs over 3-5 years so as to not dramatically impact the budget. As a result, a 10% increase has been budgeted in EPL/POL to cover the estimated increase, however, it may need to be adjusted.

Mr. Hatcher stated that a 2% increase was budgeted for the EJIF, however, the EJIF decided to introduce a 2020 budget with a 2% decrease and 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.

A thorough review of the vendors and their requests for the 2020 Budget, along with several Assessment Strategies for renewing and non-renewing members, were also reviewed.

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

#### ***MEL Fiduciary Disclosure***

Mr. Forlenza stated that the MEL Fiduciary Disclosure was included in the agenda packet for the members to review and is a memo put out each year simply stating the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency. As a result, be aware of any potential additional assessments should the MEL become insolvent.

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

#### ***Resolution 2019-34***

Mr. Hatcher stated that the Finance Committee recommended the release of \$750,000 in surplus to the members from Fund Years 2006-2014.

Chair Jack entertained a motion to approve Resolution 2019-34, Authorizing Refund of Closed Year Accounts (2006-2014) Surplus as presented

Motion by Mr. Gural, seconded by Mr. Ingling, to approve Resolution 2019-34 as presented.

<b>ROLL CALL</b>	<b>Yeas</b>	Amanda Somes, <b>Bass River Twp.</b> Rich Wolbert, <b>Beverly City</b> Rich Wright, <i>Alternate</i> , <b>Bordentown City</b> Mike Theokas, <b>Bordentown Twp.</b> Glenn McMahon, <b>Chesterfield Twp.</b> Mike Templeton, <b>Delanco Twp.</b> Jeffrey Hatcher, <b>Delran Twp.</b> Tom Pullion, <b>Edgewater Park Twp</b> Patrice Hansell, <b>Fieldsboro Borough</b> Brandon Umba, <b>Lumberton Twp.</b> Kathy Burger, <b>Medford Twp.</b> Jerry Mascia, <b>Mt. Laurel Twp</b> Mary Picariello, <b>North Hanover Twp.</b> John Gural, <b>Palmyra Borough</b> Debbie Vallari, <i>Alternate</i> , <b>Pemberton Borough</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>
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Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* Daniel Hornickel, **Pemberton Township**

Motion carried by majority vote.

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

#### **MEL Report**

Chair Jack noted the MEL met on September 4, 2019 and their report was included in the agenda packet. Ms. Jack also indicated a memo in regards to the MEL Pre-renewal, and the proposed preliminary Municipal Budget was also included and was self-explanatory.

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

#### **RCF Report**

Mr. Matchett noted the RCF met on September 4, 2019 and their report was included in the agenda packet and was self-explanatory.

#### **EJIF Report**

Chair Jack noted the EJIF met as well on September 4, 2019 and their report was included in the agenda packet and was self-explanatory, but she noted the EJIF if lowering their premium for the upcoming year.

Chair Jack asked if there were any questions in regards to all three reports. No questions were entertained.

### ***MISCELLANEOUS BUSINESS***

Mr. Forlenza asked for Authorization for the Executive Directors office to execute the required process for the destruction of Claims files.

Motion by Mr. McMahon, seconded by Mr. Cramer to Approve Resolution 2019-35, 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 as presented.

<b>ROLL CALL</b>	<b>Yeas</b>	Amanda Somes, <b>Bass River Twp.</b> Rich Wolbert, <b>Beverly City</b> Rich Wright, <i>Alternate</i> , <b>Bordentown City</b> Mike Theokas, <b>Bordentown Twp.</b> Glenn McMahon, <b>Chesterfield Twp.</b> Mike Templeton, <b>Delanco Twp.</b> Tom Pullion, <b>Edgewater Park Twp</b> Patrice Hansell, <b>Fieldsboro Borough</b> Brandon Umba, <b>Lumberton Twp.</b> Kathy Burger, <b>Medford Twp.</b> Jerry Mascia, <b>Mt. Laurel Twp</b> Mary Picariello, <b>North Hanover Twp.</b> John Gural, <b>Palmyra Borough</b> Debbie Valeri, <i>Alternate</i> , <b>Pemberton Borough</b>
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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:* Daniel Hornickel, **Pemberton Township**

Motion carried by majority vote.

### ***Next Meeting***

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday, October 15, 2019 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ. There will be no August meeting.

### ***PUBLIC COMMENT***

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

### ***EXECUTIVE SESSION MEETING – Resolution #2019-36***

Chair Jack entertained a motion to go into a closed session to discuss matters affecting the protection and safety of the public and to discuss pending or anticipated litigation and/or contract negotiations.

Motion by Mr. Gural, seconded by Mr. McMahon, to Adopt ***Resolution #2019-36***. All in favor.  
Motion carried.

A Closed Session of the BURLCO JIF was held and the meeting was then reopened to the public.

### ***REOPEN PUBLIC PORTION OF THE MEETING***

Chair Jack entertained a motion to reopen the public portion of the meeting.

Motion by Mr. Gural seconded by Mr. McMahon, to reopen the public portion of the meeting.  
All in favor. Motion carried.

### ***APPROVAL OF CLAIMS PAYMENTS***

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

<b><i>Workers' Compensation</i></b>	<b><i>General Liability</i></b>	<b><i>Property</i></b>
2019148581	2017097398	2020178774
20191726278	001251800	2019176692
2018128624	2018145140	
2020178113		
MLT-2020179427		
2018143403		
001194915		
001242159		
2020178657		
001252073		
2018126840		

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

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

**ROLL CALL**      *Yeas*      Amanda Somes, **Bass River Twp.**  
 Rich Wolbert, **Beverly City**  
 Rich Wright, *Alternate*, **Bordentown City**  
 Mike Theokas, **Bordentown Twp.**  
 Glenn McMahon, **Chesterfield Twp.**  
 Mike Templeton, **Delanco Twp.**  
 Tom Pullion, **Edgewater Park Twp**  
 Patrice Hansell, **Fieldsboro Borough**  
 Brandon Umba, **Lumberton Twp.**  
 Kathy Burger, **Medford Twp.**  
 Jerry Mascia, **Mt. Laurel Twp**  
 Mary Picariello, **North Hanover Twp.**  
 John Gural, **Palmyra Borough**  
 Debbie Vallari, *Alternate*, **Pemberton Borough**  
 Daniel Hornickel, **Pemberton Township**  
 Meghan Jack, **Riverside Twp.**  
 David Matchett, **Shamong**  
 J. Paul Keller, **Springfield Twp.**  
 Doug Cramer, **Tabernacle Twp.**  
 Steve Ent, **Westampton Twp.**  
 James Ingling, **Wrightstown Borough**

*Nays:*              None  
*Abstain:*          None

Motion carried by unanimous vote.

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

There were two (2) abandonment of Subrogation claims presented in Closed Session.

***#2018126840***  
***#2019176692***

Motion by Mr. Wolbert, seconded by Mr. Ingling, to authorize to Abandon Subrogation as presented.

**ROLL CALL**     *Yeas*     Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Rich Wright, *Alternate*, **Bordentown City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Mike Templeton, **Delanco Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Patrice Hansell, **Fieldsboro Borough**  
Brandon Umba, **Lumberton Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp**  
Mary Picariello, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Debbie Vallari, *Alternate*, **Pemberton Borough**  
Daniel Hornickel, **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.

***MOTION TO ADJOURN***

Chair Jack entertained a motion to adjourn the September 17, 2019 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Ingling, to adjourn the September 17, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:46 PM.

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Kris Kristie,  
*Recording Secretary for*

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Glenn McMahon,  
*Fund Secretary*



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: October 15, 2019  
Re: **Executive Director's Report**

.....

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

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

**B. Certificates of Insurance (pg. 21 )**

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

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

The Financial Fast Track Report as of August 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 August 31, 2019 was **\$11,260,141.**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**M. Capehart & Scatchard Updates (pgs. 33-39)**

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA and FMLA issues. Copies of his latest updates are included for your information.

**N. Employee Cyber Hygiene Training - MediaPRO**

To combat the rise in cybersecurity threats, the JIF has contracted with MediaPRO to deliver online technology risk training for Member Municipalities. MediaPRO specializes in cybersecurity and data privacy employee awareness programs. Every full time, part time, and seasonal municipal employee who utilizes a municipally owned computer will be assigned training. Training courses include password best practices, how to avoid malware, social media usage and many other important subjects. Members must provide the first name, last name, title, and email address of each employee that they want to have access to the training module. Once this information is received, the employees will receive an introduction on how to access and utilize the training program. Please contact Megan Matro in the Executive Directors Office if you have any questions.

**O. Elected Officials Seminars – Save the Dates (pg. 40)**

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

**P. 3<sup>rd</sup> Qtr. Attendance (pg. 41)**

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

**Q. Land Use Training (pgs. 42-50)**

At your seat is a handout supply of Land Use Liability Training Booklets. Please give them to your Municipal Clerk for distribution. Included with the Booklets is a memorandum and certification. The Clerk is asked to provide these materials to the municipality's Land Use Board Secretary(s), who will work with the Land Use Board Attorney(s) to complete the training process. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. If you have any questions regarding the training process, please contact the Executive Director's office.

**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 submitted an application for membership in the BURLCOJIF effective January 1, 2020.

Burleo JIF										
2019 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF August 31, 2019										
			# CLAIMS FOR	Y.T.D. LOST TIME	2019 LOST TIME	2018 LOST TIME	2017 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	** *	8/31/2019	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2019 - 2017
1	75 BEVERLY		0	0	0.00	0.00	0.00	1 BEVERLY		0.00
2	76 DELANCO		0	0	0.00	2.15	2.84	2 DELANCO		1.94
3	78 EDGEWATER PARK		0	0	0.00	4.35	2.27	3 EDGEWATER PARK		2.47
4	80 HAINESPORT		0	0	0.00	0.00	0.00	4 HAINESPORT		0.00
5	81 LUMBERTON		0	0	0.00	0.00	0.97	5 LUMBERTON		0.34
6	82 MANSFIELD TOWNSHIP B		0	0	0.00	0.98	1.00	6 MANSFIELD TOWNSHIP		0.75
7	83 MEDFORD TOWNSHIP		0	0	0.00	0.76	0.74	7 MEDFORD TOWNSHIP		0.56
8	84 RIVERSIDE		0	0	0.00	5.00	0.00	8 RIVERSIDE		1.81
9	85 SHAMONG		0	0	0.00	0.00	0.00	9 SHAMONG		0.00
10	86 TABERNACLE		0	0	0.00	1.27	0.00	10 TABERNACLE		0.42
11	456 SPRINGFIELD		0	0	0.00	0.00	1.94	11 SPRINGFIELD		0.73
12	531 CHESTERFIELD		0	0	0.00	0.00	0.00	12 CHESTERFIELD		0.00
13	577 BASS RIVER		0	0	0.00	0.00	0.00	13 BASS RIVER		0.00
14	600 BORDENTOWN TOWNSHIP		0	0	0.00	0.00	1.36	14 BORDENTOWN TOWNSHIP		0.50
15	601 NORTH HANOVER		0	0	0.00	1.32	0.00	15 NORTH HANOVER		0.55
16	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	16 WRIGHTSTOWN		0.00
17	651 WOODLAND		0	0	0.00	0.00	0.00	17 WOODLAND		0.00
18	679 FIELDSBORO		0	0	0.00	0.00	0.00	18 FIELDSBORO		0.00
19	576 MOUNT LAUREL		0	2	1.21	2.63	1.80	19 MOUNT LAUREL		1.98
20	77 DELRAN		0	1	1.41	2.87	1.00	20 DELRAN		1.81
21	79 FLORENCE		0	1	1.44	1.91	1.00	21 FLORENCE		1.46
22	589 BORDENTOWN CITY		0	1	1.55	0.00	1.65	22 BORDENTOWN CITY		0.98
23	373 SOUTHAMPTON		0	1	1.76	2.55	1.15	23 SOUTHAMPTON		1.80
24	650 PALMYRA		0	1	1.81	2.67	2.78	24 PALMYRA		2.47
25	532 WESTAMPTON		0	2	2.27	2.00	0.00	25 WESTAMPTON		1.33
26	208 PEMBERTON		0	4	3.07	5.17	3.53	26 PEMBERTON		4.02
27	642 PEMBERTON BOROUGH		0	1	3.49	0.00	0.00	27 PEMBERTON BOROUGH		0.87
Totals:			0	14	0.97	1.74	1.23			1.36
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			August 30, 2018		1.90					

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		August 31, 2019		
	2019	2018	2017	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2019 - 2017
SUBURBAN ESSEX	0.89	2.12	2.03	1.77
BURLINGTON	0.97	1.74	1.23	1.36
BERGEN	1.17	1.50	1.49	1.42
CENTRAL	1.23	1.54	1.68	1.51
NJ PUBLIC HOUSING	1.31	2.25	2.27	2.02
PROF MUN MGMT	1.41	2.48	2.14	2.09
TRI-COUNTY	1.47	1.94	2.05	1.86
MORRIS	1.48	1.78	1.38	1.56
SOUTH BERGEN	1.53	2.27	1.92	1.95
MONMOUTH	1.58	1.38	1.74	1.57
SUBURBAN MUNICIPAL	1.75	1.69	1.22	1.52
N.J.U.A.	1.82	2.27	2.09	2.09
OCEAN	1.88	2.36	2.41	2.25
CAMDEN	1.88	2.63	1.94	2.18
ATLANTIC	2.30	2.43	2.05	2.25
AVERAGE	1.51	2.02	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 8/22/2019 To 9/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Township of Hainesport I - Township of Hainesport	One Hainesport Centre, PO Box 477 Hainesport, NJ 08036	JIF Blanket Crime - Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy - Evidence of Statutory Bond coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.	8/23/2019 #2256618	OTH
H - Mercer County Fire Academy I - Consolidated Fire Company	350 Lawrence Station Road Lawrenceville, NJ 08648	Evidence of Insurance.	9/2/2019 #2261806	WC
H - SealMaster I - Township of Mansfield	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 leased equipment.	9/3/2019 #2262014	GL AU EX WC OTH
H - Mansfield Township School I - Township of Mansfield	District Board of Education 200 Mansfield Road East Columbus, NJ 08022	Evidence of Insurance with respects to use of basketball courts October 1st 2019 through December 31st, 2019.	9/9/2019 #2264643	GL AU EX WC
H - J-Dogs, Inc. I - Township of Lumberton	413 Bloomfield Drive #5 West Berlin, NJ 08091	Evidence of Insurance for J-Dogs, Inc. with respects to amusement devices supplied to the Township of Lumberton for the Lumberton Fall Festival and Paddle Event on September 21, 2019.	9/11/2019 #2265484	GL AU EX WC
H - Vermeer North Atlantic Sales and I - Township of Delran	Service 7 Maple Avenue Lumberton, NJ 08048	Evidence of Insurance with respect to use of Vermeer Screener for Delran Composite Site 2019. Coverage for rental equipment Vermeer, Model TR516 Trommel, Serial # 56s8412m2ff003009, \$189,500 Value.	9/12/2019 #2265787	GL AU EX WC OTH

**BURLINGTON COUNTY MUNICIPAL FUND**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF August 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>5,059,563</b>	<b>112,685,645</b>	<b>117,745,208</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	71,048	1,457,177	43,058,861	44,514,025
Case Reserves	353,908	849,992	2,826,095	3,678,101
IBNR	(116,919)	501,785	2,025,554	2,527,339
Recoveries	-	-	-	-
<b>TOTAL CLAIMS</b>	<b>308,037</b>	<b>2,808,954</b>	<b>47,910,511</b>	<b>50,719,465</b>
3. <b>EXPENSES</b>				
Excess Premiums	208,264	1,666,113	30,618,041	32,284,153
Administrative	113,241	848,152	18,934,619	19,782,771
<b>TOTAL EXPENSES</b>	<b>321,505</b>	<b>2,514,264</b>	<b>49,552,660</b>	<b>52,066,924</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	2,904	(263,655)	15,222,475	14,958,820
5. <b>INVESTMENT INCOME</b>	48,121	340,022	3,996,278	4,336,300
6. <b>DIVIDEND INCOME</b>	0	0	601,498	601,498
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>51,025</b>	<b>76,367</b>	<b>19,820,250</b>	<b>19,896,617</b>
8. <b>DIVIDEND</b>	0	0	8,636,476	8,636,476
9. <b>STATUTORY SURPLUS (7-8)</b>	<b>51,025</b>	<b>76,367</b>	<b>11,183,774</b>	<b>11,260,141</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	18,125	140,066	6,775,997	6,916,063
MEL JIF Retro	968	6,385	3,646	10,031
2015	4,172	112,117	985,624	1,097,741
2016	6,286	(226,532)	1,915,297	1,688,765
2017	7,319	56,071	2,018,616	2,074,687
2018	2,193	(131,777)	(515,406)	(647,183)
2019	11,961	120,037		120,037
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>51,025</b>	<b>76,367</b>	<b>11,183,774</b>	<b>11,260,141</b>
<b>TOTAL CASH</b>				<b>19,781,846</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	(44,621)	40,678	2,611,649	2,652,328
Case Reserves	(17,330)	(172,854)	611,481	438,627
IBNR	61,951	49,814	95,812	145,626
Recoveries	0	0	0	0
<b>TOTAL FY 2015 CLAIMS</b>	<b>1</b>	<b>(82,361)</b>	<b>3,318,942</b>	<b>3,236,581</b>
<b>FUND YEAR 2016</b>				
Paid Claims	18,976	84,716	1,759,504	1,844,220
Case Reserves	(25,327)	230,757	409,812	640,570
IBNR	6,351	(44,318)	163,049	118,731
Recoveries	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>(0)</b>	<b>271,155</b>	<b>2,332,365</b>	<b>2,603,520</b>
<b>FUND YEAR 2017</b>				
Paid Claims	5,292	164,132	1,096,581	1,260,713
Case Reserves	157,805	117,103	589,867	706,971
IBNR	(163,098)	(286,428)	371,598	85,170
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	26,535	597,742	1,486,055	2,083,797
Case Reserves	9,631	(111,551)	1,214,935	1,103,384
IBNR	(36,166)	(322,915)	1,395,095	1,072,180
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	64,866	570,108		570,108
Case Reserves	229,128	788,549		788,549
IBNR	14,043	1,105,632		1,105,632
Recoveries	0	0		0
<b>TOTAL FY 2019 CLAIMS</b>	<b>308,037</b>	<b>2,464,290</b>		<b>2,464,290</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>308,037</b>	<b>2,808,954</b>	<b>47,910,511</b>	<b>50,719,465</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 September***

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	10/16/19
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	9/25/19
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	10/1/20	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> - Origami	X		NA		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> – Debby Schiffer	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				95.88				537.18	212.82	
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										365.00				365.00	1,135.00	
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										247.28				247.28	252.72	
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	\$708.16	\$0.00	\$0.00	\$0.00	3,715.70	17,534.30	

**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	
Total By Line	\$13,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,500.00	\$12,000.00	

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



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF					
Data Valued As of :	October 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	20% of 1st 2Mil/20% of 1st 250K
* 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 10/7/19

MEL ID	JIF	Name	Applicant	Position	Effective Date	Delete Date	IsActive	Status
080	BURLCOJIF	Hainesport Township	Donna Condo	Treasurer/CFO	02/01/2019		Yes	Approved
589	BURLCOJIF	Bordentown City	Richard Wright	Treasurer	06/20/2019		Yes	Approved
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 Rosmandio	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	06/14/2019	No	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			
Fieldsboro			
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: 10/2/2019

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## Appellate Court Holds That Employee Failed to Prove That United Airlines Was Responsible for Injury to Worker's Shoulder Related To Physical Therapy Performed On Her Work-Related Wrist Injury

John H. Geaney September 20, 2019 Testimony 0 Comments

What happens when an employee is treating for one injury and during the course of treatment he or she develops a brand new injury? There are precious few cases on this set of facts, and the latest decision in **Robinson v. United Airlines** is extremely important to practitioners in analyzing how to approach derivative injury cases.

Prudence Higbee, partner with Capehart Scatchard, won the case for United Airlines at trial and on appeal.

Priscilla Robinson, a flight attendant, suffered a work-related wrist fracture, requiring her to perform physical therapy. She claimed that on the first day of PT, namely June 15, 2016, the physical therapist had her lift a bar approximately to eye level multiple times. She said she did not feel well and experienced shortness of breath and heart palpitations while in therapy. Petitioner admitted that she did not complain of shoulder pain at therapy, but when she got home she said she felt shoulder pain. She saw her family doctor the next day, who ordered an MRI on June 22, 2016, which showed a rotator cuff tear. Petitioner eventually filed a claim petition contending that physical therapy for her wrist caused or aggravated the rotator cuff tear in her shoulder.

Respondent produced testimony from the physical therapist. She contradicted the critical element of petitioner's testimony about exercising with a bar. She brought her contemporaneous notes to court, which made clear that all petitioner did on June 15, 2016 was stretching exercises. She said that she makes entries in notes covering all activities, and no bar movement occurred. The notes also made clear that petitioner never complained of shoulder pain, although she did report heart palpitations and a feeling of weight on her chest. The therapist offered to call 9-1-1 and take petitioner's vital signs, but petitioner declined. Petitioner did return two days later saying she had shoulder pain. The therapist modified activities, and petitioner did not complain of any pain that day.

Petitioner returned on June 20, 2016 and had no complaints at all. She did several exercises that day, including a push-pull cart, which simulated pushing a beverage cart for 200 feet. She did other exercises with her right hand only.

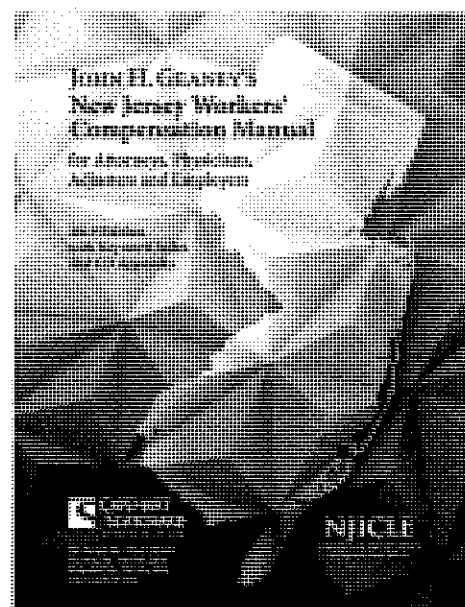
Petitioner relied on the testimony of Dr. Craig Rosen, a surgeon, who saw petitioner on January 11, 2018. He recommended arthroscopic surgery to repair the torn rotator cuff. He opined that it was hard to say whether the tear was old or new but he did not feel it

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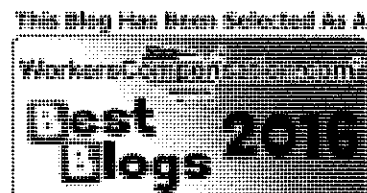
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was a “longstanding chronic tear.” He felt it was caused by a lifting movement of a bar or doing some kind of swimming motion that petitioner mentioned. Dr. Rosen was emphatic that petitioner reported lifting some type of bar and going through a swimming type of motion on day one. He said that this movement could have caused a tear.

Respondent produced Dr. Kenneth Levitsky, also an orthopedic surgeon, who said that the most likely mechanism of injury for a rotator cuff tear would be an extension or abduction stretch-type injury with the arm overhead. He said a very forceful twisting injury could also cause such a tear. He examined the list of exercises that the therapist recorded. Dr. Levitsky said none of these exercises would cause a rotator cuff tear because they were not forceful enough and did not fit the classic mechanism of injury. He said, “*There’s no exercise here that demonstrates or would cause a significant twisting force on the shoulder with the arm in an unusual position.*” He concluded that the tear was likely preexisting. He had no evidence of petitioner having a prior rotator cuff tear, but he did note that petitioner had some degenerative changes that preexisted her PT.

The Judge of Compensation considered all the evidence and found in favor of United Airlines. The Judge held that petitioner did not carry her burden of proof that her rotator cuff tear was caused or exacerbated by her physical therapy for the wrist. He credited the daily activity logs maintained by the physical therapist. The Judge also noted that petitioner did not tell her own family doctor that she had suffered a traumatic accident on June 15, 2016. Further, the Judge found Dr. Levitsky’s testimony to be more persuasive than that of Dr. Rosen.

On appeal petitioner contended that the Judge of Compensation should have shifted the burden of proof to respondent to show that petitioner’s accident was caused by a prior, personal condition. Counsel for petitioner argued that respondent’s defense was that this incident was idiopathic, and that the burden shifts on idiopathic claims to the defense. The Court said, “*We disagree. In our view, petitioner confuses those cases in which an employee’s idiopathic condition causes a work accident or event that results in injury, with a work accident or event that aggravates a pre-existing condition or injury.*”

The Appellate Division found that this was not a case in which respondent was contending that petitioner’s rotator cuff tear was preexisting and personal. All respondent was saying was that petitioner never proved a work accident. The Court said, “... **the dispute focused on whether petitioner’s shoulder injury was occasioned or aggravated by her therapy, or whether it represented the progression of a pre-existing injury. Stated differently, the dispute was whether any event had occurred at work and caused or aggravated petitioner’s injury. Consequently, the burden of proof did not shift to the employer and the JOC did not err by finding petitioner did not sustain her burden.**”

In affirming the denial of the petitioner’s claim for the shoulder, the Court made an important distinction. When an employer is aware of a prior medical condition and believes that a new injury derives entirely from a personal condition, this triggers the idiopathic defense. In such cases, it is the employer’s burden to prove the condition is from personal causes. On the other hand, when a worker is arguing that he or she suffered a work incident but there is no evidence of any preexisting condition, the burden of proof remains on the petitioner to establish that a work injury occurred. The problem petitioner had in this case is that her doctor felt that the mechanism of injury was raising a bar to eye level; but petitioner could not show that she performed such a maneuver on the day of the injury.

This case can be found at **Robinson v. United Airlines**, A-5917-17T2 (App. Div. September 18, 2019). The winning tactic in this case for United Airlines was bringing in

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Disability disability discrimination EEOC  
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Examination Fitness For Duty FMLA idiopathic  
defense IME 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 statute  
of limitations subrogation subrogation rights  
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the physical therapist to rebut the testimony of petitioner as to the mechanism of alleged injury. That testimony, more than any other factor, led to victory for the employer.

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**Tags:** burden of proof, mechanism of injury, physical therapy

#### 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.



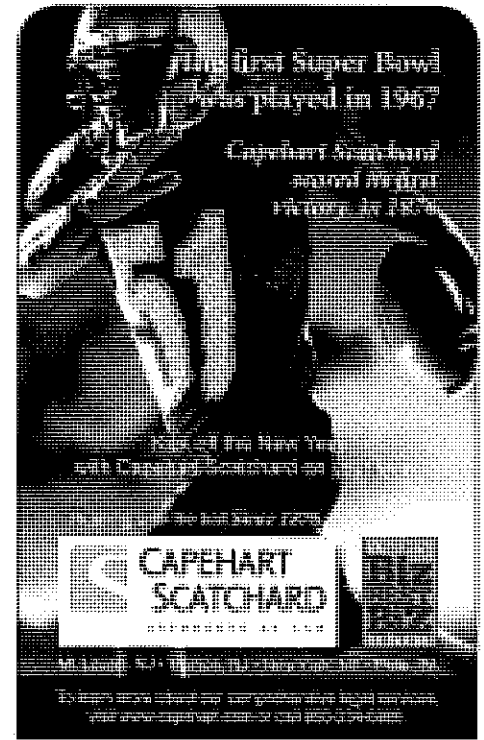
Mr. Geaney is the author of Geaney's New Jersey Workers' Compensation Manual for Practitioners, Adjusters & Employers. The manual is distributed by the New Jersey Institute for Continuing Legal Education (NJICLE). He also authored an ADA and FMLA manual as distributed by NJICLE. If you are interested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

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A Capehart Scatchard Blog

## The Concept of "Work Connected" in New Jersey Workers' Compensation

John H. Geaney    September 27, 2019    Workers' Comp Basics    0 Comments

Employers are responsible for "accidents arising out of employment" under most state workers' compensation laws. What does this language really mean? The easiest way to interpret this language is to consider whether the accident has a genuine connection to work or just happens to occur at work.

Take for example someone who is sitting at work talking to a colleague about a work matter when suddenly her jaw locks, causing severe pain and leading to treatment. Would this be a work accident covered under workers' compensation? It happened at work, yes, but what is the connection to work? The answer is that there is no bona fide connection to work activities. Talking is something we do all day and does not amount to an accident. If you consider the same scenario to have happened at home, where a husband is speaking to his wife when his jaw locks, one would certainly not call this a "home accident." Just as the home did not cause this to occur, neither would work be the cause of such an incident. Some events just happen to occur at home or at work because we spend most of our time in these two locations. These kinds of events could just as easily happen at the local supermarket or at a museum.

In much the same way, if one is walking from his den to his kitchen at home when his knee locks, leading to a visit to a knee surgeon for treatment, few would call this a "home accident" unless there was a fall on the floor or a collision with an object. The same would be true at work: feeling leg pain while just walking is not an accident absent a fall or some other force acting on one's body. Yet we all know that claims like this get accepted all the time by employers because of a mistaken belief that something is compensable in workers' compensation just because it happened at work. The part of the equation that is often missed is that there must be some genuine connection to work, such as a slip and fall on a hard surface, a trip and stumble on a torn carpet, or a collision with an object at work.

The definition of an accident is "an unexpected event." So if a teacher is walking and a student comes barreling down the hallway, not paying attention, and slams into the teacher causing a hard fall and damage to the knee, that is an unexpected event clearly connected to work. It both happens at work and arises out of work and is therefore compensable.

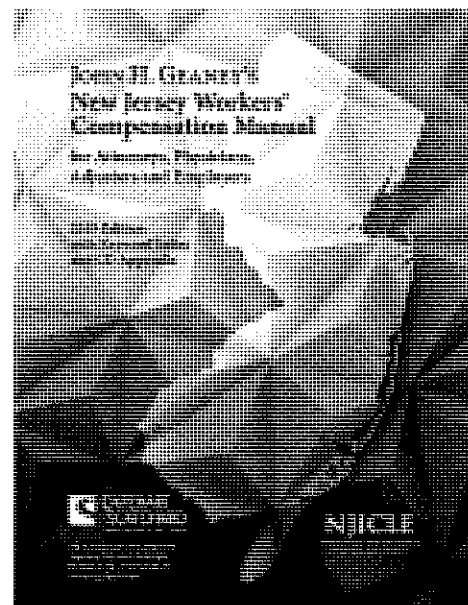
It remains this practitioner's opinion that many cases get accepted in workers' compensation that really have no connection to work other than that the event just happens to occur at work. If you are at home, and you put on your overcoat on a cold day to go outside, when you feel a tear in your shoulder, you would not think that the home **caused** the tear in the shoulder. The same is true if this happened to occur at work. The reason such events often get accepted is that the employee sends the

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employee to a doctor, thinking the compensability decision depends on a doctor's opinion. It doesn't. The doctor then prepares a report and states the obvious: that putting on the coat caused a tear in the shoulder. **But the issue is a legal one not a medical one: does it arise out of work, or is there a true work connection?** We all put our coats on during cold weather several times a day. As a matter of law, not medicine, this tearing one's shoulder while putting on one's coat to go home is not an accident covered by workers' compensation. There is no work connection at all, and it just so happens that at this point in one's life a tear occurred while from a personal action.

We all know this concept is true because we all have heard of cases where someone is driving a car and suddenly has a stroke. Or someone is sitting at a chair at home or work when the stroke occurs. Where the stroke happens to occur is simply pure coincidence because there is just no way for medicine to predict when a person who has risk factors will have such a cerebrovascular event. But we do know that having a stroke sitting at one's desk is not work related. Those claims get denied and are won by the employer. So think of "arising out of work" as meaning that there is a genuine "work connection."

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#### About the Author:

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4,175 views | posted on October 21, 2013

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Accommodation reasonable  
accommodation Relative Nature of Work Test  
Reopener Section 20 Settlement statute  
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## What Past Medical History Is Most Important In Orthopedic Claims in Workers' Comp?

John H. Geaney    October 4, 2019    Workers' Comp Basics    0 Comments

The New Jersey workers' compensation system has one glaring drawback for employers, namely the absence of any formal discovery in traumatic injury cases. There are no standard interrogatories in traumatic claims and no depositions. The consequence of this is that claims sometimes get passed through workers' compensation that really involve long-standing and preexisting conditions which no one asked the worker about. There are many cases where preexisting conditions that may have been highly relevant are discovered only in the final IME for permanency long after surgery has taken place. The defense IME physician will often question causation at this point, but it is too late to recover payments made by that time.

What should adjusters and treating physicians ask about when new claims arise? There are numerous areas of inquiry that are important, but this blog will focus on only five main areas. Before delving into past medical and life history, remember that knowing the mechanism of injury is the starting point in every case. Best practice is to have the injured worker write down in his or her own words how the injury occurred and where the pain is located. Once that is done, we move on to the past medical history. Certainly in all states, particularly densely populated states like New Jersey, an important question is about past motor vehicle accidents. If the answer is that the worker has been involved in prior motor vehicle accidents, this should be narrowed down to accidents which led to treatment along with the names of the treating physicians so that the adjuster or defense counsel can take steps to obtain prior records. Yes, ISO reports are helpful but there are many cases where the ISO report does not reference a prior motor vehicle accident that the employee talks about. **Remember that the focus should not be just on prior car accidents but on prior accidents in general, such as slip and fall injuries, sports injuries and the like.**

Another critical area to inquire about for spine and shoulder cases concerns prior chiropractic history. Why is this important? Because prior chiropractic treatment records will often bear directly on any claim involving the shoulders or spine. The records themselves often reference preexisting injuries, prior x-rays and prior MRI scans. This information may be from many years ago or may be fairly recent. If it is from many years ago, the information may still help the employer obtain credits for preexisting disability under N.J.S.A 34:15-12(d). That may mean a cost savings for employers. If the prior chiropractic treatment was close in time to the accident, the records may raise causation issues that may result a denial of the case or a Section 20 settlement.

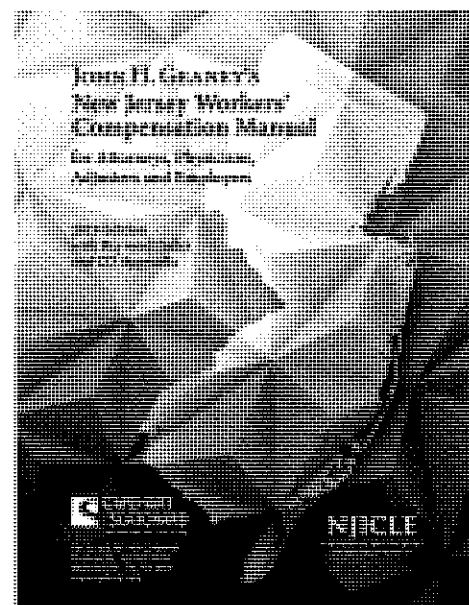
That leads to our third important area of inquiry: prior x-rays, prior MRIs, prior CT scans, and prior EMGs. These are the studies that Judges of Compensation must focus on because the emphasis in New Jersey, when it comes to permanency is on "objective

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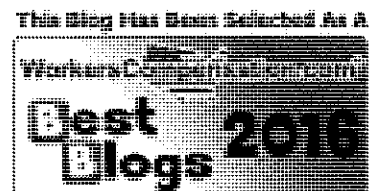
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medical evidence." All of these studies are considered to be objective evidence. Employers are often surprised that their treating doctors do not ask specifically about these prior studies, but experienced workers' compensation physicians will routinely ask about prior studies. Defense counsel can write to opposing counsel and ask about prior studies and scans, yet there is no formal rule in New Jersey for exchange of such information. That means that adjusters who do initial interviews are often in the best position to ask these questions, and initial treating physicians should also be asking questions along these lines.

Prior and current hobbies and recreational activities are paramount. Consider, for example, a worker who reports that many years of standing and lifting at work caused severe knee degeneration leading to a need for bilateral knee replacements. As we know, total knee replacement surgery is performed because of a painful bone-on-bone condition that takes years to develop. Yet seldom does one see specific questions about long-distance running, jogging or martial arts in the medical records. These are activities that can cause or contribute to knee problems.

Last but not least in the top five areas of inquiry (there are many more areas of importance, of course) are second jobs and other employment involving physical activities. Many New Jersey residents have second jobs. The state is an expensive place to live in, and a surprisingly large percentage of workers has secondary employment. Many police officers and firefighters have second jobs because they have shift work with several days off in a row. If a worker files a claim for carpal tunnel syndrome from occasional typing and answering phones at work, the adjuster and treating doctor should be asking about typing activities in any other job, Facebook and social media keyboard activities, and certainly part-time jobs such as working as a deli clerk or playing music professionally.

Many years ago this practitioner had a bewildering case in which a worker with a sedentary job filed for a hernia claim from some minor physical effort at work. The employer did not want to accept the traumatic claim and subsequent surgery because the accident seemed so minor. The case went to trial. In the course of testimony, the worker admitted to having a second job which he conceded was very physical: namely, tree climbing for 20 hours per week. He admitted to having abdominal pain while performing this activity. No one knows anything about this second job! Why? Because the New Jersey compensation system does not have formal discovery. This puts employers at a huge disadvantage. The lesson is that sometimes the second job is much more physical than the full-time job for which the claim has been filed, but you won't know about the second job if no one asks.

A recorded statement taken by an adjuster at the start of the case is invaluable to defense counsel, as are employee accident forms filled out by injured workers and detailed medical histories obtained by occupational and treating physicians. We generally know what happened after the work accident, so there must be some time spent on taking a history of the injured worker's prior injuries, jobs and recreational activities. Without this information employers are often at a loss to make an intelligent decision on whether to accept or deny a case. Causation is the threshold issue in workers' compensation: if it is not a work-related condition, the case should not be going through workers' compensation.

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**Tags:** IME, ISO, Orthopedic Claims

**About the Author:**

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defense IME 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 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**

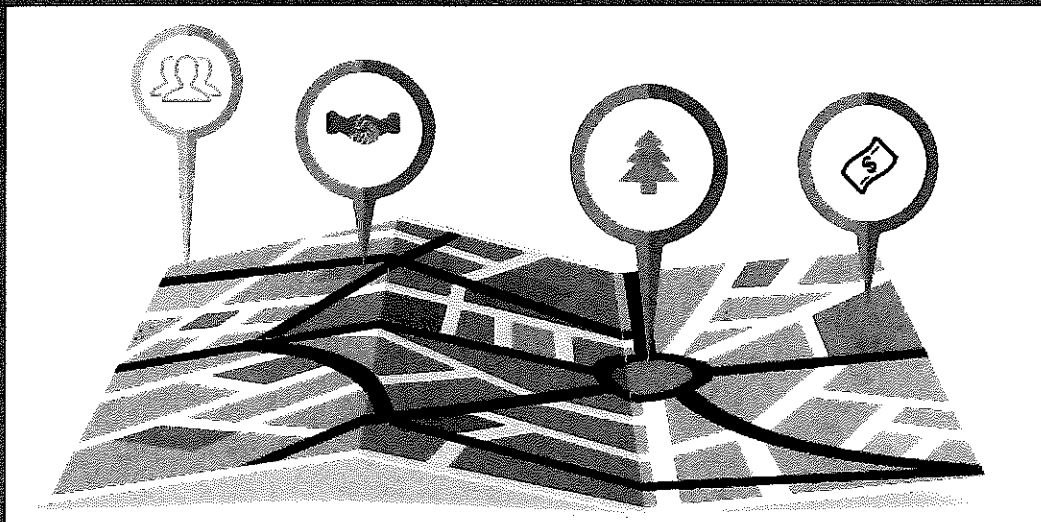
## 2019 BURLCO Meeting Attendance

Municipality	Name	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y						8			
Bass River	Somes/Ireton	FC	FC	FC	FC	FC	FC	Alt		FC				7	1	8	88%	13%	100%
Beverly City	Wolbert/Hannah	FC	FC	FC	FC	FC	Alt	FC		FC				7	1	8	88%	13%	100%
Bordentown City	Archer/Wright	FC	FC	FC	FC	FC	N/A	FC		Alt				6	1	8	75%	13%	88%
Bordentown Twp.	Theokas/Elsasser	FC	FC	Alt	FC	Alt	FC	FC		FC				6	2	8	75%	25%	100%
Chesterfield Township	McMahon/Hoyer	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Delanco Township	Templeton/Browne	FC	FC	Alt	FC	FC	FC	Alt		FC				6	2	8	75%	25%	100%
Delran Township	Hatcher/Eggers	FC	N/A	FC	FC	FC	N/A	FC		FC				6	0	8	75%	0%	75%
Edgewater Park Twp.	Pullion/Treusch	N/A	N/A	N/A	FC	FC	N/A	FC		FC				4	0	8	50%	0%	50%
Fieldsboro	Hansell, P./Lewis.C	Rep	FC	N/A	FC	FC	N/A	N/A		FC				4	0	8	50%	0%	50%
Florence Township	Brook/Sahol	FC	FC	FC	FC	FC	FC	FC		N/A				7	0	8	88%	0%	88%
Hainesport Township	Kosko/Kilburn	N/A	FC	FC	FC	Alt	FC	FC		N/A				5	1	8	63%	13%	75%
Lumberton Township	Umba/Januseski	FC	N/A	FC	FC	FC	FC	N/A		FC				6	0	8	75%	0%	75%
Mansfield Township	Fitzpatrick/Magee	FC	Alt	FC	FC	FC	FC	FC		N/A				6	1	8	75%	13%	88%
Medford Township	Burger/Meder	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Mt. Laurel	Mascia/Tomczyk	FC	FC	FC	FC	FC	FC	N/A		FC				7	0	8	88%	0%	88%
North Hanover	Picariello/Wells	FC	Alt	N/A	Alt	N/A	FC	FC		FC				4	2	8	50%	25%	75%
Palmyra Borough	Gural/Pearlman	Alt	N/A	N/A	FC	Alt	FC	N/A		FC				3	2	8	38%	25%	63%
Pemberton Borough	Mull/Vallari	Alt	Alt	FC	N/A	Alt	FC	FC		Alt				3	4	8	38%	50%	88%
Pemberton Twp.	Gonzalez/Brown	FC	N/A	FC	Alt	N/A	FC	FC		FC				5	1	8	63%	13%	75%
Riverside Township	Jack/Lewis	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Southampton Township	Hoffman	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A				0	0	8	0%	0%	0%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	FC	N/A	FC		FC				7	0	8	88%	0%	88%
Tabernacle Township	Cramer/Barber	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Westampton Township	Ent/Brady	FC	FC	FC	FC	FC	Alt	FC		FC				7	1	8	88%	13%	100%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A				0	0	8	0%	0%	0%
Wrightstown	Ingling	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
27		23	20	21	24	23	20	21	27	22	27	27	27	154	19	216	71%	9%	80%
		85%	74%	78%	89%	85%	74%	78%	100%	81%	100%	100%	100%						

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



This booklet is part of a program to acquaint local officials with Risk Management principles associated with Land Use Liability. It is designed to provide a general understanding of the legal principles pertaining to governmental operations. It is highly recommended that local officials seek the advice of their attorney to evaluate any particular case or circumstance.



**FOR MORE INFORMATION OR QUESTIONS, CONTACT:**

**Paul A. Forlenza, MGA**  
**Executive Director**  
ACM, BURLCO, TRICO JIF  
paul\_forlenza@riskprogramadministrators.com  
(856) 446-9135

**Paul J. Miola, CPCU, ARM**  
**Executive Strategist**  
ACM, BURLCO, TRICO JIF  
paul\_miola@riskprogramadministrators.com  
(856) 446-9130

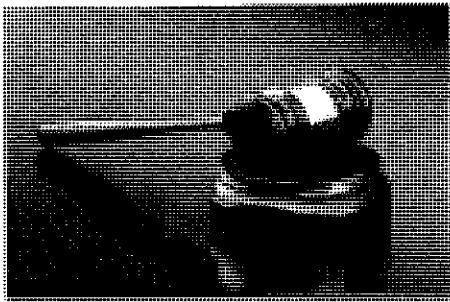
# Land Use Liability

## Introduction

The basic principle of land use law is that no person has the right to use property in a fashion that threatens public safety or is so obnoxious that it materially impairs the rights of adjacent property owners. However, government does not have the right to adopt regulations that effectively prohibit all reasonable use of private property. Striking the right balance between these two sometimes contradictory legal tenants can be the difference between sensible well thought out land development and lengthy expensive litigation.

Delays in winning approvals are a normal part of the land use process and usually do not give rise to liability suits. The appeal of a denied application is to the Superior Court for injunctive relief, which is a court order that requires the municipality to take action or prohibits the municipality from taking action.

- **Land use is a quasi-judicial function and has the same broad immunities afforded to a court. (i.e. a Judge or Prosecutor)**
- **Land use disputes rarely become liability claims against municipalities because of the broad immunities extended to governmental decision makers.**
- **In fact, individual members of land use boards have the same protections from lawsuits as judges.**
- **However, these immunities do not apply when a land use board violates an applicant's civil rights.**
- **In these situations, monetary damages can be awarded to the applicant including legal fees.**



Land use suits are expensive to defend because of the attorney "fee-shifting" component in the law. If you lose a normal liability case, you pay the plaintiff and you pay your attorney's bills. In a "fee shifting" case, you pay the plaintiff, you pay your attorney, AND you pay the plaintiff's attorney. Further, the plaintiff's attorney is not paid a percentage of the award, but rather a fee based on the number of hours spent on the case PLUS an additional amount to compensate the attorney for the risk of losing the case. As a result, plaintiff's attorneys often build up the

number of hours if they believe they have a good chance of winning. It is not usual for the plaintiff's attorney to be awarded an amount far higher than the award to the plaintiff.

# Real Life Lessons

---

## Case 1: Board Member Immunity

It is common for the town to be held liable even when the board members are personally immune. For example, in one case an experienced developer received a Superior Court order instructing the town to approve a project after considerable delay. The planning board willfully ignored the court ruling and rejected the application anyway. The developer sued both the town and members of the planning board personally. While the town agreed to a substantial settlement, the developer refused to settle the case against the board members.

### **RESULT**

The jury found three members personally liable, awarding damages of \$5,000 against each. But on appeal, the Appellate Court ruled that these board members were immune from personal liability even in this rare instance, because the members firmly believed they were making the right decision.

### **HOWEVER....**

This immunity can be nullified in cases where the board member has a conflict or is acting in self-interest. In another case, a religious institution applied for variances to build a school in a residential zone. A board member lived in a nearby development and coached her neighbors on what questions they should ask at the hearing. She did not recuse herself from the deliberations. As a result of this behavior, the court ruled that she was not entitled to personal immunity.

## Case 2: Conflicts of Interest and Safe Harbor

Conflicts of interest can be tricky and every land use board member should complete a course on the NJ Local Official's Ethics Act. Fortunately, the law includes a safe harbor defense under most circumstances if you are acting upon and with the advice of an attorney.

### **TO BE ELIGIBLE FOR THE SAFE HARBOR DEFENSE:**

- The advice must be received prior to your action and the individual who offered the advice possessed authority or responsibility with regard to ethical issues.
  - This is normally the municipal attorney or the board attorney.
  - Simply relying on your personal attorney or a friend is not sufficient.
- Further, the individual seeking the advice is required to make full disclosure of all pertinent facts and circumstance prior to taking action, and the individual must comply with the advice, including all the restrictions.



## Case 3: Inverse Condemnation Cases

Under the 5<sup>th</sup> Amendment to the Federal Constitution, government must compensate a property owner if regulations become so prohibitive that it constitutes a de facto taking. Inverse Condemnation cases can be complicated and expensive to litigate. In 2006, the New Jersey Supreme Court ruled that in deciding inverse condemnation cases, courts must ask if the regulation effectively eliminates all economically productive use of the land. After answering this question, the courts must go further and determine if the regulation unduly interferes with legitimate investment-backed expectations of the property owner depending on various factors.

### **RESULT**

In the case decided by the Supreme Court, the owner of an otherwise conforming lot in a single family zone was prevented from starting construction by the NJ DEP because of flood plain regulations. The DEP decided that the property can only be used for open space, parkland or a parking lot. The court ruled that this went too far and was really a governmental taking of private property.

## Case 4: Religious Cases

There has been extensive litigation in recent years under the Religious Land Use and Institutionalized Persons Act, known as "RLUIPA." Unanimously adopted by Congress in 2000, this act provides that "no government shall impose land use regulation that creates a substantial burden on religious exercise unless in furtherance of a compelling governmental interest that is the least restrictive way of accomplishing that objective." These applications can be controversial. And if not handled properly, will not only result in litigation but the U.S. Attorney's Office along with their own planners will get involved.

In a recent case, a Muslim congregation proposed to build a conforming mosque and educational center on a site of a former hotel. Within two months, the Council adopted a revised zoning ordinance that required a church to seek a conditional use variance if it proposed to be located in a residential zone. The town argued that the area in question had winding roads and there were other properties where the mosque could locate, although these properties were substantially more expensive. The mosque argued that its consultant found that traffic would not be a problem and that the area already had educational and other similar uses.

### **RESULT**

The Federal court was swayed by how quickly the council moved to change the zone. As a result of the decision, the town paid \$2.5 million to purchase another property for the mosque and the township's insurer paid the mosque's legal bills that amounted to \$5 million.



## Case 5: Adult Bookstores and Movie Theaters

Under the first amendment, government cannot regulate the content of speech, but under some circumstances can regulate the side effects. In one case, the U.S. Supreme Court overturned a zoning ordinance that prohibited adult book stores and theaters because the zoning ordinance allowed a broad range of other uses in its commercial zone. Therefore, the court decided that this ordinance singled out a particular type of speech.

### **HOWEVER....**

Just a few years later, the same court upheld a zoning ordinance that prohibited adult theaters within 1000 feet of a residential zone. In this case, the court ruled that municipalities can take into consideration the higher crime rate around these establishments and use the zoning code to establish a buffer from residential areas so long as there are still places within the municipality where these establishments can locate.

***Municipalities must be careful before adopting any zoning or building regulation that has the effect of controlling speech.***

## Case 6: Selective Enforcement

While all law enforcement is inherently selective, it is illegal to make that selection based on criteria that amounts to illegal discrimination. For example, a group of Orthodox Jewish residents attempted to create an enclosed "Eruv" zone so that they could push or carry objects outside their homes on the Sabbath. Eruv's were originally built with ropes and wooden poles, but today an Eruv can be established by running plastic string between utility poles. Where this has been done, the string is high and out of sight. The utility company agreed but after bitter controversy, the town decided to stop the plan by enforcing its 1954 ordinance that prohibits placing signs and the like on utility poles, fences, and other public places.

### **RESULT**

The court ruled against the town on the grounds that the town's action constituted selective enforcement. The court found that officials ignored numerous other violations for years, such as signs for yard sales, lost animals, house numbers, directional signs to churches, and the like.

# Other Helpful Information

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## Land Use Board Meeting Conduct

One common problem with controversial cases is that the hearings are often extremely disruptive and prejudice the rights of the applicant. In *White v City of Norwalk* a Federal Court held that: "In dealing with agenda items, the Council does not violate the first amendment when it restricts speakers to the subject at hand. While speakers cannot be stopped from speaking because the moderator disagrees with the viewpoint he is expressing, it certainly may stop him if his speech becomes irrelevant or repetitious." One of the important factors in this case is that the town established reasonable decorum rules by ordinance and consistently enforced these standards.



### **MAKE NOTE:**

Establish the rules at the beginning of the year at the reorganization meeting.

- Under New Jersey Law, boards (but not the Governing Body) can limit comment to issues that are relevant to what the board may consider in reaching its decisions.
- The board can also insist on decorum.
- However, boards may not appear to be singling out an individual.
- Follow the advice of your board attorney.

# Other Helpful Information

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## Meeting with Applicants

Board members must be careful about non-public meetings with applicants. The courts recognize that board members need to visit proposed development sites, but caution board members not go beyond the arguments and allegations advanced during the board's meetings.

- Further, the courts have emphasized that the knowledge gained from the visit should be placed on the record.
- For this reason, it is good practice to have the board attorney at site meetings and announce the date and time of the visit.
- Never meet with an applicant alone.



## Indemnification of Land Use Board Members

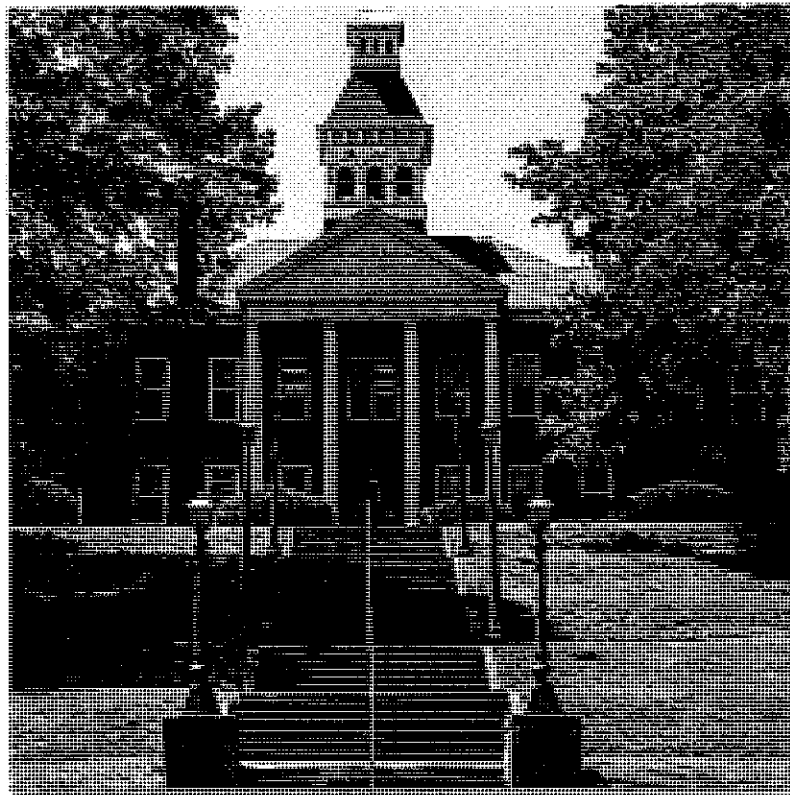
New Jersey law allows towns to defend and indemnify their officials and employees for claims that arise from the performance of their official functions. This can even include punitive damages and defense costs from criminal proceedings under some circumstances. The Governing Body's authority is broad.

However, there is no legal requirement that the Governing Body exercise this authority. This uncertainty can be avoided if the town adopts an indemnification ordinance. Most towns have these ordinances and they should be reviewed by the Land Use Board attorney in conjunction with the Governing Body's attorney.

# **Final Thoughts**

Create an environment where your staff and attorney are encouraged to tell you what you should hear, and not necessarily what you or the public wants to hear.

- **If there is litigation, be guided by the attorney representing you.**
- **Do not meet with applicants or opponents to an application alone.**
- **Avoid saying anything that can be construed as bias, both at meetings and elsewhere.**
  - ◊ **Example: in one case a board member said at a contentious hearing: "We are not going to do anything that is contrary to the wishes of the public."**
  - ◊ **Comments like that make it very difficult to defend the board in court.**



**For More Information or Questions, Contact:**

**Paul A. Forlenza, MGA**  
**Executive Director**

ACM, BURLCO, TRICO JIF

paul\_forlenza@riskprogramadministrators.com  
(856) 446-9135

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(856) 446-9130

**Visit our JIF Websites:**

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South Jersey Communities Securing Their Future

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

**OCTOBER 2019**  
**CLOSED CASES**

**THERE HAVE BEEN NO CASES CLOSED**  
**SINCE THE SEPTEMBER 17, 2019 MEETING.**

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

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

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

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

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

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

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

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

**MEL EPL HELPLINE:**  
**732-583-7474**

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

**MEL EPL HELPLINE:**  
**609-522-5599**

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

**MEL EPL HELPLINE:**  
**973-334-1900**

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

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





## MEL EPL Helpline Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	Amanda Somes, Clerk	N/A
Beverly City	Rich Wolbert	Sheri Hannah
Bordentown City	Grace I. Archer, City Clerk	Rich Wright, Jr.
Bordentown Township	Mike Theokas	Jeffrey Elsasser
Chesterfield Township	Glenn McMahon	Caryn Hoyer
Delanco Township	Richard Schwab, Administrator	Janice M. Lohr, Clerk
Delran Township	Jeffrey S. Hatcher, Administrator	Jamey Eggers, Clerk
Edgewater Park Township	Tom Pullion, Administrator	Colleen Treusch, Administrator
Fieldsboro Township	N/A	N/A
Florence Township	Richard A. Brook, Administrator	Tom Sahol, Asst. Twp Administrator
Hainesport Township	Paula Kosko	Donna Kilburn
Lumberton Township	Brandon Umba, Administrator	Gina Simon
Mansfield Township	Linda Semus, Clerk	Bonnie Grouser, Treasurer
Medford Township	Dawn Bielec	Kathy Burger
Mount Laurel Township	Meredith Tomczyk	Jerry Mascia
North Hanover Township	Mary Picariello	N/A
Palmyra Borough	John Gural, Administrator	Scott Pearlman
Pemberton Borough	Donna Mull, Clerk	Kathy Smick, Deputy Clerk
Pemberton Township	Daniel Hornickel, BA	Michele Brown
Riverside Township	Meghan Jack, Administrator	Susan Dydek
Shamong Township	Susan Onorato, Clerk	Joanne Robertson
Southampton Township	Kathy Hoffman	Charles E. Oatman
Springfield Township	Paul Keller, Administrator	Patricia Clayton, Clerk
Tabernacle Township	Douglas Cramer	LaShawn Barber
Westampton Township	N/A	Stephen Ent
Woodland Township	Maryalice Brown	Nancy Seeland
Wrightstown Borough	Freda Gorman	James Ingling, Fire Official

**Burlington County Municipal Joint Insurance Fund**

P.O. Box 489, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · [www.burlcojif.org](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:** October 3, 2019

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### **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

## **SEPTEMBER ACTIVITIES**

### **LOSS CONTROL SURVEYS**

- Township of Bass River – Conducted a Loss Control Survey on September 17
- Township of Delanco – Conducted a Loss Control Survey on September 11
- Township of Delran – Conducted a Loss Control Survey on September 12
- Township of Edgewater Park – Conducted a Loss Control Survey on September 17
- Township of Florence – Conducted a Loss Control Survey on September 24
- Township of Hainesport – Conducted a Loss Control Survey on September 24
- Township of Mansfield – Conducted a Loss Control Survey on September 4
- Township of Medford – Conducted a Loss Control Survey on September 4
- Township of Mount Laurel – Conducted a Loss Control Survey on September 5
- Township of New Hanover – Conducted a New Member Survey on September 26
- Township of North Hanover – Conducted a Loss Control Survey on September 26
- Borough of Palmyra – Conducted a Loss Control Survey on September 13
- Township of Westampton Police Dept. – Conducted a Loss Control Survey on September 9
- Township of Woodland – Conducted a Loss Control Survey on September 23

## **JIF MEETINGS ATTENDED**

- Claims Meeting – September 17
- Fund Commissioner Meeting – September 17
- Executive Safety Committee Meeting – September 17

## **MEL MEDIA LIBRARY**

The following members used the MEL Media Library during September. 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.

No videos were viewed during the month of September

## **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 September. 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.

- September 3 - You're Invited - Preparing for the Department's Defense - Law Enforcement Personnel
- September 5 - Bulletin – Best Practices for National Preparedness Month
- September 9 - Regional Training - Designated Employee Representative (DER) Training
- September 10 - New Law Enforcement Bulletin – Firearm and Holster Safety
- September 17 - Reminder - You're Invited - Preparing for the Department's Defense - Law Enforcement Personnel
- September 19 - S:ERVE & ADD Announcement - Newly Updated
- September 23 - Did You Know? – MSI Training Schedule – BURLCO JIF, October 2019
- September 26 - You're Invited - D.E.R Training - October 2, 2019
- September 30 – Updated Bulletin - October 6 – 12 is Fire Prevention Week

## **UPCOMING EVENTS**

- Designated Employee Representative (DER) Regional Training – October 8
- Claims Meeting – October 15
- Fund Commissioner Meeting – October 15

## **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 October, November, and December of 2019. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time.

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

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

DATE	LOCATION	TOPIC	TIME
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
10/4/19	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	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
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

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
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	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
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	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
11/12/19	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

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
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
12/4/19	Deptford Township MUA	Snow Plow/Snow Removal	8:00 - 10:00 am
12/4/19	City of Ventnor	Snow Plow/Snow Removal	9:00 - 11:00 am
12/10/19	Township of Pemberton	Fire Safety	8:30 - 9:30 am
12/10/19	Township of Pemberton	Fire Extinguisher	9:45 - 10:45 am
12/11/19	Borough of Lavallette #1	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
12/13/19	Township of Little Egg Harbor #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am

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



September 2019

## September is National Preparedness Month



**PREPARED,  
NOT SCARED**



National Preparedness Month 2019

As leaders of public agencies, your communities rely on you for many essential services such as emergency response, snow plowing, and maintaining facilities in a ready and safe condition. With that role, comes great responsibility to ensure the agency's equipment and personnel are ready for a disaster or large-scale event. September is National Preparedness Month. **Preparedness starts with having a plan for the department, and the**

**department's workers and their families while you work to restore your agency's services and facilities.**

One of the lessons of Hurricane Katrina is that workers need to know their families and homes are taken care of before they can focus on their own safety and the restoration of the community. This Bulletin offers tips to prepare for severe weather events, such as snow storms and hurricanes.

### Employers

Public agencies must make plans to prepare for severe weather events. While police, fire, public works, and other departments will be called upon, and must be prepared to assist their communities, they must also prepare for the possibility that they may also be affected by the event. Department leaders are reminded of their obligation to protect their own, so they can protect others. Now is the time to prepare your facility, equipment, personnel, and business infrastructure for the possibility that you will be the one in need. Consider the following steps:

**Discuss claim reporting procedures with your risk manager.** Make sure there is a clear reporting procedure from the person finding the storm damage, to the department's representative, to the Fund's Claim Representative. Work with your Risk Consultant to identify possible insurance gaps and discuss other areas of vulnerability.

**Develop a Loss Management or Business Continuity Plan.** Identify the department's critical functions and infrastructure. Create mutual aid pacts and vendor lists to provide those services, or replace affected infrastructure if lost to storm water or wind. Take pictures of building and essential equipment. Safeguard vital records.

**Develop salvage response plans.** Protect your property from further damage wherever possible by restoring fire-protection systems, repairing leaks, providing temporary support and restoring power.

**Have a written plan for critical tasks** as a storm is predicted to approach. If a facility is in a historically vulnerable area, consider relocating personnel and equipment before the storm hits.

**Prepare facilities & grounds.** Survey the grounds and exterior of the building for loose objects and properly secure. Tape or board up windows. Trim trees from building. Gather mitigation resources such as sandbags, food & water, personal sundry items plastic sheeting & duct tape, extra mops, squeegees, etc. Make sure gasoline or diesel generators' fuel tanks are full. Secure sheds and other outbuildings. Make sure utility shut-offs are labeled and locations are known by occupants.

**Prepare equipment.** Fill vehicle fuel tanks. Know where to get extra fuel if electric fuel pumps go down. Perform routine maintenance on saws, pumps, etc. Sharpen blades. Buy extras.

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.



**Prepare your personnel.** Workers must be trained to properly respond storm conditions. This is not part of normal job training and must be provided by employers. Encourage them to have Go Bags packed. As the storm nears, remind workers to sleep, eat, and hydrate themselves in preparation for potential extended and strenuous work periods.

**Help prepare workers' families.** Essential personnel cannot be available or effective if their families are not taken care of. Leaders must work with Administration, Human Resources, banks, Red Cross, etc. to make sure families are safely evacuated and cared for well ahead of the approaching storm.

### **Employees' Homes**

Like workplaces, the homes' of public employees must also be ready for weather events when they may be called to duty, potentially for extended periods of time. The severe weather season starts with the Hurricane Season in June and continues through the winter snow season. During cool fall weather is a good time to prepare homes for the upcoming severe weather season.

Clean gutters and downspouts. Make sure drainage is provided from the downspouts to a safe location.

Get snow shovels out of storage and check they are in good shape. Purchase ice melt and replacement shovels now. If a snow service is contracted, verify service plan meets the family needs while the employee is away servicing the community.

Check and service home mechanical systems. This can include furnaces, emergency generators, and sump pumps. Look for tree limbs overhanging electrical supply wires to the home and have them cleared. Know where the shut-offs are. Label them and educate another responsible family member of their location and use.

Check insurance coverages. An agent can clearly explain coverages and exclusions. Ask some, "What if . . ." questions to check understanding. Make sure adult members of the household understand immediate payment procedures for home repairs or relocation for the family if something were to happen while you are unavailable.

Post important phone numbers and save them to cell phones of family members. Include friends, family, neighbors who can help in an emergency. Also, include emergency and routine service companies for furnace, electrical service, plumbing, etc.

When a severe weather event is forecasted:

- Order home heating or cooking fuel (such as oil or propane) deliveries
- Check flashlights and weather radio, and have spare batteries
- Survey the exterior of the home and secure loose items, such as lawn furniture and trash containers
- Keep cell phones fully charged

### **Employees' Personal Vehicles**

Most employees need to use their personal vehicles to get to work. After they leave, spouses and children may be using additional household cars to shop, go to school, etc. Personal vehicle and other vehicles in the household should be kept in good operating condition.

How old are the batteries? Are they ready for the coldest days, when you may be called in to plow streets?

Are the defroster and heater working properly? Are windshield wipers in good condition?

Add emergency equipment to vehicles; ice scraper, kitty litter / salt, blanket, flashlight, and snack food.

Have a conversation with other drivers in the household. Employees are most likely to have had some training and experience driving in inclement weather. Remind others, especially inexperienced drivers, of best practices when driving in storms, snow / ice, flooded roads, when to stay with vehicle and when to leave, etc.

When a severe weather event is forecasted:

- Fuel all vehicles
- Double-check the above list of items

### **Employees' Families**

During inclement weather events, schools and daycare centers may be closed. If the spouse works, this can create a dilemma. Make multiple provisions for children, or other household members with supervision needs. Even if the spouse does not work, ensure you both have time to sleep while the children are being supervised.

When a severe weather event is forecasted:

- Make sure there is adequate food, including some that does not have to be heated, for a couple of days.
- Verify emergency contacts numbers and availability. Make back-up communication plans if primary contact numbers or cell systems are affected.
- Check supply of medications for family members. It may be difficult to get to an open and stocked pharmacy for a couple of days.
- Check critical medical supplies and equipment for family members. Oxygen and other healthcare deliveries may be delayed.

### **The Individual Employee**

With the above preparations complete, employees should be able to concentrate on their welfare as they perform the difficult work of response and recovery from a large scale event. This is especially important because these tasks are unusual, which makes them more risky. They can go on for several extended shifts, making fatigue a factor, which again raises the risk. Employees need to be able to focus on their safety.

Recovery efforts, such as working in flood waters, may present health hazards different than routine duties. Keep your tetanus-diphtheria, influenza, and other vaccinations up to date.

When a severe weather event is forecasted:

- Inspect personal protective equipment. Replace missing or damaged gear. Pack spare gear and clothing.
- Get rest. New Jersey's Maggie's Law makes it a criminal offense if a driver is awake for longer than 24 hours and causes a traffic fatality.
- Eat a healthy, light meal. Pack snacks for the potential extended periods of work.
- Do not consume alcohol if there is a chance you will be called to respond.
- Pack personal medications and any special dietary needs. It may be difficult to break away from response / recovery efforts to take medications, etc.

There are several resources available:

OSHA provides a risk assessment matrix for hurricane response and recovery at [www.osha.gov/SLTC/etools/hurricane/](http://www.osha.gov/SLTC/etools/hurricane/)

FEMA also has several excellent resources for individuals and governmental agencies at [www.ready.gov/business/index](http://www.ready.gov/business/index)

The New Jersey Office of Emergency Management has resources for individuals and local governments at [www.ready.nj.gov/](http://www.ready.nj.gov/)

The American Red Cross provides tools, resources, and classes for families, workplaces, and community at [www.redcross.org/](http://www.redcross.org/)

## Fire Prevention Week 2019 – October 6 to October 12



The National Fire Prevention Week 2019 theme is *Not Every Hero Wears a Cape. Plan and Practice your Escape!™* This year's campaign recognizes the everyday people who motivate their families to develop and practice a home fire escape plan; these seemingly basic behaviors can have a life-saving impact.

"This year's campaign works to celebrate people of all ages who learn about home fire escape planning and practice, bring that information home, and spur their families to action," said Lorraine Carli, vice president of Outreach and Advocacy at NFPA. "From young students who learn about the campaign at school to parents who attend a community event like a fire station open house - all of them truly are heroes because they're taking steps to make their households much, much safer from fire."

### At Work

Fires in public buildings are rare. That's the good news. The challenge is, since fires are rare, employees may not know the employer's plans for a fire or a fire notification. "Not Every Hero Wears a Cape. Plan and Practice Your Escape!" speaks to the employer's need to not only have an Emergency Action Plan as required, but to make sure employees know the plan and have practiced the plan. The Safety Director encourages leaders in every department to give a Shift Briefing to their employees during Fire Prevention Week. Key points to cover include:

- The fire detection and alarm system – Does it include heat and/or smoke detectors. Is the detection of a fire reported to a monitoring agency such as ADT or to the local police, or will an occupant need to call 9-1-1 to report the alarm.
- If there is not a fire alarm system, how should a fire be reported and occupants notified.
- Primary and secondary escape routes should be reviewed from the various locations in the department
- Where are the primary and secondary assembly points
- The importance of promptly reporting to the assembly point and getting counted
- The importance of assisting special needs employees, visitors, and contractors in the process.

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.

## **At Home**

“Not Every Hero Wears a Cape. Plan and Practice Your Escape!” also focuses on what a home escape plan entails and the value of practicing it. These messages are more important than ever, particularly because today’s homes burn faster than ever. The synthetic fibers used in modern home furnishings, along with the fact that newer homes tend to be built with more open spaces and unprotected lightweight construction, are contributing factors to the increased burn rate. Older homes may include larger dimensional lumber but have the hazards of older wiring that may be incompatible with today’s appliances, or multiple renovations that may have created void spaces or holes in fire partitions.

“People tend to underestimate their risk to fire, particularly at home. That over-confidence lends itself to a complacency toward home escape planning and practice,” said Carli. “But in a fire situation, we’ve seen time and again that advance planning can make a potentially life-saving difference.”

Your home escape plan should include two ways out of every room, usually a door and a window. Family members should have a designated outside meeting place (like a tree, light pole or mailbox) that’s a safe distance from the home. Remind family members that they should call 9-1-1 from the meeting place. They should not delay their evacuation while they call from inside the home.

Homes with young children should practice their escape plans twice a year.

A home escape plan includes working smoke alarms on every level of the home, in every bedroom, and near all sleeping areas. Test your smoke detectors monthly. Remember to change the batteries in your detectors when you change your clocks. This year, Daylight Saving Time ends on November 3, 2019.

Smoke detectors have a life expectancy, usually 7 to 10 years. If you can’t recall when you last changed them, change them now. Use a marker and date the new detectors as a reminder to change them again.

Make sure fire extinguishers are located immediately outside the kitchen, not next to the stove. A fire on the stove can make the extinguisher inaccessible if too close. Check the date on the extinguisher. If it is older than 10 years, replace it this weekend.

## **Away From the Home**

Planning your escape should include places you visit, such as restaurants, hotels, concert venues, libraries, and other public places. Having a sense of situational awareness is even more important when you are out of your home and not at work because these locations are less familiar. Teach your family how to be aware of their surroundings.

Several of the most deadly fires in U.S. history have occurred in restaurants. When you and your family are seated, point out to everyone the two nearest exits from your table. Look for choke points along the routes such as overcrowded tables. And trust your instincts. Leave at the first sign of a fire. Many of the deaths were the result of smoke inhalation, from delaying their evacuation.

There is great temptation for owners / operators of public venues to allow more patrons than permitted by the fire codes. If the restaurant or other venue looks overcrowded, consider your options.

When traveling, after checking into your hotel room, count doors to the left and right of your room to the nearest two stairwells. Do not use the elevators in the event of a fire.

Fire Prevention Week is a great time to ‘piggy-back’ on the many public service announcements on television, radio, local cable channels, open houses at the fire station, and more. Be a hero. Add your voice, for a greater sense of fire awareness in your workplace and home.

TO: Police Chiefs  
Public Safety Directors  
Fund Commissioners  
Risk Managements Consultants

FROM: Chief Keith F. Hummel (Ret.)

TOPIC: Firearms and Holster Safety  
Law Enforcement Bulletin 2019-02

DATE: September 3, 2019

There are several specialized tools that are issued to our law enforcement colleagues. Firearms are one of those tools, and the need to keep in mind their destructive potential should be on the mind of every officer while carrying and deploying this equipment. Safe gun handling on and off duty, training, and holster selection all play an important role in mitigating the risks that are inherent in using firearms.<sup>i</sup>

Leaders need to remind officers that “Complacency Kills” and to focus on the principle of “What’s Important Now.”<sup>ii</sup> Key among these principles is staying focused on the task at hand and remembering that we are dealing with a tool that can easily cause serious bodily injury or death to ourselves or another.

Check the internet or claims files to read about incidents that involve the accidental discharge of a firearm. Remember, we are not criticizing those who have suffered injuries or lost their lives, but we need to learn from those mistakes so that we do not repeat them over and over again. To ignore these outcomes would be irresponsible.<sup>iii</sup>

Cases worth noting in New Jersey; an officer was cleaning their firearm in a school, the firearm discharged, in another case an officer was cleaning a firearm in headquarters, the firearm accidentally discharged, and the officer lost his life. Other cases show that accidental discharges resulted in a family member being seriously injured and in a more recent case, an eight-year-old child lost her life because the officer’s firearm was left unsecured.

Four Basic Rules to remember at all times:

1. Treat all firearms as if they are loaded
2. Never point a firearm at anything you are not willing to destroy
3. Keep your finger off the trigger until your sights are on target and you have made the decision to shoot
4. Be sure of your target and what is beyond it

### **Making Decisions:**

**Firearms** – agency leaders, trainers, and designated front line personnel should be involved in the process of choosing a firearm. Input from this group is advisory, and the Chief of Police is responsible for making the final determination, as they will be held accountable for the choices that were made. The



working group should conduct an assessment to determine which firearm will work best for their agency. Scan for reliable information, obtain a copy of the Federal Bureau of Investigation's most recent tests on firearms and ammunition performance. Contact other agencies that have gone through a process and gather as much information as you can to help with the selection process.<sup>iv</sup> Contact firearms vendors and test fire the weapons. Research the manufacturer's web site to determine if the firearm has any recalls or voluntary safety recalls or upgrades.

Other considerations the working group may want to explore; grip safeties, drop safety mechanisms, ammunition capabilities (+P Ammo), magazine safety disconnects, and the availability of commercially made security holsters.

Firearms come in several configurations, and each configuration has positives and negatives.

- Single Action Pistols - the exposed hammer of the firearm is placed in a cocked position, and the operator must manually use the safety to engage the firearms internal safeties.
- Double action / single action pistols – the pistol has an exposed hammer, but the hammer is placed in the double-action position by a safety or decocker mechanism. The double-action mode creates a long trigger pull that usually takes approximately 12 lbs. of force to activate. After the first shot, the hammer goes into a single-action mode and only requires 4-6 lbs. of force to activate the trigger.
- Striker Fired Pistols\* – the firing pin acts as a striker, the striker is held back internally in a ready to fire position, when the trigger is pulled the tension is released, and the firing pin strikes the bullet's primer. Do not use a trigger lock mechanism on a loaded striker fired pistol! The trigger lock may push the trigger back and cause the firearm to discharge.

**\*Some manufacturers require the pistol's trigger to be pulled to disassemble the firearm. Officers need training and constant reminders (toolbox talks/shift briefings) on how the disassembly process should be carried out. Make sure that the firearm is pointed in a safe direction, remove the magazine, pull the slide back to the rear in a safe manner to empty the chamber, visually check the chamber, and the pistols internal mag well to ensure that the firearm is empty. Release the slide and then pull the trigger to move forward with disassembling the firearm. Reversing the process of pulling the slide back first and then removing the magazine may create a catastrophic event.**

Personnel should not be permitted to modify the weapons configuration, which includes barrels, grips, safety mechanisms, sights, or trigger weight without the permission of the Chief of Police or their designee.

**Holsters** – agency leaders, trainers, and designated front line personnel should be involved in the process of choosing a holster. Input from this group is advisory, and the Chief of Police is responsible for making the final determination, as they will be held accountable for the choices that were made. The working group should conduct an assessment to determine which holsters meet the agency's needs.

For a good explanation on Holster retention levels, visit the Safariland website:

<https://www.safariland.com/on/demandware.static/-/Sites-tsg-Library/default/dw6d72b654/resources/holsters-and-gear/Levels%20of%20Retention%20Details.pdf>

When choosing a holster, the agency should take into consideration the following:

- Purpose of the holster, on-duty uniform, on-duty plainclothes, or off duty wear.
- Was the holster designed to fit the firearm the agency chose? Universal holsters are strongly discouraged. They tend to be loose-fitting, and the retention devices fail to keep the firearm in the holster securely.
- Does the holster cover the firearms trigger guard? A completely covered trigger guard greatly reduces the potential for an accidental discharge of a properly holstered firearm. Uncovered trigger guards expose the trigger to fingers, clothing, and other equipment; allowing for the possibility of the trigger to be pressed and an accidental discharge taking place. For this reason, covered trigger guards are strongly recommended.
- Off-duty holsters should be designed for the officer's firearm and inspected by the agency for safety and fit. The holster should have a trigger guard.
- Holster wear – user's should inspect their holsters for signs of damage or excessive wear. Firearms instructors should check each officer's holster at least once a year during annual firearms qualifications. Make sure that all of the screws on the holster are properly tightened, the straps and retention devices work smoothly. Look for broken tabs and or retention devices. If the weapon is not secure in the holster, and there is excessive movement of the firearm in the holster, the officer should contact the firearms instructor for assistance. The testing of the holster should be done with an unloaded firearm!

Once a decision is made as to which firearm will best meet the needs of the agency and its personnel, proper training with the firearm and the holster should be completed before the officer uses the gun for duty.

Going through a decision making process with the goal of keeping safety a priority will lead to a better outcome. Equipment purchases, training, and keeping focus on what is important now will mitigate the risks that are inherent in the use of firearms.

Stay Safe!

#### Resources:

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<sup>i</sup> The Complete Guide to Gun Safety. <http://aliengearholsters.com>. 2019.

<sup>ii</sup> The 5 Tenants of Below 100. [www.Below100.org](http://www.Below100.org). 2019.

<sup>iii</sup> The 5 tenants of Below 100. [www.Below100.org](http://www.Below100.org). 2019.

<sup>iv</sup> 6 Considerations for selecting a new duty weapon. <https://www.policeone.com/police-products/firearms/handguns/articles/483702006-6-considerations-for-selecting-a-new-duty-weapon/>. 2019.

#### Other Sources:

Levels of Retention. The Safariland Group. <https://www.safariland.com/holsters-and-gear-resources/holster-retention-levels.html>. 2019

# LESSONS LEARNED FROM LOSSES

Monthly Newsletter – October 2019

## SAFE LIFTING



It is one of the most common causes of injuries to employees, but proper technique can greatly reduce the frequency of these claims. Many times an injury results from an employee simply not taking a moment to determine the best way to lift or move something, or to ask for help. The employee should use “S.M.A.R.T.” lifting techniques.

Size up the load.

Move the load closer.

Always bend your knees

Raise the load with your legs

Turn your feet in the direction you want to move

Example 1: Employee removing sweeper head by himself caused severe lower back injuries. Several herniations were sustained and 2 back surgeries including a fusion were needed. The total incurred on this claim is well over \$300,000.

Example 2: Employee was lifting small engines in the engine workshop and strained their back in the process. A spinal surgery and injections were required and the total cost on the claim is over \$125,000. .



**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: October 15, 2019 at Hainesport Municipality  
Contact Information: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**SEPTEMBER/OCTOBER ACTIVITY & PLANNED EVENTS**

**Presentations:**

**Bordentown City** – “10 Keys to a Healthy Life” – September  
**Chesterfield** – Stress Management workshop - October  
**Delran** – Smoothie demo and healthy breakfast by ShopRite Hainesport and Burlington Twp Dietitians - September  
**Florence** – Diabetes and Your Body - October  
**Hainesport** – Move More Sit Less - October  
**Medford** – How Physical Health Impacts Resiliency (Police Officers during Roll Call – 1 of 3) - October  
**Southampton** – Healthy lunch ideas by ShopRite Medford Dietitian - September

**Challenges:**

**Edgewater Park** – Water challenge  
**Florence** – water challenge; Year-long weight challenge (maintain or loss)

**Employee Health Fair:**  
**Pemberton Township**

**Other initiatives:**

Weekly recipes for healthy tailgate ideas  
Police Officers promote healthy lifestyle for self and residents by offering a free community workout at the Middle School  
Gratitude Board and Gratitude Walls  
Healthy snacks and Fresh Fruit

**October Wellness Connection Newsletter**

This month's newsletter is devoted to the *scary* topic of **SUGAR**, given Halloween candy is everyone! However, sugar does not only lurk in candy. It is added to almost everything that you find on the shelves and in the freezer section, which is *frightening!*

Did you know that the average American consumes anywhere from 150 to 170 pounds of sugar a year. That's about 30-60 teaspoons a day. Given one soda can have over 12 teaspoons, which is easier to achieve than you think.

In this month's version of Wellness Corner Connection, you will find information on the following:

- Sugar: The Brain Snatcher
- Breaking the Chains of Sugar Cravings
- Beware of Sugar Substitutes
- The Many Disguises of Sugar
- Can Sugar Trick Cancer Cells?
- Don't Be Tricked: Read the Label



**Plus Recipes:** Check out the hearty chili recipe, perfect for the cooler nights. And the clever treat made from apples and nut butter! It's scary cute!


The **Exercise of the Month** is a **Halloween Workout**. Always check with your doctor if you are new to exercise or have any conditions that may require modifying some of the moves. Please do not hesitate to reach out to me if you have questions or need recommendations on an alternate exercise. Be safe and have fun!

# Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

October 2019

## The Truth About Sugar: *Frightening*



If eliminating or even reducing sugar from your diet is an ongoing struggle, you are not alone in battling this war! Even with the best of intentions, sugar lurks in foods not normally viewed as sweet. The food manufacturers and marketers are experts on “hiding” sugar by tricking you into thinking something is healthy. Did you know that they are allowed to claim whatever they want on the cover of a package? But the information contained on the label is regulated by the government.

In this issue of Wellness Corner Connection, we’ll uncover some of the scary truth of how sugar affects not only your waistline and heart but your brain as well! The good news is you can learn to break the addictive pull from the “sugar reaper” and actually start to enjoy the *real* taste of food. But beware, sugar can be disguised on the ingredient label as glucose, fructose, sucrose, maltose, dextrose, starch, brown rice or corn syrup, fruit juice, honey, and one and on and on!

Trick or Treat? No matter how you “carve” it, sugar can be disguised by many names, but the affects are just as frightening. Topics covered in this issue:

- Sugar: The Brain Snatcher
- Breaking the chains of sugar cravings
- Beware of sugar substitutes
- The many disguises of sugar
- Can Sugar Trick Cancer Cells
- Don’t Be Tricked: Read the Label
- A Hearty Meal and Healthy Treat



## Sugar: The Brain Snatcher



Our brains do require some sugar in order to function properly, but what is required is glucose which comes naturally from fruits, milk and grains. It's the added sugars that we see which are causing the concern. The United States Department of Agriculture (USDA) reports that the average American consumes anywhere from 150 to 170 pounds of simple sugars a year! That calculates to 30-60 teaspoons of sugar every 24 hours and really that is easier to do than you think. For instance, if you had 3 sodas in a day, you could have consumed nearly 33 teaspoons of sugar!

### Some of the long-term negative effects from excess amounts of sugar:

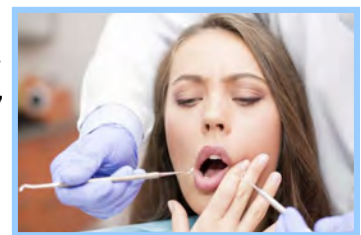
**Causes Cravings:** when you consume sugar, the reward pathways in your brain are stimulated causing a surge of serotonin and dopamine (the feel-good hormones) to be released. The more sugar you eat, the more your brain associates reward with sugar which makes you crave more. Over-activating these reward pathways generally leads to loss of control, temptation and **increased tolerance to sugar**, meaning you need to consume more sugar to get the same level of satisfaction.



**Can contribute to Anxiety and Depression:** You may have experienced the peaks and drops of your blood sugar if you've ever grabbed for something sweet around 3pm to give your energy a boost. Chances are a short time afterwards you start to feel wiped out or even shaky, causing you to reach for more sweets to regain that sugar "high", starting you on a vicious cycle.

These dramatic changes in blood sugar can lead to mood swings, irritability, brain fog, fatigue, anxiety and depression. Interestingly, these peaks and valleys cause constant surges of serotonin, which studies show can deplete the brain's limited supply and can contribute to depression.

**Effects on your teeth:** Although sugar can be somewhat corrosive to your teeth, it doesn't actually cause cavities or tooth decay, unlike what we may have been told as youngsters. Bacteria is the culprit. However, the bacteria that causes cavities feeds off of sugar! There lies the connection. It is highly recommended to brush your teeth after eating something sweet.



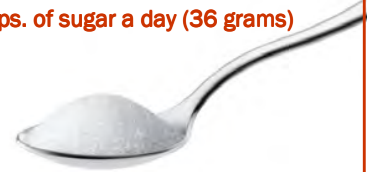
**Can contribute to chronic diseases:** Sugar may not directly cause disease but it definitely contributes to weight gain which increases ones risk of high blood pressure, diabetes, slowing the immune system, age-related coronary heart disease, dementia, Alzheimer's disease, coronary heart disease, and some types of cancer.

**Women**—recommended no more than 6 tsps. of sugar a day (24 grams)



Sugar is not a dietary requirement and has no nutritional value.

**Men**—recommended no more than 9 tsps. of sugar a day (36 grams)



## Breaking The Chains of Sugar Cravings

WebMD polled several experts in the field of nutrition and published ways to fight off the sugar craving. Try out a few to see what works best for you. The key is to not get frustrated with slips. Changing habits can take upwards of two months. First you need to answer this question: Are you ready to change? If you are, even a little bit, try to make one small change. Remember it's not about being perfect, it's about progress!



**Combine foods.** Stopping at one cookie may seem impossible. Try combining the sweet you crave with a healthy food. For example, dip a banana or strawberries in melted chocolate. Or mix almonds with dark chocolate chips (or raisins). The combination of fiber and/or protein will help slow down the absorption of sugar into the bloodstream and will keep you satisfied longer (avoiding the sugar crashes).

**Chew some gum.** Research has shown that chewing gum can reduce food cravings.

**Add protein.** Eating protein is an easy way to curb sugar cravings. High-protein foods digest more slowly, keeping you feeling full for longer. Protein doesn't make your blood sugar spike the way refined carbs and sugars do. Pick proteins like lean chicken, low-fat yogurt, eggs, nuts, or beans.



**Reach for fruit.** Keeping fruit handy can help not only curb the craving but give you the energy boost you seek. Eating a whole fruit verses drinking fruit juice provides you with the *fiber* that slows the absorption of sugar in the blood. Also helps keep you satisfied.

**Go cold turkey.** Sometimes cutting sweets out all at once can work. The initial 48 to 72 hours can be very difficult but you will find that after this time, the cravings will diminish and your taste buds will change. You'll find you are satisfied with less sugar.

**Retrain your taste buds.** Going cold turkey may be too harsh. Take small steps. Try passing on dessert after dinner. Start putting less sugar in your coffee or cereal. Cut back on one sweet food or drink each week. Soon you won't even miss it!

**Move.** When those afternoon slumps start and you feel the urge to grab a candy, get up and walk around. Try drinking a glass of water (flavored with fresh herbs or fruit may help).

**Eat regularly.** Waiting too long between meals can set you up to choose high fat, sugary foods just to curb your hunger. Eating every 3-5 hours can help keep blood sugar stable and help avoid irrational eating patterns. Tip to avoid overeating: split your meals in half. Maybe have a piece of toast and peanut butter in the morning and a low sugar high protein yogurt mid-morning as a snack. Break up your lunch to have half mid-day when you normally reach for that sweet to boost your energy. Remember, proteins and fibers help reduce sugar peaks and drops.



## Beware of “Sugar Substitutes”

Sugar gets a lot of attention due to its contribution to leading co-morbidities in America. Yet it's important to also look at the “sugar substitutes” which also contributes to obesity, metabolic syndrome (increase of 36%) and diabetes (increase of 67%). What? How is that possible? Aren't these sugar substitutes meant to help combat the very thing they are causing?

The FDA has approved five artificial sweeteners: saccharin, acesulfame, aspartame, neotame, and sucralose; even stevia, a “natural” low-calorie sweetener.

Research has also shown these artificial sweeteners can interfere with your bodies ability to “count” calories and the way we taste food. They are much more potent than table sugar and high-fructose corn syrup. A miniscule amount produces a sweet taste comparable to that of sugar, without comparable calories. Taste buds start to be “desensitized” to sweetness, therefore, making fruit less appealing and un-sweet foods such as vegetables, down right unbearable.

But how much is “safe”? That depends on your definition of safe. Most studies have been done using far smaller amounts of diet soda than the 24 ounces a day consumed by many people (including children and teens). Recommendation: Don't try to eliminate sugar or sugar substitutes all at once. Start backing off by cutting the quantity used a quarter at a time. And try to keep temptations out of the house!

Harvard Health Publishing “Artificial sweeteners: sugar-free, but at what cost?”



“Most people consuming artificial sweeteners do so assuming these products will help them avoid weight gain, diabetes, and heart disease. Yet we are seeing the opposite association from multiple studies,”

Meghan Azad, PhD  
(University of Manitoba)



The effects of artificial sweeteners in the general population and their increased use in foods, makes this a very important topic.

Over 40% of adult Americans consume non-nutritive sweeteners on a daily basis.

## The Many Names of Sugar



## Can Sugar Trick Cancer Cells?

All of our cells need glucose (blood sugar) for energy. Healthy cells follow a cycle of life that includes growth, division and death. As old cells die off, they are replaced by healthy cells. But cancer cells are actually old cells that refuse to die and instead keep growing, dividing, and building up in one place, creating a tumor.



Since October is Breast Cancer awareness month, I thought it fitting to talk about the link between sugar and cancer. Cancer is caused by genetic mutations, either inherited or acquired over time through exposure to carcinogens and other complications. Although not proven to cause cancer, studies have shown that cancer cells use a combination of sugar and specific proteins to thrive.

The real culprit in consuming more sugary foods and drinks is the increase in obesity. Obesity **has been linked to cancer** because it alters hormone levels in the body which are associated with a greater risk of both developing cancer and having cancer recur or progress. Fat cells release inflammatory proteins called adipokines which can damage DNA and eventually cause tumors.

Some cancer experts believe that sugar does play a role in driving cancer. Some cancers may start due to high levels of insulin in the body. Insulin is produced in the pancreas and when you consume sugary foods or drinks, insulin is pumped out in an attempt to “guide” the glucose into your cells (sugar consumed is converted to glucose in order to enter your blood stream). The more sugar you consume, the more insulin is produced, then potentially nourishing and awaking dormant cancer cells.





Bottom line: Stick with natural sugar such as fruits and dairy products. Beware of ADDED SUGARS found in simple carbohydrates (soda, candy, baked goods\*) but also in sauces, salad dressings and other condiments. Key is to establish a balanced nutritious diet filled with whole (real) foods and keep to a regular exercise schedule. And read the product label!

**\*Note even some starches such as white rice, crackers, and pretzels gets converted to simple sugar.**

WebMD

### Don't Be Tricked: Read The Label

Remember, don't be tricked by what food manufacturers claim on the front of packages. Just because Cocoa Puffs say “whole-grain” DOES NOT mean it's healthy! Knowing what to eat can be a mystery and down right scary! Your only “weapon” is to inspect the ingredients label. Here are a few tips to keep in mind:

-  Ingredients are listed in order of highest to lowest amount in that product. If sugar is anywhere within the first 3 ingredients, it's a lot!
-  Look for the word “Whole” not refined or bleached
-  Watch out for serving sizes. Labels show how much is in a standard amount of that product, usually a single serving. However, it's easy to consume the entire package of some foods which could be two or three servings! Beware!
-  Just because it says “no-added sugar” doesn't mean it's still not high in natural sugar like in fruit. Still a concern especially if you are diabetic. Sometimes this label means artificial sweeteners were used instead. Still not healthy!



### There is an exception: Esophagus Cancer

A recent study suggests that sugar and sweetened drinks may raise the chances of this cancer by 70% or more!!

WebMD

## Understand a Food Label

...and make better choices for your health

**1 Count Calories**

- Look at the serving size, the number of servings, and the number of calories per serving.

**2 Check these for heart health**

- Choose foods that are lower in saturated fat and sodium.
- Keep trans fat to 0.

**3 Is it nutritionally valuable?**

- Select foods that are nutrient dense and a good source of fiber.

**Tip...**

Consider how added sugars fit your daily budget.

### Nutrition Facts

8 servings per container  
**Serving size 2/3 cup (55g)**

Amount per serving  
**Calories 230**

	% Daily Value*
<b>Total Fat</b> 8g	<b>10%</b>
Saturated Fat 1g	5%
Trans Fat 0g	
<b>Cholesterol</b> 0mg	<b>0%</b>
<b>Sodium</b> 160mg	<b>7%</b>
<b>Total Carbohydrate</b> 37g	<b>13%</b>
Dietary Fiber 4g	14%
Total Sugars 12g	
Includes 10g Added Sugars	20%
<b>Protein</b> 3g	
Vitamin D 2mcg	10%
Calcium 260mg	20%
Iron 8mg	45%
Potassium 235mg	6%

\* The % Daily Value (DV) tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.

## Hearty Meatless Slow-Cooker Chili



With the cooler weather fast approaching, this hearty chili is the perfect meal and is so easy to do. I have made this several times always impressed by the wonderful taste of all the combined vegetables and spices. Even my meat-lover relatives and friends find it delicious!

Guaranteed you won't hear "where's the beef (or turkey or chicken) when you serve this! It makes a lot, so you'll have plenty of leftovers to enjoy throughout the week. Freeze some and pack some for your lunch! Enjoy!



"Makes 10-15 servings. This recipe can be adjusted according to your taste preferences, so you can leave out undesirable ingredients or add others that appeal to you (like mushrooms). I add ingredients just to bulk up the heartiness and color palate of the chili, but feel free to just use a few green peppers or same-colored zucchinis as you desire. By the end, you just want everything to be hearty, moist, and flavored -- mess around with it as you go! I would say to serve it with shredded cheese and corn chips, but then it's no longer 'vegan.' :)"

### Ingredients

- |   |   |
|---|---|
| 1 tablespoon olive oil  | 1 tablespoon dried oregano                        |
| 1 green bell pepper, chopped                                    | 1 tablespoon dried parsley                        |
| 1 red bell pepper, chopped                                      | 1/2 teaspoon salt                                 |
| 1 yellow bell pepper, chopped                                   | 1/2 teaspoon ground black pepper                  |
| 2 onions, chopped   | 2 (14.5 ounce) cans diced tomatoes with juice     |
| 4 cloves garlic, minced   | 1 (15 ounce) can black beans, rinsed and drained  |
| 1 (10 ounce) package frozen chopped spinach, thawed and drained | 1 (15 ounce) can garbanzo beans, drained          |
| 1 cup frozen corn kernels, thawed                               | 1 (15 ounce) can kidney beans, rinsed and drained |
| 1 zucchini, chopped   | 2 (6 ounce) cans tomato paste                     |
| 1 yellow squash, chopped  | 1 (8 ounce) can tomato sauce, or more if needed   |
| 6 tablespoons chili powder                                      | 1 cup vegetable broth, or more if needed          |
| 1 tablespoon ground cumin                                       |   |

### Directions

- 1 Heat olive oil in a large skillet over medium heat, and cook the green, red, and yellow bell peppers, onions, and garlic until the onions start to brown, 8 to 10 minutes. Place the mixture into a slow cooker. Stir in spinach, corn, zucchini, yellow squash, chili powder, cumin, oregano, parsley, salt, black pepper, tomatoes, black beans, garbanzo beans, kidney beans, and tomato paste until thoroughly mixed. Pour the tomato sauce and vegetable broth over the ingredients.
- 2 Set the cooker on Low, and cook until all vegetables are tender, 4 to 5 hours. Check seasoning; if chili is too thick, add more tomato sauce and vegetable broth to desired thickness. Cook an additional 1 to 2 hours to blend the flavors.

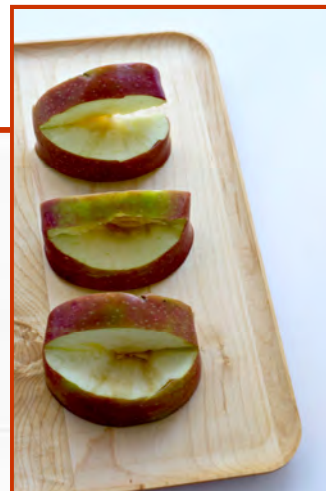
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## Apple Nut Butter Teeth Bites



I thought this was too funny (and healthy) to not include. What a clever and easy treat to serve during Halloween. Get the kids involved for added enjoyment!



### INGREDIENTS

- 3 apples, cut vertically in half
- 6 Tbsp. sunflower seed butter (or favorite nut butter of choice)
- 2 strawberries, sliced
- sunflower seeds for the teeth

### INSTRUCTIONS

- 1 Take each apple half and gently carve out the mouth with a small knife.
- 2 Stuff the inside with 1 Tbsp. sunflower butter.
- 3 Carefully place the sunflower seeds into the "gums" of the apple and then decorate with a strawberry "tongue" slice.

### NUTRITION

Serving Size: 1 Vampire Bite

Calories: 140 calories

Fat: 7 g



# **HALLOWEEN WORKOUT**



**complete circuit 3 times**



**15 WALKING LUNGES**

**31 SECONDS JUMPING JACKS**

**15 BICEP CURLS & SHOULDER PRESSES**

**31 SECONDS MOUNTAIN CLIMBERS**

**15 SQUATS**

**31 SECONDS SPEED SKATERS**

**15 PUSH-UPS**

**31 SECONDS FROG JUMPS**

**15 DUMBBELL ROWS & TRICEP KICKBACKS**

**31 SECONDS PLANK**



**itzlinz.com**



Always modify based on your fitness level. Seek your physicians approval if you have any medical conditions or physical limitations that could be compromised. If you have any questions about the exercises or need alternate moves, please email me at [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com)



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

<b>Intake</b>	<b>September-19</b>	<b>September-18</b>	<b>2019 September YTD</b>	<b>2018 September YTD</b>
# of New Claims Reported	23	23	173	175
# of Report Only	6	9	50	54
% Report Only	26.1%	39.1%	28.9%	30.9%
# of Medical Only	17	13	107	90
# of Lost Time	0	1	16	31
Medical Only to Lost Time Ratio	100:00	93:07	87:13	74:26
Average # of Days to Report a Claim	0.2	2.5	2.9	3.1

<b>Nurse Case Management</b>	<b>September-19</b>	<b>September-18</b>
# of Cases Assigned to Case Management	21	20
# of Cases >90 days	16	14

<b>Savings</b>	<b>September-19</b>	<b>September-18</b>	<b>2019 September YTD</b>	<b>2018 September YTD</b>
Bill Count	102	99	1321	1294
Provider Charges	\$89,771	\$60,051	\$1,486,330	\$1,818,428
Repriced Amount	\$49,637	\$33,665	\$587,708	\$714,813
Savings \$	\$40,134	\$26,386	\$898,621	\$1,103,615
% Savings	44.7%	43.9%	60.5%	60.7%

<b>Participating Provider Penetration Rate</b>	<b>September-19</b>	<b>September-18</b>	<b>2019 September YTD</b>	<b>2018 September YTD</b>
Bill Count	98.0%	91.9%	95.2%	93.0%
Provider Charges	99.0%	97.5%	95.4%	95.2%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>September-19</b>	<b>September-18</b>	<b>2019 September YTD</b>	<b>2018 September YTD</b>
Bill Count	96.6%	88.3%	97.3%	88.7%
Provider Charges	98.7%	77.9%	99.3%	94.2%

<b>Transitional Duty Summary</b>		<b>2019 September YTD</b>	<b>2018 September YTD</b>
% of Transitional Duty Days Worked		57.4%	Not Reported
% of Transitional Duty Days Not Accommodated		42.6%	



**Burlington County Municipal JIF**  
**Average Days To Report By JIF Member**  
**1/1/2019 - 9/30/2019**

	# Of Claims Reported	Average Days To Report To TPA	Average Days To Report To Employer
BASS RIVER TOWNSHIP	1	0.0	0.0
BORDENTOWN CITY	4	3.5	0.3
BORDENTOWN TOWNSHIP	4	0.8	0.0
CHESTERFIELD TOWNSHIP	3	0.7	0.0
DELANCO TOWNSHIP	1	4.0	0.0
DELRAN TOWNSHIP	12	2.1	0.3
EDGEWATER PARK TOWNSHIP	3	23.0	0.0
FLORENCE TOWNSHIP	3	1.0	0.0
HAINESPORT TOWNSHIP	2	1.0	0.0
LUMBERTON TOWNSHIP	8	3.3	0.5
MANSFIELD TOWNSHIP	6	1.8	0.0
MEDFORD TOWNSHIP	11	14.7	0.0
MOUNT LAUREL TOWNSHIP	27	1.7	0.1
NORTH HANOVER TOWNSHIP	2	1.0	0.0
PALMYRA BOROUGH	7	0.1	0.1
PEMBERTON BOROUGH	6	9.0	0.0
PEMBERTON TOWNSHIP	39	1.4	0.3
RIVERSIDE TOWNSHIP	6	0.7	0.0
SOUTHAMPTON TOWNSHIP	6	0.3	0.0
TABERNACLE TOWNSHIP	2	0.0	0.0
WESTAMPTON TOWNSHIP	20	1.1	0.2
<b>Grand Total</b>	<b>173</b>	<b>2.9</b>	<b>0.2</b>



**Burlington County Municipal JIF  
Transitional Duty Summary Report By JIF Member  
1/1/2019 - 9/30/2019**

	<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	60	60	100.0%	0	0.0%
BASS RIVER TOWNSHIP	17	17	100.0%	0	0.0%
BORDENTOWN CITY	79	75	94.9%	4	5.1%
DELRAN TOWNSHIP	253	232	91.7%	21	8.3%
PALMYRA BOROUGH	130	112	86.2%	18	13.8%
MOUNT LAUREL TOWNSHIP	174	149	85.6%	25	14.4%
RIVERSIDE TOWNSHIP	125	93	74.4%	32	25.6%
EDGEWATER PARK TOWNSHIP	231	142	61.5%	89	38.5%
PEMBERTON TOWNSHIP	408	101	24.8%	307	75.2%
WESTAMPTON TOWNSHIP	370	74	20.0%	296	80.0%
FLORENCE TOWNSHIP	96	12	12.5%	84	87.5%
<b>Grand Total</b>	<b>2058</b>	<b>1182</b>	<b>57.4%</b>	<b>876</b>	<b>42.6%</b>



**Burlington County Municipal JIF  
Transitional Duty Summary Report By Occupation  
1/1/2019 - 9/30/2019**

	<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%
Assistant Supervisor	85	12	14.1%	73	85.9%
Buildings and grounds	62	62	100.0%	0	0.0%
Bus Driver	21	10	47.6%	11	52.4%
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	303	57	18.8%	246	81.2%
Firefighter	38	0	0.0%	38	100.0%
Firefighter/EMT	12	0	0.0%	12	100.0%
Foreman	17	17	100.0%	0	0.0%
Laborer	449	290	64.6%	159	35.4%
Maintenance Repair	65	0	0.0%	65	100.0%
Mechanic	7	0	0.0%	7	100.0%
Police Detective	46	46	100.0%	0	0.0%
Police Officer	504	297	58.9%	207	41.1%
Police Recruit	12	12	100.0%	0	0.0%
Police Sergeant	172	152	88.4%	20	11.6%
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>2058</b>	<b>1182</b>	<b>57.4%</b>	<b>876</b>	<b>42.6%</b>



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Participating Provider</b>	<b>100</b>	<b>\$88,870</b>	<b>\$48,736</b>	<b>\$40,134</b>	<b>45.2%</b>
Hospital	9	\$35,817	\$24,148	\$11,669	32.6%
Orthopedics	7	\$15,210	\$10,841	\$4,369	28.7%
Physical Therapy	43	\$12,200	\$3,605	\$8,595	70.5%
Neurology/Neurosurgery	13	\$8,950	\$2,535	\$6,415	71.7%
MRI/Radiology	8	\$5,649	\$2,582	\$3,067	54.3%
Anesthesiology	1	\$4,724	\$1,566	\$3,157	66.8%
Urgent Care Center	12	\$3,167	\$1,920	\$1,247	39.4%
Occ Med/Primary Care	4	\$1,475	\$874	\$602	40.8%
Emergency Medicine	1	\$718	\$198	\$520	72.4%
Physical Medicine & Rehabilitation	1	\$500	\$250	\$250	50.0%
Physicians Fees	1	\$460	\$216	\$244	53.0%
<b>Out Of Network</b>	<b>2</b>	<b>\$901</b>	<b>\$901</b>	<b>\$0</b>	<b>0.0%</b>
Behavioral Health	1	\$500	\$500	\$0	0.0%
Other	1	\$401	\$401	\$0	0.0%
<b>Grand Total</b>	<b>102</b>	<b>\$89,771</b>	<b>\$49,637</b>	<b>\$40,134</b>	<b>44.7%</b>

**Participating Provider Penetration Rate**

Bill Count	98.0%
Provider Charges	99.0%

**Exclusive Provider Penetration Rate**

Bill Count	96.6%
Provider Charges	98.7%



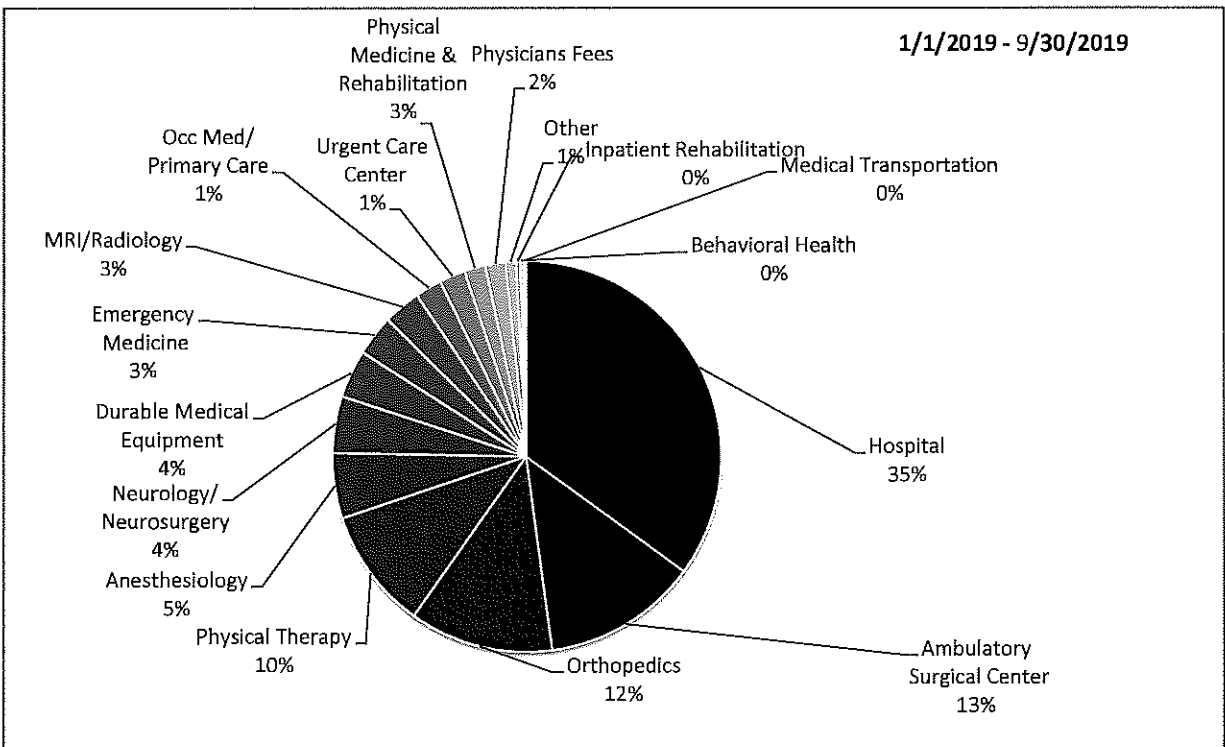
**Burlington County Municipal JIF  
PPO Savings And Penetration Report  
1/1/2019 - 9/30/2019**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Participating Provider</b>	<b>1257</b>	<b>\$1,417,586</b>	<b>\$535,819</b>	<b>\$881,767</b>	<b>62.2%</b>
Hospital	76	\$450,911	\$205,672	\$245,239	54.4%
Ambulatory Surgical Center	19	\$251,257	\$75,593	\$175,664	69.9%
Physical Therapy	620	\$222,892	\$58,737	\$164,155	73.6%
Orthopedics	127	\$152,222	\$70,492	\$81,730	53.7%
Neurology/Neurosurgery	53	\$92,050	\$27,571	\$64,479	70.0%
Physical Medicine & Rehabilitation	20	\$71,161	\$10,252	\$60,909	85.6%
MRI/Radiology	55	\$41,359	\$17,225	\$24,134	58.4%
Anesthesiology	12	\$29,142	\$13,780	\$15,361	52.7%
Occ Med/Primary Care	68	\$24,030	\$13,139	\$10,891	45.3%
Urgent Care Center	89	\$21,741	\$12,477	\$9,264	42.6%
Emergency Medicine	16	\$21,655	\$5,991	\$15,664	72.3%
Physicians Fees	63	\$16,483	\$7,991	\$8,492	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>64</b>	<b>\$68,744</b>	<b>\$51,889</b>	<b>\$16,854</b>	<b>24.5%</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	16	\$14,996	\$13,939	\$1,057	7.0%
Physicians Fees	3	\$11,268	\$1,865	\$9,403	83.4%
Other	8	\$3,647	\$3,636	\$10	0.3%
MRI/Radiology	7	\$1,059	\$1,059	\$0	0.0%
Behavioral Health	1	\$500	\$500	\$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>1321</b>	<b>\$1,486,330</b>	<b>\$587,708</b>	<b>\$898,621</b>	<b>60.5%</b>
<b>Participating Provider Penetration Rate</b>					
Bill Count	95.2%				
Provider Charges	95.4%				
<b>Exclusive Provider Penetration Rate</b>					
Bill Count	97.3%				
Provider Charges	99.3%				



**Burlington County Municipal JIF  
Paid Provider By Specialty  
1/1/2019 - 9/30/2019**

	Repriced Amount
Hospital	\$205,672
Ambulatory Surgical Center	\$75,593
Orthopedics	\$70,492
Physical Therapy	\$58,983
Anesthesiology	\$31,841
Neurology/Neurosurgery	\$27,571
Durable Medical Equipment	\$23,359
Emergency Medicine	\$19,930
MRI/Radiology	\$18,284
Occ Med/Primary Care	\$13,139
Urgent Care Center	\$12,732
Physical Medicine & Rehabilitation	\$10,252
Physicians Fees	\$9,856
Other	\$4,986
Inpatient Rehabilitation	\$2,002
Behavioral Health	\$1,525
Medical Transportation	\$1,492







**Burlington County Municipal JIF  
Top 5 Providers By Specialty  
1/1/2019 - 9/30/2019**

	Bill Count	Repriced Amount
<b>Hospital</b>	<b>75</b>	<b>\$205,211</b>
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	25	\$90,814
VIRTUA WEST JERSEY HEALTH, INC.	21	\$75,090
OUR LADY OF LOURDES MEDICAL CENTER	15	\$23,555
ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL	8	\$10,356
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>102</b>	<b>\$63,978</b>
PREMIER ORTHOPAEDIC ASSOC OF SNJ	39	\$31,583
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	44	\$24,924
VIRTUA MEDICAL GROUP	10	\$3,519
THE FOOT & ANKLE GROUP PC	7	\$2,564
GARDEN STATE ORTHOPEDICS	2	\$1,388
<b>Physical Therapy</b>	<b>603</b>	<b>\$55,317</b>
STRIVE PHYSICAL THERAPY	334	\$33,885
NOVACARE REHABILITATION	88	\$8,031
IVY REHAB NETWORK INC	82	\$6,975
REHAB EXCELLENCE CENTER, LLC	99	\$6,426
KINEMATIC CONSULTANTS INC	3	\$2,160
<b>Anesthesiology</b>	<b>25</b>	<b>\$31,394</b>
LOURDES ANESTHESIA ASSOC PA	15	\$18,061
RANOCAS ANESTHESIOLOGY PA	5	\$8,446
NEW JERSEY ANESTHESIA ASSOCIATES	2	\$2,342
MORRIS ANESTHESIA GROUP PA	2	\$1,993
WEST JERSEY ANESTHESIA ASSOCIATES, PA	1	\$552
<b>Neurology/Neurosurgery</b>	<b>53</b>	<b>\$27,571</b>
TARIQ S. SIDDIQI, MD	29	\$24,256
NEUROSURGICAL AND SPINE SPECIALIST	9	\$1,893
COASTAL SPINE, PC.	15	\$1,421
<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>32</b>	<b>\$19,930</b>
EMERGENCY PHYSICIAN ASSOC OF SOUTH JERSEY	13	\$10,031
HAMILTON SQUARE EMERGENCY	7	\$4,879
EMERGENCY PHYSICIANS OF NEW JERSEY P A	10	\$3,896
EMERGENCY MEDICAL ASSOCIATES CHS LLC	1	\$1,109
VIRTUA MEDICAL GROUP	1	\$14
<b>MRI/Radiology</b>	<b>62</b>	<b>\$18,284</b>
ONE CALL CARE DIAGNOSTICS	37	\$16,728
LOURDES IMAGING ASSOC, PA	7	\$1,059
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY	10	\$306
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	5	\$134
RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	3	\$56
<b>Occ Med/Primary Care</b>	<b>68</b>	<b>\$13,139</b>
CONCENTRA MEDICAL CENTERS	38	\$9,078
RWJUH OCCUPATIONAL HEALTH	19	\$2,191
VIRTUA MEDICAL GROUP	7	\$971
WORKNET OCCUPATIONAL MEDICINE	4	\$899
<b>Urgent Care Center</b>	<b>90</b>	<b>\$12,732</b>
VIRTUA EXPRESS	43	\$5,073
CENTRAL JERSEY URGENT CARE	27	\$4,160
MEDEXPRESS URGENT CARE NEW JERSEY	15	\$2,400
PATIENT FIRST WOODBURY	3	\$573
ATLANTICARE URGENT CARE	2	\$526
<b>Physical Medicine &amp; Rehabilitation</b>	<b>20</b>	<b>\$10,252</b>
COASTAL SPINE, PC.	18	\$9,493
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>7</b>	<b>\$1,525</b>
WORKERS COMP PSYCH NET	6	\$1,025
MATTHEW J PITERA MD PA	1	\$500



## Nurse Case Management Assignment Report 2019

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
<b>ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND</b>												
Stephanie Dionisio	55	61	61	56	47	34	4	1	1			
Sharon Maurer	61	59	60	66	74	75	68	61	58			
Kelly Roth	53	58	60	69	70	72	0	0	0			
Cristina Pondevida	0	0	0	0	0	6	31	40	44			
Virgen Conley	13	13	13	13	13	13	12	8	8			
Mirielle Accilien	0	0	25	20	13	12	10	8	0			
Bettie Leavitt	0	0	5	5	5	5	3	2	0			
Eva Taganile	0	0	9	8	6	6	5	4	1			
Sandra Barber	0	0	10	7	5	5	2	2	1			
Nina Muir	0	0	0	0	0	0	51	41	51			
Maureen Steelman	0	0	0	0	0	0	28	39	44			
Maria Lent	53	59	0	0	0	0	0	0	0			
Russel Bayer	20	1	1	0	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>208</b>	<b>0</b>	<b>0</b>	<b>0</b>

# Cyber Risk Management Monthly Executive Report

October 7, 2019



## Media Pro Training

JIF	Municipality	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	Edgewater Park Township	16	16	100
BURLCO	Fieldsboro Borough	4	4	100
BURLCO	Florence Township	29	29	100
BURLCO	Hainesport Township	9	9	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	Springfield Township	6	6	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	49	98
BURLCO	Southampton Township	15	14	93
BURLCO	Palmyra Borough	39	34	87
BURLCO	Beverly City	12	10	83
BURLCO	Medford Township	132	104	78

**22 Municipalities are 100% complete.**

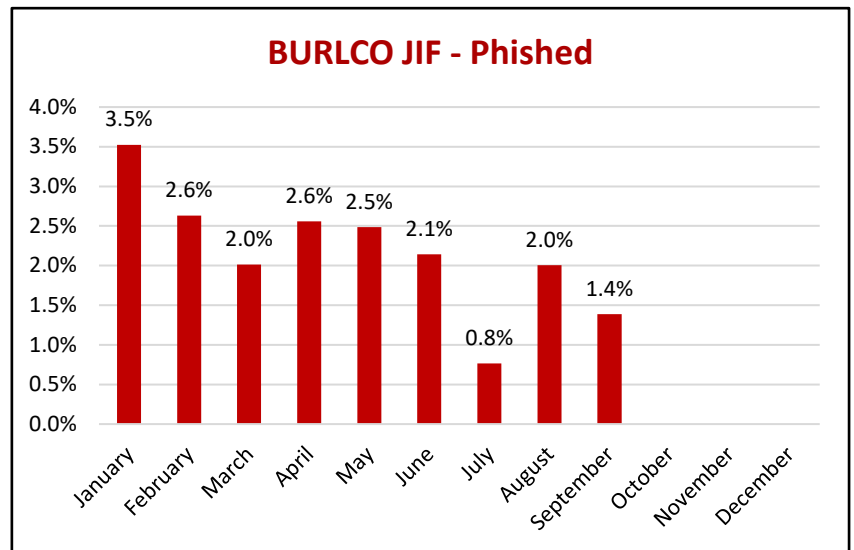
**2 Municipality is 90-99% complete**

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

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

# Phishing Report

Month	BURLCO		
	# Emails	# Clicked	%
January	454	16	3.5%
February	494	13	2.6%
March	546	11	2.0%
April	665	17	2.6%
May	765	19	2.5%
June	653	14	2.1%
July	653	5	0.8%
August	648	13	2.0%
September	577	8	1.4%
October			
November			
December			



## Phishing by Municipality

Municipality	Total Email	# of Clicked	% of Clicked
Bass River Twp	3	1	33%
Woodland Twp	5	1	20%
Springfield Twp	6	1	17%
Delanco Twp	15	1	7%
Westampton Twp	51	1	2%
Medford Twp	121	2	2%
Mount Laurel Twp	63	1	2%
Beverly City	9	0	0%
Bordentown City	3	0	0%
Bordentown Twp	10	0	0%
Chesterfield Twp	7	0	0%
Delran Twp	39	0	0%
Edgewater Park Twp.	17	0	0%
Fieldsboro Borough	4	0	0%
Florence Twp	28	0	0%
Hainesport Twp	7	0	0%
Lumberton Twp	15	0	0%
Mansfield Twp	50	0	0%
North Hanover Twp	6	0	0%
Palmyra Borough	37	0	0%
Pemberton Twp	38	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	8	0	0%
Southampton Twp	14	0	0%

Tabernacle Twp	11	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 %	Document Review	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	4/30/2019	9/15/2019	92%	68%			
Bordentown Township	4/18/2019	8/7/2019	81%	64%			
Chesterfield Township	5/7/2019	8/30/2019	83%	64%			
Delanco Township	4/29/2019	9/17/2019	92%	77%	10/3/2019		
Delran Township	5/22/2019	8/19/2019	92%	64%			
Edgewater Park Township	4/18/2019	9/16/2019	90%	79%	10/4/2019	10/4/2019	10/4/2019
Fieldsboro Borough	5/1/2019	9/16/2019	79%	64%			
Florence Township	4/30/2019	9/17/2019	90%	64%			
Hainesport Township	5/9/2019	9/16/2019	83%	79%			
Lumberton Township	4/17/2019	10/7/2019	77%	64%	10/7/2019		
Mansfield Township	5/14/2019						
Medford Township	5/1/2019	8/16/2019	75%	64%			
Mount Laurel Township	5/15/2019						
North Hanover Township	4/24/2019	9/10/2019	92%	55%	9/13/2019		
Palmyra Borough - Municipal	5/15/2019	8/19/2019	81%	77%		12/13/2018	
Palmyra Borough - 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	5/13/2019						
Tabernacle Township	4/25/2019						
Westampton Township	4/26/2019	8/20/2019	81%	61%			
Woodland Township	4/17/2019						
Wrightstown Borough	4/24/2019						

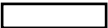



Total # of Municipalities	28	Note - Palmyra counts as 2, Borough & PD
Total # Visited	28	
Total # of Reports Submitted	22	
% of Municipalities Visited	100.0%	
% of Reports Submitted **	79%	** Submitted/Visited
Tier 1 Submitted	3	
% Tier 1 Submitted	11%	Document Review 4
Tier 2 Submitted	2	Document Review % 14%
% Tier 2 Submitted	7%	

## 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:

JIF	Municipality	Last Scanned	Severity
BURLCO	Beverly City	N/A	N/A
BURLCO	Fieldsboro Borough	N/A	N/A
BURLCO	Woodland Township	N/A	N/A
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	9/10/2019 14:15	0

## Sample of Monthly Detail Report



### Pleasantville 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?**

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### **This Month's Advice: Do You Remember the 80s?**

Earlier this year, the City of Baltimore's networks came crashing down. And with the plug pulled, her citizens got a glimpse of what life was like in 1985.

- Want to pay your water bill online? Good luck.
- Need to use a credit card? Nope. We're only taking certified checks and money orders.
- Is today the last day to pay your property taxes? Ooh. Sorry about that.

What happened? On May 7th, hackers infected Baltimore's network with an aggressive ransomware that held the city's data hostage and brought many computer-based services to their knees.

That was five months ago, and Baltimore is just getting back to normal.

How much did it cost the city to recover? So far, Baltimore's budget office puts the cost of consultants, equipment, software, overtime pay, and lost revenue at \$18 million. And that's not including the invoices still rolling in or the ultimate cost of lost data they may never see again.

The takeaway from this story is this -- be prepared. That is why your organization is likely:

- 1.) Sending these emails and asking you to take Security Awareness Training. More educated users pose less of a risk.
- 2.) Consolidating where files are stored to simplify data backups. Think about it this way: if someone steals your phone (or you drop it in a pool \*cough, cough\*), could you get your contacts and photos back? Of course, you'd just grab the copy stored with Apple or Google. If Baltimore could have done the same thing, the story would have been different.
- 3.) Benjamin Franklin approves of reducing local admin rights and perhaps restricting USB use as "An ounce of prevention is worth a pound of cure."

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

[With Security Attestations, Size Matters \(Not Yours... Your Clients'\)](#)

restricting USB use as “An ounce of prevention is worth a pound of cure.”

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

[With Security Attestations, Size Matters \(Not Yours... Your Clients'\)](#)

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# Municipalities Must Not Be Afraid of Digital Revolution

TOM KEAN, JR., *Senate Republican Leader, District 21*

Government use of technology may often seem to be a double-edged sword. The systems that facilitate important transactions for residents, like those that process online property tax payments, can cause major disruptions when they fail.

One need only look at the Motor Vehicle Commission's challenges to understand this dilemma. An investment by the agency in developing and expanding its ability process license and registration renewals online has allowed more drivers to "Skip the Trip" and avoid the dreaded visit to the MVC. Those new capabilities are great when they work. They save many drivers the inconvenience of going to their local agency and waiting in line for hours. When the MVC's computer systems fail, however, it's a leading story in the news.

Does the potential for infrequent problems mean that the risk of implementing new technologies to better serve residents outweighs the benefits for the State and local governments? Far from it. Systems that work 99.9% of the time provide substantial value and convenience to the public.

Even with the possibility of unexpected downtime once in a while, how many people would suggest that the MVC abandon their online processing systems to go back to the old way of doing business? How many would prefer the guarantee of long lines and multi-hour waits in a crowded agency lobby? Probably none.

For municipal governments, the employment of technology invites greater civic engagement, increased transparency, and improved convenience for residents.

The web streaming and online archiving of council meetings, for example, allows more people to stay informed about important matters that impact their towns and neighborhoods. The posting of budgets and meeting minutes on municipal websites allows for greater transparency about local government operations for the public. And the ability to pay property tax bills online and potentially even file important forms and permits digitally allows busy residents the opportunity to act when they have the time.

The challenges of increasingly computerized government, however, are significant. City and municipal governments around the country are facing increased threats from bad actors who are looking to exploit government computer systems for profit. In 2017, for example, a pair of hackers from Iran managed to infect one New Jersey city's computers with so-called "ransomware," which shut down the city's network until a payment of \$30,000 was made to decrypt its computers. Other municipalities around New Jersey and the United States have been hit with similar

attacks, and we have signs that the costs are escalating.

Within a single week this June, a pair of cities in Florida approved ransom payments of \$460,000 and \$600,000 to hackers to regain control of their computer systems. When Baltimore's computers were attacked in May, a \$76,000 ransom was demanded. The city refused to pay, with the resulting damages reportedly topping \$18 million.

These attacks illustrate the importance of training every staff member about good cybersecurity habits, including not clicking links in email or opening unexpected attachments. They also demonstrate the need for municipalities to employ good data management policies, including the production of frequent backups of important files and databases.

At the State level, we've begun to explore how the use of blockchain technology can help modernize government systems, safeguard personal data, and protect local governments and their taxpayers from the growing frequency and escalating costs of cyberattacks.

Blockchain is most commonly known for its use in recording cryptocurrency transactions, such as those involving the exchange of bitcoins. It works as a form of distributed ledger, typically managed by a peer-to-peer network, which is virtually immune to malicious attack.

A new law that I sponsored with Senator Jim Beach was recently enacted creating the NJ Blockchain Initiative Task Force to explore how blockchain technology might be employed by governments across New Jersey.

The possibilities offered by this new technology are exciting. An application of blockchain in Brazil is helping to monitor public bidding on contracts. The United Kingdom's National Health Service has launched a blockchain system to protect and provide patients with access to their digital health records. Switzerland is using blockchain to create a hack-proof electronic voting system.

The key trait of blockchain technology that supports these varied applications is the cryptographically secure distributed ledger system that prevents unauthorized manipulation while protecting the integrity of stored data. For municipalities, blockchain technology may help to store important records and process transactions in a way that minimizes the disruption and cost of hackers.

Our State and local governments in New Jersey should not be afraid to be at the forefront of the digital revolution, but that requires us to explore and employ sufficient safeguards, like blockchain. While the threats of the online world may seem daunting for municipalities, as with the MVC, there's no going back to the old way of doing business. ♦

# How Cyber Risk Management Can Help

Cyberattacks pose increasing challenges for public entities

EDWARD GEORGEY MBA, Vice President  
Account Executive/Underwriting Manager  
Corner Strong & Rutledge, and MEL Underwriting Manager  
JOSEPH HEBBASA, Deputy Executive Director, NJP

Only two years ago, cyber-attacks against public entities were rarer than tornadoes in New Jersey (less than 50 since 1835). A quick online search, and even conversations with colleagues who are not tech savvy, reveals a complete reversal of this trend that has cyber events growing exponentially more frequent and severe than ever before.

Verizon's 2019 Data Breach Investigations Report revealed that public entities topped the charts in 2018 for cyber-attacks, accounting for 16% of all breaches (out of the nearly 24,000 reported) and confidential information disclosed in over 300 of those incidents.

Cyber threats are quickly moving away from the category of something that "may happen" to something that "will happen," making it a higher priority for public entities to take active steps to prevent and prepare for cyberattacks.

Take a look at the current Cyber Statistics chart that illustrates an alarming rate of malicious emails, ransomware, and phishing incidents, and the skyrocketing costs involved with mitigating the devastation caused by cyberattacks.

## Average ransom demands

Nationally ransom amounts range from hundreds of thousands of dollars to millions of dollars. Cyber criminals often demand ransom payments in Bitcoins or other cryptocurrencies. Today, each Bitcoin equals approximately \$11,000 U.S. dollars.

For New Jersey Public Entities, ransom demands received at the end of 2018 and into 2019 are hitting around \$300,000 each (25 bitcoins). These are only those that have been reported. So far, total losses paid have been nearly \$2,500,000 (please note, many claims are still developing).

These facts point to a few key weaknesses that need to be addressed to help protect public entities from the growing plague of cyberattacks.

## Eye-opening facts

Still think you are safe? Take a look at these New Jersey public entity cyber facts from 2013 to present:

### 540% Increase in Cyber Attacks

- About **80 events have been reported**, and there are another 50 we are aware of that were not formally reported.
- Less than 5 events were reported in each year from 2013-2016, with a jump to 19 in 2017 (375%), 32 in 2018 (68%) and **already 17 this year**.

### Most Frequently Breached Department

- First: Administration with **over 50 events reported**
- Second: Police are ranked second with nearly **20 reported events**

### Most Common Attacks

- Ransomware leads the type of attack with **over 35 events reported**
- The most common attack vectors being **Phishing** and **Supply Chain** (i.e., vendor access to your system).

## So, what do we need to do?

The Municipal Excess Liability Joint Insurance Fund (MEL JIF), representing 65% of the public entities in New Jersey, has developed a model Cyber Risk Management Program for members that cover five key areas:

- 1) Defensive Software
- 2) Employee Training
- 3) Data and Software Backups
- 4) Technology Management
- 5) Policies & Procedures

Since there can be a big disconnect between the lingo of the Information Technology world and municipal leaders, this simple checklist has been created to outline what needs to be done and can be used by both parties for benchmarking their cybersecurity action plans and posture.

## Why Defensive Software?

Antivirus programs, antispyware filters and firewalls are common and effective first lines of defense. Antivirus programs provide protection from nearly all known malicious programs, while antispyware filters are effective at blocking the majority of malicious SPAM. Firewalls help monitor network traffic and blocking malicious traffic. Microsoft Office users should utilize "Protected Mode" which blocks malicious programs from running when the documents are opened.

## IMPORTANT NOTE:

**These defensive measures are only effective if activated and applied to the correct locations on your network.**

By the way, those annoying pop-up boxes that appear at the bottom of your screen are often patches to security gaps found in your software. While some pop-ups may be security related make sure to check with your IT professional before hitting the update button.

## Why Employee Training?

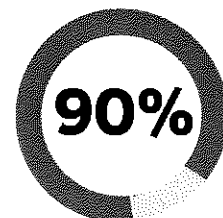
Imagine your computer network as a house. You have numerous access points

## By the Numbers: Cyber Statistics for Public Entities

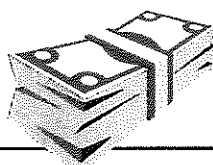
**1 in every 302**  
emails are malicious  
(Symantec ISTR 2019)

**1 in 10**  
URLs are malicious  
(Symantec ISTR 2019)

Successful ransomware  
attacks will occur every  
**11 seconds** by 2021  
(Cybersecurity Ventures 2019)



**90%**  
of successful  
hacks/breaches  
stem from phishing  
(Cybersecurity Ventures 2019)



Ransom demands range from  
**\$100,000s to +\$1,000,000s**  
(NAS Cyber Report 2019)

such as doors and windows. Locks are installed on the doors and a security system protects the home by requiring the use of a passcode. If someone gets your key or passcode, they can get in. Or, if someone comes to your door and tricks you into letting them in, you have walked them past all of that security. And that is what we see most often with phishing emails which trick people into clicking on malicious links or programs. So, when an attacker makes it past the defensive software, it is up to your employees to be able to recognize potentially malicious emails, links and documents, report them and NOT click or open them.

## Why Data and Software Backups?

If our computers fail, or if data is accidentally deleted, or if information is manipulated by an attacker, how do we recover? Backups! When the defensive software and employees fail to protect your network, backups are your "Extra Life." If backups are set up correctly and information is backed up at least weekly, you can theoretically wipe your entire computer and reload the uncompromised version of the data within the same week. It is equally important to have backups of software programs, so they can too be reloaded.

While this sounds simple, there are a few key issues that can compromise the backup:

- 1) Backups on the same network that was attacked.
- 2) Backups not performed frequently enough (i.e., once per year).
- 3) Information stored locally on individual computers—this is NOT backed up.
- 4) Failure to check backups regularly for viability.

## Why Technology Management?

Just as you wouldn't expect your insurance broker to be the town engineer, don't expect your staff to be technology experts. Having professional and experienced technology support, either on staff or outsourced, is critical. Not only should they be able to manage your network, but they should also be the quarterback for managing your cybersecurity posture. In addition to the defense mechanism already described, the technology manager should do the following:

- 1) Address physical security for your servers.
- 2) Limit employee access privileges across the network.

## Resource Center

Fortunately, there are a tremendous amount of free resources and links available both on the MEL JIF website, [www.njmel.com](http://www.njmel.com), and through these organizations:

- New Jersey Cybersecurity Communications and Integration Cell (NJCCIC) [www.cyber.nj.gov](http://www.cyber.nj.gov)
- Stay Safe Online [www.staysafeonline.org](http://www.staysafeonline.org)
- Center for Internet Security (CIS)/MS-ISAC [www.cisecurity.org](http://www.cisecurity.org)
- Stop.Think.Connect [www.stopthinkconnect.org](http://www.stopthinkconnect.org)
- Cybersecurity and Infrastructure Security Agency (US-CERT/ICS-CERT) [www.us-cert.gov](http://www.us-cert.gov)

3) Password protect and encrypt confidential files/folders.

4) Require strong and regularly updated passwords.

### FUN FACT:

**The most commonly used password in cyber breaches is 123456.**

### Why Policies and Procedures?

Cyber Risk Management Practices are extremely effective, but they only work when everyone is aware of them and the rules and procedures are consistently followed.

Detail all of your technology plans in formal policies and procedures and show support from leaders by adopting them via resolution. In addition, an Incident Response Plan should be adopted that details exactly what to do and who is responsible for what during a cyber event. Countless times wrong and costly

decisions have been made because no one knew what to do, or who to call.

The MEL JIF's Cyber Risk Management Program is both easy to follow and very cost-conscious regarding recommendations. Some critical items will require investment, such as backups; but many are free, such as requiring strong and frequently changed passwords.

Cyber risk is no longer theoretical, and cyber risk management is not something you can just put on your "to do" list. Cyber risk management must become as common as Workers' Compensation safety or storm preparedness to keep our towns, municipalities, and public authorities safe. Take action now! 🚀

### At the League Conference

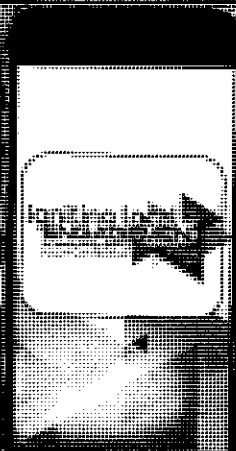
For more information on this topic, attend, "Your IT Systems Have Been Compromised: Now What?" on Thursday, Nov. 21 at 10:45 a.m. in room 309.

Download Now!

## Annual Conference App



**Session Schedule**  
**Exhibit Floorplan**  
**Search by CEU's**  
**Search by Speakers**

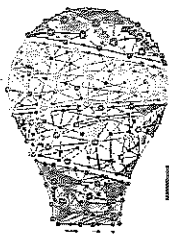


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Look for







# Attention Elected Officials

Are your municipality's technology management practices putting it (and you) at risk?

MARC PFEIFFER, Assistant Director, Bloustein Local Government Research Center, Rutgers University

**T**oday's technology is solidly embedded in most things that municipalities do. What's more, the public now expects technology-based services from its local government. However, as we have seen in recent headlines, technology presents risks that require sound management and ongoing mitigation.

**To be clear:** the IT systems in every municipality in New Jersey and around the country are under attack from cyber-criminals who want to steal and extort money, steal and resell data, or use hacked networks to attack and harass other computer users. These criminal networks target every computer user, from individuals whose computer is their smartphone, to tablets and desktop computers used in homes, governments, and business networks of every size.

If you don't already know this, you haven't been paying attention. The news has been full of stories about cybersecurity breaches affecting Equifax, the NSA, and the cities of Atlanta and Baltimore, with more places added to the list each week. You may even have heard rumors that three dozen or more New Jersey municipalities have been the victims of successful hacker attacks in the last two years.

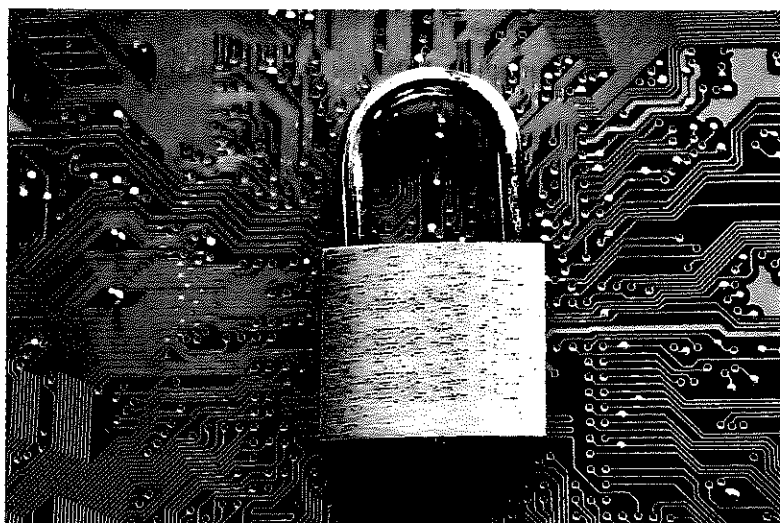
If you are not proactively responding to these threats, you are putting your government, residents, and businesses in jeopardy and are effectively negligent in your responsibilities.

To help you understand what to do, here are some questions and answers about technology issues. As elected officials, you are ultimately responsible for your organization's cyber safety.

## Day-to-day management

There are two things you absolutely must have in place:

1. A trusted employee or consultant who advises the town on technology management.
2. Tested back-up procedures that restore operating systems and data in the event your technology is compromised (e.g., ransomware). There are many backup solutions and yours must meet your specific needs.



That's why trusted expertise is a must. Your advisors can be vendors, employees, or even citizens involved in the computer industry.

If you don't have both, remedy that immediately. If you already have them, ask your expert to report on how secure your systems are, how often your data backup process is tested, and if there are other steps to take that would ensure adequate protection.

## Check your procedures

Is it too late to protect my town from cyber threats? No, you are not too late because the threats are ongoing. But first, ask your technology staff one key question: what will your town do if its systems get infected by ransomware? If the answer does not give you confidence that recovery time will be reasonable, you need to revise your procedures.

Nevertheless, recovery from a successful ransomware attack doesn't happen overnight (even if a ransom payment is successful). Depending on the sophistication of the system, it will take at least several days or weeks to rebuild and restore systems. Do you have disaster recovery plans that allow critical operations to continue during that time?

If you have an expert and a sound and tested backup system. What else should you be doing?

Since every municipality has its own technology profile, each one must forge its own path to successfully mitigate its risks. However, there are three key elements needed to establish technological proficiency\*:



# Understanding Your Municipality's Technology Risks

There are six primary, inter-related technology risks:

## Cybersecurity • Financial

### • Legal • Operational

### • Reputational • Societal

Cybersecurity threats present the most immediate, likely, and potentially damaging risk.

Technology risks can never be eliminated, but they can be mitigated. Mitigating cybersecurity risks requires ongoing management, technical attention, and support.

Today, system failures often stem from ransomware, when hackers encrypt software and data files and the key to unlock them requires payment over the internet (e.g., bitcoin). But beyond hackers, there are physical threats (e.g., broken HVACs, burst water pipes), power failures, and other disasters to consider.

**Technology Management.** This requires organizational leadership (proactive technology planning, budgeting, and decision-making processes), the development of sound incident response plans and technology policies that establish proficiency.

**Cyber Hygiene.** This means ensuring that all employees who use computers have had at least one hour of training in the last two years to stay safe from phishing attempts and social engineering when using their computer. Cyber hygiene also includes sound computer use policies, smart password construction, and appropriate data encryption practices.

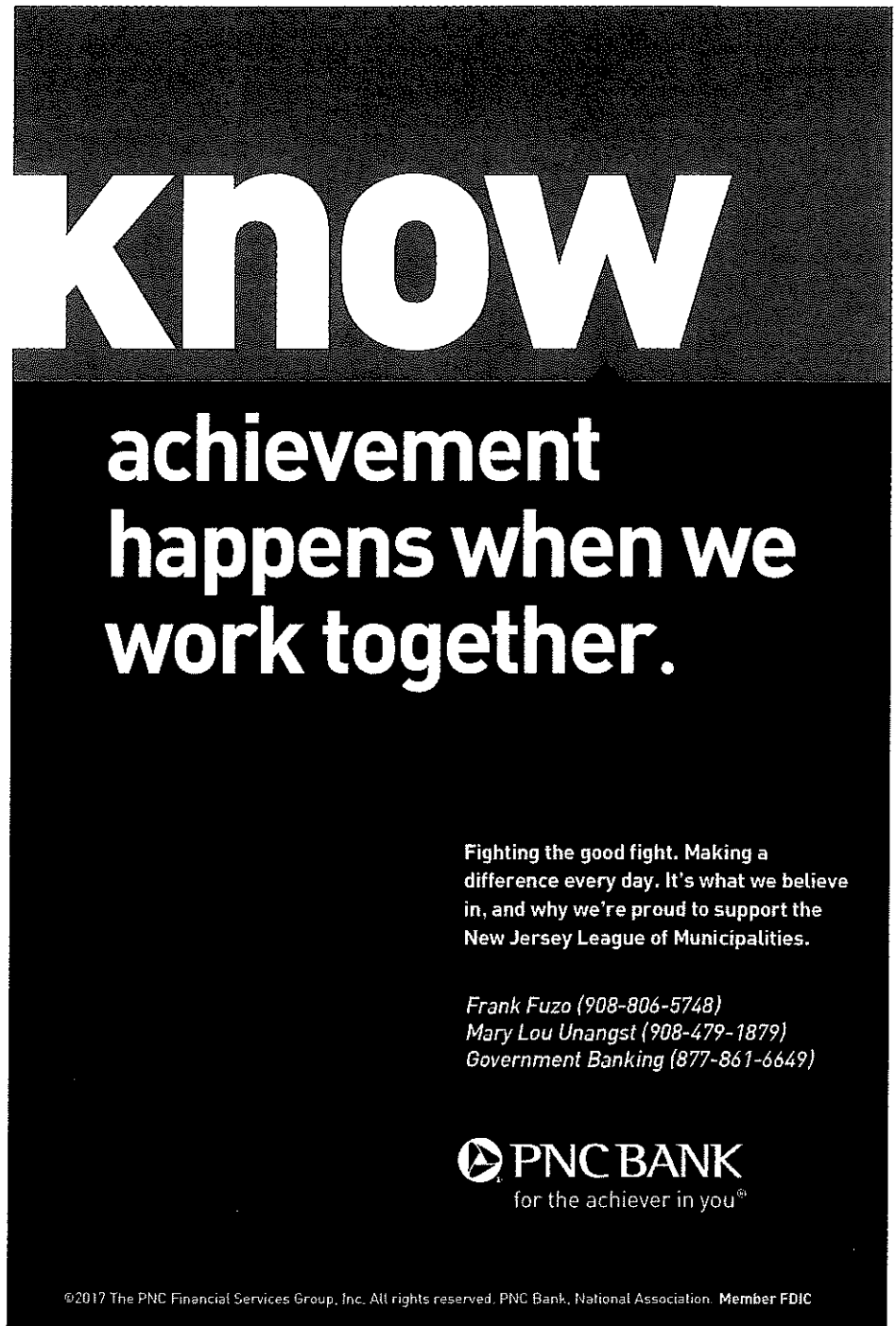
**Technical Competence.** The more sophisticated the technology system, the greater the number of technical activities there are to do. However, there are some activities that apply to systems of all

sizes. They include having sound backup practices, keeping software and hardware current with patches and updates, using defensive software (an anti-virus program at minimum) on all computers, procedures to control who has access to your systems; and maintaining a properly trained staff to manage those systems.

While this article focuses on cybersecurity, do not ignore the five other technology risks in the sidebar (left). Municipalities must address their complete technology "risk profile" as a management priority.

## Looking to experts

No one expects every elected official or senior manager to be an expert in all



**know**

**achievement  
happens when we  
work together.**

Fighting the good fight. Making a difference every day. It's what we believe in, and why we're proud to support the New Jersey League of Municipalities.

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things municipal. That is why there are police chiefs, public works directors, engineers, finance officers, health officers and experts in every field. Today, technology managers need to be part of that list.

As a municipal leader, there is no excuse for your town not to manage its technology proficiently. Elected and appointed officials must make the security of their technology and their communities a priority and find ways to get it done well.

If your municipality is already there, kudos for having things under control! Most likely, you discovered that technology management takes more time, attention, and money than you thought it would. You were able to achieve proficiency because you invested in competent, trusted personnel to run your technology and you have supported them with sound decision-making processes. Keep up the good work. Share what you've learned with your peers. Staying cyber safe is a team effort. ♡

## Resource Center

For more information, visit the following websites.

- This collection of *NJ Municipalities* articles covers managing technology, <http://bit.ly/blousteinnjm>, developed by the Bloustein Local Government Research Center, Rutgers University.
  - The Municipal Excess Liability Fund's Cyber Risk Management Program is an approach to implement sound cybersecurity: <http://bit.ly/njmelcrmpprogram>. (The practices are available to anyone and not limited to MEL members.)
  - MS-ISAC is a federally-sponsored resource center for states and municipalities on cybersecurity management: <https://www.cisecurity.org/ms-isac/>. It is free to join and each municipality should join.
  - The NJ Office of Homeland Security and Prevention's point of contact for cybersecurity threats is [www.cyber.nj.gov](http://www.cyber.nj.gov) (aka, NJ-CCIC). Sign up for their (slightly technical) free weekly bulletin.
  - Join GMIS the professional association of local government technology managers. Join as a municipality (low fees) and your staff and contractors can participate in a great local government technology management support group: [www.gmis.org](http://www.gmis.org). Joining GMIS automatically enrolls you in the NJ chapter. Anyone can attend their annual Technology Education Conference.
- Managing Technology Through Technological Proficiency is a report with implementation guidance. <http://blousteinlocal.rutgers.edu/managing-technology-risk/>

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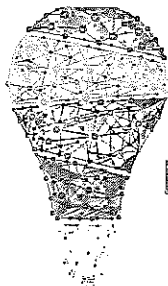


**DiFrancesco Bateman**  
*Tailor-made representation*

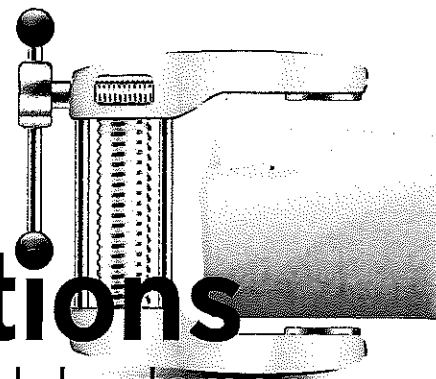
**DIFRANCESCO, BATEMAN, KUNZMAN, DAVIS, LEHRER & FLAUM, P.C.**

**Attorneys at Law | 15 Mountain Boulevard, Warren, New Jersey 07059**

**Phone: (908) 757-7800 Fax: (908) 757-8039 Web: [www.dbnjlaw.com](http://www.dbnjlaw.com) Blog: [www.dbnjlawblog.com](http://www.dbnjlawblog.com)**



Localizing Tech



# Cyber Storage Solutions

Compression algorithms and cloud based data storage in government technology and public administration

RONALD C. SIMONE, III, BSBA, MPA, *Business Administrator, North Wildwood*

**P**icture the desktop of your computer as a closet in your office, and within that closet, are all of the files currently on your computer. With all of the hypothetically tangible files designated to a confined space like your office closet, can you even shut the door?

Compression algorithms give municipalities the ability to shrink digitized file sizes by a percentage unimaginable until only recently, all the while keeping the file entirely intact with no changes to appearance and content. Therefore and as previously mentioned, the hypothetical closet and files therein just got a lot smaller and cleaner. According to Lelewer and Hirschberg (1987), "compressing data to be stored or transmitted reduces storage and/or communication costs. When the amount of data to be transmitted is reduced, the effect is that of increasing the capacity of the communication channel. Similarly, compressing a file to half of its original size is equivalent to doubling the capacity of the storage medium," translating directly to the hypothetical of files in a closet.

All of us in business or government at one time or another have received an error message after attempting to send a file by email—often, it is due to the file being too large in size, leading to the email being denied by the outgoing or incoming email server, after which you receive an email from "mailerdaemon" stating that the email was not able to reach the intended recipient.

Little did we know that if the file was shrunk using a program's compression feature, already offered by most Apple Mac products, in addition to WinZIP, Word, or Adobe Acrobat, the file would have easily made its way to the intended recipient without any displays of error.

## The Cloud

Municipalities have seen a push for the digitization of files, and the storage of files on outside servers known as cloud-based data storage systems. This push has come within the last 5 to 10 years through our governments' promotion of open public data; and further for the protection of sensitive documents, such as minutes and agendas of historical significance. The most common and most utilized forms of cloud-based data storage systems are: Google Drive and Dropbox, both of which are viable options for data storage, but also act as a viable solution to send large files to recipients without the need for compression.

However, the benefits of cloud-based data storage systems like Google Drive and Dropbox do not come without limitations

## The Experiment

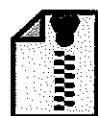
In support of the theory that compressing data can save money and data space, I have conducted an experiment using three uncompressed documents selected randomly from my desktop. (All files in PDF form).

1. Grant document through NJSAGE
2. A municipal master plan;
3. A GIS map of a local area in North Wildwood, NJ



### Before Compression

File Description	# of Pages	Original File Size
Grant Application – NJSAGE	13	3.11 MB
City Master Plan	600	34.38 MB
GIS Map	1	2.3 MB



### After Compression

File Description	# of Pages	Compressed File Size
Grant Application – NJSAGE	13	2.7 MB
City Master Plan	600	24.46 MB
GIS Map	1	168.99 KB

As you can see from the data above, each file was compressed by at the very least, more than 10%, and in one case, more than 90%.

and excess charges. Dropbox and Google Drive charge the same price for data storage, which would run a municipality or business about \$9.99 a month per Terabyte of data.

In order to save data space (and money) municipalities should look to shrink files by way of data compression before they are uploaded onto an exterior cloud-based server. Reason being, there is a data cap for most cloud-based services (Microsoft, Dropbox, Apple iCloud, and Google Drive all have data caps and fees), and once you hit that cap, you have to start paying fees or there is a freeze in services.

### Compression outcomes

In layman's terms, data compression is important because freeing up space provides various advantages that assist municipal operations and services, such as: 1) faster device(s) operations; 2) a larger storage capacity for the storage channel or warehouse; 3) the possibility of money saved on cloud or any other electronic storage warehouse costs, and; 4) easily accessible files via the distribution through a communication system such as email, Dropbox, or Google drive—all of which are cloud-based systems. This, in turn, assists

administrators in their daily operations when devices are running faster, there's less to store, communications are running smoothly, there's more information to send, and money is saved on electronic storage fees.

Without data compression, our devices would be slower, we would have less data storage, and it would cost more for the storage of that said data. Therefore, it is imperative that we in municipal government continue to deploy technological advances like data compression, which continue to improve our operations and services on a daily basis. 💡



The **New Jersey Municipal Management Association (NJMMA)** is a statewide professional association made up of municipal managers and administrators. Founded in 1954, the NJMMA has been a valued resource for local government for more than 60 years. The members of this proud association know all about municipal government, and here is what you need to know about them:

- NJMMA's membership currently represents over 250 full-time professional managers statewide.
- Members are responsible for many of the essential services that are delivered daily to more than four million New Jersey residents.
- The Association's primary objective is to ensure members are well prepared to deliver local government services, efficiently and effectively, working in conjunction with the elected officials who serve in local government.
- NJMMA's leadership are the primary advocates and spokespersons for professional local government management across the state.
- The Association is recognized by elected officials throughout the state for its members' expertise, contributions to the enactment of sound public policy, and the delivery of public services.
- NJMMA has been affiliated with Rutgers University for the past nine years, providing members with the assistance, technical training, and support that comes with a partnership with a nationally recognized state university.
- The Association maintains ongoing relationships with other New Jersey professional associations, which collectively represent nearly all licensed officials working in local and state government.

For more information on the NJMMA, or to become a member,  
please contact Executive Director Alan Zalkind at  
[zalkind@docs.rutgers.edu](mailto:zalkind@docs.rutgers.edu).

October 5, 2019

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending September 30, 2019 for Closed Fund Years 1991 to 2014, and Fund Years 2015, 2016, 2017, 2018 and 2019. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 27,166.23. This generated an average annual yield of 1.66%. However, after including an unrealized net gain of \$ 2,522.43 in the asset portfolio, the yield is adjusted to 1.81% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$4,879.83 as it relates to current market value of \$ 16,063,610.99 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,148,037.63.

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

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 6,640.39 w/YTD Total \$ 126,505.77 (detailed in my report)  
Salvage Receipts \$ 400.00  
Overpayment Reimbursements \$ 209.80  
FY 2019 Premium Assessments \$ 101,550.00  
New Member Application Fee \$ 600.00

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 \$ 236,486.70. The claims detail shows 248 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$237. Interest Allocated)

Delran Township	\$30,677.00
Chesterfield Township	\$ 1,095.00
Bordentown City	\$53,469.00
Bordentown Township	\$28,176.00
Westampton Township	\$10,250.00
E-JIF Dividend	\$40,082.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 19,781,846.04 to a closing balance of \$ 19,579,044.38 showing a decrease in the fund of \$ 202,801.66. 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 FRED A	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
9/3	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	12.01	
9/6	LUMBERTON TWP.	2019157923	LUMBERTON TWP.	PR	2018	6,483.34	
9/6	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	45.04	
9/12	WRIGHTSTOWN BORO	1114463	WRIGHTSTOWN BORO	PR	2010	100.00	
9/13	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	75.00	
TOTAL-SEP						6,640.39	
TOTAL-YTD							126,505.77

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

	<u>July</u>	<u>August</u>	<u>September</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	17,256,221.81	18,275,114.65	19,781,846.14	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	20,058.92	41,525.02	8,621.66	303,060.18
Premium Assessment Receipts	1,946,943.00	1,636,414.00	101,550.01	6,832,228.99
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2019	17,940.34	0.00	400.00	44,512.84
Fund Year 2018	0.00	1,986.00	6,558.34	37,109.92
Fund Year 2017	0.00	43.61	12.01	6,842.71
Fund Year 2016	0.00	52.37	254.84	619.45
Fund Year 2015	23.00	48,450.50	0.00	49,391.00
Closed Fund Year	0.00	0.00	100.00	300.00
Total Subrogation, Salvage & Reimb.Receipts	17,963.34	50,532.48	7,325.19	138,775.92
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	2,538.00	2,538.00
<b>TOTAL RECEIPTS:</b>	1,984,965.26	1,728,471.50	120,034.86	7,276,603.09

**DISBURSEMENTS:**

Net Claim Payments:				
Fund Year 2019	138,330.92	64,865.71	141,318.43	755,539.59
Fund Year 2018	41,157.07	28,520.88	51,856.10	680,149.48
Fund Year 2017	7,483.92	5,335.82	6,540.10	177,503.16
Fund Year 2016	6,740.36	19,028.06	30,701.54	115,782.05
Fund Year 2015	2,864.53	3,829.54	6,070.53	96,140.02
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	196,576.80	121,580.01	236,486.70	1,825,114.30
Exp. & Admin Bill List Payments:				
Exp. & Cont. Charges FY 2020	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	227,239.79	90,569.48	86,349.82	1,018,263.13
Property Fund Charges FY 2019	0.00	0.00	0.00	0.00
E-JIF Premium FY 2019	123,445.00	0.00	0.00	246,892.00
M.E.L. Premium FY 2019	412,688.00	0.00	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	4,522.83	7,652.52	0.00	128,887.15
Exp. & Cont. Charges FY 2017	1,600.00	0.00	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	1,938.00	0.00	1,938.00
Closed Fund Year	0.00	0.00	0.00	482,893.23
Total Bill List Payments	769,495.62	100,160.00	86,349.82	3,760,086.03
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>	966,072.42	221,740.01	322,836.52	5,585,200.33

<b>Closing Balance for the Period:</b>	18,275,114.65	19,781,846.14	19,579,044.48	
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Account Net Cash Change During the Period:

Operating Account	1,001,560.35	1,480,859.47	-205,324.09	2,559,191.27
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	2,532.29	-2,485.07	0.00	-3,850.74
Asset Management Account	14,800.20	28,357.09	2,522.43	-863,937.77
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>	1,018,892.84	1,506,731.49	-202,801.66	1,691,402.76

**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 September  
CURRENT FUND YEAR 2019

	Description: Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6
	ID Number: INVEST. ACCT.	ASSET MGR.	OPERATING AC	CLAIMS ACCOUNT	ADMIN. EXPEN	0
Maturity (Yrs)	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0
TOTAL for All Accts & instruments						
Opening Cash & Investment Balance	\$19,781,845.70	443.4	16061088.56	3619313.74	100000	1000
Opening Interest Accrual Balance	\$63,359.63	0	63359.63	0	0	0
1 Interest Accrued and/or Interest Cost	\$21,067.01	\$0.00	\$21,067.01	\$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	\$6,099.22	\$0.00	\$0.00	\$6,099.22	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$2,522.43	\$0.00	\$2,522.43	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$29,688.66	\$0.00	\$23,589.44	\$6,099.22	\$0.00	\$0.00
9 Deposits - Purchases	\$493,233.76	\$0.00	\$0.00	\$170,397.24	\$236,486.70	\$86,349.82
10 (Withdrawals - Sales)	(\$704,657.09)	\$0.00	\$0.00	(\$381,820.57)	(\$236,486.70)	(\$86,349.82)
Ending Cash & Investment Balance	\$19,579,044.02	\$443.40	\$16,063,610.99	\$3,413,989.63	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$84,426.64	\$0.00	\$84,426.64	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$92,126.99	\$0.00	\$0.00	\$0.00	\$84,906.74	\$7,220.25
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,671,171.01	\$443.40	\$16,063,610.99	\$3,413,989.63	\$184,906.74	\$8,220.25
Annualized Rate of Return This Month	1.81%	0.00%	1.76%	2.08%	0.00%	0.00%

**Investment Income Allocation**

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2019</b>	Opening Cash & Investment Balance	(14,288.51)	(209,374.35)	108,568.42	1,429,604.97	440,061.59	0.00	#####	984,627.89	1,088,818.67	\$3,800,861.70
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$113.81	\$1,498.65	\$461.31	\$0.00	\$0.00	\$1,032.18	\$1,141.40	\$4,247.35
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$32.95	\$433.88	\$133.56	\$0.00	\$0.00	\$298.83	\$330.45	\$1,229.67
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$0.00	\$0.00	\$13.63	\$179.44	\$55.23	\$0.00	\$0.00	\$123.59	\$136.66	\$508.55
	8 Net Investment Income	\$0.00	\$0.00	\$160.39	\$2,111.96	\$650.11	\$0.00	\$0.00	\$1,454.60	\$1,608.52	\$5,985.58
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$113.81	\$1,498.65	\$461.31	\$0.00	\$0.00	\$1,032.18	\$1,141.40	\$4,247.35
	Ending Cash & Investment Balance	(\$71,651.11)	(\$206,918.09)	\$110,204.39	\$1,380,012.34	\$446,851.15	\$0.00	#####	\$1,018,490.65	\$1,024,335.72	\$3,677,481.69
	Ending Interest Accrual Balance	\$40.23	\$12.61	\$308.96	\$4,064.13	\$1,265.48	\$0.00	\$6.91	\$2,232.21	\$3,480.20	\$11,410.73

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2018</b>	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$0.00	\$232.42	\$75.79	\$633.21	\$546.86	\$0.00	\$0.18	\$15.29	\$178.06	\$1,681.79
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$67.29	\$21.94	\$183.32	\$158.32	\$0.00	\$0.05	\$4.43	\$51.55	\$486.90
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$0.00	\$27.83	\$9.07	\$75.82	\$65.48	\$0.00	\$0.02	\$1.83	\$21.32	\$201.37
	8 Net Investment Income	\$0.00	\$327.53	\$106.80	\$892.35	\$770.66	\$0.00	\$0.25	\$21.54	\$250.93	\$2,370.06
	9 Interest Accrued - Net Change	\$0.00	\$232.42	\$75.79	\$633.21	\$546.86	\$0.00	\$0.18	\$15.29	\$178.06	\$1,681.79
	Ending Cash & Investment Balance	(\$56,469.04)	\$206,446.11	\$72,327.46	\$569,027.88	\$521,891.78	\$0.00	\$168.40	\$14,588.40	\$169,927.72	\$1,497,908.71
	Ending Interest Accrual Balance	\$6.46	\$1,021.23	\$325.59	\$2,976.88	\$2,320.40	\$0.00	\$0.03	\$189.30	\$959.27	\$7,799.16

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2017</b>	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$57.96	\$391.37	\$113.48	\$1,335.78	\$576.02	\$116.84	\$0.01	\$186.45	\$217.23	\$2,995.15
	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	\$16.78	\$113.31	\$32.85	\$386.73	\$166.77	\$33.83	\$0.00	\$53.98	\$62.89	\$867.14
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$6.94	\$46.86	\$13.59	\$159.94	\$68.97	\$13.99	\$0.00	\$22.32	\$26.01	\$358.62
	8 Net Investment Income	\$81.69	\$551.54	\$159.92	\$1,882.44	\$811.76	\$164.66	\$0.02	\$262.75	\$306.14	\$4,220.91
	9 Interest Accrued - Net Change	\$57.96	\$391.37	\$113.48	\$1,335.78	\$576.02	\$116.84	\$0.01	\$186.45	\$217.23	\$2,995.15
	Ending Cash & Investment Balance	\$55,317.98	\$371,613.49	\$108,297.24	\$1,270,149.41	\$549,723.77	\$111,505.10	\$11.70	\$177,933.41	\$207,314.36	\$2,851,866.46
	Ending Interest Accrual Balance	\$245.98	\$1,717.77	\$482.71	\$5,736.69	\$2,450.28	\$497.01	\$0.05	\$793.07	\$930.76	\$12,854.33

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2016</b>	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$86.26	\$340.47	\$115.72	\$993.74	\$472.30	\$108.23	\$0.06	\$237.18	\$203.27	\$2,557.24
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$24.97	\$98.57	\$33.50	\$287.70	\$136.74	\$31.34	\$0.02	\$68.67	\$58.85	\$740.36
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$10.33	\$40.77	\$13.86	\$118.98	\$56.55	\$12.96	\$0.01	\$28.40	\$24.34	\$306.19
	8 Net Investment Income	\$121.56	\$479.80	\$163.09	\$1,400.43	\$665.59	\$152.53	\$0.08	\$334.25	\$286.46	\$3,603.79
	9 Interest Accrued - Net Change	\$86.26	\$340.47	\$115.72	\$993.74	\$472.30	\$108.23	\$0.06	\$237.18	\$203.27	\$2,557.24
	Ending Cash & Investment Balance	\$82,323.24	\$315,584.75	\$110,440.87	\$927,258.62	\$450,738.92	\$103,291.17	\$56.45	\$226,352.60	\$193,988.68	\$2,410,035.30
	Ending Interest Accrual Balance	\$366.94	\$1,520.83	\$492.27	\$4,264.99	\$2,009.08	\$460.40	\$0.25	\$1,008.92	\$864.66	\$10,988.33

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2015</b>	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$65.79	\$368.39	\$95.35	\$228.61	\$550.88	\$108.43	\$0.00	\$124.30	\$215.59	\$1,757.34
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$19.05	\$106.66	\$27.61	\$66.19	\$159.49	\$31.39	\$0.00	\$35.99	\$62.42	\$508.78
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$7.88	\$44.11	\$11.42	\$27.37	\$65.96	\$12.98	\$0.00	\$14.88	\$25.81	\$210.41
	8 Net Investment Income	\$92.71	\$519.16	\$134.38	\$322.16	\$776.33	\$152.80	\$0.00	\$175.16	\$303.83	\$2,476.53
	9 Interest Accrued - Net Change	\$65.79	\$368.39	\$95.35	\$228.61	\$550.88	\$108.43	\$0.00	\$124.30	\$215.59	\$1,757.34
	Ending Cash & Investment Balance	\$62,785.04	\$347,473.29	\$91,000.29	\$216,197.95	\$525,728.41	\$103,474.48	\$0.80	\$118,620.05	\$205,750.23	\$1,671,030.54
	Ending Interest Accrual Balance	\$279.85	\$1,590.21	\$405.61	\$843.30	\$2,341.11	\$461.22	\$0.00	\$528.72	\$919.31	\$7,369.33

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>Closed</b>	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$164.89	\$82.60	\$70.62	\$1,853.43	\$1,175.27	\$162.91	\$0.00	\$459.78	\$3,461.65	\$7,431.15
	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	\$47.74	\$23.91	\$20.45	\$536.60	\$340.26	\$47.16	\$0.00	\$133.11	\$1,002.20	\$2,151.43
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$19.74	\$9.89	\$8.46	\$221.92	\$140.72	\$19.51	\$0.00	\$55.05	\$414.48	\$889.76
	8 Net Investment Income	\$232.36	\$116.41	\$99.52	\$2,611.95	\$1,656.25	\$229.58	\$0.00	\$647.94	\$4,878.33	\$10,472.33
	9 Interest Accrued - Net Change	\$164.89	\$82.60	\$70.62	\$1,853.43	\$1,175.27	\$162.91	\$0.00	\$459.78	\$3,461.65	\$7,431.15
	Ending Cash & Investment Balance	\$157,456.90	\$78,829.81	\$67,393.86	\$1,768,806.13	\$1,121,609.14	\$155,471.15	(\$79.04)	\$438,782.92	\$3,303,593.54	\$7,091,864.41
	Ending Interest Accrual Balance	\$701.29	\$366.81	\$300.39	\$7,883.91	\$4,999.34	\$692.98	(\$0.01)	\$1,955.78	\$15,447.09	\$32,347.59

## 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

September 01, 2019 - September 30, 2019

### Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$16,124,448.19
Net of Contributions & Withdrawals	-
Net Investment Change	\$23,589.44
<b>Closing Market Value w/Accrued Income</b>	<b>\$16,148,037.63</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

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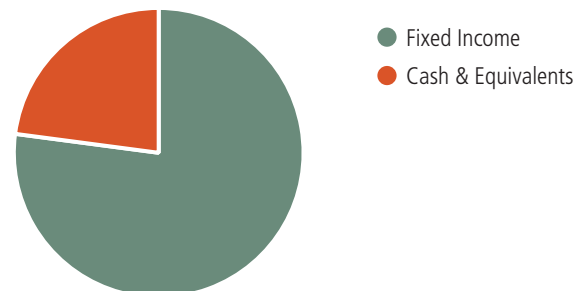
**Glossary**

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

## Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,383,024.79	77.09%
Cash & Equivalents	3,680,586.20	22.91
<b>TOTAL</b>	<b>\$16,063,610.99</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	\$12,383,024.79	\$51,003.36	\$12,434,028.15	\$172,558.75	1.39%
Cash & Equivalents	3,680,586.20	33,423.28	3,714,009.48	81,521.71	2.21
<b>TOTAL</b>	<b>\$16,063,610.99</b>	<b>\$84,426.64</b>	<b>\$16,148,037.63</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>\$16,061,088.56</b>	<b>\$16,927,548.76</b>
Accrued Income	63,359.63	17,775.87
<b>Opening Market Value w/Accrued Income</b>	<b>\$16,124,448.19</b>	<b>\$16,945,324.63</b>
<b>Contributions</b>		
Cash Receipts	-	7,608,585.14
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	-	<b>\$7,608,585.14</b>
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-8,746,537.51
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Withdrawals</b>	-	<b>-\$8,746,537.51</b>
<b>Net Contributions &amp; Withdrawals</b>	-	<b>-\$1,137,952.37</b>
Closing Market Value	16,063,610.99	16,063,610.99
Accrued Income	84,426.64	84,426.64
<b>Closing Market Value w/Accrued Income</b>	<b>\$16,148,037.63</b>	<b>\$16,148,037.63</b>
<b>Net Investment Change</b>	<b>\$23,589.44</b>	<b>\$340,665.37</b>
<b>Net Investment Change Detail</b>		
	Current Period	Year-to-Date
<b>Net Investment Change</b>	<b>\$23,589.44</b>	<b>\$340,665.37</b>
<b>Income Earned</b>		
Dividends	-	-
Net Interest	-	131,045.63
Other Income	-	-
Change in Accrual	21,067.01	66,650.77
<b>Total Income Earned</b>	<b>\$21,067.01</b>	<b>\$197,696.40</b>
<b>Market Appreciation</b>	<b>\$2,522.43</b>	<b>\$142,968.97</b>

## Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

September 01, 2019 - September 30, 2019

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	-	-
Interest	-	134,334.82
Other Income	-	-
<b>Total Taxable</b>	-	<b>\$134,334.82</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	-	-
<b>TOTAL RECEIVED</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>Long Term</b>		
Gain	-	6,835.93
Loss	-	-
<b>Total Long Term</b>	-	<b>\$6,835.93</b>
<b>TOTAL GAIN/LOSS</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	-	7,608,585.14
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	8,456,640.18
Net Interest	-	131,045.63
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
<b>Total Receipts</b>	-	<b>\$16,196,270.95</b>
<b>Disbursements</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-8,746,537.51
Other Fees	-	-
Purchases	-	-7,449,733.44
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Disbursements</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 Allocation

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

September 01, 2019 - September 30, 2019

### 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	77.09%	\$12,383,024.79	\$12,378,144.96	\$4,879.83	\$51,003.36	\$12,434,028.15
<b>Total Fixed Income</b>	<b>77.09%</b>	<b>\$12,383,024.79</b>	<b>\$12,378,144.96</b>	<b>\$4,879.83</b>	<b>\$51,003.36</b>	<b>\$12,434,028.15</b>
<b>■ Cash &amp; Equivalents</b>						
Taxable	22.91	3,680,586.20	3,680,586.20	-	33,423.28	3,714,009.48
<b>Total Cash &amp; Equivalents</b>	<b>22.91%</b>	<b>\$3,680,586.20</b>	<b>\$3,680,586.20</b>	<b>-</b>	<b>\$33,423.28</b>	<b>\$3,714,009.48</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$16,063,610.99</b>	<b>\$16,058,731.16</b>	<b>\$4,879.83</b>	<b>\$84,426.64</b>	<b>\$16,148,037.63</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

September 01, 2019 - September 30, 2019

### Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>U.S. Taxable Fixed Income</b>										
<b>U.S. Treasury Bonds</b>										
UNITED STATES TREASURY NOTES DTD 11/30/2012 1.000% 11/30/2019 CUSIP: 912828UB4 Moody's: AAA	1,000,000	\$99.827	\$998,270.00	\$992,304.69	\$5,965.31	\$3,360.66	\$10,000.00	0.17	2.00%	6.21%
UNITED STATES TREASURY NOTES DTD 05/31/2013 1.375% 05/31/2020 CUSIP: 912828VF4 Moody's: AAA	1,000,000	99.660	996,600.00	998,359.37	-1,759.37	4,620.90	13,750.00	0.67	1.90	6.20
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	99.539	993,399.22	991,255.70	2,143.52	5,742.57	13,722.50	1.08	1.81	6.18
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	699,000	100.652	703,557.48	697,580.16	5,977.32	2,008.68	15,727.50	1.36	1.76	4.38
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	99.891	698,238.09	698,645.04	-406.95	2,870.55	11,358.75	1.72	1.69	4.35
<b>Total U.S. Treasury Bonds</b>			<b>\$4,390,064.79</b>	<b>\$4,378,144.96</b>	<b>\$11,919.83</b>	<b>\$18,603.36</b>	<b>\$64,558.75</b>	<b>0.93</b>	<b>1.85%</b>	<b>27.33%</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

September 01, 2019 - September 30, 2019

### Fixed Income *(continued)*

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<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	\$99.912	\$7,992,960.00	\$8,000,000.00	-\$7,040.00	\$32,400.00	\$108,000.00	0.17	1.74%	49.76%
<b>Total U.S. Government Agency Bonds</b>			<b>\$7,992,960.00</b>	<b>\$8,000,000.00</b>	<b>-\$7,040.00</b>	<b>\$32,400.00</b>	<b>\$108,000.00</b>	<b>0.17</b>	<b>1.74%</b>	<b>49.76%</b>
<b>Total U.S. Taxable Fixed Income</b>			<b>\$12,383,024.79</b>	<b>\$12,378,144.96</b>	<b>\$4,879.83</b>	<b>\$51,003.36</b>	<b>\$172,558.75</b>	<b>0.44</b>	<b>1.78%</b>	<b>77.09%</b>
<b>TOTAL FIXED INCOME</b>			<b>\$12,383,024.79</b>	<b>\$12,378,144.96</b>	<b>\$4,879.83</b>	<b>\$51,003.36</b>	<b>\$172,558.75</b>	<b>0.44</b>	<b>1.78%</b>	<b>77.09%</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	-	\$9,186.94	\$23,793.51	0.05	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	-	16,065.00	24,300.00	0.11	2.43	6.11

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

September 01, 2019 - September 30, 2019

### ■ Cash & Equivalents *(continued)*

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
UNITED STATES TREASURY BILLS DTD 03/28/2019 DUE 03/26/2020 CUSIP: 912796SH3	1,720,000	\$98.57	\$1,695,393.13	\$1,695,393.13	-	\$8,171.34	\$33,428.20	0.49	1.94%	10.55%
<b>Total U.S. Treasury Bills</b>			<b>\$3,680,586.20</b>	<b>\$3,680,586.20</b>	-	<b>\$33,423.28</b>	<b>\$81,521.71</b>	<b>0.27</b>	<b>2.18%</b>	<b>22.91%</b>
<b>Total Taxable</b>			<b>\$3,680,586.20</b>	<b>\$3,680,586.20</b>	-	<b>\$33,423.28</b>	<b>\$81,521.71</b>	<b>0.27</b>	<b>2.18%</b>	<b>22.91%</b>
<b>TOTAL CASH &amp; EQUIVALENTS</b>			<b>\$3,680,586.20</b>	<b>\$3,680,586.20</b>	-	<b>\$33,423.28</b>	<b>\$81,521.71</b>	<b>0.27</b>	<b>2.18%</b>	<b>22.91%</b>
<b>Grand Total</b>			<b>\$16,063,610.99</b>	<b>\$16,058,731.16</b>	<b>\$4,879.83</b>	<b>\$84,426.64</b>	<b>\$254,080.46</b>			<b>100%</b>
Accrued Income			\$84,426.64							
<b>Grand Total Market Value w/ Accrued Income</b>			<b>\$16,148,037.63</b>							

## Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

September 01, 2019 - September 30, 2019

### Transaction Activity Detail

Trade Date						
Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management	

No activity for this statement period.

**Realized Gain / Loss Detail**

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

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

## Statement Disclosures

### Statement Review; Limitations on Actions

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

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

### Fee Arrangements

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

### Affiliated Advisers

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

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

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

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

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

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

Please consult a current prospectus, available at [www.wilmingtonfunds.com](http://www.wilmingtonfunds.com), for the relevant Affiliated Fund or contact your Relationship Manager for additional information.

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

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

### Pricing and Valuation

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



**Statement Disclosures** *(continued)*

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Glossary** *(continued)*

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

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

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

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

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

Current Fund Year: 2019 Month Ending: September										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	3,593.53	6,046.26	1,688.39	26,067.35	6,600.77	0.00	3,313.62	33,440.34	20,799.75	101,550.01
Refunds	6,983.34	0.00	0.00	341.85	0.00	0.00	0.00	0.00	0.00	7,325.19
Invest Pymnts	153.42	579.19	239.32	2,677.90	1,548.05	203.15	0.10	841.08	2,379.45	8,621.66
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	153.42	579.19	239.32	2,677.90	1,548.05	203.15	0.10	841.08	2,379.45	8,621.66
Other *	1,938.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.00	2,538.00
TOTAL	12,668.29	6,625.45	1,927.71	29,087.10	8,148.82	203.15	3,313.72	34,281.42	23,779.20	120,034.86
EXPENSES										
Claims Transfers	62,512.93	34,274.95	99.00	139,599.82	0.00	0.00	0.00	0.00	0.00	236,486.70
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86,349.82	86,349.82
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	62,512.93	34,274.95	99.00	139,599.82	0.00	0.00	0.00	0.00	86,349.82	322,836.52
END BALANCE	229,763.01	1,113,029.36	559,664.11	6,131,452.33	3,616,543.17	473,741.90	(23,685.05)	1,994,768.03	5,483,767.52	19,579,044.38

**Report Month: September**

**Balance Differences**

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00

**Claims Transaction Status:**

Allocation variance 1:	Daily xactions add to monthly totals	0.00
Allocation variance 2:	Variance between monthly total and allocation total	(100.00)
Allocation variance 3:	Treasurer/TPA net payments NO1	Max/Min ##### / (0.00)
Pre-existing variance:	Prior period unreconciled variance	Max/Min ##### / (0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2019									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	3,593.53	6,046.26	1,688.39	26,067.35	6,600.77	0.00	3,313.62	33,440.34	20,799.75	101,550.01
Refunds	400.00	0.00	0.00	0.00						400.00
Invest Pymnts	0.00	0.00	46.58	613.32	188.79	0.00	0.00	422.42	467.12	1,738.23
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	46.58	613.32	188.79	0.00	0.00	422.42	467.12	1,738.23
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.00	600.00
TOTAL	3,993.53	6,046.26	1,734.97	26,680.67	6,789.56	0.00	3,313.62	33,862.76	21,866.87	104,288.24
EXPENSES										0.00
Claims Transfers	61,356.13	3,590.00	99.00	76,273.30	0.00	0.00	0.00	0.00	0.00	141,318.43
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86,349.82	86,349.82
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	61,356.13	3,590.00	99.00	76,273.30	0.00	0.00	0.00	0.00	86,349.82	227,668.25
END BALANCE	(71,651.11)	(206,918.09)	110,204.39	1,380,012.34	446,851.15	0.00	(23,843.36)	1,018,490.65	1,024,335.72	3,677,481.69

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2018									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	6,483.34	0.00	0.00	75.00						6,558.34
Invest Pymnts	0.00	95.12	31.02	259.14	223.80	0.00	0.07	6.26	72.87	688.28
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	95.12	31.02	259.14	223.80	0.00	0.07	6.26	72.87	688.28
Other *	1,938.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,938.00
TOTAL	8,421.34	95.12	31.02	334.14	223.80	0.00	0.07	6.26	72.87	9,184.62
EXPENSES										
Claims Transfers	1,156.80	15,357.50	0.00	35,341.80	0.00	0.00	0.00	0.00	0.00	51,856.10
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	1,156.80	15,357.50	0.00	35,341.80	0.00	0.00	0.00	0.00	0.00	51,856.10
END BALANCE	(56,469.04)	206,446.11	72,327.46	569,027.88	521,891.78	0.00	168.40	14,588.40	169,927.72	1,497,908.71

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2017									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	12.01						12.01
Invest Pymnts	23.72	160.17	46.44	546.67	235.74	47.82	0.01	76.30	88.90	1,225.77
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	23.72	160.17	46.44	546.67	235.74	47.82	0.01	76.30	88.90	1,225.77
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	23.72	160.17	46.44	558.68	235.74	47.82	0.01	76.30	88.90	1,237.78
EXPENSES										
Claims Transfers	0.00	1,891.50	0.00	4,648.60	0.00	0.00	0.00	0.00	0.00	6,540.10
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	1,891.50	0.00	4,648.60	0.00	0.00	0.00	0.00	0.00	6,540.10
END BALANCE	55,317.98	371,613.49	108,297.24	1,270,149.41	549,723.77	111,505.10	11.70	177,933.41	207,314.36	2,851,866.46

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2016									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	254.84						254.84
Invest Pymnts	35.30	139.34	47.36	406.69	193.29	44.29	0.02	97.07	83.19	1,046.55
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	35.30	139.34	47.36	406.69	193.29	44.29	0.02	97.07	83.19	1,046.55
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	35.30	139.34	47.36	661.53	193.29	44.29	0.02	97.07	83.19	1,301.39
EXPENSES										
Claims Transfers	0.00	9,335.80	0.00	21,365.74	0.00	0.00	0.00	0.00	0.00	30,701.54
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	9,335.80	0.00	21,365.74	0.00	0.00	0.00	0.00	0.00	30,701.54
END BALANCE	82,323.24	315,584.75	110,440.87	927,258.62	450,738.92	103,291.17	56.45	226,352.60	193,988.68	2,410,035.30

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	26.92	150.76	39.02	93.56	225.45	44.37	0.00	50.87	88.23	719.18
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	26.92	150.76	39.02	93.56	225.45	44.37	0.00	50.87	88.23	719.18
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	26.92	150.76	39.02	93.56	225.45	44.37	0.00	50.87	88.23	719.18
EXPENSES										
Claims Transfers	0.00	4,100.15	0.00	1,970.38	0.00	0.00	0.00	0.00	0.00	6,070.53
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	4,100.15	0.00	1,970.38	0.00	0.00	0.00	0.00	0.00	6,070.53
END BALANCE	62,785.04	347,473.29	91,000.29	216,197.95	525,728.41	103,474.48	0.80	118,620.05	205,750.23	1,671,030.54

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	100.00	0.00	0.00	0.00						100.00
Invest Pymnts	67.48	33.80	28.90	758.52	480.98	66.67	0.00	188.16	1,416.68	3,041.19
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	67.48	33.80	28.90	758.52	480.98	66.67	0.00	188.16	1,416.68	3,041.19
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	167.48	33.80	28.90	758.52	480.98	66.67	0.00	188.16	1,416.68	3,141.19
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	157,456.90	78,829.81	67,393.86	1,768,806.13	1,121,609.14	155,471.15	(79.04)	438,782.92	3,303,593.54	7,091,864.41

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

Month September  
Current Fund Year 2019

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Prop	253,042.23	61,356.13	400.00	313,998.36	313,998.36		0.00	0.00
	Liab	6,041.20	3,590.00	0.00	9,631.20	9,631.20		0.00	0.00
	Auto	3,977.09	99.00	0.00	4,076.09	4,076.09		0.00	0.00
	WC	307,047.80	76,273.30	0.00	383,321.10	383,321.10		0.00	0.00
	<b>Total</b>	<b>570,108.32</b>	<b>141,318.43</b>	<b>400.00</b>	<b>711,026.75</b>	<b>711,026.75</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2018	Prop	333,522.94	1,156.80	6,483.34	328,196.40	328,196.40	(0.00)	0.00	(0.00)
	Liab	258,911.66	15,357.50	0.00	274,269.16	274,269.16	0.00	0.00	0.00
	Auto	55,821.29	0.00	0.00	55,821.29	55,821.29	(0.00)	(0.00)	0.00
	WC	1,435,541.29	35,341.80	75.00	1,470,808.09	1,470,808.09	0.00	0.00	0.00
	<b>Total</b>	<b>2,083,797.18</b>	<b>51,856.10</b>	<b>6,558.34</b>	<b>2,129,094.94</b>	<b>2,129,094.94</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	110,978.18	1,891.50	0.00	112,869.68	112,869.68	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	927,613.38	4,648.60	12.01	932,249.97	932,249.97	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,260,713.25</b>	<b>6,540.10</b>	<b>12.01</b>	<b>1,267,241.34</b>	<b>1,267,241.34</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	203,507.55	9,335.80	0.00	212,843.35	212,843.35	(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	1,312,440.03	21,365.74	254.84	1,333,550.93	1,333,550.93	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,844,219.58</b>	<b>30,701.54</b>	<b>254.84</b>	<b>1,874,666.28</b>	<b>1,874,666.28</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	182,038.91	4,100.15	0.00	186,139.06	186,139.06	(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	2,141,445.87	1,970.38	0.00	2,143,416.25	2,143,416.25	0.00	0.00	0.00
	<b>Total</b>	<b>2,652,327.78</b>	<b>6,070.53</b>	<b>0.00</b>	<b>2,658,398.31</b>	<b>2,658,398.31</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
<b>TOTAL</b>		<b>8,411,166.11</b>	<b>236,486.70</b>	<b>7,225.19</b>	<b>8,640,427.62</b>	<b>8,640,427.62</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: 09/01/2019 - 09/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	QL File Number Claim Number	DOL	Payment Amount Check Amount
13994	09/03/2019	E-INDEP ADJUSTOR	34885	URTASUN, AMAYA	ATLANTIC SECURITY INT'L			
Org1 Desc: RIVERSIDE TOWNSHIP						Z12001 001223718:	02/28/2015	\$325.00
						13994 Total:		\$325.00
13995	09/03/2019	Combined	34885	Combined	LEO PETETTI LLC			
Org1 Desc: MANSFIELD TOWNSHIP								
		E-APPRAISERS PR		Mansfield Twp		2020181860:	08/17/2019	\$225.00
Org1 Desc: MOUNT LAUREL TOWNSHIP								
		E-APPRAISERS PR		Mount Laurel Twp		2020181661:	08/17/2019	\$110.00
Org1 Desc: PEMBERTON TOWNSHIP								
		E-SALVAGE EXPENSE		Pemberton Twp		2020178800:	07/12/2019	\$300.00
						13995 Total:		\$635.00
13996	09/03/2019	Combined	34885	Combined	ISO SERVICES, INC.			
Org1 Desc: SHAMONG TOWNSHIP								
		E-MISC ALL OTHER GL		Levy, J		2019171776:	02/04/2019	\$11.25
Org1 Desc: SHAMONG TOWNSHIP								
		E-MISC ALL OTHER GL		Levy, J. .		2019171776:	02/04/2019	\$11.25
Org1 Desc: SHAMONG TOWNSHIP								
		E-MISC ALL OTHER GL		Levy, S		2019171776:	02/04/2019	\$11.25
						13996 Total:		\$33.75
13997	09/03/2019	M-MISC MED(WC) & PD	34885	Woodland Twp	WOODLAND TOWNSHIP			
Org1 Desc: WOODLAND TOWNSHIP								
							02/16/2019	
						2019173206:		\$7,435.00
						13997 Total:		\$7,435.00



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

Processed Date: 09/01/2019 - 09/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	QL File Number Claim Number	DOL	Payment Amount Check Amount
13998	09/03/2019	M-IND MED EXAMS WC	34885	BRUZZESE, GIANCARLO	TRI-COUNTY ORTHOPEDICS			
Org1 Desc: MOUNT LAUREL TOWNSHIP						Z40839	06/26/2016	
						001253132:		\$1,200.00
						13998 Total:		\$1,200.00
13999	09/03/2019	M-MISC MED(WC) & PD	34885	Mount Laurel Twp	Anthony's Corner, Inc.			
Org1 Desc: MOUNT LAUREL TOWNSHIP								
						2020181661:	08/17/2019	\$5,061.43
						13999 Total:		\$5,061.43
14000	09/03/2019	I-PERMANENT PARTIAL	34885	DIPERI, AARON	AARON DIPERI			
Org1 Desc: MOUNT LAUREL TOWNSHIP								
						2017100711:	04/22/2017	\$1,056.28
						14000 Total:		\$1,056.28
14001	09/03/2019	E-ALLOCATED MED	34885	TANTUM, GREGORY	NEW JERSEY IME ASSOCIATES LLC			
Org1 Desc: MOUNT LAUREL TOWNSHIP								
						2018146837:	06/16/2018	\$750.00
						14001 Total:		\$750.00
14002	09/03/2019	I-TEMPORARY TOTAL	34885	Roberts, William	William Roberts			
Org1 Desc: PEMBERTON BOROUGH								
						MLT-2020179427	07/19/2019	
						2020179427:		\$1,842.00
						14002 Total:		\$1,842.00
14003	09/03/2019	M-MISC MED(WC) & PD	34885	Luton, Davetta	Davetta Luton			
Org1 Desc: EDGEWATER PARK TOWNSHIP								
						2020177865:	06/22/2019	\$500.00
						14003 Total:		\$500.00
14004	09/03/2019	I-TEMPORARY TOTAL	34885	Silk, Jason	FLORENCE TOWNSHIP			



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

Processed Date: 09/01/2019 - 09/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	QL File Number Claim Number	DOL	Payment Amount Check Amount
<b>Org1 Desc: FLORENCE TOWNSHIP</b>								
						2020178113:	07/07/2019	\$1,842.00
						14004 Total:		\$1,842.00
14005	09/03/2019	Combined	34888	Combined	QUAL-LYNX			
<b>Org1 Desc: PEMBERTON BOROUGH</b>								
		E-MISC ALL OTHER WC		Bozoski, Chad		MLT-2020179427 2020179631:	07/19/2019	\$4.25
<b>Org1 Desc: MANSFIELD TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Chiappetta, Joseph		2020178519:	07/11/2019	\$4.25
<b>Org1 Desc: MEDFORD TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Clancy Sr., James		2020178740:	07/13/2019	\$4.25
<b>Org1 Desc: PALMYRA BOROUGH</b>								
		E-MISC ALL OTHER WC		Coveleski, Stephen		2020179073:	07/17/2019	\$4.25
<b>Org1 Desc: MEDFORD TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Eastwick, James		2020178739:	07/15/2019	\$4.25
<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Ehrlich, Robert		2020178671:	07/12/2019	\$4.25
<b>Org1 Desc: EDGEWATER PARK TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Herkoperec, Mark		2020179664:	07/25/2019	\$4.25
<b>Org1 Desc: DELRAN TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Lugo, Lynette		2020178626:	07/08/2019	\$4.25



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

Processed Date: 09/01/2019 - 09/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	QL File Number Claim Number	DOL	Payment Amount Check Amount
<b>Org1 Desc: LUMBERTON TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Madden, Michael		2019175364:	05/28/2019	\$4.25
<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Marshall, William		2020179153:	07/19/2019	\$4.25
<b>Org1 Desc: RIVERSIDE TOWNSHIP</b>								
		E-MISC ALL OTHER WC		MEGARA, MICHAEL		2018143542:	05/22/2018	\$4.25
<b>Org1 Desc: MEDFORD TOWNSHIP</b>								
		E-MISC ALL OTHER WC		O'Neill, James		2020179934:	07/29/2019	\$4.25
<b>Org1 Desc: MEDFORD TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Pagliocca, Vincent		2020178657:	07/11/2019	\$4.25
<b>Org1 Desc: PEMBERTON BOROUGH</b>								
		E-MISC ALL OTHER WC		Roberts, William		MLT-2020179427 2020179427:	07/19/2019	\$4.25
<b>Org1 Desc: FLORENCE TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Silk, Jason		2020178113:	07/07/2019	\$4.25
<b>Org1 Desc: PEMBERTON TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Weisman, Jayson		2020179173:	07/19/2019	\$4.25
						14005 Total:		\$68.00
14006	09/03/2019	M-ORTHO/NEURO	34888	WILLHOUSE, DYLLON	COASTAL SPINE, PC.			
<b>Org1 Desc: DELANCO TOWNSHIP</b>								
							12/29/2017	
						2018121619:		\$83.27
						14006 Total:		\$83.27
14007	09/03/2019	M-PHYSICIAN FEES	34888	Hess, Erich	REGIONAL OTOLARYNGOLOGY HEAD			



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

Processed Date: 09/01/2019 - 09/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	QL File Number Claim Number	DOL	Payment Amount Check Amount
Org1 Desc: BORDENTOWN TOWNSHIP								
						2020180234:	07/31/2019	\$216.27
						14007 Total:		\$216.27
14008	09/03/2019	Combined	34888	Combined	STRIVE PHYSICAL THERAPY AND			
Org1 Desc: MANSFIELD TOWNSHIP								
		M-		PETRONI, TERRY		2019176050:	06/10/2019	\$240.00
						14008 Total:		\$240.00
14009	09/03/2019	M-ACUTE CARE	34888	Silk, Jason	VIRTUA MEMORIAL HOSPITAL			
Org1 Desc: FLORENCE TOWNSHIP								
						2020178113:	07/07/2019	\$1,677.00
						14009 Total:		\$1,677.00
14010	09/03/2019	M-ACUTE CARE	34888	Hodson, Morris	ROBERT WOOD JOHNSON			
Org1 Desc: CHESTERFIELD TOWNSHIP								
						2020180181:	07/31/2019	\$2,003.79
						14010 Total:		\$2,003.79
14011	09/03/2019	M-ORTHO/NEURO	34888	PETRONI, TERRY	BURLINGTON COUNTY ORTHOPAEDIC			
Org1 Desc: MANSFIELD TOWNSHIP								
						2019176050:	06/10/2019	\$95.00
						14011 Total:		\$95.00
14012	09/03/2019	M-MRI	34888	DOHANIC, DYLAN	ONE CALL CARE DIAGNOSTICS			
Org1 Desc: NORTH HANOVER TOWNSHIP								
						2018143403:	05/15/2018	\$485.00
						14012 Total:		\$485.00
14013	09/03/2019	Combined	34888	Combined	CENTRAL JERSEY URGENT CARE			



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<b>Org1 Desc: PEMBERTON TOWNSHIP</b>								
		M-URGENT CARE		Decharleroy, Gregory		MLT-2019174744 2019174744:	05/26/2019	\$320.00
<b>Org1 Desc: PEMBERTON TOWNSHIP</b>								
		M-URGENT CARE		Harrell Jr., Gerry		2019174109:	05/19/2019	\$160.00
<b>Org1 Desc: PEMBERTON TOWNSHIP</b>								
		M-URGENT CARE		PARKER, JUDSON		2019174090:	05/20/2019	\$160.00
<b>Org1 Desc: PEMBERTON TOWNSHIP</b>								
		M-URGENT CARE		REYNOLDS VEZOS, TYLER		MLT-2019174744 2019174729:	05/26/2019	\$160.00
<b>Org1 Desc: PEMBERTON TOWNSHIP</b>								
		M-URGENT CARE		WEISMAN, JAYSON		2019175865: 14013 Total:	06/07/2019	\$160.00 \$960.00
14014	09/03/2019	Combined	34888	Combined	ISO SERVICES, INC.			
<b>Org1 Desc: MEDFORD TOWNSHIP</b>								
		E-MISC ALL OTHER GL		Bercaw, Frances		2020178449:	06/09/2019	\$11.25
<b>Org1 Desc: PEMBERTON BOROUGH</b>								
		E-MISC ALL OTHER WC		Bozoski, Chad		MLT-2020179427 2020179631:	07/19/2019	\$11.25
<b>Org1 Desc: MANSFIELD TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Chiappetta, Joseph		2020178519:	07/11/2019	\$11.25
<b>Org1 Desc: MEDFORD TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Clancy Sr., James		2020178740:	07/13/2019	\$11.25

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<b>Org1 Desc: PALMYRA BOROUGH</b>								
		E-MISC ALL OTHER WC		Coveleski, Stephen		2020179073:	07/17/2019	\$11.25
<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
		E-MISC ALL OTHER GL		Czaplicki, Cailey		2020179005:	07/12/2019	\$11.25
<b>Org1 Desc: FLORENCE TOWNSHIP</b>								
		E-MISC ALL OTHER GL		Danch, Nancy		2020178625:	07/08/2019	\$11.25
<b>Org1 Desc: MEDFORD TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Eastwick, James		2020178739:	07/15/2019	\$11.25
<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Ehrlich, Robert		2020178671:	07/12/2019	\$11.25
<b>Org1 Desc: EDGEWATER PARK TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Herkoperec, Mark		2020179664:	07/25/2019	\$11.25
<b>Org1 Desc: DELRAN TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Lugo, Lynette		2020178626:	07/08/2019	\$11.25
<b>Org1 Desc: PEMBERTON TOWNSHIP</b>								
		E-MISC ALL OTHER GL		Lurty, Mark		2019173487:	04/23/2019	\$11.25
<b>Org1 Desc: LUMBERTON TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Madden, Michael		2019175364:	05/28/2019	\$11.25
<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Marshall, William		2019177593:	06/06/2019	\$11.25



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<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Marshall, William		2020179153:	07/19/2019	\$11.25
<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
		E-MISC ALL OTHER GL		Merkling, Megan		2020179197:	07/18/2019	\$11.25
<b>Org1 Desc: MEDFORD TOWNSHIP</b>								
		E-MISC ALL OTHER WC		O'Neill, James		2020179934:	07/29/2019	\$11.25
<b>Org1 Desc: MEDFORD TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Pagliocca, Vincent		2020178657:	07/11/2019	\$11.25
<b>Org1 Desc: PEMBERTON BOROUGH</b>								
		E-MISC ALL OTHER WC		Roberts, William		MLT-2020179427 2020179427:	07/19/2019	\$11.25
<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Santiago, Wilmar		2019154157:	09/29/2018	\$11.25
<b>Org1 Desc: FLORENCE TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Silk, Jason		2020178113:	07/07/2019	\$11.25
<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
		E-MISC ALL OTHER GL		Versaggi, Sharon		2019172256:	03/31/2018	\$11.25
<b>Org1 Desc: PEMBERTON TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Weisman, Jayson		2020179173:	07/19/2019	\$11.25
						14014 Total:		\$258.75
14015	09/03/2019	Combined	34889	Combined	QUALCARE INC			





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<b>Org1 Desc: RIVERSIDE TOWNSHIP</b>								
		M-MEDICAL		Arocho, Jacob		2020182077:	08/23/2019	\$501.00
<b>Org1 Desc: EDGEWATER PARK TOWNSHIP</b>								
		M-MEDICAL		Lackraj, Jesse		2020181208:	06/06/2019	\$501.00
<b>Org1 Desc: PEMBERTON TOWNSHIP</b>								
		M-MEDICAL		Sawyer, David		2020181753:	08/20/2019	\$501.00
						14015 Total:		\$1,503.00
14016	09/09/2019	Combined	35062	Combined	ADMINISTRATIVE CLAIM SERVICES			
<b>Org1 Desc: PEMBERTON TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Adams, Vicky		2020182172:	08/22/2019	\$6.00
<b>Org1 Desc: EDGEWATER PARK TOWNSHIP</b>								
		E-MISC ALL OTHER WC		Herkoperec, Mark		2020179664:	07/25/2019	\$3.00
						14016 Total:		\$9.00
14017	09/09/2019	M-MISC MED(WC) & PD	35062	Mansfield Twp	BAY HEAD INVESTMENTS INC			
<b>Org1 Desc: MANSFIELD TOWNSHIP</b>								
						2020181860:	08/17/2019	\$6,410.58
						14017 Total:		\$6,410.58
14018	09/09/2019	E-APPRAISERS PR	35062	Medford Twp	LEO PETETTI LLC			
<b>Org1 Desc: MEDFORD TOWNSHIP</b>								
						2020180005:	07/26/2019	\$55.00
						14018 Total:		\$55.00
14019	09/09/2019	M-IND MED EXAMS WC	35062	STEPHENSON, CHRISTOPHER	PREMIER ORTHOPAEDIC & SPORTS			



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<b>Org1 Desc: PEMBERTON TOWNSHIP</b>								
						MLT-001256900	04/21/2016	
						001250033:		\$900.00
						14019 Total:		\$900.00
14020	09/09/2019	E-MISC ALL OTHER AL	35062	Lutz, James	CLIFF GRAY APPRAISAL SERVICE			
<b>Org1 Desc: MEDFORD TOWNSHIP</b>								
						2020179991:	07/26/2019	\$99.00
						14020 Total:		\$99.00
14021	09/09/2019	Combined	35062	Combined	THE DEWEESE LAW FIRM			
<b>Org1 Desc: BORDENTOWN TOWNSHIP</b>								
		L-LEGAL PR		Bordentown Twp			12/18/2018	
						2019161299:		\$156.80
<b>Org1 Desc: PEMBERTON TOWNSHIP</b>								
		E-SUBROGATION		PHILLIPS, BRUCE		Z44145	08/27/2016	
						001256470:		\$50.00
						14021 Total:		\$206.80
14022	09/09/2019	E-MISC LEGAL	35062	GUDONIS, DAVID	JERSEY SHORE REPORTING LLC			
<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
						2018130588:	04/07/2018	\$90.00
						14022 Total:		\$90.00
14023	09/09/2019	Combined	35062	Combined	PIETRAS SARACINO SMITH & MEEK			
<b>Org1 Desc: SPRINGFIELD TOWNSHIP</b>								
		L-LEGAL WC		KERR, WILLIAM		Z09086	01/26/2015	
						001220784:		\$684.45
<b>Org1 Desc: DELRAN TOWNSHIP</b>								
		L-LEGAL WC		Lefferts, Kevin			01/18/2019	
						2019163514:		\$344.50
						14023 Total:		\$1,028.95
14024	09/09/2019	I-TEMPORARY TOTAL	35062	Roun, Howard	PALMYRA BOROUGH			



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Org1 Desc: PALMYRA BOROUGH								
						2019166742:	02/25/2019	\$692.91
						14024 Total:		\$692.91
14025	09/09/2019	I-TEMPORARY TOTAL	35062	BREINER, WILLIAM	WILLIAM BREINER			
Org1 Desc: PALMYRA BOROUGH								
						2018143484:	05/21/2018	\$1,806.00
						14025 Total:		\$1,806.00
14026	09/09/2019	I-TEMPORARY TOTAL	35062	Reiss, Christina	Christina Reiss			
Org1 Desc: MOUNT LAUREL TOWNSHIP								
						2019165703:	02/11/2019	\$1,842.00
						14026 Total:		\$1,842.00
14027	09/09/2019	I-PERMANENT PARTIAL	35062	YOUNG, BRIAN	BRIAN YOUNG			
Org1 Desc: FLORENCE TOWNSHIP								
						Z34871	02/19/2016	
						001247013:		\$1,026.24
						14027 Total:		\$1,026.24
14028	09/09/2019	M-MISC MED(WC) & PD	35062	Medford Twp	MEDFORD TOWNSHIP			
Org1 Desc: MEDFORD TOWNSHIP								
						2020180005:	07/26/2019	\$984.02
						14028 Total:		\$984.02
14029	09/09/2019	M-ORTHO/NEURO	35063	WILLHOUSE, DYLLON	COASTAL SPINE, PC.			
Org1 Desc: DELANCO TOWNSHIP								
						2018121619:	12/29/2017	\$83.27
						14029 Total:		\$83.27
14030	09/09/2019	Combined	35063	Combined	STRIVE PHYSICAL THERAPY AND			



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<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
		M-		Reiss, Christina		2019165703:	02/11/2019	\$400.00
						14030 Total:		\$400.00
14031	09/09/2019	M-MRI	35063	DOHANIC, DYLAN	ONE CALL CARE DIAGNOSTICS			
<b>Org1 Desc: NORTH HANOVER TOWNSHIP</b>								
						2018143403:	05/15/2018	\$75.00
						14031 Total:		\$75.00
14032	09/09/2019	M-	35063	Silk, Jason	HAMILTON PHYSICAL THERAPY SVCS,			
<b>Org1 Desc: FLORENCE TOWNSHIP</b>								
						2020178113:	07/07/2019	\$72.00
						14032 Total:		\$72.00
14033	09/09/2019	Combined	35063	Combined	AVIA PARTNERS INC			
<b>Org1 Desc: PALMYRA BOROUGH</b>								
		M-PHARMACY		BREINER, WILLIAM		2018143484:	05/21/2018	\$95.74
<b>Org1 Desc: MEDFORD TOWNSHIP</b>								
		M-PHARMACY		MCGUIGAN, MARK		Z20598 001232500:	06/24/2015	\$101.43
						14033 Total:		\$197.17
14034	09/09/2019	Combined	35065	Combined	QUALCARE INC			
<b>Org1 Desc: PEMBERTON TOWNSHIP</b>								
		M-MEDICAL		Adams, Vicky		2020182172:	08/22/2019	\$501.00
<b>Org1 Desc: PEMBERTON TOWNSHIP</b>								
		M-MEDICAL		Herring, Shawn		2020182299:	08/28/2019	\$501.00



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<b>Org1 Desc: WESTAMPTON TOWNSHIP</b>								
		M-MEDICAL		Hunt, Tiffany		MLT-2020182640 2020182640:	09/03/2019	\$501.00
<b>Org1 Desc: WESTAMPTON TOWNSHIP</b>								
		M-MEDICAL		Washick, David		MLT-2020182640 2020182643:	09/03/2019	\$501.00
						14034 Total:		\$2,004.00
14035	09/16/2019	E-MISC ALL OTHER WC	35261	Lackraj, Jesse	ADMINISTRATIVE CLAIM SERVICES			
<b>Org1 Desc: EDGEWATER PARK TOWNSHIP</b>								
							06/06/2019	
						2020181208:		\$3.00
						14035 Total:		\$3.00
14036	09/16/2019	Combined	35261	Combined	PARKER MCCAY			
<b>Org1 Desc: SOUTHAMPTON TOWNSHIP</b>								
		L-LEGAL GL		MARTINEZ, JYONSHIEL		MLT-Z25839 001237862:	08/18/2015	\$4,100.15
<b>Org1 Desc: MANSFIELD TOWNSHIP</b>								
		L-LEGAL GL		MORGAN, JORDAN			02/09/2017	
						2018119926:		\$1,891.50
						14036 Total:		\$5,991.65
14037	09/16/2019	E-MISC ALL OTHER WC	35261	Silk, Jason	State of New Jersey - Div of Worker's			
<b>Org1 Desc: FLORENCE TOWNSHIP</b>								
							07/07/2019	
						2020178113:		\$0.69
						14037 Total:		\$0.69
14038	09/16/2019	E-MISC ALL OTHER WC	35261	Amoroso, Anthony	BC MEDICAL CARE, LLC.			
<b>Org1 Desc: PEMBERTON BOROUGH</b>								
							06/22/2019	
						2020180457:		\$31.00
						14038 Total:		\$31.00
14039	09/16/2019	L-LEGAL GL	35261	Delco Development, LLC.	DAVID S DEWEESE			



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Org1 Desc: MOUNT LAUREL TOWNSHIP								
						2020179901:	06/26/2019	\$750.00
						14039 Total:		\$750.00
14040	09/16/2019	E-INDEP ADJUSTOR	35261	BREINER, WILLIAM	ROBERT T ZIMMERMAN			
Org1 Desc: PALMYRA BOROUGH								
						2018143484:	05/21/2018	\$370.00
						14040 Total:		\$370.00
14041	09/16/2019	E-SUBROGATION	35261	KOROSETA, MICHELLE	THE DEWEESE LAW FIRM			
Org1 Desc: FLORENCE TOWNSHIP								
						Z45983 001258311:	10/04/2016	\$35.00
						14041 Total:		\$35.00
14042	09/16/2019	L-LEGAL WC	35261	MCGUIGAN, MARK	AFFANATO MARUT LLC			
Org1 Desc: MEDFORD TOWNSHIP								
						Z20598 001232500:	06/24/2015	\$169.00
						14042 Total:		\$169.00
14043	09/16/2019	I-TEMPORARY TOTAL	35261	Roberts, William	William Roberts			
Org1 Desc: PEMBERTON BOROUGH								
						MLT-2020179427 2020179427:	07/19/2019	\$1,842.00
						14043 Total:		\$1,842.00
14044	09/16/2019	I-PERMANENT PARTIAL	35261	SCHALLUS, ANTHONY	ANTHONY SCHALLUS			
Org1 Desc: WESTAMPTON TOWNSHIP								
						2018124978:	02/05/2018	\$964.00
						14044 Total:		\$964.00
14045	09/16/2019	M-MISC MED(WC) & PD	35261	Lumberton	LUMBERTON TOWNSHIP			



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Org1 Desc: LUMBERTON TOWNSHIP								
						2019157923:	08/21/2018	\$1,000.00
						14045 Total:		\$1,000.00
14046	09/16/2019	M-MISC MED(WC) & PD	35261	Palmyra Borough	PALMYRA BOROUGH			
Org1 Desc: PALMYRA BOROUGH								
						2020182783:	08/26/2019	\$4,080.00
						14046 Total:		\$4,080.00
14047	09/16/2019	Combined	35262	Combined	STRIVE PHYSICAL THERAPY AND			
Org1 Desc: MANSFIELD TOWNSHIP								
		M-		PETRONI, TERRY			06/10/2019	
						2019176050:		\$320.00
						14047 Total:		\$320.00
14048	09/16/2019	M-OCCUPATIONAL	35262	Hess, Erich	RWJUHH OCCUPATIONAL HEALTH			
Org1 Desc: BORDENTOWN TOWNSHIP								
							07/31/2019	
						2020180234:		\$171.37
						14048 Total:		\$171.37
14049	09/16/2019	Combined	35262	Combined	TARIQ S. SIDDIQI, MD			
Org1 Desc: PALMYRA BOROUGH								
		M-ORTHO/NEURO		BREINER, WILLIAM			05/21/2018	
						2018143484:		\$1,733.13
Org1 Desc: MOUNT LAUREL TOWNSHIP								
		M-ORTHO/NEURO		Choinski, Mariusz			03/20/2019	
						2019169300:		\$119.17
						14049 Total:		\$1,852.30
14050	09/16/2019	M-MRI	35262	WILLHOUSE, DYLLON	ONE CALL CARE DIAGNOSTICS			
Org1 Desc: DELANCO TOWNSHIP								
							12/29/2017	
						2018121619:		\$300.00
						14050 Total:		\$300.00



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14051	09/16/2019	Combined	35262	Combined	HAMILTON PHYSICAL THERAPY SVCS,			
Org1 Desc: BORDENTOWN TOWNSHIP								
		M-		Brienza, Kaitlin		2019162679:	01/08/2019	\$72.00
Org1 Desc: NORTH HANOVER TOWNSHIP								
		M-		DOHANIC, DYLAN		2018143403:	05/15/2018	\$72.00
						14051 Total:		\$144.00
14052	09/16/2019	Combined	35263	Combined	QUALCARE INC			
Org1 Desc: MOUNT LAUREL TOWNSHIP								
		M-MEDICAL		Butler, Edward		2020182470:	08/30/2019	\$501.00
Org1 Desc: MOUNT LAUREL TOWNSHIP								
		M-MEDICAL		Casmer, Dylan		2020183069:	09/08/2019	\$501.00
Org1 Desc: BORDENTOWN TOWNSHIP								
		M-MEDICAL		Gardner, Joshua		2020182837:	09/05/2019	\$501.00
Org1 Desc: DELRAN TOWNSHIP								
		M-MEDICAL		Mclean, Michael		2020182885:	08/30/2019	\$501.00
Org1 Desc: DELRAN TOWNSHIP								
		M-MEDICAL		Mclean, Michael		2020183274:	09/07/2019	\$501.00
Org1 Desc: WESTAMPTON TOWNSHIP								
		M-MEDICAL		Morrotto, Christopher		2020182675:	09/03/2019	\$501.00
Org1 Desc: PEMBERTON TOWNSHIP								
		M-MEDICAL		Sabo, Jamie		2020183472:	09/09/2019	\$501.00





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<b>Org1 Desc: WESTAMPTON TOWNSHIP</b>								
		M-MEDICAL		Schallus, Anthony		2020183229:	09/08/2019	\$501.00
<b>Org1 Desc: BORDENTOWN CITY</b>								
		M-MEDICAL		Snook, John		2020182794:	09/04/2019	\$501.00
<b>Org1 Desc: BORDENTOWN CITY</b>								
		M-MEDICAL		Whitman, Timothy		2020182792:	08/26/2019	\$501.00
						14052 Total:		\$5,010.00
14053	09/23/2019	Combined	35467	Combined	RALPH G. CATALDO, DO, PA			
<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
		I-ASSESSMENT-W.C.		GUDONIS, DAVID		2018130588:	04/07/2018	\$400.00
						14053 Total:		\$400.00
14054	09/23/2019	Combined	35467	Combined	CAPEHART & SCATCHARD PA			
<b>Org1 Desc: SOUTHAMPTON TOWNSHIP</b>								
		L-LEGAL GL		FISHER, DANIEL		2017097398:	12/16/2016	\$5,335.80
<b>Org1 Desc: RIVERSIDE TOWNSHIP</b>								
		L-LEGAL WC		Kostrub, Richard		2019153387:	09/21/2018	\$288.50
						14054 Total:		\$5,624.30
14055	09/23/2019	L-LEGAL GL	35467	EL-MUJADDID, ELAEMER	PARKER MCCAY			
<b>Org1 Desc: WESTAMPTON TOWNSHIP</b>								
							04/18/2018	
						2018145140:		\$15,346.25
						14055 Total:		\$15,346.25
14056	09/23/2019	Combined	35467	Combined	MCCULLOUGH & JOSEPH			



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Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	QL File Number Claim Number	DOL	Payment Amount Check Amount
Org1 Desc: MOUNT LAUREL TOWNSHIP								
		I-CLAIMANT LEGAL EXP		GUDONIS, DAVID		2018130588:	04/07/2018	\$8,437.00
						14056 Total:		\$8,437.00
14057	09/23/2019	Combined	35467	Combined	BORBI CLANCY & PATRIZI LLC			
Org1 Desc: WESTAMPTON TOWNSHIP								
		I-ASSESSMENT-W.C.		HUNT, TIFFANY		Z47151	10/17/2016	
						001260212:		\$3,166.55
						14057 Total:		\$3,166.55
14058	09/23/2019	L-LEGAL GL	35467	LAWSON, ELIZABETH	RAYMOND & COLEMAN LLP			
Org1 Desc: WESTAMPTON TOWNSHIP								
						Z39535	03/15/2016	
						001251800:		\$4,000.00
						14058 Total:		\$4,000.00
14059	09/23/2019	E-MISC ALL OTHER WC	35467	DOHANIC, DYLAN	State of New Jersey - Div of Worker's			
Org1 Desc: NORTH HANOVER TOWNSHIP								
							05/15/2018	
						2018143403:		\$0.59
						14059 Total:		\$0.59
14060	09/23/2019	E-APPRAISERS PR	35467	Medford Twp	LEO PETETTI LLC			
Org1 Desc: MEDFORD TOWNSHIP								
							07/13/2019	
						2020178774:		\$425.00
						14060 Total:		\$425.00
14061	09/23/2019	Combined	35467	Combined	ARVIND BALIGA, MD			
Org1 Desc: WESTAMPTON TOWNSHIP								
		I-ASSESSMENT-W.C.		HUNT, TIFFANY		Z47151	10/17/2016	
						001260212:		\$400.00
						14061 Total:		\$400.00
14062	09/23/2019	L-LEGAL WC	35467	BREINER, WILLIAM	AFFANATO MARUT LLC			



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Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	QL File Number Claim Number	DOL	Payment Amount Check Amount
Org1 Desc: PALMYRA BOROUGH								
						2018143484:	05/21/2018	\$666.00
						14062 Total:		\$666.00
14063	09/23/2019	Combined	35467	Combined	JERSEY SHORE REPORTING LLC			
Org1 Desc: DELRAN TOWNSHIP								
		E-MISC LEGAL		FENIMORE, JOANNE		Z15990 001227828:	03/31/2015	\$30.00
Org1 Desc: WESTAMPTON TOWNSHIP								
		E-MISC LEGAL		HUNT, TIFFANY		Z47151 001260212:	10/17/2016	\$90.00
						14063 Total:		\$120.00
14064	09/23/2019	Combined	35467	Combined	PIETRAS SARACINO SMITH & MEEK			
Org1 Desc: PALMYRA BOROUGH								
		L-LEGAL WC		DEFRANCO, ANTHONY		2017106585:	06/28/2017	\$1,319.50
Org1 Desc: PEMBERTON TOWNSHIP								
		L-LEGAL WC		DELAGARZA, PETER		Z33679 001245810:	02/01/2016	\$448.50
Org1 Desc: PEMBERTON TOWNSHIP								
		L-LEGAL WC		DELSOLE, ALISHA		Z27950 001239995:	10/13/2015	\$630.50
Org1 Desc: MOUNT LAUREL TOWNSHIP								
		L-LEGAL WC		GUDONIS, DAVID		2018130588:	04/07/2018	\$1,342.00
						14064 Total:		\$3,740.50
14065	09/23/2019	I-TEMPORARY TOTAL	35467	WEBSTER, JORDAN	WESTAMPTON TOWNSHIP			
Org1 Desc: WESTAMPTON TOWNSHIP								
							07/24/2018	
						2019148581:		\$1,797.24
						14065 Total:		\$1,797.24
14066	09/23/2019	I-PERMANENT PARTIAL	35467	GUDONIS, DAVID	DAVID GUDONIS			



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Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	QL File Number Claim Number	DOL	Payment Amount Check Amount
Org1 Desc: MOUNT LAUREL TOWNSHIP								
						2018130588:	04/07/2018	\$13,430.20
						14066 Total:		\$13,430.20
14067	09/23/2019	I-TEMPORARY TOTAL	35467	Reiss, Christina	Christina Reiss			
Org1 Desc: MOUNT LAUREL TOWNSHIP								
						2019165703:	02/11/2019	\$1,842.00
						14067 Total:		\$1,842.00
14068	09/23/2019	I-PERMANENT PARTIAL	35467	HUNT, TIFFANY	TIFFANY HUNT			
Org1 Desc: WESTAMPTON TOWNSHIP								
						Z47151 001260212:	10/17/2016	\$13,099.45
						14068 Total:		\$13,099.45
14069	09/23/2019	M-MISC MED(WC) & PD	35467	Medford Twp	MEDFORD TOWNSHIP			
Org1 Desc: MEDFORD TOWNSHIP								
						2020178774:	07/13/2019	\$30,020.70
						14069 Total:		\$30,020.70
14070	09/23/2019	Combined	35468	Combined	STRIVE PHYSICAL THERAPY AND			
Org1 Desc: MANSFIELD TOWNSHIP								
		M-		PETRONI, TERRY		2019176050:	06/10/2019	\$80.00
Org1 Desc: MOUNT LAUREL TOWNSHIP								
		M-		Reiss, Christina		2019165703:	02/11/2019	\$80.00
Org1 Desc: WESTAMPTON TOWNSHIP								
		M-		WEBSTER, JORDAN		2019148581:	07/24/2018	\$1,010.00
						14070 Total:		\$1,170.00
14071	09/23/2019	M-ORTHO/NEURO	35468	Ettinger, Robert	PREMIER ORTHOPEDIC OF SOUTH			



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Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	QL File Number Claim Number	DOL	Payment Amount Check Amount
Org1 Desc: PEMBERTON TOWNSHIP								
						MLT-2019155776 2019155779:	10/16/2018	\$69.76
						14071 Total:		\$69.76
14072	09/23/2019	Combined	35468	Combined	VIRTUA MEMORIAL HOSPITAL			
Org1 Desc: PEMBERTON TOWNSHIP								
		M-ACUTE CARE		Baker, Edward		2019176278:	06/11/2019	\$381.50
Org1 Desc: MEDFORD TOWNSHIP								
		M-ACUTE CARE		Pagliocca, Vincent		2020178657:	07/11/2019	\$11,728.44
						14072 Total:		\$12,109.94
14073	09/23/2019	M-PHYSICIAN FEES	35468	Silk, Jason	RADIOLOGY ASSOCIATES OF			
Org1 Desc: FLORENCE TOWNSHIP								
						2020178113:	07/07/2019	\$20.47
						14073 Total:		\$20.47
14074	09/23/2019	Combined	35468	Combined	BURLINGTON COUNTY ORTHOPAEDIC			
Org1 Desc: PEMBERTON TOWNSHIP								
		M-ORTHO/NEURO		Baker, Edward		2019176278:	06/11/2019	\$8,550.80
						14074 Total:		\$8,550.80
14075	09/23/2019	M-ORTHO/NEURO	35468	SANTIAGO, VICTOR	SEAVIEW ORTHOPAEDIC & MEDICAL			
Org1 Desc: NORTH HANOVER TOWNSHIP								
						Z34515 001246647:	02/15/2016	\$950.00
						14075 Total:		\$950.00
14076	09/23/2019	M-MRI	35468	Baker, Edward	ONE CALL CARE DIAGNOSTICS			
Org1 Desc: PEMBERTON TOWNSHIP								
						2019176278:	06/11/2019	\$950.00
						14076 Total:		\$950.00



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14077	09/23/2019	Combined	35468	Combined	MEDEXPRESS URGENT CARE NEW			
Org1 Desc: RIVERSIDE TOWNSHIP								
		M-URGENT CARE		Arocho, Jacob		2020182077:	08/23/2019	\$320.00
Org1 Desc: DELRAN TOWNSHIP								
		M-URGENT CARE		Mclean, Michael		2020182885:	08/30/2019	\$160.00
Org1 Desc: DELRAN TOWNSHIP								
		M-URGENT CARE		Pfeffer, Kevin		2019175185:	06/01/2019	\$160.00
						14077 Total:		\$640.00
14078	09/23/2019	Combined	35468	Combined	HAMILTON PHYSICAL THERAPY SVCS,			
Org1 Desc: BORDENTOWN TOWNSHIP								
		M-		Brienza, Kaitlin		2019162679:	01/08/2019	\$72.00
Org1 Desc: NORTH HANOVER TOWNSHIP								
		M-		DOHANIC, DYLAN		2018143403:	05/15/2018	\$72.00
Org1 Desc: FLORENCE TOWNSHIP								
		M-		Silk, Jason		2020178113:	07/07/2019	\$288.00
						14078 Total:		\$432.00
14079	09/23/2019	M-ORTHO/NEURO	35468	Baker, Edward	BURLINGTON COUNTY ORTHOPAEDIC			
Org1 Desc: PEMBERTON TOWNSHIP								
							06/11/2019	
						2019176278:		\$1,101.85
						14079 Total:		\$1,101.85
14080	09/23/2019	Combined	35468	Combined	NEUROSURGICAL AND SPINE			
Org1 Desc: WESTAMPTON TOWNSHIP								
		M-ORTHO/NEURO		WEBSTER, JORDAN		2019148581:	07/24/2018	\$288.70
						14080 Total:		\$288.70



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14081	09/30/2019	L-LEGAL WC	35658	Silk, Jason	CAPEHART & SCATCHARD PA			
Org1 Desc: FLORENCE TOWNSHIP								
						2020178113:	07/07/2019	\$542.50
						14081 Total:		\$542.50
14082	09/30/2019	E-MISC ALL OTHER WC	35658	Lackraj, Jesse	MRO CORPORATION			
Org1 Desc: EDGEWATER PARK TOWNSHIP								
						2020181208:	06/06/2019	\$24.00
						14082 Total:		\$24.00
14083	09/30/2019	Combined	35658	Combined	DAVID S DEWEESE			
Org1 Desc: WOODLAND TOWNSHIP								
		L-LEGAL GL		Donoghue, Jane		2019176948:	05/21/2019	\$750.00
Org1 Desc: MEDFORD TOWNSHIP								
		L-LEGAL GL		Friedman, Sander		2020184823:	07/27/2019	\$750.00
Org1 Desc: DELANCO TOWNSHIP								
		L-LEGAL GL		Kennedy, Fred		2020180395:	06/12/2019	\$750.00
						14083 Total:		\$2,250.00
14084	09/30/2019	E-SUBROGATION	35658	HYNES, MICHAEL	THE DEWEESE LAW FIRM			
Org1 Desc: PALMYRA BOROUGH								
						2018126840:	02/24/2018	\$150.00
						14084 Total:		\$150.00
14085	09/30/2019	Combined	35658	Combined	AFFANATO MARUT LLC			
Org1 Desc: MOUNT LAUREL TOWNSHIP								
		L-LEGAL WC		Mixon, Gary		2019152686:	09/14/2018	\$174.05



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Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	QL File Number Claim Number	DOL	Payment Amount Check Amount
Org1 Desc: MOUNT LAUREL TOWNSHIP								
		L-LEGAL WC		TANTUM, GREGORY		2018146837:	06/16/2018	\$115.00
						14085 Total:		\$289.05
14086	09/30/2019	E-MISC LEGAL	35658	HUNT, TIFFANY	JERSEY SHORE REPORTING LLC			
Org1 Desc: WESTAMPTON TOWNSHIP								
						Z31632 001243737:	12/16/2015	\$30.00
						14086 Total:		\$30.00
14087	09/30/2019	I-TEMPORARY TOTAL	35658	Adams, Vicky	PEMBERTON TOWNSHIP			
Org1 Desc: PEMBERTON TOWNSHIP								
						2020182172:	08/22/2019	\$433.27
						14087 Total:		\$433.27
14088	09/30/2019	I-TEMPORARY TOTAL	35658	Baker, Edward	PEMBERTON TOWNSHIP			
Org1 Desc: PEMBERTON TOWNSHIP								
						2019176278:	06/11/2019	\$986.66
						14088 Total:		\$986.66
14089	09/30/2019	I-TEMPORARY TOTAL	35658	Baker, Edward	PEMBERTON TOWNSHIP			
Org1 Desc: PEMBERTON TOWNSHIP								
						2019176278:	06/11/2019	\$740.00
						14089 Total:		\$740.00
14090	09/30/2019	I-TEMPORARY TOTAL	35658	Baker, Edward	PEMBERTON TOWNSHIP			
Org1 Desc: PEMBERTON TOWNSHIP								
						2019176278:	06/11/2019	\$1,726.66
						14090 Total:		\$1,726.66
14091	09/30/2019	I-TEMPORARY TOTAL	35658	Baker, Edward	PEMBERTON TOWNSHIP			





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Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	QL File Number Claim Number	DOL	Payment Amount Check Amount
<b>Org1 Desc: PEMBERTON TOWNSHIP</b>								
						2019176278:	06/11/2019	\$1,726.66
						14091 Total:		\$1,726.66
14092	09/30/2019	I-TEMPORARY TOTAL	35658	Silk, Jason	FLORENCE TOWNSHIP			
<b>Org1 Desc: FLORENCE TOWNSHIP</b>								
						2020178113:	07/07/2019	\$1,842.00
						14092 Total:		\$1,842.00
14093	09/30/2019	I-TEMPORARY TOTAL	35658	Silk, Jason	FLORENCE TOWNSHIP			
<b>Org1 Desc: FLORENCE TOWNSHIP</b>								
						2020178113:	07/07/2019	\$1,842.00
						14093 Total:		\$1,842.00
14094	09/30/2019	I-TEMPORARY TOTAL	35658	Silk, Jason	FLORENCE TOWNSHIP			
<b>Org1 Desc: FLORENCE TOWNSHIP</b>								
						2020178113:	07/07/2019	\$1,842.00
						14094 Total:		\$1,842.00
14095	09/30/2019	M-MISC MED(WC) & PD	35658	North Hanover Twp	NORTH HANOVER TOWNSHIP			
<b>Org1 Desc: NORTH HANOVER TOWNSHIP</b>								
						2020181735:	08/20/2019	\$6,249.40
						14095 Total:		\$6,249.40
14096	09/30/2019	I-PERMANENT PARTIAL	35658	DIPERI, AARON	AARON DIPERI			
<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
						2017100711:	04/22/2017	\$1,056.28
						14096 Total:		\$1,056.28
14097	09/30/2019	E-ALLOCATED MED	35658	COSTELLO, CHRISTOPHER E	NEW JERSEY IME ASSOCIATES LLC			



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Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	QL File Number Claim Number	DOL	Payment Amount Check Amount
<b>Org1 Desc: EDGEWATER PARK TOWNSHIP</b>								
						2018108894:	07/27/2017	\$750.00
						14097 Total:		\$750.00
14098	09/30/2019	I-TEMPORARY TOTAL	35658	Roberts, William	William Roberts			
<b>Org1 Desc: PEMBERTON BOROUGH</b>								
						MLT-2020179427 2020179427:	07/19/2019	\$1,842.00
						14098 Total:		\$1,842.00
14099	09/30/2019	M-PHYSICIAN FEES	35659	DOHANIC, DYLAN	COASTAL SPINE, PC.			
<b>Org1 Desc: NORTH HANOVER TOWNSHIP</b>								
						2018143403:	05/15/2018	\$250.04
						14099 Total:		\$250.04
14100	09/30/2019	M-	35659	Reiss, Christina	STRIVE PHYSICAL THERAPY AND			
<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
						2019165703:	02/11/2019	\$80.00
						14100 Total:		\$80.00
14101	09/30/2019	M-ACUTE CARE	35659	Roun, Howard	VIRTUA WEST JERSEY HEALTH, INC.			
<b>Org1 Desc: PALMYRA BOROUGH</b>								
						2019166742:	02/25/2019	\$3,126.90
						14101 Total:		\$3,126.90
14102	09/30/2019	Combined	35659	Combined	VIRTUA MEMORIAL HOSPITAL			
<b>Org1 Desc: DELRAN TOWNSHIP</b>								
		M-ACUTE CARE		Karpen, Travis		2020181062:	08/11/2019	\$1,677.00
<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
		M-ACUTE CARE		Verzicco, Michael		MLT-2019173941 2019173942:	05/15/2019	\$1,677.00
						14102 Total:		\$3,354.00

# BURLINGTON COUNTY J.I.F.

## BURLINGTON CTY JIF I Account

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Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	QL File Number Claim Number	DOL	Payment Amount Check Amount
14103	09/30/2019	Combined	35659	Combined	RWJUHH OCCUPATIONAL HEALTH			
<b>Org1 Desc: BORDENTOWN CITY</b>								
		M-OCCUPATIONAL		Whitman, Timothy		2020182792:	08/26/2019	\$256.43
						14103 Total:		\$256.43
14104	09/30/2019	M-PHYSICIAN FEES	35659	Marshall, William	RADIOLOGY ASSOCIATES OF			
<b>Org1 Desc: MOUNT LAUREL TOWNSHIP</b>								
						2020179153:	07/19/2019	\$17.01
						14104 Total:		\$17.01
14105	09/30/2019	M-MRI	35659	BREINER, WILLIAM	ONE CALL CARE DIAGNOSTICS			
<b>Org1 Desc: PALMYRA BOROUGH</b>								
						2018143484:	05/21/2018	\$250.00
						14105 Total:		\$250.00
14106	09/30/2019	M-BEHAVIORAL	35659	Roberts, William	MATTHEW J PITERA MD PA			
<b>Org1 Desc: PEMBERTON BOROUGH</b>								
						MLT-2020179427	07/19/2019	\$500.00
						2020179427:		\$500.00
						14106 Total:		\$500.00
14107	09/30/2019	Combined	35659	Combined	OUR LADY OF LOURDES MEDICAL			
<b>Org1 Desc: WESTAMPTON TOWNSHIP</b>								
		M-ACUTE CARE		Hunt, Tiffany		MLT-2020182640	09/03/2019	\$312.00
						2020182640:		
<b>Org1 Desc: WESTAMPTON TOWNSHIP</b>								
		M-ACUTE CARE		Washick, David		MLT-2020182640	09/03/2019	\$1,564.10
						2020182643:		\$1,564.10
						14107 Total:		\$1,876.10
14108	09/30/2019	M-ORTHO/NEURO	35659	Silk, Jason	ROTHMAN ORTHOPAEDICS			



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Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	QL File Number Claim Number	DOL	Payment Amount Check Amount
Org1 Desc: FLORENCE TOWNSHIP								
						2020178113:	07/07/2019	\$73.90
						14108 Total:		\$73.90
14109	09/30/2019	M-OCCUPATIONAL	35659	Jones, Kent	WORKNET OCCUPATIONAL MEDICINE			
Org1 Desc: FLORENCE TOWNSHIP								
						2020182360:	08/28/2019	\$446.12
						14109 Total:		\$446.12
14110	09/30/2019	Combined	35659	Combined	MEDEXPRESS URGENT CARE NEW			
Org1 Desc: DELRAN TOWNSHIP								
		M-URGENT CARE		Karpen, Travis		2020181062:	08/11/2019	\$160.00
Org1 Desc: DELRAN TOWNSHIP								
		M-URGENT CARE		Mclean, Michael		2020182885:	08/30/2019	\$160.00
						14110 Total:		\$320.00
14111	09/30/2019	M-PHYSICIAN FEES	35659	Byzek, Diane	EMERGENCY PHYSICIANS OF NEW			
Org1 Desc: MOUNT LAUREL TOWNSHIP								
						MLT-2019173941 2019173941:	05/15/2019	\$198.15
						14111 Total:		\$198.15
14112	09/30/2019	Combined	35659	Combined	HAMILTON PHYSICAL THERAPY SVCS,			
Org1 Desc: FLORENCE TOWNSHIP								
		M-		Silk, Jason		2020178113:	07/07/2019	\$216.00
						14112 Total:		\$216.00
14113	09/30/2019	M-ORTHO/NEURO	35659	DOHANIC, DYLAN	NEUROSURGICAL AND SPINE			
Org1 Desc: NORTH HANOVER TOWNSHIP								
						2018143403:	05/15/2018	\$144.35
						14113 Total:		\$144.35



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Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	QL File Number Claim Number	DOL	Payment Amount Check Amount
14114	09/30/2019	M-PHYSICIAN FEES	35659	Baker, Edward	NEW JERSEY ANESTHESIA			
Org1 Desc: PEMBERTON TOWNSHIP								
						2019176278:	06/11/2019	\$1,566.43
						14114 Total:		\$1,566.43
14115	09/30/2019	M-OCCUPATIONAL	35659	REYNOLDS VEZOS, TYLER	BIO-REFERENCE LABORATORIES, INC			
Org1 Desc: PEMBERTON TOWNSHIP								
						MLT-2019174744	05/26/2019	
						2019174729:		\$401.00
						14115 Total:		\$401.00
14116	09/30/2019	Combined	35660	Combined	QUALCARE INC			
Org1 Desc: MOUNT LAUREL TOWNSHIP								
		M-MEDICAL		Bell, Brian		2020184676:	09/19/2019	\$501.00
Org1 Desc: FLORENCE TOWNSHIP								
		M-MEDICAL		Jones, Kent		2020182360:	08/28/2019	\$501.00
						14116 Total:		\$1,002.00
Total for BURLINGTON CTY JIF I								\$236,486.70
				Number of Check:	123	First Check Number:	13994	
				Number Of Payments:	248	Last Check Number:	14116	
				Expense Payments:	4,312.78			
				Legal Payments:	40,555.00			
				Loss Payments:	191,618.92			

FY 2018 EJIF Dividend  
AELCF Member Allocation

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

	<b>3rd Quarter 2019.00 Interest</b>	<b>FY 2019 Sept. 30 Balance</b>
Bass River Township	0.60	358.90
Beverly City	1.06	632.11
Chesterfield Township	1.04	621.02
Delanco Township	1.29	769.22
Delran Township	6.20	3,691.84
Edgewater Park Township	3.14	1,868.10
Florence Township	4.29	2,553.64
Hainseport Township	1.65	979.92
Lumberton Township	4.18	2,485.09
Mansfield Township	2.03	1,209.78
Medford Township	8.89	5,287.74
Mount Laurel Township	16.06	9,556.25
Riverside Township	3.16	1,879.19
Shamong Township	2.58	1,535.41
Southampton Township	4.15	2,467.95
Springfield Township	1.29	767.20
Tabernacle Township	2.86	1,703.77
Westampton Township	2.88	1,714.86
<b>ALLOCATION TOTALS</b>	<b>67.36</b>	<b>40,082.00</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - OCTOBER 2019**

	<b>Payee</b>	<b>FY 2019</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	PERMA	<b>6,936.50</b>	Prof Services/Admin. Consultant	Oct, Nov, Dec 2019 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	<b>29,661.00</b>	Prof Services/Administration	Oct 2019 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>203.83</b>	Misc/Postage/Copies/Faxes	Sept 2019 postage/copies expenses
4	The DeWeese Law Firm, P.C.	<b>5,833.00</b>	Prof Services/Attorney	Oct 2019 Fees
5	Qual-Lynx	<b>16,742.00</b>	Prof Services/Claims Admin.	Oct 2019 Fees
6	Joyce Media	<b>375.00</b>	Misc/JIF Website	Oct 2019 Fees
7	Kris Kristie	<b>375.00</b>	Misc/Recording Secretary	Oct 2019 Fees
8	J. A. Montgomery Risk Control Services	<b>10,945.00</b>	Prof Services/Safety Director	Oct 2019 Fees
9	Secure Data Consulting Services, LLC	<b>3,713.00</b>	Prof Services/Technology Risk Serv Dir	Oct 2019 Fees
10	Pivot Point Security	<b>732.00</b>	EPL/CYBER/Technology Risk Management Service	Oct 2019 Fees
11	Tom Tontarski	<b>930.00</b>	Prof Services/Treasurer	Oct 2019 Fees
12	Conner Strong & Buckelew	<b>659.00</b>	Prof Services/Underwriting Mgr	Oct 2019 Fees
13	Debby Schiffer	<b>2,494.00</b>	Wellness Program	Oct 2019 Fees
14	ARC Reprographics	<b>1,376.00</b>	Misc/Printing	Inv#276121 Land use; #276023 Mansfield
15	Iron Mountain	<b>104.35</b>	Misc/Record Retention Service	Inv#BZHC790 Storage 10/1-31/19; Service 8/28-9/24/19
16	Merighi's Savoy Inn	<b>658.00</b>	Training/Training	10/1/19 Police Litigation Seminar; split
17	Edgewater Township	<b>95.88</b>	Wellness Program	Hydration challenge - water bottles and 1 yeti
18	Mt Laurel Township	<b>365.00</b>	Wellness Program	Fruit trays, wellness gift cards
19	Shamong Township	<b>247.28</b>	Wellness Program	Hearing tests; water dispenser; ergo foot rest
	<b>TOTAL</b>	<b>\$82,445.84</b>		

<b>JIF Bill List Total</b>	<b>\$82,445.84</b>
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***Safety Committee Meeting Minutes  
September 17, 2019 at 1:30pm  
Hainesport Municipal Building  
Hainesport, New Jersey***

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at the Hainesport Municipal Building, Hainesport, New Jersey September 17, 2019. The meeting was called to order at 1:35 pm.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**  
Amanda Somes, **Bass River**  
Richard Wolbert, **Beverly City**  
Mike Templeton, **Delanco Township**  
Patrice Hansell, **Fieldsboro Borough**  
Mary Picariello, **North Hanover Township**  
John Gural, **Palmyra Borough**  
Steve Ent, **Westampton Borough**  
Steve Walsh, **EJA / Capacity Insurance**  
James Ingling, **Wrightstown Borough**  
Joe Henry, **Hardenbergh Insurance**  
Katie Walters, **Conner Strong and Buckelew**  
Keith Hummel, *Public Sector Director*, **J. A. Montgomery Risk Control**  
John Saville, *Consultant*, **J. A. Montgomery Risk Control**  
Robert Garish, *Consultant*, **J. A. Montgomery Risk Control**  
Paul A. Forlenza, *Executive Director*, **Arthur J. Gallagher Risk Mgmt. Svcs.**  
Paul J. Miola, CPCU, ARM, Municipal JIF Strategist, **Arthur J. Gallagher Risk Mgmt. Svcs.**  
Sheila Ortiz, *Account Representative*, **Arthur J. Gallagher Risk Mgmt. Svcs.**  
Debby Schiffer, **Wellness Coordinator**

Those not in attendance were:

Grace Archer, **Bordentown City**  
Tom Pullion, **Edgewater Park Township**  
Paula Kosko, **Hainesport Township**  
Mike Fitzpatrick, **Mansfield Township**  
Brian Monaghan, **Insurance Agency Management**

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

***I. MINUTES OF JUNE 18, 2019 MEETING (E-mailed 09/03/2019)***

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



## **II. SEMI –ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT (Handout)**

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

Mr. Garish reported that through June 30, 2019, the BURLCO JIF members have participated in 578 total Instructor-led Learning Events through the MSI. This is an increase of 261 Learning Events since the first quarter and an increase of 210 Learning Events during this same time-period for Fund-Year 2018. In addition, to traditional Instructor-led training, 140 online classes were through the MSI as of June 30, 2019. This is an increase of 59 Learning Events through the first quarter and a decrease of one (1) Learning Event during this same time-period for Fund-Year 2018. There have been 66 course requests for 2020 between seven (7) member towns' as of this report for 2020. Those members are Bordentown City, Bordentown Twp., Delran, Florence, Hainesport, Pemberton Borough and Southampton.

Mr. Garish mentioned that in 2018, Kwik Course Briefings were added to the MSI. These video briefings are designed to focus on one limited topic, in a short time. They can be anywhere from three minutes in length to thirty minutes. Three briefings were added to the MSI in 2018, and additional topics are in the planning phase of 2019. Those coming in 2020 are *Voluntary Use of Respirators*; *Responsibilities of RTK Coordinator*, and *Confined Space Awareness*.

Mr. Garish then indicated there were 25 video rentals from the MEL Media Library through June 30, 2019. This represents usage by seven (7) member towns. In 2018, the MSI added 130 DVD's, and the library now consists of 836 distinct titles that represent 47 categories. The catalog can be found on both the NJ MEL and BURLCO JIF website.

Mr. Garish then highlighted the *Mid-Year Snapshots* listed on page 20 of the Semi-Annual Report. He mentioned that the percent of claims and total incurred cost by line of coverage valued as of 06/30/2019 shows that there were a total of 42 property claims that incurred \$477,957 which is 25% of the total incurred. There were a total of 78 Workers Compensation claims with a total incurred cost of \$453,229 which is 48% of the total incurred. Mr. Garish commented that Property Claims are paid out fairly quick vs. Workers Compensation claims; and General Liability Claims which will develop over time.

Mr. Wolbert asked if Cyber Claims would be under the Property Claims line. Mr. Forlenza responded that Cyber Claims have their own private insurer and are not reflected in these numbers.

Mr. Garish mentioned that Police make up of 33% of the Workers' Compensation frequency with 25 total claims and 20% of the incurred losses. Public Works (Building, Street Maintenance, Garbage, etc.), make up 31% of the frequency with 23 total claims and 32% of incurred losses. EMS makes up 19% of the frequency with 14 total claims and 31% of the incurred losses.

In terms of frequency, outside of the loss cause "NOC" (18) "Strains or Injured By" is the most common loss cause with 16 claims. Followed by: Struck or Injured By, Motor Vehicle, Fall or Slip From and Robbery or Criminal Assault. In reviewing the loss cause from a total dollars incurred standpoint, "Strain or Injured By" makes up an almost ½ of the total dollars incurred during this period. There were 16 total claims with an incurred cost of \$190,535, which equates to 44% of the total dollars incurred. Followed by: NOC; Struck or Injured By; Fall or Slip From; Motor Vehicle and Robbery or Criminal Assault.

Mr. Cramer asked if the five (5) volunteer Fire and EMS claims are comparable in nature. Mr. Garish indicated that he will research Mr. Cramer's question and will follow-up with the Committee.

Mr. Garish referred the Committee to page 24 to a listing of the categories of Claims by Loss Cause for Fund Year 2019 as of 06/30/2019. Mr. Henry asked if it would be beneficial to add a "lifting" category as there is such an emphasis related to lifting claims. He understands that lifting claims

are part of "Strains or Injured By"; however, when he reviews claims for a specific town he has to go through each individual claim to differentiate the type of claim.

Mr. Garish responded that there was an internal discussion yesterday with his office regarding how the Claims by Loss Cause data is received. He noted that he will work with his office internally to develop a report to make it easier to review. Mr. Miola asked that once the report is generated to send him a copy, as he meets with Qual-Lynx on a regular basis to discuss JIF issues.

Mr. Garish indicated that General Liability claims from 01/01/2019-06/30/2019 accounted for 23% of the claim frequency and (5%) of the incurred costs. There was a total of 58 claims with a total incurred cost of \$52,930. The average cost per General Liability claim is \$1,379. Whereas, Auto Liability Claims accounted for 4% of the claim frequency and (1%) of the incurred costs. There were a total of seven (7) claims with a total incurred cost of \$7,566. The average cost per Auto Liability claim is \$1,081. The average number of claims per 100 vehicles is 0.58.

Mr. Garish then gave a more extensive report regarding Property Claims to the Committee. He noted that the number of these types of claims is up across the state. Mr. Miola mentioned that he asked Qual-Lynx to research the property claims within Public Works and the Police Departments. He stated that he received the report prior to him going on vacation, therefore he will follow-up in this regard. Mr. Miola indicated that he is concerned as there has been a considerable jump in the number of property claims including automobile accidents that have an impact on workers compensation. He mentioned the most recent police claims are a result of police vehicles pulled over on the side of the road during a traffic stop and another automobile hits them.

Mr. Miola stated that he will include the Safety Director's office on the information he received from Qual-Lynx. He noted that he will follow-up with this Committee following his discovery.

Mr. Walsh commented that in regards to auto insurance rates have gone up tremendously over the past two (2) years.

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

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

### **III. SAFETY INTERVENTION/MONITORING**

Mr. Forlenza asked if there were any candidates for Safety Intervention / Monitoring. Mr. Garish responded that there are no candidates for Safety Intervention / Monitoring at this time.

Mr. Forlenza then referred the Committee to an excerpt from the last Executive Safety Committee listed on page one (1) of the agenda packet. The excerpt depicts discussions that took place regarding those members that are on the Safety Director's "watch list".

#### **Edgewater Park Township**

Mr. Garish reported that Edgewater Park has been trending in the right direction. He noted that the Township and the Chief of Police are engaged in the Safety Program. Mr. Garish stated that the only reason that Edgewater Park was placed on their "internal" watch list was simply due to a turnaround in administration. He indicated that based on his last visit he recommends removing Edgewater Park from their "internal" watch list. The Committee agreed with this recommendation.

#### **Woodland Township**

Mr. Saville mentioned that Woodland Township has made a concerted effort to participate in the Safety Program and are doing what they can as a small member town. He mentioned that Public Works has been conducting regular JSO's (Job Site Observations) between one (1) part-time and one (1) full-time employee. Mr. Saville's recommendation is to keep Woodland Township on their "internal" watch list until he visits with the Fire Department and all other department employees. The Committee agreed with this recommendation.

Mr. Forlenza asked if there are any other members of concern. Mr. Garish then reported on Southampton Township

#### **Southampton Township**

Mr. Garish reported that Southampton Township had a complete change in administration within their Public Works Department. He stated that this individual is a younger employee and is onboard with the Safety Program. Mr. Garish stated that there was some turmoil in the beginning with this new individual; however, the concerns have resolved themselves in the department. He mentioned that Southampton had no issues in regards to their renewal visit.

Mr. Forlenza mentioned that he conducted his renewal visit with the Governing Body. He noted that the Township felt the need to seek pricing from the private market; however, they decided to stay with the BURLCO JIF. Southampton Township advised him that they are scheduled to execute their paperwork during tonight's Council Meeting.

Ms. Schiffer commented that she scheduled a dietitian to visit Southampton Township on Thursday.

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

Mr. Forlenza mentioned that all Renewal Resolutions and Agreement have been received with the exception of Bordentown City's (awaiting contract) and Southampton Township. He mentioned that Southampton Township is holding their Council Meeting tonight. Mr. Forlenza then mentioned that Pemberton Borough will provide copies to him at tonight's Executive JIF Meeting. The deadline to renew with the Fund is October 1, 2019.

#### **V. BURLCO JIF LOSS RATIO REPORTS – June 30, 2019**

Mr. Forlenza referred the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of June 30, 2019. The report reflects a six-year period for Fund Years 2013-2018. Mr. Forlenza noted that this six-year average loss ratio for the BURLCO JIF is 71.3%. He noted that these ratios are incurred losses, which is money paid on known claims, and money set aside by the adjusters at Qual-Lynx to be paid on known claims within the JIFs self-insured retention versus the members' JIF loss funding assessment. Mr. Forlenza then briefly reviewed the reports included in the agenda packet with the Committee.

Mr. Forlenza noted that this data was used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

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

#### **VI. MEL LOSS RATIO REPORTS – June 30, 2019**

Mr. Forlenza directed the Committee to a copy of the June 30, 2019 *MEL Six Year Average Loss Ratio Reports* that were included in the agenda packet. The report reflects a six-year period for Fund Years 2013-2019. He indicated that this report includes incurred losses vs. loss funding for Excess Liability, Property & Works Compensation claims within the MEL's self-insured retention. Mr. Forlenza noted that the overall the six-year average loss ratio is 81.3%. He then briefly reviewed the reports included in the agenda packet with the Committee. Overall, the BURLCO JIF results are good.

Mr. Forlenza noted that this data was used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

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

## **VII. REGIONAL TRAINING SCHEDULE**

Mr. Garish mentioned that the remaining training schedule for 2019 is as follows:

- **Practical Leadership Strategies** – This training was held on June 27, 2019 at the Hainesport Municipal Building and was geared to Police Departments. Overall, there were 15 attendees and four (4) evaluations provided with good feedback.
- **D.E.R. Training** – This training is scheduled for October 8, 2019 from 8:30am-2:00pm at the Hainesport Municipal Building. The invitation was emailed on September 9, 2019. Mr. Garish mentioned that this class is limited to 30-35 representatives. As a result, Mr. Garish asked the Committee for authorization to add two (2) additional classes to accommodate all member towns, if needed, as there is a requirement of two (2) representatives from each town to be certified. The Committee authorized the Safety Director's office to offer two (2) additional classes to the BURLCO JIF members if needed.
- **Ergonomics / Wellness:** This training was supposed to be scheduled for the 3<sup>rd</sup>/4<sup>th</sup> Quarter of 2019. The goal was to utilize the new J. A. Montgomery facility for a recorded webinar for better participation; however, this did not take place. Mr. Garish mentioned that he had a productive meeting with Ms. Schiffer along with a Wellness Representative to develop a plan. He noted that this webinar will be costly and should take place in the 1<sup>st</sup> Quarter of 2020. The Committee agreed with the Safety Director's process.

Mr. Garish asked the Committee for their suggested Regional Training Topics for 2020. Discussion ensued.

Following a brief discussion, The Committee suggested the following topics:

- OPRA Training / General Employee's Cooperation
- Work Zone Safety for Police and General Employee's
- 1<sup>st</sup> Amendment Audit Group (Individuals recording Police Officers and posting on YouTube, looking for a reaction or incorrect procedures by the officer)

Mr. Garish stated that the Safety Coordinator/Claims Coordinator Round Table and the Wellness / Ergonomics will be held in 2020. Mr. Forlenza asked the Committee to send any suggested topics for the 2020 Regional Training Schedule to Mr. Garish.

Mr. Henry asked if it all possible can the "OPRA Training" topic be presented at the Annual Safety Breakfast since there will be a captive audience. Mr. Miola commented that he agreed with his suggestion. Mr. Forlenza stated that the message would need to be tailored to the audience, as OPRA is the Municipal Clerk's responsibility. Mr. Forlenza stated that at the next Safety Meeting in December the Safety Director would provide the Committee with a "draft" *2020 Regional Training Schedule* for approval.

## **VIII. SAFETY DIRECTOR BULLETINS**

Mr. Miola referred the Committee to a copy of five (5) Safety Director Bulletins distributed since their last meeting:

- *Water Spray Parks – Risk Control Best Practices*
- *Best Practices for Use of Blue Emergency Warning Lights for First Responders*
- *Resources for School Crossing Guard Safety Programs*

- *Best Practices for Beach Closures*
- *September is National Preparedness Month*

Mr. Wolbert questioned the Bulletin pertaining to “blue lights” for first responders. He asked if it is necessary to contact the local Police Chief on the responder’s application. Mr. Garish responded that it is at the discretion of the town. Mr. Miola suggested developing guidelines in writing as to what is permissible for each town.

Mr. Miola mentioned to the Committee that there was a very bad claim in the TRICO JIF resulting from these emergency blue lights. He then briefly explained the claim to the Committee.

Mr. Forlenza suggested that the Clerk review all of the application for the “*Blue Emergency Warning Light for Responder*” applications to ensure the applicants still qualify to have these lights installed on their vehicles.

Mr. Garish indicated there has been an increase in claims related to tick bites. He wants the Committee to be aware of the importance of those employees working outside to check regularly for tick bites and use insect repellent. Mr. Garish mentioned that there was a claim of an employee in another JIF that may never recover from a tick bite.

Mr. Garish mentioned that his office will also be resending regularly scheduled Safety Bulletins that are distributed during the Fall months.

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

Mr. Garish mentioned that the following correspondence was e-mailed to members since the Committee’s last meeting:

- *Bounce House’s*
- *August 12<sup>th</sup> – 18<sup>th</sup> Safe + Sound Week*
- *New School Year – Driver Awareness Reminder*

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

##### **Training Administrators**

Mr. Garish mentioned that all members have appointed a Training Administrator for the MEL Safety Institute. The report is included in the Safety Director’s Report on a Quarterly basis.

##### **MEL Leadership Skills Training**

Mr. Garish reported that the MEL Leadership Training for 2020 will be offered to the BURLCO JIF members. He noted that this training is a three-day course and is unable to be shorted due to the pertinent information that is provided during each session. Once the dates have been confirmed they will be emailed to the members. Mr. Garish indicated that his office will continue to promote these trainings to the BURLCO JIF members.

##### **2020 MSI Class Request – January through December**

Mr. Garish indicated that the 2020 MSI Course Catalog and Class Request form was distributed to the members August 30, 2019. The deadline to submit a request to host a class was extended to September 30, 2019. As of today’s meeting, there have been 23 total request to host a class.

### **Learning Management System – Other updates**

Mr. Garish mentioned that currently there are five (5) Kwik Course's that are available to the members. He noted that these videos can range anywhere from two minutes to 10 minutes in length.

## **XI. S:ERVE**

Mr. Garish discussed S:ERVE, the online training program available for Police, Fire and EMS. He mentioned that Safety National will be rolling out the updated program this month. Safety National is currently working on building the JIFs within the new program and individually adding each member town. Mr. Garish mentioned that Safety National sent him an email requesting distribution directions for information being sent to the members. Once those directions are updated, correspondence will be sent to the members. He mentioned that reports will be much easier to access.

## **XII. POLICE TOPICS**

### **Accreditation Update / Re-Accreditation Update**

Mr. Garish referred the Committee to page 44 of the agenda to a copy of the most recent Accredited / Reaccredited update as of August 29, 2019. He noted that this report was pulled from the Origami System, as the Police Chief's website has not been updated in quite some time.

### **Police One Academy**

Mr. Garish mentioned that 18 agencies out of the 19 members with police operations have enrolled in the Program with 14 agencies actively taking courses. He then referred the Committee to page 46 to a listing of member's participation. There were 664 courses completed as of September 12. Mr. Garish also mentioned that there is a listing of the current courses on beginning on page 47 of the agenda packet for your reference.

### **Police Luncheon**

Mr. Garish mentioned that there will be a Police Luncheon on *Preparing for the Department Defense* on October 1, 2019. He mentioned that this invitation was sent to the members on September 3, 2019.

### **Police Ad Hoc Committee**

Mr. Garish mentioned that the last Police Ad Hoc Committee is scheduled for October 29, 2019. He stated that Mr. Hummel will speak with Mr. Forlenza in regards to a location to secure for this meeting.

## **XIII. MEL SAFETY & EDUCATION COMMITTEE MEETINGS**

Mr. Forlenza referred the Committee to pages 53-56 to the meeting minutes from the last MEL Safety & Education meeting, which was held on July 12, 2019. Mr. Forlenza highlighted the update on legislative initiatives beginning on page 53 of the agenda in regards to *Cancer Presumption for Firefighters Update*, *Sexual Abuse & Molestation*, and *Recreational Marijuana*. He indicated that the MEL is carefully monitoring these situations.

Mr. Forlenza stated that the most recent MEL Safety & Education Meeting was held on September 13, 2019 at 11:30am. The minutes from this meeting will be included in the December Safety Committee agenda.

Mr. Hummel mentioned that there is a new Risk Management Program for Fire Command Staff. He noted that he along with Mr. Ken Schultz, and Chief Thompson, would come out to your Fire

Departments in the evening to train full-time and volunteer Firefighters. Mr. Hummel stated that he admits that he does not know how to put out a fire; however, they will provide EPL, LAD and Conduct within the Fire Companies training.

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

Mr. Saville referred the Committee to pages 57-58 of the agenda packet to a copy of the *Most Recent Frequent Citations from April 1, 2019 through June 30, 2019*. He briefly reviewed the report with the Committee. Mr. Saville noted that the most frequently cited violations were:

Mr. Saville referred the Committee on pages 37-39 of the agenda packet. He briefly reviewed the *Most Frequently Cited Standards for April 1, 2018 through, June 30, 2018*. PEOSH continues to focus on HAZCOM written programs as well as Lock-Out-Tag-Out programs and procedures. He noted that PEOSHA has a larger emphasis on Excavation (trenching & Shoring) due to a National OSHA notice that was released.

Mr. Saville mentioned that most of the PEOSHA Compliance Officers live in South Jersey and they will be hiring two more officers for the Health Side and one more for the Labor Side. He wanted to ensure the Committee was aware that some of the Compliance Officers are asking training questions.

#### **XV. RIGHT TO KNOW SERVICES – 2020 CONTRACT**

Mr. Forlenza referred the Committee to pages 59-61 to a copy of a letter his office received from Paul Shives. He noted that Mr. Shives overseas the Public Sector Department of J. A. Montgomery. Mr. Forlenza indicated that the current *Right to Know Program* was costing J. A. Montgomery significantly more than the JIF was paying. The second paragraph states:

*“As an example, our actual costs to complete the Right to Know work for the BURLCO JIF is currently \$ 41,880, and the current fee in our contract is \$25,543, which is a difference of over \$16,500 or 65%.*

Mr. Forlenza stated that Management above Mr. Shives questioned if it makes sense that J. A. Montgomery continue to perform Right to now Surveys on behalf of the membership at a loss. As a result, Mr. Forlenza had a conference call with the Safety Committee Chair from the TRICO JIF and Doug Cramer from the BURLCO JIF. As both of these JIF’s receive the Right to Know Services. Mr. Forlenza asked Mr. Shives to develop a program that would phase in an increase over several years that would get them closer to covering their overall cost. He stated that if you were to conduct these services by individual town, the cost would be much more expensive.

Mr. Forlenza stated that Mr. Shives shared quotes that he received from a firm in Ocean County to undertake the Right to Know Services and their cost was above \$100,000. He stated that he explained the situation to the Finance Committee and they approved a three-year phase in process; which is highlighted on page 61 of the agenda packet. As a result, Mr. Shives has agreed to allow a phase in process for the increase. The Committee agreed with this process.

#### **XVI. WELLNESS INITIATIVE**

Ms. Schiffer briefed the Committee on the 3<sup>rd</sup> Quarter Wellness Activities.

- **Presentations – 6 municipalities this quarter:**
  - Beverly City – Stress Management Techniques (July)
  - Bordentown City – 10 Keys to a Healthy Life (Sept)

- Delanco – Police Chief offering stress management presentation to officers (invited local towns – offering 4 sessions in July-Sept)
- Medford Police – psychologist spoke on Mental Health/Resiliency (August)
- Southampton – ShopRite Dietitian Healthy Lunch options (Sept)
- North Hanover – Family Feud Game on Nutrition (Aug)
- Delanco, Florence, Chesterfield, Medford, Hainesport, Pemberton Borough, and possibly other looking to have a L&L in the 4<sup>th</sup> Quarter.
- **Challenges**
  - Florence Township – has a year-long “Are you a Loser or a Maintainer” Challenge
  - Edgewater Park – Water Challenge (September)
- **Employee Wellness Day**
  - Pemberton Township
- **Other Activities**
  - Edgewater Park – sends out emails for every birthday; emailing 2-3 healthy Football Sunday recipes; purchasing water bottles with times on it to encourage hydration.
  - Florence Twp. – snacks purchased by Police Dept. for Officers; year-long Maintain or Lose Challenge (so far 2 have maintained and 9 have lost); Hydration Awareness in August (one participants name was drawn)
  - Hainesport – Monthly Healthy snack brought in by employee
  - Lumberton – Monthly Trivia Question (used September Calendar – do at least 5 things mentioned and get 2 entries into end of year drawing); chair massage (August)
  - End of Year Prize for participation in wellness events throughout the year.
  - Some towns are interested in starting a healthy snack box, decorating challenges for holidays, Gratitude Boards, meditation and office stretching demo’s.
  - Several Towns are scheduling chair massages for closer to the holidays
  - How about this for a challenge: “Take a Compliant Vacation” write down three things you are grateful for each day for one week
  - Flu Clinics, Walking clubs, stretching clubs
  - Ask employees to nominate up to 3 co-workers who embody health through active living, healthy eating and setting an example
  - Think about doing a fun teambuilding challenge: improve morale, increase happiness, decrease stress, encourage connectivity

### **WELCOA Summit**

Ms. Schiffer mentioned that she attended the 3-day WELCOA Summit in Philadelphia. She indicated that the summit was motivating for her and she met people from all over the world. The summit focused on Wellness in the Workplace. Ms. Schiffer mentioned that she has always talked about developing a “culture for wellness” and the environment for the employees. She indicated that she would like to focus on the resiliency for our employees, as it has become a big issue in regards to stress and digital toxicity.

Ms. Schiffer briefly reported on the subjects that were discussed during the summit. She stated that she provided an extensive report that is included in the Executive Committee agenda packet for the members review. Ms. Schiffer mentioned that she has developed a new list of topics that she will be using for new presentations for Lunch and Learns for the upcoming year 2020.

Ms. Picariello commented that she enjoyed the Family Feud Game on Nutrition. She stated that it was a good team building exercise.



### **Wellness Incentive Program Budget**

Mr. Forlenza directed the Committee to a copy of the 2019 Wellness Incentive Program Budget Balance spreadsheet included in the agenda packet on page 62. The deadline to claim or encumber these funds is November 30, 2019. Encumbered funds must be claimed by February 1, 2020.

Mr. Forlenza mentioned that the final reminder email with the available balances to each member will be sent the first week of November.

### ***XVII. OPTIONAL SAFETY BUDGET***

The 2019 Optional Safety Budget Balance spreadsheet is included in the agenda packet on page 63. The deadline to claim or encumber these funds is November 30, 2019. All encumbered funds must be claimed by February 1, 2020.

Mr. Forlenza mentioned that the final reminder email with the available balances to each member will be sent the first week of November.

### ***XVIII. SAFETY INCENTIVE PROGRAM***

Mr. Forlenza directed the Committee to a spreadsheet on page 64 of the agenda packet. He noted the deadline to encumber or claim funds is November 30, 2019. The final date to claim encumbered funds is February 1, 2020.

A final reminder letter will be e-mailed to the members in early November for each of these programs where members have balances.

#### **2019 Program**

Mr. Forlenza referred the Committee to page 65 to a copy of the amended *2019 Safety Incentive Program* that clarifies the language to the *Optional Safety Incentive Award Criteria*. He noted that the amended program was emailed to the members on July 17, 2019.

#### **Outstanding Suggestions for Improvement**

*Outstanding Suggestions for Improvement* that are over two (2) years of age will be reviewed at the December Meeting. Mr. Saville commented that he went through the list a few weeks ago with those OSFI's over two (2) years of age and sent those towns an email requesting an explanation as to why they are still outstanding.

#### **2020 Proposed Revisions**

Mr. Forlenza indicated that proposed revisions to the 2020 Program will be reviewed at the December Meeting.

Mr. Forlenza stated that the *Safety Incentive Program* and the *Optional Safety Incentive Program* will be discussed and finalized at the December Safety Committee Meeting.

### ***XIX. 2020 SAFETY & WELLNESS CALENDARS***

Mr. Forlenza indicated that it has been the Fund's practice to order calendars for the Fund members. He noted that his office would like to continue to split the purchase between Wellness Calendar and Safety Calendars for 2020. The cost would be approximately \$1,200. Mr. Forlenza then asked the Committee for their approval of this expenditure. The Committee authorized the purchase of the Wellness and Safety Calendars for 2020.

**XX. 2020 SAFETY KICKOFF BREAKFAST**

Mr. Forlenza indicated that his office will secure a date in either late March or early April 2020. The Committee agreed with Mr. Forlenza. He then asked the Committee if they would like to hold the breakfast at Indian Springs or an alternate location. Ms. Picariello indicated that at the last meeting the Committee suggested a few other locations. Ms. Ortiz responded that she reached out to Deerwood Country Club and Burlington County Country Club in Westampton, NJ. However, she is still waiting for a return call back from both of these venues. Mr. Forlenza indicated that Ms. Ortiz will follow-up via email to this Committee regarding availability and pricing. The Committee agreed with this approach.

Mr. Forlenza mentioned that the Budget, Award and Size Category's for the 2020 Program will be finalized at the December meeting.

**XXI. NOMINATING COMMITTEE REPRESENTATIVE**

Mr. Forlenza referred the Committee to page 66-67 to a copy of the Nominating Committee Charter. He indicated that he needs a volunteer from this Committee to be a part of the Nominating Committee that will develop the Executive Committee Slate for 2020. Mr. Forlenza then reviewed the Composition of the Nominating Committee Charter with the Committee. Discussion ensued.

Following a brief discussion, Ms. Picariello from North Hanover Township volunteered to sit on the Nominating Committee to develop the Executive Committee Slate for 2020.

**XXII. NEXT MEETING**

The next Executive Safety Committee Meeting will take place on December 17, 2019 at 1:30pm at the Ramblewood Country Club, Mt. Laurel, NJ. The Committee Agreed.

There being no further business, the meeting adjourned at 3:10pm.

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

Tab: 09/17/2019  
Tab: 09/17/2019

**2019 Semi-Annual  
Safety Director's Report**

**For:**

**Burlington County  
Municipal Joint Insurance Fund**

**Prepared by:**

**J. A. Montgomery Risk Control**

**231 Main Street**

**P.O. Box 2017**

**Toms River, New Jersey 08754**

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

**2019 SEMI-ANNUAL SAFETY DIRECTOR'S REPORT**

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## **EXECUTIVE SUMMARY**

### **2019 Contract Status**

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

Right to Know Inventory and Labeling Surveys for 2019 have been completed. Data entry and Central File Dropbox links are in process. The electronic distribution to all members of the Central File Dropbox has been completed for the surveys conducted in 2018.

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

Eight member Renewal Surveys were completed. The members renewing are Bordentown City, Bordentown Township, Delran, Lumberton, Mansfield, Pemberton Borough, Riverside, and Southampton. During the surveys, all municipal operations are reviewed. Buildings more than 50 years old or of significant value are visited, and the following elements are reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

None of the conditions found presented concerns with the desirability of these members for renewal.

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

## **Summary of Members Visited**

- City of Bordentown – Conducted a Loss Control Survey on January 11
- Borough of Fieldsboro – Conducted a Loss Control Survey on January 31
- Township of Mount Laurel – Conducted a Loss Control Survey on January 10
- Township of Tabernacle – Conducted a Loss Control Survey on January 8
- Township of Westampton – Conducted a Loss Control Survey on January 22
- Township of Woodland – Conducted a Loss Control Survey on January 8
- Township of Bordentown – Conducted a Loss Control Survey on February 8
- Township of Delanco – Conducted a Loss Control Survey on February 13
- Township of Delran – Conducted a Loss Control Survey on February 14
- Township of Medford – Conducted a Loss Control Survey on February 19
- Township of Edgewater Park – Conducted a Loss Control Survey on March 29
- Township of Lumberton – Conducted a Loss Control Survey on March 19
- Township of Mansfield – Conducted a Loss Control Survey on March 20
- Borough of Pemberton – Conducted a Loss Control Survey on March 28
- Township of Pemberton Police Department – Conducted a Loss Control Survey on March 26
- Township of Riverside – Conducted a Loss Control Survey on March 12
- Township of Chesterfield – Conducted a Loss Control Survey on May 7
- Township of Mount Laurel – Conducted a Loss Control Survey on May 3
- Township of North Hanover Police Dept. – Conducted a Loss Control Survey on May 7
- Township of Mount Laurel – Conducted a Loss Control Survey on June 6
- Township of Southampton – Conducted a Loss Control Survey on June 14
- Township of Southampton – Conducted a Loss Control Survey on June 17
- Township of Tabernacle – Conducted a Loss Control Survey on June 6

## **Law Enforcement Services**

Police Ad Hoc Committee meetings are held throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest to the members. The first meeting occurred on April 20, 2019, with the next meeting tentatively scheduled for October 29, 2019.

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

Law Enforcement training and memorandums are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the website.

#### PoliceOne Update:

- Meeting setup in Gloucester and Salem County Chief's Association to discuss PoliceOne and preparing for lawsuits.
- New Class Added "The Risk of Social Media"
- 15 hours of course time available annually, using 13 hours currently
- 12 Courses Currently:
  - Sexual Harassment
  - Ethics
  - De-Escalation / Minimizing Use of Force
  - Officer Well Being
  - Fitness & Nutrition
  - Cultural Diversity
  - Handling Robbery Calls
  - Interviews and Interrogations
  - Cyber Security Threats
  - Protection from Ransomware and Phishing Attacks
  - Anti-Bias Training for Law Enforcement
  - The Risk of Social Media in the Workplace
- User Activity:
  - 18 of 19 Police Agencies enrolled to date
  - 14 Agencies actively taking courses (664 Total)

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

Four Regional Training programs have been held so far this year, with one more planned for the remainder of the year.

- **Safety Breakfast** was held on March 5, 2019. Twenty-seven member towns were represented at the Safety Breakfast
- **Safety Coordinator/ Claims Coordinator / Wellness Roundtable** was held March 5, 2019, immediately following the Safety Breakfast. Twenty-seven member towns were represented at the Roundtable.
- **Excited Delirium Regional Training** was held on April 12, 2019. (Carryover from 2018). Two member towns were represented.
- **Back to Basics Regional Training** was held on May 16, 2019. Fourteen member towns were represented.
- **Practical Leadership Regional Training** was held on June 27, 2019. Seven member towns were represented.

- **Annual Retreat** was held on April 16, 2019. All members of the BURLCO JIF were represented.
- **DER Regional Training** – Will be held on October 8, 2019.

## **Safety Monitoring and Intervention Activity**

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

## **2019 Safety Incentive Program Update**

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

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

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

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

- Base Safety Program & Enhanced Safety Program. *See 2019 Safety Incentive Program (SIP) for further details.*
- Submit 2019 Safety Committee meeting dates (1/31/2019) and return the 2019 Safety Contract (3/29/2019)
- Each member is required to send a delegate to the Safety Breakfast that was held on March 5, 2019.
- The Safety Coordinators/Claims Coordinator Roundtable held on March 5, 2019, immediately following the Safety Breakfast
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat, which will be held on April 16, 2019



- Optional Safety Incentive Program award monies are available again in 2019. *See 2019 Safety Incentive Program (SIP) for further details. \* Amendment letter for Optional Safety Incentive Program was emailed to Member towns on July 17, 2019*
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped into the “six (6) C’s”, Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. *See Best Practices of 2019 SIP*
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the members Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation that would assist with an objective evaluation of the member’s program efforts. Maintenance of this file will make sure that the member receives full credit for their efforts.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas that are found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway sign, and walkway logs, etc.) Members will receive one visit within the 2<sup>nd</sup>/3<sup>rd</sup> quarter of 2019 by the Safety Directors Office that will be utilized to review the Safety Incentive Program and member’s participation.
- All safety elements are scored equally, and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

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

There are 53 Instructor-led training courses available to the membership and 24 online training programs. Various safety topics from Accident Investigation to Snow Removal, Safety Orientation for New Employees, and a series on Camp Counselor Safety are available to the membership.

Additionally, “Fast Track” training programs, which feature up to four (4) courses in a one-day session, are offered several times a year. The Fast Track program is designed to meet specific yearly mandated OSHA/PEOSH training. The Course Catalog and Class Request forms were made available on both the NJ MEL website and BURLCO JIF website. Available instructor-led training courses for upcoming months are routinely provided to the membership in the monthly Safety Director’s Report. (See Appendix D)

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

All member towns have a Training Administrator assigned.

Through June 30, 2019, BURLCO JIF members have participated in 578 total Instructor-led Learning Events through the MSI. This is an increase of 261 Learning Events since the first quarter and an increase of 210 Learning Events during this same time period for Fund-Year 2018. (See Appendix E)

In addition to traditional Instructor-led training, 140 online classes have been taken through the MSI as of June 30, 2019. This is an increase of 59 Learning Events since the first quarter and a decrease of 1 Learning Event during this same time period for Fund-Year 2018. (See Appendix E)

There have been sixty-six-course requests for 2020 between seven members’ towns as of this report for 2020. Those members are Bordentown City, Bordentown Township, Delran, Florence, Hainesport, Pemberton Borough, and Southampton.

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

- Asbestos Safety Overview (5 Minutes)
- Fire Extinguisher Monthly Inspections (5 Minutes)
- GHS Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (Coming 2019/2020)
- Responsibilities of an RTK Coordinator (Coming 2019/2020)
- Confined Space Awareness (Coming 2019/2020)

**MEL Media Library** - There were twenty-five (25) video rentals from the MEL Media Library through June 30, 2019. This represents usage by seven (7) member towns. In 2018, we added 130 DVD's, and the library now consists of 836 distinct titles that represent 47 categories. The catalog can be found on both the NJ MEL and BURLCO JIF website.

## **PLANNED SERVICES ACTIVITIES FOR Q3 AND Q4**

- Continue member Loss Control Visits
- Continue designated Law Enforcement Visits
- Continue Promotion of PoliceOne training platform
- Conduct Police Chief Ad Hoc Committee Meetings
- Distribution of updated S:ERVE & ADD Programs
- Distribution of Safety Director Messages/Bulletins
- Regional Training – Designated Employee Representative
- Promote the use of the Supervisor's Incident Report as a tool to encourage better accident investigations
- Participation in Claims Process/ Accident Investigation
- Review of Outstanding Suggestions for Improvement (OSFI)
- Continue emphasis on MSI Instructor-led /Online Training Programs

## APPENDIX A: LOSS CONTROL MANAGEMENT REPORT

Burlington County Municipal Joint Insurance Fund									
Loss Control Management Report - Contract Period 1/1/2019 to 12/31/2019									
2019 Visit Schedule									
Member	Si	REN	Service Consultar	Consultant Projected visits	Law Enforceme	1st visi	2nd visi	3rd vis	4th vis
Bass River	S		JS	2					
Beverly	M		JS	2	1		LE		
Bordentown City	M	REN	JS	2		1/11-R			
Bordentown Twp	L	REN	JS	3		2/8-R	2/8-R	7/18	
Chesterfield	S		JS	2		5/7			
Delanco	S		JS	2		2/13			
Delran	L	REN	JS	3		2/13-R	2/13-R		
Edgewater Park	M		JS	2					
Fieldsboro	S		JS	2		1/31-R			
Florence	L		JS	2		8/5			
Hainesport	S		JS	2					
Lumberton	L	REN	JS	4	1	3/19 - R	3/19 - R	8/30 - LE	
Mansfield	M	REN	JS	2		3/20 - R			
Medford	XL		JS	4	1	2/21			LE
Mount Laurel	XL		JS	4	1	1/10	5/3	6/6	LE
North Hanover	M		JS	2	1	5/7 LE			
Palmyra	M		JS	2	1		LE		
Pemberton Boro	S	REN	JS	2		3/28 - R			
Pemberton Twp	XL		RG	4		3/26-LE	7/2	7/15	8/15
Riverside	M	REN	JS	2		3/12 - R			
Shamong	S		JS	2					
Southampton	M	REN	RG	2		6/14-R			
Springfield	S		JS	2					
Tabernacle	S		JS	2		1/8	6/6		
Westampton	M		JS	2	1	1/22-R	LE		
Woodland	S		JS	2		1/8			
Wrightstown	S		JS	2					
xxxTOTAL		8		64	7				

## APPENDIX B: REGIONAL TRAINING SUMMARY

<u>Burlington County Municipal Joint Insurance Fund</u>										
<u>Loss Control Management Report - Contract Period 1/1/2019 to 12/31/2019</u>										
2019 Regional Training Attendance										
	Size	Safety Breakfast & Safety/Claims Coordinators' RT 3/5/19	Back to the Basics- Public Works 5/16/19	Practical Leadership Strategies - Police 6-17-19	Designated Employee Representative Training 10-8-19				Annual Retreat	Total Reg Train
Bass River	S	1							1	2
Beverly	M	1	1						1	3
Bordentown City	M	1	1	1					1	4
Bordentown Twp	L	1							1	2
Chesterfield	S	1	1						1	3
Delanco	S	1							1	2
Delran	L	1	1	1					1	4
Edgewater Park	M	1	1						1	3
Fieldsboro	S	1	1						1	3
Florence	L	1							1	2
Hainesport	S	1	1						1	3
Lumberton	L	1							1	2
Mansfield	M	1		1					1	3
Medford	XL	1	1	1					1	4
Mount Laurel	XL	1	1	1					1	4
North Hanover	M	1		1					1	3
Palmyra	M	1							1	2
Pemberton Boro	S	1							1	2
Pemberton Twp	XL	1	1						1	3
Riverside	M	1	1						1	3
Shamong	S	1	1						1	3
Southampton	M	1							1	2
Springfield	S	1							1	2
Tabernacle	S	1	1						1	3
Westampton	M	1	1	1					1	4
Woodland	S	1							1	2
Wrightstown	S	1							1	2
									1	
Members represented		27	14	7	0				27	

## APPENDIX C: REGIONAL TRAINING PLAN



### 2019 Regional Training Plan

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

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

**Location:** Indian Springs Country Club

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

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

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

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

**Location:** Hainesport Municipal Building

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

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

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

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

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

**Location:** Hainesport Municipal Building

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

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

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

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

**Location:** Hainesport Municipal Building

**Target Audience:** Supervisory Personnel

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

## APPENDIX D: 2019 MSI COURSE LISTING

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

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



## APPENDIX E: 2019 MSI ATTENDANCE 1/1/19 to 6/30/2019

MSI Attendance 1/1/19 to 6/30/19	Total Classroom Uses	Total Online Uses
<b>BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND (BURL)</b>		
BASS RIVER (577)	3	3
BEVERLY (75)	0	1
BORDENTOWN CITY (589)	47	0
BORDENTOWN TOWNSHIP (600)	38	0
CHESTERFIELD (531)	39	1
DELANCO (76)	6	2
DELRAN (77)	20	1
EDGEWATER PARK (78)	14	3
FIELDSBORO (MELJIF_2_713)	0	0
FLORENCE (79)	64	0
HAINESPORT (80)	6	19
LUMBERTON TOWNSHIP (81)	13	0
MANSFIELD TOWNSHIP B (82)	7	4
MEDFORD TOWNSHIP (83)	31	4
MOUNT LAUREL (576)	5	73
NORTH HANOVER (601)	0	0
PALMYRA (MELJIF_2_487)	0	3
PEMBERTON BOROUGH (642)	23	3
PEMBERTON TOWNSHIP (208)	139	3
RIVERSIDE (84)	2	0
SHAMONG (85)	9	1
SOUTHAMPTON (373)	34	6
SPRINGFIELD (456)	1	1
TABERNACLE (86)	26	7
WESTAMPTON (532)	41	1
WOODLAND (MELJIF_2_488)	0	3
WRIGHTSTOWN (636)	10	1
<b>Burlco JIF Totals</b>	<b>578</b>	<b>140</b>

## **APPENDIX F: Safety Director Bulletins and Messages 1/1/19 to 6/30/19**

### **Safety Director Bulletins**

<b>DATE DISTRIBUTED</b>	<b>SUBJECT</b>
1/11/19	Planning for Snow Events
1/23/19	ADA Accessible Websites
1/29/19	Injury Recording Summary Logs
1/31/19	Fit-Testing Firefighters with Facial Hair
3/1/19	NEW - N.J. Public Entity Drug & Alcohol Model Program templates available
3/1/19	REVISED Drug & Alcohol Testing Bulletin
3/28/19	Selecting Designated Employer Representatives for your CDL Drug & Alcohol Testing Program
4/2/19	Updated Bulletin – Playground Inspection Best Practices
4/30/19	May 6 - 10 is National Stand-Down to Prevent Falls
5/23/19	Preparing for 2019 Hurricane Season
6/18/19	Training Summer Employees

### **Safety Director Messages**

<b>DATE DISTRIBUTED</b>	<b>SUBJECT</b>
1/24/19	New Shift Briefings for Winter
1/25/19	17 Sanitation Fatalities in 2019
6/6/2019	National Forklift Safety Day
6/21/2019	EMS Injury Awareness

## APPENDIX G: Outstanding Suggestions for Improvement (OSFI)

The following member towns have OSFI's that will be two years old at the end of 2019. When corrective action has been completed, please notify our office using the reply form attached to your Loss Control Survey. This form can also be found on the BURLCO JIF website.

### City of Bordentown

3-2016	I	2/3/2016	<a href="#">Old City Hall</a> There is a hole in the floor in the restroom located in the old jail cell. Cover or fill in this hole immediately to prevent a trip hazard.
4-2016	I	2/3/2016	<a href="#">Old City Hall</a> The change in elevation presents a fall hazard leading to the clock tower. Install steps to prevent inadvertent falls when moving from one height to another.
5-2016	I	2/3/2016	<a href="#">Old City Hall</a> A wooden structure blocks the handrail, hinders access and egress from the attic. Remove this structure to allow access to the handrail and full width of the stairway.
8-2016	I	2/3/2016	<a href="#">DPW/Water Department</a> Ensure that all those engaged in excavation activities receive training in trench safety through the MSI.
4-2017	I	10/31/2017	<a href="#">DPW</a> Improper procedures for working in excavations were observed. Provide training for all personnel and supervisors who engage in excavation operations.
5-2017	I	10/31/2017	<a href="#">DPW</a> Observations show a possible lack of understanding in the identification of confined spaces and hazardous atmospheres. Provide training for all personnel and supervisors who engage in confined space entry.

### Township of Chesterfield

1-2015	I	3/26/2015	<a href="#">EMS Building</a> There were several emergency lighting fixtures that were not working properly. Begin a program of inspection to include emergency lighting. Replace batteries as needed.
2-2015	I	3/26/2015	<a href="#">EMS Building</a> Fire extinguishers throughout the EMS complex should receive a monthly "Quick Check" to determine if they have been removed, damaged or discharged and remain in serviceable condition.  When completed the tag should be updated with the inspector's initials and the date of the inspection required by, 29 CFR 1910.157(e) (2).

### Township of Chesterfield

3-2017	I	8/30/2017	<a href="#">New Municipal Building</a> The reception desk in the main office area does not provide protection for anyone servicing the residents. Consider installing a barrier of sufficient height and composition to prevent access to employees and the office area. Install easily accessible emergency alarms for employees at the counter.
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#### Borough of Pemberton

2-2017 I

7/19/2017

##### Playground

Repair raised sidewalk near playground; include as part of the Road Signs and Walkway program. Repair or replace broken walkway and eliminate changes in elevation.

#### Township of Riverside

1-2017 I

3/10/2017

##### Police Department

The emergency eyewash appeared to be inadequate. Have a qualified plumber check to ensure that the eyewash is capable of delivering a proper stream of water. Inspect monthly to prevent build up of minerals which could impede flow or cause damage to the eyes.

#### Township of Springfield

1-2015 I

10/2/2015

##### Central File

The Central File was not easily accessible and available for review. The NJ Right to Know Act; N.J.S.A. 34:5A-12, gives employees certain rights and access to information about hazardous chemicals in their workplace. Each New Jersey public employer must establish and maintain a Right-to-Know (RTK) Central File. Establish and Maintain a RTK Central File.

#### Township of Woodland

1-2016 I

12/19/2016

##### Woodland Fire Station - 1970

Written Safety Inspections not available for Rolling Stock in Fire Dept. Begin a program of written inspections for Properties and Rolling Stock, including apparatus not covered by CDL regulations for daily reports.

## **APPENDIX H: MID-YEAR LOSS ANALYSIS**

**For:**

### **Burlington County Municipal Joint Insurance Fund**

**Prepared by:**

**J. A. Montgomery Risk Control**

**231 Main Street**

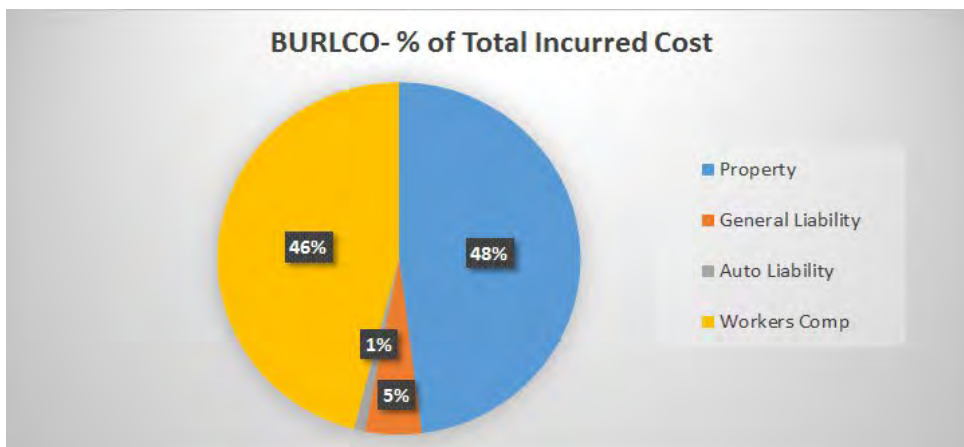
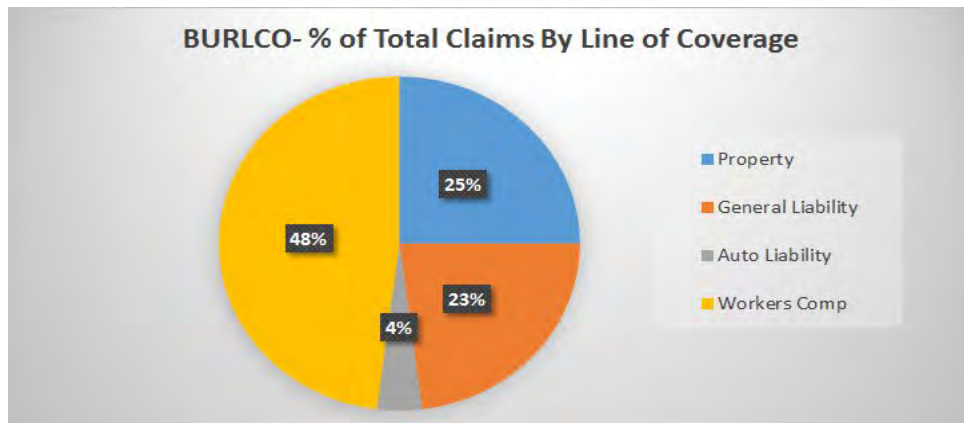
**P.O. Box 2017**

**Toms River, New Jersey 08754**

## Mid-Year Snapshot

### Percent of Claims and Total Incurred Cost by Line of Coverage Valued as of 6/30/2019

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND					
CLAIMS BY LINE OF COVERAGE: FUND YEAR 2019 (As of 6/30/2019)					
FUND YEAR 2019 (As of 6/30/2019)					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	42	\$ 477,957	\$ 11,380	25%	48%
General Liability	38	\$ 52,390	\$ 1,379	23%	5%
Auto Liability	7	\$ 7,566	\$ 1,081	4%	1%
Workers Comp	78	\$ 453,229	\$ 5,811	48%	46%
<b>Totals for Fund Year 2019 (As of 6/30/2019)</b>	<b>165</b>	<b>\$ 991,142</b>	<b>\$ 6,007</b>	<b>100%</b>	<b>100%</b>



## **Workers Compensation**

From 1/1/2019 – 6/30/2019 Workers Compensation claims accounted for (48%) of the claim frequency and (46%) of the incurred costs. There was a total of 78 claims with a total incurred cost of \$453,229. The average cost per WC claim was \$5,811.

Police make up 33% of the Workers' Compensation frequency with 25 total claims and 20% of the incurred losses. Public Works (Building, Street Maintenance, Garbage, etc.) make up 31 % of the frequency with 23 total claims and 32% of incurred losses. EMS makes up 19% of the frequency with 14 total claims and 31% of the incurred losses.

In terms of frequency, outside of the loss cause "NOC" (18) "Strains or Injured By" is the most common loss cause with 16 claims, followed by:

- Struck or Injured By (8)
- Motor Vehicle (8)
- Fall or Slip From (7)
- Robbery or Criminal Assault (7)

In reviewing the loss causes from a total dollars incurred standpoint, "Strain or Injured By" makes up almost 1/2 of the total dollars incurred during this period. There were 16 total claims with an incurred cost of \$190,535, which equates to 44% of the total dollars incurred, followed by:

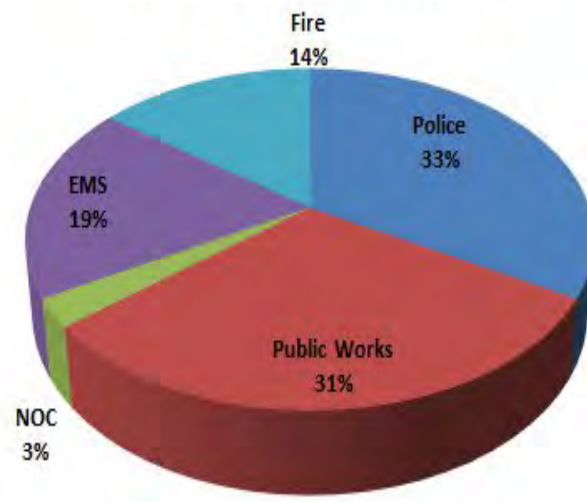
- NOC- \$89,158 (21%)
- Struck or Injured By - \$63,796 (15%)
- Fall or Slip From - \$40,453 (9%)
- Motor Vehicle \$35,087 (8%)
- Robbery or Criminal Assault – \$11,050 (3%)



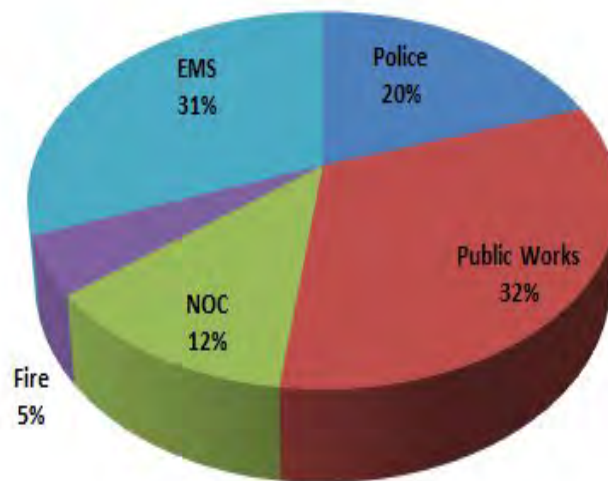
Claims by Department		
Fund Year 2019 (As of 6/30/2019)		
Department Name	# Claims	Total Incurred
<b>Administration</b>	0	
<b>EMS</b>		
Paid	9	\$13,671
Volunteer	5	\$125,220
<b>Subtotal EMS</b>	<b>14</b>	<b>\$138,891</b>
<b>Fire</b>		
Paid	5	\$14,862
Volunteer	6	\$7,615
<b>Subtotal Fire</b>	<b>11</b>	<b>\$22,477</b>
<b>Municipal</b>		
Library	0	\$0
Lifeguards	1	\$501
Municipality, NOC	2	\$2,660
<b>Subtotal Municipal</b>	<b>3</b>	<b>\$3,161</b>
<b>Police</b>		
Police	25	\$88,613
Police Off Duty	0	\$0
Crossing Guards	0	\$0
<b>Subtotal Police</b>	<b>25</b>	<b>\$88,613</b>
<b>Public Works</b>		
Building Dept	7	\$45,773
Electrical Dept	0	\$0
Garbage Removal	1	\$2,750
Parks & Recreation	0	\$0
Sewage Dept	0	\$0
Street Maintenance/Cleaning	14	\$36,282
Water Dept	1	\$60,418
Construction Super	0	\$0
Landfill	0	\$0
Sewer Construction	0	\$0
Trash Plant	0	\$0
<b>Subtotal Public Works</b>	<b>23</b>	<b>\$145,223</b>
<b>NOC</b>	<b>2</b>	<b>\$54,864</b>
<b>Total All Departments</b>	<b>78</b>	<b>\$453,229</b>



### Number of Occurrences



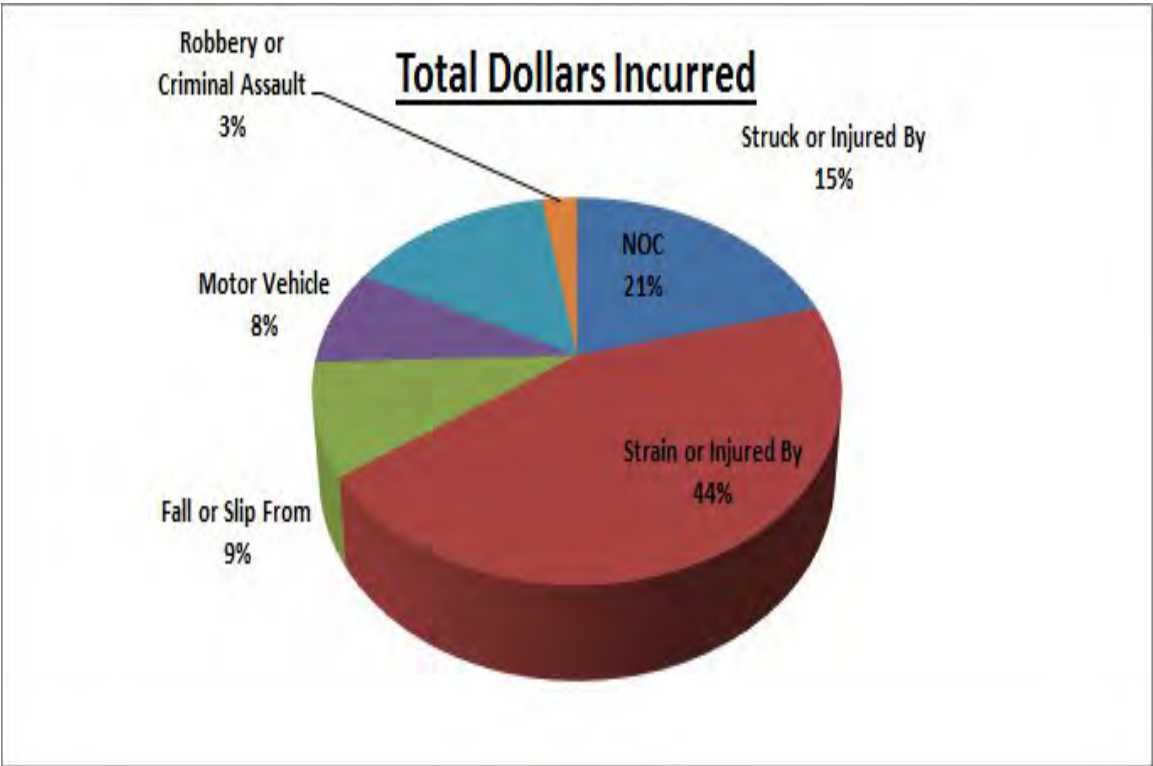
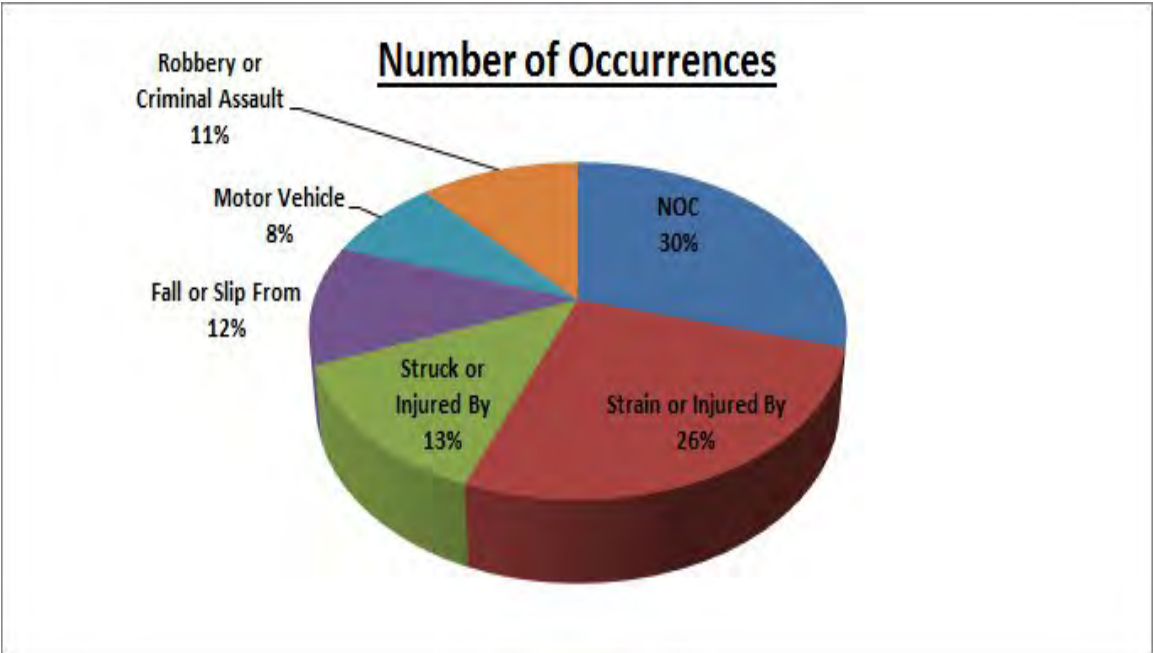
### Total Dollars Incurred



**Claims by Loss Cause**  
**Fund Year 2019 (As of 6/30/2019)**

<b>Loss Cause</b>	<b># Claims</b>	<b>Total Incurred</b>
Burns or Scald - Heat or Cold Exposure	0	0
Caught In Or Between	3	\$ 3,888
Cut, Puncture, Scrape Injured By	4	\$ 4,751
Fall Or Slip From	7	\$ 40,453
Motor Vehicle	5	\$ 35,087
Strain or Injured By	16	\$ 190,535
Striking Against Or Stepping On	5	\$ 7,573
Struck or Injured By	8	\$ 63,796
Contact With Electric Current	0	\$ -
Animal, Insect, Plant (Poison Ivy Etc.)	0	\$ -
Explosion Or Flare Back	0	\$ -
Foreign Body In Eye	2	\$ 2,245
Robbery Or Criminal Assault	7	\$ 11,050
Repetitive Motion	2	\$ 3,443
Cumulative (All Other) - Latex	0	\$ -
Other Misc. Cause - Disease Exposure	1	\$ 1,250
NOC	18	\$ 89,158
<b>Total All Loss Causes</b>	<b>78</b>	<b>\$ 453,229</b>

**Leading Accident Origins: By Cause & Total Dollars Incurred (Top 6)**



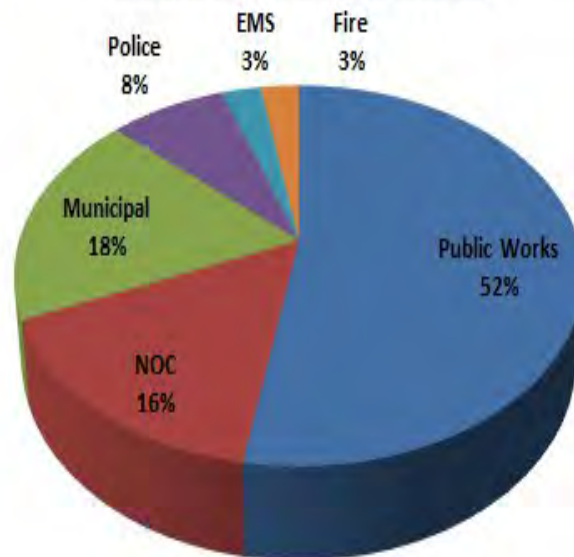
## General Liability Claims

From 1/1/2019 – 6/30/2019 General Liability claims accounted for (23%) of the claim frequency and (5%) of the incurred costs. There was a total of 58 claims with a total incurred cost of \$52,390. The average cost per General Liability claim was \$1,379.

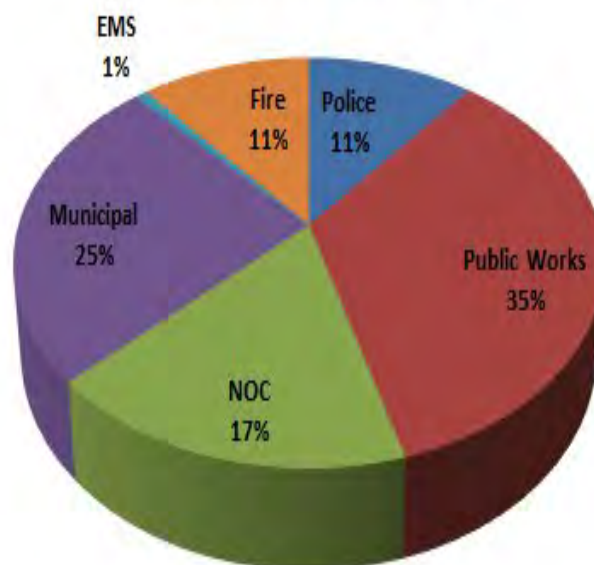
Claims by Department		
Department Name	# Claims	Total Incurred
<b>Administration</b>	0	\$0
<b>EMS</b>		
Paid	0	\$0
Volunteer	1	\$432
<b>Subtotal EMS</b>	1	\$432
<b>Fire</b>		
Paid	1	\$5,800
Volunteer	0	\$0
<b>Subtotal Fire</b>	1	\$5,800
<b>Municipal</b>		
Library	0	\$0
Lifeguards	0	\$0
Municipality, NOC	7	\$13,250
<b>Subtotal Municipal</b>	7	\$13,250
<b>Police</b>		
Police	3	\$5,700
Police Off Duty	0	\$0
Crossing Guards	0	\$0
<b>Subtotal Police</b>	3	\$5,700
<b>Public Works</b>		
Building Dept	1	\$2,600
Electrical Dept	0	\$0
Garbage Removal	1	\$2,600
Parks & Recreation	1	\$600
Sewage Dept	0	\$0
Street Maintenance/Cleaning	17	\$12,385
Water Dept	0	\$0
Construction Super	0	\$0
Landfill	0	\$0
Sewer Construction	0	\$0
Trash Plant	0	\$0
<b>Subtotal Public Works</b>	20	\$18,185
<b>NOC</b>	6	\$9,023
<b>Total All Departments</b>	38	\$52,390

## Leading Accident Origins: By Department & Total Dollars Incurred

Number of Occurrences



Total Dollars Incurred

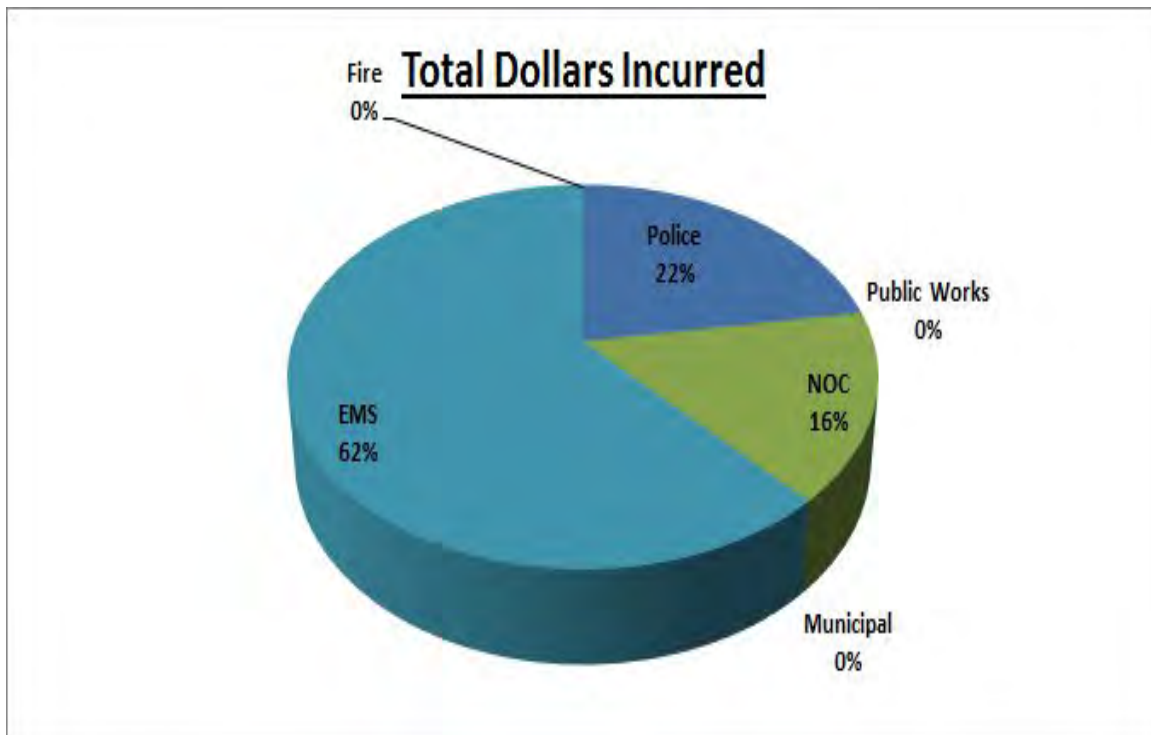
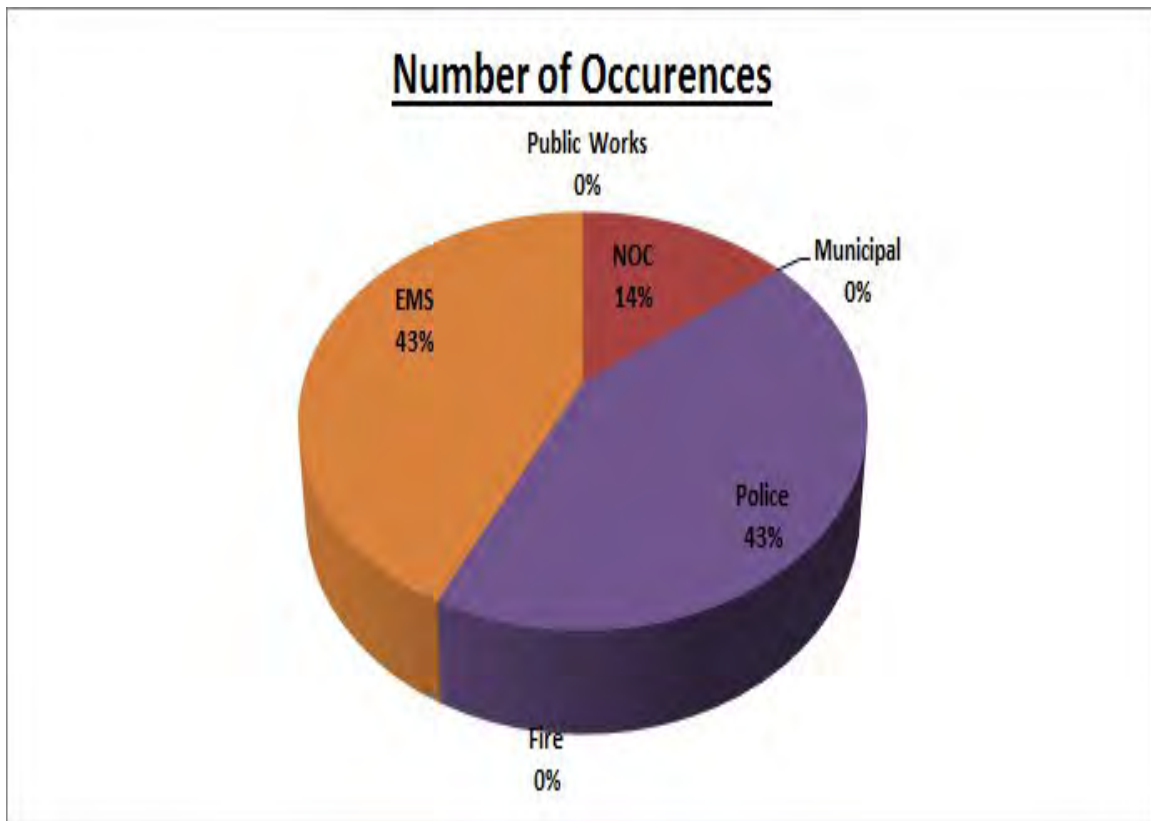


## Auto Liability Claims

From 1/1/2019 – 6/30/2019 Auto Liability claims accounted for (4%) of the claim frequency and (1%) of the incurred costs. There was a total of 7 claims with a total incurred cost of \$7,566. The average cost per Auto Liability claim was \$1,081. The average # of claims per 100 vehicles was 0.58

Claims by Department		
Department Name	# Claims	Total Incurred
<b>Administration</b>	0	\$0
<b>EMS</b>		
Paid	1	\$600
Volunteer	2	\$4,066
<b>Subtotal EMS</b>	3	\$4,666
<b>Fire</b>		
Paid	0	\$0
Volunteer	0	\$0
<b>Subtotal Fire</b>	0	\$0
<b>Municipal</b>		
Library	0	\$0
Lifeguards	0	\$0
Municipality, NOC	0	\$0
<b>Subtotal Municipal</b>	0	\$0
<b>Police</b>		
Police	3	\$1,700
Police Off Duty	0	\$0
Crossing Guards	0	\$0
<b>Subtotal Police</b>	3	\$1,700
<b>Public Works</b>		
Building Dept	0	\$0
Electrical Dept	0	\$0
Garbage Removal	0	\$0
Parks & Recreation	0	\$0
Sewage Dept	0	\$0
Street Maintenance/Cleaning	0	\$0
Water Dept	0	\$0
Construction Super	0	\$0
Landfill	0	\$0
Sewer Construction	0	\$0
Trash Plant	0	\$0
<b>Subtotal Public Works</b>	0	\$0
<b>NOC</b>	1	\$1,200
<b>Total All Departments</b>	7	\$7,566

## Leading Accident Origins: By Department & Total Dollars Incurred



## Property Claims

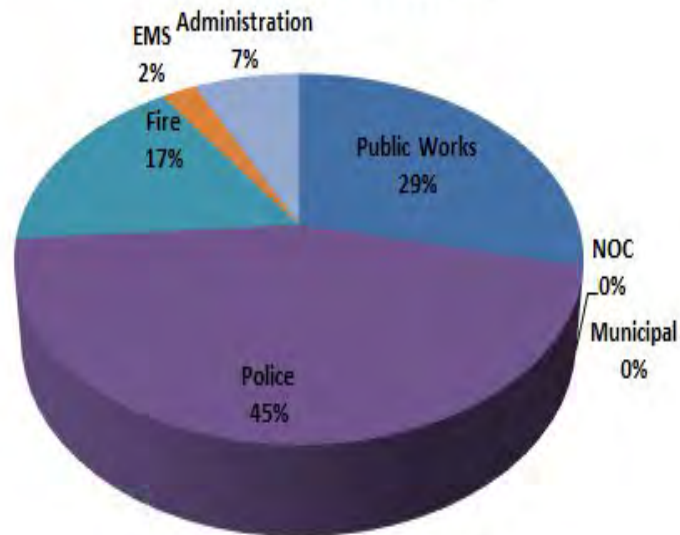
From 1/1/2019 – 6/30/2019 Property claims accounted for (25%) of the claim frequency and (48%) of the incurred costs. There was a total of 42 claims with a total incurred cost of \$477,957. The average cost per Property claim was \$11,380.

Claims by Department		
Department Name	# Claims	Total Incurred
<b>Administration</b>	3	\$5,505
<b>EMS</b>		
Paid	0	\$0
Volunteer	1	\$0
<b>Subtotal EMS</b>	1	\$0
<b>Fire</b>		
Paid	6	\$34,555
Volunteer	1	\$7,500
<b>Subtotal Fire</b>	7	\$42,055
<b>Municipal</b>		
Library	0	\$0
Lifeguards	0	\$0
Municipality, NOC	0	\$0
<b>Subtotal Municipal</b>	0	\$0
<b>Police</b>		
Police	19	\$163,157
Police Off Duty	0	\$0
Crossing Guards	0	\$0
<b>Subtotal Police</b>	19	\$163,157
<b>Public Works</b>		
Building Dept	4	\$139,541
Electrical Dept	0	\$0
Garbage Removal	0	\$0
Parks & Recreation	2	\$5,153
Sewage Dept	0	\$0
Street Maintenance/Cleaning	6	\$122,546
Water Dept	0	\$0
Construction Super	0	\$0
Landfill	0	\$0
Sewer Construction	0	\$0
Trash Plant	0	\$0
<b>Subtotal Public Works</b>	12	\$267,240
<b>NOC</b>	0	\$0
<b>Total All Departments</b>	42	\$477,957

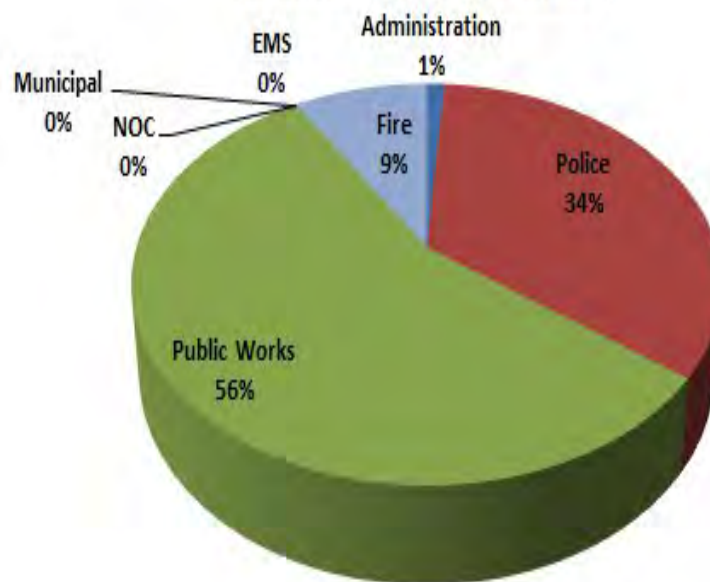


## Leading Accident Origins: By Department & Total Dollars Incurred

### Number of Occurrences



### Total Dollars Incurred



## Lost Time Accident Frequency

The 2019 LTAF rate for the BURLCO JIF is 1.11 as of May 31, 2019. This is under the current average amongst all JIFs, which is 1.36 for this same period. The overall LTAF for the three-year period (2017-2019) is 1.42, which is again under the current average for the three-year period of all other JIFs which is 1.82. The BURLCO JIF continues to perform well as a whole. We will continue to monitor data on a monthly basis and report to the Executive Safety Committee. The trend for the JIF and the MEL is a positive indication that the service plan is appropriate and effective.

We continue to place emphasis on the most problematic lines of coverage and the highest frequency members, based on LTAF, and loss ratio reports, and departments with significant trends and experience, especially Police and Public works.

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

## Lost Time Rate by Member

Burleo JIF									
2019 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF May 31, 2019									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2019 - 2017
1	75 BEVERLY			0	0	0.00	0.00	1 BEVERLY	0.00
2	76 DELANCO			0	0	0.00	2.15	2 DELANCO	2.11
3	78 EDGEWATER PARK			0	0	0.00	4.35	3 EDGEWATER PARK	2.74
4	79 FLORENCE			0	0	0.00	1.91	4 FLORENCE	1.21
5	80 HAINESPORT			0	0	0.00	0.00	5 HAINESPORT	0.00
6	81 LUMBERTON			0	0	0.00	0.00	6 LUMBERTON	0.37
7	82 MANSFIELD TOWNSHIP B			0	0	0.00	0.98	7 MANSFIELD TOWNSHIP	0.82
8	83 MEDFORD TOWNSHIP			0	0	0.00	0.76	8 MEDFORD TOWNSHIP	0.62
9	84 RIVERSIDE			0	0	0.00	5.00	9 RIVERSIDE	2.01
10	85 SHAMONG			0	0	0.00	0.00	10 SHAMONG	0.00
11	86 TABERNACLE			0	0	0.00	1.27	11 TABERNACLE	0.49
12	373 SOUTHAMPTON			0	0	0.00	2.55	12 SOUTHAMPTON	1.49
13	456 SPRINGFIELD			0	0	0.00	0.00	13 SPRINGFIELD	0.80
14	531 CHESTERFIELD			0	0	0.00	0.00	14 CHESTERFIELD	0.00
15	577 BASS RIVER			0	0	0.00	0.00	15 BASS RIVER	0.00
16	600 BORDENTOWN TOWNSHIP			0	0	0.00	0.00	16 BORDENTOWN TOWNE	0.55
17	601 NORTH HANOVER			0	0	0.00	1.32	17 NORTH HANOVER	0.61
18	636 WRIGHTSTOWN			0	0	0.00	0.00	18 WRIGHTSTOWN	0.00
19	642 PEMBERTON BOROUGH			0	0	0.00	0.00	19 PEMBERTON BOROUGH	0.00
20	651 WOODLAND			0	0	0.00	0.00	20 WOODLAND	0.00
21	679 FIELDSBORO			0	0	0.00	0.00	21 FIELDSBORO	0.00
22	576 MOUNT LAUREL			0	2	1.94	2.63	22 MOUNT LAUREL	2.16
23	77 DELRAN			0	1	2.25	2.87	23 DELRAN	2.01
24	589 BORDENTOWN CITY			0	1	2.49	0.00	24 BORDENTOWN CITY	1.07
25	650 PALMYRA			0	1	2.89	2.67	25 PALMYRA	2.75
26	532 WESTAMPTON			0	2	3.64	2.00	26 WESTAMPTON	1.46
27	208 PEMBERTON			0	3	3.68	5.17	27 PEMBERTON	4.22
Totals:				0	10	1.11	1.74		1.42
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2018 Loss Time Accident									
Frequency as of				May 30, 2018		2.14			