

AGENDA PACKET WWW.BURLCOJIF.ORG



Tuesday, December 20, 2016 at 4:00 PM

**Medford Public Safety Building
91 Union Street
Medford, NJ**

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Medford Public Safety Building
91 Union Street, Medford, NJ
Tuesday, December 20, 2016 – 4:00 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 BURLCOJIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- V. Motion to 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 – **Approval – All in Favor**
- VI. Minutes of the **November 22, 2016** Meeting – **Motion – All in Favor**..... Pages 1-18
- VII. Motion to adopt the **November 22, 2016**, Closed Session 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VIII. Executive Director’s Report..... Pages 19-52
 - A. Lost Time Accident Frequency Reports. Pages 23-24
 - B. Certificates of Insurance Pages 25-26
 - C. 2015 Safety Incentive Program Awards..... Page 27
 - D. 2016 Optional Safety Budget Page 28
 - E. 2016 Wellness Incentive..... Page 29
 - F. Employment Practices Liability Coverage Update Pages 30-31
 - G. EPL Allowance..... Page 32
 - H. EPL Helpline – Authorized Contact List Page 33
 - I. Financial Fast Track Report Page 34
 - J. Regulatory Filing Checklists Pages 35-36
 - K. Capehart & Scatchard Updates Pages 37-44
 - L. Statutory Bond Status Page 45
 - M. Skateboard Park Approval Status..... Page 46
 - N. Website
 - O. Elected Officials Training – Invite.....Pages 47-48
 - P. Dividend Distribution Notice
 - Q. RMC Resolution & Agreements

R.	RMC Model RFQ	
S.	Inclement Weather Policy	
T.	2016 Annual Report	
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3.	Market Outlook	
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1.	2017 Budget Public Hearing – Motion to Open – All in Favor	
2.	2017 Budget Public Hearing – Motion to Close – All in Favor	
3.	2017 Budget Adoption – Motion to Adopt – Roll Call	Page 126
4.	2017 Assessment Certification – Motion to Adopt – Roll Call	Page 127
5.	2017 Assessment Allocation Strategy – Motion to Adopt – Roll Cal	Pages 128-141

- B. Resolution authorizing the Fund Treasurer to transfer funds from the Fund Year 2016 MEL Liability & Workers Compensation budget line item to the MEL Retrospective account – **Motion – Roll Call**.....Pages 142-143
- C. Safety Committee Meeting Minutes – December 20, 2016.....Verbal

- XVI. MEL/RCF/E-JIF Reports
 - A. MEL Report – November 16, 2016.....Pages 144-148
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- XVII. Miscellaneous Business
 - A. Notice Regarding OPRA Requests and Litigation.....Page 151

<p>The 2017 Reorganizational Meeting will be held on January 17, 2017 at 4:00 PM, Hainesport Municipal Building, Hainesport, NJ</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 2016- _____ 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 MUNICIPAL BUILDING
1 HAINESPORT CENTRE, RTE 537
HAINESPORT, NEW JERSEY**

NOVEMBER 22, 2016

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Hainesport Municipal Building, 1 Hainesport Centre, Hainesport, New Jersey, on Tuesday, November 22, 2016 at 4:00PM, prevailing time. Chair Mansdoerfer, **Lumberton**, presiding. The meeting was called to order at 4:00PM.

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Rich Ireton, *Alternate*, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City** (*arrived after rollcall*)
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alternate*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alternate*, **Palmyra Borough**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Patricia Hansell, **Fieldsboro Borough**
Mary Picariello, **North Hanover Twp**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
Kathy Hoffman, **Southampton Twp**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

AJM Insurance
CBIZ Benefits & Insurance Services
Conner Strong & Buckelew
EJA/Capacity Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt.

Absent Risk Management Consultant agencies were:

Model Consulting
The Barclay Group

CONDUCT OF MONTHLY MEETING

Motion by Mr. Keller, seconded by Ms. Jack, 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 MINUTES

Chair Mansdoerfer presented the meeting minutes of the October 18, 2016 Meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. McMahon, seconded by Ms. Jack, to approve the meeting minutes of the October 18, 2016 meeting of the Fund as presented. All in favor. Motion carried.

APPROVAL OF CLOSED SESSION MINUTES

There was a distribution of the Closed Session Meeting Minutes to the Executive Committee at this time.

Chair Mansdoerfer presented the Closed Session Meeting Minutes of the October 18, 2016 meeting of the Fund for approval.

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

Motion by Mr. Cramer, seconded by Mr. McMahon, to approve the Closed Session minutes of the October 18, 2016 meeting of the Fund as presented. All in favor. Motion carried.

The Closed Session minutes of the October 18, 2016 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 October 18, 2016 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

Loss Ratio Report– Mr. Miola stated that the September 30, 2016 Loss Ratio Snapshots were distributed to the members this evening.

Lost Time Accident Frequency Report– Mr. Miola stated that the Lost Time Accident Frequency Summary and Statewide Recap for September, 2016 is included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of October, 2016 be included as part of the meeting and was included in the agenda packet.

2015 Safety Incentive Program Awards – Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2016.

2016 Optional Safety Budget - Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2016.

2016 Wellness Incentive Program Allowance – Mr. Miola stated that a report detailing the available balance for each member for the 2016 Wellness Incentive Program is included in the agenda packet. He stated that the deadline for claiming or encumbering the funds is November 30, 2016. All encumbered funds must be claimed by February 1, 2017.

He asked the members to file for reimbursement for through these programs and not to wait until the end of November, 2016.

Employment Practices Liability Compliance– Mr. Miola asked members to review the attached status report for the member's individual deductibles. He reminded the members that they must update their Plan of Risk Management to be eligible for the lower co-pay and deductible.

EPL Allowance – Mr. Miola reminded members that the Fund has budgeted **\$200** for each member to help offset employment practice related expenses such as the solicitor's fee for updating member's EPL policies and procedures.

EPL Helpline – Authorized Contact List – Mr. Miola asked members to review the attached list for accuracy. He noted that the resolution to change the contact list is on the JIF website at www.burlcojif.org. Please contact the Executive Director's office with any questions.

Financial Fast Track – Mr. Miola reported that the JIF's surplus position as of September 30, 2016 was **\$10,634,097.**

Regulatory Filing Checklists - Mr. Miola noted that there are two regulatory filing checklists in his report and they provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and monthly basis.

Capehart & Scatchard Updates – Mr. Miola noted that the Capehart & Scatchard updates are in the agenda packet and provide valuable information regarding WC, ADA and FMLA issues.

Statutory Bond Status – Mr. Miola reminded members to review the latest listing of the Statutory Bonds issued by the MEL for JIF members. These are issued to the individual, NOT the position. Members should review this list to verify its accuracy.

Skateboard Park Approval Status– Mr. Miola stated that a report listing the current status of all approved skateboard parks or those under construction were included in his report. He noted that any member with a park currently under construction or in the review process should review the spreadsheet to be sure that it accurately depicts the status of the town’s facility. He also noted that all members considering construction of a skateboard park should contact his office prior to moving forward.

Elected Officials Training – Mr. Miola stated that the Fund will be sponsoring Elected Officials training. The MEL will reduce each member’s 2017 Workers Compensation loss funding premium by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2017. This credit will also be extended to the member’s CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member’s Workers Compensation loss funding premium. A *Save the Date* was emailed out to all Clerks, Fund Commissioners, and RMC’s on or about September 9, 2016. The trainings have been scheduled on the following dates:

- December 7, 2016 - Merighi’s Savoy Inn, Vineland
- January 31, 2017 - Nicolosi’s Catering, West Deptford
- February 16, 2017 - Merighi’s Savoy Inn, Vineland
- March 29, 2017 - O’Connor’s American Bar & Grille, Eastampton

2016 Dividend Distribution Notice– Mr. Miola stated that each member who was eligible to receive a portion of this year’s dividend distribution should have received a notice via email from his office. He noted that those members were asked to complete the necessary paperwork directing how they would like to receive their portion of the dividend and return it to his office no later than December 16, 2016.

Inclement Weather Policy– Mr. Miola noted that the Fund adopted an Inclement Weather Policy, a copy of which is available on the JIF website (www.burlcojif.org). Should it be necessary to cancel a meeting, his office will attempt to contact the Fund Commissioners via e-mail, telephone contact or posting a message on the website. Members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

New Member Activity – Mr. Miola stated that there was no new member activity to report.

Mr. Miola asked if there were any questions at this time. There were none.

SOLICITOR'S REPORT

Mr. DeWeese stated that he had some reports to discuss in closed session.

Closed Cases – Mr. DeWeese reported that there was one (1) closed case(s) for the month of November, 2016.

Carroll vs. Township of Mount Laurel

Defense Counsel Breakfast– Mr. DeWeese stated that the Defense Counsel Breakfast is scheduled for December 6, 2016 at 9:00 AM. He will have a report for the members at the December meeting.

SAFETY DIRECTOR'S REPORT

Mr. Saville that the Safety Director's Report is self-explanatory. He highlighted the following items:

MEL Video Library – He noted the email address: melvideolibrary@jamontgomery.com and a new phone number: 856-552-4900.

Safety Director's Bulletins – He noted that there were two (2) bulletins issued this month; *October is Fire Prevention Month and Leaf Collection Time.*

MSI Training Programs – He noted that the upcoming MSI training programs for November and December were included in the agenda packet. He noted that monthly reminders are being sent out via email. He asked the members to pre-register employees that are attending the training.

MSI Training Administrators– Mr. Saville stated that a list of the MSI Training Administrators was included in his report. He asked the members to review the list and make sure the correct name is listed. Any questions should be directed to his office.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – November

Mr. Roselli stated that the *Lessons Learned from Losses* was included in the agenda packet.

Mr. Roselli stated that the focus for this month is Workers' Compensation. He noted that worker injuries account for over 75% of all of the JIF claims. Studies show that most injuries are preventable and injuries can have a lifelong impact on the employee's work and home life. He noted that there are some steps that can be done.

- Report a claim as soon as possible to Qual-Lynx @ 888-342-3839
- Maintain contact with the injured employee periodically which can help prevent them from getting an attorney
- Investigate the accident promptly to help determine the root cause of the actions leading to the injury and secure any evidence or pictures
- Develop a Transitional Duty Policy which helps reduce claim costs and raise employee morale

- Make sure a Supervisors Incident Report is completed and forwarded to Qual-Lynx

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 highlighted the following items:

- Wellness Connection Newsletter for November, 2016 was included in the agenda packet as well as being posted to the JIF website.
- City of Beverly City: Planning to have two educational workshops and also planning chair massages.
- Delanco Township: Chair massages.
- Florence Township: Promoting a walking club for after work Fridays and Mondays. They also will be offering their employees the chance to join Maintain Don't Gain beginning prior to Thanksgiving.
- Lumberton Township: Held their 2nd Employee Health Fair and planning an Employee Appreciation luncheon in December with chair massages.
- Mansfield: They will be using their wellness funds to provide fruit for the various departments.
- Medford Township: Offered their employees Reflexology and planning a presentation on Diabetes and Your Body for the firefighters.
- Palmyra: Planning a grand re-opening of their Community Center's fitness room. Firefighters have a "weigh-out" at the end of the month. This was a year long challenge to see who could lose the most and keep it off.
- Pemberton Borough: Held a Lunch and Learn with the Shoprite dietitian on surviving the holidays. Completed their walking challenge.
- Pemberton Township: Working to organize an event for the Fire Department.
- Shamong Township: Used their wellness funds for reimbursing their employees for the purchase of any wellness service or product.
- Southampton: Presenting on the "sitting disease" and everyone is planning to bring a salad topping for a buffet lunch.
- Westhampton Township: Having a good participation in their walking challenge which started in October. All employees were able to purchase pedometers to track their steps.
- Wrightstown: Four of their Firefighters will be participating in the H.E.R.O.'s Program offered by Virtua Center for HealthFitness.
- Ms. Schiffer noted that she will be attending the Fire Chiefs Association Conference with Tracy Kilmer of Palmyra on November 19, 2016 and will have handouts, brochures, BMI analysis and stretching demonstrations.

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 *October, 2016*.

Lost Time v. Medical Only Cases

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

	Oct	YTD
<i>Lost Time</i>	3	17
<i>Medical Only</i>	18	125
<i>Report Only</i>	1	51
<i>Total Intakes</i>	22	193
<i>Report Only % of Total</i>	4.5%	26.4%
<i>Medical Only/Lost Time Ratio</i>	86:14	88:12
<i>Average Days to Report</i>	1.0	2.3

Transitional Duty Report

Ms. Beatty presented the Year-to-Date Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	YTD
<i>Transitional Duty Days Available</i>	2,673
<i>Transitional Duty Days Worked</i>	1,836
<i>% of Transitional Duty Days Worked</i>	68.7%
<i>Transitional Duty Days Not Accommodated</i>	837
<i>% of Transitional Duty Days Not Accommodated</i>	31.3%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	October
<i>Bill Count</i>	118
<i>Original Provider Charges</i>	\$94,163
<i>Re-priced Bill Amount</i>	\$43,162
<i>Savings</i>	\$51,001
<i>% of Savings</i>	54.2%
<i>Participating Provider Penetration Rate - Bill Count</i>	91.5%
<i>Participating Provider Penetration Rate – Provider Charges</i>	96.3%
<i>EPO Provider Penetration Rate - Bill Count</i>	89.9%
<i>EPO Provider Penetration Rate – Provider Charges</i>	86.7%

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for month ending **October 31, 2016**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the current month totaled \$11,900.70. This generated an average annual yield of .79%. After including an unrealized net loss of \$28,330.00 in the asset portfolio, the yield was adjusted to -1.09 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$49,560.00 as it relates to market value of \$10,950,440.00 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of one (1) obligation with maturity less than one year and two (2) obligations with maturity greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$1,791.29	\$168,156.52
Overpayment Reimbursements	\$227.50	
FY 2016 Premium Assessments	\$62,185.00	

Claim Activity for the Period

Claim activity for the period for claims paid by the Fund and claims payable by the Fund at month end are in the amount of \$179,710.61. The claim detail for the 185 checks is as follows:

Direct Loss Payments	\$160,192.46
Claim Expenses	\$5,610.70
Legal Defense Costs	\$13,907.45

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

Delran Township	\$93,583.00
Chesterfield Township	\$1,046.00
Bordentown City	\$10,468.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$18,396,555.80 to a closing balance of \$17,687,565.61 showing a decrease in the Fund of \$708,990.19.

Loss Run Payment Register

Chair Mansdoerfer entertained a motion to approve the **October 2016 Loss Run Payment Register** as presented.

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

Motion by Mr. Keller, seconded by Mr. McMahon, to approve the **October 2016 Loss Run Payment Register**.

ROLL CALL *Yeas*

Rich Ireton, *Alt*, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alt*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Bill List –November, 2016

For the Executive Committee’s consideration, Mr. Tontarski presented the ***November 2016 Bill List*** in the amount of \$72,121.89.

Chair Mansdoerfer entertained a motion to approve the ***November 2016 Bill List*** as presented.

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

Motion by Mr. Keller, seconded by Mr. McMahon, to approve the ***November 2016 Bill List*** totaling \$72,121.89.

ROLL CALL *Yeas*

Rich Ireton, *Alt*, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alt*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**

Scott Pearlman, *Alt*, **Palmyra Borough**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

FINANCE COMMITTEE – October 11, 2016

In Mr. Hatcher’s absence, Chair Mansdoerfer stated that the Finance Committee met on October 11, 2016 and the minutes were included in the agenda packet. He stated that the Committee reviewed the 2017 Budget and it is set to be introduced this evening. He stated that there are three (3) items that will need to be introduced this evening.

Chair Mansdoerfer stated that the first action item is to introduce the 2017 Budget which totals \$7,827,203 which is a reduction of -\$62,268 (.79%). The second item is the 2017 Assessment Certification, which is included in the agenda packet. The last item is 2017 Assessment Allocation Strategy.

2017 Budget Introduction

Motion by Mr. Keller, seconded by Mr. McMahon, to introduce the 2017 Budget as presented.

ROLL CALL *Yeas*

Rich Ireton, *Alt*, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alt*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**

James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

2017 Assessment Certification

Motion by Mr. McMahon, seconded by Mr. Keller, to introduce the 2017 Assessment Certification as presented.

ROLL CALL *Yeas*

Rich Ireton, *Alt*, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alt*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

2017 Assessment Allocation Strategy

Motion by Mr. Keller, seconded by Mr. McMahon, to introduce the 2017 Assessment Allocation Strategy as presented.

ROLL CALL *Yeas*

Rich Ireton, *Alt*, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Richard Brook, **Florence Twp**

Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alt*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

NOMINATING COMMITTEE – November 4, 2016

Mr. Brook stated that the Nominating Committee met on November 4, 2016 and the minutes were included in the agenda packet. He noted that the Committee recommended the following draft Nominating Slate for 2017:

Chair: Paul Keller, Springfield Township
Secretary: Megan Jack, Riverside Township

Executive Committee: Glenn McMahon, Chesterfield Township
Meredith Tomczyk, Mount Laurel Township
John Gural, Palmyra Borough
Dennis Gonzalez, Pemberton Township
Doug Cramer, Tabernacle Township

Alternates: Mike Templeton, Delanco Township
James Ingling, Wrightstown Borough
Richard Wolbert, Beverly City
Dave Matchett, Shamong Township
Jeffrey Hatcher, Delran Township
Mike Mansdoerfer, Lumberton Township
Richard Brook, Florence Township

MEL/RCF/E-JIF REPORT

Meeting minutes were included in the agenda packet.

Resolution 2016-37 – Appointing the 2017 MEL/RCF/EJIF Representatives

Motion by Mr. Keller, seconded by Ms. Tomczyk, to adopt Resolution 2016-37, Appointing Meghan Jack as the Fund’s Representative to the Municipal Excess Liability Joint Insurance Fund, David Matchett as the Fund’s Representative to the Residual Claims Joint Insurance Fund

and Meghan Jack as the Fund's Representative to the Environmental Risk Management Fund for the 2017 Fund Year.

ROLL CALL	Yeas	
		Rich Ireton, <i>Alt</i> , Bass River Twp
		Rich Wolbert, Beverly City
		Grace Archer, Bordentown City
		Frank Nucera, Bordentown Twp
		Glenn McMahon, Chesterfield Twp
		Mike Templeton, Delanco Twp
		Richard Brook, Florence Twp
		Leo Selb, Hainesport Twp
		Mike Mansdoerfer, Lumberton Twp
		Mike Fitzpatrick, Mansfield Twp
		Rich Meder, <i>Alt</i> , Medford Twp
		Meredith Tomczyk, Mt. Laurel Twp
		Scott Pearlman, <i>Alt</i> , Palmyra Borough
		Meghan Jack, Riverside Twp
		David Matchett, Shamong
		J. Paul Keller, Springfield Twp
		Doug Cramer, Tabernacle Twp
		Maria Carrington, Westampton Twp
		James Ingling, Wrightstown Borough

Nays: None
Abstain: None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Mansdoerfer noted that the next meeting of the BURLCO JIF will take place on **Tuesday, December 20, 2016 at 4:00 PM** at the **Medford Municipal Building, Medford, NJ.**

EPL/POL Coverage

Motion by Mr. McMahon, seconded by Mr. Keller, to authorize the Executive Director's Office to bind EPL/POL Coverage with QBE Insurance for the 2017 Fund Year. All in favor. Motion carried.

Volunteers, Directors and Officers Coverage

Motion by Mr. Keller, seconded by Ms. Tomczyk, to authorize the Executive Director's Office to bind Volunteers, Directors and Officers Coverage with QBE Insurance for the 2017 Fund Year. All in favor. Motion carried.

Cyber Liability Coverage

Motion by Mr. Keller, seconded by Ms. Jack, to authorize the Executive Director's Office to bind Cyber Liability Coverage with XL Insurance for the 2017 Fund Year. All in favor. Motion carried.

Resolution 2016-38 – Amending the 2017 Public Officials and Employment Practices Liability Policy

Motion by Mr. Keller, seconded by Mr. McMahon, to adopt Resolution 2016-38, Amending the 2017 Public Officials and Employment Practices Liability Policy.

ROLL CALL	<i>Yeas</i>	Rich Ireton, <i>Alt</i> , Bass River Twp
		Rich Wolbert, Beverly City
		Grace Archer, Bordentown City
		Frank Nucera, Bordentown Twp
		Glenn McMahon, Chesterfield Twp
		Mike Templeton, Delanco Twp
		Richard Brook, Florence Twp
		Leo Selb, Hainesport Twp
		Mike Mansdoerfer, Lumberton Twp
		Mike Fitzpatrick, Mansfield Twp
		Rich Meder, Alt , Medford Twp
		Meredith Tomczyk, Mt. Laurel Twp
		Scott Pearlman, Alt , Palmyra Borough
		Meghan Jack, Riverside Twp
		David Matchett, Shamong
		J. Paul Keller, Springfield Twp
		Doug Cramer, Tabernacle Twp
		Maria Carrington, Westampton Twp
		James Ingling, Wrightstown Borough

Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2016-39 – Supporting Senate Bill 2663 and Assembly Bill 4234

Motion by Ms. Jack, seconded by Mr. Keller, to adopt Resolution 2016-39, supporting Senate Bill 1663 and Assembly Bill 4234.

ROLL CALL *Yeas*

Rich Ireton, *Alt*, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alt*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2016-40 – Amending Resolution 2016-05, adopting Fiscal Policies and Procedures

Motion by Mr. Keller, seconded by Ms. Jack, to adopt Resolution 2016-40, amending Resolution 2016-05 Adopting Fiscal Policies and Procedures – Designation of Depositories, Signatories, Investments and Cash Management Plan.

ROLL CALL *Yeas*

Rich Ireton, *Alt*, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alt*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
Meghan Jack, **Riverside Twp**

David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

PUBLIC COMMENT

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

Chair Mansdoerfer opened the meeting to the public for comment.

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

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

Commissioner Jack left the meeting.

EXECUTIVE SESSION MEETING – Resolution #2016-41

Chair Mansdoerfer 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. Keller, seconded by Mr. McMahon, to adopt ***Resolution #2016-41***. 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 Mansdoerfer entertained a motion to reopen the public portion of the meeting.

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

APPROVAL OF CLAIMS PAYMENTS

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

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

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

<i>Workers' Compensation</i>	<i>General Liability</i>
Z08990	X63546
Z44145	Z04784
Z15704	Z11006
Z48877	

ROLL CALL *Yeas*

Rich Ireton, *Alt*, **Bass River Twp**
 Rich Wolbert, **Beverly City**
 Grace Archer, **Bordentown City**
 Frank Nucera, **Bordentown Twp**
 Glenn McMahon, **Chesterfield Twp**
 Mike Templeton, **Delanco Twp**
 Richard Brook, **Florence Twp**
 Leo Selb, **Hainesport Twp**
 Mike Mansdoerfer, **Lumberton Twp**
 Mike Fitzpatrick, **Mansfield Twp**
 Rich Meder, *Alt*, **Medford Twp**
 Meredith Tomczyk, **Mt. Laurel Twp**
 Scott Pearlman, *Alt*, **Palmyra Borough**
 David Matchett, **Shamong**
 J. Paul Keller, **Springfield Twp**
 Doug Cramer, **Tabernacle Twp**
 Maria Carrington, **Westampton Twp**
 James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was two (2) claim(s) presented for abandon subrogation.

Motion by Mr. McMahon, seconded by Mr. Keller, to authorize the abandon subrogation as presented.

ROLL CALL *Yeas*

Rich Ireton, *Alt*, **Bass River Twp**
 Rich Wolbert, **Beverly City**
 Grace Archer, **Bordentown City**
 Frank Nucera, **Bordentown Twp**
 Glenn McMahon, **Chesterfield Twp**
 Mike Templeton, **Delanco Twp**
 Richard Brook, **Florence Twp**
 Leo Selb, **Hainesport Twp**
 Mike Mansdoerfer, **Lumberton Twp**
 Mike Fitzpatrick, **Mansfield Twp**
 Rich Meder, *Alt*, **Medford Twp**

Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Mansdoerfer entertained a motion to adjourn the November 22, 2016 meeting of the BURLCO JIF.

Motion by Mr. Keller, seconded by Mr. McMahon, to adjourn the November 22, 2016 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:59 pm.

Brenda Smith,
Recording Secretary for

Paul Keller, SECRETARY



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: December 20, 2016
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pgs. 23-24)

The October 2016 Lost Time Accident Frequency Summary and the Statewide Recap for the October 2016 are attached for your review

B. Certificates of Insurance (pgs. 25-26)

A summary of the Certificates of Insurance issued during November 2016 are attached for your review.

C. 2015 Safety Incentive Program Awards (pg. 27)

A letter from our office describing how to collect your 2015 Safety Incentive Awards money was e-mailed on or about February 9, 2016. A reminder email to claim any outstanding balances was e-mailed out on Monday, November 14, 2016. A report detailing the available balances for each member is attached for your review. **Please note that the deadline to claim or encumber these funds was November 30, 2016. All encumbered funds have to be claimed by February 1, 2017.**

D. 2016 Optional Safety Budget (pg. 28)

A letter from our office describing how to collect your 2016 Optional Safety Budget allowance was e-mailed on or about February 2, 2016. A reminder email to claim any outstanding balances was e-mailed out on Monday, November 14, 2016. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2016 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds was November 30, 2016. All encumbered funds have to be claimed by February 1, 2017.**

E. 2016 Wellness Incentive Program Allowance (pg. 29)

A report detailing the available balance for each member for the 2016 Wellness Incentive Program is attached for your review. Instructions on claiming these funds were e-mailed to all members on or about January 20, 2016. A reminder email to claim any outstanding balances was e-mailed out on Monday, November 14, 2016. If you have any questions on how to utilize your 2016 Wellness Incentive Program funding, please contact Debby Schiffer, Wellness Director, or our office. **Please note that the deadline for claiming or encumbering these funds was November 30, 2016. All encumbered funds must be claimed by February 1, 2017.**

F. Employment Practices Liability Coverage – (pgs. 30-31)

A compliance status report regarding the Employment Practices Liability Coverage 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. This month, also attached is the compliance status report for 2017/2018.

G. EPL Allowance (pg. 32)

The JIF has budgeted \$200 for each member to help offset employment practice related expenses. This budget can be a valuable resource to members that wish to offset the cost of in house training or legal expenses involved with the updating of member policies & procedures. If you need additional information regarding this program, please contact our office.

H. EPL Helpline – Authorized Contact List (pg. 33)

With the placement of the member’s EPL/POL coverage in the commercial insurance market, the insurance company QBE has implemented an EPL Helpline for the member’s use. There is no restriction on the number of calls or amount of time that members can contact this service. Members can appoint two representatives to use this service. Appointments must be made by Resolution of the Governing Body. Please note that Municipal Solicitors can not be appointed as Helpline Contacts. Enclosed, please find the most recent list of authorized contacts for the EPL Helpline. These are the only representatives authorized to access this service. Please contact the Executive Director’s Office with any questions.

I. Financial Fast Track Report (pg. 34)

The Financial Fast Track Report for October 31, 2016 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 October 31, 2016 was \$10,218,677

J. Regulatory Filing Checklists (pgs. 35-36)

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.

K. Capehart & Scatchard Updates (pgs. 37-44)

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.

L. Statutory Bond Status (pg. 45)

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

M. Skateboard Park Approval Status (pg. 46)

Enclosed, please find a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality. The MEL has established a process, outlined in MEL Coverage Bulletin **2016-09**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director’s office prior to moving forward.

N. WEBSITE (WWW.BURLCOJIF.ORG)

The JIF has a website that contains useful information for our members:

- Directories
 - Fund Commissioners
 - Claims and Safety Contacts
 - Fund Professionals
- Coverage
 - Bulletins
 - Certificates of Insurance/ID Card Requests
 - Sample Indemnification Language
- Safety
 - Bulletins
 - Training Links

And much, much more. Why not take a moment and explore our website!

O. Elected Officials Training – Invite (pgs. 47-48)

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2017 Workers Compensation loss funding premium by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2017. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member's Workers Compensation funding premium. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 9, 2016. Invitations/RSVP's for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on or about November 1, 2016. The sign-in sheets from December 7, 2016 are posted on the JIF website. The remaining trainings have been scheduled on the following dates:

January 31, 2017 - Nicolosi's Catering, West Deptford
February 16, 2017 - Merighi's Savoy Inn, Vineland
March 29, 2017 - O'Connor's American Bar & Grille, Eastampton

P. 2016 Dividend Distribution Notice

On or about November 9, 2016 each member eligible to receive a portion of this year's dividend distribution should have received a notice via email from our office. Members were asked to complete the necessary paperwork directing how they would like to receive their portion of the dividend and return it to the Executive Director's office no later than December 16, 2016. Any questions should be directed to Tracy Forlenza at 856-446-9143.

Q. RMC Resolutions & Agreements

On or about December 2, 2016 a memo and sample copies of the JIF RMC Resolution and Agreement for the 2017 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2017 fees at the February 2017 meeting of the JIF. Please note that RMC payments cannot be processed until this documentation is received. Also all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

R. Risk Management Consultant - Model RFQ

On November 9, 2016, an email containing a Model RMC RFQ was sent to all Fund Commissioners and Municipal Clerks. Also included was a memo explaining the benefits of using the Model RFQ. It is recommended that should a member solicit for RMC services for 2017, that they utilize the RFQ rather than an RFP. The RFQ format focuses the solicitation process on services to be provided while allowing the member to determine the cost they are willing to pay for the services provided. The Model RFQ can also be found on the JIF website www.burlcojif.org under Appointment Documents. If you have any questions, please contact Tracy Forlenza at 856-446-9143.

S. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.burlcojif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.burlcojif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

T. 2016 Annual Report

Eight (8) copies of the 2016 Burlington County Municipal Joint Insurance Fund Annual Report were presented to each Fund Commissioner at this afternoon's meeting. The Annual Report is also being posted to the JIF website where it can be downloaded and printed. Members are encouraged to review the report with their governing bodies. If you would like extra copies, please contact Kris Kristie at 856-446-9146 or Kristi_kristie@ajg.com.

U. 2017 Committee Volunteers (pgs. 49-52)

On December 2, 2016, *Committee Volunteer Request Forms* were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 16, 2016. The 2017 Committee Chairs will be meeting in early January to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Sheila Ortiz at 856-446-9137.

V. New Member Activity

Nothing to Report.

Burleo JIF										
2016 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF October 31, 2016										
		**	# CLAIMS FOR	Y.T.D. LOST TIME	2016 LOST TIME	2015 LOST TIME	2014 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	*	10/31/2016	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2016 - 2014
1	75 BEVERLY		0	0	0.00	4.35	0.00	1 BEVERLY		1.69
2	77 DELRAN		0	0	0.00	1.91	3.76	2 DELRAN		2.05
3	80 HAINESPORT		0	0	0.00	1.68	0.00	3 HAINESPORT		0.61
4	82 MANSFIELD TOWNSHIP B		0	0	0.00	0.00	1.02	4 MANSFIELD TOWNSHIP		0.37
5	85 SHAMONG		0	0	0.00	0.00	0.00	5 SHAMONG		0.00
6	86 TABERNACLE		0	0	0.00	1.68	0.00	6 TABERNACLE		0.74
7	373 SOUTHAMPTON		0	0	0.00	1.21	0.00	7 SOUTHAMPTON		0.43
8	456 SPRINGFIELD		0	0	0.00	1.83	1.71	8 SPRINGFIELD		1.27
9	531 CHESTERFIELD		0	0	0.00	1.57	0.00	9 CHESTERFIELD		0.63
10	577 BASS RIVER		0	0	0.00	3.64	0.00	10 BASS RIVER		1.22
11	589 BORDENTOWN CITY		0	0	0.00	1.34	2.72	11 BORDENTOWN CITY		1.43
12	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	12 WRIGHTSTOWN		0.00
13	650 PALMYRA		0	0	0.00	1.44	1.46	13 PALMYRA		1.00
14	679 FIELDSBORO		0	0	0.00	---	---	14 FIELDSBORO		0.00
15	576 MOUNT LAUREL		1	2	0.92	1.40	2.79	15 MOUNT LAUREL		1.77
16	81 LUMBERTON		0	1	1.39	0.00	0.00	16 LUMBERTON		0.44
17	83 MEDFORD TOWNSHIP		1	2	1.87	1.25	2.22	17 MEDFORD TOWNSHIP		1.79
18	76 DELANCO		0	1	2.05	0.00	0.00	18 DELANCO		0.56
19	601 NORTH HANOVER		1	1	2.38	0.00	0.00	19 NORTH HANOVER		0.64
20	642 PEMBERTON BOROUGH		0	1	2.40	4.26	4.26	20 PEMBERTON BOROUGH		3.69
21	651 WOODLAND		0	1	3.33	3.13	0.00	21 WOODLAND		2.13
22	600 BORDENTOWN TOWNSHIP		0	2	3.36	0.00	2.86	22 BORDENTOWN TOWNSHIP		2.00
23	78 EDGEWATER PARK		0	1	3.43	2.56	0.00	23 EDGEWATER PARK		1.96
24	79 FLORENCE		1	3	3.77	1.13	2.23	24 FLORENCE		2.33
25	532 WESTAMPTON		1	3	3.79	3.33	0.84	25 WESTAMPTON		2.51
26	84 RIVERSIDE		1	2	6.00	2.44	4.76	26 RIVERSIDE		4.30
27	208 PEMBERTON		0	13	9.20	5.32	4.40	27 PEMBERTON		5.89
Totals:			6	33	2.07	1.85	1.90			1.93
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										
2015 Loss Time Accident										
Frequency as of October 31, 2015 1.77										

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
			October 31, 2016	
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
CAMDEN	1.27	2.51	2.07	1.89
BERGEN	1.45	2.23	2.30	2.02
PROF MUN MGMT	1.50	3.70	2.37	2.56
SUBURBAN ESSEX	1.52	2.15	2.55	2.13
MONMOUTH	1.61	2.17	2.24	2.03
CENTRAL	1.62	1.85	2.52	2.03
SUBURBAN MUNICIPAL	1.70	2.19	1.76	1.89
MORRIS	1.71	2.00	2.01	1.93
NJ PUBLIC HOUSING	1.79	1.96	2.82	2.22
TRI-COUNTY	1.86	1.96	2.09	1.98
BURLINGTON	2.07	1.85	1.90	1.93
SOUTH BERGEN	2.16	2.73	2.46	2.46
OCEAN	2.16	2.11	2.39	2.22
N.J.U.A.	2.30	2.49	3.09	2.65
ATLANTIC	2.58	2.53	3.10	2.76
AVERAGE	1.82	2.30	2.38	2.18
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Certificate Of Insurance Monthly Report

Monday, November 28, 2016

From 10/26/2016 To 11/25/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverag
<u>BURLINGTON JIF</u>					
H- State of New Jersey I- Bordentown Township	Division of Fish & Wildlife Tony Petrongolo P.O. Box 400116 Trenton, NJ 08625 1 Municipal Drive Bordentown, NJ 08505-2193		Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) the Heirloom Seed Society property located at Delaware Road, Knowlton Township, NJ.	11/2/2016	GL EX WC AU
H- Township of Mount Laurel I- Township of Mount Laurel	100 Mt. Laurel Road Mt. Laurel, NJ 08054 100 Mount Laurel Road Mount Laurel, NJ 08054	1356	Evidence of insurance as respects to Statutory Bond coverage for Kim Muchowski, Tax Collector Effective 10/24/16.	11/15/2016	BOND
H- Riverside Board of Education I- Township of Riverside	112 East Washington Street Riverside, NJ 08075 PO Box 188 Riverside, NJ 08075	1499	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for use of facilities by riverside Township endorsed community groups.	11/22/2016	GI EX
H- State of NJ EX I- Township of Southampton	Dept. of Health & Sr. Svcs. Office of EMS - PO Box 360 Trenton, NJ 08625-0360 5 Retreat Road Southampton, NJ 08088	2033	Evidence of insurance as respects to Hampton Lakes Emergency Medical Services State Licensing & EMS Charting requirements.	11/2/2016	GL AU
H- State of NJ I- Bordentown Township	Dept. of Health & Sr. Svcs. Office of EMS - PO Box 360 Trenton, NJ 08625-0360 1 Municipal Drive Bordentown, NJ 08505-2193	2033	Evidence of insurance	11/2/2016	GL EX WC AU

H- First Priority Emergency Vehicles I- Township of Westampton	2444 Ridgeway Blvd Bldg 500 Manchester, NJ 08759 710 Rancocas Road Westampton, NJ 08060	9295	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Loss Payee, ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) 1992 Pierce VIN#4PICT02D5PA000169 First Priority Emergency Vehicles shall be named as loss payee with a value of \$35,000	11/14/2016	GL EX AU PHYS
H- Thomas J Keller Building Contractor I- Township of Tabernacle	4 Long Beach Blvd Surf City, NJ 08008 163 Carranza Road Tabernacle, NJ 08088	21917	Evidence of insurance as respects to The Tabernacle Volunteer Fire Company #1 will be doing training on a building owned by William J. Kustrup and Nina A. Kustrup (Owners) & Thomas J. Keller Building Contractor LLC (Builder) located at 115 East Virginia Avenue (aka 110th Street) Haven Beach, NJ.	10/28/2016	GL EX
H- US Healthworks I- Borough of Palmyra	28035 Ave Stanford West Valencia, CA 91355 20 W. Broad St. Palmyra, NJ 08065	21939	Evidence of insurance.	11/8/2016	GI EX
H- Springfield Township I- Township of Westampton	PO Box 119 Jobstown, NJ 08041-0199 710 Rancocas Road Westampton, NJ 08060	21941		11/8/2016	GL EX WC AU
H- Springfield Township I- Township of Springfield	PO Box 119 Jobstown, NJ 08041-0199 PO Box 119 Jobstown, NJ 08041	21941		11/8/2016	GL EX WC AU
H- New Jersey Dept of Labor & Workforce Development Div of Wage and Hour Compliance I- Township of Tabernacle	PO Box 389 Trenton, NJ 08625-0389 163 Carranza Road Tabernacle, NJ 08088	21948	Tabernacle Emergency Squad need to provide proof of workers compensation insurance for the New Jersey Department of Labor & Workforce Development	11/8/2016	GL EX WC
H- Church of the Holy Eucharist I- Township of Tabernacle	520 Medford Lakes Rd Tabernacle, NJ 08088 163 Carranza Road Tabernacle, NJ 08088	21993	Evidence of insurance as respects as respects Use of their parking lot for the tree lighting service scheduled for December 2, 2016. Rain Date is December 3, 2016.	11/22/2016	GL EX WC AU

Total # of Holders = 12

**Burlington County Municipal Joint Insurance Fund
2015 Safety Incentive Awards Distribution**

Member Municipality	Opening Balance	Jan 2016	Feb 2016	March 2016	April 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Paid in 2017	Total Paid	Remaining Balance	Encumb. Funds
Bass River	1,650.00			1,650.00											1,650.00	0.00	
Beverly	1,975.00				1,975.00										1,975.00	0.00	
Bordentown City	1,975.00														0.00	1,975.00	11/15/2016
Bordentown Twp	2,275.00														0.00	2,275.00	11/29/2016
Chesterfield	1,650.00			1,650.00											1,650.00	0.00	
Delanco	1,650.00				1,650.00										1,650.00	0.00	
Delran	2,275.00										2,275.00				2,275.00	0.00	
Edgewater	1,975.00									223.91					223.91	1,751.09	11/29/2016
Florence	2,275.00												2,275.00		2,275.00	0.00	
Hainesport	1,650.00														0.00	1,650.00	11/29/2016
Lumberton	2,275.00											588.99	1,686.01		2,275.00	0.00	
Mansfield	1,975.00												1,975.00		1,975.00	0.00	
Medford	2,600.00			2,600.00											2,600.00	0.00	
Mount Laurel	2,600.00										2,600.00				2,600.00	0.00	
North Hanover	1,975.00					175.89		1,799.11							1,975.00	0.00	
Palmyra	1,975.00					1,975.00									1,975.00	0.00	
Pemberton Boro.	1,650.00			1,650.00											1,650.00	0.00	
Pemberton Twp.	2,600.00			2,600.00											2,600.00	0.00	
Riverside	1,975.00												1,975.00		1,975.00	0.00	
Shamong	1,650.00			1,650.00											1,650.00	0.00	
Southampton	1,975.00			1,975.00											1,975.00	0.00	
Springfield	1,650.00					1,650.00									1,650.00	0.00	
Tabernacle	1,650.00												531.91		531.91	1,118.09	11/14/2016
Westampton	1,975.00			1,975.00											1,975.00	0.00	
Woodland	1,650.00			1,650.00											1,650.00	0.00	
Wrightstown	1,650.00									1,041.33					1,041.33	608.67	
Total By Line	\$51,175.00	\$0.00	\$0.00	\$17,400.00	\$3,625.00	\$3,800.89	\$0.00	\$1,799.11	\$0.00	\$1,041.33	\$5,098.91	\$588.99	\$8,442.92	\$0.00	\$41,797.15	\$9,377.85	

Must be Claimed or Encumbered by November 30, 2016. All Encumbered Claims Must be Claimed by February 1, 2017

**Burlington County Municipal Joint Insurance Fund
2016 Optional Safety Budget**

Member Municipality	Opening Balance	January 2016	February 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	September 2016	October 2016	November 2016	December 2016	Paid 2017	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	750.00											750.00				750.00	0.00
Beverly	1,200.00										941.36				11/29/16	941.36	258.64
Bordentown City	1,200.00														11/15/16	0.00	1,200.00
Bordentown Twp.	2,000.00														11/29/16	0.00	2,000.00
Chesterfield	750.00												750.00			750.00	0.00
Delanco	1,200.00														11/07/16	0.00	1,200.00
Delran	2,000.00										2,000.00					2,000.00	0.00
Edgewater Park	1,200.00										1,200.00					1,200.00	0.00
Fieldsboro	750.00											522.99			11/30/16	522.99	227.01
Florence	2,000.00												2,000.00			2,000.00	0.00
Hainesport	750.00										270.59	479.41				750.00	0.00
Lumberton	2,000.00												2,000.00			2,000.00	0.00
Mansfield	1,200.00												1,200.00			1,200.00	0.00
Medford	3,500.00							150.00					3,350.00			3,500.00	0.00
Mount Laurel	3,500.00									2,590.34	909.66					3,500.00	0.00
North Hanover	1,200.00				433.68				766.32							1,200.00	0.00
Palmyra	1,200.00												1,200.00			1,200.00	0.00
Pemberton Boro	750.00												545.69		11/15/16	545.69	204.31
Pemberton Twp.	3,500.00											1,496.93			11/22/16	1,496.93	2,003.07
Riverside	2,000.00												2,000.00			2,000.00	0.00
Shamong	750.00				750.00											750.00	0.00
Southampton	1,200.00				143.75								1,056.25			1,200.00	0.00
Springfield	750.00															0.00	750.00
Tabernacle	750.00												750.00			750.00	0.00
Westampton	1,200.00						1,192.50								11/23/16	1,192.50	7.50
Woodland	750.00														11/21/16	0.00	750.00
Wrightstown	750.00															0.00	750.00
Total By Line	\$38,800.00	\$0.00	\$0.00	\$0.00	\$1,327.43	\$0.00	\$1,192.50	\$150.00	\$766.32	\$2,590.34	\$5,321.61	\$3,249.33	\$14,851.94	\$0.00		29,449.47	9,350.53

Must be Claimed or Encumbered by November 30, 2016. All Encumbered Claims Must be Claimed by February 1, 2017

**Burlington County Municipal Joint Insurance Fund
2016 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2016	February 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	September 2016	October 2016	November 2016	December 2016	Paid 2017	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	500.00												500.00		11/08/16	500.00	0.00
Beverly	750.00														11/29/16	0.00	750.00
Bordentown City	750.00														11/15/16	0.00	750.00
Bordentown Twp.	1,000.00														11/29/16	0.00	1,000.00
Chesterfield	500.00											200.00	300.00			500.00	0.00
Delanco	750.00										457.86				11/07/16	457.86	292.14
Delran	1,000.00												975.00			975.00	25.00
Edgewater Park	750.00														11/30/16	0.00	750.00
Fieldsboro	500.00											500.00				500.00	0.00
Florence	1,000.00														11/29/16	0.00	1,000.00
Hainesport	500.00										500.00					500.00	0.00
Lumberton	1,000.00												1,000.00			1,000.00	0.00
Mansfield	750.00												750.00			750.00	0.00
Medford	1,500.00							806.67				220.00			11/30/16	1,026.67	473.33
Mount Laurel	1,500.00						200.00									200.00	1,300.00
North Hanover	750.00						267.50	269.64							11/30/16	537.14	212.86
Palmyra	750.00												750.00			750.00	0.00
Pemberton Boro	500.00				200.00	163.48									11/30/16	363.48	136.52
Pemberton Twp.	1,500.00									492.07		556.99			11/22/16	1,049.06	450.94
Riverside	1,000.00												115.19		11/28/16	115.19	884.81
Shamong	500.00														11/21/16	0.00	500.00
Southampton	750.00												750.00			750.00	0.00
Springfield	500.00															0.00	500.00
Tabernacle	500.00												500.00			500.00	0.00
Westampton	750.00						100.00						537.95		11/23/16	637.95	112.05
Woodland	500.00												305.02		11/16/16	305.02	194.98
Wrightstown	500.00															0.00	500.00
Total By Line	\$21,250.00	\$0.00	\$0.00	\$0.00	\$200.00	\$163.48	\$567.50	\$1,076.31	\$0.00	\$492.07	\$957.86	\$1,476.99	\$6,483.16	\$0.00		11,417.37	9,832.63

Must be Claimed or Encumbered by November 30, 2016. All Encumbered Claims Must be Claimed by February 1, 2017

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF				
Data Valued As of :	December 5, 2016			
Total Participating Members	27			
Compliant	23			
Percent Compliant	85.19%			
		01/01/16	2016	
	Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	01/01/16
BASS RIVER	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
BEVERLY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BORDENTOWN CITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESTERFIELD	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
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	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
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	\$ 75,000	\$ 75,000	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	\$ 10,000	\$ 10,000	20% of 1st 100K
PEMBERTON BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
RIVERSIDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SHAMONG	Yes	\$ 20,000	\$ 20,000	0%
SOUTHAMPTON	Yes	\$ 2,500	\$ 2,500	0%
SPRINGFIELD	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
TABERNACLE	Yes	\$ 10,000	\$ 10,000	0%
WESTAMPTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLAND	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WRIGHTSTOWN	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlington County JIF
Data Valued As of : 12/6/2016
Total Participating Members 27

MemID	Member	Checklist Submitted
577	BASS RIVER	Yes
75	BEVERLY	Yes
589	BORDENTOWN CITY	Yes
600	BORDENTOWN TOWNSHIP	Yes
531	CHESTERFIELD	Yes
76	DELANCO	Yes
77	DELTRAN	Yes
78	EDGEWATER PARK	Yes
679	FIELDSBORO	Yes
79	FLORENCE	Yes
80	HAINESPORT	Yes
81	LUMBERTON	Yes
82	MANSFIELD TOWNSHIP B	Yes
83	MEDFORD TOWNSHIP	Yes
576	MOUNT LAUREL	Yes
601	NORTH HANOVER	Yes
650	PALMYRA	Yes
208	PEMBERTON	Yes
642	PEMBERTON BOROUGH	Yes
84	RIVERSIDE	Yes
85	SHAMONG	Yes
373	SOUTHAMPTON	Yes
456	SPRINGFIELD	Yes
86	TABERNACLE	Yes
532	WESTAMPTON	Yes
651	WOODLAND	Yes
636	WRIGHTSTOWN	Yes

**Burlington County Municipal Joint Insurance Fund
2016 JIF EPL Training Budget**

Member Municipality	Opening Balance	January 2016	Feb 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	September 2016	October 2016	November 2016	December 2016	Paid in 2016	Remaining Balance
Bass River	200.00														200.00
Beverly	200.00														200.00
Bordentown City	200.00											200.00			-
Bordentown Twp.	200.00														200.00
Chesterfield	200.00														200.00
Delanco	200.00														200.00
Delran	200.00														200.00
Edgewater Park	200.00														200.00
Fieldsboro	200.00														200.00
Florence	200.00														200.00
Hainesport	200.00														200.00
Lumberton	200.00														200.00
Mansfield	200.00														200.00
Medford	200.00											200.00			-
Mt. Laurel	200.00														200.00
North Hanover	200.00												200.00		-
Palmyra	200.00									200.00					-
Pemberton Boro	200.00														200.00
Pemberton Twp.	200.00														200.00
Riverside	200.00														200.00
Shamong	200.00														200.00
Southampton	200.00														200.00
Springfield	200.00														200.00
Tabernacle	200.00														200.00
Westampton	200.00														200.00
Woodland	200.00														200.00
Wrightstown	200.00														200.00
Total By Line	\$5,400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200.00	\$400.00	\$200.00	\$0.00	\$4,600.00

Must be used by December 31, 2016

EPL Helpline

Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	Amanda Somes, Clerk	NA
Beverly City	Donna Snyder	Randy Miller, Mayor
Bordentown City	Grace I. Archer, Deputy City Clerk	Margaret Peak
Bordentown Township	Frank Nucera, Jr/Chief	Colleen Eckert, Clerk
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	Linda Dougherty, Administrator	Gene DiFilippo, Police Chief
Florence Township	Richard A. Brook, Administrator	Joy M. Weiler, Clerk
Hainesport Township	Leo Selb, Administrator	NA
Lumberton Township	Dawn Merriman	Stephanie Yurko
Mansfield Township	Linda Semus, Clerk	Bonnie Grouser, Treasurer
Medford Township	Dawn Bielec	Kathy Burger
Mount Laurel Township	Maureen Mitchell	Meredith Tomczyk
North Hanover Township	Cindy Dye	Mark Keubler, Police Chief
Palmyra Borough	John Gural, Administrator	Barbara Sheipe, RMC
Pemberton Borough	Donna Mull, Clerk	Kathy Smick, Deputy Clerk
Pemberton Township	Dennis Gonzalez	Michele Brown
Riverside Township	Meghan Jack, Administrator	Susan Dydek
Shamong Township	Susan Onorato, Clerk	Barbara Valenzano, Deputy Clerk
Southampton Township	Kathy Hoffman	Charles E. Oatman
Springfield Township	Paul Keller, Administrator	Patricia Clayton, Clerk
Tabernacle Township	Douglas Cramer	LaShawn Barber
Westampton Township	Maria Carrington Clerk/Administrator	Joseph Otto
Woodland Township	Maryalice Brown	Nancy Seeland
Wrightstown Borough	Freda Gorman	James Ingling, Fire Official

Burlington County Municipal Joint Insurance Fund

P.O. Box 489, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · www.burlcojif.org

**BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF October 31, 2016**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	657,310	6,540,017	89,593,541	96,133,558
2. CLAIM EXPENSES				
Paid Claims	177,869	2,066,884	33,708,459	36,248,455
Case Reserves	95,889	263,486	3,537,965	3,419,426
IBNR	(87,508)	(281,815)	2,525,234	2,152,332
Recoveries	-	-	-	-
TOTAL CLAIMS	186,251	2,048,556	39,771,658	41,820,214
3. EXPENSES				
Excess Premiums	163,785	1,876,983	23,282,694	25,159,678
Administrative	106,265	984,368	14,921,931	15,906,300
TOTAL EXPENSES	270,050	2,861,352	38,204,626	41,065,977
4. UNDERWRITING PROFIT (1-2-3)	201,010	1,630,110	11,617,258	13,247,368
5. INVESTMENT INCOME	(16,429)	24,855	3,581,433	3,606,288
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	184,580	1,654,965	15,760,431	17,415,395
8. DIVIDEND	600,000	600,000	6,596,718	7,196,718
9. STATUTORY SURPLUS (7-8)	(415,420)	1,054,965	9,163,713	10,218,677

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(605,716)	(731,308)	5,653,691	4,922,383
2013	25,114	224,549	1,616,233	1,840,782
2014	23,119	454,853	1,466,710	1,921,563
2015	56,584	378,431	427,079	805,509
2016	85,478	728,439		728,439
TOTAL SURPLUS (DEFICITS)	(415,420)	1,054,965	9,163,713	10,218,677
TOTAL CASH				17,687,566

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(60)	141,371	30,036,716	30,178,087
FUND YEAR 2013				
Paid Claims	4,537	459,446	1,718,562	2,178,008
Case Reserves	(26,368)	(524,580)	968,950	444,370
IBNR	(5,494)	(173,891)	224,532	50,641
Recoveries	0	0	0	0
TOTAL FY 2013 CLAIMS	(27,326)	(239,025)	2,912,044	2,673,019
FUND YEAR 2014				
Paid Claims	10,706	190,866	1,326,303	1,517,169
Case Reserves	(9,984)	(70,259)	803,382	733,123
IBNR	(26,448)	(570,356)	872,214	301,858
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	(25,726)	(449,749)	3,001,899	2,552,149
FUND YEAR 2015				
Paid Claims	37,051	549,111	1,155,381	1,704,492
Case Reserves	(36,555)	(84,218)	1,288,659	1,204,441
IBNR	(59,422)	(851,819)	1,376,960	525,141
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	(58,926)	(386,925)	3,820,999	3,434,074
FUND YEAR 2016				
Paid Claims	125,635	670,700		670,700
Case Reserves	168,797	1,037,492		1,037,492
IBNR	3,856	1,274,692		1,274,692
Recoveries	0	0		0
TOTAL FY 2016 CLAIMS	298,288	2,982,885		2,982,885
COMBINED TOTAL CLAIMS	186,251	2,048,556	39,771,658	41,820,214

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.

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2016 for the Month of November

ITEM	FILING STATUS
Meeting Minutes	12/20/16
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

Burlington County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year: January 1, 2016 – December 31, 2016

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	4/4/16
Renewal Resolutions and Indemnity & Trust Agreements	9/30/16
Budget and Actuarial Certification/Opinion Letter	1/4/16
Annual Assessments/Contributions	1/4/16
Supplemental Assessments/Contributions	N/A
Risk Management Program	1/26/16
Annual Certified Audit	6/30/16
List of Fund Commissioners & Executive Committee	1/26/16
Identity of Administrator	1/26/16
Identity of Treasurer	1/26/16
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	MEL
Withdrawals	N/A
Exhibit A - Certification of JIF Fund Professionals	1/26/16
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	1/20/16
New Service Providers	1/26/16
Annual Reorganization Resolutions, including Cash Management Plan	1/26/16

Professionals	Contract	Gen Ins	Fidelity	E&O	Surety
Actuary – Actuarial Advantage	X	7/9/17	N/A	7/16/17	N/A
Administrative Consultant -PERMA	X	12/10/16	N/A	12/10/16	N/A
Administrator - AJG	X	10/1/17	JIF	9/1/17	N/A
Asset Manager -TD Bank	X	9/30/17	5/1/16	10/1/17	N/A
Attorney - DeWeese	X	9/1/17	N/A	9/1/17	N/A
Auditor - Bowman	X	8/1/17	N/A	8/1/17	N/A
Claims Administrator - Qual-Lynx	X	7/1/17	5/1/16	10/1/17	12/30/15
Managed Care - QualCare	X	7/1/17	N/A	10/1/17	N/A
Database Management - Exigis	X	3/31/17	NA	3/31/17	NA
Payroll Auditor - Bowman	X	8/1/17	N/A	8/1/16	N/A
Property Appraiser - AssetWorks	X	9/27/17	N/A	9/27/17	N/A
Safety Director - JA Montgomery	X	12/10/16	N/A	12/10/16	N/A
Underwriting Manager - Hrubash, Conner Strong	X	12/10/16	N/A	12/10/16	N/A
Treasurer - Tontarski	X	N/A	5/1/16	N/A	JIF
Recording Secretary – Brenda Smith	X	N/A	N/A	N/A	N/A
Website – Joyce Media	X	N/A	N/A	N/A	N/A
Wellness Director – Target Wellness	X	N/A	N/A	N/A	N/A

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Employer Loses Intoxication Defense Where Blood Alcohol Level of Claimant Was .173 Percent

John H. Geaney November 14, 2016 Compensability 0 Comments

One of the most anachronistic aspects of New Jersey workers' compensation law is that employers pay workers' compensation benefits even when intoxication is a substantial cause of injury. In *Diaz v. National Retail Transportation, Inc.*, A-3927-14T2 (App. Div. November 9, 2016), Antonio Diaz was injured moving a heavy lift which fell over on him. He admitted that prior to work on January 28, 2014, he drank at least two eight-ounce glasses of half whisky and half ice and water. Respondent's toxicologist testified at trial that petitioner had a blood alcohol level of at least .173 percent. Had petitioner been driving, that percentage would have been more than double the legal limit.

Respondent denied the workers' compensation claim on the basis that petitioner's intoxication was the cause of the injury based on the expert testimony of respondent's toxicologist. Petitioner argued that there was another factor which contributed to the injury, namely a flat tire on the lift. He said that the lift fell over when it "tilted to one side at the same moment" that he was pulling the lift. He noted that one of the tires on the lift was flat.

Respondent produced a forensic engineering expert, who testified that "a flat tire didn't contribute in any way to this accident." The expert did concede that a flat tire on the lift could have caused the lift to tilt to one side or the other. The expert conceded that if someone pulled the lift backwards and it had a flat tire, the lift could fall backwards "cockeyed." The expert said, however, that the lift with a flat tire would tilt only a very small amount, only the one inch that the equipment is off the ground.

Petitioner did not offer expert testimony. Instead, petitioner filed a motion to dismiss the intoxication defense on the basis that under *N.J.S.A. 34:15-7*, respondent must prove that intoxication is the *sole* cause in order to defeat a claim. In this case the Judge of Compensation believed that both the petitioner's intoxication and the flat tire contributed to the cause. Therefore the intoxication was not the sole cause, and petitioner prevailed.

Respondent appealed the dismissal of its intoxication defense. The Appellate Division affirmed the dismissal of the intoxication defense on the grounds that respondent failed to prove that intoxication alone caused the accident. Even if the flat tire contributed in just a small degree, that was enough to permit petitioner to recover workers' compensation benefits.

The case underscores the onerous burden that employers must meet in New Jersey to defeat a workers' compensation claim on the intoxication defense. In most states, if intoxication is found to be a substantial cause, that is enough to defeat the claim. In some states, merely a contributory case is enough. But in New Jersey the legislature

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requires the employer to prove that there was no other factor which contributed to the happening of the accident. Sole cause means sole cause, which is why there have only been a couple of reported cases over many decades where the intoxication defense succeeded.

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Tags: intoxication defense

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Supervisor's Testimony Rebutts Written Job Description on 35 Pound Lifting Requirement Being Essential Job Function

John H. Geaney November 23, 2016 ADA 0 Comments

Kenneth Camp worked for 38 years for Bi-Lo, LLC., a grocery store in Tennessee, as a stock clerk. He worked with two others stocking the grocery with product each night. In March 2012 the Store Director, Mr. Gilreath, arrived at the store and noted that the three stock-shift clerks had not finished shelving all the product. He asked why not. The supervisor, Mr. Bishop, said that Camp had a bad back and the other two workers had to pitch in to help with the heavy stuff. Bishop also said that "it was hard for them to get done with Camp on restrictions."

Since a teenager Camp suffered from scoliosis but he had always worked with this medical condition. Gilreath never knew about the back condition until March 2012. He approached Camp and told him the company was thinking of putting him on light duty. The HR Director asked Camp if he felt he could do the job. Camp said, "Yes, I can still do everything. I know what I can lift and what I can't, and I can do all the other things except lift the real super heavy items."

Camp was given a job description which was written in 2007, almost 30 years after Camp began working for the company, which identified lifting requirements, including being able to safely lift over 35 pounds. The job description also said he had to be able to lift at least 20 pounds constantly and 20-60 pounds frequently. On April 24, 2012 the company advised Camp he would have to take a leave of absence. He was instructed to use his remaining sick leave and vacation days, followed by short-term disability in order to reach his 62nd birthday. At that point he could retire.

Camp wanted to return to work after his short-term disability ended but the HR Director said he would have to be cleared by his doctor to lift 60 pounds. Camp's leave was extended several times but on October 12, 2012, he was advised he would be terminated if he did not provide a fitness for duty form from his doctor. Camp requested that he be permitted to return to work as he had done for many years with his two co-workers lifting the heaviest items. The company refused this request and terminated his employment.

Camp sued and argued that the company discriminated against him on the basis of his disability. He lost at the federal court level and appealed. The issue on appeal came down to whether heavy lifting was an essential job function. Bi-Lo argued that the 35 pound lifting requirement was an essential job function. Camp and his two co-workers testified that they had never seen this 2007 job description or any other job description during their long period of employment. **Bishop, who was Camp's immediate supervisor, testified that "heavy lifting was not an essential function of Camp's**

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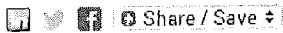


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job, and Mr. Camp did his job fine." Bishop also said that heavy lifting was only a very small part of the job. The other co-worker said the same thing. Both co-workers said that the way they worked was Camp would put items on the shelves while the other two men would carry the heavier items so there was no loss of efficiency. In essence, the two workers made accommodations for Camp's inability to lift very heavy items.

Given this testimony, the Sixth Circuit Court of Appeals said that a supervisor's testimony may rebut the written job description regarding what constitutes an essential function. The Court said, "This is not a case involving a firefighter, nurse, police officer or a military person where the inability to lift the 'required' weight could put an innocent person's life at risk or cause 'undue hardship' or even endanger a colleague." The Court said that summary judgment should not have been granted for the employer in this case because there was enough evidence for a jury to decide that the ability to lift more than 35 pounds is an essential function of the stock-clerk job. The Court further noted that the record showed Camp was meeting all job expectations, and his termination stemmed from only one incident when the crew did not get their work done on time. There was no proof by the company of any other instances where the 35 pound requirement could be shown to explain why there were delays in getting work done. "Bi-Lo has presented no evidence that accommodating Camp's disability caused undue hardship to his coworkers."

This case can be found at **Camp v. Bi-Lo LLC**, 2016 U.S. App. LEXIS 19053 (6th Cir. 2016). It is a case worth studying. When it comes to deciding what is an essential job function and what is a reasonable accommodation, this case emphasizes the importance of considering not just the written job description says but what actually happens in the workplace. It also shows how important it is to speak with supervisors on the job before making termination decisions. Ironically, in this case the plaintiff's own supervisor turned out to be the key witness against the company.



Tags: essential job functions, Reasonable Accommodation

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Hospital Defeats Occupational Claim By Filing Motion To Dismiss After Petitioner's Case

John H. Geaney December 2, 2016 Compensability, Occupational Disease Claims 0 Comments

Diana Vernacchia worked as a housekeeper for Warren Hospital performing vacuuming and cleaning duties in the radiology department and hallways, dusting and cleaning the x-ray machines and diagnostic devices, and lifting and discarding biohazardous waste and linen bags weighing an average of 50 pounds each. She filed an occupational disease claim alleging that she developed neurological problems with her left ankle, ganglion cysts, plantar fasciitis in both feet, lower back pain and fibromyalgia from her work duties. Vernacchia also filed a claim saying that she was shocked while using the vacuum cleaner, which caused and aggravated similar injuries.

Petitioner produced two doctors on her behalf. Dr. Maio, an expert in general surgery, testified that she examined petitioner four times. She diagnosed various injuries including ankle sprains, disc bulges in her low back, and sprains of her knees and ankles. She said that repetitive micro-trauma and movements caused her injuries.

Dr. Waller, a primary care internal medicine practitioner, testified that her ongoing work activities caused burning sensations in her feet, stiffness in her neck and back, and tendonitis in her extremities. He diagnosed petitioner with fibromyalgia which was aggravated by work activities and by the one incident involving electric shocks from the vacuum. Both doctors conceded that petitioner had bilateral ankle pain and edema well before her employment but they contended that work duties aggravated her condition.

Respondent did not produce any medical experts. Rather, respondent made a motion to dismiss the claims based on lack of proof. The Judge of Compensation granted the hospital's motion and entered an order of dismissal stating as follows:

Neither Dr. Maio nor Dr. Waller referred to any demonstrable objective medical evidence to support their assertions. The medical witnesses merely asserted a probable contributory work connection without medical support. I find the petitioner has failed to set forth one iota of proof regarding the compensability of her claim. I find there was no competent evidence submitted relating multiple medical problems to her employment with Warren Hospital.

The Appellate Division affirmed the dismissal of petitioner's case even without testimony from respondent's medical witnesses. It said that it is not enough for a medical witness to simply say something is work related without providing medical support or medical literature. The Appellate Division relied on a line of cases from the 1990s which emphasizes the importance of offering medical literature in occupational disease claims or scientific evidence establishing causation. The Court added, **"Also, in this case before us, neither expert witness explained which of petitioner's work**

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responsibilities may have resulted in her injuries, choosing, instead, to rely upon broad and conclusory averments untethered to the facts in the case. While petitioner testified about the walking, standing, lifting and pushing associated with her employment with respondent, her expert witnesses failed to show that her injuries were a consequence of her work based upon qualitative medical support."

There are many cases currently in the Division that contain similar vague allegations and vague diagnoses. Several firms representing claimants file claims directly along the very same lines of this case. The rationale employed by the Judge of Compensation and Appellate Division in dismissing this case is pertinent to many other similar claims in the Division. Employers can defeat such claims by arguing the well established case law in New Jersey requiring proof in an occupational claim of scientific evidence or medical literature to establish a causal link to work. For a medical expert to testify simply that a condition is work related is completely insufficient. It is always the medical and scientific explanation that is more important than the mere conclusion on causation. This case can be found at *Vernacchia v. Warren Hospital*, A-4634-14T1, (App. Div. October 19, 2016).



Tags: motion to dismiss

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Court Validates Firing of City Worker While on Alternative Duty for Work-Related Injury

John H. Geaney December 7, 2016 ADA 0 Comments

Derrick Dillard injured his back and shoulder in a work-related car accident in March 2011. He was unable to perform his previous duties as a Street and Drainage Maintenance Senior for the City of Austin, Texas. He took FMLA leave and then placed in the City Return to Work Program, which was designed to help employees like Dillard find alternative work for a maximum of 180 days in a year.

Dillard exited the Return to Work Program in January 2012. During the entire period he was enrolled in the program, the City was unable to place him in any position because he remained on a "no duty status." The City continued to allow him to remain on leave. Between late January and late April 2012, Dillard was released by his doctors to perform "limited duty" or "administrative duty" work. The City offered him "administrative work" from May through October 2012.

Dillard lacked the three years of clerical or secretarial experience for an administrative assistant position, so the City offered him on-the-job typing and computer training. Dillard's supervisor testified that she repeatedly told Dillard to complete more training and showed him how to sign up for more training, but Dillard did not do so. He was found playing computer games, surfing the internet, sleeping, making personal calls or looking for other positions while he was supposed to be training. He missed work without proper notice, came late and left early, and lied about his time. He attended work only 74% of the time over a 21-week period. The City gave him an unsatisfactory rating.

For his part Dillard admitted that his lack of typing skills made it impossible for him to complete the one assignment he was given. He asked Human Resources to give him another position. Meanwhile, Dillard's doctors were increasing his capacity to perform certain lifting and physical activities. The City scheduled him for a pre-termination meeting based on his poor performance while on administrative duty. The Director noted that Dillard was unapologetic for his inappropriate behavior and admitted that comments about his poor performance were accurate. The City fired Dillard on October 26, 2012.

Dillard sued for discrimination under the ADA and argued that the City should have considered him for vacancies across all departments, not just the Public Works Department, once it became obvious that he lacked the skills of an administrative assistant. The lower court disagreed and noted that the breakdown in the interactive process was caused by Dillard's failure to make a good faith effort to make the administrative position work.

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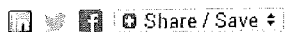
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The Fifth Circuit Court of Appeals held that the City did not fire Dillard because of any disability but because he was frequently late, used work time to play games, and failed to take advantage of training opportunities. The Court conceded that the City had a duty to make reasonable accommodation and engage in the interactive process. "Dillard's position neglects that the interactive process is a two-way street; it requires that employer and employee work together, in good faith, to ascertain a reasonable accommodation." The Court said that the City made a reasonable accommodation with the administrative assistant position. "At this point, the ball was in his court; it was up to him to make an honest effort to learn and carry out the duties of his new job with the help of the training the City offered him." The Court felt it was pivotal that the City offered him training which Dillard neglected.

The case can be found at **Dillard v. City of Austin, Texas**, 837 F.3d 557 (5th Cir. 2016). It is an interesting case because there are so few published cases where the plaintiff is fired while on alternative duty and while performing inadequately during alternative duty. Clearly the case's reasoning makes sense: when an employee's job performance is grossly sub-par during alternative duty, and where the employee does not take advantage of offered accommodations, the employee has no argument that his termination is a violation of the ADA.



Tags: alternative duty

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577	BASS RIVER	BURL	Eileen Brower	Treasurer	6/13/2016
75	BEVERLY	BURL	Shari Lynn Phillip	Tax Collector	5/1/2014
75	BEVERLY	BURL	Yvonne Bullock	Treasurer / CFO Crime	5/1/2014
589	BORDENTOWN CITY	BURL	Caryn Hoyer	Tax Collector	8/10/2015
589	BORDENTOWN CITY	BURL	Margaret Peak	Treasurer/CFO-crime	8/1/2013
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600	BORDENTOWN TOWNSHIP	BURL	Jeffrey Elasser	Tax Collector	8/1/2015
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76	DELANCO	BURL	Jennifer Dellavalle	Tax Collector	11/1/2016
77	DELRAN	BURL	Teresa A. Laisse	Treasurer	1/1/2007
77	DELRAN	BURL	Victoria Boras	Tax Collector	6/27/2011
679	FIELDSBORO	BURL	Lan Chen Shen	Tax Collector	1/1/2016
679	FIELDSBORO	BURL	Peter Federico	Treasurer	1/1/2016
80	HAINESPORT	BURL	Sharon A. Deviney	Tax Collector	1/1/2007
81	LUMBERTON	BURL	Robin D. Sarlo	Tax Collector	1/1/2016
82	MANSFIELD TOWNSHIP	BURL	Elaine Fortin	Tax Collector	1/1/2007
82	MANSFIELD TOWNSHIP	BURL	Joseph P Monzo	Treasurer (CFO)	1/1/2007
83	MEDFORD TOWNSHIP	BURL	Patricia Capasso	Tax Collector	1/1/2013
83	MEDFORD TOWNSHIP	BURL	Albert Stanley	Treasurer / CFO	8/3/2015
576	MOUNT LAUREL	BURL	Meredith Tomczyk	Treasurer / CFO Crime	1/9/2012
576	MOUNT LAUREL	BURL	Kim Muchowski	Tax Collector	10/24/2016
576	MOUNT LAUREL	BURL	Karen Cohen	Library Treasurer	1/15/2014
601	NORTH HANOVER	BURL	Mary Alice Picariello	Tax Collector	6/27/2009
601	NORTH HANOVER	BURL	Joseph Greene	Treasurer	4/29/2013
650	PALMYRA	BURL	Tanyika Johns	Tax Collector	1/1/2016
642	PEMBERTON BOROUGH	BURL	Kathleen Smick	Tax Collector	5/19/2014
642	PEMBERTON BOROUGH	BURL	Donna Mull	Treasurer	1/1/2011
208	PEMBERTON	BURL	Alison Varrelmann - n	Tax Collector	3/23/2015
208	PEMBERTON	BURL	Robert Benick	Treasurer	1/1/2014
84	RIVERSIDE	BURL	Meghan O. Jack	Treasurer	6/1/2013
84	RIVERSIDE	BURL	Mindie Weiner	Tax Collector	3/21/2016
85	SHAMONG	BURL	Kathryn J. Taylor	Tax Collector	1/1/2007
85	SHAMONG	BURL	Christine Chambers	Treasurer(CFO Crime)	11/24/2014
373	SOUTHAMPTON	BURL	Nancy Gower	Treasurer (CFO Crime)	1/1/2007
373	SOUTHAMPTON	BURL	Melissa Chesla	Tax Collector	9/1/2014
456	SPRINGFIELD	BURL	Dianne Kelly	Treasurer/CFO	1/1/2010
456	SPRINGFIELD	BURL	Melissa Chesla	Tax Collector	11/1/2014
86	TABERNACLE	BURL	Kimberly Smith	Tax Collector	4/1/2016
532	WESTAMPTON	BURL	Robert L. Hudnell	Treasurer	1/1/2007
532	WESTAMPTON	BURL	Carol A. Brown-layout	Tax Collector	1/1/2007
651	WOODLAND	BURL	Kathleen Rosmando	Treasurer	6/6/2013
651	WOODLAND	BURL	Nancy Seeland	Tax Collector	1/1/2015
636	WRIGHTSTOWN	BURL	Lynn A. Davis	Tax Collector	1/1/2010
636	WRIGHTSTOWN	BURL	Ronald A. Ghrist	Treasurer	1/1/2010

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

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

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**Municipal
Joint Insurance
Fund** 

South Jersey Communities Securing Their Future
P. O. Box 530, Marlton, New Jersey 08053

To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 1, 2016

Re: Elected Officials Seminar

It is time once again to extend an invitation to the JIF Elected Officials for this year's training program. This year's program will focus on public official's liability; specifically, land use matters, as well as employment practices liability and ethics. The goal of this training is to make our Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2017 MEL Loss Funding by \$250 for each municipal Elected Official who completes the course by May 1, 2017. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 25% of the member's 2017 MEL workers' compensation loss funding assessment.

The schedule of local Elected Official's training seminars is listed below. You are welcome to attend any of the sessions listed. To register, please complete the attached form and return it to Sheila Ortiz at our office.

Locally, the dates & location of this training is as follows:

Registration for all seminars is 5:30 PM – 6:00 PM. Seminars are from 6:00pm – 8:00 pm

Wednesday, December 7, 2016 – Merighi's Savoy Inn, Vineland

Tuesday, January 31, 2017 – Nicolosi's Caterers, West Deptford

Thursday, February 16, 2017 – Merighi's Savoy Inn, Vineland

Wednesday, March 29, 2017 – O'Connor's, Eastampton

Please feel free to contact my office if you have any questions.

cc: Risk Management Consultants

PLEASE RESPOND NO LATER THAN 2 WEEKS PRIOR TO ANY TRAINING DATE!

ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

REGISTRATION FORM

Please Print

Course Date/Location: _____

Name: _____

Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

Fax: _____

E-Mail: _____

Forward the completed form to:

Ms. Sheila Ortiz
Arthur J. Gallagher Risk Management Services
PO Box 530
Marlton, NJ 08053
E-Mail: Sheila_Ortiz@ajg.com
Fax: (856) 446-9149



TO: Fund Commissioners
FROM: Sheila Ortiz, Account Representative
DATE: December 2, 2016
RE: **2017 Committee Volunteers**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2017.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Finance Committee - The Finance Committee meets approximately five times per year to review the Fund Audit, service provider contracts and additional items. The Committee also drafts the Fund's budget, assessment allocation and dividend strategy for consideration by the Executive Committee.

Safety Committee - The Safety Committee meets approximately four times per year to review the progress of the Safety Director's efforts, to monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Strategic Planning Committee - The Strategic Planning Committee meets approximately three times per year to review the progress of the JIF's planning efforts as developed at the Member Retreat, monitor the effectiveness of the JIF's policies and programs, initiate new programs, and recommend policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 16, 2016**. Responses can be sent via e-mail at Sheila_Ortiz@ajg.com or via facsimile at 856-446-9149.

cc: Risk Management Distribution (PM, PF, KK)

File: BURLCO/General/Committee Membership

Tab: 2017



Committee Participation 2017 Fund Year

Please indicate which committee(s) you would like to serve on for the 2017 Fund Year.

Please indicate your first choice with a “1”, second choice with a “2”, etc.

Name: _____

Municipality/Organization _____

COMMITTEES	CHOICE
Finance	
Coverage	
Safety	
Strategic Planning	

Are you willing to serve on more than one committee? Yes No

Please return this form by December 16, 2016 to:

Sheila Ortiz
 Account Representative
BURLCO JIF
 PO Box 489
 Marlton, NJ 08053
 Fax: 856-446-9149

 E-mail: Sheila_Ortiz@ajg.com



TO: Risk Management Consultants
FROM: Sheila Ortiz, Account Representative
DATE: December 2, 2016
RE: 2017 Committee Volunteers

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2017.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Safety Committee - The Safety Committee meets approximately four times per year to review the progress of the Safety Director's efforts, monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 16, 2016**. Responses can be sent via e-mail at Sheila_Ortiz@ajg.com or via facsimile at 856-446-9149.

cc: Risk Management Distribution (PM, PF, KK)
File: BURLCO/General/Committee Membership

Tab: 2017



Committee Participation 2017 Fund Year

Please indicate which committee(s) you would like to serve on for the 2017 Fund Year. Please indicate your first choice with a “1”, second choice with a “2”.

Name: _____

Organization: _____

COMMITTEES	CHOICE
Coverage	
Safety	

Are you willing to serve on more than one committee? Yes No

Please return this form by December 16, 2016 to:

Sheila Ortiz
 Account Representative
BURLCO JIF
 PO Box 489
 Marlton, NJ 08053
 Fax: 856-446-9149
 E-mail: Sheila_Ortiz@ajg.com

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

TO: Fund Commissioners, Safety Coordinators and Risk Managers
FROM: Timothy Sheehan, Associate Public Sector Director
DATE: December 1, 2016

Service Team:

<p>Timothy Sheehan, Associate Public Sector Director tsheehan@jamontgomery.com Office: 856-552-6862 Cell: 609-352-6378</p>	<p>Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899</p>	<p>John Saville, Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092</p>
<p>Karen La Sala Executive Assistant klasala@jamontgomery.com Office: 732-660-5006 Fax: 856-830-1496</p>	<p>Mailing Address: 231 Main Street P. O. Box 2017, Toms River New Jersey 08754 Toll Free: 877-398-3046</p>	<p>Robert Garish, Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719</p>

NOVEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Bass River – Conducted a Loss Control Survey on November 4
- Township of Edgewater Park – Conducted a Loss Control Survey on November 2
- Township of Florence – Conducted a Loss Control Survey on November 22
- Township of Hainesport – Conducted a Loss Control Survey on November 7
- Township of Medford – Conducted a Loss Control Survey on November 29
- Township of Mt. Laurel – Conducted a Loss Control Survey on November 3
- Township of Westampton – Conducted a Loss Control Survey on November 2
- Township of Woodland – Conducted a Loss Control Survey on November 8

JIF MEETINGS ATTENDED

- Executive Committee – November 22
- Regional Training – Career Survival for Police Officers - November 18

MEL VIDEO LIBRARY

The following members used the MEL Video Library during November. **Please note the new e-mail address: melvideolibrary@jamontgomery.com and telephone number: 856-552-4900. To either view the full video catalog or rent videos, use the above website or NJMEL.org.**

Municipality

of Videos

No Videos viewed for November

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, 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 November. If you are not receiving updates or would like to add other names to the distribution list, please let us know. If applicable, a copy or copies of the Safety Director’s Bulletins are attached.

Ø None sent

UPCOMING EVENTS

- Executive Safety Committee – December 20, 2016
- Executive Committee Meeting – December 20, 2016

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 (dsanders@jamontgomery.com).

Below are upcoming MSI training programs scheduled for December 2016, January and February 2017. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time.

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

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

Date	Location	Topic	Time
12/1/2016	Township of Aberdeen #2	Jetter/Vacuum Safety	1:30 - 3:30 pm
12/2/2016	Borough of Tinton Falls	Fire Safety	7:30 - 8:30 am
12/2/2016	Borough of Tinton Falls	Fire Extinguisher	8:45 - 9:45 am
12/2/2016	Township of Weymouth	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
12/2/2016	Borough of Stone Harbor #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm

Date	Location	Topic	Time
12/6/2016	Borough of Spring Lake #1	PPE	11:30 - 1:30 pm
12/6/2016	Borough of Spring Lake #1	LOTO	1:30 - 3:30 pm
12/7/2016	Township of Long Beach #1	Flagger/Work Zone	8:00 - 12:00 pm
12/9/2016	Township of Aberdeen #2	Excavation/Trenching/Shoring	11:30 - 3:30 pm
12/13/2016	Township of Evesham #5	Shop & Tool Safety	8:30 - 9:30 am
12/13/2016	Township of Evesham #5	Hearing Conservation	9:45 - 10:45 am
12/15/2016	Township of Evesham #4	Shop & Tool Safety	8:30 - 9:30 am
12/15/2016	Township of Evesham #4	Hearing Conservation	9:45 - 10:45 am
12/16/2016	Borough of Tinton Falls	Heavy Equipment Safety	7:30 - 10:30 am
12/16/2016	Township of Bordentown	Shop & Tool Safety	11:00 - 12:00 pm
12/16/2016	Township of Bordentown	Special Events Management	12:30 - 2:30 pm
12/16/2016	Township of Evesham #4	HazCom w/GHS	8:30 - 10:00 am
12/16/2016	Township of Evesham #4	Fire Extinguisher	10:15 - 11:15 am
1/6/2017	Township of Berlin #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/9/2017	Borough of Lindenwold #1	DDC-6	8:30 - 3:00 pm w/lunch break
1/11/2017	Township of Burlington #3	HazCom w/GHS	8:00 - 9:30 am
1/12/2017	Borough of Tuckerton #2	Snow Plow/Snow Removal	8:30 - 10:30 am
1/12/2017	Borough of Tuckerton #2	CDL-Drivers Safety Regulations	10:45 - 12:45 pm
1/12/2017	City of Vineland	Jetter/Vacuum Safety	9:00 - 11:00 am
1/13/2017	Township of Colts Neck	PPE	8:30 - 10:30 am
1/13/2017	Township of Colts Neck	Hearing Conservation	10:45 - 11:45 am
1/13/2017	Township of Colts Neck	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
1/13/2017	Borough of Somerdale	Flagger/Work Zone	8:30 - 12:30 pm
1/13/2017	City of Brigantine #3	Snow Plow/Snow Removal	8:30 - 10:30 am
1/13/2017	City of Brigantine #3	Back Safety/Material Handling	10:45 - 11:45 am
1/17/2017	Borough of Red Bank	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
1/17/2017	Borough of Red Bank	Confined Space Awareness	11:15 - 12:15 pm
1/18/2017	City of Millville #1	PPE	8:30 - 10:30 am
1/18/2017	City of Millville #1	Hearing Conservation	10:45 - 11:45 am
1/18/2017	City of Millville #1	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
1/19/2017	Borough of Deal #2	BBP	7:30 - 8:30 am
1/19/2017	Borough of Deal #2	HazCom w/GHS	8:45 - 10:15 am
1/19/2017	Borough of Deal #2	Fire Safety	10:30 - 11:30 am
1/20/2017	Township of Cherry Hill #4	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
1/20/2017	Township of Cherry Hill #4	Fall Protection Awareness	10:45 - 12:45 pm
1/23/2017	Borough of Union Beach #2	Jetter/Vacuum Safety	8:30 - 10:30 am
1/23/2017	Borough of Lindenwold #1	PPE	8:30 - 10:30 am

Date	Location	Topic	Time
1/23/2017	Borough of Lindenwold #1	Hearing Conservation	10:45 - 11:45 am
1/23/2017	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS-Evening	7:00 - 10:00 pm
1/23/2017	Borough of Glassboro #1	BBP-Evening	10:00 - 11:00 pm
1/23/2017	Township of Hamilton #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/23/2017	Township of Hamilton #2	Driving Safety Awareness	10:45 - 12:15 pm
1/23/2017	Township of Hamilton #2	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
1/24/2017	Brick Township MUA #2	Heavy Equipment Safety	8:30 - 11:30 am
1/24/2017	Borough of Woodstown #1	Asbestos, Lead, Silica Health Overview	8:30 - 9:30 am
1/24/2017	Borough of Woodstown #1	Back Safety/Material Handling	9:45 - 10:45 am
1/24/2017	Borough of Woodstown #1	Hearing Conservation	11:00 - 12:00 pm
1/25/2017	Borough of Lavallette #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
1/25/2017	Pennsauken SA #3	Fall Protection Awareness	12:30 - 2:30 pm
1/25/2017	Pennsauken SA #3	BBP	2:45 - 3:45 pm
1/25/2017	Township of Galloway	Employee Conduct/Violence Prevention	9:00 - 10:30 am
1/25/2017	Township of Galloway	Fire Extinguisher	10:45 - 11:45 am
1/26/2017	Borough of Point Pleasant Beach	Snow Plow/Snow Removal	8:30 - 10:30 am
1/26/2017	Township of Tabernacle #1	Snow Plow/Snow Removal	8:30 - 10:30 am
1/26/2017	City of Cape May #1	Snow Plow/Snow Removal	8:30 - 10:30 am
1/26/2017	City of Cape May #1	PPE	10:45 - 12:45 pm
1/27/2017	Borough of Tinton Falls	CDL-Drivers Safety Regulations	7:30 - 9:30 am
1/27/2017	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/27/2017	Township of Upper Deerfield	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
1/30/2017	Township of Long Beach #1	BBP	8:30 - 9:30 am
1/30/2017	Township of Long Beach #1	Fire Safety	9:45 - 10:45 am
1/30/2017	Township of Long Beach #1	Asbestos, Lead, Silica Health Overview	11:00 - 12:00 pm
1/30/2017	Borough of Lindenwold #1	Heavy Equipment Safety	8:30 - 11:30 am
1/31/2017	Borough of Clementon #3	Office Safety	8:30 - 10:30 am
1/31/2017	Borough of Clementon #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
1/31/2017	Borough of Clementon #3	Driving Safety Awareness	1:00 - 2:30 pm
2/1/2017	Ocean County College #3	Leaf Collection	8:30 - 10:30 am
2/1/2017	Ocean County College #3	Snow Plow/Snow Removal	10:45 - 12:45 pm
2/1/2017	Ocean County College #3	BBP	1:30 - 2:30 pm
2/1/2017	Pennsauken SA #3	LOTO	11:15 - 1:15 pm
2/1/2017	Pennsauken SA #3	Fire Safety	1:30 - 2:30 pm
2/1/2017	Pennsauken SA #3	Fire Extinguisher	2:45 - 3:45 pm

Date	Location	Topic	Time
2/1/2017	City of Vineland #1	Flagger/Work Zone	8:00 - 12:00 pm
2/2/2017	Township of Middletown #5	Sanitation/Recycling Safety	8:30 - 10:30 am
2/2/2017	Township of Middletown #5	CDL-Drivers Safety Regulations	10:45 - 12:45 pm
2/2/2017	Township of Middletown #5	BBP	1:30 - 2:30 pm
2/2/2017	City of Ocean City #1	HazCom w/GHS	8:30 - 10:00 am
2/3/2017	Township of Wall #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
2/3/2017	Township of Berlin #2	Sanitation/Recycling Safety	8:30 - 10:30 am
2/3/2017	Township of Berlin #2	BBP	10:45 - 11:45 am
2/3/2017	Township of Berlin #2	Back Safety/Material Handling	12:30 - 1:30 pm
2/6/2017	Township of Stafford	LOTO	8:30 - 10:30 am
2/6/2017	Township of Stafford	Shop & Tool Safety	10:45 - 11:45 am
2/6/2017	Township of Stafford	HazCom w/GHS	12:30 - 2:00 pm
2/7/2017	Logan Township MUA #1	Snow Plow/Snow Removal	8:30 - 10:30 am
2/7/2017	Logan Township MUA #1	HazCom w/GHS	10:45 - 12:15 pm
2/8/2017	Borough of Tuckerton #2	CEVO-Police	12:30 - 4:30 pm
2/8/2017	Pennsauken SA #3	Ladder Safety/Walking Surfaces	12:30 - 2:30 pm
2/8/2017	Pennsauken SA #3	Hearing Conservation	2:45 - 3:45 pm
2/8/2017	City of Millville #1	Sanitation/Recycling Safety	8:30 - 10:30 am
2/8/2017	City of Millville #1	Back Safety/Material Handling	10:45 - 11:45 am
2/8/2017	City of Millville #1	BBP	12:00 - 1:00 pm
2/9/2017	Brick Township MUA #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm
2/9/2017	Township of Pennsville #1	Driving Safety Awareness	8:30 - 10:00 am
2/9/2017	Township of Pennsville #1	Fire Safety	10:15 - 11:15 am
2/10/2017	Borough of Tinton Falls	PPE	7:30 - 9:30 am
2/10/2017	Township of Cherry Hill #4	PPE	8:30 - 10:30 am
2/10/2017	Township of Cherry Hill #4	Hearing Conservation	10:45 - 11:45 am
2/10/2017	Township of Cherry Hill #4	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
2/13/2017	Township of Hamilton #3	Landscape Safety	8:30 - 11:30 am
2/13/2017	Township of Hamilton #3	Playground Safety Inspections	12:45 - 2:45 pm
2/14/2017	Borough of Avalon #4	DDC-6	8:30 - 3:00 pm w/lunch break
2/15/2017	Ocean County College #3	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/15/2017	Ocean County College #3	BBP	11:45 - 12:45 pm
2/15/2017	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/15/2017	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/15/2017	City of Vineland #1	Flagger/Work Zone	8:00 - 12:00 pm
2/15/2017	Township of Oldmans	LOTO-Evening	6:30 - 8:30 pm
2/15/2017	Township of Oldmans	Confined Space Awareness-Evening	8:45 - 9:45 pm
2/16/2017	Borough of Beach Haven #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am

Date	Location	Topic	Time
2/16/2017	Borough of Beach Haven #1	Playground Safety Inspections	10:45 - 12:45 pm
2/16/2017	City of Cape May #1	Jetter/Vacuum Safety	8:30 - 10:30 am
2/17/2017	Township of Mantua	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
2/17/2017	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm
2/21/2017	Borough of Red Bank	DDC-6	8:00 - 2:30 pm w/lunch break
2/21/2017	Township of Elsinboro	BBP-Evening	6:30 - 7:30 pm
2/21/2017	Township of Elsinboro	Confined Space Awareness- Evening	7:45 - 8:45 pm
2/22/2017	Township of Lacey #1	Heavy Equipment Safety	8:30 - 11:30 am
2/22/2017	Borough of Magnolia #1	CSE-Permit Required w/Classroom Demo-Evening	6:30 - 10:30 pm
2/22/2017	Borough of Woodstown #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
2/23/2017	Jackson Twp. MUA	DDC-6	8:30 - 3:00 pm w/lunch break
2/23/2017	Township of Middletown #5	PPE	8:30 - 10:30 am
2/23/2017	Township of Middletown #5	Hearing Conservation	10:45 - 11:45 am
2/23/2017	Township of Middletown #5	Confined Space Awareness	12:00 - 1:00 pm
2/23/2017	Township of Middletown #5	Shop & Tool Safety	1:30 - 2:30 pm
2/23/2017	City of Margate #4	LOTO	8:30 - 10:30 am
2/24/2017	Township of Little Egg Harbor #1	Flagger/Work Zone	8:30 - 12:30 pm
2/24/2017	Township of Berlin #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/24/2017	Township of Berlin #2	Confined Space Awareness	10:45 - 11:45 am
2/27/2017	Borough of Glassboro #1	Sanitation/Recycling Safety	8:00 - 10:00 am
2/27/2017	Borough of Glassboro #1	Asbestos, Lead, Silica Health Overview	10:15 - 11:15 am
2/27/2017	Borough of Glassboro #1	LOTO-Evening	7:00 - 9:00 pm
2/27/2017	Borough of Glassboro #1	Confined Space Awareness- Evening	9:00 - 10:00 pm
2/27/2017	Township of Upper	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch break
2/28/2017	Borough of Deal #2	Employee Conduct/Violence Prevention	7:30 - 9:00 am
2/28/2017	Borough of Deal #2	Hearing Conservation	9:15 - 10:15 am
2/28/2017	Borough of Deal #2	Sanitation/Recycling Safety	10:30 - 12:30 pm
2/28/2017	Borough of Woodstown #1	Accident Investigation	8:30 - 10:30 am

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazard Identification - Making Your Observations Count	1 /T,M
Advanced Safety Leadership	10 / M	Hearing Conservation	1 /T,G
Asbestos, Lead & Silica Industrial Health Overview	1 /T,G	Heavy Equipment Safety	1 / G-2 / T
Back Safety / Material Handling	1 / T	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Training	1 / G	Housing Authority Safety Awareness	3 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Jetter Safety	2 / T
BOE Safety Awareness	3 / T	Landscape Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Leaf Collection Safety Awareness	2 / T
CDL - Drivers' Safety Regulations	2 / G	Lockout Tagout	2 / T
Coaching the Maintenance Vehicle Operator	2 /T,M	Personal Protective Equipment (PPE)	2 / T
Confined Space Entry – Permit Required	3.5 / T	Playground Safety	2 / T
Confined Space Awareness	1 /T,G	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	3 / M,G
Excavation Trenching & Shoring	2 /T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 /T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Flagger / Workzone Safety	2 /T,M	Special Events Management	2 / M
HazCom with Globally Harmonized System	1 /T,G	Toolbox Talk Essentials	1 / M
Hazardous Materials Awareness w/ HazCom & GHS	3 / T		
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 Train- the- Trainer	2.5 / 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
Excavation Trenching & Shoring	4 / S	Personal Protective Equipment (PPE)	2 / S
Fall Protection Awareness	2 / S	Safety Committee Best Practices	1.5 / S
Fast Track to Safety	5 / S	Safety Coordinator's Skills Training	5 / S
Fire Extinguisher	1 / S	Seasonal Public Works Operations	3 / 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	Toolbox Talk Essentials	1 / 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	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2		
Heavy Equipment	3		
Sanitation and Recycling Safety	2		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

Managing Slip & Fall Risks During Winter Months



During the winter months exposure to slip and falls greatly increases due to weather conditions such as freezing rain, snow and ice. Public agencies in New Jersey must plan to protect their workers and visitors from slipping on icy surfaces. This bulletin offers suggestions for a comprehensive program to minimize the hazards to employees, residents, and visitors.

The goal of an effective inclement weather plan is to remove snow and ice from all walking surfaces and incorporate continuous surface monitoring and removal at critical times such as work start, at shift change, and when melting and refreezing occurs. Plans should be in writing and reviewed at the conclusion of every snow season. Pay special attention to common trouble spots such as parking areas, sidewalks, stairs and ramps. About one third of all slips on icy surfaces occur in parking areas.

If contractors are used, verify they have the proper levels of insurance. Work with your Risk Manager so that the necessary Certificates of Insurance and Hold Harmless certificates are on file. Agencies should walk the areas to be cleared with contractors to identify features such as curb lines and speed bumps, drainage, etc. and plan how and where snow and ice will be controlled.

Investigate pre-treatments and anti-icing agents. The science of chemical agents and delivery methods is always evolving. Evaluate guidance on anti-icing product effectiveness, temperature use, advantages and disadvantages, environmental impact, and cost per coverage area when making a determination.

Use the same planning process if agency employees will be responsible for snow and ice control. We recommend using a site plan to designate areas for cleaning and should include curbs, fire hydrants, speed humps, walkways and other items. This also facilitates updating your plans.

When possible, roof downspouts should be directed into underground drains versus being directed onto walkways, driveways, or other walking surfaces that could freeze.

Frequently inspect the parking area and sidewalks for:

- Lighting – well illuminated areas permit greater visibility to avoid icy areas
- Drainage – melt that cannot drain to sewers or grass will become ice when it refreezes
- Dislocated / damaged items – curbs, wheel blocks and similar items are frequently moved or damaged by plows, making new and unfamiliar hazards to users

Also remember that getting in and out of vehicles is one of the most frequent types of slip and fall exposures. Inspect vehicles to be sure step treads, running boards, and grab bars are all in good condition.

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.

Consider these best practices:

- Monitor weather forecasts. Do not be caught unaware of impending winter weather.
- When possible, parking lots should be barricaded and completely plowed and treated before permitting vehicles to park. This will prevent patches of ice between vehicle which present an ongoing slip and fall hazard to employees and visitors as they must climb over them when entering and exiting vehicles.
- Plan where to pile snow. Subsequent melting-refreezing cycles can create icy patches.
 - Do not block drains and downspouts
 - Pile on the low side of walkways so run-off does not flow across paths of travel
 - Do not create obstacles to pedestrian access areas such as bus stops, fire exits
 - Utilize grassy areas so run-off is absorbed into the ground
- Talk to employees often about your commitment to preventing slip and fall injuries. Encourage them to report icy conditions and other concerns. Publically acknowledge and thank those who do. Consider establishing a slip-trip-fall prevention committee during winter months to focus on these hazards.
- Discuss footwear with employees. Does your policy permit reasonable exceptions to office shoes for icy conditions? For employees who must work outside, there are many add-on devices to improve traction. Any employee clearing snow and ice should be encouraged to wear such devices. Consider them as personal protective devices. Inspect work boots to verify soles are in acceptable condition.
- Establish a monitoring system to spot black ice. Special attention should be given to walking surfaces during early morning hours, at shift change or prior to employee and visitor arrival.
- Provide salt / sand at entrances and expect employees to protect their welfare and the safety of visitors by using it, and not waiting for someone else.
- Do not overlook lobbies and other entrances. Provide a sufficient number of caution or wet floor signs for vulnerable areas. Entrances should have recessed gridding or mats to scrape / clean shoe bottoms. Entrances should be monitored throughout the day and dry moped as needed.
- Transitioning from outside to inside presents different hazards. Pedestrians need to adjust their gait as they move from outside sidewalks to inside flooring. Remind workers to walk with short, deliberate steps where the mid-foot strikes the ground first (not the heel). Eyes must also adjust from outdoor light (and glare) conditions to interior lighting.
- Slips at the heel are the most common slip occurrence. When walking in slippery conditions, the body should be centered over the feet. Pay attention; do not become distracted with your phone, reaching for keys, etc. Avoid walking with your hands in your pockets or carrying large objects. Use railings whenever possible.
- Remind workers to look before getting out of vehicles. If the area is coated with ice, they may want to park in a different spot. Test potentially slippery surfaces by tapping with a foot before committing to them. Use the vehicle for support. Face the vehicle and use the 3-Points of Contact Rule. Always have both hands on the car as stepping into or out of the vehicle.

Danger lies just outside your door



Watch your step

Maintain 3 points of contact

Police Slipping on Ice - Shift Briefing

Every year police departments in New Jersey experience significant losses from police officers slipping on ice or snow, often when getting out of their patrol vehicles. In 2011, The JIF / MEL system experienced over 100 police officer injuries from slips on ice, totaling over \$1.7M. Responses increase during inclement weather, which means the number of opportunities for a slip-trip and fall also increases. A fall which leads to a back injury can cause a lifetime of pain and limitations. Here are some tips to minimize slip-trip and fall injuries:

- **Use 3-Points of Contact when exiting / entering vehicles**

Much like climbing a ladder, officers should face the vehicle and hold on with both hands as stepping into or out of the vehicle. Only let go of the vehicle when both feet are firmly on the ground or in the vehicle.

- **Be aware when positioning vehicles on arrival**

Officers have many factors to consider as they approach a scene.

On non-emergency incidents, officers can take a few seconds to best position and park their vehicles. Note the location of potholes, loose surfaces, curbs, and other features that could cause you to lose your footing when exiting the vehicle. Available lighting is another consideration.

On motor vehicle stops, use the PA if necessary to direct the other vehicle to a safe location.

Emergency incidents such as motor vehicle crashes present additional challenges. Officers must make a quick evaluation of the scene as they approach and consider traffic, downed wires, etc. During cold weather, and to the extent possible, officers must also consider icy patches, snow, etc. in your size-up. You can not help if you are injured. Your safety has to be the initial priority and is worth a second or two of consideration as you arrive.

- **Shoe / boot selection during winter months**

Officers may wish to invest in a second pair of boots especially designed for icy conditions. Select a softer plastic sole with an aggressive lug pattern for better traction.

Whether you invest in a second pair or not, if your boots' soles are worn, replace them.

- **Have a plan for the police station lot and walkways**

Work with the local Public Works to make sure the parking lots and sidewalks used by officers are the top priority. Supply salt at the entrances and throughout the lot during winter months. Supervisors and officers must be willing to take immediate actions, such as spreading salt or shoveling sidewalks, to correct unsafe conditions for the officers before Public Works or similar agencies can arrive to take more comprehensive actions.

SUBROGATION

LESSONS LEARNED FROM LOSSES – MONTHLY NEWSLETTER – DECEMBER 2016

What is Subrogation

Subrogation is the right of the JIF to pursue an at fault party after a claim payment is made by the JIF. The insuring agreement indicates that you are transferring your right to recover from a negligent party to the JIF, and also that you must cooperate with the JIF's efforts.

How it works

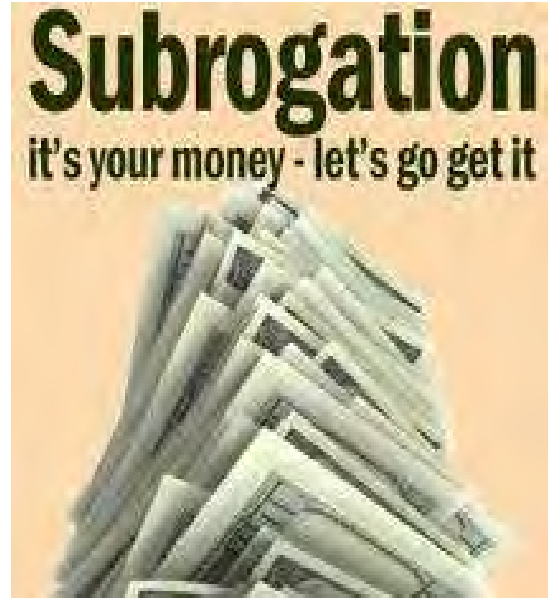
- The JIF ultimately makes the decision regarding subrogation recoveries when the offer is less than 100%.
- We can only subrogate for loss payments made and cannot pursue file related expenses.
- We use Inter-company Arbitration, when possible, on vehicle claims as percentage of liability disputes are very common.
- Title 59 limits subrogation against the JIF to out of pocket costs for a claimant and must be pursued by the claimant and not their carrier.
- Low property damage limits are on the rise, which creates issues for us trying to recover funds. Asset checks help us determine what we do next.
- We will pursue subrogation for you, even if below your deductible, as an added service.

What can you do?

- Be careful not to waive subrogation in AIA documents when undertaking a construction project.
- Supply our office with the Police Report ASAP so we can request restitution be ordered in municipal court.
- Save surveillance videos, in-car mobile videos, faulty equipment or anything that has caused injuries or damages.
- Save contracts, certificates of insurance and indemnity agreements.

Examples

- 4 juveniles vandalized a recreation building causing extensive damages. Normally, the courts are more lenient with juveniles and not making them pay back more than the member deductible. In this case, the member took video of the damages which allowed the judge to witness the complete and reckless disregard for the building, thus ordering a much higher reimbursement.
- Other vehicle driver is completely at fault and causes \$7,000 in damage and carries only a \$5,000 PD limit and has no assets. What do we do?



Other Things To Think About
SALVAGE - we suggest taking all damaged vehicles back to your DPW yard or other owned facility. If it is repairable, the repairing shop will pick it up and likely not charge for the towing. If it is totaled, then the vehicle will next be towed by the highest bidder for the salvage.

Coming
Next Month:
Entering
and Exiting
Vehicles
Safely



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: December 20, 2016 at Medford Public Safety Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

DECEMBER ACTIVITIES & PLANNED EVENTS

Bordentown Twp: Offering chair massages during Holiday Employee Luncheon.

City of Beverly City: Planning to have two educational workshops one of our Network Physical Therapy centers to provide training on proper lifting techniques and exercises to prevent injuries. One session for Police and the other for Administration and Public works. Also planning chair massage.

Delran: Using remaining wellness funds to buy all employees gift card to Salad Works.

Edgewater Park Township: Lunch and Learn presentation with ShopRite Dietitians. Had five employees sign up for the "Maintain Don't Gain" challenge over the holidays.

Florence Township: Employees are participating in their "Maintain Don't Gain" challenge through to the new year.

Lumberton Township: Planning to offer chair massages prior to their Employee Appreciation luncheon.

Medford Township: Already working with the Fire Department to line up presentations for next year. Will be looking at least for a Quarterly topic but may actually be more often.

Palmyra: Firefighters final "weigh-in" bringing their year long challenge to an end. Three of their firefighters continue in the Virtua H.E.R.O.'s Program.

Shamong: Used their wellness funds for reimbursing their employees for the purchase of any wellness service or product.

Westampton Township: Planning to offer chair massages.

Wellness Funds:

The FINAL Date to claim encumbered Wellness Funds is February 1st, 2017

Wellness Connection Newsletter

The December Wellness Connection Newsletter has been sent via email. For your convenience, a copy has been included in your agenda packet. Topics include: 1) Ending the year with gratitude; 2) Making celebrations fun, healthy and active; 3) holiday tips; 4) Your surroundings could influence your weight. The recipe this month is to help save you some time while you try to get all the holiday preparation done: Slow Cooker Coconut Basil Chicken.

In addition, the Exercise of the Month focuses on short 20-minute workouts you can do anytime and almost anywhere. Try to keep exercise as part of your busy holiday plans!!

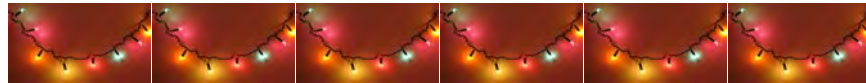
Planning for 2017

Thank you for all the effort you put forth to utilize the allocated Wellness Funds in 2016. Please allow me to assist you in setting up a plan to do a quarterly wellness theme. By allocating your funds throughout the year towards activities, education, and materials in support of a Wellness Theme of your choice, we can keep the message of wellness in front of your employees' minds. This will also assist in putting your funds to use earlier in the year to prevent the year-end scramble to "use them or lose them". Please find the included draft of some ideas we could start with.



Wellness Corner Connection

Happy Holidays!



Debby Schiffer, Wellness Director for BURLCO & TRICO

Some Healthy Trivia:

Let's End The Year With Gratitude

Match the drink below with its caloric equivalent in food.

- A. Glass of red wine
- B. Burger King large Fanta
- C. Starbucks Grande Caramel Frappuccino
- D. Pina colada

- 1. Lean Cuisine pasta dinner
- 2. Two pancakes with syrup
- 3. Six Oreo cookies
- 4. Five Hershey's Kisses

Which combination of objects should you use as a reference for a healthy serving of meat, vegetables, and starch, respectively?

- A. A softball, a baseball, a Frisbee
- B. A golf ball, a deck of cards, a softball
- C. A deck of cards, a baseball, a computer mouse
- D. A Frisbee, a matchbook, a softball

One in three Americans will develop diabetes as an adult. What's the most important thing you can do to lower your risk?

- A. Exercise
- B. Maintain a healthy weight
- C. Get enough sleep
- D. Eat a low-calorie diet



The holidays are fast approaching and soon we'll be starting a New Year! Take a minute. Take a breath. And take a look at all you have to be thankful for in this past year. Maybe things didn't go as smoothly as you had hoped. But guess what? You made it through. That sure is reason to give thanks. As you push through the crowds on your way to buy that perfect gift for someone special, remember that the best gift is giving and receiving sincere gratitude. True happiness starts with a grateful heart. So this year, put "happy" in the holiday beyond just saying it. Try one of the follow suggestions below:

1) Post-It Note Challenge

Expressing gratitude can be as simple as scribbling a note on a Post-It. For those of you who crave the One-a-day challenges, I encourage the Post-It Challenge:

- 1. Carry a stack of Post-It Notes with you wherever you go. (Don't forget the pen!)
- 2. Identify an event or an individual for which you feel thankful.
- 3. Leave a note for that individual with or without a signature. (Sometimes the anonymous note is a nice surprise)



If you want to feel the true spirit of the season, reach out to your fellowman with appreciation for the things that they do that go unnoticed.

2) Dial-a-Thank-You

Is the postal service too slow for you? I would tell you to pick up your phone then, but chances are it's already in your hand. A 30-second conversation on the phone with someone who has blessed your life, is hardly an inconvenience. "Hey dear friend, thanks for always sending a card on my birthday." She needs to hear it as much as you need to say it.

3) Hit the Pause Button

It's easy to offer a half-hearted 'thanks' as an after thought or on the way out the door. But when was the last time you stopped, looked an individual in the face, and sincerely thanked him or her? Try it and see what happens. Take a moment after a class, lesson, or meeting to thank those in charge. Pause on your way out of the grocery store to thank your cashier. It will lift your heart as much as the person receiving it.

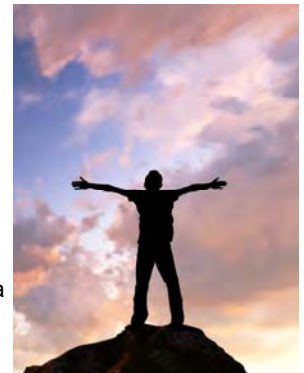


4) How About a Throw-Back to Snail Mail?

When was the last time you sent a Thank You card? Do Thank You cards even exist anymore? The answer is yes. I received one the other day and it put a smile on my face. Utilize them. Stamps are pretty cheap too. If you're feeling adventurous, try your hand at creating your own Thank You cards. Local stationary and craft stores can give assistance in this area. (Make sure to thank the store clerks!) Or since many may be sending out Christmas cards, add a special note inside not just the typical holiday message.

5) Send a Call Heavenward as Well

Never forget the Giver of all life and all blessings, no matter what your beliefs may be. Perhaps if we ask for nothing but give thanks for all we DO have, we may be filled with a feeling of peace. Heaven knows we can all use a little more of that!



Make Celebrations Fun, Healthy & Active

Eating healthy and being physically active can be a fun part of parties and events. Great gatherings are easy to do when tasty, healthy foods from all the food groups are offered in a fun, active environment. Above all, focus on enjoying friends and family.

1 Make healthy habits part of your celebrations

Food and beverages are a part of an event, but they do not have to be the center of the occasion. Focus on activities to get people moving and enjoy being together.

2 Make foods look festive

Decorate foods with nuts or seeds or use new shapes for vegetables. Add a few eye-catching fruits to a favorite dish, serve up a new recipe, or add a sprinkle of almonds or green onions to add just an extra something.

3 Offer thirst quenches that please

Make fun ice cubes from 100% juice or add slices of fruit to make water more exciting. Create a "float" by adding a scoop of low-fat sorbet to seltzer water.

4 Savor the Flavors

Take time to pay attention to the taste of each bite of food. Make small changes in your old recipes or try dishes from another culture to liven things up.

5 Use ChooseMyPlate.gov to include food from the food groups for your party

Offer whole-grain crackers, serve a spicy bean dip and a veggie tray, make fruit kabobs, layer yogurt and fruit to create a sweet parfait. Use whole grains and veggies to make a savory, healthy salad.

6 Make moving part of every event

Being physically active makes everyone feel good. Dancing, moving, playing active games, wiggling, and giggling add fun to any gathering.

7 Try out some healthier recipes

Find ways to cut back on sugar, salt, and fat as you prepare your favorite recipes. Try out some of the recipes on ChooseMyPlate.gov.

8 Keep it simple

Have others participate by contributing a prepared dish, helping with the clean up, or keeping the kids active and moving.

9 Shop smart to eat smart

Save money by offering foods that fit your budget. Buy in-season produce when it costs less and tastes better. Plan in advance and buy foods on sale.

10 Be a cheerleader for healthy habits

It's never too early for adults to set an example. Keep in mind that children follow what the adults around them do—even at parties.



Here are a few things to keep in mind as you celebrate the holidays:

1. Do not skip meals in order to "save room" for your holiday dinner. Your metabolism will slow down; you will be ravenous and will eat way more than you should and probably of the wrong stuff too.
2. Eat what you want but control your portions. Try to fill your plate with more fruits and veggies to start. Survey the entire buffet line before filling up your plate.
3. Don't stand or sit around the food table while you chat. You may mindlessly pick at the food even though you are not hungry.
4. Downsize your plate. Put your fork down between each bite. Chew slowly and taste your food.
5. Don't forget to keep exercise as part of your routine! It's a great stress reliever and will help burn off some of those extra calories!



Your Surroundings Could Influence Your Weight

Your surroundings can affect how active you are. Studies show that people in neighborhoods without sidewalks, or who live far from a recreational facility or a walking/biking trail, are more likely to be obese. People who perceive their community as unpleasant or unsafe are also more likely to be obese. Recognize your particular challenges and figure out how to add exercise and physical activity to your daily routine.

Once you identify the things that affect your weight, you can start changing them. Set modest goals and gradually improve your habits. Pick one or two things in your life that you think you can change. If selling your house and relocating is not in your plans, than make plans to "move" another way!

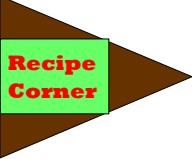
Did you know the size and shape of what's holding your food can affect how much you eat?

Examples of small changes to get you started:

- Add one extra fruit or vegetable to every meal
- Walk 15 to 30 minutes a day—get creative (in a local mall, in your house up and down the hallway or stairs, around your work building, once around the grocery store before you even start shopping)
- Cut out one soda every day
- Stand up and stretch for one minute every hour
- Start really reading those labels

Interested in starting a Fitness Challenge at work? What a great way to stay motivated. Contact me for details.

You may have to try a few times, but when you meet each goal you can move on to the next one. Moreover, you may be more likely to lose weight if you work with friends, relatives and co-workers to develop healthier lifestyles. Get the family together to make nutritious meals. Form walking groups with co-workers. Take a dance class with friends. Be creative. But be determined to make a difference in your own health. The first step is to believe in yourself. You can do anything you put your mind to. Take a look at your surroundings. What is standing in your way of better health?



Slow Cooker Coconut Basil Chicken

Prep Time: 10 Min Cook Time: 4 Hours Total Time: 4 Hours, 10

Busy day at work and you still need to run to the store before heading home to cook. Why not toss all the ingredients into your crockpot in the morning and come home to a delicious, no fuss, hot meal! I have not tried this recipe yet but it sounds wonderful. The flavors in the sauce supposedly deepen as it cooks. Depending on your preferences, maybe you'll want to try some of these suggestions: Love Thai curry? Consider adding green curry paste. Prefer a sweeter sauce? Add some brown sugar or honey. Love cilantro? Add some fresh to the mix along with the basil. Maybe add some veggies. Carrots, sweet potatoes can be added at the start. Broccoli, cauliflower, pea pods, zucchini, spinach, add the last 30 minutes of cooking.

- Ingredients:**
- 2 lbs boneless skinless chicken breast
 - 14 oz lite canned coconut milk
 - 2 cup basil
 - 1 tbsp ginger, chopped (or more to taste)
 - 1 jalapenos, chopped (or more to taste)
 - 3 garlic cloves
 - 2 limes
 - 1 tsp turmeric
 - 1 tsp cumin
 - 1 tsp curry powder
 - 1 tsp salt
 - 1/2 tsp pepper
 - 1/2 tsp cinnamon

- Directions:**
- 1) Add the coconut milk, basil, ginger, jalapeno, garlic, lime juice, turmeric, cumin, curry powder, salt, pepper, and cinnamon to a blender. Blend until combined.
 - 2) Add the chicken to the slow cooker. Pour the sauce over top.
 - 3) Cook for 4 hours or until chicken is cooked through and tender.



Answer Key To Trivia Questions: A4; B3; C2; D1; C; B

Recipe from Slender Kitchen.

SERVINGS: 6

Nutritional Facts
Amount Per Serving

Calories 226	Calories from Fat 52	
		% Daily Value *
Total Fat 6g		8%
Saturated Fat 3g		17%
Monounsaturated Fat 0g		0%
Polyunsaturated Fat 0 g		0%
Cholesterol 74mg		24%
Sodium 479mg		21%
Total Carbohydrate 4g		1%
Dietary Fiber 1g		6%
Sugars 1g		
Protein 33g		

* Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs. The Nutritional Values provided are estimates only and may vary based on the preparation method.

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF
 E-mail: debby_schiffer@targetingwellness.com Office: 856-322-1220 Cell: 856-520-9908

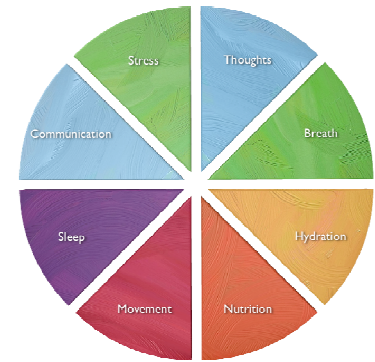


Wishing everyone a healthy and safe holiday season!!!



Quarterly Wellness Focus in 2017

Let's start off with a plan to allocated our wellness funds throughout the year. Using the components on the Wheel of Health, let's focus on a theme each quarter and use our wellness funds to provide activities, education, and materials to support that theme. Here are just a few ideas to get us started. This will be designed to reflect the needs and interests of your municipality. Let's plan to meet to discuss this in more detail.



Nutrition	Physical Activity - prevent or reduce chronic disease	Social	Stress Management/Sleep
Weight Loss Challenge	Fitness Challenge/Walking Challenge	Team building activities	Guest Speakers on Stress Management
Guest Speaker - Dietitian	Demonstrations - trainer on exercises and stretches to do at work or home	Start a walking club	Meditation Demonstration
Posters and Handouts on portion control, label reading, healthy recipes	Posters and Handouts on proper technique, why strength training is important, why aerobics is important, what is aerobic training	Start a softball team	Yoga/Stretching Demonstrations
Healthy potluck lunch	Guest speaker on Heart disease, stroke, high blood pressure, diabetes	Sign up for a 5k run as a group	Chair massage/Reflexology
Fruit bowls in office	Biometric screenings offered - what do your numbers mean?	Potluck lunch to bring folks together	Guest Speaker on Sleep Deprivation
Encourage employees to record food intake		Acts of kindness - paying it forward	Offer 1 extra break to take a walk during selected week
Challenge to eat 5 or more vegetables and fruit a day for one week			

QUICK WORKOUTS YOU CAN DO ANYTIME AND ALMOST ANYWHERE

Work out 1

Complete each exercise, rest, and do 3 more rounds

- 30 Jumping Jacks
- 15 Ab Crunches
- 15 Pushups
- 10 Jump Squats
- 15 Mountain Climbers
- Rest 90 seconds



Jump Squats



Mountain Climbers

Work out 2

Complete each exercise, rest, and do 3 more rounds

- 50 jumping jacks
- 15 body weight squats
- 15 push-ups or knee push-ups
- 15 reverse lunges per side
- 15 tricep dips (using chair, bench or other elevated surface)

Work Out 3

Complete each exercise, rest, and do 3 more rounds

Depending on your level of fitness, use 5 to 10 pound dumbbells or moderate to heavy resistance band.

- 30 secs High Knees or jog in place
- 15 Bent over Back Rows (dumbbells or resistance band)
- 30-60 sec Plank Hold on forearms
- 10 Squat to Overhead Press (dumbbells or resistance band)
- 15 Mountain Climbers
- Rest 90 seconds

Work Out 4

Complete each exercise, rest, and do 3 more rounds

Depending on your level of fitness, use 5 to 10 pound dumbbells or moderate to heavy resistance band.

- 30 Jumping Jacks
- 15 Ab Bicycles
- 15 Bicep Curls
- 10 Alternating Lunges
- 15 Tricep Kickbacks
- 15 Mountain Climbers
- Rest 90 seconds

**Burlington County Municipal JIF
Managed Care Summary Report
2016**

Intake	November-16	November-15	2016 YTD	2015 YTD
# of New Claims Reported	18	17	212	199
# of Report Only	6	3	58	51
% Report Only	33.3%	17.6%	27.4%	25.6%
# of Medical Only	12	14	137	135
# of Lost Time	0	0	17	13
Medical Only to Lost Time Ratio	100:00	100:00	89:11	91:09
Average # of Days to Report a Claim	1.9	1.8	2.3	2.8

Nurse Case Management	November-16	November-15
# of Cases Assigned to Case Management	19	18
# of Cases >90 days	13	16

Savings	November-16	November-15	2016 YTD	2015 YTD
Bill Count	130	118	1593	1619
Provider Charges	\$97,283	\$200,451	\$1,546,459	\$1,751,070
Repriced Amount	\$40,594	\$63,537	\$671,725	\$652,138
Savings \$	\$56,689	\$136,914	\$874,449	\$1,094,408
% of Savings	58.3%	68.3%	56.5%	62.5%

Participating Provider Penetration Rate	November-16	November-15	2016 YTD	2015 YTD
Bill Count	98.5%	94.9%	92.2%	96.0%
Provider Charges	99.7%	99.5%	93.0%	92.4%

EPO Penetration Rate	November-16	November-15	2016 YTD	2015 YTD
Bill Count	100.0%	91.8%	88.2%	90.8%
Provider Charges	100.0%	98.1%	91.7%	89.3%

Transitional Duty Summary		2016 YTD	2015 YTD
% of Transitional Duty Days Worked		61.7%	64.7%
% of Transitional Duty Days Not Accommodated		38.3%	35.3%





**Burlington County Municipal JIF
Average Days To Report By JIF Member
January 1, 2016 - November 30, 2016**

	# Of Claims Reported	Average Days To Report
Bass River Township	2	9.5
Beverly City	6	1.5
Bordentown City	5	0.2
Bordentown Township	5	2.2
Chesterfield Township	1	0.0
Delanco Township	8	1.3
Delran Township	10	2.3
Edgewater Park Township	6	1.5
Florence Township	9	2.7
Hainesport Township	2	0.5
Lumberton Township	9	0.8
Mansfield Township	4	3.5
Medford Township	21	1.9
Mount Laurel Township	25	3.0
Mt. Laurel	1	2.0
North Hanover Township	4	1.8
Palmyra Borough	14	2.6
Pemberton Borough	3	3.3
Pemberton Township	45	0.9
Riverside Township	6	16.5
Shamong Township	1	5.0
Southampton Township	5	2.6
Springfield Township	2	4.5
Tabernacle Township	6	0.3
Westampton Township	11	1.0
Woodland Township	1	1.0
Grand Total	212	2.3



Burlington County Municipal JIF
Transitional Duty Summary Report
January 1, 2016 - November 21, 2016

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
BEVERLY CITY	55	55	100.0%	0	0.0%
BORDENTOWN CITY	37	33	89.2%	4	10.8%
BORDENTOWN TOWNSHIP	134	129	96.3%	5	3.7%
DELANCO TOWNSHIP	81	75	92.6%	6	7.4%
DELRAN TOWNSHIP	294	182	61.9%	112	38.1%
EDGEWATER PARK TOWNSHIP	289	76	26.3%	213	73.7%
FLORENCE TOWNSHIP	141	0	0.0%	141	100.0%
MANSFIELD TOWNSHIP	9	9	100.0%	0	0.0%
MEDFORD TOWNSHIP	105	105	100.0%	0	0.0%
MOUNT LAUREL TOWNSHIP	38	27	71.1%	11	28.9%
PALMYRA BOROUGH	96	96	100.0%	0	0.0%
PEMBERTON BOROUGH	155	155	100.0%	0	0.0%
PEMBERTON TOWNSHIP	589	243	41.3%	346	58.7%
RIVERSIDE TOWNSHIP	208	208	100.0%	0	0.0%
WESTAMPTON TOWNSHIP	226	123	54.4%	103	45.6%
Grand Total	2457	1516	61.7%	941	38.3%



**Burlington County Municipal JIF
PPOSavings and Penetration Report
November 1, 2016 - November 20, 2016**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	128	\$96,990	\$40,336	\$56,654	58.4%
Ortho/Neuro	23	\$47,582	\$20,763	\$26,820	56.4%
Physical Therapy	57	\$13,736	\$3,684	\$10,052	73.2%
Facility	6	\$11,813	\$5,842	\$5,971	50.5%
Physician Fees	4	\$5,280	\$1,726	\$3,554	67.3%
MRI/Radiology	4	\$4,974	\$1,755	\$3,219	64.7%
Anesthesia	3	\$4,770	\$1,891	\$2,879	60.4%
Occupational Therapy	11	\$4,031	\$968	\$3,063	76.0%
Occ Med/Primary Care	17	\$3,442	\$2,758	\$685	19.9%
Other	3	\$1,361	\$950	\$411	30.2%
Out Of Network	2	\$293	\$258	\$35	11.9%
Other	2	\$293	\$258	\$35	11.9%
Grand Total	130	\$97,283	\$40,594	\$56,689	58.3%

Participating Provider Penetration Rate

Bill Count	98.5%
Provider Charges	99.7%

EPO Penetration Rate

Bill Count	100.0%
Provider Charges	100.0%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
January 1, 2016 - November 20, 2016**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	1468	\$1,437,466	\$576,488	\$860,904	59.9%
Facility	115	\$684,027	\$314,945	\$369,081	54.0%
Ortho/Neuro	254	\$339,193	\$126,325	\$212,793	62.7%
Physical Therapy	640	\$195,422	\$42,268	\$153,154	78.4%
Occ Med/Primary Care	250	\$65,903	\$38,262	\$27,641	41.9%
MRI/Radiology	69	\$51,842	\$19,143	\$32,699	63.1%
Physician Fees	85	\$47,037	\$16,550	\$30,487	64.8%
Anesthesia	21	\$44,488	\$15,611	\$28,877	64.9%
Occupational Therapy	18	\$5,336	\$1,453	\$3,883	72.8%
Other	16	\$4,219	\$1,931	\$2,288	54.2%
Out Of Network	125	\$108,992	\$95,237	\$13,546	12.4%
Facility	3	\$37,072	\$35,568	\$1,504	4.1%
Other	33	\$28,520	\$20,126	\$8,394	29.4%
Physician Fees	23	\$12,172	\$10,469	\$1,703	14.0%
Ortho/Neuro	11	\$10,190	\$9,941	\$249	2.4%
Anesthesia	5	\$7,606	\$7,392	\$215	2.8%
Physical Therapy	39	\$6,773	\$6,564	\$0	0.0%
MRI/Radiology	11	\$6,659	\$5,178	\$1,481	22.2%
Grand Total	1593	\$1,546,459	\$671,725	\$874,449	56.5%

Participating Provider Penetration Rate

Bill Count 92.2%
 Provider Charges 93.0%

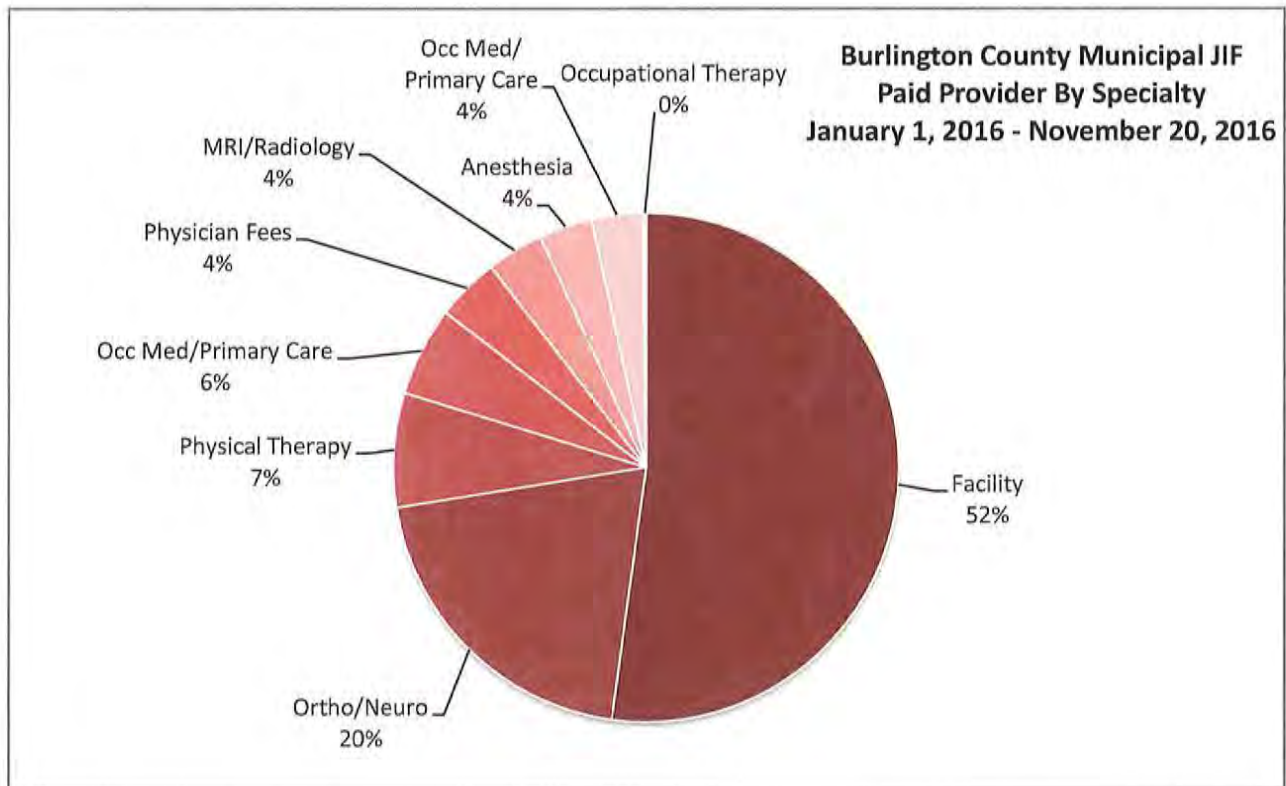
EPO Penetration Rate

Bill Count 88.2%
 Provider Charges 91.7%



**Burlington County Municipal JIF
Paid Provider By Specialty
January 1, 2016 - November 20, 2016**

	Repriced Amount
Facility	\$350,514
Ortho/Neuro	\$136,266
Physical Therapy	\$48,831
Occ Med/Primary Care	\$38,262
Physician Fees	\$27,019
MRI/Radiology	\$24,321
Anesthesia	\$23,002
Other	\$22,057
Occupational Therapy	\$1,453





**Burlington County Municipal JIF
Top 5 Providers By Specialty
January 1, 2016 - November 20, 2016**

	Bill Count	Repriced Amount
Facility	48	\$231,414
VIRTUA HEALTH, INC.	17	\$113,127
PREMIER ORTHOPAEDIC ASSOCIATES SURGICAL CENTER	4	\$34,950
VIRTUA WEST JERSEY HEALTH, INC.	12	\$29,221
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	12	\$28,934
NORTHERN MONMOUTH REGIONAL SURG CTR	3	\$25,183
MRI/Radiology	67	\$23,413
ONE CALL MEDICAL, INC.	35	\$17,268
OCM FN, LLC	2	\$2,792
JEFFERSON UNIVERSITY RADIOLOGY ASSOCIATES	1	\$1,500
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	23	\$1,462
LOURDES IMAGING ASSOCIATES, PA	6	\$391
Occ Med/Primary Care	237	\$35,761
VIRTUA AT WORK	97	\$14,776
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	53	\$9,549
RWJUH OCCUPATIONAL HEALTH	38	\$4,521
MEDEXPRESS URGENT CARE-NEW JERSEY INC.	32	\$4,490
WORKNET OCCUPATIONAL MEDICINE	17	\$2,425
Occupational Therapy	18	\$1,453
NOVACARE REHABILITATION	11	\$968
RAINBOW REHAB, LLC	7	\$485
Ortho/Neuro	179	\$106,336
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	24	\$40,236
ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	19	\$23,986
PREMIER ORTHOPEDIC OF SOUTH JERSEY	51	\$22,075
HAND SURGERY AND REHABILITATION CENTER OF NJ, PA	84	\$12,439
CAROLINA SPORTS MEDICINE	1	\$7,600
Physical Therapy	503	\$33,316
REHAB CONNECTION	201	\$12,663
REHAB EXCELLENCE CENTER	136	\$8,745
HEARTLAND REHABILITATION SERVICES	68	\$4,311
HAMILTON PHYSICAL THERAPY SVCS, LLC	57	\$4,104
NOVACARE REHABILITATION	41	\$3,493

**Nurse Case Management Assignment Report
November 2016**

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD												
Jennifer Hann	53	63	54	59	67	64	60	50	52		49	
Stephanie Dionisio	47	48	54	53	57	64	61	52	52		44	
Sharon Maurer	67	70	61	59	60	68	60	52	56		48	
Karen Kofoet	50	49	51	57	62	53	57	44	51		37	
Vineland & Other Accounts												
Patricia Henchy	44	41	53	45	41	50	48	44	45		9	
Team Leader												
Russel Bayer	29	24	19	35	20	28	23	20	14		7	
Total	290	295	292	308	307	327	309	262	270		194	

December 8, 2016

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 November 30, 2016 for Closed Fund Years 1991 to 2011, and Fund Years 2012, 2013, 2014, 2015 and 2016. 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 \$ 12,043.86. This generated an average annual yield of .82%. However, after including an unrealized net loss of \$ 97,010.00 in the asset portfolio, the yield is adjusted to -5.81% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$146,570.00 as it relates to current market value of \$10,853,430.00 vs. the amount we have invested. I have attached a letter from our Asset Manager at TD Wealth Management explaining the circumstances of this loss.

Our asset portfolio with TD Wealth Management consists of 1 obligation with maturity less than one year and 2 obligations with maturity greater than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 10,878.26 w/YTD Total of \$ 179,034.78 (detailed in my report)
Overpayment Reimbursements \$.00
FY 2013 Retro Premium Assessments \$ 18,892.00
Late Payment Penalty Receipt \$ 119.69

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD:

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 \$ 144,276.40. The claims detail shows 186 claim payments issued and are categorized as follows:

Direct Loss Payments	\$ 112,615.32
Claim Expenses	8,363.62
Legal Defense Costs	23,297.46

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END:

Delran Township	\$93,087.00
Chesterfield Township	\$ 1,040.00
Bordentown City	\$10,412.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,687,565.61 to a closing balance of \$ 17,408,007.90 showing a decrease in the fund of \$ 279,557.71. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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/ Salvage Report
Calendar Year 2015**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/5	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
1/5	RIVERSIDE TWP.	X71864	HANS JAENSCH	WC	2013	845.60	
1/15	DELRAN TOWNSHIP	X30961	RYAN MATTHEWS	WC	2012	125.00	
1/19	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	50.00	
1/15	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	200.00	
TOTAL-JAN						1,255.60	
TOTAL-YTD							1,255.60
2/11	DELRAN TOWNSHIP	Z33435	DELRAN TOWNSHIP	PR	2016	950.37	
2/15	WESTAMPTON TWP.	X57755	RALPH LUTZ	WC	2013	8.00	
2/15	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	100.00	
2/15	MEDFORD TWP.	Z00182	ROBERT ZANE	WC	2014	100.00	
TOTAL-FEB						1,158.37	
TOTAL-YTD							2,413.97
3/1	NORTH HANOVER TWP.	Z32354	NORTH HANOVER TWP.	PR	2016	1,258.45	
3/15	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	50.00	
3/16	BORDENTOWN TWP.	Z34282	BORDENTOWN TWP.	PR	2016	3,168.70	
3/22	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	100.00	
3/22	MEDFORD TWP.	Z00182	ROBERT ZANE	WC	2014	100.00	
3/23	WESTAMPTON TWP.	Z25337	WESTAMPTON TWP.	PR	2015	6,745.60	
TOTAL-MAR						11,422.75	
TOTAL-YTD							13,836.72
4/15	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
4/18	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	100.00	
4/18	MEDFORD TWP.	Z00182	ROBERT ZANE	WC	2014	100.00	
4/18	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
4/21	WESTAMPTON TWP.	Z36386	WESTAMPTON TWP.	PR	2016	3,751.56	
4/21	BASS RIVER TWP.	Z32358	BASS RIVER TWP.	PR	2016	904.50	
TOTAL-APR						4,916.06	
TOTAL-YTD							18,752.78
5/13	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
5/20	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
5/20	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	100.00	
5/20	MEDFORD TWP.	Z00182	ROBERT ZANE	WC	2014	100.00	
5/25	MT. LAUREL TWP.	Z36775	MT. LAUREL TWP.	PR	2016	3,800.00	
TOTAL-MAY						4,060.00	
TOTAL-YTD							22,812.78
6/2	MT. LAUREL TWP.	Z36773	MT. LAUREL TWP.	PR	2016	1,324.53	
6/7	MEDFORD TWP.	X60450	LAWRENCE CROSS	WC	2013	26,304.39	
6/7	DELRAN TOWNSHIP	Z36920	DELRAN TOWNSHIP	PR	2016	3,608.30	
6/10	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	30.00	
6/14	PEMBERTON TOWNSHIP	Z39399	PEMBERTON TOWNSHIP	PR	2016	1,838.06	
6/16	DELRAN TOWNSHIP	X30961	RYAN MATTHEWS	WC	2012	62.50	
6/16	DELRAN TOWNSHIP	X30961	DENNIS ROONEY	WC	2012	62.50	
6/16	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	100.00	
6/16	MEDFORD TWP.	Z00182	ROBERT ZANE	WC	2014	100.00	
TOTAL-JUNE						33,430.28	
TOTAL-YTD							56,243.06
7/5	PALMYRA BOROUGH	Z47325	KRIS HANCOCK	WC	2012	28,852.30	
7/5	FLORENCE TWP.	Z37572	FLORENCE TWP.	PR	2016	4,015.36	
7/5	WESTAMPTON TWP.	Z35408	WESTAMPTON TWP.	PR	2016	1,800.00	
7/13	PEMBERTON TOWNSHIP	Z21771	ALISHA DELSOLE	WC	2015	72.89	
7/14	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	30.00	
7/19	MT. LAUREL TWP.	Z29788	MT. LAUREL TWP.	PR	2015	41,328.69	
7/19	WESTAMPTON TWP.	X57755	RALPH LUTZ	WC	2013	8.00	
TOTAL-JULY						76,107.24	
TOTAL-YTD							#####
8/9	MT. LAUREL TWP.	Z36775	MT. LAUREL TWP.	PR	2016	21,250.00	
8/11	MEDFORD TWP.	Z36475	MEDFORD TWP.	PR	2016	1,116.30	
8/22	NORTH HANOVER TWP.	Z34450	NORTH HANOVER TWP.	PR	2016	4,200.00	
8/25	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
TOTAL-AUG						26,601.30	
TOTAL-YTD							#####
9/12	MT. LAUREL TWP.	Z39583	MT. LAUREL TWP.	PR	2016	7,353.63	
9/19	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
9/21	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
TOTAL-SEP						7,413.63	
TOTAL-YTD							#####
10/7	MEDFORD TWP.	Z23926	MARK HUNSINGER	WC	2015	1,583.29	
10/19	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
10/21	DELRAN TOWNSHIP	Z32558	KEVIN PFEFFER	WC	2016	148.00	
10/24	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
TOTAL-OCT						1,791.29	
TOTAL-YTD							#####
11/1	FLORENCE TWP.	X92636	BRIAN YOUNG	WC	2014	10,605.26	
11/14	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
11/14	DELRAN TOWNSHIP	Z32558	KEVIN PFEFFER	WC	2016	198.00	
11/22	WESTAMPTON TWP.	Z36669	ANDREW EINSTEIN	WC	2016	50.00	
TOTAL-SEP						10,878.26	
TOTAL-YTD							#####

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

CURRENT MONTH November
 CURRENT FUND YEAR 2016

	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7
	ID Number:	MASTER ACCOUN	NJ CASH	MGMN INVEST.	ACCT. ASSET MGR.	CLAIMS ACCOUNT		0
	Maturity (Yrs)	0	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0	0
TOTAL for All								
Accts & instruments								
Opening Cash & Investment Balance	\$17,687,565.29	6592789.25	1.16415E-10	93836.04	10950440	50000	500	0
Opening Interest Accrual Balance	\$48,036.10	0	0	0	48036.1	0	0	0
1 Interest Accrued and/or Interest Cost	\$11,083.33	\$0.00	\$0.00	\$0.00	\$11,083.33	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$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
5 Interest Paid - Cash Instr.s	\$960.53	\$960.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$3,000.00	\$0.00	\$0.00	\$0.00	\$3,000.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$97,010.00)	\$0.00	\$0.00	\$0.00	(\$97,010.00)	\$0.00	\$0.00	\$0.00
8 Net Investment Income	(\$84,966.14)	\$960.53	\$0.00	\$0.00	(\$85,926.67)	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$241,669.24	\$29,889.95	\$0.00	\$3,000.00	\$0.00	\$136,657.40	\$72,121.89	\$0.00
10 (Withdrawals - Sales)	(\$428,177.58)	(\$208,779.29)	\$0.00	\$0.00	(\$3,000.00)	(\$144,276.40)	(\$72,121.89)	\$0.00
Ending Cash & Investment Balance	\$17,408,007.48	\$6,414,860.44	\$0.00	\$96,836.04	\$10,853,430.00	\$42,381.00	\$500.00	\$0.00
Ending Interest Accrual Balance	\$56,119.43	\$0.00	\$0.00	\$0.00	\$56,119.43	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$39,495.94	\$0.00	\$0.00	\$0.00	\$0.00	\$36,528.63	\$2,967.31	\$0.00
(Less Deposits in Transit)	(\$3,000.00)	\$0.00	\$0.00	(\$3,000.00)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$17,444,503.42	\$6,414,860.44	\$0.00	\$93,836.04	\$10,853,430.00	\$78,909.63	\$3,467.31	\$0.00

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening Cash & Investment Balance	60,840.43	(42,039.04)	104,756.80	1,700,639.64	551,170.48	93,226.45	(15,938.94)	921,793.70	381,621.77	\$3,756,071.29
	Opening Interest Accrual Balance	\$102.77	\$0.04	\$203.77	\$3,570.84	\$1,074.01	\$181.66	\$0.02	\$1,278.32	\$663.88	\$7,075.32
	1 Interest Accrued and/or Interest Cost	\$37.52	\$0.00	\$64.61	\$1,048.82	\$339.92	\$57.49	\$0.00	\$568.49	\$235.36	\$2,352.22
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$3.25	\$0.00	\$5.60	\$90.90	\$29.46	\$4.98	\$0.00	\$49.27	\$20.40	\$203.85
	6 Interest Paid - Term Instr.s	\$6.42	\$0.00	\$12.73	\$223.00	\$67.07	\$11.34	\$0.00	\$79.83	\$41.46	\$441.86
	7 Unrealized Gain (Loss)	(\$328.42)	\$0.00	(\$565.48)	(\$9,180.14)	(\$2,975.25)	(\$503.24)	\$0.00	(\$4,975.89)	(\$2,060.01)	(\$20,588.43)
	8 Net Investment Income	(\$287.65)	\$0.00	(\$495.28)	(\$8,040.42)	(\$2,605.87)	(\$440.76)	\$0.00	(\$4,358.13)	(\$1,804.26)	(\$18,032.36)
	9 Interest Accrued - Net Change	\$31.10	(\$0.00)	\$51.88	\$825.82	\$272.85	\$46.15	(\$0.00)	\$488.66	\$193.90	\$1,910.36
	Ending Cash & Investment Balance	\$55,869.03	(\$43,580.04)	\$103,709.64	\$1,613,455.14	\$548,291.77	\$92,739.54	(\$15,938.94)	\$916,946.91	\$308,210.40	\$3,579,703.45
	Ending Interest Accrual Balance	\$133.88	\$0.04	\$255.65	\$4,396.66	\$1,346.86	\$227.81	\$0.02	\$1,766.98	\$857.77	\$8,985.68

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening Cash & Investment Balance	(47,948.85)	492,589.64	87,610.76	1,002,666.46	591,482.26	100,044.89	(40.61)	113,885.90	229,122.90	\$2,569,413.35
	Opening Interest Accrual Balance	(\$2.00)	\$1,365.72	\$241.17	\$3,032.24	\$1,627.12	\$275.22	(\$0.00)	\$305.79	\$674.64	\$7,519.91
	1 Interest Accrued and/or Interest Cost	\$0.00	\$303.79	\$54.03	\$618.37	\$364.78	\$61.70	\$0.00	\$70.24	\$141.31	\$1,614.21
	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	\$26.33	\$4.68	\$53.59	\$31.61	\$5.35	\$0.00	\$6.09	\$12.25	\$139.89
	6 Interest Paid - Term Instr.s	\$0.00	\$85.29	\$15.06	\$189.37	\$101.61	\$17.19	\$0.00	\$19.10	\$42.13	\$469.75
	7 Unrealized Gain (Loss)	\$0.00	(\$2,659.02)	(\$472.93)	(\$5,412.44)	(\$3,192.85)	(\$540.05)	\$0.00	(\$614.76)	(\$1,236.82)	(\$14,128.87)
	8 Net Investment Income	\$0.00	(\$2,328.90)	(\$414.21)	(\$4,740.49)	(\$2,796.46)	(\$473.00)	\$0.00	(\$538.44)	(\$1,083.27)	(\$12,374.76)
	9 Interest Accrued - Net Change	\$0.00	\$218.50	\$38.97	\$429.00	\$263.17	\$44.51	\$0.00	\$51.14	\$99.17	\$1,144.47
	Ending Cash & Investment Balance	(\$47,948.85)	\$486,497.68	\$87,157.58	\$977,553.87	\$588,422.64	\$99,527.38	(\$40.61)	\$113,296.32	\$227,351.57	\$2,531,817.58
	Ending Interest Accrual Balance	(\$2.00)	\$1,584.22	\$280.14	\$3,461.25	\$1,890.29	\$319.73	(\$0.00)	\$356.93	\$773.81	\$8,664.38

	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014										
Opening Cash & Investment Balance	69,099.43	466,559.72	88,980.61	1,266,289.03	574,650.63	89,611.21	0.15	171,347.95	222,975.40	\$2,949,514.13
Opening Interest Accrual Balance	\$190.00	\$1,312.31	\$256.14	\$3,596.16	\$1,580.04	\$246.40	\$0.00	\$471.15	\$613.04	\$8,265.25
1 Interest Accrued and/or Interest Cost	\$42.62	\$287.74	\$54.88	\$780.95	\$354.40	\$55.27	\$0.00	\$105.67	\$137.51	\$1,819.04
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$3.69	\$24.94	\$4.76	\$67.68	\$30.71	\$4.79	\$0.00	\$9.16	\$11.92	\$157.65
6 Interest Paid - Term Instr.s	\$11.87	\$81.95	\$16.00	\$224.58	\$98.67	\$15.39	\$0.00	\$29.42	\$38.28	\$516.17
7 Unrealized Gain (Loss)	(\$373.00)	(\$2,518.51)	(\$480.32)	(\$6,835.49)	(\$3,101.99)	(\$483.73)	(\$0.00)	(\$924.94)	(\$1,203.63)	(\$15,921.63)
8 Net Investment Income	(\$326.69)	(\$2,205.84)	(\$420.69)	(\$5,986.86)	(\$2,716.88)	(\$423.67)	\$0.00	(\$810.11)	(\$1,054.20)	(\$13,944.95)
9 Interest Accrued - Net Change	\$30.75	\$205.78	\$38.88	\$556.37	\$255.73	\$39.88	\$0.00	\$76.25	\$99.23	\$1,302.87
Ending Cash & Investment Balance	\$68,741.99	\$458,161.15	\$86,664.79	\$1,261,127.83	\$571,678.02	\$89,147.66	\$0.15	\$170,461.59	\$221,821.97	\$2,927,805.15
Ending Interest Accrual Balance	\$220.75	\$1,518.10	\$295.02	\$4,152.53	\$1,835.77	\$286.28	\$0.00	\$547.40	\$712.27	\$9,568.11

	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2013										
Opening Cash & Investment Balance	82,312.94	357,406.56	(177,689.10)	989,009.65	648,646.08	60,711.47	(79.83)	251,126.91	117,290.89	\$2,328,735.57
Opening Interest Accrual Balance	\$226.96	\$1,064.11	\$0.99	\$2,805.63	\$1,783.78	\$166.94	(\$0.00)	\$690.53	\$319.13	\$7,058.07
1 Interest Accrued and/or Interest Cost	\$50.76	\$220.42	\$0.00	\$609.95	\$400.04	\$37.44	\$0.00	\$154.88	\$72.34	\$1,545.82
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$4.40	\$19.10	\$0.00	\$52.86	\$34.67	\$3.24	\$0.00	\$13.42	\$6.27	\$133.97
6 Interest Paid - Term Instr.s	\$14.17	\$66.45	\$0.06	\$175.21	\$111.40	\$10.43	\$0.00	\$43.12	\$19.93	\$440.78
7 Unrealized Gain (Loss)	(\$444.33)	(\$1,929.30)	\$0.00	(\$5,338.72)	(\$3,501.42)	(\$327.72)	\$0.00	(\$1,355.60)	(\$633.14)	(\$13,530.24)
8 Net Investment Income	(\$389.17)	(\$1,689.77)	\$0.00	(\$4,675.92)	(\$3,066.72)	(\$287.04)	\$0.00	(\$1,187.30)	(\$554.54)	(\$11,850.45)
9 Interest Accrued - Net Change	\$36.59	\$153.97	(\$0.06)	\$434.73	\$288.64	\$27.02	\$0.00	\$111.75	\$52.41	\$1,105.04
Ending Cash & Investment Balance	\$81,887.18	\$352,561.82	(\$177,689.04)	\$968,437.59	\$645,290.72	\$60,397.42	(\$79.83)	\$249,827.86	\$135,575.95	\$2,316,209.67
Ending Interest Accrual Balance	\$263.55	\$1,218.08	\$0.93	\$3,240.37	\$2,072.42	\$193.96	(\$0.00)	\$802.28	\$371.54	\$8,163.11

	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2012										
Opening Cash & Investment Balance	90,826.57	175,176.19	102,589.15	790,984.06	529,599.20	52,814.41	1,682.94	168,668.47	81,295.64	\$1,993,636.63
Opening Interest Accrual Balance	\$249.52	\$555.60	\$282.09	\$2,189.74	\$1,456.24	\$145.22	\$4.63	\$463.79	\$223.54	\$5,570.37
1 Interest Accrued and/or Interest Cost	\$56.01	\$108.04	\$63.27	\$487.82	\$326.62	\$32.57	\$1.04	\$104.02	\$50.14	\$1,229.52
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$4.85	\$9.36	\$5.48	\$42.28	\$28.31	\$2.82	\$0.09	\$9.01	\$4.35	\$106.56
6 Interest Paid - Term Instr.s	\$15.58	\$34.70	\$17.62	\$136.75	\$90.94	\$9.07	\$0.29	\$28.96	\$13.96	\$347.87
7 Unrealized Gain (Loss)	(\$490.29)	(\$945.61)	(\$553.78)	(\$4,269.77)	(\$2,858.80)	(\$285.09)	(\$9.08)	(\$910.48)	(\$438.84)	(\$10,761.75)
8 Net Investment Income	(\$429.42)	(\$828.21)	(\$485.03)	(\$3,739.68)	(\$2,503.88)	(\$249.70)	(\$7.96)	(\$797.44)	(\$384.36)	(\$9,425.67)
9 Interest Accrued - Net Change	\$40.43	\$73.34	\$45.65	\$351.07	\$235.67	\$23.50	\$0.75	\$75.06	\$36.18	\$881.65
Ending Cash & Investment Balance	\$90,356.72	\$174,274.64	\$102,058.47	\$786,893.31	\$526,859.65	\$52,541.21	\$1,674.23	\$167,795.97	\$80,875.11	\$1,983,329.31
Ending Interest Accrual Balance	\$289.95	\$628.94	\$327.74	\$2,540.81	\$1,691.92	\$168.73	\$5.38	\$538.85	\$259.71	\$6,452.02

	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed										
Opening Cash & Investment Balance	259.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,089,935.21	\$4,090,194.64
Opening Interest Accrual Balance	\$0.55	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,546.62	\$12,547.17
1 Interest Accrued and/or Interest Cost	\$0.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,522.36	\$2,522.52
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	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$218.60	\$218.61
6 Interest Paid - Term Instr.s	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$783.54	\$783.58
7 Unrealized Gain (Loss)	(\$1.40)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$22,077.68)	(\$22,079.08)
8 Net Investment Income	(\$1.23)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$19,336.72)	(\$19,337.95)
9 Interest Accrued - Net Change	\$0.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,738.82	\$1,738.94
Ending Cash & Investment Balance	\$283.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,068,859.67	\$4,069,142.75
Ending Interest Accrual Balance	\$0.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14,285.44	\$14,286.11



BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT
ACCOUNT NO. 65-P143-01-2

FINANCIAL STATEMENT FOR THE PERIOD
11/01/16 THROUGH 11/30/16

ACCOUNT MANAGER:
JASON J. WALLACH

201-574-4836

PORTFOLIO MANAGER:
JASON WALLACH

MR THOMAS TONTARSKI
10796 MALLARD POINT ROAD
CHESTERTOWN MD 21620



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BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

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STATEMENT OF CHANGES IN NET ASSETS
FOR PERIOD 11/01/16 THRU 11/30/16

ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

BEGINNING TOTAL PORTFOLIO AS OF 11/01/16 10,998,476.10

TRANSACTION ACTIVITY

COUPON PAYMENTS/ASSET INCOME 3,000.00

CASH DISBURSEMENTS 3,000.00-

CHANGE IN UNREALIZED CAPITAL GAIN/LOSS

UNREALIZED GAIN/LOSS CURRENT PERIOD 146,570.00-

UNREALIZED GAIN/LOSS PRIOR PERIOD 49,560.00-

NET CHANGE ----- 97,010.00-

ACCRUED INCOME RECONCILIATION

ENDING INTEREST ACCRUAL BALANCE 56,119.43

BEGINNING INTEREST ACCRUAL BALANCE 48,036.10

CHANGE IN INCOME ACCRUAL ----- 8,083.33

TOTAL TRANSACTIONS ----- 88,926.67-

ENDING TOTAL PORTFOLIO AS OF 11/30/16 ----- 10,909,549.43

TOTAL PORTFOLIO VALUE INCLUDES ASSET MARKET VALUE PLUS ACCRUED INCOME



PORTFOLIO SUMMARY
AS OF 11/30/16

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ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

	TOTAL COST	TOTAL MARKET	% OF MKT VAL	ESTIMATED ANN INCOME	PURCH YLD
FIXED INCOME SECURITIES					
GOVERNMENT OBLIGATIONS	11,000,000.00	10,853,430.00	100.00	133,000	1.2
CASH AND EQUIVALENTS	.00	.00			
	-----	-----	-----		-----
	11,000,000.00	10,853,430.00	100.00		1.2



PORTFOLIO SUMMARY
AS OF 11/30/16

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ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

BOND MATURITY SUMMARY

	RANGE	PAR VALUE	MARKET VALUE
DEBT OBLIGATIONS			
0 - 30 DAYS		2,000,000	2,000,480.00
GREATER THAN 2 YEARS		9,000,000	8,852,950.00
		-----	-----
TOTAL DEBT OBLIGATIONS		11,000,000	10,853,430.00
		-----	-----
TOTAL		11,000,000	10,853,430.00



PORTFOLIO APPRAISAL
AS OF 11/30/16

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ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00 .00	.00	.00	.00	0.0
DEBT OBLIGATIONS							
1 MONTH OR LESS							
2,000,000	3134G5-A4-7 FHLMC .65% 12/20/2016 DTD 06/30/2014 CALLABLE	5,452.77	2,000,480.00 2,000,000.00	480.00	100.024 2,000,000.00	18.43	.6
	TOTAL 1 MONTH OR LESS	5,452.77	2,000,480.00 2,000,000.00	480.00	2,000,000.00	18.43	0.7
GREATER THAN 2 YEARS							
1,000,000	3134GA-AR-5 FHLMC 1.2% 05/23/2019 DTD 08/23/2016 CALLABLE 11/23/2016	266.66	987,030.00 1,000,000.00	12,970.00-	98.703 1,000,000.00	9.09	1.2
8,000,000	3130A8-FB-4 FHLB 1.35% 12/13/2019 DTD 06/13/2016 CALLABLE 12/13/2016	50,400.00	7,865,920.00 8,000,000.00	134,080.00-	98.324 8,000,000.00	72.47	1.3



PORTFOLIO APPRAISAL
AS OF 11/30/16

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ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
	TOTAL GREATER THAN 2 YEARS	50,666.66	8,852,950.00 9,000,000.00	147,050.00-	9,000,000.00	81.57	1.3
	TOTAL DEBT OBLIGATIONS	56,119.43	10,853,430.00 11,000,000.00	146,570.00-	11,000,000.00	100.00	1.2
	NET ASSETS	56,119.43	10,853,430.00 11,000,000.00	146,570.00-	11,000,000.00	100.00	1.2
	TOTAL SECURITIES CURRENTLY HELD		10,909,549.43				



TRANSACTION LEDGER
FOR PERIOD 11/01/16 THRU 11/30/16

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ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

TRADE DATE	SETTLEMENT DATE	TRANSACTION	CUSIP	CASH	COST	SHARES/ PAR VALUE
00/00/00	11/23/16	JIF BURLINGTON COUNTY DISCRETIONARY DISTRIBUTION DAILY DISTRIBUTION OF PRINCIPAL AND INCOME TO TD BANK NA JIF BURLINGTON COUNTY ACCT # 7855199902 REP # 2806		3,000.00-	.00	.000
00/00/00	11/23/16	INT 08/23/16 TO 11/23/16 ON 1000000 FHLMC 1.2% 05/23/2019 DTD 08/23/2016 CALLABLE 11/23/2016	3134GA-AR-5	3,000.00	.00	.000
TOTAL TRANSACTIONS				.00	.00	

By way of background and to reply to your email :

- 1) All US agency bonds are of the highest quality (AAA) and all are purchased at par value and will mature at par value with no loss in market value to final maturity. A buy-and-hold bond strategy has always worked very well for the JIFs. We do expect to ever sell these bonds before their maturity.
- 2) To maximize the interest income within the scope of the investment policy of the JIFS, at the time of purchase in 2016, it was necessary to go out 2-3 years in maturity range (with approval) to maximize interest income.
- 3) All interest income received from the agency bonds is swept back to the respective JIF bank accounts so there is no opportunity to "soften the blow" of subsequent higher interest rates on the respective portfolios by holding any cash in these accounts.
- 4) There is NO credit issues or fundamental issues with these US Agency bonds affecting their respective market prices.
- 5) 100% of the decline in the market price of the respective bond is due to subsequent higher interest rates after purchase. There is no credit or fundamental problem with these bonds as they are 100% AAA rated.
- 6) The decline in the market price since purchase is 100% explained by the bond market pricing these issues a little lower (below par value) than when they were purchased earlier in 2016.
- 7) The Republican sweep of the US Government saw the 10-year US Treasury jump from approximately 1.85% to 2.35% in the span of only 7 trading days. Entrenched bond market expectations for significant fiscal stimulus and the risk of higher US government debt levels galvanized an upward trend in short term agency yields that actually took root starting in July 2016 and erupted after the election.
- 8) The current month of December (to date) has seen a much quieter bond market as the news from the election is being digested and analyzed by the bond market.
- 9) The passage of time softens the blow of higher interest rates as the bonds accrue interest to the final maturity price of par value (\$100.00)
- 10) It is a good bet that it will not be smooth sailing throughout 2017. Political risk will remain at the forefront that will have a big effect on interest rates and market prices of the bonds at any time.
- 11) Attached are fundamental bond reports you can use with your Boards.
- 12) I would be happy to discuss with your Boards as well. Thank you


Thank you for your business Tom.

Best regards,

Jason

Jason J. Wallach, CFA

Vice President | Senior Investment Advisor

 Private Client Group, a business of TD Wealth®

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T: 201 574 4836 | M: 201 563 9564 | F: 201 574 3930

Mailstop: NJ1-006-101

E: Jason.Wallach@td.com



Investment Presentation for

JIF BURLINGTON COUNTY I/M

Account 65P143012

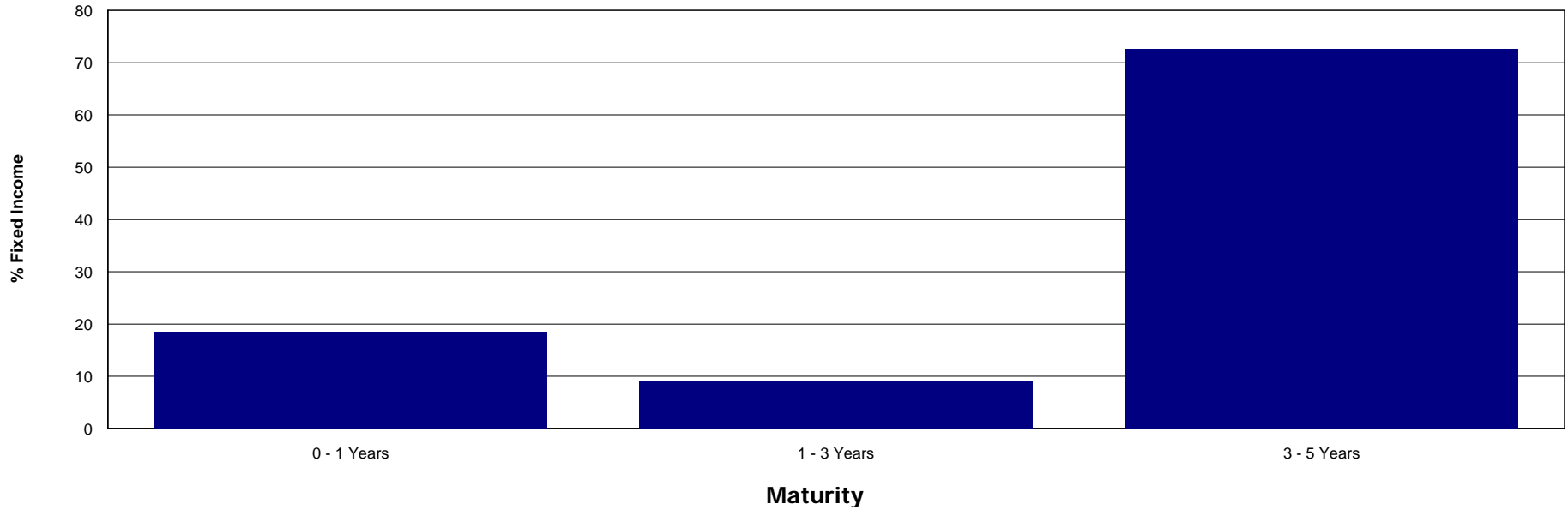


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Fixed Income Fundamentals

JIF BURLINGTON COUNTY I/M



Maturity

Name	Market Value	Rating	Maturity	Interest Rate	Yield to Mat	Duration	% Fixed
0 - 1 Years	2,000,420.00	AAA	0.07	0.65	0.33	0.07	18.43
1 - 3 Years	986,930.00	AAA	2.46	1.20	1.74	2.44	9.09
3 - 5 Years	7,865,200.00	AAA	3.02	1.35	1.92	2.98	72.47
Total Maturity	\$10,852,550.00	AAA	2.42	1.21	1.61	2.39	100.00%

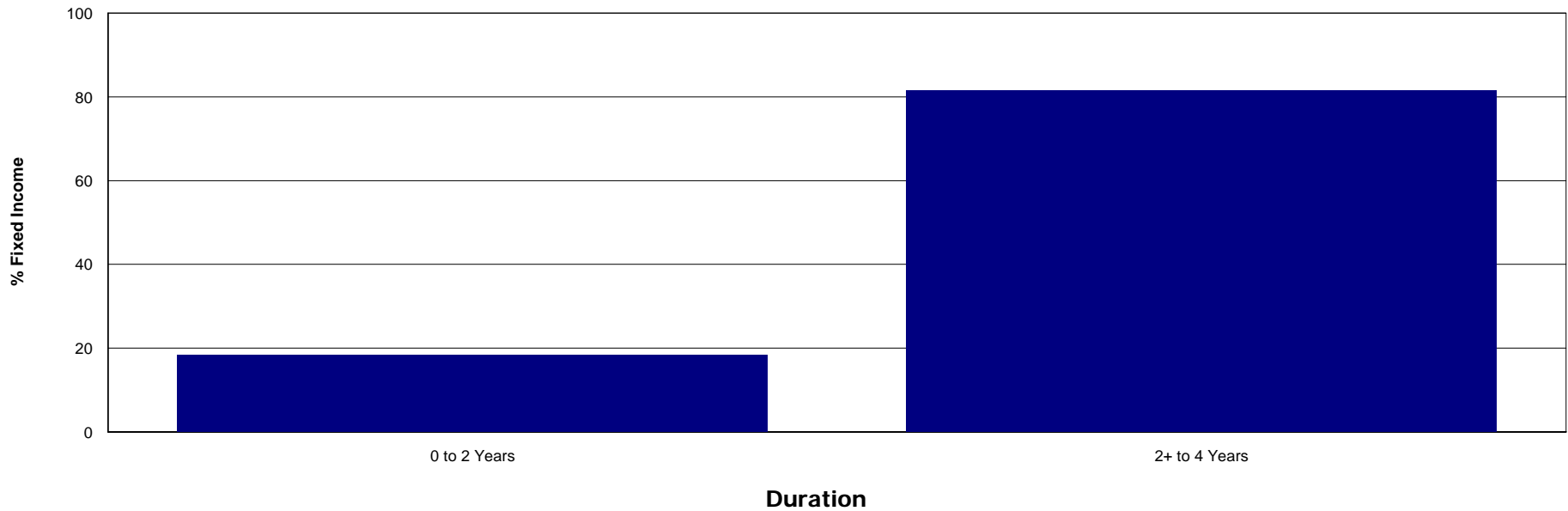


AAA

Credit Rating

Credit Rating

Name	Market Value	Rating	Maturity	Interest Rate	Yield to Mat	Duration	% Fixed
AAA	10,852,550.00	AAA	2.42	1.21	1.61	2.39	100.00
Total Credit Rating	\$10,852,550.00	AAA	2.42	1.21	1.61	2.39	100.00%



Duration							
Name	Market Value	Rating	Maturity	Interest Rate	Yield to Mat	Duration	% Fixed
0 to 2 Years	2,000,420.00	AAA	0.07	0.65	0.33	0.07	18.43
2+ to 4 Years	8,852,130.00	AAA	2.96	1.33	1.90	2.92	81.57
Total Duration	\$10,852,550.00	AAA	2.42	1.21	1.61	2.39	100.00%



Taxable - Federal Agencies

Sub-categories

Sub-categories								
Name	Market Value	Rating	Maturity	Interest Rate	Yield to Mat	Duration	% Fixed	
Taxable - Federal Agencies	10,852,550.00	AAA	2.42	1.21	1.61	2.39	100.00	
Total Sub-categories	\$10,852,550.00	AAA	2.42	1.21	1.61	2.39	100.00%	



Fixed Income Listing

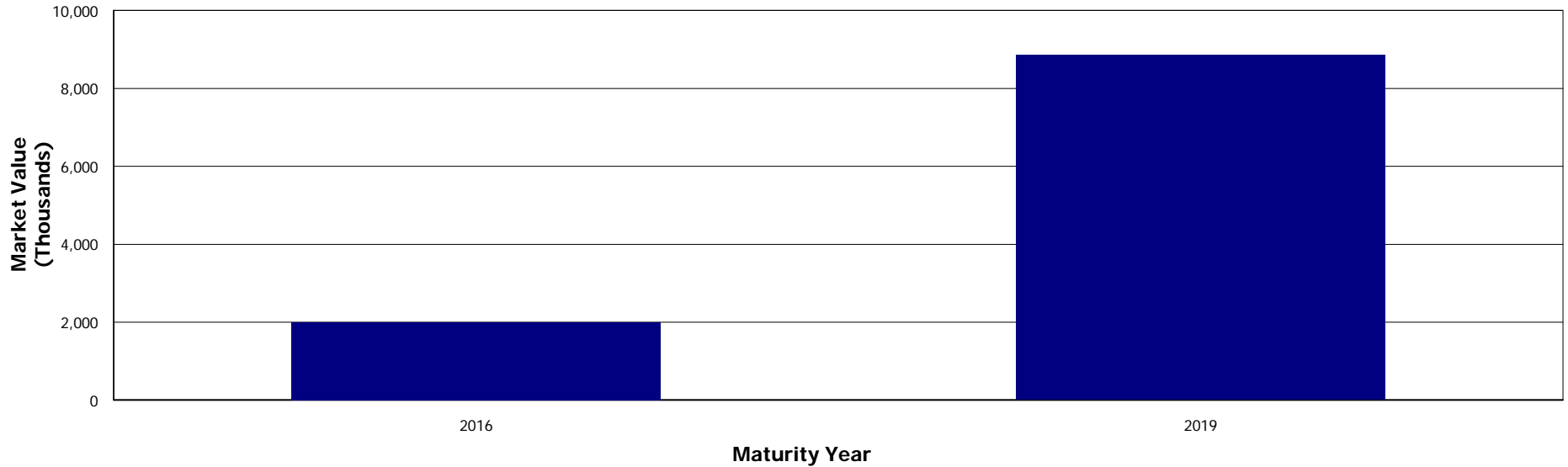
JIF BURLINGTON COUNTY I/M

Asset	Mat Dt	Par Value	Price	Tax Cost	Market Value	Est. Income	Rating	Yield	% Fixed
Taxable - Federal Agencies									
FHLB 1.35% 12/13/2019 DTD 06/13/2016 CALLABLE 12/13/2016	12/13/19	8,000,000	98.32	8,000,000.00	7,865,200.00	108,000.00	AAA	1.37	72.47
FHLMC .65% 12/20/2016 DTD 06/30/2014 CALLABLE	12/30/16	2,000,000	100.02	2,000,000.00	2,000,420.00	13,000.00	AAA	0.65	18.43
FHLMC 1.2% 05/23/2019 DTD 08/23/2016 CALLABLE 11/23/2016	05/23/19	1,000,000	98.69	1,000,000.00	986,930.00	12,000.00	AAA	1.22	9.09
Subtotal				\$11,000,000.00	\$10,852,550.00	\$133,000.00	AAA	1.23%	100.00%
Fixed Income & Fixed Income Funds Total				\$11,000,000.00	\$10,852,550.00	\$133,000.00	AAA	1.23%	100.00%



Maturity Schedule Analysis

JIF BURLINGTON COUNTY I/M



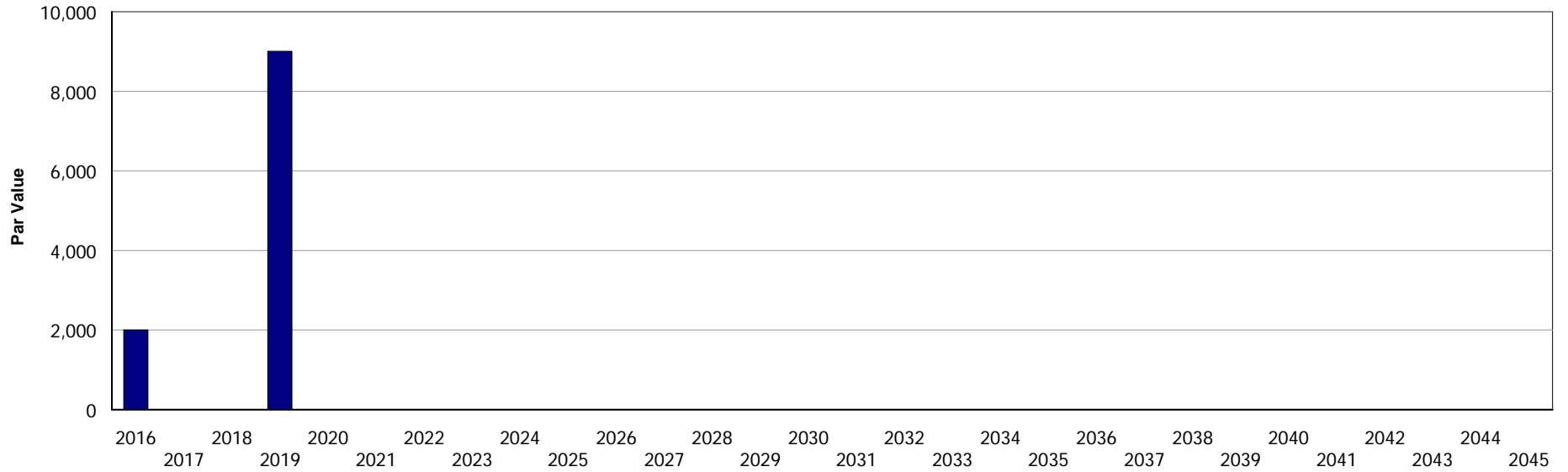
Asset	CUSIP	Maturity Date	Market Value	Duration	% Fixed
2016					
FHLMC .65% 12/20/2016 DTD 06/30/2014 CALLABLE	3134G5A47	12/30/16	2,000,420.00	0.07	18.43
Subtotal			\$2,000,420.00	0.07	18.43%
2019					
FHLB 1.35% 12/13/2019 DTD 06/13/2016 CALLABLE 12/13/2016	3130A8FB4	12/13/19	7,865,200.00	2.98	72.47
FHLMC 1.2% 05/23/2019 DTD 08/23/2016 CALLABLE 11/23/2016	3134GAAR5	05/23/19	986,930.00	2.44	9.09
Subtotal			\$8,852,130.00	2.92	81.57%
Total Fixed Income			\$10,852,550.00	2.39	100.00%



Fixed Income Maturity

JIF BURLINGTON COUNTY I/M

Maturity Schedule (\$000s)



	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Total (\$)
2016												2,000	2,000
2019					1,000							8,000	9,000
Total													11,000



Fixed Income Fundamentals and Distributions

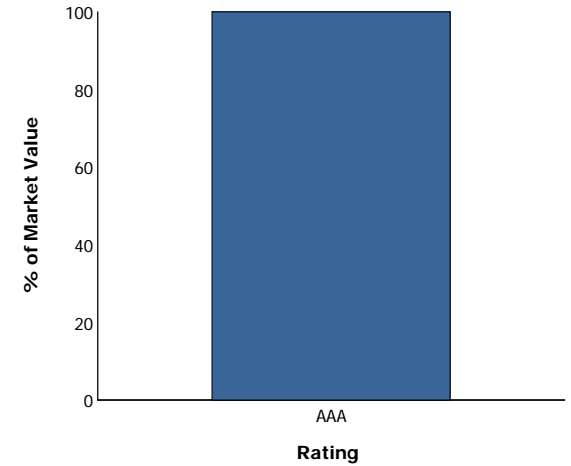
JIF BURLINGTON COUNTY I/M

Fixed Income Fundamentals

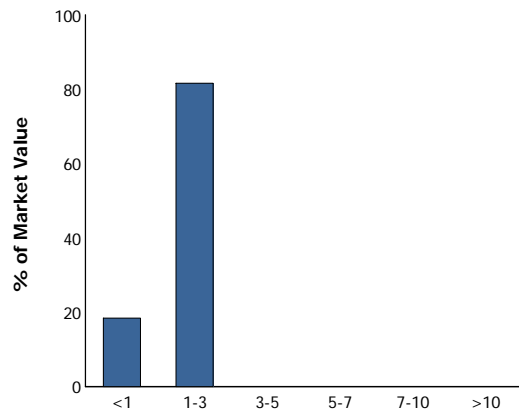
Fundamental	Account
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Credit Ratings

Rating	%
AAA	100.00
	100.00

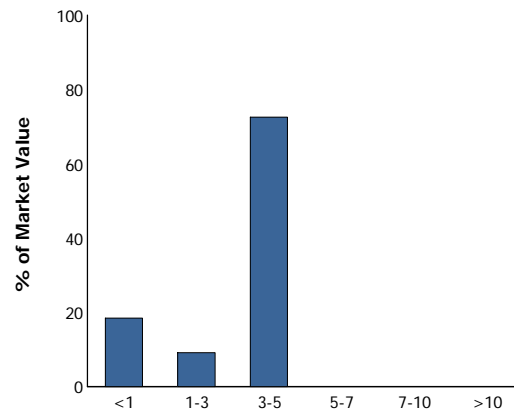


Coupon %



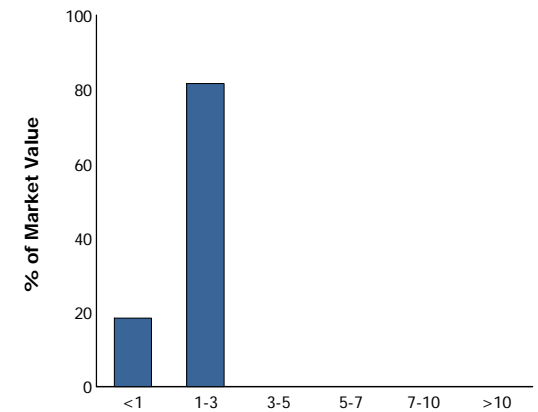
Account %	18.4	81.6	0.0	0.0	0.0	0.0
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Maturity



Account %	18.4	9.1	72.5	0.0	0.0	0.0
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Duration



Account %	18.4	81.6	0.0	0.0	0.0	0.0
-----------	------	------	-----	-----	-----	-----

Market Outlook

Investment Strategy Quarterly

Q4 2016

TD Wealth Asset Allocation Committee Overview

- High debt levels and demographic trends imply a persistent low growth environment.
- Overall, we expect an environment of muted returns - low single digits for fixed income and low to mid-single digits for equities - accompanied by episodes of volatility across asset classes.
- High debt levels, tepid earnings growth, full valuations, emerging market and political risks are all potential sources of volatility.
- Ongoing implementation of unprecedented policies, including negative interest rates and the potential for helicopter money, creates a wide range of possible economic and market outcomes.
- Cash, domestic government bonds and gold all provide insurance against the risk of extreme outcomes.

Following an exhausting few days surrounding the surprising Brexit vote toward the end of June, volatility took a much needed holiday and stayed muted for the remainder of the summer. While brief, the post-Brexit volatility was sharp, sending many investors scurrying for the relative safety of government bonds and leading 10-year government yields to hit record low levels in the U.S., U.K., Germany, Switzerland, France, Denmark and Sweden. However, markets recovered quickly as investors digested the news and continued to place their confidence in the support that central banks have been providing to financial markets.

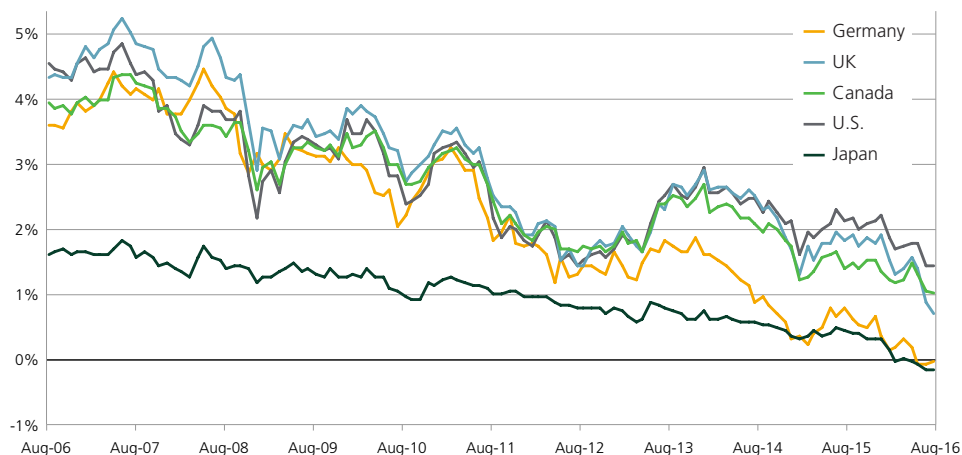
And that support has been unprecedented. With the hope that low interest rates would stimulate economic growth, global central banks have decreased rates to historically low levels, engaged in massive asset purchase programs that infuse financial markets with hundreds of billions of dollars every month, and several have resorted to

paying negative yields (i.e. charging for deposits). Yet the results have not reflected these monumental efforts. In fact, they've been lackluster at best, with economic data only showing modest improvement: economic growth is low, productivity is low, capital investment is low. The outlook doesn't look much rosier—over the

summer, the International Monetary Fund downgraded its forecast for global growth in the wake of Brexit.

As the effectiveness of current measures appears to be waning, the TD Wealth Asset Allocation Committee ("we") believes the next round of stimulus will include aggressive fiscal spending. We

Chart 1: Developed Market 10-Year Government Bond Yields



Source: Bloomberg Finance L.P., as of August 31, 2016

SECURITIES AND INVESTMENTS

NOT FDIC INSURED

NO BANK GUARANTEE

MAY LOSE VALUE

Securities and other investment products and insurance products are not a deposit; not FDIC insured; not insured by any federal government agency; not guaranteed by TD Bank, N.A. or any of its affiliates; and, may be subject to investment risk, including possible loss of value.

Please see final page for important disclosures.

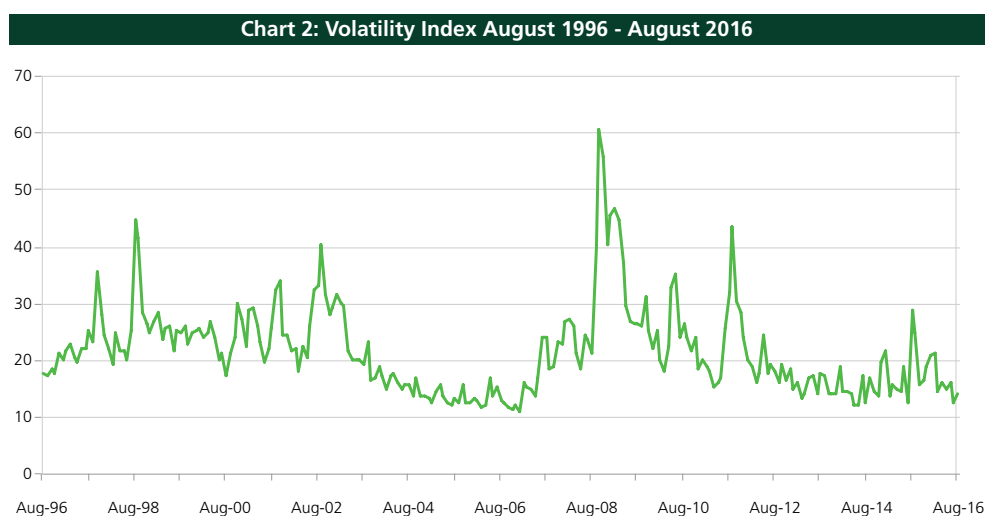


are already seeing this in Asia, where the Chinese government has been making substantial investments in infrastructure and recently announced a 50% expansion in railway infrastructure spending. In Japan, Prime Minister Abe has announced a meaningful fiscal spending program, amounting to approximately 1.5% of the country's gross domestic product, that will focus on infrastructure, public welfare and earthquake reconstruction. Closer to home, we also expect fiscal spending to pick up in Canada, and if Hillary Clinton wins the November election, we expect she will support additional fiscal expenditures in the U.S. Depending on the size of the programs, fiscal stimulus could spur growth, which in turn would be a tailwind to corporate revenues and earnings, which have been flat to modestly negative in 2016 versus 2015. (For more information, please see the September 2016 edition of forward Perspectives.)

In spite of the current insipid economic backdrop, equities and fixed income continued to march higher over the summer, trading near all-time highs. Markets appear to be engaged in a tug-of-war between low growth and weak earnings, which are restraining gains, and stimulative central banks, which are spurring them. This reinforces our neutral stance.

In terms of fixed income, given stubbornly weak growth and inflation, the global trend toward negative yields continued, and spilled over into longer-term bonds in recent months. For example, Germany issued 10-year bonds with a negative yield for the first time ever, Japan issued a 20-year bond with a negative yield, and Switzerland issued a 40+ year bond with a negative yield. Not to be left out, corporate bonds have also joined the fray—particularly in Europe. Globally, approximately \$680 billion of corporate debt now offers negative nominal yields.

Broadly, we believe that caution is warranted. We expect assets to move modestly higher (we believe bonds will provide coupon-like returns and stocks will



Source: Bloomberg Finance L.P., as of August 31, 2016

provide low to mid-single digit returns), however, we also expect periods of elevated volatility. While there was a brief Brexit-related uptick in volatility during June, overall, volatility has been notably low over the past several years. For example, as of the end of August the 5-year average level of the VIX Index, which measures implied volatility, was approximately 19% lower than the 20-year average,¹ and from late June to early September, the S&P 500 Index traded in a historically narrow range. In large part it's the actions of global central banks that are suppressing volatility, as their massive asset purchase programs are flooding markets with liquidity.

However, investors shouldn't become complacent; a number of catalysts could reignite volatility. In addition, during this lengthy period of relative calm investors have been moving further out the risk spectrum and leverage has increased, which could amplify volatility's negative effects when it returns. Risks we are monitoring closely include the upcoming U.S. election, stresses in Europe and increasing interest in protectionism in a number of regions, all of which may cause uncertainty. This uncertainty is likely to lead to choppy markets and episodes of volatility. It may also reduce confidence, which would weigh on investment and trade, ultimately restraining already sluggish global growth and increasing the risk of global recession.

Outlook

Our expectation is that global growth will continue to be sluggish, interest rates will remain at historically low levels and stocks will provide positive but modest returns. However, possible policy surprises coupled with high levels of debt globally create the potential for a wide range of potential economic and market outcomes. Therefore, we believe it is crucial to retain a long-term perspective and maximize diversification benefits within portfolios. As such, we maintain our preference for a diversified investment portfolio including high quality dividend paying equities, government and investment grade corporate bonds, plus a modest allocation to cash and gold, where allowed by investment guidelines.

While we maintain our broad positioning, we did make one change during the quarter: downgrading global government bonds from underweight to maximum underweight, as very low real and nominal yields coupled with increasing liquidity concerns make the current risk/reward dynamic unattractive.

Equity/fixed income split

Neutral equities versus bonds

We are neutral equities versus bonds. We believe bonds will provide low single digit returns and equities will provide low to mid-single digit returns. While bond returns may be modest, they offer diversification,

some income and can have an important stabilizing effect on portfolios. In terms of equities, we expect earnings growth to be tepid and with valuations already approaching or at fair value, we anticipate that equity returns will be moderate. Although equities are expected to provide slightly higher returns than bonds, we anticipate episodes of elevated volatility. We continue to prefer high quality dividend paying equities that offer a stable, gradually rising stream of income.

Geographic split

Prefer developed markets versus emerging markets

We prefer North American equities over international and emerging market equities. In Europe, growing political uncertainty, ongoing sluggish growth and threats to the earnings outlook all heighten risk. Within the emerging markets, valuations are attractive, but high debt levels, slowing

economic growth and weaker commodity prices pose risks.

Corporate/government bond split

- *Overweight cash*
- *Neutral domestic government versus investment grade corporate bonds*
- *Underweight high yield*

We remain overweight cash, which should provide stability in times of increased volatility. Yields remain very low; however, domestic government bonds can offer stability and diversification benefits, which should be helpful amid increasing volatility, and investment grade corporate bonds offer an incremental yield advantage. We remain underweight high yield bonds as we are concerned about select pockets of stress and believe that default rates may rise, particularly in the commodity space.

U.S./foreign currency exposure

Neutral the U.S. dollar

Overall, we believe the U.S. dollar will remain strong, with its perceived safe-haven status plus relative economic growth and structural advantages favoring it over a basket of global currencies. However, we do not expect the same level of outperformance that we saw over 2014 and 2015.

Gold can be viewed as a currency alternative, and we believe an allocation to gold may provide insurance against the risk of extreme outcomes.



TD Wealth Asset Allocation Committee:

This information was prepared by the TD Wealth Asset Allocation Committee. The material has been reviewed and is now approved and presented for use in the United States by TD Private Client Wealth, LLC and TD Bank N.A.

Important Information

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Investment Risks

Bonds are affected by a number of risks, including fluctuations in interest rates, credit risk, prepayment risk, and inflation risk. Corporate debt securities are subject to the risk of the issuer's inability to meet principal and interest payments on the obligation and may also be subject to price volatility due to factors such as interest rate sensitivity, market perception of the creditworthiness of the issuer and general market liquidity. High yield, lower-rated securities are subject to additional risks such as increased risk of default and greater volatility because of the lower credit quality of the issues. Interest on municipal bonds is generally exempt from federal tax. However, some bonds may be subject to the alternative minimum tax and/or state or local taxes. Equities may decline in value due to both real and perceived general market, economic industry conditions, and individual issuer factors. International investing may not be suitable for every investor and is subject to additional risks, including currency fluctuations, political factors, withholding, lack of liquidity, absence of adequate financial information, and exchange control restrictions impacting foreign issuers. These risks may be magnified in emerging markets.

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

Current Fund Year: 2016										
Month Ending: November										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	255,389.95	1,449,693.07	206,248.22	5,749,588.84	2,895,548.65	396,408.43	(14,376.29)	1,626,822.93	5,122,241.81	17,687,565.61
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	25.00	0.00	0.00	10,853.26	0.00	0.00	0.00	0.00	0.00	10,878.26
Invest Pymnts	(1,573.15)	(7,704.32)	(1,990.53)	(29,780.36)	(15,005.85)	(2,055.22)	(8.71)	(8,494.28)	(26,437.04)	(93,049.46)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(1,573.15)	(7,704.32)	(1,990.53)	(29,780.36)	(15,005.85)	(2,055.22)	(8.71)	(8,494.28)	(26,437.04)	(93,049.46)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,011.69	19,011.69
TOTAL	(1,548.15)	(7,704.32)	(1,990.53)	(18,927.10)	(15,005.85)	(2,055.22)	(8.71)	(8,494.28)	(7,425.35)	(63,159.51)
EXPENSES										
Claims Transfers	4,652.65	14,073.50	2,356.25	123,194.00	0.00	0.00	0.00	0.00	0.00	144,276.40
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71,841.79	71,841.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	280.00	280.00
TOTAL	4,652.65	14,073.50	2,356.25	123,194.00	0.00	0.00	0.00	0.00	72,121.79	216,398.19
END BALANCE	249,189.15	1,427,915.25	201,901.44	5,607,467.74	2,880,542.80	394,353.21	(14,385.00)	1,618,328.65	5,042,694.67	17,408,007.91

Report Month: November			
		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 tota		(25.00)
Allocation variance 3:	Treasurer/TPA net payments NO Max/Min		0.00 / (285.00)
Pre-existing variance:	Prior period unreconciled varianc Max/Min		0.00 / (260.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2016									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	60,840.43	(42,039.04)	104,756.80	1,700,639.64	551,170.48	93,226.45	(15,938.94)	921,793.70	381,621.77	3,756,071.29
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	248.00						248.00
Invest Pymnts	(318.75)	0.00	(547.16)	(8,866.24)	(2,878.71)	(486.91)	0.00	(4,846.79)	(1,998.16)	(19,942.72)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(318.75)	0.00	(547.16)	(8,866.24)	(2,878.71)	(486.91)	0.00	(4,846.79)	(1,998.16)	(19,942.72)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119.69	119.69
TOTAL	(318.75)	0.00	(547.16)	(8,618.24)	(2,878.71)	(486.91)	0.00	(4,846.79)	(1,878.47)	(19,575.03)
EXPENSES										0.00
Claims Transfers	4,652.65	1,541.00	500.00	78,566.26	0.00	0.00	0.00	0.00	0.00	85,259.91
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71,252.90	71,252.90
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	280.00	280.00
TOTAL	4,652.65	1,541.00	500.00	78,566.26	0.00	0.00	0.00	0.00	71,532.90	156,792.81
END BALANCE	55,869.03	(43,580.04)	103,709.64	1,613,455.14	548,291.77	92,739.54	(15,938.94)	916,946.91	308,210.40	3,579,703.45

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(47,948.85)	492,589.64	87,610.76	1,002,666.46	591,482.26	100,044.89	(40.61)	113,885.90	229,122.90	2,569,413.35
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	0.00	(2,547.41)	(453.18)	(5,169.49)	(3,059.62)	(517.51)	0.00	(589.58)	(1,182.44)	(13,519.23)
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	(2,547.41)	(453.18)	(5,169.49)	(3,059.62)	(517.51)	0.00	(589.58)	(1,182.44)	(13,519.23)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	(2,547.41)	(453.18)	(5,169.49)	(3,059.62)	(517.51)	0.00	(589.58)	(1,182.44)	(13,519.23)
EXPENSES										
Claims Transfers	0.00	3,544.55	0.00	19,943.10	0.00	0.00	0.00	0.00	0.00	23,487.65
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	588.89	588.89
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	3,544.55	0.00	19,943.10	0.00	0.00	0.00	0.00	588.89	24,076.54
END BALANCE	(47,948.85)	486,497.68	87,157.58	977,553.87	588,422.64	99,527.38	(40.61)	113,296.32	227,351.57	2,531,817.58

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2014									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	69,099.43	466,559.72	88,980.61	1,266,289.03	574,650.63	89,611.21	0.15	171,347.95	222,975.40	2,949,514.13
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	10,605.26						10,605.26
Invest Pymnts	(357.44)	(2,411.62)	(459.57)	(6,543.23)	(2,972.61)	(463.55)	0.00	(886.36)	(1,153.43)	(15,247.81)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(357.44)	(2,411.62)	(459.57)	(6,543.23)	(2,972.61)	(463.55)	0.00	(886.36)	(1,153.43)	(15,247.81)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(357.44)	(2,411.62)	(459.57)	4,062.03	(2,972.61)	(463.55)	0.00	(886.36)	(1,153.43)	(4,642.55)
EXPENSES										
Claims Transfers	0.00	5,986.95	1,856.25	9,223.23	0.00	0.00	0.00	0.00	0.00	17,066.43
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	5,986.95	1,856.25	9,223.23	0.00	0.00	0.00	0.00	0.00	17,066.43
END BALANCE	68,741.99	458,161.15	86,664.79	1,261,127.83	571,678.02	89,147.66	0.15	170,461.59	221,821.97	2,927,805.15

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2013									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	82,312.94	357,406.56	(177,689.10)	989,009.65	648,646.08	60,711.47	(79.83)	251,126.91	117,290.89	2,328,735.57
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	(425.76)	(1,843.74)	0.06	(5,110.65)	(3,355.36)	(314.05)	0.00	(1,299.05)	(606.94)	(12,955.49)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(425.76)	(1,843.74)	0.06	(5,110.65)	(3,355.36)	(314.05)	0.00	(1,299.05)	(606.94)	(12,955.49)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,892.00	18,892.00
TOTAL	(425.76)	(1,843.74)	0.06	(5,110.65)	(3,355.36)	(314.05)	0.00	(1,299.05)	18,285.06	5,936.51
EXPENSES										
Claims Transfers	0.00	3,001.00	0.00	15,461.41	0.00	0.00	0.00	0.00	0.00	18,462.41
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	3,001.00	0.00	15,461.41	0.00	0.00	0.00	0.00	0.00	18,462.41
END BALANCE	81,887.18	352,561.82	(177,689.04)	968,437.59	645,290.72	60,397.42	(79.83)	249,827.86	135,575.95	2,316,209.67

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2012									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	90,826.57	175,176.19	102,589.15	790,984.06	529,599.20	52,814.41	1,682.94	168,668.47	81,295.64	1,993,636.63
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	(469.85)	(901.55)	(530.68)	(4,090.75)	(2,739.55)	(273.20)	(8.71)	(872.50)	(420.53)	(10,307.32)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(469.85)	(901.55)	(530.68)	(4,090.75)	(2,739.55)	(273.20)	(8.71)	(872.50)	(420.53)	(10,307.32)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(469.85)	(901.55)	(530.68)	(4,090.75)	(2,739.55)	(273.20)	(8.71)	(872.50)	(420.53)	(10,307.32)
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	90,356.72	174,274.64	102,058.47	786,893.31	526,859.65	52,541.21	1,674.23	167,795.97	80,875.11	1,983,329.31

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	259.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,089,935.21	4,090,194.64
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	25.00	0.00	0.00	0.00						25.00
Invest Pymnts	(1.35)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(21,075.54)	(21,076.89)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(1.35)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(21,075.54)	(21,076.89)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	23.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(21,075.54)	(21,051.89)
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	283.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,068,859.67	4,069,142.75

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

Month **November**
Current Fund Year **2016**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries November	Calc. Net Paid Thru November	TPA Net Paid Thru November	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2016	Prop	166,195.10	4,652.65	0.00	170,847.75	170,847.75	0.00	0.00	0.00
	Liab	10,254.73	1,541.00	0.00	11,795.73	11,795.73	0.00	0.00	0.00
	Auto	12,547.72	500.00	0.00	13,047.72	13,047.72	0.00	0.00	0.00
	WC	481,702.52	78,566.26	248.00	560,020.78	560,020.78	0.00	0.00	0.00
	Total	670,700.07	85,259.91	248.00	755,711.98	755,711.98	0.00	0.00	0.00
2015	Prop	297,253.75	0.00	0.00	297,253.75	297,253.75	0.00	0.00	0.00
	Liab	25,516.02	3,544.55	0.00	29,060.57	29,060.57	(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	1,342,129.43	19,943.10	0.00	1,362,072.53	1,362,072.53	0.00	0.00	0.00
	Total	1,704,491.58	23,487.65	0.00	1,727,979.23	1,727,979.23	(0.00)	(0.00)	0.00
2014	Prop	215,962.10	0.00	0.00	215,962.10	215,962.10	(0.00)	(0.00)	0.00
	Liab	95,181.52	5,986.95	0.00	101,168.47	101,168.47	0.00	0.00	0.00
	Auto	45,866.59	1,856.25	0.00	47,722.84	47,722.84	0.00	0.00	0.00
	WC	1,160,259.00	9,223.23	10,605.26	1,158,876.97	1,158,876.97	0.00	0.00	0.00
	Total	1,517,269.21	17,066.43	10,605.26	1,523,730.38	1,523,730.38	(0.00)	(0.00)	0.00
2013	Prop	169,044.74	0.00	0.00	169,044.74	169,044.74	0.00	0.00	0.00
	Liab	223,188.78	3,001.00	0.00	226,189.78	226,189.78	0.00	0.00	0.00
	Auto	326,298.88	0.00	0.00	326,298.88	326,298.88	0.00	0.00	0.00
	WC	1,459,475.27	15,461.41	0.00	1,474,936.68	1,474,936.68	(0.00)	(0.00)	0.00
	Total	2,178,007.67	18,462.41	0.00	2,196,470.08	2,196,470.08	(0.00)	(0.00)	0.00
2012	Prop	136,174.20	0.00	0.00	136,174.20	136,174.20	(0.00)	(0.00)	0.00
	Liab	360,294.60	0.00	0.00	360,294.60	360,294.60	0.00	0.00	0.00
	Auto	22,781.50	0.00	0.00	22,781.50	22,781.50	0.00	0.00	0.00
	WC	1,312,302.62	0.00	0.00	1,312,302.62	1,312,302.62	(0.00)	(0.00)	0.00
	Total	1,831,552.92	0.00	0.00	1,831,552.92	1,831,552.92	(0.00)	(0.00)	0.00
TOTAL		7,902,021.45	144,276.40	10,853.26	8,035,444.59	8,035,444.59	(0.00)	(0.00)	0.00

ACCOUNT:039
PERIOD:11/2016

BURLINGTON COUNTY J.I.F.

BANK-> CB039 7855199878
BURLINGTON CO. JIF - CB

RUN DATE: 11/24/2016 PAGE 1
RUN TIME: 19:54:46

CHECK NUMBER ORDER												POLICY		
DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR	LOCATION	
11/07/16	623099	ADMINISTRATIVE CLAIM	043174375	0256542_018_Z47151_01	WC	MED	MCO00162119.			3.00	EXP	10/17/16	16 018-7711NJ	
11/07/16	623100	ISO SERVICES, INC.	133973142	0256542_023_Z48623_01	GL	PPBI				10.25	EXP	7/27/16	16 023-7720NJ	
11/07/16	623101	ISO SERVICES, INC.	133973142	0256542_020_X94202_01	WC	MED	MCO00137361.			9.75	EXP	6/23/14	14 020-9015NJ	
11/07/16	623102	ISO SERVICES, INC.	133973142	0256542_029_X65465_01	WC	MED	MCO00121619.			10.25	EXP	6/08/13	13 299-7720NJ	
11/07/16	623102	ISO SERVICES, INC.	133973142	0256542_018_X75209_01	WC	MED	MCO00126629.			10.25	EXP	10/13/13	13 018-9102NJ	
11/07/16	623102	ISO SERVICES, INC.	133973142	0256542_026_Z15704_01	WC	MED	MCO00148579.			10.25	EXP	1/16/15	15 026-7711NJ	
11/07/16	623102	ISO SERVICES, INC.	133973142	0256542_004_Z15990_01	WC	MED				10.25	EXP	3/31/15	15 004-8810NJ	
11/07/16	623102	ISO SERVICES, INC.	133973142	0256542_029_Z46107_04	WC	MED	MCO00161990.			10.25	EXP	10/06/16	16 299-7720NJ	
11/07/16	623102	ISO SERVICES, INC.	133973142	0256542_001_Z47149_01	WC	MED	MCO00162102.			10.25	EXP	10/15/16	16 001-7720NJ	
11/07/16	623102	ISO SERVICES, INC.	133973142	0256542_018_Z47151_01	WC	MED	MCO00162119.			10.25	EXP	10/17/16	16 018-7711NJ	
11/07/16	623102	ISO SERVICES, INC.	133973142	0256542_027_Z48613_01	WC	MED	MCO00162146.			10.25	EXP	10/15/16	16 02279420NJ	
										82.00	TOTAL	CHECK#:	623102	
11/07/16	623103	ISO SERVICES, INC.	133973142	0256542_019_X88228_01	GL	BI				10.25	EXP	3/01/14	14 019-5509NJ	
11/07/16	623103	ISO SERVICES, INC.	133973142	0256542_024_X96249_01	GL	BI				10.25	EXP	6/07/14	14 024-5509NJ	
										20.50	TOTAL	CHECK#:	623103	
11/07/16	623104	PETER ELEUTERI		0256542_022_X65024_01	WC	IND	MCO00121327.			250.96	LOSS	6/05/13	13 022-9403NJ	
11/07/16	623105	PIETRAS, SARACINO, S	141872046	0256542_023_X60525_01	WC	IND	MCO00118661.			866.45	LGL	4/03/13	13 023-8810NJ	
11/07/16	623105	PIETRAS, SARACINO, S	141872046	0256542_001_X75208_01	WC	IND	MCO00126640.			338.00	LGL	10/14/13	13 001-7720NJ	
11/07/16	623105	PIETRAS, SARACINO, S	141872046	0256542_018_X75209_01	WC	IND	MCO00126629.			520.50	LGL	10/13/13	13 018-9102NJ	
11/07/16	623105	PIETRAS, SARACINO, S	141872046	0256542_020_X77538_01	WC	IND	MCO00127911.			347.50	LGL	10/22/13	13 020-7720NJ	
11/07/16	623105	PIETRAS, SARACINO, S	141872046	0256542_029_X99453_01	WC	IND	MCO00139759.			682.50	LGL	9/07/14	14 299-7720NJ	
11/07/16	623105	PIETRAS, SARACINO, S	141872046	0256542_022_Z08889_01	WC	IND	MCO00144980.			490.50	LGL	1/18/15	15 039-5509NJ	
11/07/16	623105	PIETRAS, SARACINO, S	141872046	0256542_029_Z08990_01	WC	IND	MCO00145050.			567.91	LGL	1/16/15	15 299-7720NJ	
11/07/16	623105	PIETRAS, SARACINO, S	141872046	0256542_018_Z09215_01	WC	IND				361.00	LGL	1/21/15	15 018-7711NJ	
11/07/16	623105	PIETRAS, SARACINO, S	141872046	0256542_006_Z09256_01	WC	IND	MCO00145163.			315.00	LGL	1/27/15	15 006-9420NJ	
11/07/16	623105	PIETRAS, SARACINO, S	141872046	0256542_026_Z21880_01	WC	IND	MCO00151892.			501.00	LGL	7/13/15	15 026-7720NJ	
11/07/16	623105	PIETRAS, SARACINO, S	141872046	0256542_020_Z30071_01	WC	IND				111.50	LGL	11/10/14	14 020-5509NJ	
11/07/16	623105	PIETRAS, SARACINO, S	141872046	0256542_029_Z33508_01	WC	IND	MCO00157835.			245.50	LGL	1/27/16	16 299-7720NJ	
11/07/16	623105	PIETRAS, SARACINO, S	141872046	0256542_029_Z33679_01	WC	IND	MCO00157905.			546.25	LGL	2/01/16	16 299-7720NJ	
11/07/16	623105	PIETRAS, SARACINO, S	141872046	0256542_029_Z37736_03	WC	IND	MCO00159189.			415.50	LGL	4/21/16	16 299-7720NJ	
										6,309.11	TOTAL	CHECK#:	623105	
11/07/16	623106	MARK LOVELAND		0256542_020_X97521_01	WC	IND	MCO00138828.			2,472.00	LOSS	8/07/14	14 020-5509NJ	
11/07/16	623107	TROY CHENIER		0256542_011_X96603_01	WC	IND	MCO00138394.			1,101.20	LOSS	7/24/14	14 011-7720NJ	
11/07/16	623108	VIRTUA AT WORK	210634562	0256542_029_Z46107_01	WC	MED	MCO00161990.			166.95	LOSS	10/06/16	16 299-7720NJ	
11/07/16	623109	VIRTUA AT WORK	210634562	0256542_029_Z46107_02	WC	MED	MCO00161990.			166.95	LOSS	10/06/16	16 299-7720NJ	
11/07/16	623110	FLORENCE TOWNSHIP	216000623	0256542_005_Z43893_01	WC	IND	MCO00161288.			1,742.00	LOSS	8/22/16	16 005-7720NJ	
11/07/16	623111	FLORENCE TOWNSHIP	216000623	0256542_005_Z45983_01	WC	IND	MCO00161962.			1,742.00	LOSS	10/04/16	16 005-7720NJ	
11/07/16	623112	PEMBERTON TOWNSHIP	216007467	0256542_029_Z37736_03	WC	IND	MCO00159189.			1,742.00	LOSS	4/21/16	16 299-7720NJ	
11/07/16	623113	PEMBERTON TOWNSHIP	216007467	0256542_029_Z43826_01	WC	IND	MCO00161277.			1,317.80	LOSS	8/22/16	16 299-9403NJ	
11/07/16	623114	CAPEHART & SCATCHARD	221908951	0256542_020_X70290_01	GL	BI				283.00	LGL	8/13/13	13 020-0000NJ	
11/07/16	623115	CAPEHART & SCATCHARD	221908951	0256542_027_Z17324_01	GL	PI				2,950.50	LGL	2/03/15	15 02279410NJ	
11/07/16	623116	CAPEHART & SCATCHARD	221908951	0256542_029_Z14682_01	WC	IND	MCO00148067.			350.00	LGL	3/31/15	15 299-7720NJ	
11/07/16	623116	CAPEHART & SCATCHARD	221908951	0256542_011_Z16537_01	WC	IND	MCO00148999.			287.50	LGL	4/24/15	15 011-7711NJ	
										637.50	TOTAL	CHECK#:	623116	
11/07/16	623117	QUALCARE, INC.	223129563	0256542_003_Z49110_01	WC	MED	MCO00162284.			486.00	LOSS	10/18/16	16 003-7720NJ	
11/07/16	623117	QUALCARE, INC.	223129563	0256542_020_Z49177_01	WC	MED	MCO00162302.			486.00	LOSS	10/30/16	16 020-7610NJ	
11/07/16	623117	QUALCARE, INC.	223129563	0256542_029_Z49178_01	WC	MED	MCO00162311.			486.00	LOSS	10/31/16	16 299-7580NJ	
11/07/16	623117	QUALCARE, INC.	223129563	0256542_021_Z49269_01	WC	MED	MCO00162333.			486.00	LOSS	10/28/16	16 021-5509NJ	
11/07/16	623117	QUALCARE, INC.	223129563	0256542_006_Z49455_01	WC	MED	MCO00162401.			486.00	LOSS	11/03/16	16 006-8810NJ	
										2,430.00	TOTAL	CHECK#:	623117	
11/07/16	623118	U.S. HEALTHWORKS MED	223511182	0256542_020_Z43682_01	WC	MED	MCO00161217.			79.00	LOSS	8/18/16	16 020-7720NJ	

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	11/07/16	623119	U.S. HEALTHWORKS MED	223511182	0256542_027_Z45444_01	WC	MED	MCO00161796.			457.25	LOSS	9/21/16	16	02279106NJ	
	11/07/16	623120	EMERG PHY ASSOC OF S	223586506	0256542_007_Z33258_01	WC	MED	MCO00157779.			620.00	LOSS	1/23/16	16	007-5509NJ	
	11/07/16	623121	MARSHALL, DENNEHEY, WA	231724150	0256542_029_X98885_01	GL	BI				1,044.25	LGL	7/23/14	14	299-5509NJ	
	11/07/16	623122	MCBREARTY & ASSOCIAT	232095018	0256542_006_Z42521_01	PR	B/C	HAINESPORT_T			1,376.75	EXP	7/25/16	16	006-9015NJ	
	11/07/16	623123	EXAMWORKS, INC.	261114252	0256542_018_X75209_01	WC	MED	MCO00126629.			850.00	EXP	10/13/13	13	018-9102NJ	
	11/07/16	623124	DAVID S. DEWEESE	272802400	0256542_016_Z46153_01	GL	POL				750.00	LGL	10/05/16	16	016-8810NJ	
	11/07/16	623125	ATLANTICARE URGENT C	452761645	0256542_011_Z45256_01	WC	MED	MCO00161731.			263.00	LOSS	9/19/16	16	011-7720NJ	
	11/07/16	623126	THE DEWEESE LAW FIRM	455564717	0256542_005_X92636_01	WC	MED	MCO00136384.			3,419.58	EXP	5/31/14	14	005-7720NJ	
* VOID *	11/07/16	623126	THE DEWEESE LAW FIRM	455564717							3,419.58-	EXP	5/31/14	14		
												TOTAL	CHECK#:		623126	
	11/07/16	623127	AFFANATO MARUT, LLC	463266146	0256542_001_Z16103_01	WC	IND	MCO00148754.			117.00	LGL	4/20/15	15	001-5509NJ	
	11/07/16	623127	AFFANATO MARUT, LLC	463266146	0256542_018_Z42328_01	WC	IND				265.00	LGL	7/18/16	16	018-7711NJ	
											382.00	TOTAL	CHECK#:		623127	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_029_Z08990_02	WC	MED	MCO00145050.			102.05	LOSS	1/16/15	15	299-7720NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_007_Z12001_01	WC	MED	MCO00146666.			198.08	LOSS	2/28/15	15	007-7720NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_007_Z12001_01	WC	MED	MCO00146666.			102.05	LOSS	2/28/15	15	007-7720NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_007_Z12001_01	WC	MED	MCO00146666.			300.13	LOSS	2/28/15	15	007-7720NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_007_Z12001_01	WC	MED	MCO00146666.			300.13	LOSS	2/28/15	15	007-7720NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_007_Z12001_01	WC	MED	MCO00146666.			300.13	LOSS	2/28/15	15	007-7720NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_011_Z20598_01	WC	MED	MCO00151352.			256.26	LOSS	6/24/15	15	011-9430NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_011_Z20598_01	WC	MED	MCO00151352.			97.22	LOSS	6/24/15	15	011-9430NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_011_Z20598_01	WC	MED	MCO00151352.			159.85	LOSS	6/24/15	15	011-9430NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_011_Z20598_01	WC	MED	MCO00151352.			97.22	LOSS	6/24/15	15	011-9430NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_011_Z20598_01	WC	MED	MCO00151352.			256.26	LOSS	6/24/15	15	011-9430NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_011_Z20598_01	WC	MED	MCO00151352.			256.26	LOSS	6/24/15	15	011-9430NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_011_Z20598_01	WC	MED	MCO00151352.			97.22	LOSS	6/24/15	15	011-9430NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_011_Z20598_01	WC	MED	MCO00151352.			159.85	LOSS	6/24/15	15	011-9430NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_020_Z40839_01	WC	MED	MCO00160216.			79.98	LOSS	6/26/16	16	020-7720NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_020_Z40839_01	WC	MED	MCO00160216.			278.93	LOSS	6/26/16	16	020-7720NJ	
	11/07/16	623128	STONERIVER PHARMACY	621770924	0256542_020_Z40839_01	WC	MED	MCO00160216.			278.93	LOSS	6/26/16	16	020-7720NJ	
											3,320.55	TOTAL	CHECK#:		623128	
	11/07/16	623129	MEDPAY CORPORATION	621770925	0256542_011_Z20598_01	WC	MED	MCO00151352.			256.60	LOSS	6/24/15	15	011-9430NJ	
	11/07/16	623130	MARK BRIGGS	999999999	0256542_012_Z46148_01	AL	PD				500.00	LOSS	10/06/16	16	012-7720NJ	
	11/14/16	623131	ISO SERVICES, INC.	133973142	0256634_005_X92636_01	WC	MED	MCO00136384.			10.25	EXP	5/31/14	14	005-7720NJ	
	11/14/16	623131	ISO SERVICES, INC.	133973142	0256634_011_X99053_01	WC	MED	MCO00139513.			10.25	EXP	8/25/14	14	011-7720NJ	
	11/14/16	623131	ISO SERVICES, INC.	133973142	0256634_011_Z16537_01	WC	MED	MCO00148999.			10.25	EXP	4/24/15	15	011-7711NJ	
	11/14/16	623131	ISO SERVICES, INC.	133973142	0256634_014_Z47150_01	WC	MED	MCO00162100.			10.25	EXP	10/13/16	16	014-5509NJ	
	11/14/16	623131	ISO SERVICES, INC.	133973142	0256634_015_Z48876_01	WC	MED	MCO00162217.			10.25	EXP	10/22/16	16	015-7520NJ	
	11/14/16	623131	ISO SERVICES, INC.	133973142	0256634_020_Z48877_01	WC	MED	MCO00162214.			10.25	EXP	10/20/16	16	020-7520NJ	
	11/14/16	623131	ISO SERVICES, INC.	133973142	0256634_020_Z48878_01	WC	MED	MCO00162215.			10.25	EXP	10/21/16	16	020-7520NJ	
											71.75	TOTAL	CHECK#:		623131	
	11/14/16	623132	JOSIAH MURPHY		0256634_027_Z30453_01	WC	IND	MCO00156655.			912.00	LOSS	11/22/15	15	02277720NJ	
	11/14/16	623133	CHRISTOPHE KNIGHT		0256634_014_Z32232_01	WC	IND	MCO00157415.			912.00	LOSS	12/31/15	15	014-7720NJ	
	11/14/16	623134	STRIVE PHYSICAL THER	201901714	0256634_011_Z44083_01	WC	MED	MCO00161375.			63.00	LOSS	8/25/16	16	011-7720NJ	
	11/14/16	623134	STRIVE PHYSICAL THER	201901714	0256634_011_Z44083_01	WC	MED	MCO00161375.			63.00	LOSS	8/25/16	16	011-7720NJ	
											126.00	TOTAL	CHECK#:		623134	
	11/14/16	623135	PREMIER ORTHOPEDIC O	202803117	0256634_007_Z45836_01	WC	MED	MCO00161916.			107.25	LOSS	10/01/16	16	007-7720NJ	
	11/14/16	623135	PREMIER ORTHOPEDIC O	202803117	0256634_007_Z45836_01	WC	MED	MCO00161916.			171.70	LOSS	10/01/16	16	007-7720NJ	
											278.95	TOTAL	CHECK#:		623135	
	11/14/16	623136	KELLY L. ALLEN, M.D.	205066861	0256634_029_Z33679_01	WC	MED	MCO00157905.			600.00	EXP	2/01/16	16	299-7720NJ	
	11/14/16	623137	VIRTUA AT WORK	210634562	0256634_029_Z46107_03	WC	MED	MCO00161990.			166.95	LOSS	10/06/16	16	299-7720NJ	

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11/14/16	623138	VIRTUA AT WORK	210634562	0256634_029_Z46107_04	WC	MED	MCO00161990.			166.95	LOSS	10/06/16	16 299-7720NJ
11/14/16	623139	VIRTUA AT WORK	210634562	0256634_029_Z46107_05	WC	MED	MCO00161990.			166.95	LOSS	10/06/16	16 299-7720NJ
11/14/16	623140	VIRTUA MEMORIAL HOSP	210634562	0256634_011_Z44601_01	WC	MED	MCO00161540.			1,491.00	LOSS	9/07/16	16 011-7711NJ
11/14/16	623141	BACHARACH INSTITUTE	210634964	0256634_029_Z37736_03	WC	MED	MCO00159189.			594.00	LOSS	4/21/16	16 299-7720NJ
11/14/16	623142	WESTAMPTON TOWNSHIP	210733189	0256634_018_Z47151_01	WC	IND	MCO00162119.			872.68	LOSS	10/17/16	16 018-7711NJ
11/14/16	623143	FLORENCE TOWNSHIP	216000623	0256634_005_Z34871_01	WC	IND	MCO00158209.			1,742.00	LOSS	2/19/16	16 005-7720NJ
11/14/16	623144	PEMBERTON TOWNSHIP	216007467	0256634_029_Z44973_01	WC	IND	MCO00161640.			1,202.12	LOSS	9/08/16	16 299-5509NJ
11/14/16	623145	PEMBERTON TOWNSHIP	216007467	0256634_029_Z44974_01	WC	IND	MCO00161656.			1,433.00	LOSS	9/14/16	16 299-5509NJ
11/14/16	623146	TRENTON ORTHOPAEDIC	221897695	0256634_023_Z36227_01	WC	MED	MCO00158693.			109.98	LOSS	3/21/16	16 023-5509NJ
11/14/16	623147	CAPEHART & SCATCHARD	221908951	0256634_004_X84222_02	AL	BI				1,856.25	LGL	2/03/14	14 004-5509NJ
11/14/16	623148	CAPEHART & SCATCHARD	221908951	0256634_011_X97182_01	WC	IND	MCO00138644.			212.50	LGL	8/02/14	14 011-7720NJ
11/14/16	623149	PARKER MCCAY	222022169	0256634_024_Z17714_01	GL	PPBI				152.90	LGL	1/29/15	15 024-7720NJ
11/14/16	623150	LOURDES ANESTHESIA A	222041639	0256634_029_Z44974_01	WC	MED	MCO00161656.			520.00	LOSS	9/14/16	16 299-5509NJ
11/14/16	623151	QUAL-LYNX	222483867	0256634_029_Z44145_01	WC	MED	MCO00161393.			75.00	EXP	8/27/16	16 299-7720NJ
11/14/16	623152	ORTHOPAEDIC INSTITUT	222984213	0256634_029_Z43826_01	WC	MED	MCO00161277.			3,934.05	LOSS	8/22/16	16 299-9403NJ
11/14/16	623153	N.J. DIVISION OF WOR	223049292	0256634_022_Z08889_01	WC	MED	MCO00144980.			.64	EXP	1/18/15	15 039-5509NJ
11/14/16	623154	QUALCARE, INC.	223129563	0256634_005_Z49529_01	WC	MED	MCO00162421.			486.00	LOSS	11/06/16	16 005-7720NJ
11/14/16	623154	QUALCARE, INC.	223129563	0256634_012_Z49628_01	WC	MED	MCO00162453.			486.00	LOSS	11/08/16	16 012-7720NJ
11/14/16	623154	QUALCARE, INC.	223129563	0256634_018_Z49629_01	WC	MED	MCO00162437.			486.00	LOSS	11/08/16	16 018-7711NJ
										1,458.00	TOTAL CHECK#:		623154
11/14/16	623155	ONE CALL MEDICAL, IN	223218521	0256634_014_Z47150_01	WC	MED	MCO00162100.			300.00	LOSS	10/13/16	16 014-5509NJ
11/14/16	623156	REHAB CONNECTION	223235862	0256634_029_Z43826_01	WC	MED	MCO00161277.			90.00	LOSS	8/22/16	16 299-9403NJ
11/14/16	623157	JOHN MCGOWAN PHD	223386618	0256634_011_Z20598_01	WC	MED	MCO00151352.			125.00	LOSS	6/24/15	15 011-9430NJ
11/14/16	623158	FIRST FEDERAL CREDIT	223473330	0256634_007_Z33258_01	WC	MED	MCO00157779.			60.00	LOSS	1/23/16	16 007-5509NJ
11/14/16	623159	ADVOCARE HERITAGE FA	223537011	0256634_029_Z44973_01	WC	MED	MCO00161640.			1,374.99	LOSS	9/08/16	16 299-5509NJ
11/14/16	623160	OUR LADY OF LOURDES	223612265	0256634_004_Z45924_01	WC	MED	MCO00161935.			624.46	LOSS	9/30/16	16 004-7720NJ
11/14/16	623161	CORE CARE TECHNOLOGI	223669120	0256634_029_Z43826_01	WC	MED	MCO00161277.			210.00	LOSS	8/22/16	16 299-9403NJ
11/14/16	623162	REHAB EXCELLENCE CEN	223748553	0256634_014_Z42992_01	WC	MED	MCO00160947.			63.00	LOSS	8/04/16	16 014-7720NJ
11/14/16	623162	REHAB EXCELLENCE CEN	223748553	0256634_014_Z42992_01	WC	MED	MCO00160947.			63.00	LOSS	8/04/16	16 014-7720NJ
11/14/16	623162	REHAB EXCELLENCE CEN	223748553	0256634_014_Z42992_01	WC	MED	MCO00160947.			63.00	LOSS	8/04/16	16 014-7720NJ
11/14/16	623162	REHAB EXCELLENCE CEN	223748553	0256634_014_Z42992_01	WC	MED	MCO00160947.			63.00	LOSS	8/04/16	16 014-7720NJ
										252.00	TOTAL CHECK#:		623162
11/14/16	623163	RAYMOND & COLEMAN, L	223820929	0256634_004_Z11006_01	GL	PPPI				1,487.45	LGL	8/28/14	14 004-7720NJ
11/14/16	623164	RAYMOND & COLEMAN, L	223820929	0256634_018_X74731_01	GL	BI				841.00	LGL	6/01/13	13 018-9410NJ
11/14/16	623164	RAYMOND & COLEMAN, L	223820929	0256634_019_X88228_01	GL	BI				573.00	LGL	3/01/14	14 019-5509NJ
										1,414.00	TOTAL CHECK#:		623164
11/14/16	623165	PROFESSIONAL SERVICE	231893623	0256634_029_Z42274_01	WC	MED	MCO00160707.			14.95	LOSS	7/24/16	16 299-9430NJ
11/14/16	623166	M. JODY WHITEHOUSE M	261540860	0256634_007_Z12001_01	WC	MED	MCO00146666.			140.00	LOSS	2/28/15	15 007-7720NJ
11/14/16	623167	JENNIFER KELLY, PHD,	261880319	0256634_029_Z08990_02	WC	MED	MCO00145050.			150.00	LOSS	1/16/15	15 299-7720NJ
11/14/16	623167	JENNIFER KELLY, PHD,	261880319	0256634_007_Z12001_01	WC	MED	MCO00146666.			900.00	LOSS	2/28/15	15 007-7720NJ
11/14/16	623167	JENNIFER KELLY, PHD,	261880319	0256634_007_Z12001_01	WC	MED	MCO00146666.			450.00	LOSS	2/28/15	15 007-7720NJ
11/14/16	623167	JENNIFER KELLY, PHD,	261880319	0256634_026_Z15704_01	WC	MED	MCO00148579.			300.00	LOSS	1/16/15	15 026-7711NJ
										1,800.00	TOTAL CHECK#:		623167
11/14/16	623168	PETER DELAGARZA		0256634_029_Z33679_01	WC	IND	MCO00157905.			3,712.00	LOSS	2/01/16	16 299-7720NJ
11/14/16	623169	ATLAS SPINE	271540633	0256634_029_Z27950_01	WC	MED	MCO00155146.			124.55	LOSS	10/13/15	15 299-5509NJ
11/14/16	623170	WORKNET OCCUPATIONAL	364553140	0256634_005_Z43893_01	WC	MED	MCO00161288.			128.55	LOSS	8/22/16	16 005-7720NJ
11/14/16	623170	WORKNET OCCUPATIONAL	364553140	0256634_005_Z46040_01	WC	MED	MCO00161977.			131.30	LOSS	10/06/16	16 005-7520NJ
										259.85	TOTAL CHECK#:		623170
11/14/16	623171	MEDEXPRESS URGENT CA	455388778	0256634_007_Z45836_01	WC	MED	MCO00161916.			160.00	LOSS	10/01/16	16 007-7720NJ
11/14/16	623172	STONERIVER PHARMACY	621770924	0256634_007_Z12001_01	WC	MED	MCO00146666.			63.50	LOSS	2/28/15	15 007-7720NJ
11/14/16	623173	HAMILTON PHYSICAL TH	743145890	0256634_023_Z36227_01	WC	MED	MCO00158693.			72.00	LOSS	3/21/16	16 023-5509NJ

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11/21/16	623174	ADMINISTRATIVE CLAIM	043174375	0256718_005_Z45983_01_WC_MED_MCO00161962.						3.00	EXP	10/04/16	16 005-7720NJ	
11/21/16	623174	ADMINISTRATIVE CLAIM	043174375	0256718_020_Z48877_01_WC_MED_MCO00162214.						3.00	EXP	10/20/16	16 020-7520NJ	
										6.00	TOTAL	CHECK#:	623174	
11/21/16	623175	ISO SERVICES, INC.	133973142	0256718_022_X93980_01_WC_MED_MCO00137248.						10.25	EXP	6/18/14	14 039-9403NJ	
11/21/16	623175	ISO SERVICES, INC.	133973142	0256718_020_Z49062_01_WC_MED_MCO00162274.						10.25	EXP	10/27/16	16 020-7520NJ	
11/21/16	623175	ISO SERVICES, INC.	133973142	0256718_003_Z49110_01_WC_MED_MCO00162284.						10.25	EXP	10/18/16	16 003-7720NJ	
11/21/16	623175	ISO SERVICES, INC.	133973142	0256718_020_Z49177_01_WC_MED_MCO00162302.						10.25	EXP	10/30/16	16 020-7610NJ	
11/21/16	623175	ISO SERVICES, INC.	133973142	0256718_029_Z49178_01_WC_MED_MCO00162311.						10.25	EXP	10/31/16	16 299-7580NJ	
11/21/16	623175	ISO SERVICES, INC.	133973142	0256718_021_Z49269_01_WC_MED_MCO00162333.						10.25	EXP	10/28/16	16 021-5509NJ	
										61.50	TOTAL	CHECK#:	623175	
11/21/16	623176	ISO SERVICES, INC.	133973142	0256718_020_X87209_01_GL_BI						10.25	EXP	2/20/14	14 020-5509NJ	
11/21/16	623176	ISO SERVICES, INC.	133973142	0256718_004_X89679_01_GL_BI						10.25	EXP	3/27/14	14 004-5509NJ	
11/21/16	623176	ISO SERVICES, INC.	133973142	0256718_020_Z36686_01_GL_BI						10.25	EXP	2/29/16	16 020-5509NJ	
11/21/16	623176	ISO SERVICES, INC.	133973142	0256718_023_Z49223_01_GL_BI						10.25	EXP	9/12/16	16 023-9410NJ	
										41.00	TOTAL	CHECK#:	623176	
11/21/16	623177	KEVIN ZERR		0256718_029_Z09592_01_WC_IND_MCO00145313.						912.00	LOSS	1/30/15	15 299-5509NJ	
11/21/16	623178	BRUCE PHILLIPS		0256718_029_X65465_01_WC_IND_MCO00121619.						9,365.00	LOSS	6/08/13	13 299-7720NJ	
11/21/16	623179	THE SIMONS GROUP, LL	200796890	0256718_003_Z25778_01_GL_PPBI						441.15	EXP	6/19/15	15 003-7720NJ	
11/21/16	623180	REHAB EXCELLENCE CEN	201407772	0256718_003_Z44443_01_WC_MED_MCO00161492.						63.00	LOSS	8/30/16	16 003-7720NJ	
11/21/16	623180	REHAB EXCELLENCE CEN	201407772	0256718_003_Z44443_01_WC_MED_MCO00161492.						63.00	LOSS	8/30/16	16 003-7720NJ	
11/21/16	623180	REHAB EXCELLENCE CEN	201407772	0256718_003_Z44443_01_WC_MED_MCO00161492.						63.00	LOSS	8/30/16	16 003-7720NJ	
11/21/16	623180	REHAB EXCELLENCE CEN	201407772	0256718_003_Z44443_01_WC_MED_MCO00161492.						63.00	LOSS	8/30/16	16 003-7720NJ	
11/21/16	623180	REHAB EXCELLENCE CEN	201407772	0256718_003_Z44443_01_WC_MED_MCO00161492.						63.00	LOSS	8/30/16	16 003-7720NJ	
11/21/16	623180	REHAB EXCELLENCE CEN	201407772	0256718_003_Z44443_01_WC_MED_MCO00161492.						63.00	LOSS	8/30/16	16 003-7720NJ	
11/21/16	623180	REHAB EXCELLENCE CEN	201407772	0256718_003_Z45109_01_WC_MED_MCO00161691.						63.00	LOSS	9/15/16	16 003-7720NJ	
11/21/16	623180	REHAB EXCELLENCE CEN	201407772	0256718_003_Z45109_01_WC_MED_MCO00161691.						63.00	LOSS	9/15/16	16 003-7720NJ	
11/21/16	623180	REHAB EXCELLENCE CEN	201407772	0256718_003_Z45109_01_WC_MED_MCO00161691.						63.00	LOSS	9/15/16	16 003-7720NJ	
11/21/16	623180	REHAB EXCELLENCE CEN	201407772	0256718_003_Z45109_01_WC_MED_MCO00161691.						63.00	LOSS	9/15/16	16 003-7720NJ	
11/21/16	623180	REHAB EXCELLENCE CEN	201407772	0256718_003_Z45109_01_WC_MED_MCO00161691.						63.00	LOSS	9/15/16	16 003-7720NJ	
										693.00	TOTAL	CHECK#:	623180	
11/21/16	623181	STRIVE PHYSICAL THER	201901714	0256718_005_Z43893_01_WC_MED_MCO00161288.						63.00	LOSS	8/22/16	16 005-7720NJ	
11/21/16	623181	STRIVE PHYSICAL THER	201901714	0256718_005_Z43893_01_WC_MED_MCO00161288.						63.00	LOSS	8/22/16	16 005-7720NJ	
11/21/16	623181	STRIVE PHYSICAL THER	201901714	0256718_005_Z43893_01_WC_MED_MCO00161288.						63.00	LOSS	8/22/16	16 005-7720NJ	
11/21/16	623181	STRIVE PHYSICAL THER	201901714	0256718_005_Z43893_01_WC_MED_MCO00161288.						63.00	LOSS	8/22/16	16 005-7720NJ	
11/21/16	623181	STRIVE PHYSICAL THER	201901714	0256718_005_Z43893_01_WC_MED_MCO00161288.						63.00	LOSS	8/22/16	16 005-7720NJ	
11/21/16	623181	STRIVE PHYSICAL THER	201901714	0256718_011_Z44083_01_WC_MED_MCO00161375.						63.00	LOSS	8/25/16	16 011-7720NJ	
										378.00	TOTAL	CHECK#:	623181	
11/21/16	623182	SPRAINS, STRAINS & F	202684057	0256718_018_Z41585_01_WC_MED_MCO00160474.						193.74	LOSS	7/08/16	16 018-7711NJ	
11/21/16	623182	SPRAINS, STRAINS & F	202684057	0256718_003_Z44443_01_WC_MED_MCO00161492.						400.00	LOSS	8/30/16	16 003-7720NJ	
										593.74	TOTAL	CHECK#:	623182	
11/21/16	623183	PREMIER ORTHOPEDIC O	202803117	0256718_003_Z49110_01_WC_MED_MCO00162284.						171.70	LOSS	10/18/16	16 003-7720NJ	
11/21/16	623184	VIRTUA WEST JERSEY H	210634532	0256718_005_Z45983_01_WC_MED_MCO00161962.						1,491.00	LOSS	10/04/16	16 005-7720NJ	
11/21/16	623185	VIRTUA AT WORK	210634562	0256718_018_Z47151_01_WC_MED_MCO00162119.						166.95	LOSS	10/17/16	16 018-7711NJ	
11/21/16	623186	BACHARACH INSTITUTE	210634964	0256718_029_Z37736_03_WC_MED_MCO00159189.						594.00	LOSS	4/21/16	16 299-7720NJ	
11/21/16	623187	WESTAMPTON TOWNSHIP	210733189	0256718_018_Z47151_01_WC_IND_MCO00162119.						872.68	LOSS	10/17/16	16 018-7711NJ	
11/21/16	623188	FLORENCE TOWNSHIP	216000623	0256718_005_Z34871_01_WC_IND_MCO00158209.						1,742.00	LOSS	2/19/16	16 005-7720NJ	
11/21/16	623189	FLORENCE TOWNSHIP	216000623	0256718_005_Z43893_01_WC_IND_MCO00161288.						1,742.00	LOSS	8/22/16	16 005-7720NJ	
11/21/16	623190	FLORENCE TOWNSHIP	216000623	0256718_005_Z45983_01_WC_IND_MCO00161962.						1,742.00	LOSS	10/04/16	16 005-7720NJ	
11/21/16	623191	PEMBERTON TOWNSHIP	216007467	0256718_029_Z31745_02_WC_IND_MCO00157266.						1,710.00	LOSS	12/19/15	15 299-7720NJ	
11/21/16	623192	PEMBERTON TOWNSHIP	216007467	0256718_029_Z31745_02_WC_IND_MCO00157266.						1,710.00	LOSS	12/19/15	15 299-7720NJ	
11/21/16	623193	PEMBERTON TOWNSHIP	216007467	0256718_029_Z37736_03_WC_IND_MCO00159189.						1,742.00	LOSS	4/21/16	16 299-7720NJ	

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11/21/16	623194	PEMBERTON TOWNSHIP	216007467	0256718_029_Z43826_01_WC_IND_MCO00161277.						1,317.80	LOSS	8/22/16	16 299-9403NJ
11/21/16	623195	PEMBERTON TOWNSHIP	216007467	0256718_029_Z43826_01_WC_IND_MCO00161277.						1,317.80	LOSS	8/22/16	16 299-9403NJ
11/21/16	623196	PEMBERTON TOWNSHIP	216007467	0256718_029_Z44973_01_WC_IND_MCO00161640.						429.35	LOSS	9/08/16	16 299-5509NJ
11/21/16	623197	PEMBERTON TOWNSHIP	216007467	0256718_029_Z44974_01_WC_IND_MCO00161656.						1,433.00	LOSS	9/14/16	16 299-5509NJ
11/21/16	623198	CAPEHART & SCATCHARD	221908951	0256718_005_Z34871_01_WC_IND_MCO00158209.						637.50	LGL	2/19/16	16 005-7720NJ
11/21/16	623199	MOUNT LAUREL TOWNSHI	221915868	0256718_020_Z48877_01_WC_IND_MCO00162214.						1,120.04	LOSS	10/20/16	16 020-7520NJ
11/21/16	623200	PARKER MCCAY	222022169	0256718_029_Z33469_01_GL_PPPI						442.25	LGL	7/26/14	14 299-7720NJ
11/21/16	623201	SMITH,MAGRAM,BERENAT	222026357	0256718_029_X65465_01_WC_IND_MCO00121619.						2,075.00	LOSS	6/08/13	13 299-7720NJ
11/21/16	623202	SMITH,MAGRAM,BERENAT	222026357	0256718_029_X65465_01_WC_IND_MCO00121619.						400.00	LOSS	6/08/13	13 299-7720NJ
11/21/16	623203	STATE SHORTHAND REPO	222088894	0256718_029_X65465_01_WC_MED_MCO00121619.						90.00	EXP	6/08/13	13 299-7720NJ
11/21/16	623204	HAND SURGERY AND REH	222545917	0256718_026_Z21880_01_WC_MED_MCO00151892.						68.00	LOSS	7/13/15	15 026-7720NJ
11/21/16	623204	HAND SURGERY AND REH	222545917	0256718_001_Z44514_01_WC_MED_MCO00161524.						58.51	LOSS	9/02/16	16 001-7720NJ
11/21/16	623204	HAND SURGERY AND REH	222545917	0256718_029_Z44974_01_WC_MED_MCO00161656.						3,746.13	LOSS	9/14/16	16 299-5509NJ
11/21/16	623204	HAND SURGERY AND REH	222545917	0256718_029_Z44974_01_WC_MED_MCO00161656.						63.22	LOSS	9/14/16	16 299-5509NJ
11/21/16	623204	HAND SURGERY AND REH	222545917	0256718_005_Z45983_01_WC_MED_MCO00161962.						185.69	LOSS	10/04/16	16 005-7720NJ
11/21/16	623204	HAND SURGERY AND REH	222545917	0256718_005_Z45983_01_WC_MED_MCO00161962.						173.89	LOSS	10/04/16	16 005-7720NJ
										4,295.44	TOTAL CHECK#:		623204
11/21/16	623205	ORTHOPAEDIC INSTITUT	222984213	0256718_024_Z34515_01_WC_MED_MCO00158129.						101.85	LOSS	2/15/16	16 024-7720NJ
11/21/16	623206	QUALCARE, INC.	223129563	0256718_027_Z49853_01_WC_MED_MCO00162518.						486.00	LOSS	11/07/16	16 02278810NJ
11/21/16	623207	GARDEN STATE ORTHOPE	223182607	0256718_011_Z44083_01_WC_MED_MCO00161375.						59.80	LOSS	8/25/16	16 011-7720NJ
11/21/16	623208	KINEMATIC CONSULTANT	223211494	0256718_023_Z36227_01_WC_MED_MCO00158693.						720.00	LOSS	3/21/16	16 023-5509NJ
11/21/16	623209	ONE CALL MEDICAL, IN	223218521	0256718_005_Z43893_01_WC_MED_MCO00161288.						485.00	LOSS	8/22/16	16 005-7720NJ
11/21/16	623209	ONE CALL MEDICAL, IN	223218521	0256718_007_Z45836_01_WC_MED_MCO00161916.						485.00	LOSS	10/01/16	16 007-7720NJ
11/21/16	623209	ONE CALL MEDICAL, IN	223218521	0256718_018_Z47151_01_WC_MED_MCO00162119.						485.00	LOSS	10/17/16	16 018-7711NJ
										1,455.00	TOTAL CHECK#:		623209
11/21/16	623210	REHAB CONNECTION	223235862	0256718_029_Z43826_01_WC_MED_MCO00161277.						63.00	LOSS	8/22/16	16 299-9403NJ
11/21/16	623211	REHAB CONNECTION	223235862	0256718_029_Z43826_01_WC_MED_MCO00161277.						63.00	LOSS	8/22/16	16 299-9403NJ
11/21/16	623211	REHAB CONNECTION	223235862	0256718_029_Z43826_01_WC_MED_MCO00161277.						63.00	LOSS	8/22/16	16 299-9403NJ
11/21/16	623211	REHAB CONNECTION	223235862	0256718_029_Z44145_01_WC_MED_MCO00161393.						72.00	LOSS	8/27/16	16 299-7720NJ
11/21/16	623211	REHAB CONNECTION	223235862	0256718_029_Z44145_01_WC_MED_MCO00161393.						63.00	LOSS	8/27/16	16 299-7720NJ
11/21/16	623211	REHAB CONNECTION	223235862	0256718_029_Z44145_01_WC_MED_MCO00161393.						63.00	LOSS	8/27/16	16 299-7720NJ
11/21/16	623211	REHAB CONNECTION	223235862	0256718_029_Z44145_01_WC_MED_MCO00161393.						63.00	LOSS	8/27/16	16 299-7720NJ
11/21/16	623211	REHAB CONNECTION	223235862	0256718_029_Z44145_01_WC_MED_MCO00161393.						63.00	LOSS	8/27/16	16 299-7720NJ
11/21/16	623211	REHAB CONNECTION	223235862	0256718_029_Z44145_01_WC_MED_MCO00161393.						63.00	LOSS	8/27/16	16 299-7720NJ
11/21/16	623211	REHAB CONNECTION	223235862	0256718_029_Z44145_01_WC_MED_MCO00161393.						63.00	LOSS	8/27/16	16 299-7720NJ
										513.00	TOTAL CHECK#:		623211
11/21/16	623212	FLYNN'S TOWING INC	223474163	0256718_026_Z49725_01_PR_COL						1,275.00	LOSS	11/10/16	16 026-7711NJ
11/21/16	623213	U.S. HEALTHWORKS MED	223511182	0256718_011_Z44601_01_WC_MED_MCO00161540.						120.00	LOSS	9/07/16	16 011-7711NJ
11/21/16	623214	OUR LADY OF LOURDES	223612265	0256718_001_Z47149_01_WC_MED_MCO00162102.						1,047.93	LOSS	10/15/16	16 001-7720NJ
11/21/16	623215	HAMILTON ANESTHESIA,	223649124	0256718_023_Z36227_01_WC_MED_MCO00158693.						624.00	LOSS	3/21/16	16 023-5509NJ
11/21/16	623216	REHAB EXCELLENCE CEN	223748553	0256718_014_Z42992_01_WC_MED_MCO00160947.						63.00	LOSS	8/04/16	16 014-7720NJ
11/21/16	623216	REHAB EXCELLENCE CEN	223748553	0256718_014_Z42992_01_WC_MED_MCO00160947.						63.00	LOSS	8/04/16	16 014-7720NJ
11/21/16	623216	REHAB EXCELLENCE CEN	223748553	0256718_014_Z42992_01_WC_MED_MCO00160947.						63.00	LOSS	8/04/16	16 014-7720NJ
11/21/16	623216	REHAB EXCELLENCE CEN	223748553	0256718_014_Z42992_01_WC_MED_MCO00160947.						63.00	LOSS	8/04/16	16 014-7720NJ
										252.00	TOTAL CHECK#:		623216
11/21/16	623217	RAYMOND & COLEMAN, L	223820929	0256718_011_X69109_01_GL_BI						1,877.00	LGL	5/02/13	13 011-5509NJ
11/21/16	623217	RAYMOND & COLEMAN, L	223820929	0256718_011_X97112_01_GL_BI						186.75	LGL	6/19/14	14 011-5509NJ
										2,063.75	TOTAL CHECK#:		623217
11/21/16	623218	MARSHALL, DENNEHEY, WA	231724150	0256718_029_X90339_01_GL_BI						2,202.00	LGL	3/08/14	14 299-5509NJ
11/21/16	623219	NOVACARE REHABILITAT	232736153	0256718_018_Z42687_01_WC_MED_MCO00160822.						88.00	LOSS	7/30/16	16 018-7720NJ
11/21/16	623219	NOVACARE REHABILITAT	232736153	0256718_018_Z42687_01_WC_MED_MCO00160822.						88.00	LOSS	7/30/16	16 018-7720NJ
11/21/16	623219	NOVACARE REHABILITAT	232736153	0256718_018_Z42687_01_WC_MED_MCO00160822.						88.00	LOSS	7/30/16	16 018-7720NJ

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11/21/16	623219	NOVACARE REHABILITAT	232736153	0256718_018_Z42687_01_WC_MED_MCO00160822.						88.00	LOSS	7/30/16	16 018-7720NJ
11/21/16	623219	NOVACARE REHABILITAT	232736153	0256718_018_Z42687_01_WC_MED_MCO00160822.						88.00	LOSS	7/30/16	16 018-7720NJ
11/21/16	623219	NOVACARE REHABILITAT	232736153	0256718_018_Z42687_01_WC_MED_MCO00160822.						88.00	LOSS	7/30/16	16 018-7720NJ
11/21/16	623219	NOVACARE REHABILITAT	232736153	0256718_018_Z42687_01_WC_MED_MCO00160822.						88.00	LOSS	7/30/16	16 018-7720NJ
11/21/16	623219	NOVACARE REHABILITAT	232736153	0256718_018_Z42687_01_WC_MED_MCO00160822.						88.00	LOSS	7/30/16	16 018-7720NJ
11/21/16	623219	NOVACARE REHABILITAT	232736153	0256718_018_Z42687_01_WC_MED_MCO00160822.						88.00	LOSS	7/30/16	16 018-7720NJ
11/21/16	623219	NOVACARE REHABILITAT	232736153	0256718_018_Z42687_01_WC_MED_MCO00160822.						88.00	LOSS	7/30/16	16 018-7720NJ
11/21/16	623219	NOVACARE REHABILITAT	232736153	0256718_029_Z44974_01_WC_MED_MCO00161656.						88.00	LOSS	9/14/16	16 299-5509NJ
										968.00	TOTAL CHECK#:		623219
11/21/16	623220	THOMAS TROUTMAN		0256718_020_Z48877_01_WC_MED_MCO00162214.						143.20	LOSS	10/20/16	16 020-7520NJ
11/21/16	623221	LEO PETETTI, LLC.	270005874	0256718_018_Z41683_01_PR_B/C						225.00	EXP	7/08/16	16 018-7711NJ
11/21/16	623222	LOURDES CARDIOLOGY S	274357794	0256718_011_Z20598_01_WC_MED_MCO00151352.						243.70	LOSS	6/24/15	15 011-9430NJ
11/21/16	623222	LOURDES CARDIOLOGY S	274357794	0256718_011_Z20598_01_WC_MED_MCO00151352.						91.93	LOSS	6/24/15	15 011-9430NJ
										335.63	TOTAL CHECK#:		623222
11/21/16	623223	PREMIER ORTHOPAEDIC	300028744	0256718_029_Z31745_02_WC_MED_MCO00157266.						1,724.05	LOSS	12/19/15	15 299-7720NJ
11/21/16	623223	PREMIER ORTHOPAEDIC	300028744	0256718_014_Z42992_01_WC_MED_MCO00160947.						515.20	LOSS	8/04/16	16 014-7720NJ
11/21/16	623223	PREMIER ORTHOPAEDIC	300028744	0256718_014_Z42992_01_WC_MED_MCO00160947.						7,929.28	LOSS	8/04/16	16 014-7720NJ
										10,168.53	TOTAL CHECK#:		623223
11/21/16	623224	WORKNET OCCUPATIONAL	364553140	0256718_004_Z45924_01_WC_MED_MCO00161935.						131.30	LOSS	9/30/16	16 004-7720NJ
11/21/16	623225	WORKNET OCCUPATIONAL	364553140	0256718_005_Z46040_01_WC_MED_MCO00161977.						128.55	LOSS	10/06/16	16 005-7520NJ
11/21/16	623226	QUEST DIAGNOSTICS	382084239	0256718_014_Z42992_01_WC_MED_MCO00160947.						19.75	LOSS	8/04/16	16 014-7720NJ
11/21/16	623227	MEDEXPRESS URGENT CA	455388778	0256718_003_Z45109_01_WC_MED_MCO00161691.						160.00	LOSS	9/15/16	16 003-7720NJ
11/21/16	623228	THE DEWEESE LAW FIRM	455564717	0256718_005_X92636_01_WC_MED_MCO00136384.						3,491.58	EXP	5/31/14	14 005-7720NJ
11/21/16	623229	AFFANATO MARUT, LLC	463266146	0256718_029_X65465_01_WC_IND_MCO00121619.						337.50	LGL	6/08/13	13 299-7720NJ
11/21/16	623230	STONERIVER PHARMACY	621770924	0256718_011_Z20598_01_WC_MED_MCO00151352.						256.26	LOSS	6/24/15	15 011-9430NJ
11/21/16	623231	EBIX, INC	770021975	0256718_026_Z15704_01_WC_MED_MCO00148579.						1.75	EXP	1/16/15	15 026-7711NJ
11/21/16	623231	EBIX, INC	770021975	0256718_026_Z15704_01_WC_MED_MCO00148579.						1.75	EXP	1/16/15	15 026-7711NJ
11/21/16	623231	EBIX, INC	770021975	0256718_018_Z41585_01_WC_MED_MCO00160474.						1.75	EXP	7/08/16	16 018-7711NJ
11/21/16	623231	EBIX, INC	770021975	0256718_018_Z42687_01_WC_MED_MCO00160822.						1.75	EXP	7/30/16	16 018-7720NJ
11/21/16	623231	EBIX, INC	770021975	0256718_029_Z42838_01_WC_MED_MCO00160879.						1.75	EXP	8/02/16	16 299-5509NJ
11/21/16	623231	EBIX, INC	770021975	0256718_027_Z42920_01_WC_MED_MCO00160926.						1.75	EXP	8/02/16	16 02277720NJ
11/21/16	623231	EBIX, INC	770021975	0256718_027_Z45444_01_WC_MED_MCO00161796.						1.75	EXP	9/21/16	16 02279106NJ
11/21/16	623231	EBIX, INC	770021975	0256718_029_Z45680_01_WC_MED_MCO00161852.						1.75	EXP	9/27/16	16 299-5509NJ
11/21/16	623231	EBIX, INC	770021975	0256718_004_Z45924_01_WC_MED_MCO00161935.						1.75	EXP	9/30/16	16 004-7720NJ
11/21/16	623231	EBIX, INC	770021975	0256718_029_Z46107_01_WC_MED_MCO00161990.						1.75	EXP	10/06/16	16 299-7720NJ
11/21/16	623231	EBIX, INC	770021975	0256718_029_Z46107_01_WC_MED_MCO00161990.						1.75	EXP	10/06/16	16 299-7720NJ
11/21/16	623231	EBIX, INC	770021975	0256718_029_Z46107_02_WC_MED_MCO00161990.						1.75	EXP	10/06/16	16 299-7720NJ
11/21/16	623231	EBIX, INC	770021975	0256718_029_Z46107_03_WC_MED_MCO00161990.						1.75	EXP	10/06/16	16 299-7720NJ
11/21/16	623231	EBIX, INC	770021975	0256718_029_Z46107_04_WC_MED_MCO00161990.						1.75	EXP	10/06/16	16 299-7720NJ
11/21/16	623231	EBIX, INC	770021975	0256718_029_Z46107_05_WC_MED_MCO00161990.						1.75	EXP	10/06/16	16 299-7720NJ
11/21/16	623231	EBIX, INC	770021975	0256718_001_Z47149_01_WC_MED_MCO00162102.						1.75	EXP	10/15/16	16 001-7720NJ
11/21/16	623231	EBIX, INC	770021975	0256718_014_Z47150_01_WC_MED_MCO00162100.						1.75	EXP	10/13/16	16 014-5509NJ
11/21/16	623231	EBIX, INC	770021975	0256718_014_Z47150_01_WC_MED_MCO00162100.						1.75	EXP	10/13/16	16 014-5509NJ
11/21/16	623231	EBIX, INC	770021975	0256718_018_Z47151_01_WC_MED_MCO00162119.						1.75	EXP	10/17/16	16 018-7711NJ
11/21/16	623231	EBIX, INC	770021975	0256718_027_Z48613_01_WC_MED_MCO00162146.						1.75	EXP	10/15/16	16 02279420NJ
										35.00	TOTAL CHECK#:		623231
11/21/16	623232	REHAB EXCELLENCE CTR	820553728	0256718_029_Z31745_02_WC_MED_MCO00157266.						63.00	LOSS	12/19/15	15 299-7720NJ
11/21/16	623232	REHAB EXCELLENCE CTR	820553728	0256718_029_Z31745_02_WC_MED_MCO00157266.						63.00	LOSS	12/19/15	15 299-7720NJ
11/21/16	623232	REHAB EXCELLENCE CTR	820553728	0256718_029_Z31745_02_WC_MED_MCO00157266.						63.00	LOSS	12/19/15	15 299-7720NJ
11/21/16	623232	REHAB EXCELLENCE CTR	820553728	0256718_029_Z31745_02_WC_MED_MCO00157266.						63.00	LOSS	12/19/15	15 299-7720NJ
11/21/16	623232	REHAB EXCELLENCE CTR	820553728	0256718_029_Z31745_02_WC_MED_MCO00157266.						63.00	LOSS	12/19/15	15 299-7720NJ

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DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR	LOCATION	
11/21/16	623232	REHAB EXCELLENCE CTR	820553728	0256718_029_Z31745_02_WC_MED_MCO00157266.						63.00	LOSS	12/19/15	15 299-7720NJ	
11/21/16	623232	REHAB EXCELLENCE CTR	820553728	0256718_029_Z31745_02_WC_MED_MCO00157266.						63.00	LOSS	12/19/15	15 299-7720NJ	
11/21/16	623232	REHAB EXCELLENCE CTR	820553728	0256718_029_Z31745_02_WC_MED_MCO00157266.						63.00	LOSS	12/19/15	15 299-7720NJ	
11/21/16	623232	REHAB EXCELLENCE CTR	820553728	0256718_029_Z31745_02_WC_MED_MCO00157266.						63.00	LOSS	12/19/15	15 299-7720NJ	
11/21/16	623232	REHAB EXCELLENCE CTR	820553728	0256718_029_Z31745_02_WC_MED_MCO00157266.						63.00	LOSS	12/19/15	15 299-7720NJ	
11/21/16	623232	REHAB EXCELLENCE CTR	820553728	0256718_029_Z31745_02_WC_MED_MCO00157266.						63.00	LOSS	12/19/15	15 299-7720NJ	
										693.00	TOTAL	CHECK#:	623232	
11/21/16	623233	VELINA REKSTEN-RIGGI	999999999	0256718_006_Z45582_01_GL_PD						750.00	LOSS	9/24/16	16 006-9410NJ	
11/23/16	623234	COASTAL SPINE, PC.	010767058	0256794_005_Z43893_01_WC_MED_MCO00161288.						307.41	LOSS	8/22/16	16 005-7720NJ	
11/23/16	623234	COASTAL SPINE, PC.	010767058	0256794_003_Z45109_01_WC_MED_MCO00161691.						319.55	LOSS	9/15/16	16 003-7720NJ	
										626.96	TOTAL	CHECK#:	623234	
11/23/16	623235	LABORATORY CORPORATI	133757370	0256794_029_Z44974_01_WC_MED_MCO00161656.						133.00	LOSS	9/14/16	16 299-5509NJ	
11/23/16	623236	ISO SERVICES, INC.	133973142	0256794_011_X96603_01_WC_MED_MCO00138394.						10.25	EXP	7/24/14	14 011-7720NJ	
11/23/16	623236	ISO SERVICES, INC.	133973142	0256794_006_Z49455_01_WC_MED_MCO00162401.						10.25	EXP	11/03/16	16 006-8810NJ	
										20.50	TOTAL	CHECK#:	623236	
11/23/16	623237	ISO SERVICES, INC.	133973142	0256794_029_X90386_02_GL_BI						10.25	EXP	2/23/14	14 299-5509NJ	
11/23/16	623237	ISO SERVICES, INC.	133973142	0256794_007_Z49357_01_GL_BI						10.25	EXP	8/31/16	16 007-5509NJ	
										20.50	TOTAL	CHECK#:	623237	
11/23/16	623238	TROY CHENIER		0256794_011_X96603_01_WC_IND_MCO00138394.						1,101.20	LOSS	7/24/14	14 011-7720NJ	
11/23/16	623239	STRIVE PHYSICAL THER	201901714	0256794_005_Z43893_01_WC_MED_MCO00161288.						63.00	LOSS	8/22/16	16 005-7720NJ	
11/23/16	623239	STRIVE PHYSICAL THER	201901714	0256794_005_Z43893_01_WC_MED_MCO00161288.						63.00	LOSS	8/22/16	16 005-7720NJ	
										126.00	TOTAL	CHECK#:	623239	
11/23/16	623240	PREMIER ORTHOPEDIC O	202803117	0256794_018_Z47151_01_WC_MED_MCO00162119.						171.70	LOSS	10/17/16	16 018-7711NJ	
11/23/16	623241	WESTAMPTON TOWNSHIP	210733189	0256794_018_Z47151_01_WC_IND_MCO00162119.						872.68	LOSS	10/17/16	16 018-7711NJ	
11/23/16	623242	FLORENCE TOWNSHIP	216000623	0256794_005_Z45983_01_WC_IND_MCO00161962.						1,617.57	LOSS	10/04/16	16 005-7720NJ	
11/23/16	623243	PEMBERTON TOWNSHIP	216007467	0256794_029_Z31745_02_WC_IND_MCO00157266.						1,710.00	LOSS	12/19/15	15 299-7720NJ	
11/23/16	623244	TRENTON ORTHOPAEDIC	221897695	0256794_023_Z36227_01_WC_MED_MCO00158693.						109.98	LOSS	3/21/16	16 023-5509NJ	
11/23/16	623245	TERRENCE W. MURPHY,	222474273	0256794_014_Z42992_01_WC_MED_MCO00160947.						747.00	LOSS	8/04/16	16 014-7720NJ	
11/23/16	623246	HAND SURGERY AND REH	222545917	0256794_005_Z45983_01_WC_MED_MCO00161962.						139.84	LOSS	10/04/16	16 005-7720NJ	
11/23/16	623247	KINEMATIC CONSULTANT	223211494	0256794_029_Z31745_02_WC_MED_MCO00157266.						720.00	EXP	12/19/15	15 299-7720NJ	
11/23/16	623248	REHAB CONNECTION	223235862	0256794_029_Z43826_01_WC_MED_MCO00161277.						63.00	LOSS	8/22/16	16 299-9403NJ	
11/23/16	623248	REHAB CONNECTION	223235862	0256794_029_Z43826_01_WC_MED_MCO00161277.						63.00	LOSS	8/22/16	16 299-9403NJ	
11/23/16	623248	REHAB CONNECTION	223235862	0256794_029_Z43826_01_WC_MED_MCO00161277.						63.00	LOSS	8/22/16	16 299-9403NJ	
11/23/16	623248	REHAB CONNECTION	223235862	0256794_029_Z44145_01_WC_MED_MCO00161393.						63.00	LOSS	8/27/16	16 299-7720NJ	
11/23/16	623248	REHAB CONNECTION	223235862	0256794_029_Z44145_01_WC_MED_MCO00161393.						111.00	LOSS	8/27/16	16 299-7720NJ	
										363.00	TOTAL	CHECK#:	623248	
11/23/16	623249	ATLANTICARE URGENT C	452761645	0256794_015_Z48876_01_WC_MED_MCO00162217.						263.00	LOSS	10/22/16	16 015-7520NJ	
11/23/16	623250	MEDEXPRESS URGENT CA	455388778	0256794_014_Z47150_01_WC_MED_MCO00162100.						160.00	LOSS	10/13/16	16 014-5509NJ	
11/23/16	623250	MEDEXPRESS URGENT CA	455388778	0256794_014_Z47150_01_WC_MED_MCO00162100.						160.00	LOSS	10/13/16	16 014-5509NJ	
										320.00	TOTAL	CHECK#:	623250	
11/23/16	623251	AFFANATO MARUT, LLC	463266146	0256794_029_Z37789_01_WC_IND_MCO00159214.						135.00	LGL	4/20/16	16 299-8810NJ	
11/23/16	623252	GREYSTONE APPRAISALS	542091537	0256794_011_Z50028_01_PR_COMP_MEDFORD_TWP						110.00	EXP	11/12/16	16 011-7720NJ	
11/23/16	623253	EBIX, INC	770021975	0256794_020_Z43682_01_WC_MED_MCO00161217.						1.75	EXP	8/18/16	16 020-7720NJ	
11/23/16	623254	REHAB EXCELLENCE CTR	820553728	0256794_029_Z31745_02_WC_MED_MCO00157266.						63.00	LOSS	12/19/15	15 299-7720NJ	
11/23/16	623255	TOWNSHIP OF MEDFORD	999999999	0256794_011_Z50028_01_PR_COMP_MEDFORD_TWP						1,665.90	LOSS	11/12/16	16 011-7720NJ	

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QUAL-LYNX

PAYMENT REGISTER

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ACCOUNT TOTALS: # OF CHECKS: 157

147695.98	
112615.32	LOSS PYMT
11783.20	EXPENSE
23297.46	LEGAL

CHECKS SPOILED: # OF VOIDS.: 1

3419.58-	
3419.58-	EXPENSE

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CHECK DATE/NUMBER	ENTRY	CHECK AMT	CHK DATE	PLCY	LOCATION
GROUP FILE ID CLAIMANT NAME	DATE		LOSS DATE	YEAR	TYPE COVR
11/02/2016 31662362 SUBROGATION BAP 004 Z32558 01 PFEFFER ,KEVIN	SUBR 11/14/2016	198.00	2016 01/08/2016	00-4--7720	NJ WCMED
7/14/2016 7141505 SUBROGATION BAP 005 X92636 01 YOUNG ,BRIAN	SUBR 11/01/2016	6,021.43	2014 05/31/2014	00-5--7720	NJ WCIND
7/14/2016 7141505 SUBROGATION BAP 005 X92636 01 YOUNG ,BRIAN	SUBR 11/01/2016	4,583.83	2014 05/31/2014	00-5--7720	NJ WCMED
10/05/2016 002304 SUBROGATION BAP 018 Z36669 01 EINSTEIN ,ANDREW	SUBR 11/22/2016	50.00	2016 03/25/2016	01-8--7720	NJ WCMED
11/02/2016 31662363 SUBROGATION BAP 025 X06829 01 WRIGHTSTOWN ,	SUBR 11/14/2016	25.00	2010 08/15/2010	02-5--9410	NJ PRM/SI

RECOVERIES	ACCOUNT TOTALS: # OF CHKS:	5	POSTED TOTAL	10,878.26
EXCESS RECOVERIES	ACCOUNT TOTALS: # OF CHKS:			

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LOSS YEAR	FILE TYPE	DESCRIPTION	GROUP	RECOVERY
Period Beginning: 01 01 2010 Ending...: 12 31 2010	PR	PROPERTY	025	25.00
Period Beginning: 01 01 2014 Ending...: 12 31 2014	WC	WORKERS COMPENSATION	025	10,605.26
Period Beginning: 01 01 2016 Ending...: 12 31 2016	WC	WORKERS COMPENSATION	025	248.00
EXCESS TOTALS:				
RECOVERY TOTALS:				10,878.26
TOTALS:				10,878.26

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - DECEMBER 2016

	Payable to:	FY 2017	FY 2016	FY 2015	Closed Years	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.		27,900.00			Prof Services/Administration	Dec 2016 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.		178.72			Misc/Postage/Copies/Faxes	Nov 2016 Expenses
3	Arthur J. Gallagher Risk Management Services, Inc.		103.77			Misc/Meeting Expense/Dinner Mtg	Reim for 1Y gifts for hosting EC mtgs- (pd DP Amex Harry&David's)
4	Arthur J. Gallagher Risk Management Services, Inc.	722.50				Safety Incentive Program	Reim for 2017 safety calendars (Idea Stage- pd PF Amex)
5	The DeWeese Law Firm, P.C.		5,028.00			Prof Services/Attorney	Dec 2016 Fees
6	Qual-Lynx		16,442.00			Prof Services/Claims Admin.	Dec 2016 Fees
7	Brenda Smith		357.00			Misc/Recording Secretary	Dec 2016 Fees
8	J. A. Montgomery Risk Control Services		9,438.00			Prof Services/Safety Director	Dec 2016 Fees
9	Tom Tontarski		872.00			Prof Services/Treasurer	Dec 2016 Fees
10	Conner Strong & Buckelew		633.00			Prof Services/Underwriting Mgr	Dec 2016 Fees
11	Joyce Media		225.00			Misc/JIF Website	Dec 2016 Fees
12	Debby Schiffer		2,386.00			Wellness Program	Dec 2016 Fees
13	MEL JIF		265,604.36			MEL	MEL 2016 WC & Excess Liability - 4th installment
14	MEL JIF		86,098.18			Property Claims and Premium	MEL 2016 Property claims & prem. -4th installment
15	MEL JIF		1,531.24			Faithful Performance/Fidelity Bond	MEL 2016 Fidelity Bond - 4th installment
16	Arc Reprographics		1,645.88			Misc/Printing	Inv#268783 state of the fund annual reports
17	Fleming's Steakhouse & Wine Bar		299.10			Misc/Meeting Expense/Dinner Mtg	12/6/16 Defense Panel Dinner (split by 3)
18	Hope Health/IHAC	471.40				Safety Incentive Program	INV#545850; Health calendars - split
19	Iron Mountain		55.28			Misc/Record Retention Service	Inv#NEH0120; storage 12/1-31/16; service 10/26/16-11/21/16
20	Merighi's Savoy Inn		798.33			Police Defense & Training/EPL	EO Dinner 12/8/16; split by 3 jifs
21	OfficeMAX	57.65				Misc/Office Supplies	Envelopes for safety calendars
22	Paraclyte Training Consultants LLC		750.00			Police Defense & Training/EPL	INV#PTC2016-110; 11/9/16 Service training for Burl Co. Chief Assoc; PTC2016-111 Career survival
23	Bass River Township		500.00			Wellness Program	Chair massages; snacks
24	Bordentown Township		9,485.00			Overpayments-Members Assmts	Overpayment of 2016 JIF Assessment
25	Bordentown Township				10,282.00	Closed Years-Return of Surplus	2016 Dividend - Direct check
26	Chesterfield Township		750.00			Optional Safety Budget	Jackets with logos
27	Chesterfield Township		300.00			Wellness Program	Canopy for health fair
28	Delran Township		975.00			Wellness Program	GC (salad works, shoprite, wawa) for wellness contes
29	Edgewater Park Township		2,000.00			Police Defense & Training/EPL	Police Accrediation - 10/13/16
30	Township of Florence			2,275.00		Safety Incentive Program	Hydraulic trenching for water/sewer repairs
31	Township of Florence		2,000.00			Optional Safety Budget	Hydraulic trenching for water/sewer repairs

32	Lumberton Township			1,686.01		Safety Incentive Program	turnout gear for FD
33	Lumberton Township		2,000.00			Optional Safety Budget	turnout gear for FD
34	Lumberton Township		1,000.00			Wellness Program	Food, massages for health fair 10/27/16; healthy snacks for break room
35	Mansfield Township		750.00			Wellness Program	Fruit baskets for 4 locations
36	Mansfield Township		1,200.00			Optional Safety Budget	police vests, playground parts
37	Mansfield Township			1,975.00		Safety Incentive Program	safety lunch, awards for luncheon
38	Mansfield Township				24,045.00	Closed Years-Return of Surplus	2016 Dividend - Direct check
39	Medford Township		3,350.00			Optional Safety Budget	Traffic and safety equipment
40	North Hanover Township		200.00			Police Defense & Training/EPL	Revised employee handbook
41	Borough of Palmyra		750.00			Wellness Program	Reimb for wellness items
42	Borough of Palmyra		1,200.00			Optional Safety Budget	Reimb for safety items
43	Borough of Palmyra			67.39		Safety Incentive Program	Special recognition award
44	Borough of Palmyra				2,767.00	Closed Years-Return of Surplus	2016 Dividend - Direct check
45	Pemberton Borough		545.69			Optional Safety Budget	Safety clothing
46	Riverside Township		115.19			Wellness Program	sability ball chair; wellness items
47	Riverside Township		2,000.00			Optional Safety Budget	safety items
48	Riverside Township			1,975.00		Safety Incentive Program	safety items
49	Shamong Township		300.04			Wellness Program	Gym & Weight watchers membership; wellness items
50	Southampton Township		750.00			Wellness Program	Reflexology clinic; wellness lunch
51	Southampton Township		1,056.25			Optional Safety Budget	Reflective shirts
52	Tabernacle Township			531.91		Safety Incentive Program	penlight give aways; awards
53	Tabernacle Township		500.00			Wellness Program	Supplies for wellness day 9/9/16
54	Tabernacle Township		750.00			Optional Safety Budget	stripping equipment
55	Westampton Township		537.95			Wellness Program	Pedometers, walking challenge prizes, healthy snacks
56	Woodland Township		305.02			Wellness Program	Fresh fruit throughout year
TOTAL		\$1,251.55	\$453,666.00	\$8,510.31	\$37,094.00		

JIF BILL LIST TOTAL	\$500,521.86
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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
FUND YEAR 2017 BUDGET
\$300K SIR (WC/GL/AL) - \$100K SIR (PR)

	ANNUALIZED	PROPOSED	CHANGE	CHANGE
	2016	2017	\$	%
PROPERTY	275,537	256,700	(18,837)	-6.84%
GENERAL LIABILITY	510,765	470,050	(40,715)	-7.97%
AUTO LIABILITY	119,845	123,250	3,405	2.84%
WORKERS' COMPENSATION	2,226,538	2,153,900	(72,638)	-3.26%
DEDUCTIBLE	552,833	530,873	(21,960)	-3.97%
LOSS FUND CONTINGENCY	100,147	107,867	7,720	7.71%
TOTAL CLAIM LOSS FUNDS	3,785,665	3,642,640	(143,025)	-3.78%

CLAIMS ADMINISTRATION	197,105	201,047	3,942	2.00%
SAFETY PROGRAMS	155,943	156,270	327	0.21%
- Optional Safety Budget	51,295	51,295	-	0.00%
- Safety Incentive Program	61,967	61,967	-	0.00%
- <i>Training</i>	42,681	43,008	327	0.77%
- Police Defense & Training / EPL	26,347	26,347	-	0.00%
- Right to Know	16,334	16,661	327	2.00%
PROFESSIONAL SERVICES	259,333	272,162	12,829	4.95%
- Actuary	23,762	24,118	356	1.50%
- Administrative Consultant	26,146	26,669	523	2.00%
- Attorney	60,217	65,000	4,783	7.94%
- Auditor	17,700	18,050	350	1.98%
- Safety Director	113,542	120,000	6,458	5.69%
- Treasurer	10,519	10,729	210	2.00%
- Underwriting Manager	7,447	7,596	149	2.00%
ADMINISTRATION	334,095	340,777	6,682	2.00%
CLAIMS AUDITOR	5,275	5,275	-	0.00%
EXPOSURE DATA MGMT SYSTEM	8,680	10,000	1,320	15.21%
PAYROLL AUDITOR	8,370	8,550	180	2.15%
PROPERTY APPRAISER	28,072	25,000	(3,072)	-10.94%
RISK CONTROL CONTINGENCY	125,000	100,000	(25,000)	-20.00%
WELLNESS PROGRAM	61,720	60,000	(1,720)	-2.79%
CONTINGENCY	31,864	51,819	19,955	62.63%
MISCELLANEOUS	51,739	54,075	2,335	4.51%
- Annual Planning Retreat	3,500	5,000	1,500	42.85%
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	1,200	0	0.00%
- JIF Website	4,000	4,000	(0)	0.00%
- Legal Notices	1,800	1,800	0	0.00%
- Meeting Expense/Dinner Meeting	2,000	2,500	500	25.03%
- Office Supplies	2,300	2,300	(0)	0.00%
- Other	10,000	10,000	(0)	0.00%
- Performance Bond (TPA)	1,000	750	(250)	-24.98%
- Postage/Copies/Fax	3,200	3,200	-	0.00%
- PRIMA/AGRIP Conference	12,000	12,000	(0)	0.00%
- Printing	6,000	6,000	0	0.01%
- Record Retention Service	500	1,000	500	100.05%
- Recording Secretary	4,240	4,325	85	2.00%
TOTAL EXPENSES	1,267,197	1,284,975	17,778	1.40%

SUB TOTAL JIF BUDGET	5,052,862	4,927,615	(125,247)	-2.48%
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MUNICIPAL EXCESS LIABILITY JIF	1,814,248	1,853,085	38,837	2.14%
- MEL Excess WC & Liability	1,415,869	1,415,869	-	0.00%
- <i>MEL Excess Property</i>	398,379	437,216	38,837	9.75%
- Property	388,373	427,210	38,837	10.00%
- Fidelity	10,006	10,006	-	0.00%
EPL/POL PREMIUM	482,868	503,466	20,598	4.27%
EPL/POL COMMISSION - AJG	16,654	17,351	697	4.19%
EPL/POL COMMISSION - CONNER STRONG	16,654	17,351	697	4.19%
EPL/POL SURCHARGE	-	180	180	100.00%
ENVIRONMENTAL JIF	258,985	261,440	2,455	0.95%
SUB TOTAL PREMIUMS	2,589,409	2,652,873	63,464	2.45%

SUB TOTAL JIF & EXCESS BUDGET	7,642,271	7,580,488	(61,783)	-0.81%
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RISK MANAGEMENT CONSULTANTS	247,200	246,715	(485)	-0.20%
TOTAL JIF BUDGET	7,889,471	7,827,203	(62,268)	-0.79%

**BURLCO JIF - 2017 Budget
Assessment Certification**

Bass River Township	65,903
Beverly City	236,906
Bordentown City	285,783
Bordentown Township	374,369
Chesterfield Township	144,603
Delanco Township	141,046
Delran Township	549,373
Edgewater Park Township	217,687
Fieldsboro Borough	28,000
Florence Township	405,931
Hainesport Township	125,703
Lumberton Township	326,736
Mansfield Township	262,130
Medford Township	805,574
Mount Laurel Township	1,253,441
North Hanover Township	158,137
Palmyra Borough	263,838
Pemberton Borough	112,436
Pemberton Township	908,956
Riverside Township	272,056
Shamong Township	72,232
Southampton Township	186,196
Springfield Township	93,477
Tabernacle Township	133,055
Westampton Township	282,724
Woodland Township	76,649
Wrightstown Borough	44,261
27	7,827,203

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

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

Adopted: Fall 1993
Revised: Fall 1996
Re-Adopted: Fall 2003 - 2009
Revised: Fall 2010
Re-Adopted: Fall 2011 - 2012
Revised: Fall 2012 - 2013
Re-Adopted: Fall 2013
Revised: Fall 2014 - 2015
Re-Adopted: Fall 2016

BUDGET DEVELOPMENT

BUDGET PROCESS

The BURLCO JIF budget process begins in June each year when the RMCs are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2011 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year. The Finance Committee reviews these proposals for acceptance, negotiation, and/or other action. The Finance Committee then makes their recommendation regarding contract renewal to the Executive Committee.

BUDGET COMPONENTS

The budget consists of five (5) major categories that are described below:

A. Loss Funds - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. Takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.

B. Operating Expenses - Pays all expenses associated with operating the Fund. Includes all contract vendors such as claims adjustment, attorney, safety, actuary, auditor, etc. and contemplates miscellaneous meeting, administrative, and contingency expenses.

C. EPL/POL Premiums – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on

behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

D. MEL Assessment – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in November.

E. E-JIF Assessment – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member's Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30th of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the six-year period would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6, 7 and 8.**

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 6, 7 and 8.**

In the Fall of 2016, the Finance Committee determined that Bordentown Township met the established criteria for a Retrospective Assessment Program and will be placed on the Program for the 2017 Fund Year.

The following table is indicative of the current strategy:

6 Year Average Loss Ratio		Increase in Loss Funds	Members Affected
RETRO ASSESSMENT PROGRAM		5.00%	1
ABOVE	150%	4.00%	1
BETWEEN	115% and 150%	2.00%	1
BETWEEN	90% and 115%	0.50%	4
NEW MEMBERS LESS THAN 3 YEARS		-6.65%	1
BETWEEN	60% and 90%	0.00%	5
BETWEEN	30% and 60%	-1.50%	6
BELOW	30%	-2.50%	4
RENEWING MEMBERS WITH LR BETWEEN 60% & 90%		-6.65%	0
RENEWING MEMBERS < 6 Yrs WITH LR BETWEEN 30% & 60%		-8.50%	1
RENEWING MEMBERS WITH LR BETWEEN 30% & 60%		-17.50%	1
RENEWING MEMBERS BELOW 30%		-20.00%	2
			27

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "**equalization**". Under this scenario each member's renewal assessment rose by

approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the BURLCO JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example, a growing municipality may have had to build a new municipal building, while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 11, 12 and 13**.

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the “**Equalization**” strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. **Pages 13** more fully discusses this topic.

After several years of “**Equalization**” the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 - EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance Committee recommended that the chart, which appears on **page 13**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above “Experience Based Allocation Strategy” appeared equitable, it was recognized that members’ share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above “Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members’ Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member’s assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member’s assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF indirect Operating Expense.

2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO ASSESSMENT PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member’s exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member’s overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member’s long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund’s Assessment Allocation Strategy and adjustments to member’s assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member’s loss funding budget if they have been a “net giver” to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member’s loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that

failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in “adverse selection.” This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member’s performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund’s surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were stand-alone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member’s loss funding assessment and the Actuary’s loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary’s stand-alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy Endorsement that outlines the member’s minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy.

2012 – EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverage. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It will take four years to transition to the MEL's allocation process.

2013 – EXCESS PREMIUM ALLOCATION

Beginning in 2013, the MEL will implement several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL will phase in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 - 1/3 - 1/3). The BURLCO JIF members experienced an increase in population of 5.54% which will have an impact on member assessments. Also, beginning in 2013, the MEL will begin experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the BURLCO JIF has been a net giver to the MEL over the prior five years, the JIF will see a reduction in their MEL Assessment prior to the impact of the 2014 rate changes. The implementation of an experience factor is subject to review on an annual basis.

2016 – 2017 - EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a Retrospective Program on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the JIF will see an experience rating reduction in their WC and Liability claims funding (0.955 for 2016, 0.982 for 2017). Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the Retrospective Program for the respective Fund Year for ten (10) years. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the maximum obligation under the Retrospective Program is 100%. The Finance Committee has opted to fully fund this line and transfer any potential liability into a MEL Retrospective Account in the BURLCO JIF.

2013 - 2014 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior six years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer. As part of this negotiation, the JIF secured a premium guarantee for Fund Years 2011 and 2012 based upon the 2010 member assessments.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. However, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium lock with the private insurer. For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's six year loss experience.

In 2013, the private insurer offered a two year renewal (2013-2014) on a JIF by JIF basis allowing the JIF to allocate the premiums across the membership. The 2013 and 2014 JIF Premium was based on 75% of the prior year Premium, 12.5% on performance from the prior five years and 12.5% exposure growth in employee

counts. All specific member surcharges were removed; however, the JIF is still responsible for the overall JIF premium inclusive of the surcharge amount. In an attempt to bring equity to the process by which member EPL/POL premiums are determined, the Finance Committee requested that the private insurer provide the Committee with rates for population, and employee counts along with other mediating factors that should be applied depending on population sizes, performance, etc. The Committee applied the formulas provided by the private insurer noting some significant changes in assessments from 2012 to 2013. In an attempt to smooth out the impact of this transition in the way member premiums are determined, the Committee decided to apply this process over a two year period. The additional funds needed to allow this two year transition were garnered by applying a surcharge to any Member with a loss ratio over 150%.

Finally, it should be noted that beginning in 2013 Volunteer, Directors and Officers Liability Coverage was added to the EPL/POL policy along with a Premium for Cyber Liability (a per Member fee).

2015 - EPL/POL PREMIUM ALLOCATION

The Fund's overall 2015 EPL/POL Premiums were determined based upon the member's performance from January 1, 2011 through June 30, 2014. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process. As noted above, the Committee has been phasing in a process in which the Member's EPL premiums will be determined based upon their performance. The 2015 Fund Year is the first year the Committee used the members' performance only to allocate EPL premium increases.

In developing the 2015 POL premiums, the Committee utilized the existing POL rate as previously established, applied a 10% rate increase and applied it to the member population as utilized by the MEL.

2016 – 2017 - EPL/POL PREMIUM ALLOCATION

Following a 21% statewide increase in 2015, the private insurer sought a 15% rate increase for 2016. Based upon the proposed rate increase, a recent acquisition of the insurer by a larger insurance company, and the loss of key personnel involved in their pool business, the MEL decided to look at other coverage options for 2016

In recognition of these factors, in the Fall of 2015, the MEL decided to place this coverage with QBE Insurance as the key personnel who implemented the pool program in 2011 are currently working for QBE. QBE has a contractual relationship

with Texas Underwriters and utilize the same TPA, Summit Risk, which results in no changes for the JIF Members except the carrier.

The Fund's EPL/POL Premiums were determined based upon the JIF's performance from January 1, 2011 through June 30 of the preceding year. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process. As noted above, the Committee allocates the Member's EPL premiums based upon their performance. It should be noted that the Fund's overall Assessment for EPL/POL coverage will increase 4% in 2017 due to the JIF's relatively "breakeven" performance recognized in this line of coverage.

In developing the POL premiums, the Committee utilized the existing POL rate as previously established, applied the current JIF rate increase, and applied it to the member population as utilized by the MEL.

It is important to note that Volunteer's Directors and Officers coverage was moved to QBE Insurance effective January 1, 2016 while the Cyber Liability Coverage remains with the current insurer.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities"

and assign these weights to the workers' compensation assessment allocation formula.

Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of \$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00
Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential the committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

- A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of

expense is the Safety Director who charges a fee based upon the size of the member.

- B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

RISK MANAGEMENT CONSULTING FEES

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

CAP STRATEGY

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2016-__**

**RESOLUTION AUTHORIZING THE FUND TREASURER TO TRANSFER \$90,709 FROM THE
FUND YEAR 2016 MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM TO
THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND RETROSPECTIVE
ACCOUNT**

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

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

WHEREAS, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (MEL JIF); and

WHEREAS, beginning with Fund Year 2016, the MEL JIF implemented a Retrospective Program in which the FUND is participating; and

WHEREAS, participation in the MEL JIF Retrospective Program requires the FUND to pay the NJ MEL 85% of the 2016 excess workers' compensation and liability loss funding and 100% of all excess premiums for workers compensation, liability and property coverage; and

WHEREAS, pursuant to the terms of the MEL JIF Retrospective Program, the FUND paid the MEL JIF \$1,501,094 (inclusive of EPL credits) in Fund Year 2016 which represents 85% of the FUND's obligation to the MEL JIF for excess workers' compensation and liability loss funding and all excess premiums for Fund Year 2016; and

WHEREAS, the FUND is obligated to pay the MEL JIF up to a maximum of \$1,591,803 in workers' compensation and liability loss funding and excess premiums should at any point over the next 10 years the MEL JIF pay more than the initial \$1,501,094 paid in Fund Year 2016 for claims occurring in Fund Year 2016; and

WHEREAS, the difference between what has been paid to the NJ MEL in Fund Year 2016 (\$1,501,094); and the FUND's potential obligation to the NJ MEL for Fund Year 2016 (\$1,591,803); represents the remaining 15% (\$90,709) of the FUND's 2016 excess loss funding for workers' compensation and liability claims; and

WHEREAS, in anticipation that the FUND might have to provide additional funding up to a maximum of \$90,709 to the MEL JIF to pay for losses in excess of the initial payments made to the MEL JIF in Fund Year 2016; on October 18, 2016, the FUND adopted Resolution 2016-34, creating the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

WHEREAS, since the FUND transfers its liabilities for open FUND claims inclusive of established reserves on those claims and IBNR to the Residual Claims Fund Joint Insurance Fund 42 months following the close of the Fund Year with the balance of cash being transferred to the FUND's Closed Years Account, the creation of the Municipal Excess Liability Joint Insurance Fund Retrospective Account to hold the potential additional funding due to the NJ MEL pursuant to the MEL JIF Retrospective Program will allow the FUND to set aside these funds should they need to be paid to the MEL JIF; and

WHEREAS, it is in the FUND's best interest to transfer \$90,709 from the Fund Year 2016 Budget into the Municipal Excess Liability Joint Insurance Fund Retrospective Account to guarantee that

these funds will be available to pay any obligations pursuant to the MEL JIF Retrospective Program, account for these funds on a member-by-member basis, and to insure for their proper accounting.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer \$90,709 from the Fund Year 2016 MEL Workers' Compensation and Liability Budget line item to the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

BE IT FURTHER RESOLVED, that the FUND Treasurer is hereby directed to make this transfer prior to the end of the Fund Year 2016 fiscal year; and

BE IT FURTHER RESOLVED, the FUND Treasurer, FUND Auditor, and Administrative Consultant are hereby directed to account for these funds in accordance with accepted accounting practices for Joint Insurance Funds; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Executive Director's office, the FUND Treasurer, FUND Auditor, and Administrative Consultant for their attention and action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on December 20, 2016.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Paul Keller, Secretary

By: _____
Mike Mansdoerfer, Chairperson

Date: _____



Municipal Excess Liability Joint Insurance Fund

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

Date: November 16, 2016
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: MEL November Report

2017 Rate Table & Budget: The Board of Commissioners adopted 2017 rate table based on those rates against 2017 membership underwriting data. Budget totals \$44,180,845/.

2017 Insurance and Excess Insurance Renewals: Underwriting Manager submitted a memorandum outlining the status of renewal negotiations.

Board authorized the Reinsurance Committee to review further and enter into the required agreements for 2017 excess liability, optional excess liability, optional public officials/employment practices liability, excess property and boiler & machinery, excess workers' compensation and non-owned aircraft liability. Reinsurance Committee is MEL Chair & Secretary MEL and Local JIF Executive Directors, Producer, Underwriting Manager, Actuary and Attorney.

Financial Fast Track: Enclosed is the Financial Fast Track as of September 30, 2016 reflecting a total statutory surplus of \$18.6 million.

Marketing RFQ: An Ad-hoc Committee interviewed the firms that responded to the MEL's RFQ for Marketing Consultant. Committee recommended the formation of a Marketing Committee and recommended awarding contracts to Princeton Strategic Communications and Acrisure.

POLEPL Task Force: A task force was formed to address issues arising out of the POLEPL policy language on land use claims earlier in the year. Task Force met several times along with representatives from QBE, including their coverage counsel. Heather Steinmiller (General Counsel for CSB) worked with the MEL's Fund Attorney and QBE's Coverage Counsel to draft policy language to address land use claims. Additionally, the MEL Fund Attorney is developing a risk management program, which will include educational seminars targeting elected officials, planning & zoning board members and attorneys. QBE's recommendation was presented to the Task Force on November 10th and to the Board of Commissioners on November 16th. Coverage Bulletin is being drafted for presentation affiliated local Joint Insurance Funds.

Super Storm Sandy update: MEL Fund Attorney reported that a meeting was held last week with FEMA Representatives to ensure that all information regarding Sandy related claims was relayed to their office so that members can now submit the appropriate filings to FEMA.

Safety and Education Committee: The Safety and Education Committee is scheduled to meet on December 5, 2016.

Legislative Committee: The Legislative Committee met at 11:00 am in the Sheraton; Committee Chairman Hirsch provided a verbal report.

MEL Investment Committee: The committee met on October 19th; minutes of the meeting were distributed for information.

RCF Report: The RCF met on October 19, 2016 to adopt the amended 2016 budget and 2017 budget. Commissioner Cottman submitted a report on the meeting.

Claims Committee: The Claims Committee is scheduled to meet on November 30, 2016 via teleconference. Minutes of the October 19, 2016 meeting are enclosed under separate cover.

Next Meeting: The next meeting of the MEL is the 2016 Reorganization meeting scheduled for Wednesday January 4, 2017 11:15AM at the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2017 BUDGET FOR ASSESSMENT CALCULATION					
ADOPTED BUDGET					
		A	B	B-A	B-A
		BUDGET	0 BUDGET		
APPROPRIATIONS		2016 ANNUALIZED	2017 PROPOSED	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS				CHANGE	CHANGE
CLAIMS					
Excess Liability:					
1	JIF to 500K	2,938,031	2,903,287	(34,744)	-1.18%
2	1.25MIL Ex 500K	3,759,575	3,696,853	(62,722)	-1.67%
3	Excess WC	8,654,083	8,210,023	(444,060)	-5.13%
4	Excess Property 200K Ex 50K	2,657,699	2,955,297	297,599	11.20%
5	Aggregate Excess LFC	27,788	28,508	720	2.59%
6	JIF Faithful Performance Bond	207,228	209,023	1,795	0.87%
7	Statutory Bonds	286,250	288,000	1,750	0.61%
8	Sub Total	18,530,654	18,290,991	(239,663)	-1.29%
9 PREMIUMS					
10	3.25MIL ex 1.75 MIL	5,181,373	5,274,627	93,254	1.80%
11	Optional Excess Liability	1,835,063	1,833,676	(1,387)	-0.08%
12	Optional Excess POL/EPL	906,857	911,933	5,076	0.56%
13	Excess WC	2,819,189	2,808,038	(11,151)	-0.40%
14	Excess Property	8,035,852	8,615,830	579,978	7.22%
15	Boiler and Machinery	700,857	721,739	20,882	2.98%
16	Loss Fund Contingency	473,498	478,998	5,500	1.16%
17	Sub Total	19,952,688	20,644,840	692,152	3.47%
18	Total Claims & Premiums	38,483,341	38,935,831	452,490	1.18%
19					
20 II. EXPENSES					
21	Claims Adjustment	990,422	1,010,231	19,808	2.00%
22	Property Adjustment	160,000	163,200	3,200	2.00%
23	Administration	982,676	1,002,330	19,654	2.00%
24	Loss Fund Management	147,900	150,858	2,958	2.00%
25	Actuary	48,170	49,133	963	2.00%
26	Attorney	43,352	44,219	867	2.00%
27	Deputy Attorney	1,446	1,475	29	2.00%
28	Attorney - OPRA	16,320	16,646	326	2.00%
29	Auditor	27,625	28,178	553	2.00%
30	Treasurer	24,424	24,912	488	2.00%
31	Underwriting Manager	508,472	518,641	10,169	2.00%
32	Reinsurance Manager	293,622	299,494	5,872	2.00%
33	Safety and Education Committee	194,275	194,275	-	0.00%
34	Computer Services	138,010	138,010	-	0.00%
35	Legislative Committee	26,409	26,409	-	0.00%
36	Internal Audit Committee	57,856	57,856	-	0.00%
37	Strategic Planning Committee	28,928	28,928	-	0.00%
38	Coverage Committee	38,318	38,318	-	0.00%
39	Communications Committee	119,079	119,079	-	0.00%
40	Misc Expense	133,528	305,035	171,507	128.44%
41	Subtotal	3,980,832	4,217,227	236,395	5.94%
42					
43	MEL Safety Institute	1,024,656	1,027,787	3,131	0.31%
44	Total Appropriations	43,488,830	44,180,845	692,016	1.59%

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
2016 BUDGET FOR ASSESSMENT CALCULATION				
	A	B	B-A	B-A
	BUDGET	BUDGET		
APPROPRIATIONS	2015 ANNUALIZED	2016 PROPOSED	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS			CHANGE	CHANGE
CLAIMS				
Excess Liability:				
JIF to 500K	3,274,846	2,973,166	(301,680)	-9.21%
1.25MIL Ex 500K	4,184,376	3,817,169	(367,207)	-8.78%
Excess WC	10,361,895	8,797,817	(1,564,078)	-15.09%
Excess Property 200K Ex 50K	2,516,940	2,023,828	(493,112)	-19.59%
Aggregate Excess LFC	28,244	27,788	(457)	-1.62%
JIF Faithful Performance Bond	209,085	210,665	1,579	0.76%
Statutory Bonds	285,750	292,750	7,000	2.45%
Sub Total	20,861,136	18,143,183	(2,717,953)	-13.03%
PREMIUMS				
3.25MIL ex 1.75 MIL	5,157,475	5,268,301	110,827	2.15%
Optional Excess Liability	1,880,949	1,835,838	(45,111)	-2.40%
Optional Excess POL/EPL	897,325	895,547	(1,777)	-0.20%
Excess WC	2,807,493	2,865,904	58,411	2.08%
Excess Property	7,896,395	8,702,622	806,227	10.21%
Boiler and Machinery	688,739	759,166	70,427	10.23%
Loss Fund Contingency	481,342	481,538	195	0.04%
Sub Total	19,809,717	20,808,916	999,198	5.04%
Total Claims & Premiums	40,670,853	38,952,099	(1,718,754)	-4.23%
II. EXPENSES				
Claims Adjustment	967,000	990,422	23,422	2.42%
Property Adjustment	160,000	160,000	-	0.00%
Administration	963,408	982,676	19,268	2.00%
Loss Fund Management	145,000	147,900	2,900	2.00%
Actuary	47,225	48,170	945	2.00%
Attorney	42,502	43,352	850	2.00%
Deputy Attorney	1,418	1,446	28	1.97%
Attorney - OPRA	16,000	16,320	320	2.00%
Auditor	27,083	27,625	542	2.00%
Treasurer	23,945	24,424	479	2.00%
Underwriting Manager	498,502	508,472	9,970	2.00%
Reinsurance Manager	287,865	293,622	5,757	2.00%
Safety and Education Committee	190,466	194,275	3,809	2.00%
Computer Services	135,304	138,010	2,706	2.00%
Legislative Committee	25,891	26,409	518	2.00%
Internal Audit Committee	56,722	57,856	1,134	2.00%
Strategic Planning Committee	28,361	28,928	567	2.00%
Coverage Committee	37,567	38,318	751	2.00%
Communications Committee	116,744	119,079	2,335	2.00%
Misc Expense	298,460	289,406	(9,054)	-3.03%
Subtotal	4,069,463	4,136,710	67,247	1.65%
MEL Safety Institute	927,225	933,701	6,476	0.70%
Total Appropriations	45,667,541	44,022,511	(1,645,031)	-3.60%
RMC FEES	346,669	329,553	(17,116)	-4.94%
Grand Total	46,014,210	44,352,063	(1,662,147)	-3.61%

Municipal Excess Liability Joint Insurance Fund	
2016 Proposed Assessments	
Atlantic County Municipal Joint Insurance Fund	\$ 3,593,730.51
Bergen County Municipal Joint Insurance Fund	\$ 3,900,320.58
Burlington County Municipal Joint Insurance Fund	\$ 1,496,276.05
Camden County Municipal Joint Insurance Fund	\$ 2,581,741.68
Central Jersey Joint Insurance Fund	\$ 2,925,020.11
Mid Jersey Municipal Joint Insurance Fund	\$ 1,889,305.78
Monmouth Municipal Joint Insurance Fund	\$ 2,951,022.15
Morris County Municipal Joint Insurance Fund	\$ 4,304,450.94
New Jersey Self Insurers Joint Insurance Fund	\$ 1,317,472.76
Ocean County Municipal Joint Insurance Fund	\$ 4,135,552.54
Public Alliance Insurance Coverages Fund	\$ 1,465,568.74
Professional Municipal Management Joint Insurance Fund	\$ 852,555.50
South Bergen Municipal Joint Insurance Fund	\$ 2,751,452.22
Suburban Essex Joint Insurance Fund	\$ 1,414,663.94
Suburban Municipal Joint Insurance Fund	\$ 1,323,681.17
Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund	\$ 2,821,773.38
First Responder Joint Insurance Fund	\$ 647,728.74
New Jersey Utility Authorities Joint Insurance Fund	\$ 905,559.74
New Jersey Public Housing Authority Joint Insurance Fund	\$ 3,023,186.78
School Alliance Coverage Fund	\$ 50,000.00
New Jersey Counties Excess Joint Insurance Fund	\$ 1,000.00
Total	\$ 44,352,063.30

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 16-31

Date: November 16, 2016
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: 2017 Public Officials / Employment Practices Policy Changes

While most public officials and employment practices liability policies available to NJ municipalities exclude land use matters, the MEL was able to negotiate with QBE Specialty to include some limited coverage for this year's policy. However, because of a series of adverse decisions, QBE notified us of their intent to also exclude land use matters in the renewal policy effective January 1, 2017.

We are pleased to report that QBE has now offered a renewal that includes modified land use liability coverage of \$150,000 per claim for cases where there is a demand for monetary damages. As in the current policy, there remains no coverage for cases where the demand is solely for injunctive relief. The renewal policy also clarifies reporting requirements.

Full details of coverage changes will be released by the MEL prior to the January 1, 2017 renewal. If you have any questions, please contact your risk management consultant, JIF Executive Director or Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216
Parsippany, NJ
Tel (201) 881-7632
Fax (201) 881-7633

DATE: NOVEMBER 16, 2016
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2017 FUND REORGANIZATION SCHEDULE – The Executive Committee adopted a motion to schedule its 2017 Reorganization Meeting on January 4, 2017 at 10:50 AM at the Forsgate Country Club and advertise the same in Accordance with The Open Public Meetings Act.

NOMINATING COMMITTEE- The Nominating Committee (*Joseph Catenaro and Robert Landolfi*) will meet to discuss the 2017 slate. Their recommended slate will be presented at the January 4, 2017 reorganization meeting.

38 LAGOON DRIVE PROPERTY SALE – Resolution 27-16 was adopted authorizing the sale of E-JIF owned property at 38 Lagoon Drive East, Toms River, NJ.

2016 COMMISSIONER COMPENSATION - The Fund adopted resolution 9-16 at its reorganization meeting which authorized the Treasurer to make payments to Fund Commissioners for 2016 meeting attendance.

EXCESS INSURANCE - The Underwriting Manager indicated that we are renewing our excess insurance coverage with Liberty IU. The Executive Committee approved an increase to the coverage limits and authorized the fund's Underwriting Managers to renew the coverage for a limit of \$9,000,000 with a \$3,000,000 retention as recommended by the Coverage Committee.

STORAGE TANK POLICY – The Storage Tank Policy has been revised and is being reviewed by the excess carrier's coverage counsel. The Underwriting Managers indicated that the policy should be ready for January 2017.



Memo

To: Fund Commissioners

From: Paul J. Miola, Executive Director

Date: December 14, 2016

Re: Important Notice Regarding OPRA Requests and Litigation

At the Defense Panel Breakfast on December 6, 2016, there was a discussion regarding Plaintiffs and attorneys for Plaintiffs utilizing OPRA to obtain information outside of the Discovery process when pursuing lawsuits against a member municipality.

This practice can cause considerable harm to your Defense Counsel's ability to effectively defend cases based upon Plaintiff's counsel obtaining records of which your Defense Counsel is unaware.

The normal Discovery process in litigation requires such documentation to be provided to the adversary; however, documents obtained through OPRA are not subject to this rule and thus may not be provided to your Defense Attorney. If Defense Counsel is unaware that these documents have been provided in response to an OPRA request, we may be placed at a serious disadvantage.

Please alert your "Custodian of Records" to this practice and have them check with your Claims Coordinator when researching materials needed to respond to an OPRA request. Should the information requested appear to be related to current litigation, your Defense Attorney and the Fund Solicitor, David DeWeese, should be immediately informed of the request, consulted with regard to the response to the request, and copied on any reply to the request.

Thank you.