

AGENDA PACKET



Monday, October 24, 2016 at 5:00 PM

**Gloucester County Library
389 Wolfert Station Rd
Mullica Hill, NJ**

WWW.TRICOJIF.ORG

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND (TRICOJIF)**

**Gloucester County Library
389 Wolfert Station Rd
Mullica Hill, NJ
October 24, 2016 – 5:00 PM**

AGENDA

- I. Meeting called to order by Chairman
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the *South Jersey News*, Woodbury, New Jersey and the *Courier Post*, Cherry Hill, NJ
 - 2. Filing advance written notice of this meeting with the Clerks/ Administrators of all member municipalities of the TRICOJIF; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the TRICOJIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (if necessary) – **Motion – All in Favor**
- V. Approval of Minutes
 - A. Motion to adopt the **September 26, 2016** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-5
 - B. Motion to adopt the **September 26, 2016** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 6-20
 - C. Motion to adopt the **September 26, 2016** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**
- VI. Executive Claims Committee Meeting Report – October 24, 2016.....Verbal
- VII. Executive Director’s Report.....Pages 21- 54
 - A. Lost Time Accident Frequency Reports.....Pages 24-25
 - B. Certificates of Insurance.....Pages 26-30
 - C. 2015 Safety Incentive Program Awards Page 31
 - D. 2016 Optional Safety Budget..... Page 32
 - E. 2016 Wellness Incentive.....Page 33
 - F. EPL Hotline – Authorized Contact List. Page 34
 - G. EPL Attorney Hotline Allowance Page 35
 - H. Employment Practices Liability CompliancePages 36-37
 - I. Financial Fast Track Page 38
 - J. Regulatory Filing ChecklistsPages 39-40
 - K. Skateboard Park Approval Status Page 41
 - L. Capehart & Scatchard Updates.....Pages 42-49
 - M. Statutory Bond Status Page 50
 - N. Elected Officials – Save the Dates.....Page 51
 - O. Pfeiffer Power Seminars
 - P. Quarterly Attendance.....Pages 52-54
 - Q. New Member Activity

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	1. Resolution authorizing the creation of the MEL Retrospective Account - Motion – Roll Call	Pages 166-167
	2. Resolution authorizing the Fund Chair and Fund Secretary to execute a contract with Investors Bank for banking services and Wilmington Trust for Asset Management services and authorizing the Fund Treasurer to open an account with M & T Bank – Motion – Roll Call	Pages 168-169
	C. Strategic Planning Committee Meeting – October 20, 2016.....	Verbal
XV.	MEL/E-JIF/RCF Reports	
	A. MEL Report – October 19, 2016.....	Handout
	B. RCF Report – October 19, 2016.....	Handout
	C. EJIF Report – October 19, 2016.....	Handout
XVI.	Miscellaneous Business	

**The Next Meeting will be held on November 28, 2016 at 5:00 PM,
Gloucester County Library, 389 Wolfert Station Rd, Mullica Hill, NJ**

XVII. 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**

XVIII. **Closed Session** – Resolution 2016 _____ A request shall be made to go into Closed Session 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 - All in Favor**

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

XIX. Approval of Claims Payments - **Motion – Roll Call**

XX. Authorization to Abandon Subrogation (if necessary) - **Motion – Roll Call**

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

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND**

**Gloucester County Library
389 Wolfert Station Road
Mullica Hill, New Jersey**

September 26, 2016 – 3:30 PM

EXECUTIVE CLAIMS MEETING MINUTES

The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Gloucester County Library, 389 Wolfert Road, Mullica Hill, New Jersey on Monday, September 26, 2016 at 3:30 PM, prevailing time. Chair Slusser, **Oldmans Twp**, presiding. The meeting was called to order at 3:38 PM.

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

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

Those in attendance were:

Doris Hall, **Logan Twp**
William Slusser, **Oldmans Twp**
Bob Dickenson, **Vineland**
Bill Bittner, **Westville Borough**
Bob Law, **Woodbury**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJGRMS*
Paul Forlenza, Deputy Executive Director, *AJGRMS*
David DeWeese, *The DeWeese Law Firm, P.C.*
Tim Sheehan, **J.A. Montgomery**
Chris Roselli, *Qual-Lynx*
Karen Beatty, *Qual-Care*
Debby Schiffer, *Wellness Director*

CLOSED SESSION PORTION OF MEETING

Chair Slusser entertained a motion to move to Executive Session to review the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on September 26, 2016 at 5:00 PM.

Motion by Ms. Hall, seconded by Mr. Bittner, to move to Executive Closed Session. All in favor. Motion carried.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

RECOMMENDATION OF APPROVAL OF CLAIMS PAYMENTS

The Executive Claims Committee recommends approval of the PARs at the Executive Committee Meeting as presented in their entirety during the Closed Session portion of the *Executive Claims Meeting*.

The Committee reviewed sixteen (16) claims. Of the claims reviewed, there were nine (9) Workers' Compensation, one (1) General Liability and six (6) Property PARs recommended for approval of settlement or continuing defense.

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

SOLICITOR'S REPORT FOR OPEN SESSION:

Closed Cases

Mr. DeWeese noted that there were two (2) cases closed in the month of September, 2016:

<i>Jackson vs. Vineland</i>	<i>Matter was resolved with a payment to the Plaintiff in the amount of \$50,000.00; with the City contributing \$1,500.00 and the Property Owner contributing \$48,500.00.</i>
<i>Meglino vs. Township of Washington</i>	<i>Matter was settled for a payment to the Plaintiff in the amount of \$15,000.00. A Stipulation of Dismissal was filed as to the Washington Twp Junior Wrestling Association and the individual named Defendants.</i>

Bona Fide Offers – First Half of 2016

Mr. DeWeese stated the Fund has a cumulative savings of \$7,271.07 collected from January 1, 2016 to June 30, 2016.

Conflict Letters

Mr. DeWeese stated that he was asked to give his opinion regarding a conflict issue on two (2) claims; *Connolly vs. Township of Washington* and *Stewart vs. Borough of Penns Grove* and Qual Lynx and on both issues his opinion was that Qual-Lynx should be permitted to continue to handle the claims. Copies of his letters were included in the agenda packet.

MANAGED CARE REPORT

Lost Time v. Medical Only Cases

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

	July	August	YTD
<i>Lost Time</i>	2	3	21
<i>Medical Only</i>	25	25	167
<i>Report Only</i>	4	8	52
<i>Total Intakes(New Claims)</i>	31	37	240
<i>Report Only % of Total</i>	12.9%	24.3%	21.7%
<i>Medical Only/Lost Time Ratio</i>	93:07	89:11	89:11
<i>Average Days to Report</i>	1.6	3.3	2.7

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	4,125
<i>Transitional Duty Days Worked</i>	2,221
<i>% of Transitional Duty Days Worked</i>	53.8%
<i>Transitional Duty Days Not Accommodated</i>	1,904
<i>% of Transitional Duty Days Not Accommodated</i>	46.2%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report

PPO Penetration Rate	July	August
<i>Bill Count</i>	249	297
<i>Original Provider Charges</i>	\$197,778	\$178,482
<i>Re-priced Bill Amount</i>	\$100,069	\$70,167
<i>Savings</i>	\$97,710	\$106,315
<i>% of Savings</i>	49.4%	60.7%
<i>PPO Penetration Rate Bill Count Percentage</i>	94.8%	98.0%
<i>PPO Penetration Rate Provider Charge Percentage</i>	91.4%	96.5%
<i>EPO Penetration Rate Bill Count Percentage</i>	94.9%	97.3%
<i>EPO Penetration Rate Provider Charge Percentage</i>	83.2%	98.8%

QUAL-LYNX REPORT

Lessons Learned from Losses – September

Mr. Roselli stated that he would present the *Lessons Learned* report for September, 2016 at the Executive Committee meeting.

Adjuster File Counts

Mr. Roselli reported that the Adjuster File Count report for the month of August, 2016 was included in the agenda packet.

MISCELLANEOUS BUSINESS

Fund Solicitor/Subrogation Attorney RFQ Response Scoring

Mr. Forlenza stated that the responses to the RFQs were emailed to the Committee members on August 1, 2016; a reminder was sent on September 12, 2016 and he has only received score sheets from Commissioners Sweeney, Slusser and Law. Commissioners Hall and Bittner stated they did not receive them and Mr. Forlenza stated that he would send them out again.

Claims Administrator RFQs – Category Weighing

Mr. Forlenza stated that his office received the responses to the Claims Administrator RFQs. Mr. Forlenza stated that a meeting will be scheduled between members of the ACM JIF, BURLCO JIF and TRICO JIF to review the responses. He stated at this point, the committee needs to determine the weighing of each category before responses are opened and reviewed.

After much discussion, the consensus of the Committee regarding the weighing of each category was as follows:

Claims Administrator:

Category 1	5 points
Category 2	25 points
Category 3	5 points
Category 4	25 points
Category 5	25 points
Category 6	10 points
Category 7	5 points

Managed Care RFQ – Scoring of Responses

Mr. Forlenza stated that a meeting is scheduled for October 7, 2016 @ 9:00AM to score the responses for the Managed Care RFQs.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, October 24, 2016 at 3:30 PM** at the **Gloucester County Library, Mullica Hill, New Jersey.**

MOTION TO ADJOURN

Chair Slusser adjourned the Executive Claims meeting.

The meeting was adjourned at 4:45 PM.

Brenda Smith, Recording Secretary for

WILLIAM SLUSSER, CHAIR

**GLOUCESTER/SALEM/CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND**

**Gloucester County Library
389 Wolfert Station Road
Mullica Hill, New Jersey**

September 26, 2016 – 5:00 PM

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at Gloucester County Library, 389 Wolfert Station Road, Mullica Hill, New Jersey on Monday, September 26, 2016 at 5:00 PM, prevailing time. Chair Slusser, **Oldmans Twp**, presiding. The meeting was called to order at 5:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

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

ROLL CALL

Those in attendance were:

Ken Brown, **Carneys Point Twp**
Sue Miller, **Clayton Borough** *(arrived after rollcall)*
Don Banks, **Deptford Twp**
Stephanie McCaffrey, **East Greenwich Twp**
Doug Hogate, **Elsinboro Twp**
Nate Dunn, **Fairfield Twp**
Barbara Freijomil **Franklin Twp**
Karyn Paccione, *Alternate*, **Glassboro Borough**
Harry Rink, **Greenwich Twp**
Mark Gravinese, **Harrison Twp** *(arrived after rollcall)*
Doris Hall, **Logan Twp**
Kevin Clour, **Lower Alloways Creek Twp**
Dante Spina, **Mannington Twp**
Jennica Bilecki, **Mantua Twp**
Kevin Heydel, **Monroe Twp**
Bill Slusser, *Chair*, **Oldmans Twp**
Lorraine Boyer, **Paulsboro Borough**
Mayor John Washington, **Penns Grove Borough**
Richie Raine, **Pennsville Twp**
Maureen Abdill, **Pilesgrove Twp**

Judy O'Donnell, *Alternate*, **Pitman Borough**
Marjorie Sperry, **Quinton Twp**
Brad Campbell, *Secretary*, **Shiloh Borough** (*arrived after rollcall*)
Robert Diaz, **South Harrison Twp**
Carl Bagby, **Swedesboro Borough**
David Zeck, **Upper Pittsgrove Twp**
Bob Dickenson, **Vineland City**
Jim D'Auria, **Washington Township**
Kathy Schools, *Alternate*, **Wenonah Borough**
Bill Bittner, **Westville Borough**
Bob Law, **Woodbury City**
Robert Yerka, **Woodbury Heights Borough**
John Hall, **Woodstown Borough**
Jane DiBella, **Woolwich Twp**

Absent Fund Commissioners were:

Beth Reilly, **Alloway Twp**
Carolyn King-Sammons, **Elk Twp**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*
Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
David DeWeese, *The DeWeese Law Firm, P.C.*
Thomas Tontarski, Treasurer
Tim Sheehan, Safety Director's Office, *J. A. Montgomery Risk Control*
Chris Roselli, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*

Also present were the Risk Management Consultants from the following agencies:

AJM Insurance Management
Chesney-Stanton Insurance Group
Conner Strong & Buckelew
Henry D. Young Insurance
Len Eckman Insurance

Absent RMCs were:

Biondi Insurance Agency
Brown & Brown
CEB-Corporate Employee Benefits
Cettei & Connell
E.H. Sloan Insurance Agency
Hardenbergh Insurance Group

Motion by Mr. Law, seconded by Ms. Hall, to appoint Commissioners Rink, Washington and Dickenson to the Executive Committee in the absence of Commissioners Campbell, Sweeney and Razze for voting purposes. All in favor. Motion carried by unanimous vote.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Slusser presented the meeting minutes of the July 28, 2016 Executive Committee meeting for approval.

Chair Slusser asked members for their questions at this time. No questions were entertained.

Chair Slusser entertained a motion to approve the minutes of the July 28, 2016 Executive Committee meeting.

Motion by Mr. Law, seconded by Ms. Hall, to approve the minutes of the July 28, 2016 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Slusser presented the meeting minutes of the July 25, 2016 Executive Claims Review Committee Meeting for approval.

Chair Slusser asked members for their questions at this time. No questions were entertained.

Chair Slusser entertained a motion for approval of the Executive Claims Review Committee meeting minutes.

Motion by Mr. Law, seconded by Ms. Hall, to approve the meeting minutes of the July 25, 2016 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Chair Slusser presented the Executive Claims Review Committee Closed Session meeting minutes of July 25, 2016 for approval.

Chair Slusser asked members for their questions at this time. No questions were entertained.

Chair Slusser entertained a motion for approval of the Executive Claims Review Committee Closed Session meeting minutes.

Motion by Mr. Law, seconded by Ms. Hall, to approve the Executive Claims Review Committee Closed Session meeting minutes of July 25, 2016 as presented.

The Executive Claims Review Committee Closed Session minutes of the July 25, 2016 shall not be released to the public until the reason(s) for their remaining closed is no longer applicable, the Fund Solicitor has had the opportunity to review them, and their release has been approved by the Executive Committee. All in favor. Motion carried.

The Executive Claims Review Committee Closed Session Meeting Minutes from the July 25, 2016 meeting were collected.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – September 26, 2016

Chair Slusser reported that an Executive Claims Committee Meeting was held on Monday, September 26, 2016 at Gloucester County Library, Mullica Hill.

The Committee reviewed sixteen (16) claims. Of the claims reviewed, there were nine (9) Workers' Compensation, one (1) General Liability and six (6) Property PARs recommended for approval of settlement or continuing defense.

There were no matter(s) presented for *Abandonment of Subrogation*.

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

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

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

Certificates of Insurance – Mr. Miola asked that these certificates of insurance be made part of the minutes of today's meeting.

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 1, 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 1, 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 was included in the agenda packet. Instructions on claiming the funds were emailed to all members on January 20, 2016. He stated that the deadline for claiming or encumbering the funds is November 1, 2016. All encumbered funds must be claimed by February 1, 2017.

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

EPL Allowance – Mr. Miola reminded members that the Fund has budgeted \$540 for each member to help offset employment practice related expenses such as the solicitor's fee for updating member's EPL policies and procedures.

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 by October 1, 2016 to be eligible for the lower co-pay and deductible. He noted that it has not been updated for the new program.

Financial Fast Track – Mr. Miola reported that the JIF’s surplus position as of June 30, 2016 was \$19,442,867 and the JIF’s surplus position as of July 31, 2016 was \$19,575,051.

Regulatory Filing Checklists - – Mr. Miola noted that there were 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.

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.

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 as some changes might have occurred at municipal reorganization meetings requiring new bonds to be issued.

MEL 2017/2018 Employee Practices Liability Program– Mr. Miola stated that an email was sent outlining the compliance procedure for the 2017-18 MEL EPL Plan of Risk Management Program. Members that update their loss control programs by October 1, 2016 will receive the standard EPL deductible of \$20,000 per claim plus a co-pay of 20% on each claim capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps. Members who fail to come into compliance by the October 1, 2016 deadline, will have a minimum deductible of \$100,000 per claim plus a co-pay of 20% on each claim with no cap. He encouraged the members to review the memo with their RMC and Municipal Solicitor to be sure they understand the procedure for compliance.

Membership Renewals– Mr. Miola stated that all of the 2017 Resolutions and Agreements have been received from the eleven (11) renewing members.

Elected Officials – Save the Dates – 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 funding premium. A “Save the Date” was emailed out to all Clerks, Fund Commissioners, and RMC’s on or about September 9, 2016. Invitations for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in late October. 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

Pfeiffer Power Seminars – Save the Dates - Mr. Miola stated that this year, in conjunction with the BURLCO & TRICO JIF's, the Fund will be sponsoring six (6) identical seminars presented by Janet Pfeiffer, a leading authority in the field of anger management and conflict resolution. A "save the date" was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 9, 2016. Invitations for the sessions will be emailed out to all Clerks, Fund Commissioners and RMC's in late September. The seminars have been scheduled for both AM & PM sessions on the following dates:

October 19, 2016 - Nicolosi's Catering, West Deptford
October 20, 2016 - Merighi's Savoy Inn, Vineland
October 21, 2016 - O'Connor's American Bar & Grille, Eastampton

New Member Activity – Mr. Miola stated that there was no new member activity to report, however, his office is expecting an application from Pittsgrove Township.

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

SOLICITOR'S REPORT

Executive Claims Committee Meeting

Mr. DeWeese highlighted the following items from the Claims Review Committee Meeting:

Assignment of New Cases

Mr. DeWeese reported three (3) new case(s) has been assigned since the last meeting.

New Cases
<i>Estate of Edwin T. Medina vs. Township of Monroe</i>
<i>Jones vs. City of Vineland</i>
<i>Wilson vs. Borough of Wenonah</i>

Closed Cases

Mr. DeWeese reported that there were two (2) case(s) closed since the last meeting in which no payments were made to the Plaintiffs.

General Liability Status Report

Mr. DeWeese noted that there are 31 active General Liability claims. He noted that if a member would like a synopsis of their town's cases sent to them, please contact him.

Subrogation Status Report

Mr. DeWeese noted that \$1,154,033.00 has been collected year to date.

SAFETY DIRECTOR'S REPORT

Mr. Sheehan stated 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; *ladder Safety and Resources for School Crossing Guard Safety Programs*.

MSI Training Programs – He noted that the upcoming MSI training programs for September, October and November were included in the agenda packet. He noted that monthly reminders are being sent out via email. He asked the members to contact his office if they are receiving the emails. He noted that you must pre-register for these programs. He noted that the deadline to host a 2017 MSI Training program has been extended to September 30, 2016.

MSI Training Administrators– Mr. Sheehan 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 contact his office.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – September

Mr. Roselli provided the members with the *Lessons Learned from Losses* which was included in the agenda packet.

Mr. Roselli stated that the focus for this month is lifting safety. He noted that of all the New Jersey Municipal Workers Compensation claims, 80% involve either the Police Department or the Department of Public Works and of those claims, lifting injuries are the leading cause for both departments. He noted SMART lifting; **S**ize up the load, **M**ove the load closer, **A**lways bend your knees, **R**aise the load with your legs, **T**urn your feet in the direction you want to move.

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:

- One town offered chair massages for all employees.
- One town scheduled a therapist from Virtua to do Reflexology for all employees. There was overwhelming participation and positive feedback..

- Four towns have Employee Health Fairs scheduled for the Fall.
- One town installed healthy vending machines.
- One town conducted a Stress Management Lunch & Learn and it was well received.
- One town is interested in having the WAWA Build a Sandwich demonstration.
- One town scheduled a “Lunch & Learn” and there was good participation from all departments.
- Wellness Connection Newsletter for September, 2016 was included in the agenda packet as well as being posted to the JIF website.
- She noted that the deadline to encumber or claim the 2016 Wellness Funds is November 1, 2016. The final date to claim encumbered Wellness Funds is February 1, 2016.
- She noted that she was a guest speaker at the 2016 Gloucester County Municipal Clerks Association Conference on September 9, 2016. She gave a presentation on “Techniques to Manage Stress” and credits were awarded for those in attendance.

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

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

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

	July	August	YTD
<i>Lost Time</i>	2	3	21
<i>Medical Only</i>	25	25	167
<i>Report Only</i>	4	8	52
<i>Total Intakes</i>	31	37	240
<i>Report Only % of Total</i>	12.9%	24.3%	21.7%
<i>Medical Only/Lost Time Ratio</i>	93:07	89:11	89:11
<i>Average Days to Report</i>	1.6	3.3	2.7

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report for 2016.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	4,125
<i>Transitional Duty Days Worked</i>	2,221
<i>% of Transitional Duty Days Worked</i>	53.8%
<i>Transitional Duty Days Not Accommodated</i>	1,904
<i>% of Transitional Duty Days Not Accommodated</i>	46.2%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report for July and August, 2016.

PPO Penetration Rate	July	August
<i>Bill Count</i>	249	297
<i>Original Provider Charges</i>	\$197,778	\$178,482
<i>Re-priced Bill Amount</i>	\$100,069	\$70,167
<i>Savings</i>	\$97,710	\$106,315
<i>% of Savings</i>	49.4%	60.7%
<i>PPO Penetration Rate Bill Count Percentage</i>	94.8%	98.0%
<i>PPO Penetration Rate Provider Charge Percentage</i>	91.4%	96.5%
<i>EPO Penetration Rate Bill Count Percentage</i>	94.9%	97.3%
<i>EPO Penetration Rate Provider Charge Percentage</i>	83.2%	98.8%

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

TREASURER’S REPORT

Mr. Tontarski provided an overview of the Treasurer’s Report for August 31, 2016.

Investment Interest

Mr. Tontarski reported interest received or accrued for the current month totaled \$36,279.22. This generated an average annual yield of .71%. After including an unrealized net loss of \$69,970.00 in the asset portfolio, the yield is adjusted to -.66% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$46,150.00 as it relates to market value of \$18,953,850.00 vs. the amount invested.

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

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

Receipt Activity for the Period

Mr. Tontarski reported on the total subrogation & reimbursement receipts.

	Period	YTD
Subrogation Receipts	\$92,154.60	\$251,752.67
Overpayment Reimbursements	\$406.75	
TRICO JIF vs. Killen	\$672.14	

Bill List – Ratification of August, 2016

Mr. Tontarski presented the *August 2016 Bill List* for the members' consideration in the amount of **\$141,723.40**.

Chair Slusser entertained a motion to approve the *August 2016 Bill List* in the amount of **\$141,723.40**.

Motion by Mr. Law, seconded by Ms. Hall, to approve the *August 2016 Bill List* in the amount of **\$141,723.40**.

ROLL CALL *Yeas:* Harry Rink, **Greenwich Township**
Doris Hall, **Logan Township**
Bill Slusser, *Chair*, **Oldmans Township**
John Washington, **PennsGrove Borough**
Bob Dickenson, **Vineland City**
Bill Bittner, **Westville Borough**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Bill List – September, 2016

Mr. Tontarski presented the *September 2016 Bill List* for the members' consideration in the amount of **\$155,223.70**.

Chair Slusser entertained a motion to approve the *September 2016 Bill List* in the amount of **\$155,223.70**.

Motion by Mr. Law, seconded by Ms. Hall, to approve the *September 2016 Bill List* in the amount of **\$155,223.70**.

ROLL CALL *Yeas:* Harry Rink, **Greenwich Township**
Doris Hall, **Logan Township**
Bill Slusser, *Chair*, **Oldmans Township**
John Washington, **PennsGrove Borough**
Bob Dickenson, **Vineland City**
Bill Bittner, **Westville Borough**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

FINANCE COMMITTEE

Mr. Law stated that the Finance Committee met on August 9, 2016 and he noted that the minutes were extensive and included in the agenda packet for the members to review.

Resolution 2016-24 - Authorizing Release of Surplus – Mr. Law stated that that the Committee reviewed the Closed Fund Years 1999-2012 and recommended to release \$1,250,000.00 to the membership and there is a resolution for adoption this evening.

Motion by Mr. Law, seconded by Ms. Hall, to adopt Resolution 2016-24, Releasing Surplus from Fund Years 1999-2012 totaling \$1,250,000.00.

ROLL CALL *Yeas:* Harry Rink, **Greenwich Township**
Doris Hall, **Logan Township**
Bill Slusser, *Chair*, **Oldmans Township**
John Washington, **PennsGrove Borough**
Bob Dickenson, **Vineland City**
Bill Bittner, **Westville Borough**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

SAFETY COMMITTEE

Ms. Abdill reported that the Committee met on September 22, 2016 and the meeting minutes will be included in the October agenda packet. She highlighted the following items:

Planning Seminars for 2017– Ms. Abdill stated that the Committee is reviewing seminars and training for the 2017 Fund Year. She stated that the Committee wants to keep the training relevant and she asked the members to contact the committee with any suggestions they may have. She noted that most of the safety issues are in the Police and Public Works Departments so they are concentrating on those issues.

MEL/E-JIF/RCF Reports

Mr. Law stated that the meeting minutes were included in the agenda packet. He recommended that the members attend the League Of Municipalities as it is very informative and can fulfill credits for Elected Officials training.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Slusser noted the next meeting of the TRICO JIF will be held on **Monday, October 24, 2016 at 5:00 PM** at the **Gloucester County Library, Mullica Hill, New Jersey.**

PUBLIC COMMENT

Open Public Comment

Chair Slusser entertained a motion to open the meeting to the public.

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

Close Public Comment

Hearing no comments from the public, Chair Slusser entertained a motion to close the meeting to the public.

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

EXECUTIVE SESSION MEETING

A Closed Session of the TRICO JIF was not held.

APPROVE CLAIMS PAYMENTS

Mr. Roselli of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on September 26, 2016.

<i>Workers' Compensation</i>	<i>Property</i>	<i>General</i>
<i>Z35001</i>	<i>Z16994</i>	<i>Z09567</i>
<i>X41790</i>	<i>Z40280</i>	
<i>Z38802</i>	<i>Z41684</i>	
<i>Z40240</i>	<i>Z42806</i>	
<i>X87182</i>	<i>Z42946</i>	

Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

There being no further business, Chair Slusser entertained a *Motion to Adjourn* the September 26, 2016 Executive Committee Meeting.

Motion by Mr. Law, seconded by Ms. Hall, to adjourn the September 26, 2016 Meeting of the TRICO JIF.

The meeting was adjourned at 4:45 PM.

Brenda Smith, Recording Secretary for

BRAD CAMPBELL, FUND SECRETARY



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: October 24, 2016
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report (pgs. 24-25)

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

B. Certificates of Insurance (pgs. 26-30)

Summaries of the Certificates of Insurance issued through September 2016 are attached for your review.

C. 2015 Safety Incentive Program (pg. 31)

A letter from our office describing how to collect your 2015 Safety Incentive Awards money was e-mailed on or about February 9, 2016. On October 6, 2016 reminder letters showing any available balances were emailed out to all Fund Commissioners, Safety Coordinators and RMC's. 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 is November 1, 2016. All encumbered funds had to be claimed by February 1, 2017.**

D. 2016 Optional Safety Budget (pg. 32)

A letter from our office describing how to collect your 2016 Optional Safety Budget allowance was e-mailed on or about February 2, 2016. On October 6, 2016 reminder letters showing any available balances were emailed out to all Fund Commissioners, Safety Coordinators and RMC's. 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 is November 1, 2016. All encumbered funds have to be claimed by February 1, 2017.**

E. 2016 Wellness Incentive (pg. 33)

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. On October 6, 2016 reminder letters showing any available balances were emailed out to all Fund Commissioners, Safety Coordinators and RMC's. 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 is November 1, 2016. All encumbered funds must be claimed by February 1, 2017.**

F. EPL Helpline – Authorized Contact List (pg. 34)

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. Those authorized to access this service must be appointed by Resolution of the Governing Body. **Please note that Municipal Solicitors can not be appointed as Helpline Contacts.** 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. Enclosed, please find the most recent list of authorized contacts for the EPL Helpline. These are the only representatives authorized to access this service. All members are asked to review this list and respond to the e-mail request as soon as possible. Please contact the Executive Director's Office with any questions.

G. EPL Allowance (pg. 35)

The JIF has provided each member with \$540 of funding that can be used by each member for employment practices related expenses. These expenses include employment related training that the member would like to arrange for its personnel. Additional employee training can be effective mechanisms for members looking to manage their employment liability risks. If you need additional information regarding this program, please contact our office.

H. Employment Practices Liability Compliance (pgs. 36-37)

A compliance status report regarding the Employment Practices Liability Coverage is attached 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. Also attached this month is the compliance status report 2017/2018.

I. Financial Fast Track (pg. 38)

The Financial Fast Track Report as of August 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 August 31, 2016 was \$19,804,054.

J. Regulatory Filing Checklists (pgs. 39-40)

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. Skateboard Park Approval Status (pg. 41)

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 TRICO 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.

L. Capehart & Scatchard Updates (pgs. 42-49)

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.

M. Statutory Bond Status (pgs. 50)

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.

N. Elected Officials – Save the Dates (pg. 51)

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 will be e-mailed to all Municipal Clerks and Fund Commissioners in late October. 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

O. Pfeiffer Power Seminars

This year, in conjunction with the BURLCO & TRICO JIF's, the Fund will be sponsoring six (6) identical seminars presented by Janet Pfeiffer, a leading authority in the field of anger management and conflict resolution. 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 emailed out to all Clerks, Fund Commissioners and RMC's on September 26, 2016. The seminars have been scheduled for both AM & PM sessions on the following dates:

October 19, 2016 - Nicolosi's Catering, West Deptford
October 20, 2016 - Merighi's Savoy Inn, Vineland
October 21, 2016 - O'Connor's American Bar & Grille, Eastampton

Sign-in sheets will be posted to the JIF websites for all three days.

O. Quarterly Attendance (pgs. 52-54)

A Report detailing attendance records through the third quarter of the 2016 Fund Year is attached for your review.

P. New Member Activity

There is no new member activity at this time.

Trico JIF									
2016 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF August 31, 2016									
MEMBER_ID	MEMBER	**	# CLAIMS FOR 8/31/2016	Y.T.D. LOST TIME ACCIDENTS	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2016 - 2014
1	346 CARNEY'S POINT		0	0	0.00	0.00	1.03	1 CARNEY'S POINT	0.39
2	348 EAST GREENWICH		0	0	0.00	3.39	2.19	2 EAST GREENWICH	2.15
3	350 FAIRFIELD TOWNSHIP T		0	0	0.00	0.00	1.39	3 FAIRFIELD TOWNSHIP	0.53
4	352 GREENWICH		0	0	0.00	0.00	1.02	4 GREENWICH	0.40
5	353 HARRISON		0	0	0.00	0.00	1.23	5 HARRISON	0.43
6	355 LOGAN		0	0	0.00	0.00	2.41	6 LOGAN	0.93
7	356 MANTUA		0	0	0.00	3.43	1.63	7 MANTUA	1.91
8	358 PAULSBORO		0	0	0.00	0.00	3.92	8 PAULSBORO	1.50
9	359 PENNS GROVE		0	0	0.00	5.31	5.31	9 PENNS GROVE	4.01
10	361 PILESGROVE		0	0	0.00	0.00	0.00	10 PILESGROVE	0.00
11	362 PITMAN		0	0	0.00	0.59	0.59	11 PITMAN	0.46
12	364 SOUTH HARRISON		0	0	0.00	0.00	0.00	12 SOUTH HARRISON	0.00
13	366 UPPER PITTS GROVE		0	0	0.00	0.00	0.00	13 UPPER PITTS GROVE	0.00
14	367 WENONAH		0	0	0.00	0.00	0.00	14 WENONAH	0.00
15	370 WOODSTOWN		0	0	0.00	0.00	0.00	15 WOODSTOWN	0.00
16	381 WOODBURY		0	0	0.00	0.69	1.36	16 WOODBURY	0.79
17	464 QUINTON		0	0	0.00	2.60	0.00	17 QUINTON	0.94
18	480 OLDMANS		0	0	0.00	0.00	0.00	18 OLDMANS	0.00
19	529 SHILOH		0	0	0.00	0.00	0.00	19 SHILOH	0.00
20	603 MANNINGTON TOWNSHIP		0	0	0.00	0.00	0.00	20 MANNINGTON TOWNSHIP	0.00
21	640 LOWER ALLOWAYS CREEK		0	0	0.00	0.00	0.00	21 LOWER ALLOWAYS CREEK	0.00
22	645 ELSINBORO		0	0	0.00	0.00	0.00	22 ELSINBORO	0.00
23	528 FRANKLIN TOWNSHIP T		1	1	1.56	2.21	4.02	23 FRANKLIN TOWNSHIP	2.76
24	463 DEPTFORD		0	2	1.61	1.64	2.17	24 DEPTFORD	1.83
25	368 WESTVILLE		0	1	1.73	1.18	0.00	25 WESTVILLE	0.90
26	351 GLASSBORO		1	2	1.81	4.95	3.89	26 GLASSBORO	3.81
27	360 PENNSVILLE		0	2	2.12	1.92	5.13	27 PENNSVILLE	3.20
Totals:			4	32	1.65	1.93	2.09		1.92
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 August 31, 2015 1.44									

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

Certificate Of Insurance Monthly Report

Monday, September 26, 2016

From 8/26/2016 To 9/25/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverag
TRICO JIF					
H- County of Gloucester I- Township of Deptford	Board of Chosen Freeholders It's Department & Agencies et al PO Box 337 Woodbury, NJ 08096 1011 Cooper Street Deptford, NJ 08096	5711	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) as respects of Andaloro Way between Moore Ave and Clifford Ave on 10/15/16 from 11AM to 3PM for Deptford Family Fun Day event.	9/20/2016	GI EX
H- County of Gloucester I- Borough of Pitman	Board of Chosen Freeholders It's Depts & Agencies. PO Box 337 Woodbury, NJ 08096 110 South Broadway Pitman, NJ 08071-2237	5741	County of Gloucester, Bd. of Chosen Freeholders, Its Depts & Agencies are 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) as respects Closing of Broadway (Alt #553) and Pitman Ave (Glouc Co #639) for "Chow Down Uptown" food truck event to be held 11/05/2016 from 4pm-10pm. Pitman PD K-9 unit fundraiser.	9/9/2016	GL EX AU WC
H- JBJ Group, Inc. I- Township of Pennsville	T/A Panek's Golf Services Co. 92 N. Main Street #1 Windsor, NJ 08561 90 North Broadway Pennsville, NJ 08070	6029	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) as respects 20 golf carts to be used for the September Fest on 9/10/16 or 9/11/16 (rain date).	8/31/2016	GL AU EX
H- Swedesboro Development I- Borough of Swedesboro	Alliance, LLC 1534 Kings Highway Swedesboro, NJ 08085 1500 Kings Highway Swedesboro, NJ 08085	10656	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) use of premises during Swedeboro/Woolwich Day on 10/1/16 @ 16 Ridhardson Ave., (BL 37, Lot 16), and 510 Second St., (BL37, Lot 5&6) from 6am to 6pm,	9/19/2016	GI EX
H- SealMaster I- Township of Woolwich	6853 Ruppsville Rd. Allentown, PA 18106 120 Village Green Drive Woolwich, NJ 08085	18514	Evidence of Insurance for rental of crack sealer	9/21/2016	GL AU EX
H- Washington Township BOE I- Township of Washington (T)	206 East Holly Ave. Sewell, NJ 08080 523 Egg Harbor Road P.O. Box 1106 Turnersville, NJ 08012	18958	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	9/7/2016	GL EX AU WC

H- Gloucester County Improvement Authority I- Township of Mantua	109 Budd Blvd. Woodbury, NJ 08096 401 South Main Street Mantua, NJ 08051	20648	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) as respects any and all various programs the Township and the Township's Recreation Programs has for the policy year at any of their facilities. 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) as respects to the Environmental Commission's clean up activity on 10/8/16 on Berkley Rd. & Mount Royal Roads. No rain date.	9/23/2016	GI EX
H- Egg Harbor Township I- Township of Washington (T)	5045 English Creek Ave Egg Harbor Twp, NJ 08234 523 Egg Harbor Road P.O. Box 1106 Turnersville, NJ 08012	21055	Evidence of insurance as respects to the Washington Township Parks and Recreation Youth Softball program participating in the Egg Harbor Township tournaments on 9/24/16-9/25/16.	9/21/2016	GL EX AU WC
H- Washington Township BOE I- Township of Washington (T)	206 East Holly Avenue Sewell, NJ 08080 523 Egg Harbor Road P.O. Box 1106 Turnersville, NJ 08012	21142	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) use of school facilities for training by the Washington Township Police Dept.	9/7/2016	GL EX AU WC
H- Marlton Rec Council AU WC I- Township of Washington (T)	Diamonds at Arrowhead Park 984 Tuckerton Road Marlton, NJ 08053 523 Egg Harbor Road P.O. Box 1106 Turnersville, NJ 08012	21214	Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Softball program participating in the Marlton Rec Council tournaments on 9/24/16-9/25/16 and 10/22/16-10/23/16.	9/21/2016	GL EX
H- CIT Bank NA I- Borough of Glassboro	P.O. Box 979220 Miami, FL 33197 1 South Main Street Glassboro, NJ 08028	21534	Evidence of Insurance for a leased Xerox copier machine for Court9/6/2016 office in municipal building valued at \$7,674.00. CIT is included as Loss Payee with respect to the the leased copier.	9/6/2016	GL EX PR
H- CIT Bank NA I- Borough of Glassboro	P.O. Box 979220 Miami, FL 33197 1 South Main Street Glassboro, NJ 08028	21534	Evidence of Insurance for a leased Xerox copier machine for Court9/6/2016 office in municipal building valued at \$7,674.00. CIT is included as Loss Payee with respect to the the leased copier.	9/6/2016	GL EX PR
H- D.P. Partners I, LLC GL EX AU WC I- Logan Township	c/o Darmody Properties 5500 Equity Ave Reno, Nevada 89502 125 Main Street Bridgeport, NJ 08014	21600	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) with respect to Logan Township Fire company participating in training at the following location: 407 Pedricktown Rd., (Logan Township, Block 3001, lots 15.04 and 24) see page 2.	8/29/2016	
H- D.P. Partners I, LLC GL EX AU WC I- Logan Township	c/o Darmody Properties 5500 Equity Ave Reno, Nevada 89502 125 Main Street Bridgeport, NJ 08014	21600	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	8/29/2016	

(but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respect to Logan Township Fire company participating in training at the following location: 407 Pedricktown Rd., (Logan Township, Block 3001, lots 15.04 and 24) on various dates within the policy term as evidenced by endorsement #13555. Certificate holder included as an Additional Insured under Automobile Liability as evidenced by endorsement.

H- American Institute for History Education Inc. I- Borough of Swedesboro	1455 Kings Hwy Swedesboro, NJ 08085 1500 Kings Highway Swedesboro, NJ 08085	21688	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) as respects use of premises for parking during Swedesboro/Woolwich Day on 10/1/16.	9/19/2016 GI EX
H- First Presbyterian Church I- Borough of Swedesboro	1526 Kings Hwy Swedesboro, NJ 08085 1500 Kings Highway Swedesboro, NJ 08085	21689	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) as respects use of premises during Swedesboro/Woolwich Day on 10/1/16 for car show.	9/19/2016 GI EX
H- Gov. Charles C Stratton School I- Borough of Swedesboro	15 Frederick Blvd Woolwich Twp., NJ 08085 1500 Kings Highway Swedesboro, NJ 08085	21690	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) as respects use of premises during Swedesboro/Woolwich Day on 10/1/16.	9/19/2016 GI EX
H- Margaret C Clifford School I- Borough of Swedesboro	601 Auburn Ave Swedesboro, NJ 08085 1500 Kings Highway Swedesboro, NJ 08085	21691	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) as respects use of premises during Swedesboro/Woolwich Day on 10/1/16.	9/19/2016 GI EX
H- Walter Hill School I- Borough of Swedesboro	1815 Kings Hwy Swedesboro, NJ 08085 1500 Kings Highway Swedesboro, NJ 08085	21692	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) as respects use of premises during Swedesboro/Woolwich Day on 10/1/16.	9/19/2016 GI EX
H- Schoener Service Station I- Borough of Swedesboro	1227 Kings Hwy Swedesboro, NJ 08085 1500 Kings Highway Swedesboro, NJ 08085	21693	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the	9/19/2016 GI EX

					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) as respects use of premises during Swedesboro/Woolwich Day on 10/1/16.	
H- Bank of America I- Borough of Swedesboro	1427 Kings Hwy Swedesboro, NJ 08085 1500 Kings Highway Swedesboro, NJ 08085	21694			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) as respects use of premises during Swedesboro/Woolwich Day on 10/1/16.	9/19/2016 GI EX
H- Ethylene Atlantic Corp I- Borough of Swedesboro	PO Box 430 Swedesboro, NJ 08085 1500 Kings Highway Swedesboro, NJ 08085	21695			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) as respects use of premises during Swedesboro/Woolwich Day on 10/1/16 @136 Church Street.	9/19/2016 GI EX
H- St Clare of Assisi Parish I- Borough of Swedesboro	1225 Kings Hwy Swedesboro, NJ 08085 1500 Kings Highway Swedesboro, NJ 08085	21696			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) as respects use of premises during Swedesboro/Woolwich Day on 10/1/16.	9/19/2016 GI EX
H- Russo Corporation I- Borough of Swedesboro	1220 Kings Hwy Swedeboro, NJ 08085 1500 Kings Highway Swedesboro, NJ 08085	21697			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) as respects use of premises during Swedesboro/Woolwich Day on 10/1/16.	9/19/2016 GI EX
H- Beckett Golf Club I- Borough of Swedesboro	2387 King Hwy Swedesboro, NJ 08085 1500 Kings Highway Swedesboro, NJ 08085	21698			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) as respects use of golf cars during Swedesboro/Woolwich Day on 10/1/16.	9/19/2016 GI EX
H- Mark Maugu I- Borough of Swedesboro	1360-52 Kings Hwy Swedesboro, NJ 08085 1500 Kings Highway Swedesboro, NJ 08085	21699			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) as respects use of	9/19/2016 GI EX

premises during Swedesboro/Woolwich Day on 10/1/16 @Block 29, Lot 1.

H- Provco Sicklerville LLC	c/o the Provco Group 795 East Lancaster Ave., Ste 200 21740 Villanova, PA 19085	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) with respects to the use of facilities at 3421 Black Horse Pike, Washington Township, NJ, for K-9 training by the Washington Township Police Department on various dates starting from 9/28/16-12/31/16.	9/23/2016 GL EX AU WC
I- Township of Washington (T)	523 Egg Harbor Road P.O. Box 1106 Turnersville, NJ 08012		
H- Ryder Truck Rental Inc.	Ryder Truck Rental L.T. and their Affiliates 6000 Windward Pky Alpharetta, GA 30005	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	9/23/2016 OTH
I- Borough of Glassboro	1 South Main Street Glassboro, NJ 08028		

Total # of Holders = 28

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2015 Safety Incentive Program Awards**

Member Municipality	Opening Balance	Jan 2016	Feb 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	Sept. 2016	October 2016	Nov. 2016	Dec. 2016	Paid 2017	Total Expenses	Ending Balance	Encum. Funds
Alloway	1,755.00														0.00	1,755.00	
Carneys Point	2,925.00				2,925.00										2,925.00	0.00	
Clayton	2,925.00				2,925.00										2,925.00	0.00	
Deptford	4,225.00					4,225.00									4,225.00	0.00	
East Greenwich	2,925.00			2,925.00											2,925.00	0.00	
Elk	2,275.00					309.99									309.99	1,965.01	
Elsinboro	1,755.00			1,755.00											1,755.00	0.00	
Fairfield	2,275.00														0.00	2,275.00	10/7/16
Franklin	3,575.00			3,575.00											3,575.00	0.00	
Glassboro	4,225.00														0.00	4,225.00	
Greenwich	2,925.00			2,925.00											2,925.00	0.00	
Harrison	2,925.00			2,925.00											2,925.00	0.00	
Logan	2,925.00														0.00	2,925.00	
Lower Alloways Creek	2,925.00														0.00	2,925.00	
Mannington	1,755.00			1,755.00											1,755.00	0.00	
Mantua	3,575.00				3,575.00										3,575.00	0.00	
Monroe	4,225.00				4,225.00										4,225.00	0.00	
Oldmans	1,755.00				1,755.00										1,755.00	0.00	
Paulsboro	2,925.00				2,925.00										2,925.00	0.00	
Penns Grove	3,575.00				3,575.00										3,575.00	0.00	
Pennsville	3,575.00			3,575.00											3,575.00	0.00	
Pilesgrove	1,755.00										252.28				252.28	1,502.72	
Pitman	3,575.00														0.00	3,575.00	
Quinton Twp.	1,755.00			1,755.00											1,755.00	0.00	
Shiloh	1,755.00					1,755.00									1,755.00	0.00	
South Harrison	1,755.00			1,755.00											1,755.00	0.00	
Swedesboro	2,275.00				2,275.00										2,275.00	0.00	
Upper Pittsgrove	1,755.00			1,755.00											1,755.00	0.00	
Vineland	4,225.00														0.00	4,225.00	
Washington	4,225.00				4,225.00										4,225.00	0.00	
Wenonah	2,275.00			2,275.00											2,275.00	0.00	
Westville	2,925.00				2,925.00										2,925.00	0.00	
Woodbury	3,575.00			3,575.00											3,575.00	0.00	
Woodbury Hghts.	2,925.00			2,925.00											2,925.00	0.00	
Woodstown	2,275.00														0.00	2,275.00	
Woolwich	2,925.00										2,925.00				2,925.00	0.00	
Total By Line	101,920.00	0.00	0.00	33,475.00	31,330.00	6,289.99	0.00	0.00	0.00	0.00	3,177.28	0.00	0.00	0.00	74,272.27	27,647.73	42,650.00

Must be claimed by November 3, 2016. All Encumbered Funds must be claimed by February 1, 2017

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2016 Optional Safety Budget**

Member Municipality	Opening Balance	Jan 2016	Feb 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	Sept. 2016	Oct. 2016	Nov. 2016	Dec. 2016	Paid 2017	Total YTD Expenses	Ending Balance	Encum. Funds
Alloway	750.00														0.00	750.00	
Carney's Point	2,500.00														0.00	2,500.00	
Clayton	2,500.00														0.00	2,500.00	
Deptford	4,500.00														0.00	4,500.00	
East Greenwich	2,500.00										2,500.00				2,500.00	0.00	
Elk Township	1,500.00							712.28							712.28	787.72	
Elsinboro	750.00														0.00	750.00	
Fairfield	1,500.00										1,485.10				1,485.10	14.90	10/07/16
Franklin	3,500.00									3,182.48	317.52				3,500.00	0.00	
Glassboro	4,500.00										2,825.32				2,825.32	1,674.68	
Greenwich	3,500.00														0.00	3,500.00	
Harrison	2,500.00														0.00	2,500.00	
Logan	2,500.00														0.00	2,500.00	
Lowers Alloways Creek	2,500.00				357.18						1,240.87				1,598.05	901.95	
Mannington	750.00														0.00	750.00	
Mantua	3,500.00														0.00	3,500.00	10/11/16
Monroe	4,500.00														0.00	4,500.00	
Oldmans	750.00														0.00	750.00	10/17/16
Paulsboro	3,500.00														0.00	3,500.00	
Penns Grove	3,500.00										2,192.77				2,192.77	1,307.23	
Pennsville	3,500.00									3,500.00					3,500.00	0.00	
Pilesgrove	750.00										750.00				750.00	0.00	
Pitman	3,500.00														0.00	3,500.00	
Quinton	750.00														0.00	750.00	10/11/16
Shiloh	750.00														0.00	750.00	
South Harrison	750.00														0.00	750.00	
Swedesboro	1,500.00														0.00	1,500.00	
Upper Pittsgrove	750.00			444.45			111.53				194.02				750.00	0.00	
Vineland City	2,500.00														0.00	2,500.00	
Washington Township	4,500.00														0.00	4,500.00	
Wenonah	1,500.00										1,500.00				1,500.00	0.00	
Westville	2,500.00														0.00	2,500.00	
Woodbury City	3,500.00														0.00	3,500.00	
Woodbury Heights	2,500.00									2,500.00					2,500.00	0.00	
Woodstown	1,500.00														0.00	1,500.00	
Woolwich	1,500.00										912.53				912.53	587.47	
Total By Line	\$84,250.00	\$0.00	\$0.00	\$444.45	\$357.18	\$0.00	\$111.53	\$712.28	\$0.00	\$9,182.48	\$13,918.13	\$0.00	\$0.00	\$0.00	\$24,726.05	\$59,523.95	

Must be encumbered by November 1, 2016 and claimed by February 1, 2017

TRICOJIF

Updated as of 10/17/2016

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2016 Wellness Incentive Program**

Member Municipality	Opening Balance	Jan 2016	Feb 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	Sept. 2016	Oct. 2016	Nov. 2016	Dec. 2016	Paid 2017	Total YTD Expenses	Ending Balance	Encum. Funds
Alloway	500.00														0.00	500.00	
Carney's Point	1,000.00				75.44	293.47	200.00								568.91	431.09	
Clayton	1,000.00														0.00	1,000.00	
Deptford	1,500.00														0.00	1,500.00	
East Greenwich	1,000.00										1,000.00				1,000.00	0.00	
Elk Township	750.00														0.00	750.00	
Elsinboro	500.00														0.00	500.00	
Fairfield	750.00														0.00	750.00	10/07/16
Franklin	1,250.00				269.31	420.00					260.27				949.58	300.42	
Glassboro	1,500.00														0.00	1,500.00	
Greenwich	1,000.00														0.00	1,000.00	
Harrison	1,000.00														0.00	1,000.00	
Logan	1,000.00														0.00	1,000.00	
Lowers Alloways Creek	1,000.00				30.00										30.00	970.00	
Mannington	500.00								208.79						208.79	291.21	
Mantua	1,250.00														0.00	1,250.00	10/11/16
Monroe	1,500.00														0.00	1,500.00	
Oldmans	500.00														0.00	500.00	10/17/16
Paulsboro	1,000.00														0.00	1,000.00	
Penns Grove	1,250.00														0.00	1,250.00	
Pennsville	1,250.00														0.00	1,250.00	
Pilesgrove	500.00						495.00								495.00	5.00	
Pitman	1,250.00														0.00	1,250.00	
Quinton	500.00										236.00				236.00	264.00	10/11/16
Shiloh	500.00														0.00	500.00	
South Harrison	500.00														0.00	500.00	
Swedesboro	750.00														0.00	750.00	
Upper Pittsgrove	500.00														0.00	500.00	10/03/16
Vineland City	1,500.00														0.00	1,500.00	
Washington Township	1,500.00														0.00	1,500.00	
Wenonah	750.00										741.44				741.44	8.56	
Westville	1,000.00														0.00	1,000.00	
Woodbury City	1,250.00														0.00	1,250.00	
Woodbury Heights	1,000.00														0.00	1,000.00	
Woodstown	750.00														0.00	750.00	
Woolwich	1,000.00										1,000.00				1,000.00	0.00	
Total By Line	\$34,250.00	\$0.00	\$0.00	\$0.00	\$374.75	\$713.47	\$695.00	\$0.00	\$208.79	\$0.00	\$3,237.71	\$0.00	\$0.00	\$0.00	\$5,229.72	\$29,020.28	

Must be claimed or encumbered by November 1, 2016 and claimed by February 1, 2017

TRICOJIF

Updated as of 10/17/2016

EPL Helpline Checklist

Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Alloway Township	Charlet Cheeseman, Clerk	Ed McKelvey, Mayor
Carneys Point Township	Marie Stout, Clerk	Joseph Racite, Mayor
Clayton Borough	Sue Miller, Administrator	Donna Nestore, CFO
Deptford Township	Dina Zawadski, Clerk	N/A
East Greenwich Township	Stephen Bottiglieri	Dale Archer, Mayor
Elk Township	Deborah Pine, Clerk	Stephen Consodine, CFO
Elsinboro Township	Doug Hogate	N/A
Fairfield Township	Ben Byrd, Sr.	N/A
Franklin Township	Barbara Freijomil	N/A
Glassboro Borough	Debra Fourre	Russell Clark
Greenwich Township	John Godfrey	George W. Shivery, Jr., Mayor
Harrison Township	Mark Gravinese, Administrator	Dennis Chambers, Deputy Administrator
Logan Township	Linda Oswald, Clerk	Lyman Barnes, Administrator
Lower Alloways Creek Township	Ronald Campbell, Sr.	Kevin Clour, FC
Mannington Township	Esther Mitchell, Clerk	John Emel, Mayor
Mantua Township	Jennica Bileci	N/A
Monroe Township	Kevin Heydel, BA	Christine Scola
Oldmans Township	Melinda Taylor, Clerk	N/A
Paulsboro Borough	Lorraine Boyer	Vernon Marino, Police Chief
Penns Grove Borough	Steve Labb, CFO	Sharon Williams, Clerk
Pennsville Township	Rich Barnhart, Mayor	Jack Lynch, Mgr.
Pilesgrove Township	Maureen Abdill	Kevin Eachus
Pitman Borough	Judith O'Donnell, Municipal Clerk	Michael Razze, Councilman
Quinton Township	Marty Uzdanovics, Clerk	Pauline Rader, Deputy Clerk
Shiloh Borough	Ronald Campbell, Sr, Clerk	Dallus Bruso, Council President
South Harrison Township	Nancy Kearns, Clerk	Celeste Keen, Deputy Clerk
Swedesboro Borough	Tanya Goodwin, Clerk	Thomas W. Fromm, Mayor
Upper Pittsgrove Township	NA	NA
Vineland City	Rosalia Gonzalez, Pers. Dir.	Robert Dickenson, FC
Washington Township	Robert Smith	N/A
Wenonah Borough	John Dominy, Council Pres.	Karen Sweeney, Treasurer
Westville Borough	William J. Bittner, Jr.	Christine A. Helder
Woodbury City	Robert Law	Michael Theokas, Administrator
Woodbury Heights Borough	Robbie Conley, Mayor	Janet Pizzi, Clerk
Woodstown Borough	Cynthia Dalessio, Clerk	N/A
Woolwich Township	Jane DiBella, Administrator	Alan Schwager, Mayor

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2016 JIF EPL Attorney Hotline Allowance**

Member Municipality	Opening Balance	Jan 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 2017	Total YTD Expenses	Ending Balance
Alloway	540.00														0.00	540.00
Carneys Point	540.00														0.00	540.00
Clayton	540.00						45.00								45.00	495.00
Deptford	540.00														0.00	540.00
East Greenwich	540.00										540.00				540.00	0.00
Elk	540.00														0.00	540.00
Elsinboro	540.00														0.00	540.00
Fairfield	540.00														0.00	540.00
Franklin	540.00														0.00	540.00
Glassboro	540.00														0.00	540.00
Greenwich	540.00														0.00	540.00
Harrison	540.00														0.00	540.00
Logan	540.00														0.00	540.00
Lower Alloways Creek	540.00														0.00	540.00
Mannington	540.00														0.00	540.00
Mantua	540.00														0.00	540.00
Monroe	540.00														0.00	540.00
Oldmans	540.00														0.00	540.00
Paulsboro	540.00														0.00	540.00
Penns Grove	540.00														0.00	540.00
Pennsville	540.00														0.00	540.00
Pilesgrove	540.00														0.00	540.00
Pitman	540.00														0.00	540.00
Quinton	540.00			36.00											36.00	504.00
Shiloh	540.00														0.00	540.00
South Harrison	540.00														0.00	540.00
Swedesboro	540.00														0.00	540.00
Upper Pitts.	540.00														0.00	540.00
Vineland	540.00														0.00	540.00
Washington	540.00														0.00	540.00
Wenonah	540.00														0.00	540.00
Westville	540.00														0.00	540.00
Woodbury (City)	540.00														0.00	540.00
Woodbury Hgts	540.00														0.00	540.00
Woodstown	540.00														0.00	540.00
Woolwich	540.00														0.00	540.00
Total By Line	19,440.00	0.00	0.00	36.00	0.00	0.00	45.00	0.00	0.00	0.00	540.00	0.00	0.00	0.00	621.00	18,819.00

Must be used by December 31, 2016

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Trico JIF					
Data Valued As of :	October 6, 2016				
Total Participating Members	37				
Complaint	34				
Percent Compliant	91.89%				
		01/01/16		2016	
	Compliant	EPL		POL	
Member Name		Deductible		Deductible	
				Co-Insurance	
				01/01/16	
ALLOWAY	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
CARNEY'S POINT	Yes	\$ 20,000		\$ 20,000	0%
CLAYTON	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
DEPTFORD	Yes	\$ 7,500		\$ 7,500	20% of 1st 100K
EAST GREENWICH	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
ELK	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
EL SINBORO	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
FAIRFIELD TOWNSHIP T	No	\$ 100,000		\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
FRANKLIN TOWNSHIP T	Yes	\$ 20,000	\$75,000 EPL Deductible for Police Claims	\$ 20,000	20% of 1st 250K
GLASSBORO	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
GREENWICH	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
HARRISON	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
LOGAN	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
LOWER ALLOWAYS CREEK	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
MANNINGTON TOWNSHIP	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
MANTUA	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
MONROE	Yes	\$ 20,000	\$75,000 deductible on Police Claims	\$ 20,000	20% of 1st 250K
OLDMANS	Yes	\$ 2,500		\$ 2,500	0%
PAULSBORO	Yes	\$ 2,500		\$ 2,500	0%
PENNS GROVE	Yes	\$ 2,500		\$ 2,500	0%
PENNSVILLE	Yes	\$ 5,000		\$ 15,000	0%
PIESGROVE	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PITMAN	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
QUINTON	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SHILOH	Yes	\$ 2,500		\$ 2,500	0%
SOUTH HARRISON	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SWEDESBORO BORO	Yes	\$ 2,500		\$ 2,500	0%
UPPER PITTSBORO	No	\$ 100,000		\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
VINELAND	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WASHINGTON TOWNSHIP T	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WENONAH	Yes	\$ 2,500		\$ 2,500	0%
WESTVILLE	Yes	\$ 5,000		\$ 5,000	0%
WOODBURY	Yes	\$ 20,000		\$ 20,000	0%
WOODBURY HEIGHTS	Yes	\$ 2,500		\$ 2,500	0%
WOODSTOWN	Yes	\$ 20,000		\$ 20,000	0%
WOOLWICH	Yes	\$ 20,000		\$ 20,000	0%

* Member does NOT participate in EPL coverage

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
 EMPLOYMENT PRACTICES COMPLIANCE STATUS - Trico JIF
 Data Valued As of : 10/6/2016
 Total Participating Members 36**

MemID	Member	Checklist Submitted
345	ALLOWAY	No
346	CARNEY'S POINT	No
347	CLAYTON	No
463	DEPTFORD	Yes
348	EAST GREENWICH	No
349	ELK	No
645	ELSINBORO	Yes
350	FAIRFIELD TOWNSHIP T	No
528	FRANKLIN TOWNSHIP T	No
351	GLASSBORO	No
352	GREENWICH	No
353	HARRISON	No
355	LOGAN	No
640	LOWER ALLOWAYS CREEK	No
603	MANNINGTON TOWNSHIP	No
356	MANTUA	No
357	MONROE	Yes
480	OLDMANS	Yes
358	PAULSBORO	No
359	PENNS GROVE	No
360	PENNSVILLE	No
361	PIESGROVE	Yes
362	PITMAN	Yes
464	QUINTON	Yes
529	SHILOH	Yes
364	SOUTH HARRISON	No
365	SWEDESBORO BORO	No
366	UPPER PITTSBORO	No
660	VINELAND	No
374	WASHINGTON TOWNSHIP T	No
367	WENONAH	No
368	WESTVILLE	Yes
381	WOODBURY	No
369	WOODBURY HEIGHTS	Yes
370	WOODSTOWN	No
371	WOOLWICH	Yes

**TRI-COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF August 31, 2016**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	1,164,167	9,268,300	184,026,363	193,294,663
2. CLAIM EXPENSES				
Paid Claims	336,700	3,117,540	73,347,837	77,200,496
Case Reserves	(113,899)	111,429	5,656,410	5,206,038
IBNR	111,001	162,314	3,658,774	3,647,770
Recoveries	-	-	-	-
TOTAL CLAIMS	333,802	3,391,284	82,663,021	86,054,305
3. EXPENSES				
Excess Premiums	359,458	2,875,663	46,196,203	49,071,866
Administrative	182,215	1,472,799	33,737,519	35,210,318
TOTAL EXPENSES	541,673	4,348,461	79,933,723	84,282,184
4. UNDERWRITING PROFIT (1-2-3)	288,692	1,528,555	21,429,619	22,958,174
5. INVESTMENT INCOME	(59,689)	60,769	8,303,654	8,364,423
6. DIVIDEND INCOME	0	0	751,969	751,969
7. STATUTORY PROFIT (4+5+6)	229,002	1,589,324	30,485,242	32,074,566
8. DIVIDEND	0	0	12,270,512	12,270,512
9. STATUTORY SURPLUS (7-8)	229,002	1,589,324	18,214,730	19,804,054

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(24,859)	94,719	11,729,789	11,824,508
2013	20,880	(155,339)	3,055,962	2,900,623
2014	32,183	205,350	2,679,477	2,884,827
2015	117,785	727,036	749,502	1,476,538
2016	83,014	717,558		717,558
TOTAL SURPLUS (DEFICITS)	229,002	1,589,324	18,214,730	19,804,054
TOTAL CASH				32,428,535

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	(64,768)	66,764,315	66,699,547
FUND YEAR 2013				
Paid Claims	126,432	516,720	3,002,876	3,519,596
Case Reserves	(140,865)	(191,836)	1,230,742	1,038,906
IBNR	(14,537)	(203,707)	392,089	188,382
Recoveries	0	0	0	0
TOTAL FY 2013 CLAIMS	(28,970)	121,177	4,625,707	4,746,884
FUND YEAR 2014				
Paid Claims	28,032	312,659	2,782,773	3,095,432
Case Reserves	(24,525)	(178,063)	1,243,070	1,065,008
IBNR	(44,356)	(329,841)	882,158	552,317
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	(40,849)	(195,244)	4,908,001	4,712,757
FUND YEAR 2015				
Paid Claims	32,428	989,313	1,905,970	2,895,283
Case Reserves	(62,170)	(252,385)	2,143,857	1,891,472
IBNR	(97,485)	(1,453,595)	2,315,172	861,577
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	(127,227)	(716,667)	6,364,999	5,648,332
FUND YEAR 2016				
Paid Claims	149,808	990,639		990,639
Case Reserves	113,661	1,210,653		1,210,653
IBNR	267,378	2,045,495		2,045,495
Recoveries	0	0		0
TOTAL FY 2016 CLAIMS	530,848	4,246,786		4,246,786
COMBINED TOTAL CLAIMS	333,802	3,391,284	82,663,021	86,054,305

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Per Executive Director, professional fees other than RMC Fees reflect paid amounts.

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

Monthly Regulatory Filing Check List

Fund Year 2016 for the Month of September

<u>ITEM</u>	<u>FILING STATUS</u>
Meeting Minutes	10/25/16
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)	9/20/16
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year: January 1, 2016 – December 31, 2016

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FG'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	1/27/16
Annual Certified Audit	7/1/16
List of Fund Commissioners & Executive Committee	1/27/16
Identity of Administrator	1/27/16
Identity of Treasurer	1/27/16
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	MEL
Withdrawals	N/A
Exhibit A - Certification of JIF Fund Professionals	1/27/16
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
New Service Providers	1/27/16
Annual Reorganization Resolutions, including Cash Management Plan	1/27/16

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
Attorney (including Subro.) - DeWeese	X	9/1/17	N/A	9/1/17	N/A
Asset Manager – TD Bank	X	9/30/17	5/1/16	10/1/17	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	12/31/15
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	8/1/17	N/A
Property Appraiser - Assetworks	X	9/27/16	N/A	9/27/16	N/A
Safety Director – JA Montgomery	X	12/10/16	N/A	12/10/16	N/A
Underwriting Manager - Hrubash, Conner Strong		12/10/16	N/A	12/10/16	N/A
Website – Joyce Media	X	NA	NA	NA	NA
Wellness Director - Schiffer	X	N/A	N/A	N/A	N/A
Treasurer - Tontarski	X	N/A	5/1/16	N/A	JIF
Recording Secretary - Tracy	X	N/A	N/A	N/A	N/A

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Skateboard Park Approval Status**

Member Municipality	Stage	Status	Notes
Alloway			
Carney's Pt.			
Clayton		Approved	
Deptford			
E. Greenwich			
Elk			
Elsinboro			
Fairfield			
Franklin			
Glassboro			
Greenwich			
Harrison			
Logan		Removed	Skateboard park removed as of 11/17/09
Lower Alloways Creek			
Mannington			
Mantua			
Monroe		Approved	
Oldmans			
Paulsboro			
Penns Grove			
Pennsville		Approved	
Pilesgrove			
Pitman			
Quinton			
Shiloh			
S. Harrison			
Swedesboro			
U. Pittsgrove			
Vineland			
Washington Twp		Approved	
Wenonah			
Westville			
Woodbury	Inquiry	Active	Letter explaining program sent to RMC on 2/22/05. Per MEL Underwriter - Not a Skatepark - No Approval Required.
Woodbury Heights			
Woodstown			
Woolwich			
36			

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Convent Found To Be Employer of Cook and Required To Reimburse Diocese for Medical and Temporary Disability Payments Voluntarily Paid by Diocese

John H. Geaney September 15, 2016 Compensability, Counsel Fees 0 Comments

Consider this situation: *Company A voluntarily pays approximately \$172,000 in medical and temporary disability benefits to Worker. Company A demands reimbursement from Company B believing that Company B is the true employer. Worker never files a claim petition against Company A or B. Can Company A file a claim petition in the name of Worker and recover from Company B all \$172,000 that Company A voluntarily paid?*

That is the issue in ***Diocese of Metuchen, a/s/o/ Elissa Martinez v. Sisters of the Immaculate Heart of Mary***, A-1441-14T4 (App. Div. Sept. 6, 2016). It is the most interesting decision in many decades to come out of New Jersey on the right of a company to seek reimbursement from another company in a non-PIP situation through the Division of Workers' Compensation.

Elissa Martinez was severely burned in the face, neck and torso while working as a cook at the convent of the Sisters of the Immaculate Heart of Mary (IHM). The convent, a high school, and an elementary school are part of the Immaculate Conception Church, all owned by the Diocese of Metuchen. Martinez was hired by the Mother Superior of IHM to cook for a net wage of \$175 per week by checks issued by IHM. The Mother Superior directed the activities of Martinez. IHM issued a W-2 tax form to Martinez but clearly believed that Martinez was an employee of the Diocese.

The financial relationship of the Sisters at IHM and the Diocese is unusual because the sisters take a vow of poverty. Hence, no individual sister receives a check. However, the Diocese pays a stipend for each sister to IHM, which then allocates an amount per month to the sisters of the convent for their living expenses. An extra stipend of \$600 per month also was paid to IHM by the high school and the elementary school. This stipend, however, was stopped after the accident to Martinez.

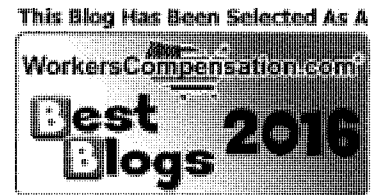
After Martinez's accident, IHM notified its workers' compensation carrier and the Diocese. The Diocese paid Martinez's medical and temporary disability benefits on a "charitable basis." Thereafter the Diocese demanded that IHM's workers' compensation carrier immediately assume responsibility for making all payments. When that did not happen, the Diocese filed a workers' compensation claim on Martinez's behalf under **N.J.S.A. 34:15-15.1** The Diocese denied that Martinez was its employee, and IHM also denied that Martinez was its employee.

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As part of the claim petition which the Diocese filed, a motion was also filed to require IHM's carrier to accept the claim and pay benefits. The medical provider, St. Barnabas Medical Center, also intervened seeking repayment of \$399,017 for in-patient hospital services paid to Martinez. The Judge of Compensation heard testimony and ordered IHM's carrier to reimburse the Diocese and pay outstanding medical bills, as well as make payment of \$50,000 for counsel fees and pay permanent disability benefits to Martinez. *It is important to note that Martinez herself never filed a claim petition in this case.*

The first issue which IHM raised was jurisdiction of the court to hear this case. The Appellate Division agreed with the Judge of Compensation that the Division had jurisdiction to handle a claim filed by one entity on behalf of a petitioner for reimbursement of benefits. That conclusion flowed from N.J.S.A. 34:15-15.1 which allows claims for reimbursement to be filed when benefits "have been paid by any person, organization or corporation on behalf of such petitioner." This provision is a little known part of the New Jersey Workers' Compensation Act:

Whenever the expenses of medical, surgical or hospital services, to which the petitioner would be entitled to reimbursement, if such petitioner had paid the same as provided in section 34:15-15 of the Revised Statutes, shall have been paid by any insurance company or other organization by virtue of any insurance policy, contract or agreement which may have been procured by or on behalf of such petitioner, or shall have been paid by any person, organization or corporation on behalf of such petitioner, the deputy directors or referees of the Division of Workmen's Compensation are authorized to incorporate in any award, order or approval of settlement, an order requiring the employer or his insurance carrier to reimburse such insurance company, corporation, person or organization in the amount of such medical, surgical or hospital services so paid on behalf of such petitioner.

The Appellate Division distinguished this sort of petition for reimbursement from a claim for contribution by one employer against the other, saying contribution claims like this are prohibited under the case of Conway v. Mr. Softee, Inc., 51 N.J. 254, 258 (1968). The difference in this case was, according to the Appellate Division, that "the Diocese did not file a claim on its own behalf, but rather, as permitted by the statute, filed the claim on behalf of Martinez." The Court said, "The claim in Conway was for contribution from the other employer, where the present claim is on behalf of the employee for reimbursement." In Conway, one employer tried to file a claim against another employer, and the Court said that cannot be done in the Division of Workers' Compensation.

The next issue that the Appellate Division decided concerned employment by IHM. It recited the two tests for employment, namely the "control" test, and the "relative nature of the work" test, and under both tests the Court found Martinez was an employee of IHM. *The decision does not make clear whether IHM argued that the Diocese was a "joint employer."* Presumably that argument was advanced, but one cannot tell from the Appellate Division decision. Control was established by the Mother Superior providing direction to Martinez. The relative nature of the work test was met because Martinez cooked daily meals for the sisters in the convent and worked exclusively for the sisters in the convent. She had no written agreement with the Diocese.

IHM also challenged the counsel fee award of \$50,000. For one thing, IHM argued that \$50,000 constituted more than 20% of the award. The Court noted that the Diocese

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PIP post-offer medical examinations
Reasonable Accommodation reasonable
accomodation Relative Nature of Work
Test Reopener subrogation Supreme
Court Telecommuting **The Second**
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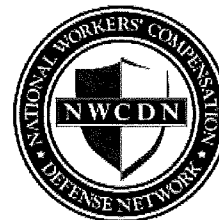
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had paid \$172,182 as of January 13, 2015, and St. Barnabas had a claim for \$399,017.

The Court said, that an award of \$50,000 was far less than twenty percent of the combined amount paid by the Diocese and the amount owed to St. Barnabas.



Interestingly, the Appellate Division reversed an award of permanency to Martinez because Martinez never filed a claim petition and the Judge never explained the basis for the award.

This case is one of a kind, and there are really no other non-PIP cases like it that have been reported. It is somewhat astonishing because the Diocese volunteered initially to pay medical bills without any court order or claim petition having been filed. Yet the Diocese managed to obtain full reimbursement after paying \$172,182 on a charitable basis by resort to filing a claim petition on behalf of the petitioner pursuant to N.J.S.A. 34:15-15.1. The language that the court focused on would suggest that employers can utilize this procedure rather easily: the standard set forth in the statute is *whether the petitioner would have been entitled to reimbursement had petitioner made the payments herself*.

Until this case, this particular statute has been used almost exclusively by PIP carriers to obtain reimbursement for medical bills and temporary disability benefits that PIP is required to pay under contract with rights over against the workers' compensation carrier for injuries arising out of and in the course of employment. Based on this case, this statute now has a much wider potential use than just PIP reimbursement actions.



Tags: claims by one employer against another employer

About the Author:

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



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

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

A graduate of Holy Cross College summa cum laude, Mr. Geaney obtained his law degree from Boston College Law School. He has been named a "Super Lawyer" by

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Understanding George v. Great Eastern Food Products

John H. Geaney September 20, 2016 Compensability 0 Comments

The case that generates more questions than any other in this practitioner's experience is **George v. Great Eastern Food Products, Inc.**, 44 N.J. 44 (1965) regarding idiopathic claims. This case comes into play any time that an employee falls for reasons unknown and suffers an injury caused by the fall itself. Countless employers have had situations where employees fall at work for no work-related reason, and the question is whether or not such a fall is compensable. The *George* case was decided by the New Jersey Supreme Court, and it has been the leading case on this particular type of claim since 1965.

The facts are very simple. Mr. George worked for Great Eastern and became dizzy at work probably related to some personal cardiovascular condition. That led him to fall to the concrete floor and fracture his skull. He died from the skull fracture, and his widow filed a dependency claim. Mr. George did not strike any object while falling, and he did not trip on anything. He simply fell onto a concrete floor from a standing position.

The lower courts found that this accident was *not* compensable based on a number of very old workers' compensation decisions. But the Supreme Court of New Jersey reversed in favor of the widow's dependency claim. The Supreme Court said that an employer takes the employee as he finds him. The Court added that an accident under the New Jersey Workers' Compensation Act occurs "*if either the circumstance causing the injury or the result on the employee's person was unlooked for, regardless of whether the inception or the underlying reason for the circumstance or result was personal or work connected.*"

The Court viewed both the circumstance causing the injury in this case (striking the floor) and the consequence upon the employee's person as unexpected events. Since an accident is by definition an unexpected event, the case was found compensable. The Court said, "*We also completely endorse the second necessary element . . . that such an unlooked-for mishap arises 'out of' the employment when it is due to a condition of the employment – i.e., a risk of this employment, and that the impact with the concrete floor here clearly meets that test.*"

The Supreme Court concluded with this comment; "*Of course, we do not mean to intimate that an employee is entitled to compensation for some idiopathic incident in and of itself, as, for example, where one suffers a none-work connected heart attack or convulsion at work and simply dies at his desk or machine or falls to the floor and suffers no injury from the impact.*" Thus the general rule that we do not pay for the underlying condition which caused the fall, but we do pay for the effects of the fall under the rule in *George*.

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Managed Healthcare Services Company Prevails In Nurse's ADA Claim

John H. Geaney September 27, 2016 ADA 1 Comment

Katherina Swank worked for CareSource Management Group (hereinafter CareSource) as a Registered Nurse (RN). CareSource provides managed healthcare services to Medicaid recipients. Her work involved case manager duties by telephone until CareSource initiated a new approach in 2011 to delivering managed care services to the Ohio Department of Job and Family Services, which mandated that CareSource employees meet face-to-face with certain high risk members of the community on at least a quarterly basis.

This face-to-face requirement posed a problem for Swank because she suffered from rheumatoid arthritis. She had intermittent difficulty with walking, lifting heavy items, and driving. She had a weakened immune system and was susceptible to illness. Because of these medical issues, CareSource had allowed Swank to begin working from home in 2009. When management contacted Swank in 2011 about the change in requiring face-to-face visits with members, Swank said that she had concerns about this, in particular having to drive a great deal as well as the impact on her autoimmune condition.

Swank sent a letter on November 14, 2011 to the Senior Vice President of Health Services stating that the new position "would be hazardous considering her current health condition." She elaborated that contact with high risk patients would be detrimental to her health. She met with management and stressed that long distance driving would also be a problem. CareSource suggested that Swank make an accommodation request.

Swank filled out an application for an accommodation and stated that she was "unable to tolerate being exposed to changes in weather conditions" and "unable to sit/stand for long periods of time." Her request was to be permitted to continue to work in an office setting. Her physician weighed in by saying that Swank would have "difficulty" performing some of the job duties of the new CMHR job position. Her doctor also said that during acute flare-ups of her rheumatoid arthritis, her medical condition would preclude her from traveling to and from work and from being at work.

Ten more conversations took place between the parties with no real progress. Ultimately Swank admitted that she could not perform the essential functions of the new CMHR position, and CareSource advised that it had no other position for her. The company then terminated her employment.

Swank sued under the ADA and contended that the company failed to make reasonable accommodation for her disability. The district court ruled for CareSource and the United States Sixth Circuit Court of Appeals affirmed the dismissal of Swank's case. The Court noted as follows:

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

- There was evidence that Swank could not perform her job duties at all during flare-ups of her rheumatoid arthritis.
- The Court had a right to rely on statements by Swank's doctor that she was likely to have acute flare-ups even though Swank disagreed with her own doctor on this point
- Driving was an essential function of the CMHR position because driving was included in the "Work Environment/Physical Requirements" section of the job description, even if it was not mentioned in the CMHR heading as an essential job function.
- Making face-to-face visits with high risk patients was an essential job function

Swank also argued that the company should have considered reassigning her to a telephonic position in Dayton or Cleveland. The Court noted that at the time she raised this issue, there were no such positions available. Further, this would not have addressed Swank's restrictions against long distance driving. Lastly, one of the Cleveland positions would have required a promotion for Swank, and the Court noted that this is never required of an employer under the ADA.

The Court rejected the argument that Swank made a reasonable accommodation request:

"Swank failed to propose a reasonable accommodation that would have addressed her stated driving limitations. Swank contends that she proposed a reasonable accommodation because she 'sought to be assigned members in the geographic area of her home in order to limit driving long distances.' However, Swank testified that even if she were assigned members closer to her home, she still might have to sit in the car for long periods of time due to traffic or bad weather and still might experience flare-ups due to changes in the weather. Swank therefore agreed that assigning her members closer to her home would not adequately address her concerns. Accordingly, because Swank did not propose a reasonable accommodation to CareSource that would address her stated limitations, her interactive-process claim fails as a matter of law."

This case shows how important it is for an employer to ask an employee to outline in writing any health restrictions and make a specific request for accommodation. Here the plaintiff boxed herself in by listing so many restrictions that it would be nearly impossible for the company to find a job which would meet all the restrictions. When plaintiff tried to walk some of the restrictions back, contending that she was not really all that restricted, the employer correctly held her to her written representations and held her doctor to them as well. The case also shows how important it is to list the essential functions on a job description. It is worth the time to get the job description right, which CareSource did here in stating that driving and traveling were essential functions.

The case can be found at [***Katherina Swank v. CareSource Management Group Corporation***](#), 32 AD Cases 1731 (6th Cir. 2016).



Tags: essential job functions, Reasonable Accommodation

About the Author:

John H. Geaney, an executive committee member and shareholder with Capehart Scatchard, began an email newsletter entitled Currents in Workers' Compensation, ADA and FMLA in 2001 in order to keep clients and readers informed on leading



1,755 views | posted on October 21, 2013



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

1,525 views | posted on January 27, 2016



New Jersey Governor Vetoes Two Major Workers' Compensation Bills Opposed by Employers

1,400 views | posted on January 14, 2016

Categories:

ADA Awards Compensability Controlling Costs Counsel Fees Court Rulings EEOC FMLA Key Defenses Occupational Disease Claims Uncategorized

Topics:

Acceleration Accidental Disability Pens TOP Aggravation Airline Appellate Division Arthritis Atlantic City Automobile Accident Bias Cancer Capehart Scatchard Car Accident casual employment Civil Suit Cohabitation Common Law Marriage Counsel Fees County Death Definition Dependency Benefits Disability Fitness-for-Duty Examination functional capacity exam going and coming rule independent contractor independent contractor defense Jurisdiction Liens Light Duty Martin v. Pollard Maximal Medical Improvement medical reimbursement Occupational occupational stress PIP post-offer medical examinations Reasonable Accommodation reasonable accomodation Relative Nature of Work Test Reopener subrogation Supreme Court Telecommuting The Second Injury Fund

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New Jersey
WORKERS' COMP BLOG

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A Capehart Scatchard Blog

OSHA Attacks Employer Post-Accident Drug Testing Policies

John H. Geaney October 5, 2016 Uncategorized 0 Comments

Many employers have a policy of mandatory post-injury drug testing. Those policies must now be reconsidered and largely jettisoned. The underpinning of the new OSHA policy on drug testing is the belief that blanket post-injury drug testing policies deter proper reporting of injuries. On May 12, 2016 OSHA published new final rules against discrimination and injury and illness reporting. The new rule became effective August 10, 2016. The rule itself does not mention blanket drug testing policies, but the Comments to the rule make clear OSHA's position.

The way OSHA gets to drug testing is through Section 1904.35(b)(1)(iv) which prohibits an employer from discharging or discriminating against an employee for reporting a work-related injury or illness. While the evidence seems threadbare that employers retaliate against employees who report work injuries by requiring post-accident drug testing, employers have to deal with the new rule, like it or not.

Here is the new standard contained in the Comments to the rule. *"To strike the appropriate balance here, drug testing policies should limit post-incident testing to situations in which employee drug use is likely to have contributed to the incident, and for which the drug test can accurately identify impairment caused by drug use."* Employers rightly question how they will develop the expertise to know when drugs are contributing to an accident. The Comments suggest that it would not be reasonable to drug test an employee who reports a bee sting, a repetitive strain injury, or an injury caused by a lack of machine guarding or a machine or tool malfunction. That sort of testing, in the view of OSHA, "is likely only to deter reporting without contributing to the employer's understanding of why the injury occurred, or in any other way contributing to workplace safety."

Another harm that OSHA sees in drug testing is that it can be perceived as punitive or embarrassing to the employee and therefore likely to deter injury reporting. OSHA states that *"this final rule does not ban drug testing of employees. However, the final rule does prohibit employers from using drug testing (or the threat of drug testing) as a form of adverse action against employees who report injuries or illnesses."*

So how can an employer perform post-incident drug testing while at the same time convincing OSHA that it is not doing this to deter reporting of injuries or illnesses? OSHA says that drug testing which complies with a requirement of state or federal law or regulation is fine because the motive of the employer will be considered non-retaliatory. But those examples of drug testing do not address the issues most employers face.

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2,615 views | posted on March 28, 2016



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

OSHA adds the following opaque comment: "Employers need not specifically suspect drug use before testing, but there should be a reasonable possibility that drug use by the reporting employee was a contributing factor to the reported injury or illness in order for an employer to require drug testing." What "reasonable possibility" means is anyone's guess at this point in time. Questions abound on how an employer will be able to acquire in the short window of time following an accident sufficient information to make a decision to drug test under the "reasonable possibility" standard? A huge percentage of workers' compensation accidents are unwitnessed, and drug use is widespread in our society generally. One can argue that there is always a reasonable possibility that drugs may be involved in work injuries, but clearly OSHA is looking for something beyond broad generalities like this. The Comments provide no examples of what OSHA is looking for. The likely effect of this rule will be to deter employers from drug testing after work injuries, and ultimately this will make workplaces and workers less safe.

Employer groups will surely challenge this rule in federal court. In the interim, employers should know that maximum penalties are now \$12,000 per violation and over \$120,000 for repeat violations. Given the new rule is now in effect, we recommend that employers, if they have not already done so, take a fresh look at their drug testing policies.



Tags: OSHA, Post-Accident Drug Testing

About the Author:

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



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

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

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

Capehart Scatchard is a full service law firm with offices in Mt. Laurel and Trenton, New Jersey. The firm represents employers and businesses in a wide variety of

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2014

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NWCDN Member

MEL STATUTORY BONDS as of 9/30/16

345 ALLOWAY	TRICO	Dawn M. Allen	Tax Collector / Utilities Collector	41306
345 ALLOWAY	TRICO	Marie Stout	Treasurer	42370
346 CARNEY'S POINT	TRICO	Linda S. Jones	Treasurer	39083
346 CARNEY'S POINT	TRICO	Elizabeth A. Ruhl	Tax Collector	41640
347 CLAYTON	TRICO	Donna M. Nestore	Tax Collector / Treasurer	39448
463 DEPTFORD	TRICO	Diane Kusmanick	Tax Collector	41275
463 DEPTFORD	TRICO	Kimberly Bastien	Treasurer	41204
463 DEPTFORD	TRICO	Nina R. Lamb	Library Treasurer	39814
348 EAST GREENWICH	TRICO	Susan M. Costill	Treasurer	39083
348 EAST GREENWICH	TRICO	Gail Capasso	Tax Collector	39083
348 EAST GREENWICH	TRICO	Christine Monaco	Utilities Clerk	42514
349 ELK	TRICO	Susan E. Defrancesco	Tax Collector	39429
349 ELK	TRICO	Stephen P. Considine	Treasurer	39814
645 ELSINBORO	TRICO	Joanne M. Eddy	Tax Collector	42004
350 FAIRFIELD TOWNSHIP T	TRICO	Carla Smith	Tax Collector	40909
350 FAIRFIELD TOWNSHIP T	TRICO	Lois Buttner	Treasurer	40909
528 FRANKLIN TOWNSHIP T	TRICO	Joanna Potopchuk	Tax Collector	42005
528 FRANKLIN TOWNSHIP T	TRICO	Charles Owens	Treasurer/CFO	42543
528 FRANKLIN TOWNSHIP T	TRICO	Karen Shover	Library Treasurer	41640
528 FRANKLIN TOWNSHIP T	TRICO	Joanna Potopchuk	Tax Collector	41913
351 GLASSBORO	TRICO	Rosemary A. Turner	Tax Collector	39448
352 GREENWICH	TRICO	Merrie Schmidt	Treasurer	39083
352 GREENWICH	TRICO	Suzanne D. Pierce	Tax Collector	42065
353 HARRISON	TRICO	Yvonne Bullock	Treasurer (CFO Crime)	39083
353 HARRISON	TRICO	Dawn Michelle Allen	Tax Collector/ Utility Collector	39335
355 LOGAN	TRICO	Robert Best	Treasurer / CFO	41274
355 LOGAN	TRICO	Rosanne Pyle	Tax Collector	40544
640 LOWER ALLOWAYS CREEK	TRICO	Dawn M. Allen	Tax Collector	40179
640 LOWER ALLOWAYS CREEK	TRICO	Kevin S. Clour	Treasurer	40544
603 MANNINGTON TOWNSHIP	TRICO	Lynne H. Stiles	Tax Collector	39814
603 MANNINGTON TOWNSHIP	TRICO	Linda S. Jones	Treasurer	40544
356 MANTUA	TRICO	Alice M. Kellmyer	Tax Collector	39814
356 MANTUA	TRICO	Gayle L. Tschopp	Treasurer	39814
357 MONROE	TRICO	Joanna Potopchuk	Tax Collector	42217
480 OLDMANS	TRICO	James R. Hackett	Treasurer/ Water Collector(CFO)	39083
480 OLDMANS	TRICO	Anne Deeck	Tax Collector	42256
358 PAULSBORO	TRICO	Lorraine Boyer	Treasurer / CFO	42102
358 PAULSBORO	TRICO	Georjean Widener	Tax Collector	41852
358 PAULSBORO	TRICO	Rita M. Costenbader	Utility Collector	39083
359 PENNS GROVE	TRICO	Anne McCarthy	Tax Collector	41275
359 PENNS GROVE	TRICO	Elizabeth A. Ruhl	Tax Collector	42005
360 PENNSVILLE	TRICO	John F. Willadsen	Treasurer / CFO Crime	40179
360 PENNSVILLE	TRICO	Lauren E. Schoonmaker	Tax Collector	40179
361 PILESGROVE	TRICO	Kimberly Fleetwood	Treasurer	39083
361 PILESGROVE	TRICO	Donna L. Denham	Tax Collector	39973
362 PITMAN	TRICO	Margaret Ware	Library Treasurer	41705
362 PITMAN	TRICO	Beth A. Walls	Tax Collector	39083
362 PITMAN	TRICO	Stephen P Considine	Treasurer (CFO crime)	39083
464 QUINTON	TRICO	Diane L. S. Bowman	Treasurer	39083
464 QUINTON	TRICO	Dawn Michelle Mitchell	Tax Collector	39601
529 SHILOH	TRICO	Ronald L. Campbell Sr.	Treasurer	39083
529 SHILOH	TRICO	Elizabeth Wallender	Tax Collector	39083
364 SOUTH HARRISON	TRICO	Victoria Holmstrom	Tax Collector	41512
365 SWEDESBORO BORO	TRICO	Lois M. Elder	Treasurer	40544
365 SWEDESBORO BORO	TRICO	Kimberly Fleetwood	Tax Collector	40609
366 UPPER PITTSBGROVE	TRICO	Susan E. DeFrancesco	Tax Collector/Treasurer	39083
374 WASHINGTON TOWNSHIP T	TRICO	Robin D. Sarlo	Tax Collector	42165
374 WASHINGTON TOWNSHIP T	TRICO	James D'Auria	Treasurer	41848
367 WENONAH	TRICO	Karen Sweeney	Treasurer	39264
367 WENONAH	TRICO	Beth A. Walls	Tax Collector	41911
368 WESTVILLE	TRICO	Christine A. Helder	Tax Collector	39083
368 WESTVILLE	TRICO	Friz H. Sims Jr	Treasurer-Westville Fire District	39917
368 WESTVILLE	TRICO	William Bittner	Treasurer	42005
381 WOODBURY	TRICO	Robert Law	Municipal Treasurer (CFO-crime)	39083
381 WOODBURY	TRICO	Lorraine Roberts (married n.	Tax / Utility Collector	39083
381 WOODBURY	TRICO	Cheryl Slack	Library Treasurer	39083
369 WOODBURY HEIGHTS	TRICO	Victoria Holmstrom	Treasurer / Tax Collector effec. (40914
370 WOODSTOWN	TRICO	Elaine H. Urion	Tax Collector	39814
370 WOODSTOWN	TRICO	James R. Hackett	Treasurer/CFO	40179
371 WOOLWICH	TRICO	Kim Jaworski	Tax Collector	40843
371 WOOLWICH	TRICO	William Pine	Treasurer	40544

**Attention: Fund Commissioners &
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Elected Officials Liability Seminar

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

Registration 5:30 PM

Dinner 6:00 PM

**This is an opportunity to qualify for the \$250 credit
per Elected Official towards your municipality’s
2017 MEL Assessment.**

2016 TRICO JIF Fund Commissioner Attendance

Municipality	County	Last	First	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	# Attended	# Meetings	% Attend
(Meeting Occurred)				Y	Y	Y	Y	Y	Y	Y		Y					8	
Alloway	Salem	Reilly	Beth	X	P	X	X	X	X	P		X				2	8	25%
Carneys Point	Salem	Brown	Ken	P	P	P	P	P	P	P		P				8	8	100%
Clayton	Gloucester	Miller	Sue	P	P	P	P	P	P	P		P				8	8	100%
Deptford	Gloucester	Banks	Donald	P	P	P	P	P	P	P		P				8	8	100%
East Greenwich	Gloucester	McCaffrey	Stephanie	P	P	X	P	P	P	P		P				7	8	88%
Elk	Gloucester	King-Sammons	Carolyn	P	X	P	P	P	P	P		X				5	8	63%
Elsinboro Twp.	Salem	Hogate	Doug	P	P	P	P	P	P	P		P				8	8	100%
Fairfield	Cumberland	Dunn	Nate	X	P	P	X	X	X	P		P				4	8	50%
Franklin	Gloucester	Freijomil	Barbara	P	P	X	X	P	P	P		P				6	8	75%
Glassboro	Gloucester	Foure	Debra	X	P	P	P	P	P	P		X				6	8	75%
Greenwich	Gloucester	Rink	Harry	P	X	P	P	P	P	X		P				6	8	75%
Harrison	Gloucester	Gravinese	Mark	P	P	P	P	P	P	P		P				8	8	100%
Logan	Gloucester	Hall	Doris	X	X	P	P	X	P	X		P				4	8	50%
Lower Alloways Creek	Salem	Clour	Kevin	P	P	P	P	P	P	P		P				8	8	100%
Mannington	Salem	Spina	Dante A.	P	X	P	P	X	X	P		P				5	8	63%
Mantua	Gloucester	Bileci	Jennica	X	P	X	X	P	P	P		P				5	8	63%
Monroe	Gloucester	Heydel	Kevin	P	P	X	X	P	P	P		P				6	8	75%
Oldmans	Salem	Slusser	William	P	P	P	P	P	P	X		P				7	8	88%
Paulsboro	Gloucester	Boyer	Lorraine	X	X	P	P	X	X	P		P				4	8	50%
Penns Grove	Salem	Washington	John	P	P	P	P	P	P	P		P				8	8	100%
Pennsville	Salem	Raine	Richard G.	P	X	P	P	X	X	X		P				4	8	50%
Pilesgrove	Salem	Abdill	Maureen	P	P	P	P	P	P	P		P				8	8	100%
Pitman	Gloucester	Razze	Michael	P	X	P	P	P	P	P		X				6	8	75%
Quinton	Salem	Sperry	Marjorie	P	P	P	P	P	P	X		P				7	8	88%
Shiloh	Cumberland	Campbell	Brad	P	P	P	P	P	X	P		P				7	8	88%
South Harrison	Gloucester	Diaz	Robert	P	P	P	P	P	P	P		P				8	8	100%
Swedesboro	Gloucester	Bagby	Carl	P	X	P	P	P	P	P		P				7	8	88%
Upper Pittsgrove	Salem	Zeck, Sr.	David	X	P	P	P	P	P	X		P				6	8	75%
Vineland	Cumberland	Dickenson	Bob	P	P	P	X	X	X	X		P				4	8	50%
Washington Twp.	Gloucester	D'Auria	Jim	P	P	P	P	P	P	P		P				8	8	100%
Wenonah	Gloucester	Sweeney	Karen	P	P	P	P	P	P	X		X				6	8	75%
Westville	Gloucester	Bittner	William	P	P	P	X	P	P	P		P				7	8	88%
Woodbury, City of	Gloucester	Law	Robert	P	P	P	P	P	P	P		P				8	8	100%
Woodbury Heights	Gloucester	Yerka	Robert	P	P	P	P	P	P	P		P				8	8	100%
Woodstown	Salem	Hall	John	P	P	P	P	P	P	P		P				8	8	100%
Woolwich	Gloucester	DiBella	Jane	X	P	P	P	P	P	P		P				7	8	88%
36				28	28	31	29	29	29	27		27	0	0	0		81%	
				76%	76%	84%	78%	78%	78%	73%		73%	0%	0%	0%			

No. Municipalities

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

10/14/2016

No representation for this municipality
 Alt. Fund Commissioner in attendance
 Representative in attendance

2016 TRICO JIF Alternate Fund Commissioner Attendance

Municipality	County	Last	First	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	# Attended
Alloway	Salem	McKelvey	Ed	X		X	X	X	X			X				0
Carneys Point	Salem	Pelura	Wayne	X												0
Clayton	Gloucester	Vondran	Darlene	X												0
Deptford	Gloucester	Zawadski	Dina	X												0
East Greenwich	Gloucester	Rossett	Anthony	X		X										0
Elk	Gloucester	Pine	Debbie		X					P		X				1
Elsinboro Twp.	Salem	Elk	John J.	X												0
Fairfield	Cumberland	Davis	Darryl	X			X	X	X							0
Franklin	Gloucester	Tyciak	Deanne			P	X	X								1
Glassboro	Gloucester	Paccione	Karyn	X								P				1
Greenwich	Gloucester	Giovannitti	Vincent		P				X							1
Harrison	Gloucester	Chambers	Dennis	X					X							0
Logan	Gloucester	Jackson	Bernadine	X					X							0
Lower Alloways Creek	Salem	Campbell, Sr.	Ronald	X					X							0
Mannington	Salem	Mitchell	Esther	X					X							0
Mantua	Gloucester	LeVine	Pamela	P		X	P									2
Monroe	Gloucester	McLaughlin	Frank	X		X	X									0
Oldmans	Salem	Nipe	Jim	X					X							0
Paulsboro	Gloucester	Giampola	Alfonso	X	X				X							0
Penns Grove	Salem	Burl	Bertha	X					X							0
Pennsville	Salem	McCafferty	Patrick		P			X	X							1
Pilesgrove	Salem	Bonowski	David	X					X							0
Pitman	Gloucester	O'Donnell	Judy		P							P				2
Quinton	Salem	Uzdanovics	Marty	X						P						1
Shiloh	Cumberland	Newkirk	Glenn	X					X							0
South Harrison	Gloucester	Howard	Mary	X												0
Swedesboro	Gloucester	Fromm	Thomas	X	X											0
Upper Pittsgrove	Salem	Gantz	William	X					X							0
Vineland	Cumberland	Sotomayer	Aldis				P	X	P	P						3
Washington Twp.	Gloucester	Riiff	Adele	X												0
Wenonah	Gloucester	Schools	Kathy	X						P		P				2
Westville	Gloucester	Helder	Christine	X			X									0
Woodbury, City of	Gloucester	Theokas	Michael	X												0
Woodbury Heights	Gloucester	Gambale	Richard	X												0
Woodstown	Salem	Hiles	Joe	X												0
Woolwich	Gloucester	Bertino	Anthony	P												1
36		36		2	3	1	2	0	1	4		3	0	0	0	11
				6%	10%	3%	6%	0%	3%	13%		10%	0%	0%	0%	

F:\DATA\Risk\EXCEL\TRICO\2016\ATTEND TRICO16.xls\Alternates

-  No representation for this municipality
-  Fund Commissioner in attendance
-  Representative in attendance

2016 TRICO JIF Combined Attendance

Municipality	County	Name	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	# Attended	# Meetings	% Attend
Alloway	Salem	Reilly/McKelvey	-	1	-	-	-	-	1	-	-	-	-	-	2	8	25%
Carneys Point	Salem	Brown/Pelura	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Clayton	Gloucester	Miller/Vondran	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Deptford	Gloucester	Banks/Zawadski	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
East Greenwich	Gloucester	McCaffrey/Rossett	1	1	-	1	1	1	1	-	1	-	-	-	7	8	88%
Elk	Gloucester	King-Sammons/Pine	1	-	1	1	1	1	1	-	-	-	-	-	6	8	75%
Elsinboro	Salem	Hogate/Elk	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Fairfield	Cumberland	Dunn/Davis	-	1	1	-	-	-	1	-	1	-	-	-	4	8	50%
Franklin	Gloucester	Freijomil/Tyciak	1	1	1	-	1	1	1	-	1	-	-	-	7	8	88%
Glassboro	Gloucester	Campisi/Paccione	-	1	1	1	1	1	1	-	1	-	-	-	7	8	88%
Greenwich	Gloucester	Rink/Giovannitti	1	1	1	1	1	1	-	-	1	-	-	-	7	8	88%
Harrison	Gloucester	Gravinese/Chambers	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Logan	Gloucester	Hall/Jackson	-	-	1	1	-	1	-	-	1	-	-	-	4	8	50%
Lower Alloways Creek	Salem	Clour/Campbell	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Mannington	Salem	Spina/Mitchell	1	-	1	1	-	-	1	-	1	-	-	-	5	8	63%
Mantua	Gloucester	Bileci/LeVine	1	1	-	1	1	1	1	-	1	-	-	-	7	8	88%
Monroe	Gloucester	Heydel/McLaughlin	1	1	-	-	1	1	1	-	1	-	-	-	6	8	75%
Oldmans	Salem	Slusser/Nipe	1	1	1	1	1	1	-	-	1	-	-	-	7	8	88%
Paulsboro	Gloucester	Boyer/Giampola	-	-	1	1	-	-	1	-	1	-	-	-	4	8	50%
Penns Grove	Salem	Washington/Burl	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Pennsville	Salem	Raine/McCaffery	1	1	1	1	-	-	-	-	1	-	-	-	5	8	63%
Piles Grove	Salem	Abdill/Bonowski	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Pitman	Gloucester	Razza/O'Donnell	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Quinton	Salem	Sperry/Uzdanovics	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Shiloh	Cumberland	Campbell/Newkirk	1	1	1	1	1	-	1	-	1	-	-	-	7	8	88%
South Harrison	Gloucester	Diaz/Howard	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Swedesboro	Gloucester	Bagby/Fromm	1	-	1	1	1	1	1	-	1	-	-	-	7	8	88%
Upper Pittsgrove	Salem	Zeck/Gantz	-	1	1	1	1	1	-	-	1	-	-	-	6	8	75%
Vineland	Cumberland	Dickenson/Sotomayor	1	1	1	1	-	1	1	-	1	-	-	-	7	8	88%
Washington Twp.	Gloucester	D'Auria/Riiff	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Wenonah	Gloucester	Sweeney/Schools	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Westville	Gloucester	Bittner/Helder	1	1	1	-	1	1	1	-	1	-	-	-	7	8	88%
City of Woodbury	Gloucester	Law/Theokas	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Woodbury Heights	Gloucester	Yerka/Gambale	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Woodstown	Salem	Hall/Hiles	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Woolwich	Gloucester	DiBella/Bertino	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
36			30	31	32	31	29	30	31		34	-	-	-			
			81%	84%	86%	84%	78%	81%	84%		92%	0%	0%	0%			86%

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
SAFETY DIRECTOR'S REPORT**

TO: Municipal Fund Commissioners, Safety Coordinators and Risk Managers
FROM: Timothy Sheehan, Associate Public Sector Director
DATE: September 30, 2016

Service Team:

<p>Timothy Sheehan Associate Public Sector Director tsheehan@jamontgomery.com Office: 856-552-6862 Cell: 609-352-6378</p>	<p>Mailing Address: 231 Main Street P. O. Box 2017, Toms River New Jersey 08754 Toll Free: 877-398-3046</p>	<p>Howard Spencer, Consultant hspencer@jamontgomery.com Office: 856-552-4754 Cell: 856-905-3508</p>
<p>Karen La Sala Executive Assistant klasala@jamontgomery.com Office: 732-660-5006 Fax: 856-830-1496</p>		<p>Robert Garish, Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719</p>

SEPTEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Clayton – Conducted a Loss Control Survey on September 8
- Borough of Paulsboro – Conducted a Loss Control Survey on September 13
- Township of Pennsville – Conducted a Loss Control Survey on September 20
- Borough of Pitman – Conducted a Loss Control Survey on September 26
- Township of Washington – Conducted a Loss Control Survey on September 29
- Supervisor Incident Reports Received – 23

JIF MEETINGS ATTENDED

- Executive Committee/Claims Review – September 26
- Executive Safety – September 22
- Regional Training – Sovereign Citizens, September 28

MEL VIDEO LIBRARY

The following members used the MEL Video Library during September. **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.

<u>Municipality</u>	<u># of Videos</u>
Township of Elk	1
Township of Pilesgrove	3
Borough of Wenonah	4

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 TRICO JIF (<http://www.tricojif.org/>) to verify Fund Commissioners, Safety Coordinators and Risk Managers contact information is correct. If you find a discrepancy, please let us know. If applicable, a copy or copies of Safety Director's Bulletins are attached.

The following Safety Director Bulletins and alerts were distributed by e-mail during September. If you are not receiving updates or would like to add other names to the distribution list, please let us know.

- Ø TRICO JIF - Safety Director's Bulletin - Office Safety
- Ø TRICO JIF - Safety Director's Bulletin - September is National Preparedness Month
- Ø TRICO JIF - Did You Know? – MSI Training Schedule – October, November, December 2016
- Ø TRICO JIF - MSI Class Notice - Township of Harrison 10/4 & 10/20
- Ø TRICO JIF - Safety Director's Message - Bottled Eyewash Solution Recall
- Ø TRICO JIF - Career Survival for Police Officers - October 7, 2016

UPCOMING EVENTS

- Executive Committee/Claims Review - October 24
- Regional Training – Career Survival for Police Officers – October 7

MSI TRAINING PROGRAMS

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

Listed below are upcoming MSI training programs scheduled for October, November and December. ***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
10/3/16	Township of Egg Harbor #5	CMVO	8:00 - 12:00 pm
10/4/16	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/4/16	Township of Winslow	Shop and Tool Safety	11:15 - 12:15 pm
10/4/16	Township of Harrison	CEVO-Police	8:30 - 12:30 pm
10/5/16	Township of Burlington #3	Back Safety/Material Handling	8:00 - 9:00 am
10/5/16	Township of Burlington #3	Hearing Conservation	9:15 - 10:15 am
10/7/16	City of Wildwood #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/11/16	Township of Washington	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/14/16	Borough of Willingboro #4	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
10/14/16	Borough of Stone Harbor #1	CMVO	8:30 - 12:30 pm
10/17/16	Merchantville-Pennsauken SA #2	DDC-6	8:30 - 3:00 pm w/lunch brk
10/17/16	Monroe Township MUA #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
10/18/16	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/19/16	Evesham Twp. MUA	Heavy Equipment	8:00 - 11:00 am
10/20/16	Township of Harrison	CEVO-Police	8:30 - 12:30 pm
10/20/16	Township of Middle #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/20/16	Borough of Stone Harbor #1	Fall Protection Awareness	1:00 - 3:00 pm
10/21/16	Township of Evesham #4	Leaf Collection Safety	8:30 - 10:30 am
10/21/16	Township of Evesham #4	PPE	10:45 - 12:45 pm
10/21/16	Township of Mantua	Leaf Collection Safety	1:00 - 3:00 pm
10/21/16	Township of Carneys Point #2	PPE	8:30 - 10:30 am
10/21/16	Township of Carneys Point #2	Shop & Tool Safety	10:45 - 11:45 am
10/24/16	Township of Tabernacle #1	Hearing Conservation	8:30 - 9:30 am
10/24/16	Township of Tabernacle #1	BBP	9:45 - 10:45 am
10/24/16	Township of Upper	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/25/16	City of Woodbury	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
10/27/16	Township of Delran	Snow Plow/Snow Removal	8:00 - 10:00 am
10/27/16	Township of Delran	Back Safety/Material Handling	10:15 - 11:15 am
10/28/16	Borough of Stone Harbor #1	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
10/28/16	Borough of Stone Harbor #1	LOTO	10:15 - 12:15 pm
10/28/16	Borough of Stone Harbor #1	Back Safety/Material Handling	1:00 - 2:00 pm
11/1/16	Township of Tabernacle #1	Flagger/Work Zone	8:30 - 12:30 pm
11/4/16	Monroe Township MUA #1	Jetter/Vacuum Safety	8:00 - 10:00 am
11/4/16	Monroe Township MUA #1	Confined Space Awareness	10:15 - 11:15 am
11/4/16	Monroe Township MUA #1	Hearing Conservation	11:30 - 12:30 pm
11/10/16	Borough of Stone Harbor #1	PPE	1:00 - 3:00 pm
11/15/16	Township of Elsinboro	HazMat Awareness w/HazCom GHS- Evening	6:30 - 10:30 pm
11/18/16	Borough of Berlin	Snow Plow/Snow Removal	8:30 - 10:30 am
11/18/16	Township of Middle #3	Jetter/Vacuum Safety	8:30 - 10:30 am
12/12/16	Borough of Glassboro #1	Snow Plow/Snow Removal	12:30 - 2:30 pm
12/16/16	Township of Bordentown	Shop & Tool Safety	11:00 - 12:00 pm
12/16/16	Township of Bordentown	Special Events Management	12:30 - 2:30 pm

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			

September 2016

September is National Preparedness Month



As public entity employers and employees, your communities rely on you for many essential services such as emergency response, snow plowing, and maintaining facilities in a ready and safe condition. With that role, comes great responsibility to ensure the agency's equipment and personnel are ready for a disaster or large-scale event. September is National Preparedness Month. **Preparedness starts with having a plan for the department, workers and their families while you restore your agency's services and facilities.** One of the lessons of Hurricane Katrina is that workers need to know their families and homes are taken care of

before they can focus on their own safety and the restoration of the community. This bulletin offers tips to prepare for severe weather events, such as snow storms and hurricanes.

Public Employers

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

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

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

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

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

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

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

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

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

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

Employees’ Homes

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

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

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

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

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

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

When a severe weather event is forecasted:

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

Employees’ Personal Vehicles

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

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

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

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

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

When a severe weather event is forecasted:

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

Employees' Families

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

When a severe weather event is forecasted:

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

The Individual Employee

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

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

When a severe weather event is forecasted:

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

There are several resources available:

OSHA provides a risk assessment matrix for hurricane response and recovery at www.osha.gov/SLTC/etools/hurricane/

FEMA also has several excellent resources for individuals and governmental agencies at www.ready.gov/business/index

The New Jersey Office of Emergency Management has resources for individuals and local governments at www.ready.nj.gov/

The American Red Cross provides tools, resources, and classes for families, workplaces, and community at www.redcross.org/

Safety in the Office Environment

Safety in the office environment is not automatic. It is easy to let your guard down in an air-conditioned, carpeted, and well-lit office. DON'T. While offices are safer than a water treatment plant, there are hazards that need to be addressed by office managers and office workers.

Avoiding slip – trip – fall injuries

S-T-F injuries are the most common and costly injuries to office workers. The Safety Director recommends work places be periodically inspected for hazardous conditions. Pay particular attention to:

- Surfaces of floors – Carpets can fray and lift up. Tiles can get slippery or loosen. Water can accumulate by doors, or in front of kitchen and bathroom sinks. Even the odd piece of paper left on the floor becomes a slip hazard.

Managers should establish a culture where conditions such as spilled water are handled immediately as an act of caring for coworkers and visitors. Provide warning signs and caution tape for when conditions cannot be corrected by office staff and must be reported to facilities. Follow-up on reported deficiencies so that they are not allowed to exist indefinitely.

- Objects on or near the floor – Look for typical objects that present trip hazards, such as electrical cords, open drawers or boxes and purses on the floor. Make it a habit to store these items in a place other than on the floor next to you, or in an aisle. Carrying large items in front of you can obstruct your view of the floor, further increasing the risk. Avoid this behavior and use a cart instead.
- Lighting – Poor lighting is a contributing factor in many slip and trip injuries. Stairwells are especially troublesome areas. It is not uncommon for facilities to reduce electrical bills by turning off some light fixtures in stairwells. The national standard for illumination in offices varies from 250 to 500 lumens, depending on the task. There are smartphone apps that can measure light levels to guide managers when additional lighting is needed.



Standing on chairs is a dangerous act. Get a ladder or step stool

Musculoskeletal injuries from lifting & carrying

Strains and sprains to shoulders, knees and backs are also among the most common injuries to office workers. The Safety Director recommends these best practices to protect workers when lifting and carrying objects:

- Managers have an obligation to discuss with workers their expectation of how much should be lifted and carried by office staff. Consider the weight, size and shape of the object, the height of the lift and the level the object will be placed down on. Use common lifts such as a box of computer paper, desktop printers, water jugs, etc. as examples of what should be attempted by office workers and when help should be requested. Make it clear that you WANT staff to ask for help with heavy or awkward objects, and EXPECT coworkers to help each others.

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- Mechanical aids to assist with lifting and carrying must be readily available. Hand trucks, carts, or even a chair with wheels can reduce the strain of carrying heavy objects. Or, make multiple trips. The closer the device is to the area, the more likely it will be used. Many injuries occur when a hand truck was present, but on the other side of the building or another floor. The answer is having multiple devices.
- Store heavier items on shelves that are at waist-height. Store lighter objects on the floor and top shelves. When accessing items from shelves that are over shoulder-height, use a rolling set of stairs instead of a ladder. Proper use of a ladder requires three-points-of-contact. Using two hands to lift an object from a shelf while standing on a ladder will always violate this basic safety rule.

Setting up your work station

Proper body mechanics can help improve productivity and reduce discomfort. The ideal desk / chair set-up replicates your neutral body posture. OSHA's Computer Station eTool gives the following guidelines to initially adjust your chair:

- *Hands, wrists, and forearms* are straight, in-line and roughly parallel to the floor.
- *Head* is level or bent slightly forward, facing forward, and balanced; generally in-line with the *torso*.
- *Shoulders* are relaxed and *upper arms* hang normally at the side of the body.
- *Elbows* stay in close to the body and are bent between 90° and 120°.
- *Feet* are fully supported by the floor or a footrest may be used if the desk height is not adjustable.
- *Back* is fully supported with appropriate lumbar support when sitting vertical or leaning back slightly.
- *Thighs and hips* are supported by a well-padded seat and generally parallel to the floor.
- *Knees* are about the same height as the hips with the *feet* slightly forward.

Once you have adjusted your chair to these generic guidelines, you may have to fine tune the adjustments to better suit YOUR neutral or relaxed posture. Consider these tips for setting up the top of your desk:

- *Monitors* are between 20 and 28 inches away, and the top of the screen is at or just below eye level. Place monitors perpendicular to windows to reduce glare.
- *Keyboards* should be directly in front of you and at a height where your shoulders are relaxed and your elbows are close to your body. Your wrists ought to be straight and in-line with your forearms. Padded supports can help achieve this alignment and to avoid resting hands or forearms on the edges of a desk.
- *Mouse / pointers* are positioned close to keyboard. Keyboard shortcuts can reduce the strain of reaching for pointers. Trackballs, touch pads, and finger tip joysticks offer opportunities to further reduce stresses of reaching and moving a traditional mouse.
- *Telephones* also need to be kept close to you to minimize reaching for the handset. If work requires significant time on the phone, or entering data onto a computer while on the phone, a headset or speaker will reduce shoulder and neck strain.

OSHA (www.osha.gov) and N.J. PEOSH / DOH (<http://www.state.nj.us/health/peosh/peoshvdt.shtml>) offer additional guidance. Even with perfectly adjusted and laid-out chairs and desks, workers are encouraged to periodically move from their desks for several seconds and stretch those static muscles.

Safety in an office setting is not automatic. It takes a commitment on the part of office managers, office workers, and facilities to create a place that is free of recognizable hazards to workers and visitors. Office managers are encouraged to do three things:

1. Talk to staff frequently about your expectations of creating a safe workplace and hold them accountable.
2. Conduct Job Site Observations. Office tasks can be made safer if we look for better alternatives.
3. Inspect your areas for undesirable conditions. Fix or report them and document your efforts.

BE YOUR OWN RISK MANAGER

- Risk Management is a tool to help control cost, balance your budget and keep your employees and others safe.
- Building a Culture of Safety starts with the town's leadership and it must include a "buy-in" from all employees.
- There must be legitimate concern and focus on the employee's health and well-being.
- This awareness must be accompanied by training and education as the job environment is always changing.
- Hold regular safety meetings.
- Walk around and check things out; a presence can make a difference.



Remember S.A.R.A

- § Scan – look for & identify exposures
- § Analyze – look for patterns
- § Response – rules, regs, policies
- § Assess - evaluate your progress

- ü Fire Chief overseeing 14 companies of firefighters fighting a structure fire in frigid temperatures with no injuries.
- ü Fundraiser by town and ambulance squad to help purchase power lift stretchers to make it easier and help prevent injuries lifting heavier patients
- ü Police Chief develops a crossing guard initiative involving high visibility uniforms, lighted paddles, annual training and reconfiguration of the walkway

COMING NEXT MONTH

Worker's Compensation 101

OTHER THINGS TO KEEP IN MIND:

*SAFE COLLECTING OF BRUSH ON ROADWAYS; NJMEL.ORG > SAFETY > PUBLIC WORKS > COLLECTING BRUSH ON ROADWAYS

*LEAF COLLECTION GENERAL SAFETY; NJMEL.ORG > SAFETY > TOOLBOX TALKS > FALL SEASON > LEAF COLLECTION GENERAL SAFETY

**GLOUCESTER, SALEM AND CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT**

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: October 24, 2016 Gloucester County Library, Mullica Hill NJ
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

OCTOBER ACTIVITIES AND PLANNED EVENTS

Carneys Point: Employee Health Fair scheduled for Oct 20th. I will be having a table top display of materials.

Deptford: Planning their second Employee Health Fair for Oct 21st. I will be having a table top display of materials. Also looking to add an afterwork Pilates class.

East Greenwich: Gave my "sitting disease" presentation and demonstrated simple strength training exercises that can be done home or office.

Elsinboro: Planning to set up chair massages which would also be offered to Quinton Township employees.

Harrison Township: Scheduled to have a workshop on Smoothies with VitalBody Wellness.

Logan Township: Had a "Meet and Greet" table top display of information. Great opportunity to meet with the employees, answer questions, hear what it is they are interested or concerned about.

Mannington: Conducted another Lunch & Learn this time on the Sitting Disease. Every time we have a Lunch & Learn, healthy food choices are offered.

Mantua: Did a presentation for the Public Works Department on the nutritional value of a WAWA sandwich they indicated they would typically order.

Pennsville: Planning to do two lunch and learns before the end of the year. One possibly in October on Stress Management.

Pilesgrove: They invited me to present during their Safety Meeting. Spoke on Diabetes and Your Body. A healthy lunch was offered (which was a homemade chicken chili from Maureen!)

Swedesboro: Continue with monthly weigh-ins. Did a demonstration of the Tabata protocol that is October's Exercise of the Month. Starting a walking challenge for the month of October.

Vineland: Having their annual Employee Health Fair on October. 26th As the employees walk around to visit the vendors, vendors are encouraged to come up with creative ways for the employee to earn extra raffle tickets for the silent auction gift baskets.

Washington Twp: Having their Employee Health Fair on October 19th.

Wenonah: Using the wellness funds, they purchased a standing desk. You can see a picture of the display on our JIF website.

The following Municipalities are anticipating a Fall Employee Health Fair:

Washington Twp – Oct 19

Carneys Point – Oct 20

Deptford Twp – Oct 21

City of Vineland – Oct 26

2016 Wellness Funds:

Please note that the deadline to encumber or claim your **2016 Wellness Funds** is November 30th, 2016

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

Wellness Connection Newsletter

The October Wellness Connection Newsletter has been sent via email and has been posted on the BURLCO JIF website. For your convenience, a copy has been included in your agenda packet. Topics include: 1) Slashing your risk of Cancer; 2) Healthy cooking swaps; 3) Preparing for flu season; 4) and the Nutritional Benefits of Beets

Also the Exercise of the Month focuses on the Tabata protocol.

How to stay healthy!



Health Benefits of Pumpkin Seeds

If you're in the mood for a chewy snack that doubles as a phenomenal health food, look no further than pumpkin seeds.

With a wide variety of nutrients ranging from magnesium and manganese to copper, protein and zinc, pumpkin seeds are nutritional powerhouses wrapped up in a very small package. They also contain plant compounds known as phytosterols and free-radical scavenging antioxidants, which can give your health an added boost.

Best of all, because pumpkin seeds are highly portable and require no refrigeration, they make an excellent snack to keep with you whenever you're on the go, or they can be used as a quick anytime snack at home, too.



Debby Schiffer, Wellness Director for BURLCO & TRICO

Slash Your Cancer Risk

Certain cancer-fighting foods and other healthy habits can dramatically lower your cancer risk.

First the good news, you probably won't get cancer!!! That is, if you have a healthy lifestyle. "As many as 70% of known causes of cancers are avoidable and related to lifestyle," says Thomas A. Sellers, PhD, associate director for cancer prevention and control at Moffitt Cancer Center in Tampa. Diet, exercise, and avoidance of tobacco products are, of course, your first line of defense, but recent research has uncovered many small, surprising ways you can weave even more disease prevention into your everyday life. Try these novel strategies and your risk of cancer could dwindle even more.

Filter your tap water—You'll reduce your exposure to known or suspected carcinogens and hormone-disrupting chemicals.

Stop topping your tank—So say the EPA and the President's Cancer Panel: Pumping one last squirt of gas into your car after the nozzle clicks off can spill fuel and foil the pump's vapor recovery system, designed to keep toxic chemicals such as cancer-causing benzene out of the air, where they can come in contact with your skin or get into your lungs.

Marinate meat first— If you do grill, add rosemary and thyme to your favorite marinade and soak meat for at least an hour before cooking. The antioxidant-rich spices can cut HCAs by as much as 87%, according to research at Kansas State University.

Water down your risk -Drinking plenty of water and other liquids may reduce the risk of bladder cancer by diluting the concentration of cancer-causing agents in urine and helping to flush them through the bladder faster. Drink at least 8 cups of liquid a day, suggests the American Cancer Society.

Load up on green greens— the darker the better for you

Snack on Brazilian Nuts—They're a stellar source of selenium, an antioxidant that lowers the risk of bladder cancer in women

Burn off your risk—Moderate exercise such as brisk walking 2 hours a week cuts risk of breast cancer 18%

Ask about breast density when you get your next mammogram

Block cancer with color—Choosing your outdoor outfit wisely may help protect against skin cancer.

Pick a doc with a past—Experience—lots of it—is critical when it comes to accurately reading mammograms

Eat clean foods— Buy meats free of antibiotics and added hormones. Try to purchase produce grown without pesticides and wash conventionally grown food thoroughly.

Up your calcium intake—Milk's main claim to fame may also help protect you from colon cancer

Commit to whole grains— We all know whole grains are better for you than whites. White breads, pasta, potatoes, and sugary pastries have a high glycemic load with may cause a higher risk for colorectal cancer.

Pay attention to pain—If you're experiencing a bloated belly, pelvic pain, and an urgent need to urinate, see your doctor.

Avoid unnecessary scans—CT scans are a great diagnostic tool, but they deliver much more radiation than x-rays and may be overused, says Barton Kamen, MD, PhD, chief medical officer for the Leukemia & Lymphoma Society. High doses of radiation can trigger leukemia, so make sure scans are not repeated if you see multiple doctors, and ask if another test, such as an ultrasound or MRI, could substitute.

Drop 10 pounds—Being overweight or obese accounts for 20% of all cancer deaths among women and 14% among men, notes the American Cancer Society. Even if you're not technically overweight, gaining just 10 pounds after the age of 30 increases your risk of developing breast, pancreatic, and cervical, among other cancers.



Diet and Physical Activity: What's the Cancer Connection?

Since October is **National Breast Cancer Awareness Month**, I wanted to highlight some fast facts about this cancer. Other than skin cancer, breast cancer is the most common cancer among American women.

Each year in the United States, more than 200,000 women get breast cancer and more than 40,000 women die from the disease.

Men also get breast cancer, but it is not very common. Less than 1% of breast cancers occur in men.

Most breast cancers are found in women who are 50 years old or older, but breast cancer also affects younger women. About 10% of all new cases of breast cancer in the United States are found in women younger than 45 years of age.

But my goal here is to help us realize that we do have some control and can reduce our chances of getting cancer by the lifestyle choices we make.

But how much do daily habits like diet and exercise affect your risk for cancer? Much more than you might think. Research has shown that poor diet and not being active are 2 key factors that can increase a person's cancer risk. The good news is that you do something about this.



Besides quitting smoking, some of the most important things you can do to help reduce your cancer risk are:

- Get to and stay at a healthy weight throughout life.
- Be physically active on a regular basis.
- Make healthy food choices with a focus on plant-based foods.

The evidence for this is strong. The World Cancer Research Fund estimates that about 20% of all cancers diagnosed in the US are related to body fatness, physical inactivity, excess alcohol consumption, and/or poor nutrition, and thus could also be prevented.

Control your weight

Getting to and staying at a healthy weight is important to reduce the risk of cancer and other chronic diseases, such as heart disease and diabetes. Being overweight or obese increases the risk of several cancers, including those of the breast (in women past menopause), colon and rectum, endometrium (the lining of the uterus), esophagus, pancreas, and kidney, among others.

Being overweight can increase cancer risk in many ways. One of the main ways is that excess weight causes the body to produce and circulate more estrogen and insulin, hormones that can stimulate cancer growth.



What is a healthy weight?

One way you can get an idea if you are in the ball park of a "healthy weight" is to check your Body Mass Index (BMI). There are online calculators you can use to find your score but these are not 100%. I would ask your doctor and then try to control your weight through a healthy, portion-controlled diet. Seek the help of a Registered Dietitian to help get you on track and stay the course. Check to see if your Health insurance will cover a set number of visits, or check out one of the ShopRite who offer FREE weight management through their in-store RD. If you aren't sure where to go, please contact me.

Bottom Line

Let's challenge ourselves to lose some extra pounds, increase our physical activity, make healthy food choices, limit alcohol, and look for ways to make our communities healthier places to live, work, and play.

Taking Steps to Good Health



Be more active

Watching how much you eat will help you control your weight. The other key is to be more physically active. Being active helps reduce your cancer risk by helping with weight control. It can also help improve your hormone levels and the way your immune system works.

More good news – physical activity helps you reduce your risk of heart disease and diabetes, too! So grab your athletic shoes and head out the door!

The latest recommendations for adults call for at least 150 minutes of moderate intensity or 75 minutes of vigorous intensity activity each week, or an equivalent combination, preferably spread throughout the week. This is over and above usual daily activities like using the stairs instead of the elevator at your office or doing housework. For kids, the recommendation is at least 60 minutes of moderate or vigorous intensity activity each day, with vigorous intensity activity occurring at least 3 days each week.

Moderate activities are those that make you breathe as hard as you would during a brisk walk. This includes things like walking, biking, dancing even housework and gardening. Vigorous activities make you use large muscle groups and make your heart beat faster, make you breathe faster and deeper, and also make you sweat.

It's also important to limit sedentary behavior such as sitting, lying down, watching television, or other forms of screen-based entertainment.

Being more physically active than usual, no matter what your level of activity, can have many health benefits.

Walk and Live Longer?

Increasing your steps per day from a sedentary level (under 5,000 steps) to 10,000 steps per day reduced mortality risk by 40%.

Adding 3,000 steps per day, the equivalent of 1.5 miles or walking for 30 minutes, reduced risk of a premature death by 12%.

Walking can protect your heart and circulatory system by raising your HDL, the good cholesterol, and keeping weight down. Walking can also contribute to "regularity" which in turn reduces the risk of colon cancer.

Using a pedometer, Fitbit or phone app can help motivate you to walk more.

www.verywell.com

Healthy Recipe Swaps



Healthy home cooking/baking and smart shopping puts you in control of what goes into your recipes and your body. Follow these healthy guidelines to update your eating style and improve your nutrition profile.

Cut down on saturated and trans fats by choosing non-tropical vegetable oils instead of foods rich in saturated fat or trans fat for cooking. These oils contain monounsaturated and polyunsaturated fats. Check the Nutrition Facts label and avoid foods with hydrogenated oils.

Buy low-sodium versions of common canned recipe ingredients like tuna, beans, tomatoes and other vegetables. If you can't find low-sodium or "no salt added," rinse the contents in a colander under water to wash away some of the salt.

Choose canned fruits packed in juice rather than syrup.

Use nonstick cooking spray instead of greasing bakeware with butter or shortening. And use it in skillet instead of butter for cooking.

Make your own salad dressings by mixing healthier kitchen oils (such as olive oil) with vinegar and herbs. You can also make healthier version of your favorite creamy dressings by blending low-fat sour cream or cottage cheese and low-fat buttermilk and adding fresh herbs like dill, tarragon or chives.

Look for whole grains and lower sodium when you buy things like bread, crackers, and snacks.

Choose poultry and fish and limit red meat. Always look for leaner pieces and trim away skin and visible fat before cooking.

When Baking:

Trade butter for avocado. This year when baking those holiday cookies, try this health enhancing trick: trade each tablespoon of butter in a recipe for half a tablespoon of avocado. It slashes calories, and still provides the satisfying texture we crave in desserts. You may want to use this trick in recipes with cocoa, which masks the color, although green is a holiday color!

Substitute white whole wheat flour or whole wheat pastry flour for all-purpose flour. Regular whole wheat could be too strong in flavor and texture.

Flu Season

Once again the flu season is upon us and every year you may ask the same question, "should I get the flu shot"?

Who should get vaccinated this season?

While it is recommended that everyone get a flu vaccine this season, it's especially important for some people to get vaccinated. Those people include the following:

People who are at high risk of developing serious complications (like pneumonia) if they get sick with the flu.

- People who have certain medical conditions including asthma, diabetes, and chronic lung disease.
- Pregnant women.
- People younger than 5 years (and especially those younger than 2), and people 65 years and older.

People who live with or care for others who are at high risk of developing serious complications (see list above).

- Household contacts and caregivers of people with certain medical conditions including asthma, diabetes, and chronic lung disease.
- Household contacts and caregivers of infants less than 6 months old.
- Health care personnel.

When will flu activity begin and when will it peak?

The timing of flu is very unpredictable and can vary from season to season. Flu activity most commonly peaks in the U.S. in January or February. However, seasonal flu activity can begin as early as October and continue to occur as late as May.

What should I do to prepare for this flu season?

CDC recommends a yearly flu vaccine for everyone 6 months of age and older as the first and most important step in protecting against this serious disease. While there are many different flu viruses, the flu vaccine is designed to protect against the three main flu strains that research indicates will cause the most illness during the flu season. Getting the flu vaccine as soon as it becomes available each year is always a good idea, and the protection you get from vaccination will last throughout the flu season.

Consult your physician if you have any questions as to whether the flu shot is necessary for you. Go to [Centers for Disease Control and Prevention](http://www.cdc.gov) for more information on this year's flu season.



What's The Nutritional Value



The Beet...you can't beat the benefits!!

Resource: www.mercola.com

Although beets have the highest sugar content of all vegetables, most people can safely eat beet roots a few times a week (and their greens in unlimited quantities), enjoying not only their sweet, earthy flavor but also their powerhouse nutrients that may improve your health in the following ways.

Lower Your Blood Pressure!!

Drinking beet juice may help to lower blood pressure in a matter of hours. One study found that drinking one glass of beet juice lowered systolic blood pressure by an average of 4-5 points. The benefit likely comes from the naturally occurring nitrates in beets, which are converted into nitric oxide in your body. Nitric oxide, in turn, helps to relax and dilate your blood vessels, improving blood flow and lowering blood pressure.

Anti-Cancer Properties

The powerful phytonutrients that give beets their deep crimson color may help to ward off cancer. Research has shown that beetroot extract reduced multi-organ tumor formations in various animal models when administered in drinking water, for instance, while beetroot extract is also being studied for use in treating human pancreatic, breast, and prostate cancers.

Save the Greens!!

If you simply throw away the green leafy tops to your beets, you're doing yourself a disservice, as these are among the healthiest part of the plant. Besides containing important nutrients like protein, phosphorus, zinc, fiber, vitamin B6, magnesium, potassium, copper, and manganese, beet greens also supply significant amounts of vitamin A, vitamin C, calcium, and iron. Beet greens actually have even more iron than spinach (another leafy green in the same botanical family) as well as a higher nutritional value overall than the beetroot itself. For more details, read "What Are Beet Greens Good For?" You may be surprised to learn, for instance, that research shows beet greens may:

- Help ward off osteoporosis by boosting bone strength
- Fight Alzheimer's disease
- Strengthen your immune system by stimulating the production of antibodies and white blood cells

If you've never tried beet greens before, don't let them intimidate you. They can be added raw to vegetable juice or sautéed lightly right along with other greens like spinach and Swiss chard.

Fight Inflammation

Beets are a unique source of betaine, a nutrient that helps protect cells, proteins, and enzymes from environmental stress. It's also known to help fight inflammation, protect internal organs, improve vascular risk factors, enhance performance, and likely help prevent numerous chronic diseases.

Rich in Valuable Nutrients and Fiber

Beets are high in immune-boosting vitamin C, fiber, and essential minerals like potassium (essential for healthy nerve and muscle function) and manganese (which is good for your bones, liver, kidneys, and pancreas). Beets also contain the B vitamin folate, which helps reduce the risk of birth defects.

Detoxification Support

The betalain pigments in beets support your body's Phase 2 detoxification process, which is when broken down toxins are bound to other molecules so they can be excreted from your body. Traditionally, beets are valued for their support in detoxification and helping to purify your blood and your liver.

Lemon-Herb Roasted Beets

From EatingWell.com

Roasting brings out the sweet flavor of beets. Golden beets look especially pretty when tossed with the fresh herb and lemon seasoning mix, but any type of beets will work in this recipe. If you're a lemon lover, be sure to add the squeeze of fresh lemon juice after the beets are roasted. Try it for yourself...it doesn't get any easier than this. And it's delicious!!!

Ingredients:

- 1 1/2 pounds beets, trimmed and cut into 1-inch pieces or wedges
- 4 teaspoons extra-virgin olive oil or canola oil
- 2 tablespoons chopped fresh or 2 tsp dried herbs, such as marjoram, oregano and/or rosemary
- 1 teaspoon freshly grated lemon zest
- 1/2 teaspoon salt
- 1/4 teaspoon freshly ground pepper
- 1 tablespoon lemon juice (optional)

Preparation:

1. Position rack in lower third of oven; preheat to 450 °F.
2. Combine oil, herbs, lemon zest, salt and pepper in a large bowl. Add beets; toss to coat with the seasoning mixture.
3. Spread the beets evenly on a rimmed baking sheet.
4. Roast, stirring once or twice, until the beets are tender and browned, 20 to 25 minutes. Toss the roasted vegetables with lemon juice, if using.



Cut Down on Dishes: A rimmed baking sheet is great for everything from roasting to catching accidental drips and spills. For effortless cleanup and to keep your baking sheets in tip-top shape, line them with a layer of parchment paper before each use.

Recipe Corner

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF
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 Home Office: 856-322-1220 Cell: 856-520-9908

Strong is what happens when you run out of weak!



What Is A Tabata Workout and What Are It's Benefits?

Tabata is a high-intensity interval training style that was developed by Japanese professor Dr. Izumi Tabata to train Olympic speed skaters in the late 1990s. Today, the training style is applied to just about any move.

Easy to remember: 20 seconds of work, followed by 10 seconds of rest, and repeat.

The short rest intervals force the body to keep moving before it actually recovers from the previous set—and that's part of the reason why Tabata leads to significant aerobic and anaerobic gains.

Aerobic vs anaerobic – muscles react with or without oxygen

Aerobic is generally steady with an adequate fuel and oxygen to contract the muscles repeatedly without fatigue.

Anaerobic muscle cells must rely on other reactions that do not require oxygen to fuel the muscle contraction. ATP (adenosine triphosphate) supplies muscle cell with energy but only lasts a few seconds. The short rest will help to replenish some of the lost ATP but working at this high intensity will raise your metabolism and HR immediately.

Your body will have to work much harder to keep up. This will cause your heart to pump fast and your metabolism to jump, which you want if you are planning on losing weight. This is called the afterburn. This means your body will be burning fat for hours after.

But there's a catch: You have to push yourself—*really* push yourself all out. You won't reap the strength and cardio benefits from leisurely going through the movements

With that in mind, Tabata typically isn't a good idea for workout novices. If you haven't exercised in awhile or have any medical or physical concerns, ***please consult your physician before attempting a tabata or any exercise.*** You will not want to do this type of workout every day either. Since you will be trying to squeeze in as many reps as possible, you'll be moving fast—which can be an easy way to get injured if you're not careful. In the beginning, take the intensity down a notch until you are used to the moves and your body can keep up safely.

For more information on this or any other exercise, please email me at debby_schiffer@targetingwellness.com

TAKE IT ANYWHERE

tabata workout

cardio

20 seconds: burpees

10 seconds: rest

20 seconds: jump squats

10 seconds: rest

repeat for 4 minutes

strength

20 seconds: pushups

10 seconds: rest

20 seconds: alternating lunges

10 seconds: rest

repeat for 4 minutes

abs

20 seconds: plank

10 seconds: rest

20 seconds: bicycle crunches

10 seconds: rest

repeat for 4 minutes

Sugar Industry Quashed Link Between Sugar And Heart Disease Over 50 Years Ago, Says Report

Article can be found on: <http://www.forbes.com/sites/nancyhuehnergarth/2016/09/12/sugar-industry-quashed-findings-linking-sugar-to-heart-disease-over-50-years-ago-says-report/#479e4db17ce0>

A startling new [report](#) published today in *JAMA Internal Medicine* found that more than 50 years ago, sugar industry-funded and guided research successfully suppressed findings linking sugar intake to an increased risk of heart disease.

The influential 1967 literature review, written by prominent nutrition researchers at the Harvard School of Public Health and published in the prestigious *New England Journal of Medicine*, determined that dietary cholesterol and saturated fat were risk factors for cardiovascular disease (CVD), while criticizing studies that linked sugar to CVD.

The researchers, D. Mark Hegsted and Robert McGandy, who were paid to write the review by the sugar industry's trade group, the Sugar Research Foundation (SRF), now known as the Sugar Association, did not reveal the SRF's funding and influence in shaping the review. The review recommended that Americans reduce their intake of dietary cholesterol and substitute polyunsaturated fat for saturated fat.

"The literature review helped shape not only public opinion on what causes heart problems but also the scientific community's view of how to evaluate dietary risk factors for heart disease," said lead author Cristin Kearns, DDS, MBA, of the University of California, San Francisco (UCSF). Kearns discovered industry documents in public archives that shed light on how the sugar industry wielded influence over the review.

The [paper published today](#) describes, in detail, how after a spate of research in the early 1960's linked heart disease to sugar consumption, a worried sugar industry, through the SRF, authorized and funded Project 226, a literature review of research on the risk factors for coronary heart disease. It also described how an SRF Vice President, John Hickson, repeatedly interacted with the researchers while they worked on the review, providing them with articles, receiving drafts and reminding them of the SRF's [objective](#) for funding the study:

Our particular interest had to do with that part of nutrition in which there are claims that carbohydrates in the form of sucrose make an inordinate contribution to the metabolic condition. (Hickson to Hegsted on July 30, 1965)

We are well aware of your particular interest in carbohydrate and will cover this as well as we can. (Hegsted's reply)

According to the [report](#), Hickson received a final draft of the literature review on October 25, 1966 and wrote to Hegsted on November 2nd, "Let me assure you this is quite what we had in mind and we look forward to its appearance in print."

“As the saying goes, he who pays the piper calls the tune,” said senior author Stanton A. Glantz, PhD, UCSF professor of medicine and director of the UCSF Center for Tobacco Control Research and Education. “There are all kinds of ways that you can subtly manipulate the outcome of a study, which industry is very well practiced at.”

The 1967 literature review paid for by the sugar industry still reflects its current position on sugar and heart disease. After the American Heart Association put out a [recommendation](#) last month that children ages 2 to 18 consume no more than six teaspoons of sugar daily, the Sugar Association [argued](#) vehemently against the advice and questioned the science behind the suggestion, stating that, “the added sugars dialogue has lost its scientific integrity.”

Industry funding of nutrition research has become a deep concern for nutrition experts as it has been found in several studies to [favor the funder’s interests](#). Jim Krieger, MD, MPH, executive director of [Healthy Food America](#), pointed out that, “As recently as last year, [Coca-Cola KO +0.69%](#) was [exposed](#) paying researchers to make the claim that being physically active can mitigate the effects of excessive consumption of its products.”

Krieger’s concern is well founded. “There is now a considerable body of evidence linking added sugars to hypertension and cardiovascular disease,” said study co-author Laura Schmidt, PhD, who is also principal investigator on the UCSF-led [SugarScience](#) initiative. “Yet, health policy documents are still inconsistent in citing heart disease risk as a health consequence of added sugars consumption.”

In a newly published [commentary](#) that accompanies the paper, New York University nutrition professor Marion [Nestle](#) noted that the study authors, “have produced compelling evidence” that the SRF initiated, funded and influenced research “expressly to exonerate sugar as a major risk factor for coronary heart disease (CHD).”

Nestle expressed hope that the newly-discovered information about the sugar industry’s influence over the 1967 literature review will “serve as a warning... (about) the need to consider the harm to scientific credibility and public health when dealing with studies funded by food companies with vested interests in the results.”

“How many lives and dollars could have been saved...if the industry were not manipulating science in this way?” asked Krieger.

UPDATE 9/12: The Sugar Association posted a [statement](#) on the Kearns/JAMA Study. From the statement: We acknowledge that the Sugar Research Foundation should have exercised greater transparency in all of its research activities, however, when the studies in question were published funding disclosures and transparency standards were not the norm they are today. Beyond this, it is challenging for us to comment on events that allegedly occurred 60 years ago, and on documents we have never seen.

The Sugar Association also expressed concern for the “growing use of headline-baiting articles to trump quality scientific research – we’re disappointed to see a journal of JAMA’s stature being drawn into this trend.”

**Gloucester, Salem, Cumberland Counties Municipal JIF
Managed Care Summary Report
2016**

Intake	September-16	September-15	2016 YTD	2015 YTD
# of New Claims Reported	28	42	268	267
# of Report Only	4	13	56	88
% Report Only	14.3%	31.0%	20.9%	33.0%
# of Medical Only	24	28	191	158
# of Lost Time	0	1	21	21
Medical Only to Lost Time Ratio	100:00	97:03	90:10	88:12
Average # of Days to Report a Claim	2.9	5.9	2.7	4.7

Nurse Case Management	September-16	September-15
# of Cases Assigned to Case Management	34	37
# of Cases >90 days	20	20

Savings	September-16	September-15	2016 YTD	2015 YTD
Bill Count	226	304	2608	2442
Provider Charges	\$176,365	\$456,097	\$3,062,510	\$2,335,161
Repriced Amount	\$68,810	\$291,983	\$1,148,619	\$1,099,915
Savings \$	\$107,556	\$163,489	\$1,913,957	\$1,232,895
% of Savings	61.0%	35.8%	62.5%	52.8%

Participating Provider Penetration Rate	September-16	September-15	2016 YTD	2015 YTD
Bill Count	96.9%	97.0%	96.5%	93.1%
Provider Charges	99.0%	99.6%	95.0%	94.5%

EPO Penetration Rate	September-16	September-15	2016 YTD	2015 YTD
Bill Count	96.0%	83.8%	93.3%	86.0%
Provider Charges	78.8%	73.4%	95.1%	86.1%

Transitional Duty Summary		2016 YTD	2015 YTD
% of Transitional Duty Days Worked		58.0%	68.6%
% of Transitional Duty Days Not Accommodated		42.0%	31.4%





**Gloucester, Salem, Cumberland Counties Municipal JIF
Average Days To Report By JIF Member
January 1, 2016 - September 30, 2016**

	# Of Claims Reported	Average Days To Report
Alloway Township	2	0.5
Carneys Point Township	7	0.3
Clayton Borough	14	0.4
Deptford Township	26	0.9
East Greenwich Township	3	4.0
Elk Township	5	9.4
Fairfield Township	1	1.0
Franklin Township	17	4.4
Glassboro Borough	18	0.9
Greenwich Township	10	0.7
Harrison Township	8	7.8
Logan Township	6	10.0
Lower Alloways Creek Twp.	4	1.3
Mantua Township	16	4.7
Monroe Township	27	2.2
Paulsboro Borough	7	6.4
Penns Grove Borough	8	0.8
Pennsville Township	8	3.0
Pitman Borough	16	1.5
Quinton Township	3	1.0
South Harrison Township	2	14.5
Swedesboro Borough	4	6.3
Washington Township	25	1.8
Waterford Township	1	1.0
Wenonah Borough	1	0.0
Westville Borough	2	0.5
Woodbury City	17	3.6
Woodbury Heights Borough	3	0.3
Woolwich Township	7	2.1
Grand Total	268	2.7



**Gloucester, Salem, Cumberland Counties Municipal JIF
Transitional Duty Summary Report
January 1, 2016 - September 30, 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
CLAYTON BOROUGH	167	33	19.8%	134	80.2%
DEPTFORD TOWNSHIP	389	389	100.0%	0	0.0%
ELK TOWNSHIP	16	0	0.0%	16	100.0%
FAIRFIELD TOWNSHIP	7	7	100.0%	0	0.0%
FRANKLIN TOWNSHIP	421	346	82.2%	75	17.8%
GLASSBORO BOROUGH	160	107	66.9%	53	33.1%
GREENWICH TOWNSHIP	43	5	11.6%	38	88.4%
LOGAN TOWNSHIP	4	4	100.0%	0	0.0%
MANTUA TOWNSHIP	283	283	100.0%	0	0.0%
MONROE TOWNSHIP	898	437	48.7%	461	51.3%
PAULSBORO BOROUGH	78	78	100.0%	0	0.0%
PENNS GROVE BOROUGH	121	121	100.0%	0	0.0%
PENNSVILLE TOWNSHIP	419	0	0.0%	419	100.0%
PITMAN BOROUGH	104	104	100.0%	0	0.0%
SWEDESBORO BOROUGH	363	6	1.7%	357	98.3%
WASHINGTON TOWNSHIP	464	235	50.6%	229	49.4%
WOODBURY CITY	46	46	100.0%	0	0.0%
WOODBURY HEIGHTS BOROUGH	109	67	61.5%	42	38.5%
WOOLWICH TOWNSHIP	256	253	98.8%	3	1.2%
Grand Total	4348	2521	58.0%	1827	42.0%



**Gloucester, Salem, Cumberland Counties Municipal JIF
PPO Savings And Penetration Report
September 2016**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	219	\$174,553	\$67,098	\$107,456	61.6%
Facility	9	\$83,903	\$25,194	\$58,709	70.0%
Ortho/Neuro	46	\$31,865	\$14,937	\$16,928	53.1%
Physical Therapy	86	\$21,179	\$5,523	\$15,656	73.9%
MRI/Radiology	8	\$16,243	\$7,875	\$8,368	51.5%
Occ Med/Primary Care	36	\$8,043	\$5,043	\$3,000	37.3%
Physician Fees	20	\$5,912	\$4,133	\$1,779	30.1%
Anesthesia	3	\$3,800	\$1,170	\$2,630	69.2%
Other	11	\$3,609	\$3,223	\$385	10.7%
Out Of Network	7	\$1,812	\$1,712	\$100	5.5%
Other	2	\$967	\$967	\$0	0.0%
Physician Fees	4	\$745	\$675	\$70	9.4%
Ortho/Neuro	1	\$100	\$70	\$30	30.0%
Grand Total	226	\$176,365	\$68,810	\$107,556	61.0%
Participating Provider Penetration Rate					
Bill Count	96.9%				
Provider Charges	99.0%				
EPO Penetration Rate					
Bill Count	96.0%				
Provider Charges	78.8%				



**Gloucester, Salem, Cumberland Counties Municipal JIF
PPO Savings And Penetration Report
January 1, 2016 - September 30, 2016**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	2517	\$2,909,226	\$1,040,128	\$1,869,164	64.2%
Facility	124	\$1,203,202	\$505,556	\$697,646	58.0%
Ortho/Neuro	368	\$864,513	\$256,777	\$607,811	70.3%
Physical Therapy	1140	\$287,347	\$75,790	\$211,597	73.6%
Physician Fees	105	\$116,191	\$27,769	\$88,422	76.1%
MRI/Radiology	111	\$105,237	\$37,746	\$67,442	64.1%
Occ Med/Primary Care	329	\$104,664	\$52,275	\$52,389	50.1%
Anesthesia	46	\$89,481	\$33,969	\$55,512	62.0%
Other	126	\$69,100	\$34,107	\$34,993	50.6%
Occupational Therapy	163	\$59,221	\$13,839	\$45,382	76.6%
Pain Management	5	\$10,270	\$2,302	\$7,968	77.6%
Out Of Network	91	\$153,285	\$108,491	\$44,793	29.2%
Facility	5	\$70,106	\$41,118	\$28,988	41.3%
Other	36	\$54,985	\$46,158	\$8,828	16.1%
Ortho/Neuro	12	\$11,681	\$8,644	\$3,038	26.0%
Physician Fees	27	\$10,294	\$7,385	\$2,909	28.3%
MRI/Radiology	11	\$6,218	\$5,186	\$1,032	16.6%
Grand Total	2608	\$3,062,510	\$1,148,619	\$1,913,957	62.5%

Participating Provider Penetration Rate

Bill Count	96.5%
Provider Charges	95.0%

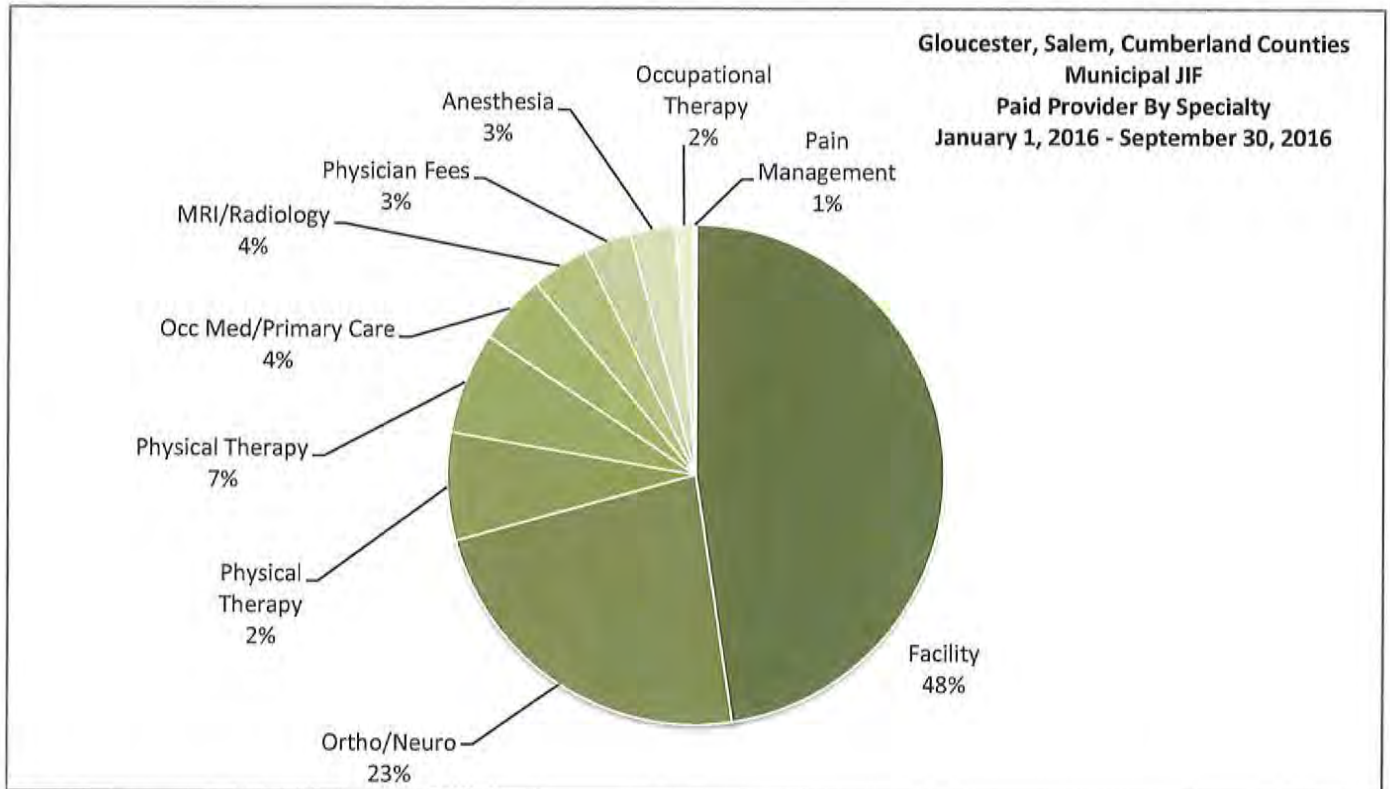
EPO Penetration Rate

Bill Count	93.3%
Provider Charges	95.1%



**Gloucester, Salem, Cumberland Counties Municipal JIF
Paid Provider By Specialty
January 1, 2016 - September 30, 2016**

	Repriced Amount
Facility	\$546,674
Ortho/Neuro	\$265,421
Other	\$80,264
Physical Therapy	\$75,790
Occ Med/Primary Care	\$52,275
MRI/Radiology	\$42,932
Physician Fees	\$35,154
Anesthesia	\$33,969
Occupational Therapy	\$13,839
Pain Management	\$2,302





**Gloucester, Salem, Cumberland Counties Municipal JIF
Top 5 Providers By Specialty
January 1, 2016 - September 30, 2016**

	Bill Count	Repriced Amount
Facility	47	\$304,735
COOPER HEALTH SYSTEMS	3	\$92,132
KENNEDY UNIVERSITY HOSPITAL, INC.	32	\$68,745
PREMIER ORTHOPAEDIC ASSOCIATES SURGICAL CENTER	7	\$64,270
KENNEDY HEALTH FACILITIES	4	\$41,022
CHRISTIANA CARE	1	\$38,566
MRI/Radiology	104	\$41,960
ONE CALL MEDICAL, INC.	74	\$28,713
ATLANTIC MEDICAL IMAGING	1	\$5,204
OCM FN, LLC	5	\$4,217
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	22	\$3,362
RADIOLOGY ASSOCIATES OF NEW JERSEY	2	\$463
Occ Med/Primary Care	316	\$48,230
VIRTUA AT WORK	120	\$18,120
INSPIRA HEALTH NETWORK URGENT CARE PC	67	\$14,015
LIFE CARE INSITUTE, PA	69	\$6,998
MEDEXPRESS URGENT CARE-NEW JERSEY INC.	41	\$5,938
WORKNET OCCUPATIONAL MEDICINE	19	\$3,160
Occupational Therapy	163	\$13,839
NOVACARE REHABILITATION	163	\$13,839
Ortho/Neuro	264	\$229,563
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	147	\$156,822
PREMIER ORTHOPEDIC OF SOUTH JERSEY	44	\$22,912
COASTAL SPINE, PC.	44	\$20,725
COASTAL PHYSICIANS & SURGEONS, P.C.	6	\$19,970
HAND SURGERY AND REHABILITATION CENTER OF NJ, PA	23	\$9,135
Pain Management	5	\$2,302
PAIN CONTROL ASSOCIATES PC	5	\$2,302
Physical Therapy	1031	\$68,731
DISABATINO PHYSICAL THERAPY	344	\$22,226
HEARTLAND REHABILITATION SERVICES	276	\$18,579
REHAB EXCELLENCE CENTER	215	\$13,935
ACHIEVE PHYSICAL THERAPY FITNESS, LLC	125	\$7,956
NOVACARE REHABILITATION	71	\$6,035

**Nurse Case Management Assignment Report
September 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			
Stephanie Dionisio	47	48	54	53	57	64	61	52	52			
Sharon Maurer	67	70	61	59	60	68	60	52	56			
Karen Kofoet	50	49	51	57	62	53	57	44	51			
Vineland & Other Accounts												
Patricia Henchy	44	41	53	45	41	50	48	44	45			
Team Leader												
Russel Bayer	29	24	19	35	20	28	23	20	14			
Total	290	295	292	308	307	327	309	262	270			

October 4, 2016

To the Members of the
Executive Board of the
Salem, Cumberland, Gloucester Counties
Municipal Joint Insurance Fund

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending September 30, 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 \$ 18,515.91. This generated an average annual yield of .68%. However, after including an unrealized net gain of \$ 14,860.00 in the asset portfolio, the yield is adjusted to 1.23% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$31,290.00 as it relates to current market value of \$ 18,968,710.00 vs. the amount we have invested.

Our asset portfolio with TD Wealth Management and consists of 2 obligation with a maturity greater than two years, 2 obligations with maturities between one and two years and 1 obligation maturing in less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 16,629.71 w/YTD Total of \$ 268,382.38 (detailed in my report)
Overpayment Reimbursements \$ 55.36
Trico JIF vs. Killen \$ 258.52
FY 2016 Premium Assessments \$ 769,434.00
FY 2013 Retro. Premium E.Greenwich Twp. \$1,204.00

A.E.L.C.F. MEMBER PARTICIPANT BALANCES:

Woodbury City	\$20,063.00
Pittsgrove Township	\$30,870.00
Stow Creek Twp.	\$ 751.00

LOSS RUN PAYMENT REGISTER 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 \$ 434,492.80. The claims detail shows 289 claims payments issued and are categorized as follows:

Direct Loss Payments	\$ 434,492.80
Claim Expenses	8,451.05
Legal Defense Costs	31,164.30

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 \$ 32,428,535.30 to a closing balance of \$ 32,647,837.94 showing an increase in the fund of \$ 219,302.64. 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

**TRI-COUNTY
MUNICIPAL JOINT INS. FUND
Subrogation/ Salvage Report
Calendar Year 2016**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/5	MONROE TWP.	Z29443	MONROE TWP.	PR	2015	535.00	
1/5	MONROE TWP.	Z17001	MONROE TWP.	PR	2015	276.40	
1/5	MONROE TWP.	Z31328	MONROE TWP.	PR	2015	350.00	
1/5	PITMAN BOROUGH	Z12077	PITMAN BOROUGH	PR	2015	567.45	
1/5	GLASSBORO BOROUGH	Z25063	GLASSBORO BOROUGH	PR	2015	3,465.00	
1/5	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
1/8	LOWER ALLOWS CRK	Z14960	LOWER ALLOWS CRK	PR	2015	8,390.04	
1/8	GLASSBORO BOROUGH	Z30309	GLASSBORO BOROUGH	PR	2015	3,451.75	
1/15	MONROE TWP.	X08288	DONALD DARCANVELO	WC	2011	10.00	
1/15	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
1/15	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	25.00	
1/20	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
1/25	LOWER ALLOWS CRK	Z14960	LOWER ALLOWS CRK	PR	2015	746.91	
TOTAL-JAN.						18,803.05	
TOTAL-YTD							18,803.05
2/4	GREENWICH TWP.	Z31361	GREENWICH TWP.	PR	2015	2,729.17	
2/15	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	25.00	
2/16	GLASSBORO BOROUGH	Z21921	GLASSBORO BOROUGH	PR	2015	2,824.00	
2/16	GLASSBORO BOROUGH	Z30953	GLASSBORO BOROUGH	PR	2015	2,976.53	
2/18	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
2/19	MONROE TWP.	Z33293	MONROE TWP.	PR	2016	1,394.90	
TOTAL-FEB.						10,417.35	
TOTAL-YTD							29,220.40
3/2	FRANKLIN TOWNSHIP	Z28290	FRANKLIN TOWNSHIP	PR	2015	5,000.00	
3/16	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
3/16	ELK TOWNSHIP	Z32289	ELK TOWNSHIP	PR	2016	11,844.00	
3/21	WESTVILLE BOROUGH	Z18985	WESTVILLE BOROUGH	PR	2015	4,171.00	
3/22	PITMAN BOROUGH	Z02346	CLINTON CARTER	WC	2014	5.59	
3/22	DEPTFORD TWP.	X45945	LOUISA BENEDETTI	WC	2012	50.00	
3/22	PENNS GROVE BORO	X87704	PENNS GROVE BORO	WC	2014	16.00	
3/22	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
3/23	MONROE TWP.	Z33701	MONROE TWP.	PR	2016	7,261.05	
TOTAL-MAR.						28,865.39	
TOTAL-YTD							58,085.79
4/4	ELK TOWNSHIP	Z34888	ELK TOWNSHIP	PR	2016	1,600.00	
4/4	MONROE TWP.	X62961	KRISTA PARKS	WC	2013	3,684.34	
4/18	CLAYTON BOROUGH	Z34837	CLAYTON BOROUGH	PR	2016	350.00	
4/18	PENNS GROVE BORO	X87704	ANTHONY MINGUEZ	WC	2014	25.00	
4/18	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
4/18	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
4/18	DEPTFORD TWP.	X45945	LOUISA BENEDETTI	WC	2012	50.00	
TOTAL-APR						5,789.34	
TOTAL-YTD							63,875.13
5/2	MANTUA TOWNSHIP	Z19087	MANTUA TOWNSHIP	PR	2015	9,891.00	
5/2	DEPTFORD TWP.	Z31015	DEPTFORD TWP.	PR	2015	5,595.00	
5/3	MONROE TWP.	X56223	WILLIAM YORIO	WC	2013	33,333.00	
5/4	DEPTFORD TWP.	Z36060	DEPTFORD TWP.	PR	2016	1,334.17	
5/13	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	43.00	
5/13	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	166.50	
5/13	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2015	166.50	
5/13	PENNS GROVE BORO	X87704	ANTHONY MINGUEZ	WC	2014	31.00	
5/13	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
5/18	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
5/18	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
5/19	EAST GREENWICH TWP.	Z35409	EAST GREENWICH TWP.	PR	2016	450.00	
5/19	WASHINGTON TWP.	Z29711	WASHINGTON TWP.	PR	2015	400.00	
5/20	CARNEY'S POINT TWP.	Z37525	CARNEY'S POINT TWP.	PR	2016	2,706.83	
5/24	WOODBURY CITY	X49360	WILLIAM LYNCH	WC	2012	368.19	
5/24	WOODBURY CITY	X49360	CHRIS LACROIX	WC	2012	112.00	
5/24	PAULSBORO BOROUGH	X50400	DAVID BELBIN	WC	2012	1,113.02	

**TRI-COUNTY
MUNICIPAL JOINT INS. FUND
Subrogation/ Salvage Report
Calendar Year 2016**

5/24	PAULSBORO BOROUGH	X50400	TIMOTHY PECK	WC	2012	200.00	
5/24	PAULSBORO BOROUGH	X50400	JOAN LUTZ	WC	2012	200.00	
5/24	PAULSBORO BOROUGH	X50400	JASON BISH	WC	2012	328.71	
5/24	PAULSBORO BOROUGH	X50400	RODNEY RICHARDS	WC	2012	213.04	
5/24	PAULSBORO BOROUGH	X50400	CHRISTOPHER GILCREST	WC	2012	389.93	
5/24	GREENWICH TWP.	X49562	WILLIAM DICK	WC	2012	208.67	
5/24	WOODBURY CITY	X49360	SHAWN ANDERSON	WC	2012	407.70	
5/24	WOODBURY CITY	X49360	RANDALL GARTNER	WC	2012	256.14	
5/24	WOODBURY CITY	X49360	JEFFERY HAINES	WC	2012	112.00	
5/26	WASHINGTON TWP.	Z34390	WASHINGTON TWP.	PR	2016	1,146.48	
TOTAL-.MAY						60,158.38	
TOTAL-YTD							124,033.51
6/2	WASHINGTON TWP.	Z34185	WASHINGTON TWP.	PR	2016	11,486.66	
6/2	LOWER ALLOWS CRK	Z29625	LOWER ALLOWS CRK	PR	2015	6,645.25	
6/2	DEPTFORD TWP.	Z36178	DEPTFORD TWP.	PR	2016	10,835.36	
6/9	FRANKLIN TOWNSHIP	Z32551	FRANKLIN TOWNSHIP	PR	2015	2,364.93	
6/10	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
6/10	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	100.00	
6/10	DEPTFORD TWP.	X45945	LOUISA BENEDETTI	WC	2012	50.00	
6/14	WESTVILLE BOROUGH	Z34103	WESTVILLE BOROUGH	PR	2016	1,275.00	
6/15	WESTVILLE BOROUGH	Z31689	WESTVILLE BOROUGH	PR	2015	2,059.61	
6/15	CARNEY'S POINT TWP.	Z37525	CARNEY'S POINT TWP.	PR	2016	150.00	
6/21	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2015	50.00	
6/21	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	50.00	
6/23	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
TOTAL-.JUNE						35,564.56	
TOTAL-YTD							159,598.07
7/5	WOODBURY CITY	X70970	TIMOTHY NELSON	WC	2013	34,630.78	
7/14	EAST GREENWICH TWP.	Z38409	EAST GREENWICH TWP.	PR	2016	1,191.65	
7/19	PENNVILLE TWP.	Z39775	PENNVILLE TWP.	PR	2016	1,200.00	
7/19	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
7/21	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
TOTAL-.JULY						37,520.18	
TOTAL-YTD							197,118.25
8/1	FRANKLIN TOWNSHIP	Z31113	FRANKLIN TOWNSHIP	PR	2015	14,695.50	
8/1	EAST GREENWICH TWP.	Z38409	EAST GREENWICH TWP.	PR	2016	8,897.50	
8/1	PENNVILLE TWP.	Z39775	PENNVILLE TWP.	PR	2016	5,278.70	
8/15	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
8/15	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
8/16	DEPTFORD TWP.	Z26404	DEPTFORD TWP.	PR	2015	3,762.91	
8/18	ELK TOWNSHIP	Z34888	ELK TOWNSHIP	PR	2016	21,919.81	
TOTAL-.AUG						54,634.42	
TOTAL-YTD							251,752.67
9/1	WASHINGTON TWP.	Z41684	WASHINGTON TWP.	PR	2016	5,593.34	
9/1	WOODBURY CITY	Z39365	WOODBURY CITY	PR	2016	1,310.10	
9/8	SWEDESBORO BORO	Z42008	SWEDESBORO BORO	PR	2016	2,853.27	
9/12	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
9/12	MANTUA TOWNSHIP	Z21054	BRIAN HUSS	WC	2015	531.23	
9/13	WOODBURY HEIGHTS	X51440	JOSHUA MOLINE	WC	2013	500.00	
9/13	FRANKLIN TOWNSHIP	Z40795	FRANKLIN TOWNSHIP	PR	2016	2,850.00	
9/14	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	78.00	
9/14	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
9/20	DEPTFORD TWP.	Z36178	DEPTFORD TWP.	PR	2016	1,928.27	
9/21	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
TOTAL-.SEP						16,629.71	
TOTAL-YTD							268,382.38

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

CURRENT MONTH September
CURRENT FUND YEAR 2016

	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7	Instr #8
	ID Number:	OPERATING ACC	NJ CASH	MGMN' INVEST	ACCT. ASSET MGR.	CLAIMS ACCT.	EXPENSE ACC'		
	Maturity (Yrs)	0	0	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0	0	0
TOTAL for All Accts & instruments									
Opening Cash & Investment Balance	\$32,428,535.28	13373401.13	-2.98314E-10	49713.07	18953850	51071	500.08	0	0
Opening Interest Accrual Balance	\$46,576.36	0	0	0	46576.36	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$17,708.33	\$0.00	\$0.00	\$0.00	\$17,708.33	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$807.58	\$1,676.30	\$0.00	(\$868.72)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$14,860.00	\$0.00	\$0.00	\$0.00	\$14,860.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$33,375.91	\$1,676.30	\$0.00	(\$868.72)	\$32,568.33	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$1,370,457.09	\$787,581.59	\$0.00	\$0.00	\$0.00	\$427,751.80	\$155,123.70	\$0.00	\$0.00
10 (Withdrawals - Sales)	(\$1,166,822.00)	(\$582,875.50)	\$0.00	\$0.00	\$0.00	(\$428,822.80)	(\$155,123.70)	\$0.00	\$0.00
Ending Cash & Investment Balance	\$32,647,837.95	\$13,579,783.52	(\$0.00)	\$48,844.35	\$18,968,710.00	\$50,000.00	\$500.08	\$0.00	\$0.00
Ending Interest Accrual Balance	\$64,284.69	\$0.00	\$0.00	\$0.00	\$64,284.69	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$298,877.12	\$0.00	\$0.00	\$0.00	\$0.00	\$219,962.53	\$78,914.59	\$0.00	\$0.00
(Less Deposits in Transit)	(\$10,307.91)	(\$10,307.91)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$32,936,407.16	\$13,569,475.61	(\$0.00)	\$48,844.35	\$18,968,710.00	\$269,962.53	\$79,414.67	\$0.00	\$0.00

Investment Income Allocation

	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2016 Opening Cash & Investment Balance	140,584.61	1,138,580.58	144,911.64	2,598,466.70	886,729.86	(1,133,818.00)	(49,654.61)	867,425.49	1,587,294.41	\$6,180,520.68
Opening Interest Accrual Balance	\$84.30	\$1,030.80	\$118.19	\$2,258.79	\$808.23	\$0.00	\$0.06	\$251.54	\$1,155.55	\$5,707.46
1 Interest Accrued and/or Interest Cost	\$74.06	\$599.78	\$76.34	\$1,368.83	\$467.11	\$0.00	\$0.00	\$456.94	\$836.16	\$3,879.22
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	\$3.38	\$27.35	\$3.48	\$62.42	\$21.30	\$0.00	\$0.00	\$20.84	\$38.13	\$176.91
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$62.15	\$503.31	\$64.06	\$1,148.65	\$391.98	\$0.00	\$0.00	\$383.45	\$701.66	\$3,255.26
8 Net Investment Income	\$139.58	\$1,130.45	\$143.88	\$2,579.91	\$880.40	\$0.00	\$0.00	\$861.23	\$1,575.96	\$7,311.39
9 Interest Accrued - Net Change	\$74.06	\$599.78	\$76.34	\$1,368.83	\$467.11	\$0.00	\$0.00	\$456.94	\$836.16	\$3,879.22
Ending Cash & Investment Balance	\$118,812.74	\$1,209,509.07	\$152,488.54	\$2,682,623.87	\$942,030.10	(\$1,133,818.00)	(\$28,710.71)	\$1,051,840.63	\$1,632,262.63	\$6,627,038.87
Ending Interest Accrual Balance	\$158.36	\$1,630.58	\$194.53	\$3,627.61	\$1,275.34	\$0.00	\$0.06	\$708.48	\$1,991.71	\$9,586.68

	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2015 Opening Cash & Investment Balance	124,182.35	1,255,738.35	174,153.12	1,271,750.15	1,032,527.40	3,772.36	(122.99)	217,079.72	295,699.16	\$4,374,779.62
Opening Interest Accrual Balance	\$163.86	\$1,925.85	\$267.57	\$2,192.92	\$1,580.13	\$5.77	\$0.00	\$335.09	\$462.33	\$6,933.53
1 Interest Accrued and/or Interest Cost	\$65.42	\$661.50	\$91.74	\$669.94	\$543.92	\$1.99	\$0.00	\$114.35	\$155.77	\$2,304.62
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$2.98	\$30.17	\$4.18	\$30.55	\$24.81	\$0.09	\$0.00	\$5.22	\$7.10	\$105.10
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$54.89	\$555.10	\$76.98	\$562.18	\$456.43	\$1.67	\$0.00	\$95.96	\$130.71	\$1,933.93
8 Net Investment Income	\$123.30	\$1,246.77	\$172.91	\$1,262.67	\$1,025.15	\$3.75	\$0.00	\$215.53	\$293.59	\$4,343.65
9 Interest Accrued - Net Change	\$65.42	\$661.50	\$91.74	\$669.94	\$543.92	\$1.99	\$0.00	\$114.35	\$155.77	\$2,304.62
Ending Cash & Investment Balance	\$124,240.23	\$1,255,936.12	\$174,224.04	\$1,216,137.09	\$1,033,008.63	\$3,774.12	(\$122.99)	\$217,180.90	\$295,836.98	\$4,320,215.12
Ending Interest Accrual Balance	\$229.27	\$2,587.35	\$359.31	\$2,862.85	\$2,124.05	\$7.76	\$0.00	\$449.45	\$618.10	\$9,238.15

	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2014 Opening Cash & Investment Balance	73,887.18	1,121,268.94	106,746.98	2,122,181.73	682,229.96	(3,076.00)	0.76	184,422.41	231,386.68	\$4,519,048.64
Opening Interest Accrual Balance	\$113.03	\$1,743.39	\$166.35	\$3,346.97	\$1,044.65	\$0.00	\$0.00	\$282.31	\$354.72	\$7,051.42
1 Interest Accrued and/or Interest Cost	\$38.92	\$590.66	\$56.23	\$1,117.93	\$359.39	\$0.00	\$0.00	\$97.15	\$121.89	\$2,382.17
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	\$1.78	\$26.94	\$2.56	\$50.98	\$16.39	\$0.00	\$0.00	\$4.43	\$5.56	\$108.64
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$32.66	\$495.66	\$47.19	\$938.11	\$301.58	\$0.00	\$0.00	\$81.52	\$102.28	\$1,999.01
8 Net Investment Income	\$73.36	\$1,113.26	\$105.98	\$2,107.02	\$677.36	\$0.00	\$0.00	\$183.11	\$229.73	\$4,489.82
9 Interest Accrued - Net Change	\$38.92	\$590.66	\$56.23	\$1,117.93	\$359.39	\$0.00	\$0.00	\$97.15	\$121.89	\$2,382.17
Ending Cash & Investment Balance	\$73,921.62	\$1,116,843.53	\$106,796.73	\$2,086,563.85	\$682,547.93	(\$3,076.00)	\$0.76	\$184,508.36	\$231,494.52	\$4,479,601.30
Ending Interest Accrual Balance	\$151.95	\$2,334.06	\$222.58	\$4,464.90	\$1,404.03	\$0.00	\$0.00	\$379.46	\$476.61	\$9,433.59

	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2013 Opening Cash & Investment Balance	3,873.69	865,255.94	88,528.64	1,691,291.26	1,101,508.11	(174.56)	2,627.90	214,865.27	153,558.35	\$4,121,334.60
Opening Interest Accrual Balance	\$5.92	\$1,461.77	\$153.78	\$2,701.00	\$1,686.04	\$0.00	\$4.02	\$328.91	\$235.09	\$6,576.54
1 Interest Accrued and/or Interest Cost	\$2.04	\$455.80	\$46.64	\$890.94	\$580.25	\$0.00	\$1.38	\$113.19	\$80.89	\$2,171.14
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	\$0.09	\$20.79	\$2.13	\$40.63	\$26.46	\$0.00	\$0.06	\$5.16	\$3.69	\$99.01
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$1.71	\$382.49	\$39.13	\$747.64	\$486.92	\$0.00	\$1.16	\$94.98	\$67.88	\$1,821.92
8 Net Investment Income	\$3.85	\$859.08	\$87.90	\$1,679.21	\$1,093.64	\$0.00	\$2.61	\$213.33	\$152.46	\$4,092.07
9 Interest Accrued - Net Change	\$2.04	\$455.80	\$46.64	\$890.94	\$580.25	\$0.00	\$1.38	\$113.19	\$80.89	\$2,171.14
Ending Cash & Investment Balance	\$2,940.00	\$800,768.58	\$87,911.90	\$1,683,203.46	\$1,102,021.49	(\$174.56)	\$2,629.12	\$214,965.41	\$154,833.92	\$4,049,099.32
Ending Interest Accrual Balance	\$7.96	\$1,917.57	\$200.41	\$3,591.94	\$2,266.30	\$0.00	\$5.41	\$442.10	\$315.99	\$8,747.68

	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2012 Opening Cash & Investment Balance	200,726.11	377,589.57	(637.18)	1,705,212.31	928,001.62	806.88	(16.46)	239,127.12	189,944.81	\$3,640,754.78
Opening Interest Accrual Balance	\$307.26	\$598.16	\$2.06	\$2,631.92	\$1,421.35	\$1.24	\$0.00	\$366.04	\$290.76	\$5,618.77
1 Interest Accrued and/or Interest Cost	\$105.74	\$198.91	\$0.00	\$898.28	\$488.85	\$0.43	\$0.00	\$125.97	\$100.06	\$1,918.23
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	\$4.82	\$9.07	\$0.00	\$40.97	\$22.29	\$0.02	\$0.00	\$5.74	\$4.56	\$87.48
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$88.73	\$166.91	\$0.00	\$753.79	\$410.22	\$0.36	\$0.00	\$105.71	\$83.97	\$1,609.69
8 Net Investment Income	\$199.29	\$374.89	\$0.00	\$1,693.03	\$921.37	\$0.80	\$0.00	\$237.42	\$188.59	\$3,615.40
9 Interest Accrued - Net Change	\$105.74	\$198.91	\$0.00	\$898.28	\$488.85	\$0.43	\$0.00	\$125.97	\$100.06	\$1,918.23
Ending Cash & Investment Balance	\$200,819.66	\$377,527.55	(\$637.18)	\$1,638,850.32	\$928,434.14	\$807.26	(\$16.46)	\$239,238.57	\$190,033.34	\$3,575,057.20
Ending Interest Accrual Balance	\$412.99	\$797.06	\$2.06	\$3,530.20	\$1,910.21	\$1.66	\$0.00	\$492.00	\$390.81	\$7,537.00

	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
Closed Opening Cash & Investment Balance	0.00	521.03	0.00	2,230.59	0.00	0.00	0.00	0.00	9,589,345.36	\$9,592,096.98
Opening Interest Accrual Balance	\$0.00	\$0.28	\$0.00	\$1.12	\$0.00	\$0.00	\$0.00	\$0.00	\$14,687.24	\$14,688.64
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.27	\$0.00	\$1.18	\$0.00	\$0.00	\$0.00	\$0.00	\$5,051.50	\$5,052.95
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.01	\$0.00	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$230.37	\$230.44
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$0.00	\$0.23	\$0.00	\$0.99	\$0.00	\$0.00	\$0.00	\$0.00	\$4,238.98	\$4,240.20
8 Net Investment Income	\$0.00	\$0.52	\$0.00	\$2.21	\$0.00	\$0.00	\$0.00	\$0.00	\$9,520.85	\$9,523.58
9 Interest Accrued - Net Change	\$0.00	\$0.27	\$0.00	\$1.18	\$0.00	\$0.00	\$0.00	\$0.00	\$5,051.50	\$5,052.95
Ending Cash & Investment Balance	\$0.00	\$521.27	\$0.00	\$2,231.63	\$0.00	\$0.00	\$0.00	\$0.00	\$9,594,073.23	\$9,596,826.13
Ending Interest Accrual Balance	\$0.00	\$0.56	\$0.00	\$2.29	\$0.00	\$0.00	\$0.00	\$0.00	\$19,738.74	\$19,741.58



GLOUCESTER, SALEM, CUMBERLAND
COUNTIES
INVESTMENT MANAGEMENT
ACCOUNT NO. 65-P144-01-0

FINANCIAL STATEMENT FOR THE PERIOD
09/01/16 THROUGH 09/30/16

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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GLOUCESTER, SALEM, CUMBERLAND
COUNTIES
INVESTMENT MANAGEMENT

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STATEMENT OF CHANGES IN NET ASSETS
FOR PERIOD 09/01/16 THRU 09/30/16

ACCOUNT NO. 65-P144-01-0

GLOUCESTER, SALEM, CUMBERLAND
COUNTIES
INVESTMENT MANAGEMENT

BEGINNING TOTAL PORTFOLIO AS OF 09/01/16		19,000,426.36
TRANSACTION ACTIVITY		
CHANGE IN UNREALIZED CAPITAL GAIN/LOSS		
UNREALIZED GAIN/LOSS CURRENT PERIOD	31,290.00-	
UNREALIZED GAIN/LOSS PRIOR PERIOD	46,150.00-	

NET CHANGE	14,860.00	
ACCRUED INCOME RECONCILIATION		
ENDING INTEREST ACCRUAL BALANCE	64,284.69	
BEGINNING INTEREST ACCRUAL BALANCE	46,576.36	

CHANGE IN INCOME ACCRUAL	17,708.33	

TOTAL TRANSACTIONS		32,568.33

ENDING TOTAL PORTFOLIO AS OF 09/30/16		19,032,994.69
TOTAL PORTFOLIO VALUE INCLUDES ASSET MARKET VALUE PLUS ACCRUED INCOME		



PORTFOLIO SUMMARY
AS OF 09/30/16

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ACCOUNT NO. 65-P144-01-0

GLOUCESTER, SALEM, CUMBERLAND
COUNTIES
INVESTMENT MANAGEMENT

	TOTAL COST	TOTAL MARKET	% OF MKT VAL	ESTIMATED ANN INCOME	PURCH YLD
FIXED INCOME SECURITIES					
GOVERNMENT OBLIGATIONS	19,000,000.00	18,968,710.00	100.00	212,500	1.1
CASH AND EQUIVALENTS	.00	.00			
	-----	-----	-----		-----
	19,000,000.00	18,968,710.00	100.00		1.1



PORTFOLIO SUMMARY
AS OF 09/30/16

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ACCOUNT NO. 65-P144-01-0

GLOUCESTER, SALEM, CUMBERLAND
COUNTIES
INVESTMENT MANAGEMENT

BOND MATURITY SUMMARY

	RANGE	PAR VALUE	MARKET VALUE
DEBT OBLIGATIONS			
1 - 3 MONTHS		3,000,000	3,002,100.00
1 - 2 YEARS		5,000,000	4,994,640.00
GREATER THAN 2 YEARS		11,000,000	10,971,970.00
		-----	-----
TOTAL DEBT OBLIGATIONS		19,000,000	18,968,710.00
		-----	-----
TOTAL		19,000,000	18,968,710.00



PORTFOLIO APPRAISAL
AS OF 09/30/16

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ACCOUNT NO. 65-P144-01-0

GLOUCESTER, SALEM, CUMBERLAND
COUNTIES
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 - 3 MONTHS							
3,000,000	3134G5-A4-7 FHLMC .65% 12/20/2016 DTD 06/30/2014 CALLABLE	4,929.16	3,002,100.00 3,000,000.00	2,100.00	100.070 3,000,000.00	15.83	.6
	TOTAL 1 - 3 MONTHS	4,929.16	3,002,100.00 3,000,000.00	2,100.00	3,000,000.00	15.83	0.7
1 - 2 YEARS							
3,000,000	3134G7-E3-1 FHLMC 1% 04/19/2018 DTD 10/19/2015	13,499.99	3,001,440.00 3,000,000.00	1,440.00	100.048 3,000,000.00	15.82	1.0
2,000,000	3134G9-D5-3 FREDDIE MAC .8% 06/29/2018 DTD 06/29/2016 CALLABLE 12/29/2016	4,088.88	1,993,200.00 2,000,000.00	6,800.00-	99.660 2,000,000.00	10.51	.8



PORTFOLIO APPRAISAL
AS OF 09/30/16

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ACCOUNT NO. 65-P144-01-0

GLOUCESTER, SALEM, CUMBERLAND
COUNTIES
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 1 - 2 YEARS	17,588.87	4,994,640.00 5,000,000.00	5,360.00-	5,000,000.00	26.33	0.9
	GREATER THAN 2 YEARS						
1,000,000	3134GA-AR-5 FHLMC 1.2% 05/23/2019 DTD 08/23/2016 CALLABLE 11/23/2016	1,266.66	998,970.00 1,000,000.00	1,030.00-	99.897 1,000,000.00	5.27	1.2
10,000,000	3130A8-FB-4 FHLB 1.35% 12/13/2019 DTD 06/13/2016 CALLABLE 12/13/2016	40,500.00	9,973,000.00 10,000,000.00	27,000.00-	99.730 10,000,000.00	52.58	1.3
	TOTAL GREATER THAN 2 YEARS	41,766.66	10,971,970.00 11,000,000.00	28,030.00-	11,000,000.00	57.84	1.3
	TOTAL DEBT OBLIGATIONS	64,284.69	18,968,710.00 19,000,000.00	31,290.00-	19,000,000.00	100.00	1.1
	NET ASSETS	64,284.69	18,968,710.00 19,000,000.00	31,290.00-	19,000,000.00	100.00	1.1
	TOTAL SECURITIES CURRENTLY HELD		19,032,994.69				

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

Current Fund Year: 2016 Month Ending: September		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE		543,253.94	4,758,954.41	513,703.20	9,391,132.74	4,630,996.95	(1,132,489.32)	(47,165.40)	1,722,920.01	12,047,228.77	32,428,535.30
RECEIPTS											
Assessments		28,271.87	71,918.33	12,195.26	197,854.70	54,886.96	0.00	20,943.90	184,010.86	199,352.12	769,434.00
Refunds		15,470.48	0.00	0.00	1,214.59	0.00	0.00	0.00	0.00	0.00	16,685.07
Invest Pymnts		253.20	2,218.01	239.72	4,376.97	2,158.38	2.14	1.22	803.00	5,614.91	15,667.55
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		253.20	2,218.01	239.72	4,376.97	2,158.38	2.14	1.22	803.00	5,614.91	15,667.55
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,462.52	1,462.52
TOTAL		43,995.55	74,136.34	12,434.98	203,446.26	57,045.34	2.14	20,945.12	184,813.86	206,429.55	803,249.14
EXPENSES											
Claims Transfers		66,515.24	71,984.63	5,354.15	284,968.78	0.00	0.00	0.00	0.00	0.00	428,822.80
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155,123.70	155,123.70
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		66,515.24	71,984.63	5,354.15	284,968.78	0.00	0.00	0.00	0.00	155,123.70	583,946.50
END BALANCE		520,734.25	4,761,106.12	520,784.03	9,309,610.22	4,688,042.29	(1,132,487.18)	(26,220.28)	1,907,733.87	12,098,534.62	32,647,837.94

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

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2016									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	140,584.61	1,138,580.58	144,911.64	2,598,466.70	886,729.86	(1,133,818.00)	(49,654.61)	867,425.49	1,587,294.41	6,180,520.68
RECEIPTS										
Assessments	28,271.87	71,918.33	12,195.26	197,854.70	54,886.96	0.00	20,943.90	184,010.86	199,352.12	769,434.00
Refunds	14,534.98	0.00	0.00	0.00						14,534.98
Invest Pymnts	65.52	530.66	67.54	1,211.08	413.28	0.00	0.00	404.28	739.80	3,432.16
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	65.52	530.66	67.54	1,211.08	413.28	0.00	0.00	404.28	739.80	3,432.16
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	42,872.37	72,448.99	12,262.80	199,065.78	55,300.24	0.00	20,943.90	184,415.14	200,091.92	787,401.14
EXPENSES										0.00
Claims Transfers	64,644.24	1,520.50	4,685.90	114,908.61	0.00	0.00	0.00	0.00	0.00	185,759.25
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155,123.70	155,123.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	64,644.24	1,520.50	4,685.90	114,908.61	0.00	0.00	0.00	0.00	155,123.70	340,882.95
END BALANCE	118,812.74	1,209,509.07	152,488.54	2,682,623.87	942,030.10	(1,133,818.00)	(28,710.71)	1,051,840.63	1,632,262.63	6,627,038.87

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	124,182.35	1,255,738.35	174,153.12	1,271,750.15	1,032,527.40	3,772.36	(122.99)	217,079.72	295,699.16	4,374,779.62
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	586.59						586.59
Invest Pymnts	57.88	585.27	81.17	592.73	481.23	1.76	0.00	101.18	137.82	2,039.04
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	57.88	585.27	81.17	592.73	481.23	1.76	0.00	101.18	137.82	2,039.04
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	57.88	585.27	81.17	1,179.32	481.23	1.76	0.00	101.18	137.82	2,625.63
EXPENSES										
Claims Transfers	0.00	387.50	10.25	56,792.38	0.00	0.00	0.00	0.00	0.00	57,190.13
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	387.50	10.25	56,792.38	0.00	0.00	0.00	0.00	0.00	57,190.13
END BALANCE	124,240.23	1,255,936.12	174,224.04	1,216,137.09	1,033,008.63	3,774.12	(122.99)	217,180.90	295,836.98	4,320,215.12

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2014									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	73,887.18	1,121,268.94	106,746.98	2,122,181.73	682,229.96	(3,076.00)	0.76	184,422.41	231,386.68	4,519,048.64
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	128.00						128.00
Invest Pymnts	34.44	522.59	49.75	989.09	317.97	0.00	0.00	85.95	107.84	2,107.63
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	34.44	522.59	49.75	989.09	317.97	0.00	0.00	85.95	107.84	2,107.63
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	34.44	522.59	49.75	1,117.09	317.97	0.00	0.00	85.95	107.84	2,235.63
EXPENSES										
Claims Transfers	0.00	4,948.00	0.00	36,734.97	0.00	0.00	0.00	0.00	0.00	41,682.97
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	4,948.00	0.00	36,734.97	0.00	0.00	0.00	0.00	0.00	41,682.97
END BALANCE	73,921.62	1,116,843.53	106,796.73	2,086,563.85	682,547.93	(3,076.00)	0.76	184,508.36	231,494.52	4,479,601.30

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2013									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	3,873.69	865,255.94	88,528.64	1,691,291.26	1,101,508.11	(174.56)	2,627.90	214,865.27	153,558.35	4,121,334.60
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	935.50	0.00	0.00	500.00						1,435.50
Invest Pymnts	1.81	403.27	41.26	788.27	513.38	0.00	1.22	100.14	71.57	1,920.92
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1.81	403.27	41.26	788.27	513.38	0.00	1.22	100.14	71.57	1,920.92
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,204.00	1,204.00
TOTAL	937.31	403.27	41.26	1,288.27	513.38	0.00	1.22	100.14	1,275.57	4,560.42
EXPENSES										
Claims Transfers	1,871.00	64,890.63	658.00	9,376.07	0.00	0.00	0.00	0.00	0.00	76,795.70
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,871.00	64,890.63	658.00	9,376.07	0.00	0.00	0.00	0.00	0.00	76,795.70
END BALANCE	2,940.00	800,768.58	87,911.90	1,683,203.46	1,102,021.49	(174.56)	2,629.12	214,965.41	154,833.92	4,049,099.32

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2012									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	200,726.11	377,589.57	(637.18)	1,705,212.31	928,001.62	806.88	(16.46)	239,127.12	189,944.81	3,640,754.78
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	93.55	175.98	0.00	794.76	432.52	0.38	0.00	111.45	88.53	1,697.17
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	93.55	175.98	0.00	794.76	432.52	0.38	0.00	111.45	88.53	1,697.17
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	93.55	175.98	0.00	794.76	432.52	0.38	0.00	111.45	88.53	1,697.17
EXPENSES										
Claims Transfers	0.00	238.00	0.00	67,156.75	0.00	0.00	0.00	0.00	0.00	67,394.75
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	238.00	0.00	67,156.75	0.00	0.00	0.00	0.00	0.00	67,394.75
END BALANCE	200,819.66	377,527.55	(637.18)	1,638,850.32	928,434.14	807.26	(16.46)	239,238.57	190,033.34	3,575,057.20

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	0.00	521.03	0.00	2,230.59	0.00	0.00	0.00	0.00	9,589,345.36	9,592,096.98
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	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.24	0.00	1.04	0.00	0.00	0.00	0.00	4,469.35	4,470.63
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.24	0.00	1.04	0.00	0.00	0.00	0.00	4,469.35	4,470.63
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258.52	258.52
TOTAL	0.00	0.24	0.00	1.04	0.00	0.00	0.00	0.00	4,727.87	4,729.15
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	0.00	521.27	0.00	2,231.63	0.00	0.00	0.00	0.00	9,594,073.23	9,596,826.13

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

Month **September**
Current Fund Year **2016**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2016	Prop	316,470.62	64,644.24	14,534.98	366,579.88	366,579.88	0.00	0.00	0.00
	Liab	23,335.43	1,520.50	0.00	24,855.93	24,855.93	0.00	0.00	0.00
	Auto	52,176.86	4,685.90	0.00	56,862.76	56,862.76	(0.00)	(0.00)	0.00
	WC	598,655.60	114,908.61	0.00	713,564.21	713,564.21	0.00	0.00	0.00
	Total	990,638.51	185,759.25	14,534.98	1,161,862.78	1,161,862.78	0.00	0.00	0.00
2015	Prop	396,804.86	0.00	0.00	396,804.86	396,804.86	0.00	0.00	0.00
	Liab	70,895.86	387.50	0.00	71,283.36	71,283.36	0.00	0.00	0.00
	Auto	50,767.75	10.25	0.00	50,778.00	50,778.00	0.00	0.00	0.00
	WC	2,376,815.20	56,792.38	586.59	2,433,020.99	2,433,020.99	0.00	0.00	0.00
	Total	2,895,283.67	57,190.13	586.59	2,951,887.21	2,951,887.21	0.00	0.00	0.00
2014	Prop	834,440.16	0.00	0.00	834,440.16	834,440.16	0.00	0.00	0.00
	Liab	218,031.22	4,948.00	0.00	222,979.22	222,979.22	(0.00)	(0.00)	0.00
	Auto	168,036.27	0.00	0.00	168,036.27	168,036.27	0.00	0.00	0.00
	WC	1,874,924.03	36,734.97	128.00	1,911,531.00	1,911,531.00	0.00	0.00	0.00
	Total	3,095,431.68	41,682.97	128.00	3,136,986.65	3,136,986.65	0.00	0.00	0.00
2013	Prop	499,859.03	1,871.00	935.50	500,794.53	500,794.53	(0.00)	(0.00)	0.00
	Liab	456,986.99	64,890.63	0.00	521,877.62	521,877.62	0.00	0.00	0.00
	Auto	235,483.72	658.00	0.00	236,141.72	236,141.72	0.00	0.00	0.00
	WC	2,327,848.64	9,376.07	500.00	2,336,724.71	2,336,724.71	0.00	0.00	0.00
	Total	3,520,178.38	76,795.70	1,435.50	3,595,538.58	3,595,538.58	0.00	0.00	0.00
2012	Prop	305,764.37	0.00	0.00	305,764.37	305,764.37	0.00	0.00	0.00
	Liab	974,616.89	238.00	0.00	974,854.89	974,854.89	(0.00)	(0.00)	0.00
	Auto	476,574.31	0.00	0.00	476,574.31	476,574.31	0.00	0.00	0.00
	WC	2,147,171.85	67,156.75	0.00	2,214,328.60	2,214,328.60	0.00	0.00	0.00
	Total	3,904,127.42	67,394.75	0.00	3,971,522.17	3,971,522.17	0.00	0.00	0.00
TOTAL		14,402,901.79	428,822.80	16,685.07	14,815,039.52	14,817,797.39	(2,757.87)	(2,757.87)	0.00

ACCOUNT:009 TRIJIF-TRI.COUNTY MUN.JIF
PERIOD:09/2016

BANK-> CB009 7855199951
TRI COUNTY JIF - CB

RUN DATE: 10/01/2016 PAGE 1
RUN TIME: 19:11:29

CHECK NUMBER	ORDER										POLICY	
DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR LOCATION
9/02/16	643745	COASTAL SPINE, PC.	010767058	0255775_030_Z35312_01_WC_MED_MCO00158359.						126.12	LOSS	2/29/16 16 030-5509NJ
9/02/16	643745	COASTAL SPINE, PC.	010767058	0255775_034_Z39447_01_WC_MED_MCO00159752.						126.12	LOSS	5/27/16 16 034-5509NJ
										252.24	TOTAL	CHECK#: 643745
9/02/16	643746	ISO SERVICES, INC.	133973142	0255775_022_X29909_01_WC_MED_MCO00103700.						10.25	EXP	5/07/12 12 022-7715NJ
9/02/16	643746	ISO SERVICES, INC.	133973142	0255775_029_X34902_01_WC_MED_MCO00106787.						10.25	EXP	7/13/12 12 029-5509NJ
9/02/16	643746	ISO SERVICES, INC.	133973142	0255775_028_X36332_01_WC_MED_MCO00107453.						10.25	EXP	7/30/12 12 028-9403NJ
9/02/16	643746	ISO SERVICES, INC.	133973142	0255775_023_X93977_01_WC_MED_MCO00137210.						10.25	EXP	6/18/14 14 023-7720NJ
9/02/16	643746	ISO SERVICES, INC.	133973142	0255775_029_X95578_01_WC_MED_MCO00137944.						10.25	EXP	5/05/14 14 029-7720NJ
9/02/16	643746	ISO SERVICES, INC.	133973142	0255775_026_Z06188_01_WC_MED_MCO00143690.						10.25	EXP	12/18/14 14 026-7720NJ
9/02/16	643746	ISO SERVICES, INC.	133973142	0255775_011_Z10640_01_WC_MED_MCO00145967.						10.25	EXP	2/13/15 15 011-8810NJ
9/02/16	643746	ISO SERVICES, INC.	133973142	0255775_029_Z10723_01_WC_MED_MCO00145992.						10.25	EXP	2/12/15 15 029-7720NJ
9/02/16	643746	ISO SERVICES, INC.	133973142	0255775_025_Z43204_01_WC_MED_MCO00161013.						10.25	EXP	8/09/16 16 025-7720NJ
9/02/16	643746	ISO SERVICES, INC.	133973142	0255775_025_Z43204_02_WC_MED_MCO00161013.						10.25	EXP	8/09/16 16 025-7720NJ
9/02/16	643746	ISO SERVICES, INC.	133973142	0255775_007_Z43283_01_WC_MED_MCO00161071.						10.25	EXP	8/09/16 16 007-9403NJ
9/02/16	643746	ISO SERVICES, INC.	133973142	0255775_026_Z43284_01_WC_MED_MCO00161036.						10.25	EXP	8/10/16 16 026-7380NJ
9/02/16	643746	ISO SERVICES, INC.	133973142	0255775_030_Z43340_01_WC_MED_MCO00161070.						10.25	EXP	8/10/16 16 030-5509NJ
9/02/16	643746	ISO SERVICES, INC.	133973142	0255775_030_Z43497_01_WC_MED_MCO00161122.						10.25	EXP	8/15/16 16 030-7715NJ
										143.50	TOTAL	CHECK#: 643746
9/02/16	643747	VIRGINIA CARBONARO		0255775_011_Z35001_01_WC_IND_MCO00158261.						917.84	LOSS	2/22/16 16 011-9015NJ
* VOID *	643747	VIRGINIA CARBONARO								917.84-	LOSS	2/22/16 16
											TOTAL	CHECK#: 643747
9/02/16	643748	EDWARD ANDERSON		0255775_034_Z24117_01_WC_IND_MCO00152943.						912.00	LOSS	8/06/15 15 034-5509NJ
9/02/16	643749	ROCKY BLUFORD		0255775_003_X76396_01_WC_IND_MCO00127291.						972.16	LOSS	10/30/13 13 003-9403NJ
9/02/16	643750	ALLAN E. RICHARDSON,	202012018	0255775_018_Z33078_01_GL_PPPI						2,481.88	LGL	7/08/13 13 018-7720NJ
9/02/16	643751	RADIOLOGY ASSOCIATES	202226053	0255775_029_Z35183_01_WC_MED_MCO00158332.						75.00	LOSS	2/28/16 16 029-7720NJ
9/02/16	643752	REGIONAL DIAGNOSTIC,	203232397	0255775_028_Z42115_01_WC_MED_MCO00160654.						12.83	LOSS	7/21/16 16 028-7720NJ
9/02/16	643753	WILLIAM GOODWIN		0255775_009_Z11699_01_WC_IND_MCO00146536.						684.00	LOSS	2/26/15 15 009-5509NJ
9/02/16	643754	VIRTUA WEST JERSEY H	210634532	0255775_026_Z32378_02_WC_MED_MCO00157473.						223.20	LOSS	1/05/16 16 026-7720NJ
9/02/16	643755	VIRTUA WEST JERSEY H	210634532	0255775_029_Z40748_01_WC_MED_MCO00160170.						166.95	LOSS	6/21/16 16 029-5509NJ
9/02/16	643755	VIRTUA WEST JERSEY H	210634532	0255775_030_Z42638_01_WC_MED_MCO00160800.						95.40	LOSS	7/27/16 16 030-7715NJ
9/02/16	643755	VIRTUA WEST JERSEY H	210634532	0255775_026_Z42836_01_WC_MED_MCO00160881.						166.95	LOSS	8/03/16 16 026-5509NJ
										429.30	TOTAL	CHECK#: 643755
9/02/16	643756	FRANKLIN TOWNSHIP	216000630	0255775_034_Z28212_01_WC_IND_MCO00155343.						1,710.00	LOSS	10/16/15 15 034-7720NJ
9/02/16	643757	GLOUCESTER COUNTY EM	216000660	0255775_034_Z41890_01_WC_MED_MCO00160572.						842.80	LOSS	7/17/16 16 034-7720NJ
9/02/16	643758	PENNSVILLE TOWNSHIP	216000812	0255775_022_Z12481_01_WC_IND_MCO00146935.						1,710.00	LOSS	3/05/15 15 022-5509NJ
9/02/16	643759	WASHINGTON TOWNSHIP	216001338	0255775_029_Z33146_01_WC_IND_MCO00157734.						1,742.00	LOSS	1/23/16 16 029-5509NJ
9/02/16	643760	KENNEDY UNIVERSITY H	221773439	0255775_026_Z32378_03_WC_MED_MCO00157473.						389.68	LOSS	1/05/16 16 026-7720NJ
9/02/16	643761	KENNEDY UNIVERSITY H	221773439	0255775_011_Z42270_01_WC_MED_MCO00160704.						868.59	LOSS	7/23/16 16 011-7720NJ
9/02/16	643762	WOOLWICH TOWNSHIP	221853919	0255775_025_Z42770_01_WC_IND_MCO00160828.						887.18	LOSS	7/30/16 16 025-7720NJ
9/02/16	643763	WOOLWICH TOWNSHIP	221853919	0255775_025_Z42770_01_WC_IND_MCO00160828.						443.60	LOSS	7/30/16 16 025-7720NJ
9/02/16	643764	LOURDES ANESTHESIA A	222041639	0255775_034_Z28212_01_WC_MED_MCO00155343.						455.00	LOSS	10/16/15 15 034-7720NJ
9/02/16	643764	LOURDES ANESTHESIA A	222041639	0255775_029_Z33146_01_WC_MED_MCO00157734.						102.36	LOSS	1/23/16 16 029-5509NJ
9/02/16	643764	LOURDES ANESTHESIA A	222041639	0255775_029_Z33146_01_WC_MED_MCO00157734.						1,040.00	LOSS	1/23/16 16 029-5509NJ
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9/02/16	643765	HEARTLAND REHABILITA	222137595	0255775_022_Z01312_01_WC_MED_MCO00140849.						63.00	LOSS	9/30/14 14 022-5509NJ
9/02/16	643765	HEARTLAND REHABILITA	222137595	0255775_022_Z01312_01_WC_MED_MCO00140849.						63.00	LOSS	9/30/14 14 022-5509NJ
9/02/16	643765	HEARTLAND REHABILITA	222137595	0255775_022_Z12481_01_WC_MED_MCO00146935.						90.00	LOSS	3/05/15 15 022-5509NJ
9/02/16	643765	HEARTLAND REHABILITA	222137595	0255775_022_Z12481_01_WC_MED_MCO00146935.						63.00	LOSS	3/05/15 15 022-5509NJ
9/02/16	643765	HEARTLAND REHABILITA	222137595	0255775_022_Z12481_01_WC_MED_MCO00146935.						63.00	LOSS	3/05/15 15 022-5509NJ
9/02/16	643765	HEARTLAND REHABILITA	222137595	0255775_030_Z41288_01_WC_MED_MCO00160369.						63.00	LOSS	7/06/16 16 030-5509NJ
9/02/16	643765	HEARTLAND REHABILITA	222137595	0255775_030_Z41288_01_WC_MED_MCO00160369.						63.00	LOSS	7/06/16 16 030-5509NJ

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	9/02/16	643765	HEARTLAND REHABILITA	222137595	0255775_030_Z41288_01_WC_MED_MCO00160369.						63.00	LOSS	7/06/16	16 030-5509NJ
	9/02/16	643765	HEARTLAND REHABILITA	222137595	0255775_030_Z41288_01_WC_MED_MCO00160369.						63.00	LOSS	7/06/16	16 030-5509NJ
	9/02/16	643765	HEARTLAND REHABILITA	222137595	0255775_011_Z41790_01_WC_MED_MCO00160539.						63.00	LOSS	7/08/16	16 011-9430NJ
	9/02/16	643765	HEARTLAND REHABILITA	222137595	0255775_011_Z41790_01_WC_MED_MCO00160539.						63.00	LOSS	7/08/16	16 011-9430NJ
	9/02/16	643765	HEARTLAND REHABILITA	222137595	0255775_011_Z41790_01_WC_MED_MCO00160539.						63.00	LOSS	7/08/16	16 011-9430NJ
	9/02/16	643765	HEARTLAND REHABILITA	222137595	0255775_011_Z41790_01_WC_MED_MCO00160539.						63.00	LOSS	7/08/16	16 011-9430NJ
											846.00	TOTAL	CHECK#:	643765
	9/02/16	643766	QUAL-LYNX	222483867	0255775_029_Z40240_01_WC_MED_MCO00160001.						75.00	EXP	6/13/16	16 029-5509NJ
	9/02/16	643767	LIFE CARE INSITUTE,,	222780939	0255775_003_Z41983_01_WC_MED_MCO00160604.						59.80	LOSS	7/19/16	16 003-7720NJ
	9/02/16	643768	LIFE CARE INSITUTE,,	222780939	0255775_003_Z42558_01_WC_MED_MCO00160770.						59.80	LOSS	7/28/16	16 003-5509NJ
	9/02/16	643769	LIFE CARE INSITUTE,,	222780939	0255775_003_Z42990_01_WC_MED_MCO00160956.						112.00	LOSS	8/04/16	16 003-5509NJ
	9/02/16	643770	LIFE CARE INSITUTE,,	222780939	0255775_011_X56842_01_WC_MED_MCO00116865.						210.50	LOSS	2/19/13	13 011-8810NJ
	9/02/16	643770	LIFE CARE INSITUTE,,	222780939	0255775_003_Z41789_01_WC_MED_MCO00160556.						329.80	LOSS	7/15/16	16 003-9403NJ
	9/02/16	643770	LIFE CARE INSITUTE,,	222780939	0255775_011_Z41790_01_WC_MED_MCO00160539.						59.80	LOSS	7/08/16	16 011-9430NJ
	9/02/16	643770	LIFE CARE INSITUTE,,	222780939	0255775_003_Z42834_01_WC_MED_MCO00160909.						59.80	LOSS	8/01/16	16 003-7720NJ
	9/02/16	643770	LIFE CARE INSITUTE,,	222780939	0255775_003_Z42834_01_WC_MED_MCO00160909.						112.00	LOSS	8/01/16	16 003-7720NJ
											771.90	TOTAL	CHECK#:	643770
	9/02/16	643771	QUALCARE, INC.	223129563	0255775_007_Z44037_01_WC_MED_MCO00161347.						486.00	LOSS	8/25/16	16 007-8810NJ
	9/02/16	643771	QUALCARE, INC.	223129563	0255775_011_Z44080_01_WC_MED_MCO00161376.						486.00	LOSS	8/25/16	16 011-8810NJ
	9/02/16	643771	QUALCARE, INC.	223129563	0255775_007_Z44252_01_WC_MED_MCO00161428.						486.00	LOSS	8/26/16	16 007-7720NJ
	9/02/16	643771	QUALCARE, INC.	223129563	0255775_022_Z44253_01_WC_MED_MCO00161432.						486.00	LOSS	8/29/16	16 022-9015NJ
	9/02/16	643771	QUALCARE, INC.	223129563	0255775_029_Z44254_01_WC_MED_MCO00161412.						486.00	LOSS	8/29/16	16 029-8838NJ
	9/02/16	643771	QUALCARE, INC.	223129563	0255775_005_Z44352_01_WC_MED_MCO00161452.						486.00	LOSS	8/31/16	16 005-9015NJ
	9/02/16	643771	QUALCARE, INC.	223129563	0255775_009_Z44353_01_WC_MED_MCO00161445.						486.00	LOSS	8/31/16	16 009-5509NJ
	9/02/16	643771	QUALCARE, INC.	223129563	0255775_022_Z44354_01_WC_MED_MCO00161433.						486.00	LOSS	8/27/16	16 022-7715NJ
											3,888.00	TOTAL	CHECK#:	643771
	9/02/16	643772	KINEMATIC CONSULTANT	223211494	0255775_025_Z33145_01_WC_MED_MCO00157759.						720.00	LOSS	1/22/16	16 025-7720NJ
	9/02/16	643773	ONE CALL MEDICAL, IN	223218521	0255775_011_Z21255_01_WC_MED_MCO00151637.						75.00	LOSS	7/06/15	15 011-5509NJ
	9/02/16	643773	ONE CALL MEDICAL, IN	223218521	0255775_034_Z38802_01_WC_MED_MCO00159518.						101.67	LOSS	5/03/16	16 034-7720NJ
	9/02/16	643773	ONE CALL MEDICAL, IN	223218521	0255775_020_Z41512_01_WC_MED_MCO00160446.						300.00	LOSS	7/09/16	16 001-7720NJ
											476.67	TOTAL	CHECK#:	643773
	9/02/16	643774	I.C.U. INVESTIGATION	223492387	0255775_012_Z38295_01_PR_COL_LOGAN_TWP						150.00	EXP	5/04/16	16 012-5509NJ
	9/02/16	643775	ADVOCARE ENT SPECIAL	223537011	0255775_022_Z12481_01_WC_MED_MCO00146935.						335.92	LOSS	3/05/15	15 022-5509NJ
	9/02/16	643776	PONZIO ORTHOPEDICS,,	223650422	0255775_026_Z42836_01_WC_MED_MCO00160881.						161.74	LOSS	8/03/16	16 026-5509NJ
	9/02/16	643777	DISABATINO PHYSICAL	223690854	0255775_016_Z32229_01_WC_MED_MCO00157417.						63.00	LOSS	1/01/16	16 016-7720NJ
	9/02/16	643778	JALD, INC. DBA DISAB	223690854	0255775_030_X71383_01_WC_MED_MCO00124527.						63.00	LOSS	8/27/13	13 030-8810NJ
	9/02/16	643778	JALD, INC. DBA DISAB	223690854	0255775_030_X71383_01_WC_MED_MCO00124527.						63.00	LOSS	8/27/13	13 030-8810NJ
	9/02/16	643778	JALD, INC. DBA DISAB	223690854	0255775_030_X71383_01_WC_MED_MCO00124527.						63.00	LOSS	8/27/13	13 030-8810NJ
	9/02/16	643778	JALD, INC. DBA DISAB	223690854	0255775_030_X71383_01_WC_MED_MCO00124527.						63.00	LOSS	8/27/13	13 030-8810NJ
	9/02/16	643778	JALD, INC. DBA DISAB	223690854	0255775_030_X85863_01_WC_MED_MCO00132751.						63.00	LOSS	2/27/14	14 030-8810NJ
	9/02/16	643778	JALD, INC. DBA DISAB	223690854	0255775_007_X87500_01_WC_MED_MCO00133560.						63.00	LOSS	3/17/14	14 007-5509NJ
											378.00	TOTAL	CHECK#:	643778
	9/02/16	643779	DISABATINO PHYSICAL	223690854	0255775_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16	16 030-5509NJ
	9/02/16	643779	DISABATINO PHYSICAL	223690854	0255775_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16	16 030-5509NJ
	9/02/16	643779	DISABATINO PHYSICAL	223690854	0255775_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16	16 030-5509NJ
	9/02/16	643779	DISABATINO PHYSICAL	223690854	0255775_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16	16 030-5509NJ
	9/02/16	643779	DISABATINO PHYSICAL	223690854	0255775_025_Z33145_01_WC_MED_MCO00157759.						63.00	LOSS	1/22/16	16 025-7720NJ
	9/02/16	643779	DISABATINO PHYSICAL	223690854	0255775_025_Z33145_01_WC_MED_MCO00157759.						63.00	LOSS	1/22/16	16 025-7720NJ
	9/02/16	643779	DISABATINO PHYSICAL	223690854	0255775_034_Z39447_01_WC_MED_MCO00159752.						63.00	LOSS	5/27/16	16 034-5509NJ
	9/02/16	643779	DISABATINO PHYSICAL	223690854	0255775_034_Z39447_01_WC_MED_MCO00159752.						63.00	LOSS	5/27/16	16 034-5509NJ
	9/02/16	643779	DISABATINO PHYSICAL	223690854	0255775_034_Z39447_01_WC_MED_MCO00159752.						63.00	LOSS	5/27/16	16 034-5509NJ

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9/02/16	643779	DISABATINO PHYSICAL	223690854	0255775_029_Z40240_01_WC_MED_MCO00160001.						63.00	LOSS	6/13/16 16 029-5509NJ
9/02/16	643779	DISABATINO PHYSICAL	223690854	0255775_029_Z40240_01_WC_MED_MCO00160001.						63.00	LOSS	6/13/16 16 029-5509NJ
9/02/16	643779	DISABATINO PHYSICAL	223690854	0255775_030_Z42638_01_WC_MED_MCO00160800.						90.00	LOSS	7/27/16 16 030-7715NJ
9/02/16	643779	DISABATINO PHYSICAL	223690854	0255775_030_Z42638_01_WC_MED_MCO00160800.						63.00	LOSS	7/27/16 16 030-7715NJ
										846.00	TOTAL	CHECK#: 643779
9/02/16	643780	REHAB EXCELLENCE CEN	223748553	0255775_003_Z40983_01_WC_MED_MCO00160264.						63.00	LOSS	6/29/16 16 003-9403NJ
9/02/16	643781	SALEM HOSPITAL CORPO	223838322	0255775_022_Z42559_01_WC_MED_MCO00160765.						1,340.45	LOSS	7/23/16 16 022-7720NJ
9/02/16	643782	SALEM HOSPITAL CORPO	223838322	0255775_022_Z42559_02_WC_MED_MCO00160765.						1,340.45	LOSS	7/23/16 16 022-7720NJ
9/02/16	643783	MONROE TOWNSHIP	226000892	0255775_011_Z21255_01_WC_IND_MCO00151637.						1,271.94	LOSS	7/06/15 15 011-5509NJ
9/02/16	643784	NOVACARE REHABILITAT	232736153	0255775_011_Z38327_01_WC_MED_MCO00159384.						88.00	LOSS	5/04/16 16 011-8810NJ
9/02/16	643784	NOVACARE REHABILITAT	232736153	0255775_011_Z38327_01_WC_MED_MCO00159384.						88.00	LOSS	5/04/16 16 011-8810NJ
										176.00	TOTAL	CHECK#: 643784
9/02/16	643785	REMOTE NEUROMONITORI	262188574	0255775_031_Z20517_01_WC_MED_MCO00151319.						1,457.45	LOSS	6/24/15 15 031-5509NJ
9/02/16	643786	PREMIER ORTHO ASSOCS	263527324	0255775_006_Z04640_01_WC_MED_MCO00142852.						807.50	LOSS	11/20/14 14 006-7728NJ
9/02/16	643787	PREMIER ORTHOPAEDIC	300028744	0255775_006_Z04640_01_WC_MED_MCO00142852.						88.09	LOSS	11/20/14 14 006-7728NJ
9/02/16	643787	PREMIER ORTHOPAEDIC	300028744	0255775_011_Z42270_01_WC_MED_MCO00160704.						88.09	LOSS	7/23/16 16 011-7720NJ
9/02/16	643787	PREMIER ORTHOPAEDIC	300028744	0255775_011_Z42270_01_WC_MED_MCO00160704.						167.37	LOSS	7/23/16 16 011-7720NJ
										343.55	TOTAL	CHECK#: 643787
9/02/16	643788	WORKNET OCCUPATIONAL	364553140	0255775_019_Z42188_01_WC_MED_MCO00160677.						94.87	LOSS	7/21/16 16 019-7720NJ
9/02/16	643789	WORKNET OCCUPATIONAL	364553140	0255775_012_Z42271_01_WC_MED_MCO00160699.						162.40	LOSS	7/20/16 16 012-7720NJ
9/02/16	643790	MARC STEVENS		0255775_011_X98038_01_WC_IND_MCO00139090.						966.40	LOSS	8/14/14 14 011-7720NJ
9/02/16	643791	QUEST DIAGNOSTICS	382084239	0255775_011_X56842_01_WC_MED_MCO00116865.						19.75	LOSS	2/19/13 13 011-8810NJ
9/02/16	643792	QUEST DIAGNOSTICS	382084239	0255775_029_Z33146_01_WC_MED_MCO00157734.						6.55	LOSS	1/23/16 16 029-5509NJ
9/02/16	643792	QUEST DIAGNOSTICS	382084239	0255775_029_Z33146_01_WC_MED_MCO00157734.						6.55	LOSS	1/23/16 16 029-5509NJ
										13.10	TOTAL	CHECK#: 643792
9/02/16	643793	INSPIRA HEALTH NETWO	452900402	0255775_006_Z28886_01_WC_MED_MCO00155715.						231.53	LOSS	10/27/15 15 006-9410NJ
9/02/16	643794	AFFANATO MARUT, LLC	463266146	0255775_011_X24705_01_WC_IND_MCO00101925.						122.50	LGL	4/10/12 12 011-8810NJ
9/02/16	643794	AFFANATO MARUT, LLC	463266146	0255775_011_X24705_01_WC_IND_MCO00101925.						262.50	LGL	4/10/12 12 011-8810NJ
9/02/16	643794	AFFANATO MARUT, LLC	463266146	0255775_011_X24705_01_WC_IND_MCO00101925.						100.00	LGL	4/10/12 12 011-8810NJ
9/02/16	643794	AFFANATO MARUT, LLC	463266146	0255775_003_X49561_01_WC_IND_MCO00113661.						112.50	LGL	11/30/12 12 003-7720NJ
9/02/16	643794	AFFANATO MARUT, LLC	463266146	0255775_003_X49561_02_WC_IND_MCO00121253.						112.50	LGL	11/30/12 12 003-7720NJ
9/02/16	643794	AFFANATO MARUT, LLC	463266146	0255775_030_X63833_01_WC_IND_MCO00120640.						175.00	LGL	5/20/13 13 030-7720NJ
9/02/16	643794	AFFANATO MARUT, LLC	463266146	0255775_001_X92744_01_WC_IND						137.50	LGL	11/30/12 12 001-7720NJ
9/02/16	643794	AFFANATO MARUT, LLC	463266146	0255775_001_X92744_14_WC_IND						100.00	LGL	11/30/12 12 001-7720NJ
9/02/16	643794	AFFANATO MARUT, LLC	463266146	0255775_006_Z00119_01_WC_IND						125.00	LGL	12/16/12 12 006-9430NJ
9/02/16	643794	AFFANATO MARUT, LLC	463266146	0255775_006_Z00120_01_WC_IND						100.00	LGL	12/01/12 12 006-9430NJ
9/02/16	643794	AFFANATO MARUT, LLC	463266146	0255775_006_Z04640_01_WC_IND_MCO00142852.						185.00	LGL	11/20/14 14 006-7728NJ
9/02/16	643794	AFFANATO MARUT, LLC	463266146	0255775_011_Z14050_01_WC_IND						122.50	LGL	7/30/14 14 011-8810NJ
9/02/16	643794	AFFANATO MARUT, LLC	463266146	0255775_011_Z14050_01_WC_IND						262.50	LGL	7/30/14 14 011-8810NJ
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9/02/16	643795	ACHIEVE PHYSICAL THE	470919531	0255775_009_Z32228_01_WC_MED_MCO00157421.						63.00	LOSS	12/15/15 15 009-5509NJ
9/02/16	643795	ACHIEVE PHYSICAL THE	470919531	0255775_009_Z32228_01_WC_MED_MCO00157421.						63.00	LOSS	12/15/15 15 009-5509NJ
9/02/16	643795	ACHIEVE PHYSICAL THE	470919531	0255775_009_Z32228_01_WC_MED_MCO00157421.						63.00	LOSS	12/15/15 15 009-5509NJ
										189.00	TOTAL	CHECK#: 643795
9/02/16	643796	BIRCHMEIER & POWELL,	472344815	0255775_034_X23601_01_GL_BI						238.00	LGL	1/17/12 12 034-5509NJ
9/02/16	643797	BIRCHMEIER & POWELL,	472344815	0255775_029_X71459_01_GL_PI						266.00	LGL	6/20/13 13 029-9410NJ
9/02/16	643798	CHRISTIANA CARE HEAL	510103684	0255775_031_Z20517_01_WC_MED_MCO00151319.						95.76	LOSS	6/24/15 15 031-5509NJ
9/02/16	643799	DELAWARE ORTHOPAEDIC	510366909	0255775_031_Z20517_01_WC_MED_MCO00151319.						30.00	LOSS	6/24/15 15 031-5509NJ
9/02/16	643800	STONERIVER PHARMACY	621770924	0255775_007_Z34786_01_WC_MED_MCO00158196.						59.74	LOSS	2/19/16 16 007-5509NJ
9/02/16	643800	STONERIVER PHARMACY	621770924	0255775_003_Z42990_01_WC_MED_MCO00160956.						42.01	LOSS	8/04/16 16 003-5509NJ
9/02/16	643800	STONERIVER PHARMACY	621770924	0255775_007_Z43283_01_WC_MED_MCO00161071.						61.04	LOSS	8/09/16 16 007-9403NJ
										162.79	TOTAL	CHECK#: 643800

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DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR	LOCATION
9/09/16	643801	COASTAL SPINE, PC.	010767058	0255853_034_Z28212_01_WC_MED_MCO00155343.						83.27	LOSS	10/16/15	15 034-7720NJ
9/09/16	643801	COASTAL SPINE, PC.	010767058	0255853_034_Z39447_01_WC_MED_MCO00159752.						126.12	LOSS	5/27/16	16 034-5509NJ
										209.39	TOTAL	CHECK#:	643801
9/09/16	643802	ADMINISTRATIVE CLAIM	043174375	0255853_005_Z44352_01_WC_MED_MCO00161452.						3.00	EXP	8/31/16	16 005-9015NJ
9/09/16	643803	ISO SERVICES, INC.	133973142	0255853_030_X69525_01_WC_MED_MCO00123749.						9.75	EXP	7/31/13	13 030-5509NJ
9/09/16	643804	ISO SERVICES, INC.	133973142	0255853_030_X45338_01_WC_MED_MCO00110781.						10.25	EXP	10/16/12	12 030-7720NJ
9/09/16	643804	ISO SERVICES, INC.	133973142	0255853_011_X56842_01_WC_MED_MCO00116865.						10.25	EXP	2/19/13	13 011-8810NJ
9/09/16	643804	ISO SERVICES, INC.	133973142	0255853_005_Z43674_01_WC_MED_MCO00161200.						10.25	EXP	8/17/16	16 005-7580NJ
9/09/16	643804	ISO SERVICES, INC.	133973142	0255853_004_Z43822_01_WC_MED_MCO00161265.						10.25	EXP	8/21/16	16 004-7720NJ
9/09/16	643804	ISO SERVICES, INC.	133973142	0255853_030_Z43824_01_WC_MED_MCO00161250.						10.25	EXP	8/21/16	16 030-7715NJ
9/09/16	643804	ISO SERVICES, INC.	133973142	0255853_016_Z43891_01_WC_MED_MCO00161289.						10.25	EXP	8/22/16	16 016-9430NJ
										61.50	TOTAL	CHECK#:	643804
9/09/16	643805	PIETRAS, SARACINO, S	141872046	0255853_026_Z06188_01_WC_IND_MCO00143690.						242.50	LGL	12/18/14	14 026-7720NJ
9/09/16	643806	ROBERT JOHNSON		0255853_011_Z41790_01_WC_IND_MCO00160539.						1,742.00	LOSS	7/08/16	16 011-9430NJ
9/09/16	643807	JOSEPH HARGRAVES		0255853_001_X74811_01_WC_IND_MCO00126405.						1,079.20	LOSS	10/09/13	13 001-7720NJ
9/09/16	643808	WILLIAM HUGGINS		0255853_029_Z15821_01_WC_IND_MCO00148612.						912.00	LOSS	4/14/15	15 029-5509NJ
9/09/16	643809	INSPIRA MEDICAL CENT	210634484	0255853_024_Z33252_01_WC_MED_MCO00157774.						7,572.80	LOSS	1/21/16	16 024-9420NJ
9/09/16	643809	INSPIRA MEDICAL CENT	210634484	0255853_024_Z33252_01_WC_MED_MCO00157774.						7,047.88	LOSS	1/21/16	16 024-9420NJ
										14,620.68	TOTAL	CHECK#:	643809
9/09/16	643810	VIRTUA WEST JERSEY H	210634532	0255853_030_Z43340_01_WC_MED_MCO00161070.						166.95	LOSS	8/10/16	16 030-5509NJ
9/09/16	643811	VIRTUA AT WORK	210634562	0255853_030_Z43497_01_WC_MED_MCO00161122.						166.95	LOSS	8/15/16	16 030-7715NJ
9/09/16	643812	FRANKLIN TOWNSHIP	216000630	0255853_034_Z39556_01_WC_IND_MCO00159789.						1,508.00	LOSS	5/20/16	16 034-9403NJ
9/09/16	643813	KENNEDY UNIVERSITY H	221773439	0255853_003_Z42834_01_WC_MED_MCO00160909.						668.17	LOSS	8/01/16	16 003-7720NJ
9/09/16	643814	LOURDES ANESTHESIA A	222041639	0255853_028_X89577_01_WC_MED_MCO00134697.						715.00	LOSS	4/14/14	14 028-9403NJ
9/09/16	643815	HEARTLAND REHABILITA	222137595	0255853_022_Z01312_01_WC_MED_MCO00140849.						63.00	LOSS	9/30/14	14 022-5509NJ
9/09/16	643815	HEARTLAND REHABILITA	222137595	0255853_022_Z01312_01_WC_MED_MCO00140849.						63.00	LOSS	9/30/14	14 022-5509NJ
9/09/16	643815	HEARTLAND REHABILITA	222137595	0255853_022_Z01312_01_WC_MED_MCO00140849.						63.00	LOSS	9/30/14	14 022-5509NJ
9/09/16	643815	HEARTLAND REHABILITA	222137595	0255853_022_Z12481_01_WC_MED_MCO00146935.						63.00	LOSS	3/05/15	15 022-5509NJ
9/09/16	643815	HEARTLAND REHABILITA	222137595	0255853_022_Z12481_01_WC_MED_MCO00146935.						63.00	LOSS	3/05/15	15 022-5509NJ
9/09/16	643815	HEARTLAND REHABILITA	222137595	0255853_022_Z12481_01_WC_MED_MCO00146935.						63.00	LOSS	3/05/15	15 022-5509NJ
9/09/16	643815	HEARTLAND REHABILITA	222137595	0255853_022_Z12481_01_WC_MED_MCO00146935.						63.00	LOSS	3/05/15	15 022-5509NJ
9/09/16	643815	HEARTLAND REHABILITA	222137595	0255853_031_Z20517_01_WC_MED_MCO00151319.						63.00	LOSS	6/24/15	15 031-5509NJ
9/09/16	643815	HEARTLAND REHABILITA	222137595	0255853_011_Z41790_01_WC_MED_MCO00160539.						63.00	LOSS	7/08/16	16 011-9430NJ
9/09/16	643815	HEARTLAND REHABILITA	222137595	0255853_011_Z41790_01_WC_MED_MCO00160539.						63.00	LOSS	7/08/16	16 011-9430NJ
										567.00	TOTAL	CHECK#:	643815
9/09/16	643816	QUINTON TOWNSHIP	222292103	0255853_031_Z20517_01_WC_IND_MCO00151319.						456.00	LOSS	6/24/15	15 031-5509NJ
9/09/16	643817	QUINTON TOWNSHIP	222292103	0255853_031_Z20517_01_WC_IND_MCO00151319.						456.00	LOSS	6/24/15	15 031-5509NJ
9/09/16	643818	LIFE CARE INSITUTE,,	222780939	0255853_007_Z43283_01_WC_MED_MCO00161071.						112.00	LOSS	8/09/16	16 007-9403NJ
9/09/16	643819	QUALCARE, INC.	223129563	0255853_020_Z43055_01_WC_MED_MCO00160961.						486.00	LOSS	8/05/16	16 001-7720NJ
9/09/16	643819	QUALCARE, INC.	223129563	0255853_018_Z44512_01_WC_MED_MCO00161515.						486.00	LOSS	9/01/16	16 018-9403NJ
9/09/16	643819	QUALCARE, INC.	223129563	0255853_006_Z44597_01_WC_MED_MCO00161532.						486.00	LOSS	9/06/16	16 006-9430NJ
										1,458.00	TOTAL	CHECK#:	643819
9/09/16	643820	CRAIG ANNIN & BAXTER	223350233	0255853_013_X83745_01_GL_PD						56.00	LGL	12/31/13	13 013-9410NJ
9/09/16	643821	CRAIG ANNIN & BAXTER	223350233	0255853_030_Z25566_01_GL_PPBI						1,008.00	LGL	8/18/13	13 030-7720NJ
9/09/16	643822	CRAIG ANNIN & BAXTER	223350233	0255853_011_X66306_01_GL_BI						98.00	LGL	6/20/13	13 011-8838NJ
9/09/16	643822	CRAIG ANNIN & BAXTER	223350233	0255853_020_X96450_01_GL_BI						1,468.00	LGL	7/10/14	14 001-9410NJ
9/09/16	643822	CRAIG ANNIN & BAXTER	223350233	0255853_007_Z04419_01_GL_BI						2,772.00	LGL	10/14/14	14 007-5509NJ
9/09/16	643822	CRAIG ANNIN & BAXTER	223350233	0255853_029_Z25960_01_GL_BI						952.00	LGL	8/14/13	13 029-9102NJ
										5,290.00	TOTAL	CHECK#:	643822
9/09/16	643823	DISABATINO PHYSICAL	223690854	0255853_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16	16 030-5509NJ
9/09/16	643823	DISABATINO PHYSICAL	223690854	0255853_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16	16 030-5509NJ
9/09/16	643823	DISABATINO PHYSICAL	223690854	0255853_034_Z39447_01_WC_MED_MCO00159752.						63.00	LOSS	5/27/16	16 034-5509NJ

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DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR	LOCATION
9/09/16	643823	DISABATINO PHYSICAL	223690854	0255853_029_Z40240_01_WC_MED_MCO00160001.						63.00	LOSS	6/13/16	16 029-5509NJ
9/09/16	643823	DISABATINO PHYSICAL	223690854	0255853_030_Z42638_01_WC_MED_MCO00160800.						63.00	LOSS	7/27/16	16 030-7715NJ
										315.00	TOTAL	CHECK#:	643823
9/09/16	643824	REHAB EXCELLENCE CEN	223748553	0255853_011_Z21255_01_WC_MED_MCO00151637.						90.00	LOSS	7/06/15	15 011-5509NJ
9/09/16	643824	REHAB EXCELLENCE CEN	223748553	0255853_011_Z21255_01_WC_MED_MCO00151637.						63.00	LOSS	7/06/15	15 011-5509NJ
9/09/16	643824	REHAB EXCELLENCE CEN	223748553	0255853_011_Z21255_01_WC_MED_MCO00151637.						63.00	LOSS	7/06/15	15 011-5509NJ
9/09/16	643824	REHAB EXCELLENCE CEN	223748553	0255853_011_Z21255_01_WC_MED_MCO00151637.						63.00	LOSS	7/06/15	15 011-5509NJ
										279.00	TOTAL	CHECK#:	643824
9/09/16	643825	MCBREARTY & ASSOCIAT	232095018	0255853_028_Z43222_01_PR_B/C_WOODBURY_CIT						1,407.55	EXP	8/10/16	16 028-9015NJ
9/09/16	643826	FELLOWSHIP SURGICALC	270755532	0255853_034_Z28212_01_WC_MED_MCO00155343.						1,305.00	LOSS	10/16/15	15 034-7720NJ
9/09/16	643827	PREMIER ORTHOPAEDIC	300028744	0255853_025_Z33145_01_WC_MED_MCO00157759.						88.09	LOSS	1/22/16	16 025-7720NJ
9/09/16	643827	PREMIER ORTHOPAEDIC	300028744	0255853_012_Z40835_01_WC_MED_MCO00160208.						88.09	LOSS	6/25/16	16 012-7720NJ
9/09/16	643827	PREMIER ORTHOPAEDIC	300028744	0255853_030_Z41288_01_WC_MED_MCO00160369.						88.09	LOSS	7/06/16	16 030-5509NJ
9/09/16	643827	PREMIER ORTHOPAEDIC	300028744	0255853_025_Z42770_01_WC_MED_MCO00160828.						301.26	LOSS	7/30/16	16 025-7720NJ
										565.53	TOTAL	CHECK#:	643827
9/09/16	643828	MARC STEVENS		0255853_011_Z33676_01_WC_IND_MCO00157895.						928.00	LOSS	1/29/16	16 011-7720NJ
9/09/16	643829	QUEST DIAGNOSTICS	382084239	0255853_011_X56842_01_WC_MED_MCO00116865.						10.68	LOSS	2/19/13	13 011-8810NJ
9/09/16	643829	QUEST DIAGNOSTICS	382084239	0255853_011_Z35001_01_WC_MED_MCO00158261.						19.75	LOSS	2/22/16	16 011-9015NJ
										30.43	TOTAL	CHECK#:	643829
9/09/16	643830	INSPIRA HEALTH NETWO	452900402	0255853_024_Z42769_01_WC_MED_MCO00160853.						167.48	LOSS	8/01/16	16 024-9430NJ
9/09/16	643831	INSPIRA HEALTH NETWO	452900402	0255853_006_Z42839_01_WC_MED_MCO00160907.						111.77	LOSS	8/02/16	16 006-9403NJ
9/09/16	643831	INSPIRA HEALTH NETWO	452900402	0255853_025_Z43204_01_WC_MED_MCO00161013.						167.48	LOSS	8/09/16	16 025-7720NJ
9/09/16	643831	INSPIRA HEALTH NETWO	452900402	0255853_025_Z43204_01_WC_MED_MCO00161013.						167.11	LOSS	8/09/16	16 025-7720NJ
										446.36	TOTAL	CHECK#:	643831
9/09/16	643832	DELAWARE VASCULAR AN	454743341	0255853_031_Z20517_01_WC_MED_MCO00151319.						393.00	LOSS	6/24/15	15 031-5509NJ
9/09/16	643833	MEDEXPRESS URGENT CA	455388778	0255853_030_Z43056_01_WC_MED_MCO00160974.						160.00	LOSS	8/04/16	16 030-5509NJ
9/09/16	643834	THE DEWEESE LAW FIRM	455564717	0255853_029_Z15894_01_WC_MED_MCO00148673.						150.00	EXP	4/17/15	15 029-7720NJ
9/09/16	643835	THE DEWEESE LAW FIRM	455564717	0255853_034_Z20819_01_WC_MED_MCO00151459.						150.00	EXP	6/28/15	15 034-7720NJ
9/09/16	643836	AFFANATO MARUT, LLC	463266146	0255853_025_Z33145_01_WC_IND_MCO00157759.						202.50	LGL	1/22/16	16 025-7720NJ
9/09/16	643837	GREYSTONE APPRAISALS	542091537	0255853_029_Z41684_01_PR_COL						40.00	EXP	7/06/16	16 029-7720NJ
9/09/16	643838	HEARTLAND REHABILITA	592504386	0255853_020_X95577_01_WC_MED_MCO00137956.						315.00	LOSS	7/01/14	14 001-8810NJ
9/09/16	643839	BOROUGH OF CLAYTON	999999999	0255853_026_Z42227_01_PR_COL_CLAYTON_BORO						229.93	LOSS	5/03/16	16 026-5509NJ
9/09/16	643840	BOROUGH OF SWEDESBOR	999999999	0255853_009_Z42008_01_PR_I/M_SWEDESBORO_B						1,000.00	LOSS	6/29/16	16 009-5509NJ
9/09/16	643841	CITY OF WOODBURY	999999999	0255853_028_Z39365_01_PR_COL						1,000.00	LOSS	5/24/16	16 028-5509NJ
9/09/16	643842	GARY TUNNICLIFFE	999999999	0255853_018_Z44180_01_AL_PD						750.00	LOSS	8/26/16	16 018-7720NJ
9/16/16	643843	COASTAL SPINE, P.C.	010767058	0255941_025_Z42770_01_WC_MED_MCO00160828.						500.00	LOSS	7/30/16	16 025-7720NJ
9/16/16	643844	COASTAL SPINE, PC.	010767058	0255941_009_Z11699_01_WC_MED_MCO00146536.						182.21	LOSS	2/26/15	15 009-5509NJ
9/16/16	643845	COASTAL SPINE, PC.	010767058	0255941_034_Z28212_01_WC_MED_MCO00155343.						126.12	LOSS	10/16/15	15 034-7720NJ
9/16/16	643845	COASTAL SPINE, PC.	010767058	0255941_034_Z28212_01_WC_MED_MCO00155343.						632.00	LOSS	10/16/15	15 034-7720NJ
9/16/16	643845	COASTAL SPINE, PC.	010767058	0255941_022_Z39703_01_WC_MED_MCO00159835.						126.12	LOSS	6/01/16	16 022-7720NJ
9/16/16	643845	COASTAL SPINE, PC.	010767058	0255941_022_Z39703_01_WC_MED_MCO00159835.						126.12	LOSS	6/01/16	16 022-7720NJ
9/16/16	643845	COASTAL SPINE, PC.	010767058	0255941_011_Z41790_01_WC_MED_MCO00160539.						324.29	LOSS	7/08/16	16 011-9430NJ
										1,334.65	TOTAL	CHECK#:	643845
9/16/16	643846	ADMINISTRATIVE CLAIM	043174375	0255941_025_Z43204_01_WC_MED_MCO00161013.						3.00	EXP	8/09/16	16 025-7720NJ
9/16/16	643846	ADMINISTRATIVE CLAIM	043174375	0255941_025_Z43204_02_WC_MED_MCO00161013.						3.00	EXP	8/09/16	16 025-7720NJ
										6.00	TOTAL	CHECK#:	643846
9/16/16	643847	ISO SERVICES, INC.	133973142	0255941_026_Z31345_01_AL_BI						10.25	EXP	12/10/15	15 026-5509NJ
9/16/16	643848	ISO SERVICES, INC.	133973142	0255941_034_Z44010_01_GL_BI						10.25	EXP	8/25/16	16 034-7720NJ
9/16/16	643849	ISO SERVICES, INC.	133973142	0255941_003_X49561_01_WC_MED_MCO00113661.						10.25	EXP	11/30/12	12 003-7720NJ
9/16/16	643849	ISO SERVICES, INC.	133973142	0255941_009_Z11699_01_WC_MED_MCO00146536.						10.25	EXP	2/26/15	15 009-5509NJ
9/16/16	643849	ISO SERVICES, INC.	133973142	0255941_007_Z44037_01_WC_MED_MCO00161347.						10.25	EXP	8/25/16	16 007-8810NJ

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9/16/16	643849	ISO SERVICES, INC.	133973142	0255941_011_Z44080_01_WC_MED_MCO00161376.						10.25	EXP	8/25/16	16 011-8810NJ
9/16/16	643849	ISO SERVICES, INC.	133973142	0255941_007_Z44252_01_WC_MED_MCO00161428.						10.25	EXP	8/26/16	16 007-7720NJ
9/16/16	643849	ISO SERVICES, INC.	133973142	0255941_022_Z44253_01_WC_MED_MCO00161432.						10.25	EXP	8/29/16	16 022-9015NJ
9/16/16	643849	ISO SERVICES, INC.	133973142	0255941_029_Z44254_01_WC_MED_MCO00161412.						10.25	EXP	8/29/16	16 029-8838NJ
										71.75	TOTAL	CHECK#:	643849
9/16/16	643850	JOHN CICCONE		0255941_029_X34902_01_WC_IND_MCO00106787.						49,414.00	LOSS	7/13/12	12 029-5509NJ
9/16/16	643851	JOHN CICCONE		0255941_029_X97702_01_WC_IND_MCO00138917.						4,320.00	LOSS	8/07/14	14 029-5509NJ
9/16/16	643852	JOHN CICCONE		0255941_029_X97702_01_WC_IND_MCO00138917.						4,400.00	LOSS	8/07/14	14 029-5509NJ
9/16/16	643853	DANIEL MARINO		0255941_011_Z21370_01_WC_IND_MCO00151672.						912.00	LOSS	7/04/15	15 011-7720NJ
9/16/16	643854	FRANCIS CAMPBELL		0255941_029_Z33146_01_WC_MED_MCO00157734.						75.26	LOSS	1/23/16	16 029-5509NJ
9/16/16	643855	DALLAS MCKINNEY		0255941_030_X91471_01_WC_IND_MCO00135783.						1,079.20	LOSS	5/14/14	14 030-7720NJ
9/16/16	643856	PIETRAS, SARACINO, S	141872046	0255941_029_X34902_01_WC_IND_MCO00106787.						670.00	LGL	7/13/12	12 029-5509NJ
9/16/16	643856	PIETRAS, SARACINO, S	141872046	0255941_028_X70970_01_WC_IND_MCO00124375.						517.50	LGL	8/21/13	13 028-7720NJ
9/16/16	643856	PIETRAS, SARACINO, S	141872046	0255941_029_X97702_01_WC_IND_MCO00138917.						760.00	LGL	8/07/14	14 029-5509NJ
9/16/16	643856	PIETRAS, SARACINO, S	141872046	0255941_001_Z20817_01_WC_IND_MCO00151428.						145.00	LGL	6/26/15	15 001-7720NJ
9/16/16	643856	PIETRAS, SARACINO, S	141872046	0255941_011_Z21370_01_WC_IND_MCO00151672.						992.50	LGL	7/04/15	15 011-7720NJ
9/16/16	643856	PIETRAS, SARACINO, S	141872046	0255941_011_Z24543_01_WC_IND_MCO00153181.						435.00	LGL	8/22/15	15 011-7720NJ
9/16/16	643856	PIETRAS, SARACINO, S	141872046	0255941_003_Z26571_01_WC_IND_MCO00154288.						546.67	LGL	9/23/15	15 003-7720NJ
9/16/16	643856	PIETRAS, SARACINO, S	141872046	0255941_029_Z33386_01_WC_IND_MCO00157781.						325.00	LGL	1/25/16	16 029-5509NJ
9/16/16	643856	PIETRAS, SARACINO, S	141872046	0255941_003_Z34581_01_WC_IND						162.50	LGL	8/12/15	15 003-5509NJ
										4,554.17	TOTAL	CHECK#:	643856
9/16/16	643857	JOHN KELLY		0255941_027_X52624_01_WC_IND_MCO00115298.						448.00	LOSS	1/22/13	13 027-9403NJ
9/16/16	643858	DENNIS CHADWICK		0255941_007_X95344_01_WC_IND_MCO00137839.						953.96	LOSS	7/08/14	14 007-5509NJ
9/16/16	643859	COOPER UNIVERSITY EM	200835576	0255941_022_Z35658_01_WC_MED_MCO00158492.						203.76	LOSS	3/05/16	16 022-7720NJ
9/16/16	643860	COOPER UNIVERSITY EM	200835576	0255941_022_Z35658_01_WC_MED_MCO00158492.						203.76	LOSS	3/05/16	16 022-7720NJ
9/16/16	643861	COOPER UNIVERSITY EM	200835576	0255941_022_Z35658_01_WC_MED_MCO00158492.						203.76	LOSS	3/05/16	16 022-7720NJ
9/16/16	643862	COOPER UNIVERSITY EM	200835576	0255941_022_Z35658_01_WC_MED_MCO00158492.						347.04	LOSS	3/05/16	16 022-7720NJ
9/16/16	643863	EMERGENCY CARE SERVI	201987098	0255941_001_Z35363_01_WC_MED_MCO00158401.						176.35	LOSS	3/02/16	16 001-7720NJ
9/16/16	643864	NEW JERSEY IME ASSOC	202197146	0255941_029_Z30105_01_WC_MED_MCO00156437.						950.00	EXP	11/16/15	15 029-5509NJ
9/16/16	643865	SPRAINS, STRAINS & F	202684057	0255941_006_Z42033_01_WC_MED_MCO00160621.						695.02	LOSS	7/19/16	16 006-7711NJ
9/16/16	643866	PREMIER ORTHOPEDIC O	202803117	0255941_030_Z32727_01_WC_MED_MCO00157620.						69.76	LOSS	1/13/16	16 030-5509NJ
9/16/16	643866	PREMIER ORTHOPEDIC O	202803117	0255941_029_Z33146_01_WC_MED_MCO00157734.						2,400.00	LOSS	1/23/16	16 029-5509NJ
9/16/16	643866	PREMIER ORTHOPEDIC O	202803117	0255941_029_Z33146_01_WC_MED_MCO00157734.						29.26	LOSS	1/23/16	16 029-5509NJ
9/16/16	643866	PREMIER ORTHOPEDIC O	202803117	0255941_029_Z33146_01_WC_MED_MCO00157734.						43.83	LOSS	1/23/16	16 029-5509NJ
										2,542.85	TOTAL	CHECK#:	643866
9/16/16	643867	SOUTH JERSEY MUSCULO	204481032	0255941_029_Z33146_01_WC_MED_MCO00157734.						9,147.50	LOSS	1/23/16	16 029-5509NJ
9/16/16	643868	RALPH G. CATALDO, DO	208761981	0255941_029_X34902_01_WC_IND_MCO00106787.						400.00	LOSS	7/13/12	12 029-5509NJ
9/16/16	643869	RALPH G. CATALDO, DO	208761981	0255941_029_X97702_01_WC_IND_MCO00138917.						400.00	LOSS	8/07/14	14 029-5509NJ
9/16/16	643870	VIRTUA AT WORK WASHI	210634532	0255941_030_Z42638_01_WC_MED_MCO00160800.						95.40	LOSS	7/27/16	16 030-7715NJ
9/16/16	643871	VIRTUA WEST JERSEY H	210634532	0255941_034_Z41890_01_WC_MED_MCO00160572.						223.20	LOSS	7/17/16	16 034-7720NJ
9/16/16	643872	VIRTUA WEST JERSEY H	210634532	0255941_030_Z43824_01_WC_MED_MCO00161250.						166.95	LOSS	8/21/16	16 030-7715NJ
9/16/16	643873	VIRTUA WEST JERSEY H	210634532	0255941_029_Z42116_01_WC_MED_MCO00160652.						167.27	LOSS	7/21/16	16 029-5509NJ
9/16/16	643873	VIRTUA WEST JERSEY H	210634532	0255941_030_Z42638_01_WC_MED_MCO00160800.						95.40	LOSS	7/27/16	16 030-7715NJ
9/16/16	643873	VIRTUA WEST JERSEY H	210634532	0255941_030_Z43340_01_WC_MED_MCO00161070.						95.40	LOSS	8/10/16	16 030-5509NJ
										358.07	TOTAL	CHECK#:	643873
9/16/16	643874	VIRTUA AT WORK	210634562	0255941_029_Z42116_01_WC_MED_MCO00160652.						95.40	LOSS	7/21/16	16 029-5509NJ
9/16/16	643874	VIRTUA AT WORK	210634562	0255941_026_Z43284_01_WC_MED_MCO00161036.						95.40	LOSS	8/10/16	16 026-7380NJ
9/16/16	643874	VIRTUA AT WORK	210634562	0255941_026_Z43284_01_WC_MED_MCO00161036.						247.92	LOSS	8/10/16	16 026-7380NJ
										438.72	TOTAL	CHECK#:	643874
9/16/16	643875	CLAYTON BOROUGH	216000475	0255941_026_Z43284_01_WC_IND_MCO00161036.						464.00	LOSS	8/10/16	16 026-7380NJ
9/16/16	643876	CLAYTON BOROUGH	216000475	0255941_026_Z43284_01_WC_IND_MCO00161036.						464.00	LOSS	8/10/16	16 026-7380NJ

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9/16/16	643877	CLAYTON BOROUGH	216000475	0255941_026_Z43284_01_WC_IND_MCO00161036.						132.56	LOSS	8/10/16	16 026-7380NJ
9/16/16	643878	FRANKLIN TOWNSHIP	216000630	0255941_034_Z28212_01_WC_IND_MCO00155343.						1,710.00	LOSS	10/16/15	15 034-7720NJ
9/16/16	643879	GLOUCESTER COUNTY EM	216000660	0255941_025_Z42770_01_WC_MED_MCO00160828.						856.70	LOSS	7/30/16	16 025-7720NJ
9/16/16	643880	GREENWICH TOWNSHIP	216000671	0255941_004_Z43822_01_WC_IND_MCO00161265.						1,742.00	LOSS	8/21/16	16 004-7720NJ
9/16/16	643881	PENNSVILLE TOWNSHIP	216000812	0255941_022_Z12481_01_WC_IND_MCO00146935.						1,710.00	LOSS	3/05/15	15 022-5509NJ
9/16/16	643882	PENNSVILLE TOWNSHIP	216000812	0255941_022_Z44354_01_WC_IND_MCO00161433.						655.13	LOSS	8/27/16	16 022-7715NJ
9/16/16	643883	WASHINGTON TOWNSHIP	216001338	0255941_029_Z33146_01_WC_IND_MCO00157734.						1,742.00	LOSS	1/23/16	16 029-5509NJ
9/16/16	643884	INSPIRA MEDICAL CENT	221820210	0255941_028_Z33004_01_WC_MED_MCO00157698.						1,642.92	LOSS	1/20/16	16 028-5509NJ
9/16/16	643885	INSPIRA MEDICAL CENT	221820210	0255941_025_Z37619_01_WC_MED_MCO00159117.						2,214.18	LOSS	4/15/16	16 025-5509NJ
9/16/16	643886	INSPIRA MEDICAL CENT	221820210	0255941_020_Z41512_01_WC_MED_MCO00160446.						873.02	LOSS	7/09/16	16 001-7720NJ
9/16/16	643887	CAPEHART & SCATCHARD	221908951	0255941_030_X26871_01_WC_IND_MCO00102456.						325.00	LGL	4/23/12	12 030-5509NJ
9/16/16	643887	CAPEHART & SCATCHARD	221908951	0255941_011_X56223_01_WC_IND_MCO00116522.						1,100.00	LGL	1/31/13	13 011-7720NJ
9/16/16	643887	CAPEHART & SCATCHARD	221908951	0255941_029_Z15403_01_WC_IND_MCO00148364.						347.80	LGL	4/09/15	15 029-7720NJ
9/16/16	643887	CAPEHART & SCATCHARD	221908951	0255941_029_Z15821_01_WC_IND_MCO00148612.						450.70	LGL	4/14/15	15 029-5509NJ
										2,223.50	TOTAL	CHECK#:	643887
9/16/16	643888	STATE SHORTHAND REPO	222088894	0255941_029_X34902_01_WC_MED_MCO00106787.						90.00	EXP	7/13/12	12 029-5509NJ
9/16/16	643888	STATE SHORTHAND REPO	222088894	0255941_029_X97702_01_WC_MED_MCO00138917.						120.00	EXP	8/07/14	14 029-5509NJ
										210.00	TOTAL	CHECK#:	643888
9/16/16	643889	HEARTLAND REHABILITA	222137595	0255941_022_Z12481_01_WC_MED_MCO00146935.						63.00	LOSS	3/05/15	15 022-5509NJ
9/16/16	643889	HEARTLAND REHABILITA	222137595	0255941_022_Z12481_01_WC_MED_MCO00146935.						63.00	LOSS	3/05/15	15 022-5509NJ
9/16/16	643889	HEARTLAND REHABILITA	222137595	0255941_022_Z12481_01_WC_MED_MCO00146935.						63.00	LOSS	3/05/15	15 022-5509NJ
9/16/16	643889	HEARTLAND REHABILITA	222137595	0255941_011_Z41790_01_WC_MED_MCO00160539.						63.00	LOSS	7/08/16	16 011-9430NJ
9/16/16	643889	HEARTLAND REHABILITA	222137595	0255941_011_Z41790_01_WC_MED_MCO00160539.						63.00	LOSS	7/08/16	16 011-9430NJ
9/16/16	643889	HEARTLAND REHABILITA	222137595	0255941_011_Z41790_01_WC_MED_MCO00160539.						63.00	LOSS	7/08/16	16 011-9430NJ
										378.00	TOTAL	CHECK#:	643889
9/16/16	643890	ROWANSOM DEPT. OF PU	222485117	0255941_029_Z33146_01_WC_MED_MCO00157734.						175.00	LOSS	1/23/16	16 029-5509NJ
9/16/16	643891	HAND SURGERY AND REH	222545917	0255941_006_Z25001_01_WC_MED_MCO00153345.						58.51	LOSS	8/28/15	15 006-7720NJ
9/16/16	643891	HAND SURGERY AND REH	222545917	0255941_011_Z38327_01_WC_MED_MCO00159384.						90.03	LOSS	5/04/16	16 011-8810NJ
9/16/16	643891	HAND SURGERY AND REH	222545917	0255941_034_Z39556_01_WC_MED_MCO00159789.						1,400.72	LOSS	5/20/16	16 034-9403NJ
9/16/16	643891	HAND SURGERY AND REH	222545917	0255941_020_Z41512_01_WC_MED_MCO00160446.						108.32	LOSS	7/09/16	16 001-7720NJ
										1,657.58	TOTAL	CHECK#:	643891
9/16/16	643892	LIFE CARE INSITUTE,,	222780939	0255941_003_Z42990_01_WC_MED_MCO00160956.						59.80	LOSS	8/04/16	16 003-5509NJ
9/16/16	643893	LIFE CARE INSITUTE,,	222780939	0255941_003_Z42834_01_WC_MED_MCO00160909.						59.80	LOSS	8/01/16	16 003-7720NJ
9/16/16	643893	LIFE CARE INSITUTE,,	222780939	0255941_003_Z42834_01_WC_MED_MCO00160909.						59.80	LOSS	8/01/16	16 003-7720NJ
9/16/16	643893	LIFE CARE INSITUTE,,	222780939	0255941_007_Z43283_01_WC_MED_MCO00161071.						59.80	LOSS	8/09/16	16 007-9403NJ
9/16/16	643893	LIFE CARE INSITUTE,,	222780939	0255941_007_Z43283_01_WC_MED_MCO00161071.						59.80	LOSS	8/09/16	16 007-9403NJ
										239.20	TOTAL	CHECK#:	643893
9/16/16	643894	QUALCARE, INC.	223129563	0255941_028_Z44660_01_WC_MED_MCO00161544.						486.00	LOSS	9/02/16	16 028-5509NJ
9/16/16	643894	QUALCARE, INC.	223129563	0255941_028_Z44661_01_WC_MED_MCO00161545.						486.00	LOSS	8/30/16	16 028-9403NJ
9/16/16	643894	QUALCARE, INC.	223129563	0255941_005_Z44728_01_WC_MED_MCO00161580.						486.00	LOSS	8/12/16	16 005-7720NJ
9/16/16	643894	QUALCARE, INC.	223129563	0255941_034_Z44801_01_WC_MED_MCO00161593.						486.00	LOSS	9/05/16	16 034-7720NJ
9/16/16	643894	QUALCARE, INC.	223129563	0255941_003_Z44881_01_WC_MED_MCO00161620.						486.00	LOSS	9/12/16	16 003-7720NJ
9/16/16	643894	QUALCARE, INC.	223129563	0255941_003_Z44882_01_WC_MED_MCO00161621.						486.00	LOSS	9/12/16	16 003-7720NJ
9/16/16	643894	QUALCARE, INC.	223129563	0255941_007_Z44970_01_WC_MED_MCO00161647.						486.00	LOSS	9/12/16	16 007-7720NJ
9/16/16	643894	QUALCARE, INC.	223129563	0255941_020_Z44971_01_WC_MED_MCO00161646.						486.00	LOSS	9/13/16	16 001-7720NJ
										3,888.00	TOTAL	CHECK#:	643894
9/16/16	643895	KINEMATIC CONSULTANT	223211494	0255941_006_Z25001_01_WC_MED_MCO00153345.						720.00	EXP	8/28/15	15 006-7720NJ
9/16/16	643896	ATLANTICARE CLINICAL	223265214	0255941_029_Z33146_01_WC_MED_MCO00157734.						10.52	LOSS	1/23/16	16 029-5509NJ
9/16/16	643897	DISABATINO PHYSICAL	223690854	0255941_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16	16 030-5509NJ
9/16/16	643897	DISABATINO PHYSICAL	223690854	0255941_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16	16 030-5509NJ
9/16/16	643897	DISABATINO PHYSICAL	223690854	0255941_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16	16 030-5509NJ

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9/16/16	643914	INSPIRA HEALTH NETWO	452900402	0255941_025_Z42770_01_WC_MED_MCO00160828.						111.77	LOSS	7/30/16	16 025-7720NJ
9/16/16	643914	INSPIRA HEALTH NETWO	452900402	0255941_006_Z42835_01_WC_MED_MCO00160906.						200.97	LOSS	8/03/16	16 006-9403NJ
9/16/16	643914	INSPIRA HEALTH NETWO	452900402	0255941_006_Z42839_01_WC_MED_MCO00160907.						107.82	LOSS	8/02/16	16 006-9403NJ
9/16/16	643914	INSPIRA HEALTH NETWO	452900402	0255941_016_Z43891_01_WC_MED_MCO00161289.						167.48	LOSS	8/22/16	16 016-9430NJ
9/16/16	643914	INSPIRA HEALTH NETWO	452900402	0255941_016_Z43891_01_WC_MED_MCO00161289.						167.11	LOSS	8/22/16	16 016-9430NJ
										755.15	TOTAL	CHECK#:	643914
9/16/16	643915	AFFANATO MARUT, LLC	463266146	0255941_034_X52473_01_WC_IND_MCO00114868.						150.00	LGL	1/13/13	13 034-7720NJ
9/16/16	643915	AFFANATO MARUT, LLC	463266146	0255941_011_Z25606_01_WC_IND_MCO00153709.						157.50	LGL	9/04/15	15 011-9102NJ
9/16/16	643915	AFFANATO MARUT, LLC	463266146	0255941_022_Z27702_01_WC_IND_MCO00154925.						322.50	LGL	10/05/15	15 022-7715NJ
9/16/16	643915	AFFANATO MARUT, LLC	463266146	0255941_011_Z29574_02_WC_IND_MCO00156115.						132.00	LGL	11/06/15	15 011-7715NJ
9/16/16	643915	AFFANATO MARUT, LLC	463266146	0255941_020_Z31035_01_WC_IND_MCO00157111.						114.50	LGL	12/04/15	15 001-7720NJ
9/16/16	643915	AFFANATO MARUT, LLC	463266146	0255941_029_Z33146_01_WC_IND_MCO00157734.						177.50	LGL	1/23/16	16 029-5509NJ
9/16/16	643915	AFFANATO MARUT, LLC	463266146	0255941_029_Z34160_01_WC_IND_MCO00158057.						243.50	LGL	2/09/16	16 029-7720NJ
										1,297.50	TOTAL	CHECK#:	643915
9/16/16	643916	ACHIEVE PHYSICAL THE	470919531	0255941_009_Z32228_01_WC_MED_MCO00157421.						63.00	LOSS	12/15/15	15 009-5509NJ
9/16/16	643917	DENAF0 & WALCOFF	562342714	0255941_029_X97702_01_WC_IND_MCO00138917.						1,100.00	LOSS	8/07/14	14 029-5509NJ
9/16/16	643918	DENAF0 & WALCOFF	562342714	0255941_029_X97702_01_WC_IND_MCO00138917.						11,800.00	LOSS	8/07/14	14 029-5509NJ
9/16/16	643919	DENAF0 & WALCOFF	562342714	0255941_029_X34902_01_WC_IND_MCO00106787.						14,643.00	LOSS	7/13/12	12 029-5509NJ
9/16/16	643920	STONERIVER PHARMACY	621770924	0255941_029_Z40748_01_WC_MED_MCO00160170.						36.42	LOSS	6/21/16	16 029-5509NJ
9/16/16	643920	STONERIVER PHARMACY	621770924	0255941_011_Z41790_01_WC_MED_MCO00160539.						45.30	LOSS	7/08/16	16 011-9430NJ
9/16/16	643920	STONERIVER PHARMACY	621770924	0255941_011_Z41790_01_WC_MED_MCO00160539.						26.47	LOSS	7/08/16	16 011-9430NJ
9/16/16	643920	STONERIVER PHARMACY	621770924	0255941_025_Z42770_01_WC_MED_MCO00160828.						22.44	LOSS	7/30/16	16 025-7720NJ
9/16/16	643920	STONERIVER PHARMACY	621770924	0255941_025_Z42770_01_WC_MED_MCO00160828.						42.01	LOSS	7/30/16	16 025-7720NJ
9/16/16	643920	STONERIVER PHARMACY	621770924	0255941_025_Z42770_01_WC_MED_MCO00160828.						45.37	LOSS	7/30/16	16 025-7720NJ
9/16/16	643920	STONERIVER PHARMACY	621770924	0255941_026_Z42836_01_WC_MED_MCO00160881.						32.28	LOSS	8/03/16	16 026-5509NJ
9/16/16	643920	STONERIVER PHARMACY	621770924	0255941_026_Z42836_01_WC_MED_MCO00160881.						34.02	LOSS	8/03/16	16 026-5509NJ
										284.31	TOTAL	CHECK#:	643920
9/16/16	643921	AMY COOKE	999999999	0255941_027_Z43723_01_GL_PD						500.00	LOSS	3/17/16	16 027-5509NJ
9/16/16	643922	BOROUGH OF GLASSBORO	999999999	0255941_003_Z44280_01_PR_COL						2,141.75	LOSS	8/29/16	16 003-5509NJ
9/16/16	643923	WASHINGTON TOWNSHIP	999999999	0255941_029_Z44768_01_PR_COL						880.92	LOSS	9/09/16	16 029-5509NJ
9/23/16	643924	COASTAL SPINE, PC.	010767058	0256022_011_Z41790_01_WC_MED_MCO00160539.						83.27	LOSS	7/08/16	16 011-9430NJ
9/23/16	643925	ADMINISTRATIVE CLAIM	043174375	0256022_034_Z38802_01_WC_MED_MCO00159518.						3.00	EXP	5/03/16	16 034-7720NJ
9/23/16	643926	ADMINISTRATIVE CLAIM	043174375	0256022_025_Z43204_02_WC_MED_MCO00161013.						44.00	EXP	8/09/16	16 025-7720NJ
9/23/16	643927	ADMINISTRATIVE CLAIM	043174375	0256022_034_Z39556_01_WC_MED_MCO00159789.						3.00	EXP	5/20/16	16 034-9403NJ
9/23/16	643927	ADMINISTRATIVE CLAIM	043174375	0256022_007_Z44037_01_WC_MED_MCO00161347.						3.00	EXP	8/25/16	16 007-8810NJ
										6.00	TOTAL	CHECK#:	643927
9/23/16	643928	THOMAS A DWYER	105441704	0256022_006_Z04640_01_WC_MED_MCO00142852.						700.00	LOSS	11/20/14	14 006-7728NJ
9/23/16	643929	ISO SERVICES, INC.	133973142	0256022_025_Z42875_01_AL_PD						10.25	EXP	7/30/16	16 025-7720NJ
9/23/16	643930	ISO SERVICES, INC.	133973142	0256022_029_Z25960_01_GL_BI						10.25	EXP	8/14/13	13 029-9102NJ
9/23/16	643931	ISO SERVICES, INC.	133973142	0256022_030_Z25566_01_GL_PPBI						10.25	EXP	8/18/13	13 030-7720NJ
9/23/16	643932	ISO SERVICES, INC.	133973142	0256022_003_Z12830_01_WC_MED_MCO00147040.						10.25	EXP	3/06/15	15 003-7720NJ
9/23/16	643932	ISO SERVICES, INC.	133973142	0256022_005_Z44352_01_WC_MED_MCO00161452.						10.25	EXP	8/31/16	16 005-9015NJ
9/23/16	643932	ISO SERVICES, INC.	133973142	0256022_009_Z44353_01_WC_MED_MCO00161445.						10.25	EXP	8/31/16	16 009-5509NJ
9/23/16	643932	ISO SERVICES, INC.	133973142	0256022_022_Z44354_01_WC_MED_MCO00161433.						10.25	EXP	8/27/16	16 022-7715NJ
9/23/16	643932	ISO SERVICES, INC.	133973142	0256022_018_Z44512_01_WC_MED_MCO00161515.						10.25	EXP	9/01/16	16 018-9403NJ
										51.25	TOTAL	CHECK#:	643932
9/23/16	643933	ISO SERVICES, INC.	133973142	0256022_011_Z14424_01_GL_PI						10.25	EXP	3/24/15	15 011-9410NJ
9/23/16	643933	ISO SERVICES, INC.	133973142	0256022_034_Z44317_01_GL_PI						10.25	EXP	8/26/16	16 034-9410NJ
										20.50	TOTAL	CHECK#:	643933
9/23/16	643934	ROBERT JOHNSON		0256022_011_Z41790_01_WC_IND_MCO00160539.						1,742.00	LOSS	7/08/16	16 011-9430NJ
9/23/16	643935	RICHARD MIRAGLIA		0256022_011_X59278_01_WC_IND_MCO00117897.						1,079.20	LOSS	3/07/13	13 011-7720NJ

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DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR	LOCATION
9/23/16	643936	KRISTA PARKS		0256022_011_X62961_01_WC_IND_MCO00120115.						5,600.00	LOSS	5/06/13	13 011-7715NJ
9/23/16	643937	DANIEL ELIASSEN		0256022_003_Z12830_01_WC_IND_MCO00147040.						912.00	LOSS	3/06/15	15 003-7720NJ
9/23/16	643938	COOPER UNIVERSITY EM	200835576	0256022_026_Z38578_01_WC_MED_MCO00159456.						453.60	LOSS	5/08/16	16 026-9430NJ
9/23/16	643939	NEW JERSEY IME ASSOC	202197146	0256022_023_Z37398_01_WC_MED_MCO00159072.						650.00	EXP	4/13/16	16 023-7720NJ
9/23/16	643940	REGIONAL DIAGNOSTIC,	203232397	0256022_025_Z42770_01_WC_MED_MCO00160828.						59.38	LOSS	7/30/16	16 025-7720NJ
9/23/16	643941	WILLIAM GOODWIN		0256022_009_Z11699_01_WC_IND_MCO00146536.						912.00	LOSS	2/26/15	15 009-5509NJ
9/23/16	643942	VIRTUA AT WORK	210634562	0256022_029_Z44254_01_WC_MED_MCO00161412.						242.77	LOSS	8/29/16	16 029-8838NJ
9/23/16	643943	FRANKLIN TOWNSHIP	216000630	0256022_034_Z38802_01_WC_IND_MCO00159518.						1,742.00	LOSS	5/03/16	16 034-7720NJ
9/23/16	643944	FRANKLIN TOWNSHIP	216000630	0256022_034_Z39556_01_WC_IND_MCO00159789.						646.56	LOSS	5/20/16	16 034-9403NJ
9/23/16	643945	GREENWICH TOWNSHIP	216000671	0256022_004_Z43822_01_WC_IND_MCO00161265.						1,742.00	LOSS	8/21/16	16 004-7720NJ
9/23/16	643946	CITY OF VINELAND EMS	216001670	0256022_034_Z40836_01_WC_MED_MCO00160199.						868.20	LOSS	6/25/16	16 034-7720NJ
9/23/16	643947	SOUTH JERSEY RADIOLO	221899118	0256022_007_Z43283_01_WC_MED_MCO00161071.						100.03	LOSS	8/09/16	16 007-9403NJ
9/23/16	643948	CARL MINNITI, JR. MD	221929064	0256022_001_Z04019_01_WC_MED_MCO00142426.						127.57	LOSS	11/11/14	14 001-9106NJ
9/23/16	643948	CARL MINNITI, JR. MD	221929064	0256022_001_Z04019_01_WC_MED_MCO00142426.						127.57	LOSS	11/11/14	14 001-9106NJ
9/23/16	643948	CARL MINNITI, JR. MD	221929064	0256022_001_Z04019_01_WC_MED_MCO00142426.						244.60	LOSS	11/11/14	14 001-9106NJ
9/23/16	643948	CARL MINNITI, JR. MD	221929064	0256022_001_Z04019_01_WC_MED_MCO00142426.						127.57	LOSS	11/11/14	14 001-9106NJ
9/23/16	643948	CARL MINNITI, JR. MD	221929064	0256022_001_Z04019_01_WC_MED_MCO00142426.						127.57	LOSS	11/11/14	14 001-9106NJ
										754.88	TOTAL	CHECK#:	643948
9/23/16	643949	ADVANCED ORTHOPAEDIC	221931562	0256022_001_Z04019_01_WC_MED_MCO00142426.						2,410.06	LOSS	11/11/14	14 001-9106NJ
9/23/16	643950	ADVANCED ORTHOPAEDIC	221931562	0256022_001_Z04019_01_WC_MED_MCO00142426.						183.13	LOSS	11/11/14	14 001-9106NJ
9/23/16	643951	LOURDES ANESTHESIA A	222041639	0256022_030_Z35312_01_WC_MED_MCO00158359.						455.00	LOSS	2/29/16	16 030-5509NJ
9/23/16	643952	DIMARINO, KROOP, PRI	222087480	0256022_001_Z04019_01_WC_MED_MCO00142426.						44.99	LOSS	11/11/14	14 001-9106NJ
9/23/16	643952	DIMARINO, KROOP, PRI	222087480	0256022_001_Z04019_01_WC_MED_MCO00142426.						44.99	LOSS	11/11/14	14 001-9106NJ
9/23/16	643952	DIMARINO, KROOP, PRI	222087480	0256022_001_Z04019_01_WC_MED_MCO00142426.						69.95	LOSS	11/11/14	14 001-9106NJ
9/23/16	643952	DIMARINO, KROOP, PRI	222087480	0256022_001_Z04019_01_WC_MED_MCO00142426.						44.99	LOSS	11/11/14	14 001-9106NJ
9/23/16	643952	DIMARINO, KROOP, PRI	222087480	0256022_001_Z04019_01_WC_MED_MCO00142426.						44.99	LOSS	11/11/14	14 001-9106NJ
										249.91	TOTAL	CHECK#:	643952
9/23/16	643953	HEARTLAND REHABILITA	222137595	0256022_022_Z12481_01_WC_MED_MCO00146935.						63.00	LOSS	3/05/15	15 022-5509NJ
9/23/16	643953	HEARTLAND REHABILITA	222137595	0256022_022_Z12481_01_WC_MED_MCO00146935.						63.00	LOSS	3/05/15	15 022-5509NJ
9/23/16	643953	HEARTLAND REHABILITA	222137595	0256022_022_Z12481_01_WC_MED_MCO00146935.						63.00	LOSS	3/05/15	15 022-5509NJ
9/23/16	643953	HEARTLAND REHABILITA	222137595	0256022_011_Z41790_01_WC_MED_MCO00160539.						63.00	LOSS	7/08/16	16 011-9430NJ
9/23/16	643953	HEARTLAND REHABILITA	222137595	0256022_011_Z41790_01_WC_MED_MCO00160539.						63.00	LOSS	7/08/16	16 011-9430NJ
										315.00	TOTAL	CHECK#:	643953
9/23/16	643954	QUINTON TOWNSHIP	222292103	0256022_031_Z20517_01_WC_IND_MCO00151319.						456.00	LOSS	6/24/15	15 031-5509NJ
9/23/16	643955	HAND SURGERY AND REH	222545917	0256022_034_Z39556_01_WC_MED_MCO00159789.						1,344.00	LOSS	5/20/16	16 034-9403NJ
9/23/16	643956	QUALCARE, INC.	223129563	0256022_007_Z45037_01_WC_MED_MCO00161684.						486.00	LOSS	9/15/16	16 007-5509NJ
9/23/16	643956	QUALCARE, INC.	223129563	0256022_023_Z45038_01_WC_MED_MCO00161674.						486.00	LOSS	9/15/16	16 023-9403NJ
9/23/16	643956	QUALCARE, INC.	223129563	0256022_029_Z45040_01_WC_MED_MCO00161668.						486.00	LOSS	9/09/16	16 029-5509NJ
9/23/16	643956	QUALCARE, INC.	223129563	0256022_011_Z45106_01_WC_MED_MCO00161689.						486.00	LOSS	9/15/16	16 011-7720NJ
9/23/16	643956	QUALCARE, INC.	223129563	0256022_003_Z45253_01_WC_MED_MCO00161729.						486.00	LOSS	9/19/16	16 003-7720NJ
9/23/16	643956	QUALCARE, INC.	223129563	0256022_011_Z45254_01_WC_MED_MCO00161730.						486.00	LOSS	9/20/16	16 011-7720NJ
9/23/16	643956	QUALCARE, INC.	223129563	0256022_028_Z45255_01_WC_MED_MCO00161727.						486.00	LOSS	9/15/16	16 028-7720NJ
9/23/16	643956	QUALCARE, INC.	223129563	0256022_011_Z45317_01_WC_MED_MCO00161749.						486.00	LOSS	9/21/16	16 011-9403NJ
										3,888.00	TOTAL	CHECK#:	643956
9/23/16	643957	ONE CALL MEDICAL, IN	223218521	0256022_004_Z43822_01_WC_MED_MCO00161265.						485.00	LOSS	8/21/16	16 004-7720NJ
9/23/16	643957	ONE CALL MEDICAL, IN	223218521	0256022_004_Z43822_01_WC_MED_MCO00161265.						75.00	LOSS	8/21/16	16 004-7720NJ
										560.00	TOTAL	CHECK#:	643957
9/23/16	643958	PONZIO ORTHOPEDICS,,	223650422	0256022_009_Z32228_01_WC_MED_MCO00157421.						91.93	LOSS	12/15/15	15 009-5509NJ
9/23/16	643959	DISABATINO PHYSICAL	223690854	0256022_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16	16 030-5509NJ
9/23/16	643959	DISABATINO PHYSICAL	223690854	0256022_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16	16 030-5509NJ
9/23/16	643959	DISABATINO PHYSICAL	223690854	0256022_011_Z35001_01_WC_MED_MCO00158261.						63.00	LOSS	2/22/16	16 011-9015NJ

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9/23/16	643959	DISABATINO PHYSICAL	223690854	0256022_011_Z35001_01_WC_MED_MCO00158261.						63.00	LOSS	2/22/16	16 011-9015NJ	
9/23/16	643959	DISABATINO PHYSICAL	223690854	0256022_034_Z39447_01_WC_MED_MCO00159752.						63.00	LOSS	5/27/16	16 034-5509NJ	
9/23/16	643959	DISABATINO PHYSICAL	223690854	0256022_034_Z39447_01_WC_MED_MCO00159752.						63.00	LOSS	5/27/16	16 034-5509NJ	
9/23/16	643959	DISABATINO PHYSICAL	223690854	0256022_029_Z40240_01_WC_MED_MCO00160001.						63.00	LOSS	6/13/16	16 029-5509NJ	
9/23/16	643959	DISABATINO PHYSICAL	223690854	0256022_029_Z40240_01_WC_MED_MCO00160001.						63.00	LOSS	6/13/16	16 029-5509NJ	
9/23/16	643959	DISABATINO PHYSICAL	223690854	0256022_030_Z42638_01_WC_MED_MCO00160800.						63.00	LOSS	7/27/16	16 030-7715NJ	
9/23/16	643959	DISABATINO PHYSICAL	223690854	0256022_030_Z42638_01_WC_MED_MCO00160800.						63.00	LOSS	7/27/16	16 030-7715NJ	
										630.00	TOTAL	CHECK#:	643959	
9/23/16	643960	ROTHMAN INSTITUTE OF	223700669	0256022_034_Z28212_01_WC_MED_MCO00155343.						54.32	LOSS	10/16/15	15 034-7720NJ	
9/23/16	643961	EXCEPTIONAL MEDICALT	223702071	0256022_001_Z04019_01_WC_MED_MCO00142426.						91.00	LOSS	11/11/14	14 001-9106NJ	
9/23/16	643962	PREMIER SURGICAL CEN	223717100	0256022_009_Z32228_01_WC_MED_MCO00157421.						951.00	LOSS	12/15/15	15 009-5509NJ	
9/23/16	643963	SALEM HOSPITAL CORPO	223838322	0256022_037_Z41433_01_WC_MED_MCO00160416.						4,258.50	LOSS	7/08/16	16 037-9102NJ	
9/23/16	643964	LEO PETETTI, LLC.	270005874	0256022_011_Z42724_01_PR_COL_MONROE_TWP						95.00	EXP	6/22/16	16 011-7720NJ	
9/23/16	643965	ELITE MEDICAL EXPERT	270749383	0256022_030_X51725_01_GL_BI						725.00	EXP	1/05/13	13 030-7720NJ	
9/23/16	643966	MEDICAL GROUP ASSOCI	272589688	0256022_001_Z04019_01_WC_MED_MCO00142426.						160.00	LOSS	11/11/14	14 001-9106NJ	
9/23/16	643967	PREMIER ORTHOPAEDIC	300028744	0256022_006_Z04640_01_WC_MED_MCO00142852.						61.66	LOSS	11/20/14	14 006-7728NJ	
9/23/16	643967	PREMIER ORTHOPAEDIC	300028744	0256022_011_Z29574_02_WC_MED_MCO00156115.						61.66	LOSS	11/06/15	15 011-7715NJ	
9/23/16	643967	PREMIER ORTHOPAEDIC	300028744	0256022_025_Z33145_01_WC_MED_MCO00157759.						88.09	LOSS	1/22/16	16 025-7720NJ	
9/23/16	643967	PREMIER ORTHOPAEDIC	300028744	0256022_007_Z37618_01_WC_MED_MCO00159114.						167.37	LOSS	4/16/16	16 007-9430NJ	
9/23/16	643967	PREMIER ORTHOPAEDIC	300028744	0256022_020_Z41512_01_WC_MED_MCO00160446.						713.86	LOSS	7/09/16	16 001-7720NJ	
9/23/16	643967	PREMIER ORTHOPAEDIC	300028744	0256022_016_Z43891_01_WC_MED_MCO00161289.						105.71	LOSS	8/22/16	16 016-9430NJ	
										1,198.35	TOTAL	CHECK#:	643967	
9/23/16	643968	WORKNET OCCUPATIONAL	364553140	0256022_019_Z42188_01_WC_MED_MCO00160677.						128.55	LOSS	7/21/16	16 019-7720NJ	
9/23/16	643969	INSPIRA HEALTH NETWO	452900402	0256022_005_Z44728_01_WC_MED_MCO00161580.						167.48	LOSS	8/12/16	16 005-7720NJ	
9/23/16	643970	MEDEXPRESS URGENT CA	455388778	0256022_028_Z44661_01_WC_MED_MCO00161545.						160.00	LOSS	8/30/16	16 028-9403NJ	
9/23/16	643971	ACHIEVE PHYSICAL THE	470919531	0256022_001_Z04019_01_WC_MED_MCO00142426.						90.00	LOSS	11/11/14	14 001-9106NJ	
9/23/16	643971	ACHIEVE PHYSICAL THE	470919531	0256022_009_Z32228_01_WC_MED_MCO00157421.						63.00	LOSS	12/15/15	15 009-5509NJ	
9/23/16	643971	ACHIEVE PHYSICAL THE	470919531	0256022_009_Z32228_01_WC_MED_MCO00157421.						63.00	LOSS	12/15/15	15 009-5509NJ	
9/23/16	643971	ACHIEVE PHYSICAL THE	470919531	0256022_009_Z32228_01_WC_MED_MCO00157421.						63.00	LOSS	12/15/15	15 009-5509NJ	
										279.00	TOTAL	CHECK#:	643971	
9/23/16	643972	BIRCHMEIER & POWELL,	472344815	0256022_006_X92685_01_GL_BI						708.00	LGL	5/12/14	14 006-9102NJ	
9/23/16	643973	PAPASTAVROS ASSOCIAT	510303373	0256022_031_Z20517_01_WC_MED_MCO00151319.						67.00	LOSS	6/24/15	15 031-5509NJ	
9/23/16	643974	DELAWARE ORTHOPAEDIC	510366909	0256022_031_Z20517_01_WC_MED_MCO00151319.						70.00	LOSS	6/24/15	15 031-5509NJ	
9/23/16	643975	DEPERSIAN, CHERNOFF,	593834965	0256022_001_Z04019_01_WC_MED_MCO00142426.						514.89	LOSS	11/11/14	14 001-9106NJ	
9/23/16	643975	DEPERSIAN, CHERNOFF,	593834965	0256022_001_Z04019_01_WC_MED_MCO00142426.						510.28	LOSS	11/11/14	14 001-9106NJ	
9/23/16	643975	DEPERSIAN, CHERNOFF,	593834965	0256022_001_Z04019_01_WC_MED_MCO00142426.						88.52	LOSS	11/11/14	14 001-9106NJ	
9/23/16	643975	DEPERSIAN, CHERNOFF,	593834965	0256022_001_Z04019_01_WC_MED_MCO00142426.						425.80	LOSS	11/11/14	14 001-9106NJ	
										1,539.49	TOTAL	CHECK#:	643975	
9/23/16	643976	MEL JIF	999999999	0256022_005_X61743_01_PR_M/SI_HARRISON_TW						1,871.00	LOSS	4/19/13	13 005-9430NJ	
9/23/16	643977	MICHAEL MCGUIRE	999999999	0256022_003_Z44646_01_AL_PD						2,826.65	LOSS	9/03/16	16 003-7720NJ	
* VOID *	643977	MICHAEL MCGUIRE	999999999							2,826.65-	LOSS	9/03/16	16	
											TOTAL	CHECK#:	643977	
9/23/16	643978	ROBERT VILE	999999999	0256022_006_Z42235_01_AL_PD						500.00	LOSS	7/11/16	16 006-7720NJ	
9/23/16	643979	TOWNSHIP OF MONROE	999999999	0256022_011_Z42724_01_PR_COL_MONROE_TWP						1,981.20	LOSS	6/22/16	16 011-7720NJ	
9/30/16	643980	COASTAL SPINE, PC.	010767058	0256105_030_Z35312_01_WC_MED_MCO00158359.						600.00	LOSS	2/29/16	16 030-5509NJ	
9/30/16	643980	COASTAL SPINE, PC.	010767058	0256105_034_Z39447_01_WC_MED_MCO00159752.						126.12	LOSS	5/27/16	16 034-5509NJ	
										726.12	TOTAL	CHECK#:	643980	
9/30/16	643981	ISO SERVICES, INC.	133973142	0256105_011_Z12733_01_GL_BI						10.25	EXP	2/18/15	15 011-5509NJ	
9/30/16	643982	ISO SERVICES, INC.	133973142	0256105_006_X49567_02_WC_MED_MCO00113630.						10.25	EXP	11/30/12	12 006-7720NJ	
9/30/16	643982	ISO SERVICES, INC.	133973142	0256105_006_X49567_03_WC_MED_MCO00113630.						10.25	EXP	11/30/12	12 006-7720NJ	
9/30/16	643982	ISO SERVICES, INC.	133973142	0256105_011_X59161_01_WC_MED_MCO00117803.						10.25	EXP	3/14/13	13 011-9403NJ	

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9/30/16	643982	ISO SERVICES, INC.	133973142	0256105_030_X98609_01_WC_MED_MCO00139285.						10.25	EXP	8/23/14 14 030-7720NJ
9/30/16	643982	ISO SERVICES, INC.	133973142	0256105_006_Z00119_01_WC_MED						10.25	EXP	12/16/12 12 006-9430NJ
9/30/16	643982	ISO SERVICES, INC.	133973142	0256105_006_Z00120_01_WC_MED						10.25	EXP	12/01/12 12 006-9430NJ
9/30/16	643982	ISO SERVICES, INC.	133973142	0256105_022_Z12481_01_WC_MED_MCO00146935.						10.25	EXP	3/05/15 15 022-5509NJ
9/30/16	643982	ISO SERVICES, INC.	133973142	0256105_020_Z43055_01_WC_MED_MCO00160961.						10.25	EXP	8/05/16 16 001-7720NJ
9/30/16	643982	ISO SERVICES, INC.	133973142	0256105_006_Z44597_01_WC_MED_MCO00161532.						10.25	EXP	9/06/16 16 006-9430NJ
9/30/16	643982	ISO SERVICES, INC.	133973142	0256105_028_Z44660_01_WC_MED_MCO00161544.						10.25	EXP	9/02/16 16 028-5509NJ
9/30/16	643982	ISO SERVICES, INC.	133973142	0256105_028_Z44661_01_WC_MED_MCO00161545.						10.25	EXP	8/30/16 16 028-9403NJ
9/30/16	643982	ISO SERVICES, INC.	133973142	0256105_005_Z44728_01_WC_MED_MCO00161580.						10.25	EXP	8/12/16 16 005-7720NJ
9/30/16	643982	ISO SERVICES, INC.	133973142	0256105_034_Z44801_01_WC_MED_MCO00161593.						10.25	EXP	9/05/16 16 034-7720NJ
9/30/16	643982	ISO SERVICES, INC.	133973142	0256105_003_Z44881_01_WC_MED_MCO00161620.						10.25	EXP	9/12/16 16 003-7720NJ
9/30/16	643982	ISO SERVICES, INC.	133973142	0256105_003_Z44882_01_WC_MED_MCO00161621.						10.25	EXP	9/12/16 16 003-7720NJ
										153.75	TOTAL	CHECK#: 643982
9/30/16	643983	RICHARD C. DIVERNIER	137720693	0256105_003_Z40983_01_WC_MED_MCO00160264.						700.00	LOSS	6/29/16 16 003-9403NJ
9/30/16	643984	MICHAEL HOOS		0256105_003_Z07461_01_WC_IND_MCO00144153.						5,700.00	LOSS	1/06/15 15 003-5509NJ
9/30/16	643985	EDWARD ANDERSON		0256105_034_Z24117_01_WC_IND_MCO00152943.						912.00	LOSS	8/06/15 15 034-5509NJ
9/30/16	643986	PIETRAS, SARACINO, S	141872046	0256105_030_X98609_01_WC_IND_MCO00139285.						280.00	LGL	8/23/14 14 030-7720NJ
9/30/16	643987	ROCKY BLUFORD		0256105_003_X76396_01_WC_IND_MCO00127291.						972.16	LOSS	10/30/13 13 003-9403NJ
9/30/16	643988	JOHN MASLANIK		0256105_006_Z16102_01_WC_IND_MCO00148770.						7,400.00	LOSS	4/20/15 15 006-9403NJ
9/30/16	643989	WILLIAM HUGGINS		0256105_029_Z15821_01_WC_IND_MCO00148612.						912.00	LOSS	4/14/15 15 029-5509NJ
9/30/16	643990	PREMIER ORTHOPEDIC O	202803117	0256105_030_Z32727_01_WC_MED_MCO00157620.						69.76	LOSS	1/13/16 16 030-5509NJ
9/30/16	643991	REGIONAL DIAGNOSTIC,	203232397	0256105_025_Z42770_01_WC_MED_MCO00160828.						15.83	LOSS	7/30/16 16 025-7720NJ
9/30/16	643992	VIRTUA WEST JERSEY H	210634532	0256105_029_Z45040_01_WC_MED_MCO00161668.						166.95	LOSS	9/09/16 16 029-5509NJ
9/30/16	643993	VIRTUA WEST JERSEY H	210634532	0256105_030_Z42638_01_WC_MED_MCO00160800.						95.40	LOSS	7/27/16 16 030-7715NJ
9/30/16	643993	VIRTUA WEST JERSEY H	210634532	0256105_029_Z44254_01_WC_MED_MCO00161412.						95.40	LOSS	8/29/16 16 029-8838NJ
										190.80	TOTAL	CHECK#: 643993
9/30/16	643994	FRANKLIN TOWNSHIP	216000630	0256105_034_Z28212_01_WC_IND_MCO00155343.						1,710.00	LOSS	10/16/15 15 034-7720NJ
9/30/16	643995	PENNSVILLE TOWNSHIP	216000812	0256105_022_Z12481_01_WC_IND_MCO00146935.						1,710.00	LOSS	3/05/15 15 022-5509NJ
9/30/16	643996	WASHINGTON TOWNSHIP	216001338	0256105_029_Z33146_01_WC_IND_MCO00157734.						1,742.00	LOSS	1/23/16 16 029-5509NJ
9/30/16	643997	ADVANCED ORTHOPAEDIC	221931562	0256105_001_Z04019_01_WC_MED_MCO00142426.						40.70	LOSS	11/11/14 14 001-9106NJ
9/30/16	643998	LOURDES ANESTHESIA A	222041639	0256105_034_Z39556_01_WC_MED_MCO00159789.						325.00	LOSS	5/20/16 16 034-9403NJ
9/30/16	643999	STATE SHORTHAND REPO	222088894	0256105_003_Z15161_01_WC_MED_MCO00148285.						90.00	EXP	4/06/15 15 003-7720NJ
9/30/16	643999	STATE SHORTHAND REPO	222088894	0256105_006_Z16102_01_WC_MED_MCO00148770.						90.00	EXP	4/20/15 15 006-9403NJ
										180.00	TOTAL	CHECK#: 643999
9/30/16	644000	HEARTLAND REHABILITA	222137595	0256105_011_Z41790_01_WC_MED_MCO00160539.						63.00	LOSS	7/08/16 16 011-9430NJ
9/30/16	644001	TARIQ S. SIDDIQI, MD	222833407	0256105_025_Z42770_01_WC_MED_MCO00160828.						311.49	LOSS	7/30/16 16 025-7720NJ
9/30/16	644002	QUALCARE, INC.	223129563	0256105_011_Z45520_01_WC_MED_MCO00161831.						486.00	LOSS	9/16/16 16 011-5509NJ
9/30/16	644002	QUALCARE, INC.	223129563	0256105_031_Z45521_01_WC_MED_MCO00161818.						486.00	LOSS	9/25/16 16 031-9420NJ
9/30/16	644002	QUALCARE, INC.	223129563	0256105_031_Z45521_02_WC_MED_MCO00161818.						486.00	LOSS	9/25/16 16 031-9420NJ
9/30/16	644002	QUALCARE, INC.	223129563	0256105_031_Z45521_03_WC_MED_MCO00161818.						486.00	LOSS	9/25/16 16 031-9420NJ
9/30/16	644002	QUALCARE, INC.	223129563	0256105_037_Z45678_01_WC_MED_MCO00161870.						486.00	LOSS	9/27/16 16 037-7720NJ
9/30/16	644002	QUALCARE, INC.	223129563	0256105_025_Z45740_01_WC_MED_MCO00161875.						486.00	LOSS	9/27/16 16 025-9015NJ
										2,916.00	TOTAL	CHECK#: 644002
9/30/16	644003	MILTON W. BROWN	223526223	0256105_003_Z15161_01_WC_IND_MCO00148285.						2,395.00	LOSS	4/06/15 15 003-7720NJ
9/30/16	644004	PONZIO ORTHOPEDICS,,	223650422	0256105_003_Z40983_01_WC_MED_MCO00160264.						200.39	LOSS	6/29/16 16 003-9403NJ
9/30/16	644004	PONZIO ORTHOPEDICS,,	223650422	0256105_003_Z40983_01_WC_MED_MCO00160264.						91.93	LOSS	6/29/16 16 003-9403NJ
9/30/16	644004	PONZIO ORTHOPEDICS,,	223650422	0256105_003_Z40983_01_WC_MED_MCO00160264.						91.93	LOSS	6/29/16 16 003-9403NJ
										384.25	TOTAL	CHECK#: 644004
9/30/16	644005	DISABATINO PHYSICAL	223690854	0256105_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16 16 030-5509NJ
9/30/16	644005	DISABATINO PHYSICAL	223690854	0256105_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16 16 030-5509NJ
9/30/16	644005	DISABATINO PHYSICAL	223690854	0256105_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16 16 030-5509NJ

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9/30/16	644005	DISABATINO PHYSICAL	223690854	0256105_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16	16 030-5509NJ
9/30/16	644005	DISABATINO PHYSICAL	223690854	0256105_030_Z32727_01_WC_MED_MCO00157620.						63.00	LOSS	1/13/16	16 030-5509NJ
9/30/16	644005	DISABATINO PHYSICAL	223690854	0256105_011_Z35001_01_WC_MED_MCO00158261.						63.00	LOSS	2/22/16	16 011-9015NJ
9/30/16	644005	DISABATINO PHYSICAL	223690854	0256105_011_Z35001_01_WC_MED_MCO00158261.						63.00	LOSS	2/22/16	16 011-9015NJ
										441.00	TOTAL	CHECK#:	644005
9/30/16	644006	REHAB EXCELLENCE CEN	223748553	0256105_003_Z40983_01_WC_MED_MCO00160264.						63.00	LOSS	6/29/16	16 003-9403NJ
9/30/16	644006	REHAB EXCELLENCE CEN	223748553	0256105_003_Z40983_01_WC_MED_MCO00160264.						90.00	LOSS	6/29/16	16 003-9403NJ
9/30/16	644006	REHAB EXCELLENCE CEN	223748553	0256105_003_Z40983_01_WC_MED_MCO00160264.						63.00	LOSS	6/29/16	16 003-9403NJ
9/30/16	644006	REHAB EXCELLENCE CEN	223748553	0256105_003_Z40983_01_WC_MED_MCO00160264.						63.00	LOSS	6/29/16	16 003-9403NJ
										279.00	TOTAL	CHECK#:	644006
9/30/16	644007	CENTER FOR EYECARE L	223820176	0256105_003_Z40983_01_WC_MED_MCO00160264.						321.32	LOSS	6/29/16	16 003-9403NJ
9/30/16	644008	MONROE TOWNSHIP	226000892	0256105_011_X56842_01_WC_IND_MCO00116865.						828.80	LOSS	2/19/13	13 011-8810NJ
9/30/16	644009	MONROE TOWNSHIP	226000892	0256105_011_Z21255_01_WC_IND_MCO00151637.						1,271.94	LOSS	7/06/15	15 011-5509NJ
9/30/16	644010	EXAMWORKS, INC.	261114252	0256105_003_Z22663_01_WC_MED_MCO00152279.						1,045.00	EXP	7/24/15	15 003-9403NJ
9/30/16	644011	PAUL D. MORIARTY AND	263900778	0256105_029_X68685_01_GL_PPPI						50,000.00	LOSS	5/14/13	13 029-7720NJ
9/30/16	644012	LEO PETETTI, LLC.	270005874	0256105_025_Z42946_01_PR_COL_WOOLWICH_TWP						150.00	EXP	7/30/16	16 025-7720NJ
9/30/16	644013	PREMIER ORTHOPAEDIC	300028744	0256105_025_Z42770_01_WC_MED_MCO00160828.						88.09	LOSS	7/30/16	16 025-7720NJ
9/30/16	644014	MEDSOURCE, LLC	364169028	0256105_025_Z33145_01_WC_MED_MCO00157759.						900.00	LOSS	1/22/16	16 025-7720NJ
9/30/16	644015	MARC STEVENS		0256105_011_X98038_01_WC_IND_MCO00139090.						966.40	LOSS	8/14/14	14 011-7720NJ
9/30/16	644016	INSPIRA HEALTH NETWO	452900402	0256105_005_Z44352_01_WC_MED_MCO00161452.						167.11	LOSS	8/31/16	16 005-9015NJ
9/30/16	644017	MEDEXPRESS URGENT CA	455388778	0256105_028_Z44660_01_WC_MED_MCO00161544.						160.00	LOSS	9/02/16	16 028-5509NJ
9/30/16	644018	CAIRA & NEMETH, LLC	461852257	0256105_006_Z16102_01_WC_IND_MCO00148770.						2,600.00	LOSS	4/20/15	15 006-9403NJ
9/30/16	644019	AFFANATO MARUT, LLC	463266146	0256105_003_Z15161_01_WC_IND_MCO00148285.						235.00	LGL	4/06/15	15 003-7720NJ
9/30/16	644019	AFFANATO MARUT, LLC	463266146	0256105_006_Z16102_01_WC_IND_MCO00148770.						222.50	LGL	4/20/15	15 006-9403NJ
										457.50	TOTAL	CHECK#:	644019
9/30/16	644020	BIRCHMEIER & POWELL,	472344815	0256105_034_X65675_02_AL_BI						658.00	LGL	4/29/13	13 034-7715NJ
9/30/16	644021	BIRCHMEIER & POWELL,	472344815	0256105_007_X63780_01_GL_BI						9,283.25	LGL	4/10/13	13 007-5509NJ
9/30/16	644022	DELAWARE ORTHOPAEDIC	510366909	0256105_031_Z20517_01_WC_MED_MCO00151319.						70.00	LOSS	6/24/15	15 031-5509NJ
9/30/16	644023	STONERIVER PHARMACY	621770924	0256105_011_X56842_01_WC_MED_MCO00116865.						219.05	LOSS	2/19/13	13 011-8810NJ
9/30/16	644023	STONERIVER PHARMACY	621770924	0256105_034_Z17627_02_WC_MED_MCO00149638.						96.55	LOSS	5/13/15	15 034-7720NJ
9/30/16	644023	STONERIVER PHARMACY	621770924	0256105_007_Z43283_01_WC_MED_MCO00161071.						88.57	LOSS	8/09/16	16 007-9403NJ
										404.17	TOTAL	CHECK#:	644023
9/30/16	644024	EBIX, INC	770021975	0256105_006_Z25001_01_WC_MED_MCO00153345.						1.75	EXP	8/28/15	15 006-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_006_Z25001_01_WC_MED_MCO00153345.						1.75	EXP	8/28/15	15 006-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_022_Z27702_01_WC_MED_MCO00154925.						1.75	EXP	10/05/15	15 022-7715NJ
9/30/16	644024	EBIX, INC	770021975	0256105_030_Z32727_01_WC_MED_MCO00157620.						1.75	EXP	1/13/16	16 030-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_030_Z32727_01_WC_MED_MCO00157620.						1.75	EXP	1/13/16	16 030-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_030_Z32727_01_WC_MED_MCO00157620.						1.75	EXP	1/13/16	16 030-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_024_Z33252_01_WC_MED_MCO00157774.						1.75	EXP	1/21/16	16 024-9420NJ
9/30/16	644024	EBIX, INC	770021975	0256105_029_Z33253_01_WC_MED_MCO00157782.						1.75	EXP	1/26/16	16 029-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_009_Z34508_01_WC_MED_MCO00158137.						1.75	EXP	2/13/16	16 009-9430NJ
9/30/16	644024	EBIX, INC	770021975	0256105_027_Z35901_01_WC_MED_MCO00158585.						1.75	EXP	3/13/16	16 027-9430NJ
9/30/16	644024	EBIX, INC	770021975	0256105_023_Z37398_01_WC_MED_MCO00159072.						1.75	EXP	4/13/16	16 023-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_034_Z39447_01_WC_MED_MCO00159752.						1.75	EXP	5/27/16	16 034-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_027_Z39555_01_WC_MED_MCO00159780.						1.75	EXP	5/31/16	16 027-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_029_Z40685_01_WC_MED_MCO00160143.						1.75	EXP	6/22/16	16 029-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_029_Z40748_01_WC_MED_MCO00160170.						1.75	EXP	6/21/16	16 029-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_029_Z40748_02_WC_MED_MCO00160170.						1.75	EXP	6/21/16	16 029-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_005_Z40834_01_WC_MED_MCO00160198.						1.75	EXP	6/26/16	16 005-7580NJ
9/30/16	644024	EBIX, INC	770021975	0256105_012_Z40835_01_WC_MED_MCO00160208.						1.75	EXP	6/25/16	16 012-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_012_Z40835_01_WC_MED_MCO00160208.						1.75	EXP	6/25/16	16 012-7720NJ

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DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR	LOCATION
9/30/16	644024	EBIX, INC	770021975	0256105_034	Z40836	01	WC	MED	MCO00160199.	1.75	EXP	6/25/16	16 034-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_012	Z40925	01	WC	MED	MCO00160258.	1.75	EXP	6/22/16	16 012-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_028	Z41118	01	WC	MED	MCO00160321.	1.75	EXP	6/30/16	16 028-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_037	Z41433	01	WC	MED	MCO00160416.	1.75	EXP	7/08/16	16 037-9102NJ
9/30/16	644024	EBIX, INC	770021975	0256105_029	Z41651	01	WC	MED	MCO00160518.	1.75	EXP	7/12/16	16 029-9102NJ
9/30/16	644024	EBIX, INC	770021975	0256105_029	Z41652	01	WC	MED	MCO00160519.	1.75	EXP	7/12/16	16 029-9102NJ
9/30/16	644024	EBIX, INC	770021975	0256105_003	Z41789	01	WC	MED	MCO00160556.	1.75	EXP	7/15/16	16 003-9403NJ
9/30/16	644024	EBIX, INC	770021975	0256105_030	Z41791	01	WC	MED	MCO00160553.	1.75	EXP	7/15/16	16 030-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_003	Z41983	01	WC	MED	MCO00160604.	1.75	EXP	7/19/16	16 003-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_006	Z42033	01	WC	MED	MCO00160621.	1.75	EXP	7/19/16	16 006-7711NJ
9/30/16	644024	EBIX, INC	770021975	0256105_028	Z42115	01	WC	MED	MCO00160654.	1.75	EXP	7/21/16	16 028-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_029	Z42116	01	WC	MED	MCO00160652.	1.75	EXP	7/21/16	16 029-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_019	Z42188	01	WC	MED	MCO00160677.	1.75	EXP	7/21/16	16 019-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_011	Z42270	01	WC	MED	MCO00160704.	1.75	EXP	7/23/16	16 011-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_012	Z42271	01	WC	MED	MCO00160699.	1.75	EXP	7/20/16	16 012-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_019	Z42472	01	WC	MED	MCO00160747.	1.75	EXP	7/27/16	16 019-9403NJ
9/30/16	644024	EBIX, INC	770021975	0256105_019	Z42472	01	WC	MED	MCO00160747.	1.75	EXP	7/27/16	16 019-9403NJ
9/30/16	644024	EBIX, INC	770021975	0256105_003	Z42558	01	WC	MED	MCO00160770.	1.75	EXP	7/28/16	16 003-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_003	Z42558	01	WC	MED	MCO00160770.	1.75	EXP	7/28/16	16 003-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_022	Z42559	01	WC	MED	MCO00160765.	1.75	EXP	7/23/16	16 022-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_022	Z42559	01	WC	MED	MCO00160765.	1.75	EXP	7/23/16	16 022-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_022	Z42559	02	WC	MED	MCO00160765.	1.75	EXP	7/23/16	16 022-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_030	Z42638	01	WC	MED	MCO00160800.	1.75	EXP	7/27/16	16 030-7715NJ
9/30/16	644024	EBIX, INC	770021975	0256105_024	Z42769	01	WC	MED	MCO00160853.	1.75	EXP	8/01/16	16 024-9430NJ
9/30/16	644024	EBIX, INC	770021975	0256105_024	Z42769	01	WC	MED	MCO00160853.	1.75	EXP	8/01/16	16 024-9430NJ
9/30/16	644024	EBIX, INC	770021975	0256105_025	Z42770	01	WC	MED	MCO00160828.	1.75	EXP	7/30/16	16 025-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_003	Z42834	01	WC	MED	MCO00160909.	1.75	EXP	8/01/16	16 003-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_006	Z42835	01	WC	MED	MCO00160906.	1.75	EXP	8/03/16	16 006-9403NJ
9/30/16	644024	EBIX, INC	770021975	0256105_006	Z42835	01	WC	MED	MCO00160906.	1.75	EXP	8/03/16	16 006-9403NJ
9/30/16	644024	EBIX, INC	770021975	0256105_026	Z42836	01	WC	MED	MCO00160881.	1.75	EXP	8/03/16	16 026-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_026	Z42836	01	WC	MED	MCO00160881.	1.75	EXP	8/03/16	16 026-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_006	Z42839	01	WC	MED	MCO00160907.	1.75	EXP	8/02/16	16 006-9403NJ
9/30/16	644024	EBIX, INC	770021975	0256105_006	Z42839	01	WC	MED	MCO00160907.	1.75	EXP	8/02/16	16 006-9403NJ
9/30/16	644024	EBIX, INC	770021975	0256105_003	Z42990	01	WC	MED	MCO00160956.	1.75	EXP	8/04/16	16 003-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_003	Z42990	01	WC	MED	MCO00160956.	1.75	EXP	8/04/16	16 003-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_016	Z42991	01	WC	MED	MCO00160952.	1.75	EXP	6/24/16	16 016-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_016	Z42991	01	WC	MED	MCO00160952.	1.75	EXP	6/24/16	16 016-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_020	Z43055	01	WC	MED	MCO00160961.	1.75	EXP	8/05/16	16 001-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_030	Z43056	01	WC	MED	MCO00160974.	1.75	EXP	8/04/16	16 030-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_030	Z43056	01	WC	MED	MCO00160974.	1.75	EXP	8/04/16	16 030-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_020	Z43136	01	WC	MED	MCO00160992.	1.75	EXP	8/08/16	16 001-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_025	Z43204	01	WC	MED	MCO00161013.	1.75	EXP	8/09/16	16 025-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_025	Z43204	02	WC	MED	MCO00161013.	1.75	EXP	8/09/16	16 025-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_007	Z43283	01	WC	MED	MCO00161071.	1.75	EXP	8/09/16	16 007-9403NJ
9/30/16	644024	EBIX, INC	770021975	0256105_026	Z43284	01	WC	MED	MCO00161036.	1.75	EXP	8/10/16	16 026-7380NJ
9/30/16	644024	EBIX, INC	770021975	0256105_030	Z43340	01	WC	MED	MCO00161070.	1.75	EXP	8/10/16	16 030-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_030	Z43497	01	WC	MED	MCO00161122.	1.75	EXP	8/15/16	16 030-7715NJ
9/30/16	644024	EBIX, INC	770021975	0256105_030	Z43497	01	WC	MED	MCO00161122.	1.75	EXP	8/15/16	16 030-7715NJ
9/30/16	644024	EBIX, INC	770021975	0256105_005	Z43674	01	WC	MED	MCO00161200.	1.75	EXP	8/17/16	16 005-7580NJ
9/30/16	644024	EBIX, INC	770021975	0256105_005	Z43674	01	WC	MED	MCO00161200.	1.75	EXP	8/17/16	16 005-7580NJ
9/30/16	644024	EBIX, INC	770021975	0256105_004	Z43822	01	WC	MED	MCO00161265.	1.75	EXP	8/21/16	16 004-7720NJ

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CHECK NUMBER ORDER												POLICY	
DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR	LOCATION
9/30/16	644024	EBIX, INC	770021975	0256105_030_Z43824_01_WC_MED_MCO00161250.						1.75	EXP	8/21/16	16 030-7715NJ
9/30/16	644024	EBIX, INC	770021975	0256105_016_Z43891_01_WC_MED_MCO00161289.						1.75	EXP	8/22/16	16 016-9430NJ
9/30/16	644024	EBIX, INC	770021975	0256105_007_Z44037_01_WC_MED_MCO00161347.						1.75	EXP	8/25/16	16 007-8810NJ
9/30/16	644024	EBIX, INC	770021975	0256105_007_Z44037_01_WC_MED_MCO00161347.						1.75	EXP	8/25/16	16 007-8810NJ
9/30/16	644024	EBIX, INC	770021975	0256105_011_Z44080_01_WC_MED_MCO00161376.						1.75	EXP	8/25/16	16 011-8810NJ
9/30/16	644024	EBIX, INC	770021975	0256105_007_Z44252_01_WC_MED_MCO00161428.						1.75	EXP	8/26/16	16 007-7720NJ
9/30/16	644024	EBIX, INC	770021975	0256105_022_Z44253_01_WC_MED_MCO00161432.						1.75	EXP	8/29/16	16 022-9015NJ
9/30/16	644024	EBIX, INC	770021975	0256105_029_Z44254_01_WC_MED_MCO00161412.						1.75	EXP	8/29/16	16 029-8838NJ
9/30/16	644024	EBIX, INC	770021975	0256105_029_Z44254_01_WC_MED_MCO00161412.						1.75	EXP	8/29/16	16 029-8838NJ
9/30/16	644024	EBIX, INC	770021975	0256105_005_Z44352_01_WC_MED_MCO00161452.						1.75	EXP	8/31/16	16 005-9015NJ
9/30/16	644024	EBIX, INC	770021975	0256105_009_Z44353_01_WC_MED_MCO00161445.						1.75	EXP	8/31/16	16 009-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_022_Z44354_01_WC_MED_MCO00161433.						1.75	EXP	8/27/16	16 022-7715NJ
9/30/16	644024	EBIX, INC	770021975	0256105_018_Z44512_01_WC_MED_MCO00161515.						1.75	EXP	9/01/16	16 018-9403NJ
9/30/16	644024	EBIX, INC	770021975	0256105_006_Z44597_01_WC_MED_MCO00161532.						1.75	EXP	9/06/16	16 006-9430NJ
9/30/16	644024	EBIX, INC	770021975	0256105_028_Z44660_01_WC_MED_MCO00161544.						1.75	EXP	9/02/16	16 028-5509NJ
9/30/16	644024	EBIX, INC	770021975	0256105_028_Z44661_01_WC_MED_MCO00161545.						1.75	EXP	8/30/16	16 028-9403NJ
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9/30/16	644025	BOROUGH OF WESTVILLE	999999999	0256105_018_Z39955_01_GL_PD						500.00	LOSS	6/08/16	16 018-5509NJ
9/30/16	644026	CITY OF WOODBURY	999999999	0256105_028_Z43222_01_PR_B/C_WOODBURY_CIT						19,217.90	LOSS	8/10/16	16 028-9015NJ
9/30/16	644027	DEPTFORD TOWNSHIP	999999999	0256105_030_Z44769_01_PR_COL						1,500.00	LOSS	8/19/16	16 030-5509NJ
9/30/16	644028	MICHAEL MCGUIRE	999999999	0256105_003_Z44646_01_AL_PD						2,826.65	LOSS	9/03/16	16 003-7720NJ
9/30/16	644029	SEBASTIAN COCO	999999999	0256105_003_Z40946_01_GL_PD						500.00	LOSS	6/08/16	16 003-9410NJ
9/30/16	644030	TOWNSHIP OF ELK	999999999	0256105_016_Z45025_01_PR_COL_ELK_TWP						3,022.50	LOSS	2/15/16	16 016-9430NJ
9/30/16	644031	TOWNSHIP OF WOOLWICH	999999999	0256105_025_Z42946_01_PR_COL_WOOLWICH_TWP						21,657.50	LOSS	7/30/16	16 025-7720NJ
9/30/16	644032	WASHINGTON TOWNSHIP	999999999	0256105_029_Z41684_01_PR_COL						4,034.99	LOSS	7/06/16	16 029-7720NJ
9/30/16	644033	WASHINGTON TOWNSHIP	999999999	0256105_029_Z42806_01_PR_I/M_WASHINGTON_T						6,135.00	LOSS	7/28/16	16 029-5509NJ
9/30/16	644034	WILLIAM DREW	999999999	0256105_012_Z39816_01_AL_PD						500.00	LOSS	6/06/16	16 012-9403NJ

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ACCOUNT:009 TRIJIF-TRI.COUNTY MUN.JIF
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FILE ID	CLAIMANT NAME	DATE	AMOUNT	ADJUSTED	LOSS DATE	YEAR	COVR	ACNT	
026	5/29/2015 639742 Z06188 01	PAYMENT CATEGORY CHANGED	GRASSO ,BENJAMIN	TRFR	9/30/2016	720.00-	LOS	9/30/2016	2014 02-6--7720 NJ
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026	5/29/2015 639742 Z06188 01	PAYMENT CATEGORY CHANGED	GRASSO ,BENJAMIN	TRFR	9/30/2016	720.00	EXP	9/30/2016	2014 02-6--7720 NJ
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011	2/26/2016 642117 Z35001 01	PAYMENT MOVED TO/FROM SITE	CARBONARO ,VIRGINIA	TRFR	9/19/2016	486.00-	LOS	9/19/2016	2016 01-1--8810 NJ
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011	2/26/2016 642117 Z35001 01	PAYMENT MOVED TO/FROM SITE	CARBONARO ,VIRGINIA	TRFR	9/19/2016	486.00	LOS	9/19/2016	2016 01-1--9015 NJ
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011	3/04/2016 642160 Z35001 01	PAYMENT MOVED TO/FROM SITE	CARBONARO ,VIRGINIA	TRFR	9/19/2016	15.25-	LOS	9/19/2016	2016 01-1--8810 NJ
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011	3/04/2016 642160 Z35001 01	PAYMENT MOVED TO/FROM SITE	CARBONARO ,VIRGINIA	TRFR	9/19/2016	15.25	LOS	9/19/2016	2016 01-1--9015 NJ
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ACCOUNT:009 TRIJIF-TRI.COUNTY MUN.JIF
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		Z35001 01					02/22/2016		WC MED	009
011	4/01/2016	642445	HCR MANOR CARE # 6490579 PETERSON ,OTIS	REIM 9/06/2016	55.36-	55.36	9/06/2016	2015	01-1--9403	NJ
		Z23769 01					06/26/2015		WC MED	009
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		Z35001 01					02/22/2016		WC MED	009
011	4/08/2016	642522	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	63.00		9/19/2016	2016	01-1--9015	NJ
		Z35001 01					02/22/2016		WC MED	009
011	4/08/2016	642522	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	63.00-		9/19/2016	2016	01-1--8810	NJ
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		Z35001 01					02/22/2016		WC MED	009
011	4/08/2016	642522	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	63.00-		9/19/2016	2016	01-1--8810	NJ
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011	4/08/2016	642522	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	63.00		9/19/2016	2016	01-1--9015	NJ
		Z35001 01					02/22/2016		WC MED	009
011	4/08/2016	642522	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	63.00-		9/19/2016	2016	01-1--8810	NJ
		Z35001 01					02/22/2016		WC MED	009
011	4/08/2016	642522	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	63.00		9/19/2016	2016	01-1--9015	NJ
		Z35001 01					02/22/2016		WC MED	009
011	4/15/2016	642584	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	1,150.00-		9/19/2016	2016	01-1--8810	NJ
		Z35001 01					02/22/2016		WC MED	009
011	4/15/2016	642584	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	1,150.00		9/19/2016	2016	01-1--9015	NJ
		Z35001 01					02/22/2016		WC MED	009
011	4/22/2016	642649	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	88.09-		9/19/2016	2016	01-1--8810	NJ
		Z35001 01					02/22/2016		WC MED	009

ACCOUNT:009 TRIJIF-TRI.COUNTY MUN.JIF
 VALUED AS OF: 9/01/2016 THRU 9/30/2016
 POLICY PERIOD: 00/00/0000 TO 00/00/0000

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 TRI COUNTY JIF - CB

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CHECK GROUP	DATE/NUMBER	ADJUSTMENT FILE ID	DESCRIPTION CLAIMANT NAME	ENTRY DATE	ADJUST AMOUNT	CHECK AMT ADJUSTED	ADJ DATE LOSS	PLCY YEAR	LOCATION COVR	ACNT
011	4/22/2016	642649	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	88.09	LOS	9/19/2016	2016	01-1--9015	NJ
		Z35001 01					02/22/2016		WC MED	009
011	4/29/2016	642716	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	338.61-	LOS	9/19/2016	2016	01-1--8810	NJ
		Z35001 01					02/22/2016		WC MED	009
011	4/29/2016	642716	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	338.61	LOS	9/19/2016	2016	01-1--9015	NJ
		Z35001 01					02/22/2016		WC MED	009
011	4/29/2016	642716	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	88.09-	LOS	9/19/2016	2016	01-1--8810	NJ
		Z35001 01					02/22/2016		WC MED	009
011	4/29/2016	642716	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	88.09	LOS	9/19/2016	2016	01-1--9015	NJ
		Z35001 01					02/22/2016		WC MED	009
011	5/06/2016	642774	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	167.37-	LOS	9/19/2016	2016	01-1--8810	NJ
		Z35001 01					02/22/2016		WC MED	009
011	5/06/2016	642774	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	167.37	LOS	9/19/2016	2016	01-1--9015	NJ
		Z35001 01					02/22/2016		WC MED	009
011	6/03/2016	643045	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	1,150.00-	LOS	9/19/2016	2016	01-1--8810	NJ
		Z35001 01					02/22/2016		WC MED	009
011	6/03/2016	643045	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	1,150.00	LOS	9/19/2016	2016	01-1--9015	NJ
		Z35001 01					02/22/2016		WC MED	009
011	6/17/2016	643170	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	2.66-	EXP	9/19/2016	2016	01-1--8810	NJ
		Z35001 01					02/22/2016		WC MED	009
011	6/17/2016	643170	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	2.66	EXP	9/19/2016	2016	01-1--9015	NJ
		Z35001 01					02/22/2016		WC MED	009
011	6/17/2016	643194	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	88.09-	LOS	9/19/2016	2016	01-1--8810	NJ
		Z35001 01					02/22/2016		WC MED	009
011	6/17/2016	643194	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	88.09	LOS	9/19/2016	2016	01-1--9015	NJ
		Z35001 01					02/22/2016		WC MED	009
011	6/24/2016	643255	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	1.75-	EXP	9/19/2016	2016	01-1--8810	NJ
		Z35001 01					02/22/2016		WC MED	009
011	6/24/2016	643255	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	1.75	EXP	9/19/2016	2016	01-1--9015	NJ
		Z35001 01					02/22/2016		WC MED	009
011	6/24/2016	643255	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	1.75-	EXP	9/19/2016	2016	01-1--8810	NJ
		Z35001 01					02/22/2016		WC MED	009
011	6/24/2016	643255	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR 9/19/2016	1.75	EXP	9/19/2016	2016	01-1--9015	NJ
		Z35001 01					02/22/2016		WC MED	009

ACCOUNT:009 TRIJIF-TRI.COUNTY MUN.JIF
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CHECK GROUP	DATE/NUMBER	ADJUSTMENT FILE ID	DESCRIPTION CLAIMANT NAME	ENTRY	DATE	ADJUST AMOUNT	CHECK AMT ADJUSTED	ADJ DATE	PLCY YEAR	LOCATION COVR	ACNT
011	8/12/2016	643622	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR	9/19/2016	196.68-		9/19/2016	2016	01-1--8810	NJ
		Z35001 01						02/22/2016		WCIND	009
011	8/12/2016	643622	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR	9/19/2016	196.68		9/19/2016	2016	01-1--9015	NJ
		Z35001 01						02/22/2016		WCIND	009
011	8/19/2016	643683	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR	9/19/2016	917.84-		9/19/2016	2016	01-1--8810	NJ
		Z35001 01						02/22/2016		WCIND	009
011	8/19/2016	643683	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR	9/19/2016	917.84		9/19/2016	2016	01-1--9015	NJ
		Z35001 01						02/22/2016		WCIND	009
031	8/19/2016	643694	VOIDED CHECK/STOP PAY PLACED BEDILION ,JOSEPH	ADJS	9/21/2016	70.00-	70.00	9/21/2016	2015	03-1--5509	NJ
		Z20517 01						06/24/2015		WCMD	009
011	8/26/2016	643707	VOIDED CHECK/STOP PAY PLACED PARKS ,KRISTA	ADJS	9/21/2016	5,600.00-	5,600.00	9/21/2016	2013	01-1--7715	NJ
		X62961 01						05/06/2013		WCIND	009
011	8/26/2016	643726	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR	9/19/2016	210.50-		9/19/2016	2016	01-1--8810	NJ
		Z35001 01						02/22/2016		WCMD	009
011	8/26/2016	643726	PAYMENT MOVED TO/FROM SITE CARBONARO ,VIRGINIA	TRFR	9/19/2016	210.50		9/19/2016	2016	01-1--9015	NJ
		Z35001 01						02/22/2016		WCMD	009

	LOSS ADJS:	EXPENSE..:	ACCOUNT TOTALS: # OF ADJS:	POSTED TOTAL	PRIOR CHECKS	CURRENT CHECKS
			3	6,445.36-	6,445.36-	
				720.00	720.00	
				5,725.36-	5,725.36-	

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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
8/02/2016 61636979 SUBROGATION BAP 005 X61743 01 HARRISON TWP ,	SUBR 9/12/2016	467.75	2013 04/19/2013	00-5--9430	NJ PRM/SI
9/02/2016 61645900 SUBROGATION BAP 005 X61743 01 HARRISON TWP ,	SUBR 9/21/2016	467.75	2013 04/19/2013	00-5--9430	NJ PRM/SI
9/02/2016 009258 SUBROGATION BAP 006 Z21054 01 HAUSS ,BRIAN	SUBR 9/12/2016	531.23	2015 06/26/2015	00-6--7720	NJ WCMED
9/01/2016 140298162 SUBROGATION BAP 009 Z42008 01 SWEDESBORO BORO ,	SUBR 9/08/2016	2,853.27	2016 06/29/2016	00-9--5509	NJ PRI/M
8/26/2016 000387 SUBROGATION BAP 023 X51440 01 MOLINE ,JOSHUA	SUBR 9/13/2016	500.00	2013 01/04/2013	02-3--7720	NJ WCMED
9/02/2016 81646639 SUBROGATION BAP 026 X99051 01 FOLEY ,MICHAEL	SUBR 9/19/2016	78.00	2014 08/29/2014	02-6--7720	NJ WCMED
8/16/2016 169746 SUBROGATION BAP 028 Z39365 01 WOODBURY ,	SUBR 9/01/2016	1,310.10	2016 05/24/2016	02-8--5509	NJ PRCOL
8/06/2016 413684 SUBROGATION BAP 029 Z41684 01 WASHINGTON TWP ,	SUBR 9/01/2016	5,593.34	2016 07/06/2016	02-9--7720	NJ PRCOL
9/02/2016 81646640 SUBROGATION BAP 030 X90569 01 RUIZ ,RUDY	SUBR 9/19/2016	50.00	2014 04/30/2014	03-0--7720	NJ WCMED
8/18/2016 1519058 REVERSED STOP PYMT PUT ON CK 030 Z36178 01 DEPTFORD TWP ,	SUBR 9/22/2016	1,928.27-	2016 03/16/2016	03-0--7720	NJ PRCOL
8/18/2016 15819058 SUBROGATION BAP 030 Z36178 01 DEPTFORD TWP ,	SUBR 9/20/2016	1,928.27	2016 03/16/2016	03-0--7720	NJ PRCOL
9/16/2016 16109702 SUBROGATION 030 Z36178 01 DEPTFORD TWP ,	SUBR 9/22/2016	1,928.27	2016 03/16/2016	03-0--7720	NJ PRCOL
9/13/2016 042974 SALVAGE 034 Z40795 01 FRANKLIN TWP ,	SALV 9/13/2016	2,850.00	2016 06/25/2016	03-4--7720	NJ PRCOL

RECOVERIES	ACCOUNT TOTALS: # OF CHKS:	13	POSTED TOTAL	16,629.71
EXCESS RECOVERIES	ACCOUNT TOTALS: # OF CHKS:			

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LOSS YEAR	FILE TYPE	DESCRIPTION	GROUP	RECOVERY
Period Beginning: 01 01 2013 Ending...: 12 31 2013	PR	PROPERTY	034	935.50
Period Beginning: 01 01 2013 Ending...: 12 31 2013	WC	WORKERS COMPENSATION	034	500.00
Period Beginning: 01 01 2014 Ending...: 12 31 2014	WC	WORKERS COMPENSATION	034	128.00
Period Beginning: 01 01 2015 Ending...: 12 31 2015	WC	WORKERS COMPENSATION	034	531.23
Period Beginning: 01 01 2016 Ending...: 12 31 2016	PR	PROPERTY	034	14,534.98
EXCESS TOTALS:				
RECOVERY TOTALS:				16,629.71
TOTALS:				16,629.71

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF
BILL LIST - OCTOBER 2016**

	Payable To:	FY 2016	FY 2015	Closed Yrs	Appropriation	Description	Perma GL
1	Arthur J. Gallagher Risk Management Services, Inc.	52,411.00			Prof Services/Administration	Oct 2016 Fees	530-60-0000
2	Arthur J. Gallagher Risk Management Services, Inc.	243.78			Misc/Postage/Copies/Faxes	Sept 2016 Fees	540-60-0000
3	Arthur J. Gallagher Risk Management Services, Inc.	878.48			Wellness	promotions; pd PF amex(split with Burlco)	550-60-0700
4	David DeWeese	7,957.00			Prof Services/Attorney	Oct 2016 Fees	530-60-0200
5	David DeWeese			154.96	Closed Years -Other Income	1/3 recovery of expenses (\$258.52 and \$206.81)from Reimb of docket#GLO-2053-10 Killen; Inv#D-5123-26	430-00-0000
6	Qual-Lynx	39,828.00			Prof Services/Claims Admin	Oct 2016 Fees	520-60-0000
7	Brenda Smith	413.00			Misc/Recording Secretary	Oct 2016 Fees	540-60-0400
8	Iron Mountain	69.91			Misc/Records Retention Service	Inv#NAH5167 stor 10/1-30; serv 8/24-9/27	550-60-0001
9	J.A. Montgomery Risk Control Services	15,807.00			Prof Services/Safety Director	Oct 2016 Fees	520-60-0200
10	Tom Tontarski	1,084.00			Prof Services/Treasurer	Oct 2016 Fees	530-60-0400
11	Conner Strong & Buckelew	875.00			Prof Services/Underwriting Manag	Oct 2016 Fees	530-60-0600
12	Joyce Media	315.00			Misc/JIF Website	Oct 2016 Fees	550-60-0003
13	Debby Schiffer	4,372.00			Wellness	Oct 2016 Fees	550-60-0700
14	William Stoms	40.00			Misc/Meeting Expense	Oct 24, 2016 Meeting setup	540-60-0300
15	MEL RCF			735,117.69	Transfer to RCF	Transfer of 2012 FY	280-00-0000
16	AGRIP	2,355.42			Misc/PRIMA/AGRIP	Cust#1215	550-60-0004
17	ARC Reprographics	125.08			Misc/Printing	Acct#8156; Inv#268173; woodbury hgts	540-60-0100
18	Pfeiffer Power Seminars	1,260.00			EPL Consulting & Training	10/19-21/16; 3 days/2 sessions per day	550-60-0002
19	East Greenwich Township	2,500.00			Optional Safety Budget	Reimb for safety items	520-60-0500
20	East Greenwich Township	1,000.00			Wellness	Reimb for wellness items	550-60-0700
21	East Greenwich Township	540.00			EPL Consulting & Training	EPL reimbursement	550-60-0002
22	Fairfield Township	1,485.10			Optional Safety Budget	Reimb for safety items	520-60-0500
23	Franklin Township	317.52			Optional Safety Budget	Reimb for safety items	520-60-0500
24	Franklin Township	260.27			Wellness	Reimb for wellness items	550-60-0700
25	Borough of Glassboro	2,825.32			Optional Safety Budget	Reimb for safety items	520-60-0500
26	Lower Alloways Creek Township	1,240.87			Optional Safety Budget	Reimb for safety items	520-60-0500
27	Borough of Penns Grove	2,192.77			Optional Safety Budget	Reimb for safety items	520-60-0500
28	Pilesgrove Township	750.00			Optional Safety Budget	Reimb for safety items	520-60-0500
29	Pilesgrove Township		252.28		Safety Incentive Program	Reimb for safety items	520-60-0400
30	Quinton Township	236.00			Wellness	Reimb for wellness items	550-60-0700
31	Upper Pittsgrove Township	194.02			Optional Safety Budget	Reimb for safety items	520-60-0500
32	Wenonah Borough	1,500.00			Optional Safety Budget	Fire dept resp. fitness exams	520-60-0500
33	Wenonah Borough	741.44			Wellness	Reimb for wellness items	550-60-0700
34	Woolwich Township	1,000.00			Wellness	Reimb for wellness items	550-60-0700
35	Woolwich Township		2,925.00		Safety Incentive Program	Reimb for safety items	520-60-0400
36	Woolwich Township	912.53			Optional Safety Budget	Reimb for safety items	520-60-0500
	TOTAL	145,730.51	3,177.28	735,272.65			

JIF BILL LIST TOTAL	884,180.44
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EXECUTIVE SAFETY COMMITTEE MEETING MINUTES

**Pilesgrove Township Municipal Building
1180 Route 40 East
Pilesgrove, NJ 08098
September 22, 2016 at 9:00am**

An Executive Safety Committee meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (“TRICOJIF”) was held at the Pilesgrove Township Municipal Building, Pilesgrove, New Jersey on Thursday, September 22, 2016. The meeting was called to order at 9:00AM.

Those in attendance were:

Maureen Abdill, *Chair*, **Pilesgrove Township**
Mark Gravinese, **Harrison Township**
Danta Spina, **Mannington Township**
Mayor John Washington, **Penns Grove Township**
Marty Uzdancovics, **Quinton Township**
Robert Diaz, **South Harrison Township**
Bob Dickenson, **Vineland City**
John Hall, **Woodstown Borough**
Joe Henry, **Hardenbergh Insurance Group**
Len Eckman, **Len Eckman Insurance**
Ilene Laursen, **Conner Strong & Buckelew**
Tim Sheehan, *Public Sector Director*, **J.A. Montgomery Risk Control**
Howard Spencer, *Senior Loss Control Consultant*, **J. A. Montgomery Risk Control**
Robert Garish, *Consultant*, **J. A. Montgomery Risk Control**
Paul J. Miola, CPCU, *ARM Executive Director*, **AJG Risk Management**
Paul A. Forlenza, *Deputy Executive Director*, **AJG Risk Management**
Sheila Ortiz, *Account Representative*, **AJG Risk Management**
Debby Schiffer, **Wellness Director**

Those not in attendance were:

Beth Reilly, **Alloway Township**
Nate Dunn, **Fairfield Township**
Lorraine Boyer, **Paulsboro Borough**
Mike Razzo, **Pitman Borough**
Robert Yerka, **Woodbury Heights**
Dave Strout, **Cettei & Connell**
Vanessa Monroe, **Corporate Employee Benefits**
Chris Powell, **Hardenbergh Insurance**

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

I. MEETING MINUTES – JUNE 2, 2016 (E-mailed 09/02/2016)

A copy of the June 2, 2016 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the meeting notice for today’s meeting. Ms. Abdill asked if

there were any questions. No questions were entertained. Mr. Forlenza noted that there are several follow-up items from the June meeting that will be discussed today.

II. AMENDED SAFETY COMMITTEE CHARTER

Mr. Forlenza mentioned that the amended *Safety Committee Charter* was adopted at the Executive Committee meeting on June 27, 2016.

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

III. SEMI-ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT (E-mailed 09/12/2016)

The Safety Director's Semi Annual report was e-mailed to the Committee on September 12, 2016. Mr. Sheehan handed out an abridged version for the Committee's review. He briefly reviewed the report with the Committee.

Ms. Abdill asked if the *Claims by Loss Cause* report incorporate "all other" injuries.

Mr. Miola commented that there are a significant number of claims that are falling under the "NOC" (*Not Otherwise Classified*) line as total number of claims and total incurred costs. He mentioned that this has been an ongoing concern of his; therefore, he contacted Qual-Lynx regarding the development of a report that would differentiate the loss cause of a claim. Mr. Miola then reported that a meeting has been scheduled with J.A. Montgomery (Loss Control), Qual-Lynx (Claims), and the Executive Director's office to narrow down how/where the claim trends are being generated. Discussion ensued.

Following a brief overview, Mr. Sheehan highlighted the Safety Director's *2016 Initiatives* beginning on page 20 of the Loss Control Report.

Mr. Sheehan asked if there were any questions. Mr. Eckman asked if Police Departments are acquiring "back-up" cameras on Police vehicles due to high backing incident claims. Mr. Sheehan responded that most new Police vehicles already have them installed when purchased. He stated that some of the older vehicles have the "in dash cameras", which would eliminate the "back-up" camera.

Mr. Miola indicated that years ago it was a requirement that Police vehicles had to be "backed" into a parking spot at the Police Station. He stated that this procedure was developed so if there is an emergency call the officer could just pull-out as opposed to backing out of a police station. Mr. Sheehan stated that when he or anyone from his office visits a Police Department they discuss the importance of "backing" into a parking spot.

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

IV. SAFETY INTERVENTION / MONITORING

Mr. Forlenza asked if there were any candidates for Safety Intervention / Monitoring. Mr. Sheehan responded that there are no candidates for Safety Intervention / Monitoring at this time; however, his staff is monitoring several members due to high metrics.

East Greenwich

Mr. Garish reported that he attended a few meetings with East Greenwich. During these meetings, they discussed their accidents and how they can complete better Accident

Investigations. He noted their metrics have begun to come down since the last meeting. Mr. Sheehan mentioned that East Greenwich has a new Police Chief that is on board with the Safety Program.

Mr. Sheehan mentioned that East Greenwich will be on their “watch list” for their metrics only.

Woodbury Heights

Mr. Spencer reported that Woodbury Heights currently has a new DPW Superintendent that is also the Safety Coordinator. Mr. Garish mentioned that beginning this month; the Borough will be one of his scheduled visits.

Mr. Forlenza mentioned that he conducted his renewal visit with Woodbury Heights at last night’s council meeting. He commented that he emphasized the importance of the Safety Program to the Elected Officials.

Mr. Henry mentioned that Paul Pheasant is the new Fund Commissioner and Safety Coordinator for Woodbury Heights. He is knowledgeable with the Safety Program as he was in several other JIF towns.

Mr. Garish noted that he has a scheduled visit prior to the December Executive Safety Committee meeting; therefore, he will have a full report at the December Meeting.

Fairfield

Mr. Spencer indicated that has not been successful obtaining a scheduled visit since the last meeting. He will schedule a visit for next month and will report back to this Committee at the December meeting.

Mr. Spencer recommends keeping Fairfield on their “watch list” until he reports back at the December Meeting. The Committee agreed.

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

V. MEMBERSHIP RENEWALS

Mr. Forlenza indicated that all Renewal Resolutions and Agreements have been received for those members that are renewing effective January 1, 2017.

VI. JIF LOSS RATIO REPORTS – June 30, 2016

Mr. Forlenza directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of June 30, 2016, which were included in the agenda packet. The report reflects a six-year period for Fund Years 2010-2015. Mr. Forlenza noted that the six-year average loss ratio for the TRICO JIF is 72.9%. He noted that these ratios indicated incurred losses, which is money paid on known claims, and money set aside to pay on known claims within the JIFs self-insured retention versus the members’ JIF loss funding budget. Mr. Forlenza then briefly reviewed the following reports included in the agenda packet with the Committee.

Loss Ratio Summary FY 2010 – FY 2015 - Incurred v. Loss Funds as of June 30, 2016

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010– 2015 – By Town, By LOC

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2014 – By Town, By LOC

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2013 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2012 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2011 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010 – By Town, By LOC

Mr. Forlenza mentioned that in prior year's workers compensation losses were normally above 100% and liability and property claims were well below 100%. In more recent years, the workers compensation line is performing well and property claims are the new challenge. He mentioned that the MEL is currently dealing with the same issue with other JIFs. Mr. Forlenza noted that all JIF's across the state will have a minimum \$100,000 Property SIR, the MEL will cover the next \$400,000 of a loss, with Zurich providing coverage in excess of \$500,000.

Mr. Miola mentioned that the Fund is taking a harder look at property claims from an underwriting standpoint. He noted that the Loss Control Representatives review the property claims in more detail when they have their visits with the members. Discussion ensued.

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

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

VII. MEL LOSS RATIO REPORTS – June 30, 2016

Mr. Forlenza directed the Committee to a copy of the June 30, 2016 *MEL Six Year Average Loss Ratio Reports* that were included in the agenda packet. The report reflects a six-year period for Fund Years 2010-2015. He indicated that this report includes incurred losses vs. loss funding for Excess Liability, Property & Workers Compensation losses within the MEL's self-insured retention. Mr. Forlenza noted that overall the six-year average loss ratio is 54.0%. He then reviewed the following MEL Loss Ratio Reports:

Loss Ratio Summary FY 2010 – FY 2015 - Incurred v. Loss Funds as of June 30, 2016

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010– 2015 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2014 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2013 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2012 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2011 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010 – By Town, By LOC

Mr. Forlenza indicated that once again this year the MEL will be placing each member JIF in the Retrospective Program.

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

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

VIII. REGIONAL TRAINING SCHEDULE

Mr. Sheehan reviewed the Regional Training Schedule as follows:

- **Sovereign Citizens Training:** Mr. Sheehan indicated that this training is scheduled for September 28, 2016 at the Gloucester County Library at 9:00am. The target audience is all municipal employees.
- **Career Survival for Police Officers:** This training will be held on October 7, 2016 in Washington Township, NJ
- **Dealing with Difficult People:** Sessions will be held on October 19-21, 2016. All sessions are identical with AM/PM sessions over three days. The invitation was e-mailed to all members on September 8, 2016. The target audience is for all employees.

2016 Regional Training Schedule

Mr. Sheehan indicated that his office is currently working on the 2017 Regional Training Schedule. Mr. Forlenza asked the Committee if they have any suggested topics for the 2017 Regional Training Schedule. Discussion Ensued.

Following a group discussion, the Committee suggested the following Regional Training Topics:

- Cyber Risk Management
- Wellness Coordinator Training (this training would give the members new resources for wellness)
- Roadway, Sign and Walkway Program

Mr. Forlenza asked the Committee to send any additional suggested Regional Training topics to Mr. Sheehan or himself. He stated that a draft 2017 Regional Training schedule will be presented at the December meeting for the Committee's approval.

IX. SAFETY DIRECTOR'S BULLETIN

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

- *Summertime & High Visibility*
- *Ladder Safety*
- *Resources for School Crossing Guard Safety Programs*
- *Office Safety*
- *September is National Preparedness Month*

Mr. Garish mentioned that October is Fire Safety Month; therefore, a Safety Bulletin will be distributed to the members.

X. SAFETY DIRECTOR'S MESSAGES

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

- Zika Virus
- Transition to Electronic Distribution – Loss Control Reports (LCR's)
- Seat Belts Save Lives

XI. MEL SAFETY INSTITUTE

Training Administrators

Mr. Sheehan mentioned that all members with the exception of one (1) has appointed a Training Administrator for the MEL Safety Institute. The report is included in the Safety Director's Report on a Quarterly basis.

MEL Leadership Institute

Mr. Sheehan reported that there is currently one (1) *Safety Leadership Program* taking place. He noted that there is one (1) additional session that will take place in Beechwood, NJ later this year.

Mr. Sheehan indicated that the dates for the 2017 sessions have not been determined at this time.

Online Training – Auto Mechanics

Mr. Garish mentioned that Joe Murraci from his North Jersey office is organizing the Auto Mechanic Online Training. He noted that there have been discussions to change the proposed online training to Regional Training for more “hands on” experience. Mr. Garish stated that Mr. Murraci is working with a mechanic with over 20 years of experience to build this training. The logistics are currently in progress.

Fast Track Courses

Mr. Sheehan mentioned that the 2017 *Fast Track Courses* were developed and will be available throughout the State. The idea is to place these courses in proximity to all member towns to have better attendance throughout the State. He noted that an employee can take the session that they need to receive a certificate Mr. Spencer indicated that recently attendance has been low. Generally, there needs to be at least 15-20 people in attendance, but only approximately 5-7 employees will attend each course.

XII. S:ERVE

Mr. Garish discussed S:ERVE, the online training program sponsored by Safety National, which is available to Police, Fire, and EMS. He indicated that they continue to promote this program to the members.

Mr. Garish mentioned there are two separate modules; one is the Distracted Driver Module that takes approximately 30 minutes, and the second module is an Intersection Analysis Course that takes approximately 1 hour and 30 minutes to complete. He noted a certificate is available to print upon completion of both modules.

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

XIII. POLICE TOPICS

Accreditation Update / Reaccreditation Update

Mr. Sheehan referred the Committee to pages 35-36 of the agenda packet to review those agencies that are either accredited or going through the Accreditation / Reaccreditation process as of June 9, 2016.

Command Staff Training

Mr. Forlenza mentioned that retired Police Chief Denis Connell annually conducts Command Staff Training sessions in Southern New Jersey. He indicated that the JIF will continue to provide a \$100 stipend per attendee to offset the cost to this program to members.

Police Ad Hoc Committee

Mr. Sheehan mentioned that the minutes from the Police Ad Hoc Committee meeting were included on pages 37-42 of the agenda packet. The next meeting is scheduled for December 9, 2016 in Marlton, NJ.

XIV. MEL SAFETY & EDUCATION MEETING

Mr. Forlenza referred the Committee to pages 43-48 to the meeting minutes from the last MEL Safety & Education Meeting that was held on July 26, 2016. He noted that the meeting minutes are self-explanatory and provides the Committee an idea as to what the MEL is working on from a "Statewide" perspective.

Mr. Forlenza indicated that the MEL Safety & Education Committee is made up of all Executive Safety Committee Chairs from each local Joint Insurance Fund. He noted that representatives are able to call into the meetings via tele-conference. Mr. Forlenza indicated that he will ensure a conference call number is available for the next meeting.

XV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Spencer referred the Committee to pages 49-50 of the agenda packet. He then highlighted the *15 most frequently cited standards for period of April 1, 2016 through June 30, 2016* with the Committee.

Mr. Spencer mentioned that PEOSHA's focus is still geared toward the Public Works Departments along with the Water & Sewer Departments. He also mentioned that PEOSH continues to focus on Recordkeeping, Lockout/Tagout Program, Confined Space and No HazCom Training records.

Right to Know

Mr. Spencer mentioned that the state portal is currently up and running. He indicated that his office still has 2-3 members to complete to make them compliant.

Mr. Spencer noted that J. A. Montgomery has hired retired Police Officers to take place of the interns to conduct the Right to Know Program.

XVI. NATIONAL SAFETY MONTH – JUNE, 2016

Mr. Forlenza mentioned that June was National Safety Month. He indicated that Safety Banners were distributed to members at the June Executive Committee Meeting. Also, the "A Moment Can Change Your Life", posters were distributed to the members in June.

Mr. Forlenza mentioned that he has seen the posters displayed at a few member towns.

XVII. WELLNESS INITIATIVE

Ms. Schiffer briefed the Committee on her recent activities.

- Alloway Township – the Township is giving reimbursements in the amount of \$25 toward the purchase of sneakers, Fit-Bits or any wellness related item.
- Alloway Creek – Scheduled to present “Diabetes and Your Body” to Fire Dept. and EMT Squad on September 12th during their meeting night
- Carneys Point – Working together on details of an October Employee Health Fair
- Deptford – Planning their second Employee Health Fair this year
- East Greenwich – In, August chair massages were offered for all employees interested. Planning to have Ms. Schiffer as a guest speaker in October for a presentation on “sitting disease” and to educate on strengthening exercises. They are also interested in Diabetes presentation.
- Elk – offered employees the opportunity to submit ideas and suggestions through Employee Interest Surveys. Events and activities will be decided upon based on results.
- Glassboro – Scheduled a therapist from Vir’Tu to offer Reflexology to all employees. Overwhelming participation and positive feedback was received. They are also planning an Annual September Employee Safety and Wellness Fair.
- Greenwich – Ms. Schiffer indicated that she is waiting to confirm dates for a “sitting disease” presentation for Administration and Public Works. Also, will schedule a Diabetes and Your Body presentation for Firefighters during one of their evening meeting.
- Logan – Offered monthly chair massages from January – July. They would like Ms. Schiffer to set-up a table to offer information on exercises, encourage participation in a walking challenge for October, and answer any questions face to face. Also, offer some holiday survival tips. Ms. Schiffer also mentioned they are looking to purchase pedometers for those who do not already have a tracking device. She will be instructing a “Tabata” exercise to those interested; which is a high intense workout.
- Mannington – Ms. Schiffer conducted her Stress Management Lunch & Learn in August, which was well received. She is planning for another Lunch & Learn for October.
- Mantua – Distributed Employee Interest Survey, tallied responses and future events will be discussed. Public Works maybe interested in having the WAWA Build a Sandwich demonstration. Details to follow.
- Pilesgrove – They are planning to have a Lunch and Learn sometime in September during their quarterly Safety Meeting. Ms. Schiffer mentioned that they purchased co-ops (fruits and vegetables from local farmer) over the summer for employees to share. In October, she will be conducting her “Diabetes and Eating Clean” presentation.
- Swedesboro – Continue with monthly weigh-ins. Ms. Schiffer is planning to demonstrate quick exercise workout that can be completed in 20 minutes.
- Upper Pittsgrove – Ms. Schiffer will conduct her “sitting disease” presentation today.
- Vineland – Since March, they have been offering a monthly challenge in support of their S.M.A.R.T Goals towards Wellness. They installed a new healthy vending machine in City Hall. An Employee Health Fair will be scheduled in October.
- Washington Twp – They are currently in the process of putting a bid for a healthy vending machine to be installed. Ms. Schiffer is planning a Lunch & Learn and will conduct her “Sitting Disease” presentation.
- Westville – Ms. Schiffer coordinated a ShopRite dietician to present on Nutrition
- Woodbury – Offering Flu Shots in September.

Wellness Incentive Program Budget

Mr. Forlenza directed the Committee to a copy of the 2016 Wellness Incentive Program Budget Balance spreadsheet included in the agenda packet on page 51. He reminded the Committee that the deadline to claim or encumber these funds is November 1, 2016. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2017. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

Ms. Schiffer mentioned that she was recently a presenter at the Municipal Clerks Association Conference for Gloucester County held on September 9th. She presented "Techniques to Manage Stress". Continuing education credits were awarded for those in attendance. She mentioned that those Counties that were present were Burlington County, Mercer County and Salem County.

Ms. Schiffer is in the process of drafting an e-mail to the members that would provide ideas on how to spend their Wellness Incentive Funds. She noted that she has been asked by some members if there are posters that would focus on "how to deal with stress", reading food labels, exercises, etc. Mr. Diaz commented that this expense would be a great idea for the members. He noted that a town should designate a "bulletin board" specifically for these types of posters.

Ms. Schiffer mentioned that she recently attended the BURLCO JIF Fire Fighter Ad Hoc Committee, where she asked Virtua to attend. She noted that Virtua offers a "Hero Program" that is available to first responders; Fire Fighters, EMT and Police are invited to participate in this program for "functional" training.

Ms. Schiffer reported that she will be attending a Healthy Worksite Reunion in Vineland that is hosted by the Vineland Health Department and Cumberland County Health Department. She indicated that there will be a speaker from the Mayors Wellness Campaign.

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

XVIII. OPTIONAL SAFETY BUDGET

Mr. Forlenza directed the Committee to a copy of the 2016 Optional Safety Budget Balance spreadsheet included in the agenda packet on page 52. He reminded the Committee that the deadline to claim or encumber these funds is November 1, 2016. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2017. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

XIX. SAFETY INCENTIVE PROGRAM

2015 Program

Mr. Forlenza directed the Committee to a spreadsheet on page 53 of the agenda packet. He noted the deadline to encumber or claim these funds is November 1, 2016. The final date to claim encumbered funds is February 1, 2017.

Mr. Forlenza mentioned that reminder letters will be e-mailed to the members in early October for each of these programs where members have balances.

2016 Program

Outstanding Suggestions for Improvement

Mr. Forlenza indicated that *Outstanding Suggestions for Improvement* that are over two (2) years of age will be reviewed at the December Meeting.

Special Recognition Award Nominations

Mr. Sheehan mentioned that a reminder regarding the *Special Recognition Award* Nominations will be sent to all members shortly.

2017 Proposed Revisions

Mr. Forlenza indicated that proposed revisions to the 2017 Program will be reviewed at the December Meeting.

XX. 2017 SAFETY & WELLNESS CALENDARS

Mr. Forlenza indicated that it has been the Fund's practice to order calendars for the Fund members. He noted that his office would like to continue to split the purchase between Wellness Calendar and Safety Calendars for 2017. The cost would be approximately \$2,025. Mr. Forlenza then asked the Committee for their approval of this expenditure. The Committee authorized the purchase of the Wellness and Safety Calendars for 2017.

XXI. 2017 SAFETY KICKOFF BREAKFAST

Mr. Forlenza asked the Committee if they would still like to hold the 2017 Safety Kickoff Breakfast at Nicolosi's. Discussion ensued.

Following a group discussion, the Committee agreed to hold the Safety Kickoff Breakfast at Nicolosi's, as they are conducive to our needs. In addition, his office will schedule the breakfast on Tuesday, March 28, 2017. The Committee agreed.

Mr. Forlenza mentioned that the Budget, Award and Size Category's for the 2017 Program will be finalized at the December meeting.

XXIII. NEXT MEETING DATE

The next Executive Safety Committee Meeting will take place on December 1, 2016 at the Pilesgrove Municipal Building at 9:00 am. The Committee Agreed.

The meeting concluded at 10:53 a.m.

File: TRICOJIF/2016/Safety Committee
TRICOJIF/GEN/Safety Committee

Tab 09/22/2016
Tab: 09/22/2016

**2016 Semi-Annual
Safety Director's Report**

For:

**Gloucester, Salem, Cumberland Counties
Municipal Joint Insurance Fund**

Prepared by:

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August 6, 2016

Gloucester, Salem, Cumberland Counties Municipal
Joint Insurance Fund
2016 Semi-Annual Safety Director's Report

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EXECUTIVE SUMMARY

2016 CONTRACT STATUS

The 2016 Safety Director's contract calls for a minimum of 97 loss control visits to the 36 members of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund. As of June 30, 2016, 43 of the proposed 97 visits have been completed. Renewal surveys have been completed for the eleven members that will be renewing in 2017. Right to Know Inventory and labeling surveys are in the process of being completed for all members. Refer to the Management Report in Appendix A for additional details. The Safety Director Service team consists of Tim Sheehan, Safety Director, and service consultants Howard Spencer and Robert Garish. The team is administratively supported by Karen La Sala. Training support is administered by the MSI Learning Management System staff, including Susan Kopeck, Andrea Felip and Natalie Dougherty.

SAFETY MONITORING AND INTERVENTION ACTIVITY

The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation and SIP involvement on a quarterly basis. Members who show any deterioration in their results are brought to the attention of the Executive Safety Committee. There are no members of the TRICO JIF on safety monitoring or intervention at this time. J.A. Montgomery will continue to monitor the loss ratios, LTAF rates, and participation of all members in the safety programs.

REGIONAL TRAINING

Two Regional Training programs have been held so far this year.

Safety/Claims Coordinator Round Table: was held on February 18, 2016.

DPW Roundtable: Was held on May 19, 2016 in Washington Twp. N.J.

Sovereign Citizens Training: is scheduled for September 28, 2016 at the Gloucester County Library.

Career Survival for Police Officers: Is scheduled for October 7, 2016 in Washington Twp. N.J.

EPL/POL Plan of Risk Management

The Safety Director's Office participated in eight training sessions for Managers Supervisors, and Police Command Staff as part of the compliance requirements for the 2017-2018 Employment Practices Risk Control Program.

POLICE ACTIVITIES

The Police Chief Ad Hoc Committee met on January 15, 2016, and June 17, 2016. Chiefs from Paulsboro, Mantua Twp., Woodbury and Harrison Twp. attended. The purpose of the meeting was to review Accreditation, Training, and other risk management issues related to law enforcement.

Training for Special Officers was presented at the Atlantic and Cape May County Police Academies in May. Course was taught by Ret. Chief Denis Connell from Clark, N.J.

RENEWAL SURVEYS

Renewal surveys have been completed on the eleven members that are renewing with the JIF in 2017. During the surveys all municipal operations were reviewed, buildings more than 50 + years old were visited and the following elements were reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures and comments on their loss metrics.

Results were summarized and reported at the June Executive Safety Committee meeting. Although there were some unique exposures identified, none of the conditions found presented concerns with the desirability of these members for renewal. Eleven members will be reviewed for renewal in 2017 including Alloway, Elk, Elsinboro, Paulsboro, Penns Grove, Pennsville, Washington, Wenonah, Westville, Woodbury Heights and Woodstown.

2016 MID-YEAR SUMMARY OF SIP PARTICIPATION

2016 Mid-Year Results																		
SIP Elements	Commitment & Accountability			Controlling Hazards			Continuing Education			Communication		Coaching		Claims Management				
TRICO JIF MEMBERS	Safety on the Agenda	Signed the contract	Police Participation in SIP	Inspections	Hazard Correction SFI	Roadway Sign & walkway	MSI or other major Training	Training Administrator Assigned	Tool Box Talks	Safety Committee	Daily Contact	Coaching	JSO	Transitional Duty	Accident Review	Claims Management	Health & Wellness	Attended JIF Planning Retreat
Alloway	OK	Yes	N/A	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	
Carneys Point	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	
Clayton	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	UK	OK	NW	NW	OK	OK	
Deptford	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
East Greenwich	OK	Yes	OK	OK	OK	OK	NW	Yes	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Elk	OK	Yes	OK	OK	OK	OK	OK	Yes	UK	OK	UK	UK	UK	NW	OK	OK	OK	OK
Elsinboro	OK	Yes	N/A	OK	OK	OK	OK	Yes	UK	NW	UK	UK	UK	OK	UK	OK	OK	OK
Fairfield	NW	Yes	N/A	OK	OK	OK	OK	Yes	UK	OK	UK	UK	UK	OK	NW	OK	NW	OK
Franklin	OK	Yes	OK	OK	OK	OK	OK	YES	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Glassboro	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	UK	OK	OK	OK	OK
Greenwich	OK	Yes	OK	OK	OK	OK	NW	Yes	OK	NW	OK	OK	OK	OK	OK	OK	NW	OK
Harrison	UK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Logan	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	UK	OK
Lower Alloways Creek	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	OK	OK	OK	OK	OK	OK	NW	OK
Mannington	OK	Yes	N/A	OK	OK	OK	OK	Yes	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Mantua	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	UK	OK	OK	OK
Monroe	OK	Yes	OK	OK	NW	OK	OK	Yes	OK	OK	UK	NW	UK	NW	OK	OK	OK	OK
Oldmans Twp	OK	Yes	N/A	OK	OK	OK	OK	Yes	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Paulsboro	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Penns Grove	OK	Yes	OK	OK	NW	OK	OK	Yes	UK	OK	UK	OK	OK	OK	NW	NW	NW	OK
Pennsville	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	OK	OK	OK	NW	OK	OK	NW	OK
Pilesgrove	OK	Yes	N/A	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Pitman	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Pittsgrove																		OK
Quinton	OK	Yes	N/A	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Shiloh	OK	Yes	N/A	OK	OK	OK	NW	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
South Harrison	OK	Yes	OK	OK	OK	OK	NW	Yes	OK	OK	UK	OK	OK	OK	OK	OK	NW	OK
Swedesboro	OK	Yes	N/A	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	NW	NW	OK	OK	OK
Upper Pittsgrove	OK	Yes	N/A	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	UK	OK	NW	OK
Vineland	OK	Late	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	NW	OK	OK	OK
Washington	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	NW	OK	OK	OK
Wenonah	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	NW	OK	OK	OK	OK	OK
Westville	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Woodbury City	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Woodbury Heights	OK	Yes	OK	OK	OK	OK	OK	Yes	NW	OK	UK	NW	OK	OK	UK	OK	NW	OK
Woodstown	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Woolwich	OK	Yes	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

OK = Meets Standards NW = Needs Work N/A = Not applicable UK = Unknown

As part of the 2016 Safety Incentive Program, member towns are expected to actively participate in **all aspects** of the program. Safety records are maintained in the workplace by the Safety Coordinator. Once or twice a year the safety records are reviewed on site by the Safety Consultants.

Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat, which was held on July 28-29, 2016.

During on site record checks, all elements of the program are reviewed. We work with members to secure a commitment of participation for any areas that are found to be lacking during the review. Members make written documentation available for review, such as Safety Committee Minutes, hazard inspections, training records, job site observations, etc. Over the past few years we have made a concerted effort to improve the quality and detail included in the Job Site Observation reports. Once completed, a narrative observation report can serve as a training document to orient new workers to specific job tasks. Photos enhance the report.

All safety elements are scored and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award. Note: Training participation is based on MSI, Regional Training and participation in locally presented technical training.

MSI TRAINING PARTICIPATION AND APPOINTMENT OF TRAINING ADMINISTRATORS

Through June 30, 2016, TRICO JIF members have participated in 1315 total Instructor Led Learning Events through the MSI. One member does not have Training Administrator assigned.

In addition to traditional instructor led training, the employees from the following 18 municipalities have participated in 366 on-line classes: Alloway, Logan, Oldmans, Pennsville, Deptford, Fairfield Township, Franklin Township, Greenwich, Harrison, Mantua, Quinton, Washington Township, Wenonah, Westville, Woodbury and Woolwich.

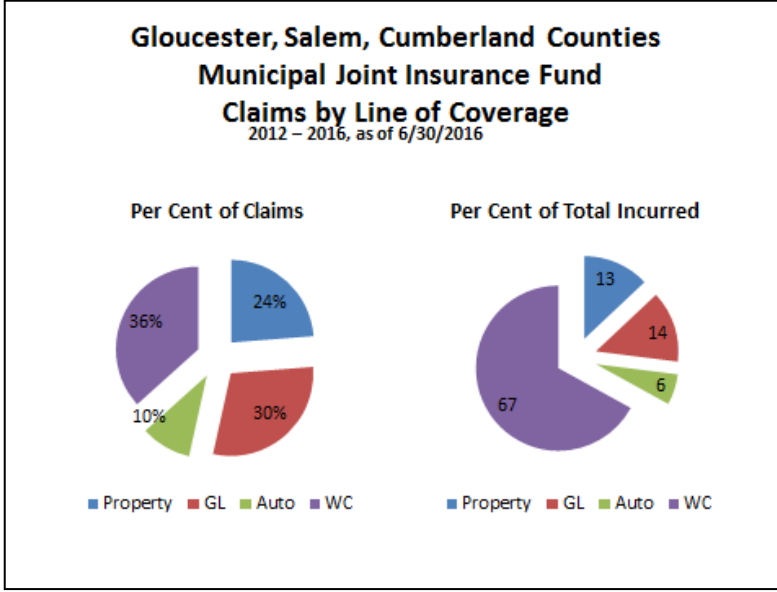
Currently, there are 22 on line programs offered through the MSI Learning Management System with the addition of safe patient lifting. Currently available courses are:

- Avoid Back Pain
- Bloodborne Pathogens
- Crossing Guard Training
- Crush Zone
- Cyber Security
- Fire Safety
- Hazard Communication & the Globally Harmonized System

- New Employee Safety Orientation
- New Employee Safety Orientation - Part 2
- Office Safety - Perils and Pitfalls
- Playground Safety for DPW/Rec Maintenance
- Rights & Duties of an Employee in Local Government
- Risk Management for Officials in Local Government
- Safe Patient Lifting for Emergency Responders
- Survival Driving - Emergencies and Natural Disasters
- Survival Driving - Urban Driving
- Aquatic Safety for Camp Counselors
- Bullying Prevention at Camp
- Child Sexual Abuse Prevention at Camp
- Playground Safety for Camp Counselors
- The Professional Lifeguard
- Trip and Transportation Safety

MID YEAR LOSS ANALYSIS

TRENDS BY LINE OF COVERAGE



MID YEAR SNAPSHOT

COMPARISON OF MID-YEAR CLAIM FREQUENCY BY LINE OF COVERAGE						
Line of Coverage	Mid Year Claim Frequency					FY 2016
	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	% of Claims by Line
Property	78	66	93	83	78	24%
General Liability	50	57	77	121	91	27%
Auto Liability	28	26	45	40	38	11%
Workers Comp	<u>127</u>	<u>106</u>	<u>110</u>	<u>107</u>	<u>124</u>	<u>37%</u>
Total Mid-Year Claims	283	255	325	351	331	100%

Mid year, the number of claims is lower than last year. There was an increase in WC claims and a decline in Property, GL and Auto compared with the prior year.

TRI-COUNTY MUNICIPAL JOINT INSURANCE FUND					
CLAIMS BY LINE OF COVERAGE : FUND YEAR 2012 - 2016					
FUND YEAR 2012					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	156	\$ 305,764	\$ 1,960	24%	7%
General Liability	162	\$ 974,617	\$ 6,016	25%	22%
Auto Liability	58	\$ 522,154	\$ 9,003	9%	12%
Workers Comp	283	\$ 2,643,143	\$ 9,340	43%	59%
Totals for Fund Year 2012	659	\$ 4,445,678	\$ 6,746	100%	100%
FUND YEAR 2013					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	135	\$ 500,177	\$ 3,705	23%	11%
General Liability	181	\$ 868,307	\$ 4,797	30%	19%
Auto Liability	55	\$ 239,529	\$ 4,355	9%	5%
Workers Comp	227	\$ 2,944,055	\$ 12,969	38%	65%
Totals for Fund Year 2013	598	\$ 4,552,068	\$ 7,612	100%	100%
FUND YEAR 2014					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	190	\$ 835,828	\$ 4,399	28%	21%
General Liability	187	\$ 432,067	\$ 2,311	27%	11%
Auto Liability	83	\$ 360,439	\$ 4,343	12%	9%
Workers Comp	223	\$ 2,437,526	\$ 10,931	33%	60%
Totals for Fund Year 2014	683	\$ 4,065,859	\$ 5,953	100%	100%
FUND YEAR 2015					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	156	\$ 526,893	\$ 3,378	21%	11%
General Liability	283	\$ 344,813	\$ 1,218	39%	7%
Auto Liability	65	\$ 57,675	\$ 887	9%	1%
Workers Comp	223	\$ 3,851,520	\$ 17,271	31%	81%
Totals for Fund Year 2015	727	\$ 4,780,901	\$ 6,576	100%	100%
FUND YEAR 2016					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	78	\$ 364,656	\$ 4,675	23%	19%
General Liability	91	\$ 94,850	\$ 1,042	27%	5%
Auto Liability	39	\$ 69,654	\$ 1,786	12%	4%
Workers Comp	128	\$ 1,341,019	\$ 10,477	38%	72%
Totals for Fund Year 2016	336	\$ 1,870,179	\$ 5,566	100%	100%
TOTAL FUND YEARS 2012 - 2016					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	715	\$ 2,533,319	\$ 3,543	24%	13%
General Liability	904	\$ 2,714,654	\$ 3,003	30%	14%
Auto Liability	300	\$ 1,249,451	\$ 4,165	10%	6%
Workers Comp	1,084	\$ 13,217,263	\$ 12,193	36%	67%
Totals for Fund Years 2012 - 2016	3,003	\$ 19,714,686	\$ 6,565	100%	100%

WORKERS COMPENSATION

For the five year period (2012 - 2016), WC accounted for (36%) of the claim frequency and (67 %) of the incurred costs. The average cost per WC claim is \$12,193. WC mid -year metrics from 2012 to 2016 YTD show the following trends:

- The number of WC claims has declined steadily since 2012, resulting in 21% reduction in claims
- Payroll has remained relatively flat since 2013.
- Total WC Claim frequency per 100 F/T employees has dropped steadily since 2011 and coincides with other frequency measures
- The LTAF rate is the lowest it has been in years.
- Claim cost as a per cent of payroll shows a sharp increase in 2015,
- In 2015, the average cost per WC claim soared to \$17,271.

Workers' Compensation Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	283	227	223	223	128
Payroll (Millions)	\$125.5	\$160.2	\$159.8	\$159.8	\$162.8
# of Claims per Million \$ of Payroll	2.26	1.42	1.40	1.40	0.79
Number of FTE Employees	3,179	2,808	3,826	3,768	3,533
Total Claim Frequency / 100 FTE	8.9	8.08	5.83	5.92	3.62
LTA Claim Frequency / 100 FTE			2.09	1.93	1.65
Claim Cost as a % of Payroll	2.11%	1.84%	1.53%	2.41%	0.82%

LOST TIME ACCIDENT FREQUENCY RATE

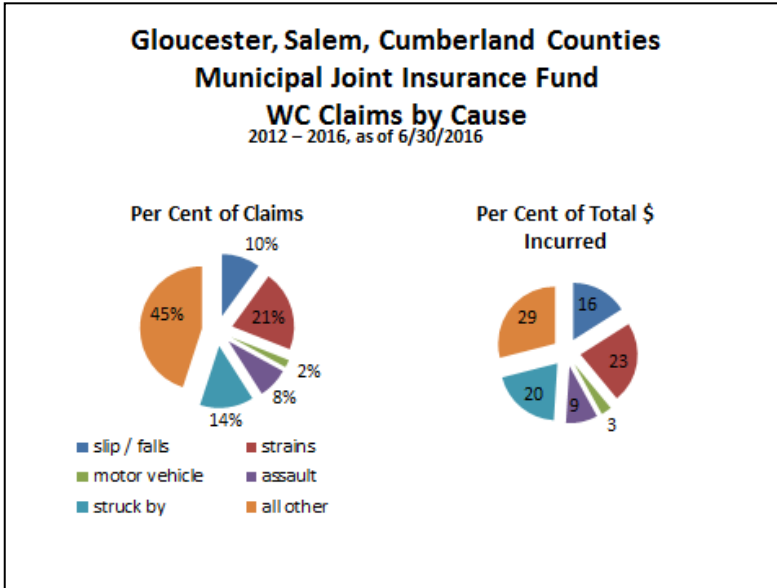
2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		June 30, 2016		
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
ATLANTIC	2.38	2.42	3.05	2.67
OCEAN	2.11	2.12	2.39	2.23
SUBURBAN MUNICIPAL	1.89	2.12	1.76	1.93
N.J.U.A.	1.76	2.44	2.94	2.50
SOUTH BERGEN	1.72	2.63	2.46	2.38
MORRIS	1.68	2.00	2.01	1.94
TRI-COUNTY	1.65	1.93	2.09	1.94
PROF MUN MGMT	1.45	3.70	2.37	2.70
NJ PUBLIC HOUSING	1.38	1.75	2.82	2.12
MONMOUTH	1.38	2.17	2.24	2.04
SUBURBAN ESSEX	1.31	2.12	2.55	2.15
CENTRAL	1.26	1.83	2.52	2.01
CAMDEN	1.25	2.44	2.07	1.97
BERGEN	1.18	2.23	2.30	2.04
BURLINGTON	1.04	1.85	1.85	1.70
AVERAGE	1.56	2.25	2.36	2.16

The LTAF rate has been trending downward over the period in each of the years reported, and TRICO JIF has been well below the MEL average for the past two years.

TRENDS BY MEMBER: WC Losses 2012 – 2016

TRI-COUNTY MUNICIPAL JOINT INSURANCE FUND				
Claims by Member				
Member Name	Total Fund Years 2012 - 2016			
	# Claims	Total Incurred	% of Total	Average Cost per
ALLOWAY	6	\$ 392,940	2.97%	\$ 65,490
CARNEY'S POINT	19	\$ 38,587	0.29%	\$ 2,031
CLAYTON	34	\$ 222,616	1.68%	\$ 6,548
DEPTFORD	120	\$ 989,110	7.48%	\$ 8,243
EAST GREENWICH	25	\$ 397,344	3.01%	\$ 15,894
ELK	12	\$ 53,892	0.41%	\$ 4,491
ELSINBORO	1	\$ 3,818	0.03%	\$ 3,818
FAIRFIELD TOWNSHIP T	8	\$ 24,521	0.19%	\$ 3,065
FRANKLIN TOWNSHIP T	50	\$ 651,483	4.93%	\$ 13,030
GLASSBORO	122	\$ 677,143	5.12%	\$ 5,550
GREENWICH	35	\$ 299,574	2.27%	\$ 8,559
HARRISON	13	\$ 23,846	0.18%	\$ 1,834
LOGAN	20	\$ 85,923	0.65%	\$ 4,296
LOWER ALLOWAYS CREEK	8	\$ 12,733	0.10%	\$ 1,592
MANNINGTON TOWNSHIP	-	\$ -	0.00%	\$ -
MANTUA	57	\$ 870,245	6.58%	\$ 15,267
MONROE	115	\$ 2,557,167	19.35%	\$ 22,236
OLDMANS	1	\$ 437	0.00%	\$ 437
PAULSBORO	33	\$ 236,477	1.79%	\$ 7,166
PENNS GROVE	31	\$ 439,581	3.33%	\$ 14,180
PENNSVILLE	33	\$ 849,144	6.42%	\$ 25,732
PILESGROVE	-	\$ -	0.00%	\$ -
PITMAN	44	\$ 265,353	2.01%	\$ 6,031
QUINTON	3	\$ 205,306	1.55%	\$ 68,435
SHILOH	-	\$ -	0.00%	\$ -
SHILOH	-	\$ -	0.00%	\$ -
SOUTH HARRISON	4	\$ 4,827	0.04%	\$ 1,207
SWEDESBORO BORO	10	\$ 533,919	4.04%	\$ 53,392
UPPER PITTSBORO	4	\$ 7,419	0.06%	\$ 1,855
VINELAND	-	\$ -	0.00%	\$ -
WASHINGTON TOWNSHIP T	125	\$ 1,913,044	14.47%	\$ 15,304
WENONAH	7	\$ 37,362	0.28%	\$ 5,337
WESTVILLE	17	\$ 59,473	0.45%	\$ 3,498
WOODBURY	82	\$ 982,306	7.43%	\$ 11,979
WOODBURY HEIGHTS	22	\$ 211,237	1.60%	\$ 9,602
WOODSTOWN	8	\$ 20,951	0.16%	\$ 2,619
WOOLWICH	15	\$ 149,484	1.13%	\$ 9,966
Total All Members	<u>1084</u>	<u>\$ 13,217,263</u>	<u>100.00%</u>	<u>\$ 418,684</u>

TRENDS BY CAUSE OF LOSS: WC 2012 – 2016



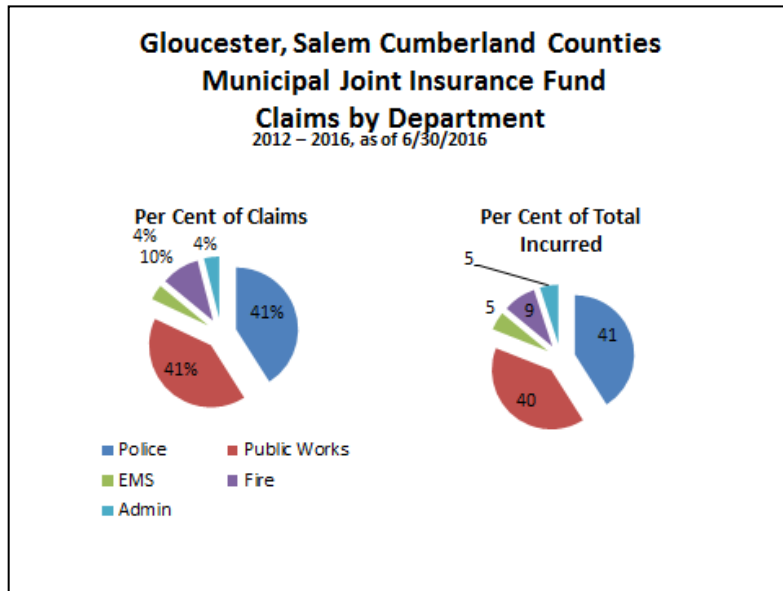
The table below shows the WC trends by cause (2012 – 2016 YTD). The largest category of claims as a percentage of costs is Strains (23%) including lifting, carrying, jumping and twisting. Lifting is the primary loss cause in this category. The next largest is Struck by claims (20%), followed by Slip / Fall claims (16%), followed by assaults and motor vehicle incidents.

The most significant loss sources in terms of frequency and severity are;

- Strains: 21% frequency; 23% of cost
- Fall or Slip From: 10% frequency; 16% of cost; average cost per claim more than \$19,000
- Robbery / Criminal Assault: 8% frequency; 9 % cost.
- Motor Vehicle accidents: 2 % frequency; 3% of cost; average cost per claim more than \$19,000.

TRI-COUNTY MUNICIPAL JOINT INSURANCE FUND				
WORKERS' COMPENSATION CLAIMS : FUND YEARS 2012 - 2016				
Claims by Loss Cause				
	Total Fund Years 2012 - 2016			
Loss Cause/	# Claims	Total Incurred	% of Total	Average Cost per Claim
Burns or Scald - Heat or Cold Exposure	68	\$ 454,778	3.44%	\$ 6,688
Caught In Or Between	29	\$ 449,895	3.40%	\$ 15,514
Cut, Puncture, Scrape Injured By	52	\$ 94,550	0.72%	\$ 1,818
Fall Or Slip From	110	\$ 2,130,219	16.12%	\$ 19,366
Motor Vehicle	21	\$ 399,043	3.02%	\$ 19,002
Strain or Injured By	231	\$ 3,085,232	23.34%	\$ 13,356
Striking Against Or Stepping On	24	\$ 208,143	1.57%	\$ 8,673
Struck or Injured By	154	\$ 2,749,231	20.80%	\$ 17,852
Contact With Electric Current	-	\$ -	0.00%	\$ -
Animal, Insect, Plant (Poison Ivy Etc.)	86	\$ 185,082	1.40%	\$ 2,152
Explosion Or Flare Back	-	\$ -	0.00%	\$ -
Foreign Body In Eye	29	\$ 44,770	0.34%	\$ 1,544
Robbery Or Criminal Assault	83	\$ 1,172,746	8.87%	\$ 14,129
Repetitive Motion	24	\$ 56,394	0.43%	\$ 2,350
Cumulative (All Other) - Latex	10	\$ 41,957	0.32%	\$ 4,196
Other Misc. Cause - Disease Exposure	17	\$ 37,759	0.29%	\$ 2,221
NOC	146	\$ 2,107,463	15.94%	\$ 14,435
Total All Loss Causes	<u>1084</u>	<u>\$ 13,217,263</u>	<u>100.00%</u>	<u>\$ 12,193</u>

TRENDS BY DEPARTMENT



Police make up 41% of the frequency and 41% of the incurred losses. Public Works make up 41 % of frequency and 40% of incurred losses. These two departments make up the thrust of our service initiatives and training

TRI-COUNTY MUNICIPAL JOINT INSURANCE FUND				
WORKERS' COMPENSATION CLAIMS : FUND YEARS 2012 - 2016				
Claims by Department				
Department Name	Total Fund Years 2012 - 2016			
	# Claims	Total Incurred	% of Total	Average Cost per Claim
Administration	40	\$ 589,058	4.46%	\$ 14,726
<u>EMS</u>				
Paid	31	\$ 477,405	3.61%	\$ 15,400
Volunteer	11	\$ 158,694	1.20%	\$ 14,427
Subtotal EMS	42	\$ 636,099	4.81%	\$ 15,145
<u>Fire</u>				
Paid	7	\$ 57,299	0.43%	\$ 8,186
Volunteer	97	\$ 1,050,663	7.95%	\$ 10,832
Subtotal Fire	104	\$ 1,107,962	8.38%	\$ 10,653
<u>Municipal</u>				
Library	5	\$ 5,451	0.04%	\$ 1,090
Municipality, NOC	2	\$ 1,368	0.01%	\$ 684
Subtotal Municipal	7	\$ 6,818	0.05%	\$ 974
<u>Police</u>				
Police	437	\$ 5,409,355	40.93%	\$ 12,378
Police Off Duty	4	\$ 59,527	0.45%	\$ 14,882
Crossing Guards	-	\$ -	0.00%	\$ -
Subtotal Police	441	\$ 5,468,882	41.38%	\$ 12,401
<u>Public Works</u>				
Building Dept	9	\$ 92,014	0.70%	\$ 10,224
Garbage Removal	90	\$ 1,132,520	8.57%	\$ 12,584
Parks & Recreation	21	\$ 94,384	0.71%	\$ 4,494
Sewage Dept	19	\$ 72,996	0.55%	\$ 3,842
Street Maintenance/Cleaning	297	\$ 3,875,807	29.32%	\$ 13,050
Water Dept	8	\$ 16,292	0.12%	\$ 2,037
Subtotal Public Works	444	\$ 5,284,014	39.98%	\$ 11,901
NOC	6	\$ 124,430	0.94%	\$ 20,738
Total All Departments	1084	\$ 13,217,263	100.00%	\$ 12,193

GENERAL LIABILITY CLAIMS:

For the five year period (2012 - 2016), General Liability incidents, represent 30% of total claim frequency and 14% of total incurred costs. GL mid-year metrics show the following trends.

- Claim count shows a strong uptick in 2015 compared with prior years.

- Annual appropriations – unexplained variations; increase in 2014 is questioned
- GL Claims per appropriations - trending in the right direction.

General Liability Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	162	181	187	283	91
Annual Appropriations	\$234,912,066	\$235,998,792	\$472,955,483	\$387,444,663	\$397,118,839
# of Claims per Million \$ of Appropriations	0.69	0.77	0.40	0.73	0.23

The table below shows the General Liability experience (2012 – 2016 YTD) by Cause. The most significant loss sources in terms of frequency and cost were “Damaged or Injured” (42% frequency, 21% cost); Police Professional (19% frequency, 34% cost), Falls (12% frequency, 26% cost) and Motor Vehicle (16% frequency, 6% cost).

TRI-COUNTY MUNICIPAL JOINT INSURANCE FUND					
GENERAL LIABILITY CLAIMS : FUND YEARS 2012 - 2016					
Claims by Loss Cause					
Total Fund Years 2012 - 2016					
Loss Cause/	# Claims	Total Incurred	% of Total	Average Cost per Claim	
Falls	113	\$ 705,383	25.98%	\$ 6,242	
Damaged or Injured By	388	\$ 808,539	29.78%	\$ 2,084	
Police Professional	173	\$ 928,708	34.21%	\$ 5,368	
M/V Collision w/Another Vehicle					
Motor Vehicle All Other	149	\$ 150,871	5.56%	\$ 1,013	
NOC	27	\$ 32,886	1.21%	\$ 1,218	
Total All Loss Causes	<u>904</u>	<u>\$ 2,714,654</u>	<u>99.99%</u>	<u>\$ 3,003</u>	

AUTO LIABILITY CLAIMS

For the five year period (2012 - 2016), Auto Liability claims, represent 10% of total claim frequency and 6% of total incurred costs. Auto liability mid-year metrics show the following trends.

- Number of claims showed a spike in 2014.
- Number of vehicles has increased over past 4 years.
- Auto claims per 100 vehicles showed uptick in 2014.

Auto Liability Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	58	55	83	65	39
Number of Vehicles	1,773	1,848	2,190	2,181	1,307
# of Claims per 100 Vehicles	3.27	2.98	3.79	2.98	2.98

The table below shows the Auto Liability experience (2012 - 2016 YTD). The average cost per claim was \$4,165. The most significant types of incidents in terms of severity were rear enders and intersection claims. Backing and collision with fixed object were the most frequent types of incidents.

TRI-COUNTY MUNICIPAL JOINT INSURANCE FUND				
AUTO LIABILITY CLAIMS : FUND YEARS 2012 - 2016				
Claims by Loss Cause				
	Total Fund Years 2012 - 2016			
Loss Cause/	# Claims	Total Incurred	% of Total	Average Cost per Claim
Damaged or Injured By	17	\$ 13,637	1.09%	\$ 802
M/V Collision w/Another Vehicle				
Rear Ended	22	\$ 516,904	41.37%	\$ 23,496
Pass, Turn, Lane Change	17	\$ 19,927	1.59%	\$ 1,172
Backing up	59	\$ 51,446	4.12%	\$ 872
Intersection	31	\$ 168,836	13.51%	\$ 5,446
All Other	53	\$ 33,678	2.70%	\$ 635
MV Collision W/ Fixed Object	89	\$ 157,915	12.64%	\$ 1,774
Motor Vehicle All Other	8	\$ 282,639	22.62%	\$ 35,330
NOC	3	\$ 3,590	0.29%	\$ 1,197
Total All Loss Causes	<u>300</u>	<u>\$ 1,249,451</u>	<u>100.00%</u>	<u>\$ 4,165</u>

PROPERTY CLAIMS

For the five year period (2012 - 2016), Property claims, represent 24% of total claim frequency and 13% of total incurred costs. Property mid-year metrics show the following trends.

- Property claims spiked in 2014. The number of property claims tracks directly with Auto liability frequency.

Property Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	156	135	190	156	78

The most significant property losses arise from physical damage / motor vehicle claims, which represent 37% of incurred losses. Traditional perils (wind, lightning, flood, fire & explosion, vandalism and theft represent (6%) of the claim frequency and 21% of the incurred cost. The same service initiatives identified under auto liability losses apply to the physical damage components of these claims.

TRI-COUNTY MUNICIPAL JOINT INSURANCE FUND				
PROPERTY CLAIMS : FUND YEARS 2012 - 2016				
Claims by Loss Cause				
Loss Cause/	Total Fund Years 2012 - 2016			
	# Claims	Total Incurred	% of Total	Average Cost per Claim
Wind Damage	12	\$ 115,734	4.57%	\$ 9,644
Lightening	9	\$ 37,409	1.48%	\$ 4,157
Flooding	1	\$ 49,000	1.93%	\$ 49,000
Fire/Explosion	9	\$ 234,291	9.25%	\$ 26,032
Vandalism	3	\$ 2,042	0.08%	\$ 681
Theft	11	\$ 73,349	2.90%	\$ 6,668
Damaged or Injured By	191	\$ 951,239	37.55%	\$ 4,980
M/V Collision w/Another Vehicle				
Rear Ended	46	\$ 96,168	3.80%	\$ 2,091
Pass, Turn, Lane Change	68	\$ 87,164	3.44%	\$ 1,282
Backing up	73	\$ 27,824	1.10%	\$ 381
Intersection	43	\$ 130,432	5.15%	\$ 3,033
All Other	155	\$ 296,702	11.71%	\$ 1,914
MV Collision W/ Fixed Object	86	\$ 359,473	14.19%	\$ 4,180
Motor Vehicle All Other	3	\$ 50,453	1.99%	\$ 16,818
NOC	4	\$ 17,243	0.68%	\$ 4,311
Total All Loss Causes	<u>715</u>	<u>\$ 2,533,319</u>	<u>100.01%</u>	<u>\$ 3,543</u>
* See attached schedule for break down to provide more specific cause categories				

ONGOING 2016 SAFETY INITIATIVES

Service Initiative #1: Service Direction: The thrust of our service efforts are directed at Workers' Compensation exposures. We continue to support claims mitigation and reduction efforts, especially focusing on Accident Investigation and promoting the transitional duty initiatives of the JIF.

Service Initiative #2: Member Evaluations

- We continue to monitor the WC metrics through the "Watch List" to identify members that may show deteriorating loss experience. Members that show worsening loss metrics may be placed on Safety Monitoring, a process which initiates greater attention from the Safety Director office. Members that show significant deterioration or unwillingness to address exposures may be placed on "Safety Intervention" to enlist the assistance of other Fund members and JIF professionals.
- The Safety Director's office identifies and reviews members on "Watch," "Monitoring," and "Intervention" during every Executive Safety Committee meeting.

Service Initiative #3: Accident Investigation is one of the key components in preventing future incidents. One of our key elements in the 2016 service plan is to identify members high WC frequency, and work with these members on their accident investigation programs. We have identified ten members in terms of frequency for special emphasis in 2016:

- Each of these members will receive a focused survey visit to address WC accident experience. We will review 5 years of loss experience, identify departments with the highest frequency rates, review recent investigation reports and review procedures and conduct at least one on-site investigation with the safety coordinator. If needed, we will meet with the safety committee and conduct an accident investigation workshop.
- Our goal from this process will be to see 1) increased utilization of the accident investigation program; 2) more meaningful and substantive accident investigation findings; 3) clearer understanding on the part of the member towns on how to use the JIF accident investigation resources, including on-line reports, root cause analysis worksheet and the expertise of Loss Control consultants.

Service Initiative #4: Focus on most frequent injury types. Strains, falls and motor vehicle incidents are the most frequent and severe types of injuries. Several actions could be taken to improve this experience:

- Promote new MSI online training for Safe Patient Lifting.
- Reinforce during daily safety briefings between employees and supervisors.
- Evaluate every lift. Is there a method to lift / move the material to eliminate or limit manual handling? Is there a mechanical aid to lessen musculoskeletal strain potential? Can workers be added or re-positioned to promote better body mechanics?
- Encourage workers to engage in pre-lift stretches. Promote wellness initiatives.
- Prevent winter slips and falls: Snow removal and salting on walkways and parking lots should be thorough, and repeated as necessary to account for melting-refreezing cycles
- Personnel in the field should be encouraged to take additional precautions during winter months. Evaluate providing removable shoe cleats for certain tasks.
- Effective self-inspections can identify snow removal and housekeeping concerns. They should be done frequently, and especially during inclement weather.
- Provide adequate (3-step length), walk off mats at entrances and clean or replace regularly, to minimize carryover of moisture into the building.
- Provide boot/shoe cleaner brushes at entrances frequented by field personnel.
- Reinforce three-points-of-contact when using ladders, stairs, and entering / exiting vehicles.
- Defensive driving habits must be consistently emphasized. Offer Defensive Driving Course, Driver Awareness, S:ERVE or CEVO presentation.

Service Initiative #5: General Liability Exposures. Focus on most frequent GL Claim types. Several actions could be taken to improve this experience:

- Motor vehicle incidents and fall related claims can be mitigated with strong Roadway Sign and Walkway programs.
- Falls can also be mitigated with some of the same strategies noted under Workers Comp above.
- There is a correlation between Police accreditation and reduced Police Professional Liability claims. Police accreditation is encouraged.

Service Initiative #6: Motor Vehicle Exposures. Focus on most costly types of claims, especially intersection pedestrian, backing and collision with fixed objects. Several actions could be taken to improve this experience:

- Backing incidents - Encourage the use of spotters and new technologies like cameras and alarm sensors.
- Intersection claims are a concern, especially to first responders. Fire, Police and EMS Departments are encouraged to take part in the on-line training offered by S:ERVE on avoiding intersection accidents. These types of claims tend to be frequent and costly.
- Collision with fixed objects and Rear-end accidents – Emphasize the importance of maintaining proper following distance, 3 -second rule. Always wear seat belts and avoid cell phone use while driving. Develop a cell phone policy and train all employees on its major requirements. Encourage the new Driver Safety Awareness program as remedial training for anyone involved in accidents.

Service Initiative #7: Safety program best practices and Safety Incentive Program. Encourage all members to show significant demonstration of participation in each of the areas:

- Commitment and Accountability;
- Controlling hazards;
- Continuing Education and Training;
- Communication;
- Coaching;
- Claims Management.

Service Initiative# 8 – Special Focus on Police Departments

- Police Ad Hoc Committee - The purpose of the meetings is to review Accreditation, training, and other risk management issues related to law enforcement.
- Uniform consulting plan for law enforcement agencies to address specific risks that are exclusive to the law enforcement community.

Service Initiative #9 – Special Focus on Public Works Departments

- Encourage more meaningful Job Site Observations and daily crew meetings for the DPW
- Continue to develop Tool-Box-Talk outlines for MSI classes to assist supervisors in providing specific safety refresher in the years between mandated MSI training.
- Encourage the use of training resources, including MSI, online and regional training workshops.

PLANNED SERVICE ACTIVITIES FOR Q3 AND Q4

- Work with Police Departments to continue training for Class II new graduates
- Present suggested revisions for 2017 Safety Program to JIF Executive Safety Committee – Continue 2016 emphasis on police.
- Review Suggestions for Improvement; identify any important suggestions that are more than two years old.
- Work closely with members with above average frequency / LTAF rates
- Facilitate Police Chief Ad Hoc Committee meeting.
- Summarize mid year participation in the Safety Incentive Program; feedback is provided to the members at the time of their reviews.
- Promote nomination of “Special Recognition Award Winners.”
- Distribution of Safety Director Bulletins and notices.
- Participate in the Annual Planning retreat, fund commissioner meetings and all JIF related activities.

SERVICE PLAN CONSIDERATIONS FOR 2017

- Continue new theme and format for Safety Kick off events
- Develop communication strategy to support annual theme.
- Revisit the low attendance at Regional Training sessions.
- Get “back to basics” with Safety Coordinator Round Table, DPW Round Table, and Police Command Staff Training event.
- Coordinate services with Wellness Director.

APPENDIX B: MID-YEAR REGIONAL TRAINING SUMMARY

Gloucester, Salem, Cumberland Municipal Joint Insurance Fund							
Loss Control Management Report - Contract Period 1/1/2016 to 12/31/2016							
2016 Regional Training Attendance							
		SC/Claims RT 2/18/16	DPW RT 5/19/16				Annual Retreat
Alloway	XS	1					
Carneys Point	M	1	1				
Clayton	M	1	1				
Deptford	XL	1					
East Greenwich	M	1					
Elk	S	1					
Elsinboro	XS	1					
Fairfield	S						
Franklin	L	1					
Glassboro	XL	1	1				
Greenwich	M	1	1				
Harrison	M	1	1				
Logan	M	1	1				
Lower Alloways Creek	M	1					
Mannington	XS	1					
Mantua	L	1					
Monroe	XL		1				
Oldmans Twp	XS	1					
Paulsboro	M	1					
Penns Grove	L	1					
Pennsville	L	1					
Pilesgrove	XS	1	1				
Pitman	L	1					
Quinton	XS	1	1				
Shiloh	XS						
South Harrison	XS	1					
Swedesboro	S	1					
Upper Pittsgrove	XS	1					
Vineland	XL	1	1				
Washington	XL	1	1				
Wenonah	S	1	1				
Westville	M	1					
Woodbury City	L	1					
Woodbury Heights	M	1					
Woodstown	S	1	1				
Woolwich	M	1					
		33	13				
% ATTENDANCE							



Finance Committee Meeting Minutes
Tuesday, September 27, 2016
City of Woodbury, Council Chambers, Woodbury, NJ

A meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Finance Committee was held on Tuesday, September 27, 2016 at 2:00 PM at the City of Woodbury, Council Chambers, Woodbury, NJ.

Those in attendance were:

Bob Law, *Committee Chair, Woodbury City*
Stephanie McCaffrey, *East Greenwich Township*
Doug Hogate, *Elsinboro Township*
Kevin Heydel, *Monroe Township*
Carl Bagby, *Swedesboro Borough*
Jim D'Auria, *Washington Township*
John Hall, *Woodstown Borough*
Paul J. Miola, CPCU, ARM, Executive Director, *AJGRMS*
Paul A. Forlenza, Deputy Executive Director, *AJGRMS*
Jodi Palmeri, Senior Financial Analyst, *AJGRMS*
Tracy Forlenza, Financial Analyst, *AJGRMS*

Those unable to attend were:

Bill Bittner, *Westville Borough*

Those unable to attend the meeting will receive a copy of the agenda and handouts.

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

Calendar of Events

Ms. Palmeri directed the Committee to the Calendar of Events section of the workbook. She indicated that she had included copies of the Budget, Renewal, and Reorganization process timelines in the Workbook. She noted that Exigis had completed their exposure data transfer earlier than expected. She also stated that all other processes are on target and that each of the process timelines will be updated accordingly as various tasks are completed.

Return of Surplus Resolutions

Ms. Palmeri stated that the Resolution authorizing the release of surplus was presented and approved at the September Executive Committee meeting yesterday. She noted that it was filed with the State and dividend notices will be sent to the members following the 30 day filing period. Mr. Law inquired when dividend funds would be available. Ms. Palmeri noted that if the option was to take a direct check, the members could receive it as early as November.

Update on Results of RFQs

Mr. Forlenza stated that there was only one (1) response received in response to the Property Appraiser RFQ. This was from AssetWorks who is the current vendor. He noted that the Strategic Planning Committee evaluated the proposal and recommended reappointment for the 2017 Fund Year.

Mr. Forlenza stated that responses to the Fund Attorney and Subrogation Attorney RFQ's were received and sent to the Executive Claims Committee for evaluation on August 1, 2016. Mr. Forlenza noted that he followed up with the Committee on September 12, 2016 and received three (3) evaluations. At yesterday's Executive Committee meeting, he reminded the members that they needed to complete the evaluation process and return the evaluations back to his office.

Mr. Forlenza noted that the Claims Administrator RFQ was reviewed and weighted at the Executive Claims Review Committee meeting on September 26, 2016. Mr. Forlenza then forwarded the responses and an evaluation sheet to the Committee to complete their evaluations. All responses are due by October 14, 2016. He noted that evaluation forms will be reviewed at October Executive Committee meeting.

MEL Financial Fast Track (FFT) as of June 30, 2016

Ms. Palmeri noted that the TRICO JIF's FFT report was accidentally included in the agenda and her office will email the MEL's FFT to the Committee.

2017 Draft Budget

Ms. Palmeri stated that the Loss Funding portion of the Draft Budget has not changed from what was presented at the Committee's last meeting. She also stated there are no changes in the operating expenses.

Ms. Palmeri noted that at the Committee's last meeting there were some questions regarding the Fund Actuary's loss funding allocation by member; Elsinboro increase when most members were receiving decreases and Glassboro and South Harrison increasing over 15% when column is supposed to be capped at 15%.

Ms. Palmeri stated that the Actuary's email response, a copy of which is included in the agenda, explains that Elsinboro's increase was due to the impact adding coverage for the Borough's Fire Company during 2016. In the agenda packet, the actuary broke out the loss funds to show Elsinboro without the Fire Company exposures is the same percentage and only changes when the new exposure is added.

Ms. Palmeri noted that other question was regarding the *Summary of Experience Rated Loss Fund Assessments*, Tab (7), page 2, column (9) assessment percentage change, which the footer indicates that this should be capped at +/- 15%. She explained that the actuary stated that the experience modification factor is capped at 15%, not the actual column and he will adjust the footer in the future to avoid confusion.

Finally, Ms. Palmeri commented that the draft budget presented at the Committee's last meeting indicated an approximate \$100,000 budget decrease; however, since the last meeting her office has revised the excess premium figures resulting in a flat budget for 2017.

2017 MEL Draft Budget

Ms. Palmeri reviewed the 2017 MEL Draft Budget broken out by line of coverage on page 4 of the agenda. She noted that this budget assumes flat exposures growth for 2017, resulting in a 0.9% increase. She highlighted line item 4; *Excess Property to \$500k*, is increasing 12.7%. She reminded the members that effective January 1, 2017; all JIFs will have a minimum of a \$100k SIR for Property claims. She noted that the MEL will then self-insure, at a minimum, the next \$400,000 of each claim. She then reminded the Committee that in 2016, the MEL was required to self-insure the next \$400,000 or \$450,000, depending on the JIF's SIR, of each property claim; however, the MEL never billed the members for this difference during 2016. She noted that in 2017, the MEL will bill this difference to the members.

She also highlighted that line 14, *Excess Property*, has increase 6.1% and line 40, *Miscellaneous Expense*, is a negative figure due to the fact that the Housing Authority JIF figures are not included in this budget. She noted that when these figures are included it will offset the negative number.

Ms. Palmeri reported that the MEL Excess WC and Liability line is increasing 8.52%. She stated that the EPL/POL premiums had increased 5% statewide, but the TRICO JIFs experience rating is 3%; however, the line item increase is 2.9% due to a flat renewal VDO and cyber coverage. She reported that the EJIF has a 0.9% increase over 2016 budget.

MEL Retro Program

Ms. Palmeri informed the Committee that the MEL will continue to experience rate member JIFs and utilize a Retrospective Program for all the JIFs. She noted that the MEL uses a 10 year loss ratio, not a 5 year ratio in calculating the experience rating, which is why she initially budgeted at 2.5% increase in the MEL WC & Liability line item. She stated that the TRICO JIF would see a 10% experience rating applied to the MEL WC & Liability loss funding budget capped at a 115% maximum exposure for all claims within the MEL SIR. She stated that this is what drove the change in the excess premium budget from 2.5% to 8.52% since the Committee's last meeting. She reported that the budget will remain flat as the savings in the EPL line compensated for the money needed in the MEL WC & GL line. She reminded the Committee that last year her office did not fully fund for the 125% exposure (they budgeted approximately 115-120%), but feels that the 8.52% is sufficient and budgets the full potential exposure under the program.

Ms. Palmeri continued noting that effective January 1, 2017; the JIFs will be billed for 85% of WC & GL loss funding, but will be liable up to the 115% of the loss funding obligation for 10 years. She stated that by fully funding this potential exposure, this money will be in the budget and no additional assessments will be needed. She further stated that if the money is not paid out after 10 years; it will be returned to the members as a proportionate share similar to surplus release. Mr. Law inquired if it will be tracked in a similar fashion to the Closed Years Account. Ms. Palmeri stated that it will be set up and tracked as its own account separate from the Closed Years Account.

2017 EPL/POL Draft Premium

Ms. Palmeri directed the members to page 5 of the agenda packet outlining the EPL/POL Premium adjustments. She noted that the statewide EPL/POL premium is increasing 5%; however, each JIF's performance will dictate their increase above or below the 5% increase. She commented that the TRICO JIF's loss ratio is 42.25% so according to the rate table, the increase will be 3%. She explained that since the EPL/POL coverage is being provided by a

commercial insurer, a 100% loss ratio is not breakeven as with the JIF. She stated that the commercial insurers breakeven point is 55% because of all of the expenses included in a commercial policy.

Ms. Palmeri noted that in years past her office has applied the JIF Philosophy (apply increases/decrease to EPL line based on performance) to the EPL/POL line. She explained that this year, the new carrier presented a recommendation on premium changes for 2017. She noted that the recommendation from the carrier includes a 1% increase across all members with poor performers seeing an additional increase to make up the premium balance. Ms. Palmeri then directed the Committee to a spreadsheet included in the agenda packet. She noted that the difference between the premiums recommended by the carrier and those developed by her office using the Fund's process are very close suggesting that the members are accurately priced. Ms. Palmeri noted that her office is looking for direction if the Committee wishes to continue to use the current JIF philosophy in determining member's EPL/POL assessment or begin utilizing the carrier's recommendations. Mr. Hogate and Mr. Bagby commented that using the carriers numbers goes against the JIF philosophy; to not be individually priced. Mr. Forlenza stated that this also does not allow the JIF to temper a poor performing member as the JIF normally has in the past. The Committee discussed the two options and agreed to remain with the current JIF philosophy utilizing the presented performance layer ratios. Mr. Forlenza noted that the carrier does have the final decision and will update the Committee if the carrier has any concerns; however, he is expecting the carrier to accept the Fund's recommended assessments.

EPL/POL Deductibles/Co-insurance

Ms. Palmeri then reviewed the spreadsheet containing proposed deductibles for 2017. She noted that there are two changes to this sheet. She stated that Franklin Township currently has a \$75,000 deductible on police claims only; however, since they are now performing better, it is proposed that their deductible be reduced back to \$20,000 for all claims. She also stated that currently Paulsboro has a \$2,500 deductible with no co-insurance due to their purchasing of lower deductibles and co-insurance. Based upon their recent poor performance, the carrier is removing their buy down option and reinstating the \$20,000 deductible and \$250,000 co-insurance. Ms. Palmeri then stated that the carrier is increasing Vineland City's deductible to \$50,000 based on their increase in claims.

Finally, Ms. Palmeri noted that Washington Township's deductible for police claims only will increase to \$75,000 effective January 1, 2017. She reported that there is no monetary impact to the budget on these proposed changes. Mr. Law confirmed that these decisions to increase/decrease deductibles and co-insurance are done annually based on performance. Ms. Palmeri confirmed that the carrier reviews these changes annually. She further stated that size and performance determines member buy down options. The members will be notified of these changes by mid-late November to be effective for January 1, 2017.

2017 EJIF Premium

Ms. Palmeri directed the members to the EJIF budget on page 8 of the agenda. She reported that the 0.9% increase was accounted for in the 2017 TRICO JIF Draft budget. She noted that the budget is broken out to show what is driving the increase.

2017 Assessment Strategies

Ms. Palmeri reminded the members that at the August meeting there was a discussion regarding recommended loss funding changes for renewing members. She noted that her office utilizes the actuary's recommendations for the upcoming year, number of members renewing

and their size, anomaly losses, as well as overall budget impact. She explained how the actuary does not take anomaly losses into consideration and how this can affect the members.

Ms. Palmeri explained that she discussed different assessment scenarios with Mr. Law following the Committee's last meeting and both agreed that changing the percentages would have had too much impact on non-renewing members. She stated that she is presenting the same scenario from last meeting for consideration. Mr. Law explained that if a new scenario was created it would decrease Washington Township's loss funding lower than the actuary's recommendation which is not ideal. He also noted that as highlighted on page 11, Washington Township's loss ratio will increase slightly because there is the same number of claims being paid from a smaller amount of loss funding. Mr. D'Auria thanked Mr. Law for his explanation and noted that they would need to keep a closer eye on claims and the loss ratio percentage. Ms. Palmeri reminded all members that they should be monitoring their open claims and loss ratio percentage when they receive their quarterly loss ratio snapshots which contain both JIF and EPL/POL claims. She also noted that they could contact the Qual-Lynx adjuster to discuss any claims. Ms. Palmeri also encouraged the members to try to utilize the AELCF option when receiving their dividends. She explained how by monitoring the EPL claims, the members would know if they will be billed deductibles and co-insurance. Mr. Law commented that it is a good year for Washington Township to put some of their dividend into the AELCF since their premium will be reduced.

Ms. Palmeri discussed the presented options with the Committee. She noted that the renewing member percentages are consistent in all three options with decreases ranging from -7.5% to -25.0%. Ms. Palmeri noted that the increase in loss funds for non-renewing members range from a -10% decrease to 5% increase. Following a brief discussion, the Committee agreed to proceed with Assessment Strategy Option 1 with Anomaly Losses and \$100,000 Property SIR.

Miscellaneous

MEL Retro Closed Year Account Draft Resolution

Ms. Palmeri reviewed the draft resolution on page 12 of the agenda. She noted that this resolution allows the creation of a new Closed Years account to hold the excess funding for potential MEL Retrospective payments. She stated that this would be tracked by Fund Year, by member, similar to the Closed Years Account. She explained again that the MEL Retro will be billed at 85%, but members are liable up to 125% (Fund Year 2016); therefore, the remaining money will be placed into this new account. Should the money remain 10 years after the claims close, the money will be distributed back to the members based upon their percentage of the MEL loss funding assessment for that year. The Committee approved the resolution for presentation at the October Executive Committee meeting. Ms. Palmeri further stated that after the account is created, the 2016 excess funds will be transferred into this account with an interfund transfer.

Transition of Banking and Asset Managers - Update

Mr. Forlenza reminded the Committee that at the August meeting he informed them of the discussion to switch banking and asset manager services to Investor's Bank for banking and Wilmington Trust for asset management. He further stated that through the MEL's RFP, the JIF is able to utilize the same terms and conditions offered to the MEL.

Mr. Forlenza reported that Wilmington Trust does not have a GUDPA certificate. He noted that Mr. DeWeese has a continuing concern in this regard. Mr. Forlenza noted that the solicitor has approved establishing an account with M&T Bank, corporate owner of Wilmington Trust,

to be used as a clearing account for any proceeds from any transactions with Wilmington Trust. This should meet the GUDPA requirements.

Mr. Forlenza noted that if approved by this Committee, a resolution would be presented to the Executive Committee in October, authorizing these accounts to be established by January 1, 2017 and transition of these services. Following a brief conversation, the Committee agreed.

Next Meeting Date

Ms. Palmeri noted the next meeting would consist of final assessment allocation strategy, final budget, final EPL Allocation and MEL & EJIF assessments. The next meeting will be Tuesday, November 1, 2016 at 9:30 via conference call.

Seeing no other business, the meeting was adjourned at 3:10PM.

File: TRICO/GEN/Finance Committee Tab: 09/27/16
TRICO/2016/Finance Committee Tab: 09/27/16

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2016-___**

**RESOLUTION AUTHORIZING THE CREATION OF THE MUNICIPAL EXCESS LIABILITY
JOINT INSURANCE FUND RETROSPECTIVE ACCOUNT**

WHEREAS, the Gloucester, Salem, Cumberland Counties 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, pursuant to NJAC 11:15-2.23, the FUND has previously established a Closed Years Account to hold surplus funds from Fund Years that have been transferred to the Residual Claims Fund Joint Insurance Fund (RCFJIF); and

WHEREAS, beginning with Fund Year 2016, the Municipal Excess Liability Joint Insurance Fund (MEL JIF) implemented a Retrospective Program in which the FUND is participating; and

WHEREAS, pursuant to terms of the MEL JIF Retrospective Program, the FUND must pay the MEL JIF an amount equal to 85% of the workers' compensation and liability loss funding as determined by the MEL JIF based upon the exposures of the FUND; and

WHEREAS, pursuant to terms of the MEL JIF Retrospective Program, the FUND is obligated to pay the MEL JIF up to a maximum of 125% of the workers' compensation and liability loss funding should at any point over the next 10 years the MEL JIF pays more than the 85% of the workers' compensation and liability loss funding for claims occurring in the Fund Year covered by the MEL JIF Retrospective Program; and

WHEREAS, in anticipation that the FUND might have to provide additional funding to the MEL JIF should the MEL JIF make payments on FUND claims that exceed 85% of loss funding for the Fund Year covered by the MEL JIF Retrospective Program, the Fund has budgeted additional loss funds above the 85% obligation for this purpose in the Fund Year Budget covered by the MEL JIF Retrospective Program; and

WHEREAS, since the FUND transfers its liabilities for open FUND claims inclusive of established reserves on those claims and IBNR to the RCFJIF 42 months following the close of the Fund Year with the balance of cash being transferred to the FUND's Closed Years Account, it is recommended that the FUND establish an independent account to hold the additional budgeted funds potentially due to the MEL pursuant to the MEL JIF Retrospective Program separate from the FUND's Closed Years Account.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to establish a MEL JIF Retrospective Account; and

BE IT FURTHER RESOLVED, that available funds from remaining balances from the MEL JIF line item of the Fund Year Budget in Fund Years when the FUND is participating in the MEL JIF Retrospective Program may be transferred in to the MEL JIF Retrospective Account as authorized by Resolution of the FUND; and

BE IT FURTHER RESOLVED, the FUND Treasurer and FUND Auditor 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, and the FUND Auditor for their attention and action.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Joint Insurance Fund at a public meeting held on October 24, 2016.

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____
Brad Campbell, Secretary

By: _____
William Slusser, Chairperson

Date: _____

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2016-___**

**RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO EXECUTE A
CONTRACT WITH INVESTOR'S BANK FOR BANKING SERVICES AND WILMINGTON
TRUST FOR ASSET MANAGEMENT SERVICES AND AUTHORIZING THE FUND
TREASURER TO OPEN AN ACCOUNT WITH M & T BANK**

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

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

WHEREAS, in June of 2015 the Municipal Excess Liability Joint Insurance Fund (MEL JIF) issued a Request for Proposals (RFP) for Banking and Asset Management Services for the MEL JIF, Residual Claims Fund (RCF), and Environmental Risk Management Joint Insurance Fund (EJIF); and

WHEREAS, the RFP included a provision that allowed Joint Insurance Funds that are members of the MEL JIF to benefit from any proposal accepted by the MEL JIF as a result of the issuance of the RFP; and

WHEREAS, in response to the issuance of the RFP, the MEL JIF received proposals from various banks and asset management firms including Investor's Bank for banking services and Wilmington Trust for asset management services; and

WHEREAS, after careful consideration of all proposals received, the MEL JIF, RCF, and EJIF decided it was in these funds' best interest to enter into a contract with Investor's Bank for banking services and Wilmington Trust for asset management services; and

WHEREAS, several MEL JIF funds have engaged the services of Investor's Bank and Wilmington Trust since the award of contract by the NJ MEL; and

WHEREAS, the proposals received from Investor's Bank and Wilmington Trust were reviewed and evaluated by the FUND Treasurer and Finance Committee taking into consideration, among other factors, compensating balance requirements, guaranteed interest rates, services to be provided, and investment structure; and

WHEREAS, after careful consideration it is the recommendation of the FUND Treasurers, Finance Committee Chair, and the Executive Director's office that the Executive Committee of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund authorize the Fund Chair and Secretary to execute a contract with Investor's Bank for banking services and Wilmington Trust for asset management services in accordance with their July 21, 2015 proposal to the NJ MEL; and

WHEREAS, because Wilmington Trust does not currently hold a Governmental Unit Deposit Protection Act (GUDPA) Certificate issued by the State Department of Banking & Insurance it is necessary for the FUND to authorize the FUND Treasurer to open an account at M & T Bank, corporate owner of Wilmington Trust, to ensure the FUND's compliance with this act;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the Fund Chair and Secretary are hereby authorized to execute a contract with Investor's Bank for banking services and Wilmington Trust for asset management services in accordance with their July 21, 2015 proposal to the NJ MEL; and

BE IT FURTHER RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to open an

account with M & T Bank, corporate owner of Wilmington Trust, for the purpose of holding any proceeds from the FUND's transactions with Wilmington Trust so as to guarantee that the FUND is in compliance with the GUDPA; and

BE IT FURTHER RESOLVED, that the Executive Director's office shall secure copies of the GUDPA Certificates issued by the NJ Department of Banking and Insurance for Investor's Bank and M & T Bank, with the understanding that no funds shall be deposited with Wilmington Trust until the GUDPA Certificate for M & T Bank has been provided; and

BE IT FURTHER RESOLVED, that the Fund Chair, Fund Secretary, Executive Director, Deputy Executive Director, and Fund Treasurer are hereby authorized to execute any required documentation in the furtherance of the services to be provided through the execution of the aforementioned contracts; and

BE IT FURTHER RESOLVED, that a copy of this Resolution be provide to the Executive Director's office and Fund Treasurer for their information and knowledge.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on October 24, 2016.

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____
Brad Campbell, Secretary

By: _____
William Slusser, Chairperson

Date: _____