Gloucester, Salem, Cumberland Counties Municipal Joint Municipal Insurance Fund

Established in 1991

South Jersey Communities Securing Their Future

AGENDA PACKET

Monday, September 23, 2019 at 5:00 pm

Gloucester County Library
389 Wolfert Stastion 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
September 23, 2019 – 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***, Mullica Hill, 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 **July 22, 2019 –** Executive Claims Committee Meeting Minutes – **Motion – All in Favor**…….…….Pages 1-4
   B. Motion to adopt the **July 22, 2019 -** Executive Committee Meeting Minutes – **Motion – All in Favor**…….……...Pages 5-19
   C. Motion to adopt the **July 22, 2019** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.

VI. Executive Claims Committee Meeting Report – September 23, 2019…..……..……Verbal

VII. Executive Director's Report…….…….…..…....…….. Pages 20-70
   A. Lost Time Accident Frequency……...….Pages 23-26
   B. Certificates of Insurance…….……..Pages 27-34
   C. Financial Fast Track Report…….…….....…..……Pages 35-36
   D. Regulatory Filing Checklists……....……..……..Pages 37-38
   E. 2018 Safety Incentive Program Awards…….……..Page 39
   F. 2019 Optional Safety Budget…….……...…….……..…..……Page 40
   G. 2019 Wellness Incentive……...……...…….Page 41
   H. EPL/Cyber Risk Management Budget…….....……..Page 42
   I. EPL Compliance Status …….…..……..……...……....…....…Pages 43-44
   J. MEL Cyber Risk Management Plan Compliance Status…….……....…..…Page 45
   K. Statutory Bond Status…….……..…..…..…….Pages 46-49
   L. Skateboard Park Approval Status…….……...……..…..... ..Page 50
   M. Capehart & Scatchard Updates……..……...……Pages 51-69
   N. Employee Cyber Hygiene Training - MediaPro
   O. Member Visitation Program
   P. Member Renewal Resolutions & Agreements
   Q. Elected Officials Seminar – Save the Dates……..Page 70
   R. Website

S. New Member Activity

VIII. Solicitor's Report
- A. Closed Cases……Handout
- B. MEL Helpline and Contact List……..Pages 71-72

IX. Safety Director's Report
- A. Activity Report ……Pages 73-79
- B. Police One Training……Update
- C. MSI Bulletin: Water Spray Packs……Pages 80-81
- D. MSI Bulletin: Beach Closures……...Page 82
- E. MSI Bulletin: Blue Lights……Pages 83-84
- F. MSI Bulletin: School Crossing Guards……Pages 85-86
- G. MSI Bulletin: Hearing Protection……..…..Page 87
- H. MSI Bulletin: Hearing Protection – OSHA……..Page 88
- I. MSI Bulletin: Hearing Protection – Ear Muffs or Plugs……..Page 89

X. Claims Administrator's Report
- A. Lessons Learned from Losses ……..…...Page 90

XI. Wellness Director Report
- A. Monthly Activity Report……Pages 91-92
- B. Corner Connection ……..…..Pages 93-102
- C. Exercise……Pages 103-105
- D. Calendar……...Page 106
- E. WELCOA Summit Report……..Pages 107-111

XII. Managed Care Report
- A. Summary Report ……Page 112
- B. Average Number of Days to Report a Claim……..Page 113
- C. Transitional Duty Reports……Pages 114-115
- D. PPO Savings & Penetration Reports …….... ....Pages 116-118
- E. Paid Provider by Specialty……..Page 119
- F. Top 5 Provider by Specialty……..Page 120
- G. Nurse Case Management Report……Page 121

XIII. Technology Risk Services
- A. Report ……Pages 122-129
- B. Pivot Point Newsletter……..Pages 130-132

XIV. Treasurer's Report as of August 31, 2019…….....Pages 133-214
- A. Fund Status
- B. Investment Portfolio Report
- C. Loss Run Payment Register
- D. Disbursements
- E. Ratification of August Bill List…….....Page 215
- F. September Bill List……Page 216
- F. Motion to approve the Payments Register & Bill Lists – **Motion – Roll Call**

XIV. Committee Reports
- A. Finance Committee Meeting Minutes – August 22, 2019…….Handout
  1. Interim Financials 6/30/19
  2. MEL Fiduciary Disclosure
  3. Resolution 2019-_____Authorizing Transfer of Funds from the 2017 Deductible Account to the 2017 Workers Compensation Account……..Page 217
  4. Resolution 2019-_____ Authorizing Refund of Closed Year Accounts (2006-2014) Surplus Release of Surplus – **Motion – Roll Call**……..Pages 218-219
- B. Safety Committee Meeting Minutes – September 5, 2019……..Handout

XV. MEL/RCF/EJIF Reports
- A. MEL Meeting Report – September 4, 2019 …….……....Pages 220-222
  - 1. MEL Memo – Pre-Renewal……..Pages 223-224
  - 2. MEL Preliminary Proposed Municipal Budget……Pages 225-226
- B. RCF Meeting Report – September 4, 2019…….……..Pages 227-230
- C. EJIF Meeting Report – September 4, 2019…… .....…..…Pages 231-236

XVI. Miscellaneous Business
- A. Resolution 2019-_____ Authorizing the Executive Director to Execute the Required NJ Department of Taxation, Division of Revenue & Enterprise Services, Records Management Services Forms for the Destruction of Claims Files – **Motion – Roll Call**……Page 237

The next meeting will be held on Monday, October 28, 2019 @ 5:00 pm at the Gloucester County Library, 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 2019- _____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 *(if necessary)* – **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

Via Conference Call

July 22, 2019 – 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 via conference call on July 22, 2019 at 3:30 PM, prevailing time. Chair Law, City of Woodbury, presiding

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 Mullica Hill 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:

Bob Law, *Fund Chair,* **Woodbury City**
Mike Razze, *Fund Secretary*, **Pitman Borough**
Karen Sweeney, **Wenonah Borough**
Sue Miller, **Clayton Borough**
John Washington, **Penns Grove Borough**
Carl Bagby, **Borough of Swedesboro**

Also present were:

Kris Kristie, Sr. Account Rep, ***AJGRMS***
Paul A. Forlenza, MGA, Executive Director, ***AJGRMS***
Paul Miola, Deputy Executive Director, *AJGRMS*
Scott DeWeese, ***The DeWeese Law Firm, P.C.***
Rob Garish, ***J.A. Montgomery***
Keith Hummel***, J.A. Montgomery***
Chris Roselli, ***Qual-Lynx***
Karen Beatty, ***Qual-Care***
Debby Schiffer, ***Wellness Director***

Those unable to attend:

Doris Hall, **Logan Township**

CLOSED SESSION PORTION OF MEETING

Chair Law 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 July 25, 2019 at 4:00 PM.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Ms. Miller, seconded by Mr. Washington, 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 fourteen (14) claims. Of the claims reviewed, there were twelve (12) Workers' Compensation, and two (2) General Liability PARs recommended for approval of settlement or continuing defense.

There were three (3) claim(s) reviewed for abandonment of subrogation attempts.

#MLT-2019163511
#MLT-2017105322
#2018113148

Chair Law 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 was one (1) case(s) closed since the June 2019 meeting, with no payments made to the claimants:

Lamb v. Twp. of Monroe

MANAGED CARE REPORT

Lost Time v. Medical Only Cases

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

	June	YTD
Lost Time	*4*	*29*
Medical Only	*22*	*151*
Report Only	*13*	*88*
New Claims Reported	*39*	*268*
Report Only % of Total	*33.3%*	*32.8%*
Medical Only/Lost Time Ratio	*85:15*	*84:16*
Average Days to Report	*7.5*	*4.4*

Ms. Beatty explained the Average Days to Report was high as one claim wasn't reported timely due to a missed diagnosis of an injury and another claim being reported very late as the Claims Coordinator had retired and the claims information sat on her desk unnoticed for some time.

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
Transitional Duty Days Available	*2,886*
Transitional Duty Days Worked	*2,030*
% of Transitional Duty Days Worked	*70.3%*
Transitional Duty Days Not Accommodated	*856*
% of Transitional Duty Days Not Accommodated	*29.7%*

Ms. Beatty noted she had also included a Transitional Duty Report by Occupation to indicate where the claims originated, and that this would be a topic covered at the Retreat later this week.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	June
Bill Count	*232*
Original Provider Charges	*$364,827*
Re-priced Bill Amount	*$176,773*
Savings	*$188,054*
% of Savings	*51.5%*
PPO Penetration Rate Bill Count Percentage	*94.8%*
PPO Penetration Rate Provider Charge Percentage	*98.0%*
EPO Penetration Rate Bill Count Percentage	*94.3%*
EPO Penetration Rate Provider Charge Percentage	*97.3%*

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

QUAL-LYNX REPORT

Adjuster File Counts

Mr. Roselli reported that the Adjuster File Count report for the month of June 2019 is included in the agenda packet.

Mr. Roselli noted Kristen Kiel has transferred from another unit to the Liability Unit under Ms. Mooney which will help reduce the Adjuster file count in her Unit. He further noted that the new Medical Only adjuster in Ms. Langdorf's unit is working out well. In addition, Ms. Langdorf is also currently receiving assistance from an Adjuster in the School's Unit. It was noted that Mr. Miola recently met with the adjusters and discussed a number of issues including the adjuster file counts and the "second effort" program for transitional duty. Mr. Roselli stated that these items are on Ms. Lihou's radar and she is aware of these situations and is concerned as well. He noted it may take some time for the file counts to be reduced as this is a busy time of year; however, it is continually being reviewed and discussed.

RFQ's ADVERTISED: Claims Administrator; Property Appraiser; Solicitor; Subro Attorney

Chair Law stated the RFQ's for Claims Administrator, Property Appraiser, Solicitor, and Subro Attorney were advertised for release on July 8, 2019 and are due back by 11:00 AM on Friday, August 2, 2019.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, September 23, 2019** at **3:30 PM** at the Gloucester County Library, Mullica Hill, NJ.

MOTION TO ADJOURN

Chair Law asked for a motion adjourned the Executive Claims meeting. Motion by Ms. Miller, seconded by Mr. Razze to adjourn the meeting.

The meeting was adjourned at 4:25 PM.

Kris Kristie, Recording Secretary for	***Mike Razze, Fund Secretary***

GLOUCESTER/SALEM/CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

Auletto Caterers
1849 Cooper St
Almonesson, NJ

July 25, 2019 – 4:00 PM

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Auletto Caterers, 1849 Cooper St., Almonesson, New Jersey on Thursday, July 25, 2019 at 4:00 PM, prevailing time. Chair Law, **Woodbury**, presiding. The meeting was called to order at 4:00 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 ***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.

ROLL CALL

Those in attendance were:

Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Dina Zawadski, *Alternate*, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Carolyn King-Sammons, **Elk Twp**…*arrived after roll call*
Doug Hogate, **Elsinboro Twp.**
Raymond Williams, **Greenwich Twp.**
Mark Gravinese, **Harrison Twp.**
Doris Hall, **Logan Twp**
Kevin Clour, **Lower Alloways Creek Twp**
Luke Patrick, **Mannington Twp**
Jennica Bileci, **Mantua Twp**
Harry Moore, **Oldmans Twp.**
Mayor John Washington, **Penns Grove Borough**
Maureen Abdill, **Pilesgrove Twp.**
Mike Razze, **Pitman Borough**
Majorie Sperry, **Quinton Twp**
Brad Campbell, **Shiloh Borough**
Bob Diaz, **South Harrison Twp.**
Carl Bagby, **Swedesboro Borough**
Jeffre Celebre, **Vineland City**
Colette Bachich, **Washington Township**
Ryan Giles, **Westville Borough**
Kathy Schools, *Alternate*, **Wenonah Borough**

Bob Law, **Woodbury City**
John Hall, **Woodstown Borough**
Jane DiBella, **Woolwich Township**

Absent Fund Commissioners were:
Warren Morgan, **Alloway Twp**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Valerie Van Veen, **Glassboro Borough**
Jill McCrea, **Monroe Twp**
Susan Jacobucci, **Paulsboro Boro**
Robert McDade, **Pennsville Twp.**
Mike Seery, **Upper Pittsgrove Twp.**
Michael Kwasizur, **West Deptford Twp.**
Jeffrey Pitzo, **Woodbury Heights Borough**

Also present were:
Paul A. Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*
Paul Miola, CPCU, ARM. Deputy Executive Director, *AJG Risk Management Services, Inc.*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Keith Hummel, Safety Director's Office, *J. A. Montgomery Risk Control*
Chris Roselli, Account Manager, *Qual-Lynx*
Karen Beatty, Account Manager, *QualCare*
Debby Schiffer, *Wellness Director*
Tom Tontarski, *Treasurer*
Lou Romero, *Technology Risk Director*

Also present were the Risk Management Consultants from the following agencies:
Assured Partners
Biondi Insurance Agency
Chesney-Stanton Insurance Group
Conner Strong & Buckelew
Len Eckman Insurance
Hardenbergh Insurance Group
E.H. Sloan Insurance Agency

Absent RMCs were:
Cettei & Connell
Henry D. Young Insurance
CEB - Corporate Employee Benefits

Chair Law entertained a Motion that in the absence of Ms. Sweeny, Wenonah, Executive Committee Member #1, Mr. Diaz, South Harrison, Alternate #1, moved up for voting purposes.

Motion by Mr. Razze, seconded by Ms. Miller to move up Mr. Diaz. All in Favor. Motion carried

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Law presented the meeting minutes of the June 24, 2019 Executive Committee meeting for approval.

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

Chair Law entertained a motion to approve the minutes of the June 24, 2019 Executive Committee meeting.

Motion by Mr. Razze, seconded by Ms. Miller to approve the minutes of the June 24, 2019 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Law presented the meeting minutes of the June 24, 2019 Executive Claims Review Committee Meeting for approval.

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

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

Motion by Mr. Razze, seconded by Ms. Miller to approve the meeting minutes of the June 24, 2019 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Chair Law presented the Executive Claims Review Committee Closed Session meeting minutes of June 24, 2019 for approval.

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

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

Motion by Mr. Razze, seconded by Ms. Miller, to approve the Executive Claims Review Committee Closed Session meeting minutes of June 24, 2019 as presented. All in Favor. Motion carried.

The Executive Claims Review Committee Closed Session minutes of the June 24, 2019 meeting 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 June 24, 2019 meeting were collected.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – July 22, 2019

Chair Law reported that an Executive Claims Committee Meeting was held at 3:30 PM on Monday, July 22, 2019 via Conference Call.

The Committee reviewed fourteen (14) claims. Of the claims reviewed, there were twelve (12) Workers' Compensation, and two (2) General Liability PARs recommended for approval of settlement or continuing defense.

There were three (3) claim(s) reviewed for abandonment of subrogation attempts.

#MLT-2019163511
#MLT-2017105322
#2018113148

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

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

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

2018 Safety Incentive Program Awards – Mr. Forlenza noted a report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2018 Safety Incentive Program allowance, please contact his office. He reminded the members that the deadline to claim or encumber these funds is November 1, 2019 and encumbered funds have to be claimed by February 1, 2020.

2019 Optional Safety Budget - Mr. Forlenza stated a report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Optional Safety Budget allowance, please contact his office. He noted that the deadline to claim or encumber these funds is November 1, 2019 and encumbered funds have to be claimed by February 1, 2020.

2019 Wellness Incentive Program Allowance – Mr. Forlenza stated a report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Optional Safety Budget allowance, please contact our office. He noted that the deadline to claim or encumber these funds is November 1, 2019 and encumbered funds have to be claimed by February 1, 2020.

EPL/Cyber Allowance - Mr. Forlenza noted a report showing allowances for each member to help offset employment practice and cyber security related expenses is included in the agenda and he asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 1, 2019 and if you encumbered these funds, they must be claimed by February 1, 2020.

Statutory Bond Status– Mr. Forlenza referenced a report in the agenda of the latest listing of Statutory Bonds issued by the MEL for JIF members. This list should be reviewed for accuracy, and remember the coverage is for the individual, not the position. Any questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA.

MEL Cyber Risk Management Plan Compliance Status – Mr. Forlenza stated that a compliance report indicating each member's status with the MEL Cyber Risk Management Program is included in the agenda for your review. He noted only a handful of members are currently compliant. He noted Mr. Romero would discuss this more in his report. Each member should review this report carefully to insure its accuracy, and if you feel the report to be inaccurate, please contact Ed Cooney, Fund Underwriter.

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

Renewal Resolutions & Agreements – Mr. Forlenza noted on or about June 3, 2019, Renewal Resolutions & Agreements were emailed to the eleven (11) towns up for renewal effective January 1, 2020. In order to ensure a smooth budget and renewal process for the JIF, we ask that you forward your

Renewal Resolution and the included Agreement to Renew Membership in the TRICO JIF to the Executive Directors office by Friday, August 16, 2019. To date we have received Renewal Resolutions and Agreements from Elk, Paulsboro, Penns Grove, Pennsville, Westville, and Woodbury Heights. If you have any questions, please contact the Executive Directors office.

2020 Exposure Renewal Process – Mr. Forlenza stated that on or about July 10, 2019 all members and their risk managers received a notification that the 2020 Exposure Renewal Process would begin on or about July 15th. In addition that correspondence was sent to each member and their risk manager containing important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the correspondence included important information regarding coverage exclusions and limits. All members and risk managers are urged to carefully review this information prior to starting the renewal process. Anyone with questions regarding the exposure renewal process should contact Jodi or Tracy in the Executive Directors office. Members are asked to complete the 2020 exposure renewal process no later than Friday, August 30, 2019.

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

New Member Activity – Mr. Forlenza noted Hopewell Township had requested an application to join the TRICO JIF effective January 1, 2020 and a JIF Concept Presentation was made on July 8, 2019. He stated he is anticipating their application to join.

Mr. Forlenza 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 two (2) new case(s) had been assigned in June 2019:

New Cases
Simone v. Deptford Twp.
Hudock v. Monroe Twp.

Closed Cases

Mr. DeWeese reported that there was one (1) case(s) closed since the last meeting:

Closed Cases
Lamb v. Monroe Twp.

General Liability Files

Mr. DeWeese noted that there are 35 active General Liability claims and if a member would like a synopsis of their town's cases sent to them, please contact him. He stated this month was a full report.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on $1,447,572.35 of potential recoveries on 53 files.

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

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the Committee about the MEL EPL Helpline and asked the members to please review the list of authorized contacts for the *MEL Employment Practices Helpline*. He reminded the members they can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. These authorized contacts are the only representatives permitted to access this service.

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

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

SAFETY DIRECTOR'S REPORT

Mr. Hummel stated that the Safety Director's Report is a handout and is self-explanatory. He highlighted the following items:

In regards to Police One Training, Mr. Hummel reported that of 37 members, 26 member towns actually have Police departments, and to date, 12 of those members are actively taking courses, with 421 classes completed. Nine (9) towns have enrolled, but no classes have been completed, and we still have five (5) towns that have no activity at all. Mr. Hummel reported his office, along with Police One Academy, will continue to reach out to those members to get them on board with the program. He also noted if you would like to see what activity your specific Police department has done in terms of the training, please let him or Rob know and he will let you know.

MEL Video Library – He noted four (4) members utilized the Library in June and he asked that it please continue to be utilized. If a copy of the video library titles is needed, you can find it at the MEL or JIF website. He also pointed out there is a new email address: melvideolibrary@jamontgomery.com, and phone number: 856-552-4900.

Safety Director's Bulletins – He noted bulletins and notices send out in June included which are included in the agenda packet:

- *Training Seasonal Employees*

MSI Class Listing – Mr. Hummel referenced the list of MSI Classes that are available in July, August and September that are included in the agenda packet. He noted that a current list of MSI Training Administrators needs to be kept up to date, so if there are any changes in regards to the Training Administrator, please advise afelip@jamontgomery.com.

Lastly, Mr. Hummel noted Cyber Training is online as part of Police One and this training is mandatory.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli presented the *Lessons Learned from Losses* for July which reviewed the importance of *Prompt Reporting.* He noted things to remember prior to the storm:

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

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

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer noted that her report is detailed in the agenda packet. She reminded the Committee that she welcomes the opportunity to assist in organizing, researching, or presenting any wellness topic that may help get/keep your staff interested in Health and Wellness. She then highlighted the following:

- Mannington – team fun challenge planned
- Vineland – table top display on sleep hygiene.
- Washington Twp. – planning a demo from local ShopRite Dietitian on easy lunch ideas that are healthy and taste good.
- Westville - offered chair massages to all employees
- Pennsville, Woodbury, and Woodstown – fresh produce for each department
- Woolwich – participated in a team building event outside the office and are the "Spotlight" of the month
- Several ideas for the summer months include: Recipe Exchange, Potluck Lunch, Water Challenge, incorporate stretch breaks daily, start a work garden or do a team Charity Event.
- Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on Gut Health and reviewed the importance of how your gut is related to your overall health.
- Exercise of the Month: The benefits of Foam Rolling for Warm up and Cool Down.
- Wellness Incentive Allowances must be claimed/encumbered by November 1, 2019, and collected by February 1, 2020, so if you haven't planned any wellness activities for the end of this year, be sure to contact her for a meeting.

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

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for June 2019.

Lost Time v. Medical Only Cases

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

	June	YTD
Lost Time	*4*	*29*
Medical Only	*22*	*151*
Report Only	*13*	*88*
New Claims Reported	*39*	*268*
Report Only % of Total	*33.3%*	*32.8%*
Medical Only/Lost Time Ratio	*85:15*	*84:16*
Average Days to Report	*705*	*4.4*

Ms. Beatty explained the Average Days to Report was high as one claim wasn't reported timely due to a missed diagnosis of an injury and another claim being reported very late as the Claims Coordinator had retired and the claims information sat on her desk unnoticed for some time.

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	*YTD*
Transitional Duty Days Available	*2,886*
Transitional Duty Days Worked	*2,030*
% of Transitional Duty Days Worked	*70.3%*
Transitional Duty Days Not Accommodated	*856*
% of Transitional Duty Days Not Accommodated	*29.7%*

Ms. Beatty noted he had also included a Transitional Duty Report by Occupation to indicate where the claims originated.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	**June**
Bill Count	*232*
Original Provider Charges	*$364,827*
Re-priced Bill Amount	*$176,773*
Savings	*$188,054*
% of Savings	*51.5%*
PPO Penetration Rate Bill Count Percentage	*94.8%*

PPO Penetration Rate Provider Charge Percentage	*98.0%*
EPO Penetration Rate Bill Count Percentage	*94.3%*
EPO Penetration Rate Provider Charge Percentage	*97.3%*

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

TECHNOLOGY RISK SERVICES

Mr. Romero reported that for the month of June, 1,244 phishing emails were sent out to members, with 46 being clicked. This is 3.7% of the emails which is down from 4.3% from last month.

Mr. Romero stated that in regards to the Media Pro Cyber Training nine (9) municipalities are 100% compliant; nineteen (19) are 80-99% compliant; four (4) are 70-79% compliant, and five (5) are below 69%

Mr. Romero reported he is scheduling visits with all member towns and there are still ten (10) members that need to be scheduled for a site visit. He noted in regards to providing IP address and emails to review and discuss computer security and compliance, as well as start training, the last member still missing IP addresses is Washington Township and all members have submitted their emails for cyber hygiene training.

Mr. Romero noted it is important to encrypt any emails and/or files that have any personal information or sensitive information in them and stated how to do this is included in his report in the agenda.

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

Lastly, Mr. Romero referenced the Tech Watch Newsletter which was included in the agenda, and noted he will be sending this out monthly, and will have it posted on the JIF website.

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for month ending June 30, 2019, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the reporting period totaled $45,966.26. This generated an average annual yield of 1.74%. However, after including an unrealized net gain of $61,098.15 in the asset portfolio, the yield is adjusted to 4.04% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of $22,349.89 as it relates to current market value of $29,823,404.30 vs. the amount we have invested. The current market value, including accrued income is valued at $29,942,222.21.

Our asset portfolio with Wilmington Trust consists of five (5) obligations with a maturity greater than two years, nine (9) obligations with maturities between one and two years.

Receipt Activity for the Period

	June
Subrogation Receipts	$5,095.19
Salvage	$4,400.00
Overpayment Reimbursements	$655.05
TRICO v. Killen	$258.88

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

Woodbury City	$20,904.00
Washington Twp.	77,825.00
Pittsgrove Twp.	$75,520.00
Stow Creek Twp.	$3,073.00
E-JIF Members	$98,577.83

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund's "Cash Position" changed from an opening balance of $32,001,187.63 to a closing balance of $31,530,810.68 showing a decrease in the fund of $470,376.95.

Loss Run Payment Register for the Period

Mr. Tontarski stated the 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 $412,917.92. The claims detail shows 425 claims payments issued.

Mr. Tontarski reminded the members their 2nd Installment payment due date for the 2019 Assessment is due by August 15, 2019, and he has been receiving them.

Bill List/RMC Bill List – July 2019

For the Executive Committee's consideration, Mr. Tontarski presented the July 2019 Bill List in the amount of $1,098,642.82, and the 2nd Installment RMC Bill List in the amount of $296,798.00 which were included in the agenda packet.

Chair Law entertained a motion to approve the June 2019 Loss Run Payment Register, the July 2019 Bill List in the amount of $1,098,642.82, and the RMC Bill List in the amount of $296,798.00 as presented

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

Motion by Mr. Razze, seconded by Ms. Hall, to approve the *June 2019 Loss Run Payment Register, the June 2019 Bill List, and the RMC Bill List* as presented.

ROLL CALL ***Yeas:*** Doris Hall, **Logan Township**
John Washington, **Penns Grove Borough**
Sue Miller, **Clayton Borough**
Carl Bagby, **Swedesboro Borough**
Mike Razze, *Secretary,* **Pitman Boro**
Bob Law, *Chair*, **Woodbury City**
Robert Diaz, **South Harrison Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS
Finance Committee Report

2019 Budget Amendment Hearing – Motion to Open

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

Motion by Mr. Razze, seconded by Ms. Hall, to open the *2019 Budget Amendment Public Hearing*. All in favor. Motion carried.

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

2019 Budget Amendment Hearing – Motion to Close
Chair Law entertained a motion to close the *2019 Budget Amendment Public Hearing*.

Motion by Mr. Razze seconded by Ms. Hall, to close the *2019 Budget Amendment Public Hearing*. All in favor. Motion carried.

2019 Amended Budget Adoption& 2019 Amended Assessment Certification Adoption
Chair Law entertained a motion to adopt the *2019 Amended Budget* as presented.

Motion by Mr. Razze seconded by Ms. Hall, to adopt the *2019 Amended Budget* as presented.

ROLL CALL ***Yeas:*** Doris Hall, **Logan Township**
John Washington, **Penns Grove Borough**
Sue Miller, **Clayton Borough**
Carl Bagby, **Swedesboro Borough**
Mike Razze, *Secretary,* **Pitman Boro**
Bob Law, *Chair*, **Woodbury City**
Robert Diaz, **South Harrison Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

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

Motion by Mr. Razze, seconded by Ms. Hall to adopt the *2019 Amended Assessment Certification* as presented.

ROLL CALL ***Yeas:*** Doris Hall, **Logan Township**
John Washington, **Penns Grove Borough**
Sue Miller, **Clayton Borough**

Carl Bagby, **Swedesboro Borough**
Mike Razze, *Secretary,* **Pitman Boro**
Bob Law, *Chair*, **Woodbury City**
Robert Diaz, **South Harrison Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MEL/RCF/EJIF Reports

Chair Law stated a copy of the MEL Cyber Task Force News was included in the agenda for the members' review which discusses public entities that have been hacked, with the Baltimore case being one of the more interesting ones. He noted there is a lot of information out there on cyber incidents.

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

MICELLANIOUS BUSINESS

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

Motion by Ms. Hall, seconded by Mr. Razze to Authorize to Process and Pay Fund Vendors in August 2019.

ROLL CALL ***Yeas:*** Doris Hall, **Logan Township**
John Washington, **Penns Grove Borough**
Sue Miller, **Clayton Borough**
Carl Bagby, **Swedesboro Borough**
Mike Razze, *Secretary,* **Pitman Boro**
Bob Law, *Chair*, **Woodbury City**
Robert Diaz, **South Harrison Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Chair Law entertained a Motion to Adopt ***Resolution 2019-27 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Police One Academy to Provide Online Related Training at a Cost Not to Exceed $20,000.***

Motion by Ms. Hall, seconded by Mr. Razze to Authorize to Adopt Resolution 2019-27 as presented.

Chair Law entertained a Motion to Adopt ***Resolution 2019-28 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Media Pro and PivotPoint Security to Provide Technology Risk Management Services Training at a Cost Not to Exceed $19,476.***

Motion by Ms. Hall, seconded by Mr. Razze to Adopt Resolution 2019-28 as presented

ROLL CALL	***Yeas:***	Doris Hall, **Logan Township** John Washington, **Penns Grove Borough** Sue Miller, **Clayton Borough** Carl Bagby, **Swedesboro Borough** Mike Razze, *Secretary,* **Pitman Boro** Bob Law, *Chair*, **Woodbury City** Robert Diaz, **South Harrison Township**
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

Next Meeting

Chair Law referenced a handout that reminded the members that the next meeting of the TRICOJIF would be held on **Monday, September 23, 2019 at 5:00 pm at the Gloucester County Library, Mullica Hill. There is no August Meeting.**

PUBLIC COMMENT

Open Public Comment

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

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

At this time, Mr. Forlenza invited everyone to stay and enjoy a Cocktail Reception following the meeting.

Close Public Comment

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

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

APPROVE CLAIMS PAYMENTS

Mr. Roselli of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on July 22, 2019

Workers' Compensation	***General Liability***
2019164131	*2018130235*
2019167594	*001245153*
2019172878	

MLT-2019176150	
2019173641	
MLT-2019175236	
2018142068	
2019167767	
2019169911	
2018113148	
MLT-2019163511	
MLT-2017105322	

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

Chair Law entertained a motion to approve the PARs as presented in their entirety during the Executive Claims Review Committee Meeting.

Motion by Mr. Razze, seconded by Ms. Hall, to Approve Payment Authority on the Claims as presented during the Executive Claims Committee Meeting.

ROLL CALL ***Yeas:*** Doris Hall, **Logan Township**
John Washington, **Penns Grove Borough**
Sue Miller, **Clayton Borough**
Carl Bagby, **Swedesboro Borough**
Mike Razze, *Secretary,* **Woodbury City**
Bob Law, *Chair*, **Woodbury City**
Robert Diaz, **South Harrison Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

Secretary Razze stated there were three (3) files for abandonment of subrogation:

#MLT-2019163511

#MLT-2017105322

#2018113148

MOTION TO ADJOURN

There being no further business, Chair Law entertained a *Motion to Adjourn* the July 25, 2019 Executive Committee Meeting.

Motion by Mr. Razza, seconded by Ms. Hall, to adjourn the July 25, 2019 meeting of the TRICO JIF.

The meeting was adjourned at 4:38 PM.

Kris Kristie, Recording Secretary for

Michael Razze, Fund Secretary

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

Established in 1991

South Jersey Communities Securing Their Future

To: Fund Commissioners

From: Paul Forlenza, MGA, RMC, Executive Director

Date: September 23, 2019

Re: **Executive Director's Report**

****

A. Lost Time Accident Frequency Report (pgs. 23-26)

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

B. Certificates of Insurance (pgs. 27-34)

Summaries of the Certificates of Insurance issued through July & August 2019 are attached for your review.

C. Financial Fast Track (pgs. 35-36)

The Financial Fast Track Report as of June 30 & July 31, 2019 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of June 30, 2019 was **$21,061,677** and the JIF's surplus position as of July 31, 2019 was **$21,090,458**

D. Regulatory Filing Checklists (pgs. 37-38)

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

E. 2018 Safety Incentive Program (pg. 39)

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

F. 2019 Optional Safety Budget (pg. 40)

A letter from our office describing how to collect your 2019 Optional Safety Budget allowance was e-mailed on or about March 14, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 1, 2019. All encumbered funds must be claimed by February 1, 2020.**

G. 2019 Wellness Incentive (pg. 41)

A report detailing the available balance for each member for the 2019 Wellness Incentive Program is attached for your review. Instructions on claiming these funds were e-mailed to all members on or about March 14, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Wellness Incentive Program allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is November 1, 2019. All encumbered funds must be claimed by February 1, 2020.**

H. EPL/Cyber Risk Management Budget (pg. 42)

A report detailing the available balances for each member for the 2019 EPL/Cyber Risk Management Budget is attached for your review. If you have any questions on how to collect your 2019 EPL/Cyber Risk Management allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is November 1, 2019. All encumbered funds must be claimed by February 1, 2020.**

I. Employment Practices Liability Compliance Status (pgs. 43-44)

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

J. MEL Cyber Risk Management Plan Compliance Status (pg. 45)

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

K. Statutory Bond Status (pgs. 46-49)

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

L. Skateboard Park Approval Status (pg. 50)

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 2019-09, 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 monthly basis, and the status of the items outlined.

M. Capehart & Scatchard Blog (pgs. 51-69)

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

N. Employee Cyber Hygiene Training – MediaPro

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

O. Member Visitation Program

A Representative from our office contacted those members up for renewal this year and scheduled an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. Those members up for Renewal are: Alloway, Elk, Elsinboro, Paulsboro, Penns Grove, Pennsville, Washington, Wenonah, Westville, Woodbury Heights, and Woodstown.

P. Member Renewal Resolutions & Agreements

On or about June 3, 2019, Renewal Resolutions & Agreements were emailed out to those towns up for renewal effective January 1, 2020. In order to ensure a smooth budget and renewal process for the JIF, we ask that you forwarded your Renewal Resolution and the included *Agreement to Renew Membership in the TRICO JIF* to the Executive Directors office by **Friday**, **August 16, 2019**. To date, we have received *Renewal Resolutions & Agreements* from all member towns. If you have any questions, please contact the Executive Directors office.

Q. Elected Officials Seminars – Save the Date (pg. 70)

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

December 3, 2019 - O'Connor's American Bar & Grille, Eastampton
January 29, 2020 - Merighi's Savoy Inn, Vineland
February 6, 2020 - Nicolosi Caterers, West Deptford
March 24, 2020 - Merighi's Savoy Inn, Vineland

R. Website (www.tricojif.org)

On or about February 15, 2019 the new TRICOJIF website was launched. Please take a moment to explore the new site, which contains a plethora of information in an easy to read format and navigate site. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or Megan_Matro@ajg.com.

S. New Member Activity

The Executive Directors office is expecting applications from Hopewell Township and Pittsgrove Township.

Trico JIF

2019 LOST TIME ACCIDENT FREQUENCY

DATA VALUED AS OF June 30, 2019

	MEMBER_ID	MEMBER	** *	# CLAIMS FOR 6/30/2019	Y.T.D. LOST TIME ACCIDENTS	**2019 LOST TIME FREQUENCY**	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY		MEMBER	TOTAL RATE 2019 - 2017
1	345	ALLOWAY		0	0	**0.00**	**0.00**	**0.00**	1	**ALLOWAY**	**0.00**
2	346	CARNEY'S POINT		0	0	**0.00**	**1.08**	**0.96**	2	**CARNEY'S POINT**	**0.82**
3	348	EAST GREENWICH		0	0	**0.00**	**0.00**	**0.00**	3	**EAST GREENWICH**	**0.00**
4	349	ELK		0	0	**0.00**	**1.90**	**0.00**	4	**ELK**	**0.73**
5	350	FAIRFIELD TOWNSHIP T		0	0	**0.00**	**0.00**	**0.00**	5	**FAIRFIELD TOWNSHIP T**	**0.00**
6	352	GREENWICH		0	0	**0.00**	**0.00**	**0.00**	6	**GREENWICH**	**0.00**
7	353	HARRISON		0	0	**0.00**	**0.99**	**2.27**	7	**HARRISON**	**1.24**
8	355	LOGAN		0	0	**0.00**	**2.40**	**1.38**	8	**LOGAN**	**1.57**
9	356	MANTUA		0	0	**0.00**	**1.67**	**1.70**	9	**MANTUA**	**1.32**
10	358	PAULSBORO		0	0	**0.00**	**1.24**	**3.19**	10	**PAULSBORO**	**1.85**
11	359	PENNS GROVE		0	0	**0.00**	**1.92**	**3.42**	11	**PENNS GROVE**	**2.18**
12	361	PILESGROVE		0	0	**0.00**	**0.00**	**0.00**	12	**PILESGROVE**	**0.00**
13	364	SOUTH HARRISON		0	0	**0.00**	**5.48**	**0.00**	13	**SOUTH HARRISON**	**2.14**
14	365	SWEDESBORO BORO		0	0	**0.00**	**5.26**	**0.00**	14	**SWEDESBORO BORO**	**2.10**
15	366	UPPER PITTSGROVE		0	0	**0.00**	**0.00**	**0.00**	15	**UPPER PITTSGROVE**	**0.00**
16	367	WENONAH		0	0	**0.00**	**2.22**	**1.65**	16	**WENONAH**	**1.62**
17	368	WESTVILLE		0	0	**0.00**	**0.00**	**1.16**	17	**WESTVILLE**	**0.48**
18	369	WOODBURY HEIGHTS		0	0	**0.00**	**4.76**	**1.74**	18	**WOODBURY HEIGHTS**	**2.71**
19	370	WOODSTOWN		0	0	**0.00**	**0.00**	**0.00**	19	**WOODSTOWN**	**0.00**
20	371	WOOLWICH		0	0	**0.00**	**2.76**	**4.17**	20	**WOOLWICH**	**2.62**
21	464	QUINTON		0	0	**0.00**	**0.00**	**0.00**	21	**QUINTON**	**0.00**
22	480	OLDMANS		0	0	**0.00**	**0.00**	**0.00**	22	**OLDMANS**	**0.00**
23	529	SHILOH		0	0	**0.00**	**0.00**	**0.00**	23	**SHILOH**	**0.00**
24	603	MANNINGTON TOWNSHIP		0	0	**0.00**	**0.00**	**0.00**	24	**MANNINGTON TOWNSHIP**	**0.00**
25	640	LOWER ALLOWAY'S CREEK		0	0	**0.00**	**1.55**	**0.00**	25	**LOWER ALLOWAYS CREE**	**0.62**
26	645	ELSINBORO		0	0	**0.00**	**0.00**	**0.00**	26	**ELSINBORO**	**0.00**
27	360	PENNSVILLE		-1	1	**1.25**	**0.00**	**2.06**	27	**PENNSVILLE**	**1.14**
28	362	PITMAN		0	1	**1.30**	**1.29**	**1.69**	28	**PITMAN**	**1.47**
29	381	WOODBURY		0	1	**1.34**	**4.10**	**3.38**	29	**WOODBURY**	**3.25**
30	528	FRANKLIN TOWNSHIP T		0	1	**1.52**	**3.14**	**0.97**	30	**FRANKLIN TOWNSHIP T**	**1.63**
31	688	WEST DEPTFORD		1	3	**1.68**	**1.20**	***	31	**WEST DEPTFORD**	**1.37**
32	463	DEPTFORD		1	2	**1.86**	**2.46**	**3.99**	32	**DEPTFORD**	**2.93**
33	374	WASHINGTON TOWNSHIP		1	3	**2.61**	**2.59**	**5.36**	33	**WASHINGTON TOWNSHIP**	**3.74**
34	357	MONROE		0	6	**3.26**	**1.77**	**2.46**	34	**MONROE**	**2.33**
35	347	CLAYTON		0	2	**4.57**	**2.29**	**1.08**	35	**CLAYTON**	**2.23**
36	351	GLASSBORO		2	8	**7.29**	**7.07**	**3.64**	36	**GLASSBORO**	**5.76**
37	354	HARRISON TOWNSHIP FIRE		0	0	***	***	***	37	**HARRISON TOWNSHIP FI**	**0.00**
38	660	VINELAND	**						38	**VINELAND**	
	Totals:			4	28	1.57	1.94	2.05			**1.91**

Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)

*** Member does not participate in the FUND for Workers' Comp coverage**

**** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report**

***** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR**

2018 Loss Time Accident Frequency as of June 29, 2018 2.00

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs

June 30, 2019

FUND	**2019 LOST TIME FREQUENCY**	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	**TOTAL RATE * 2019 - 2017**
SUBURBAN ESSEX	**0.96**	2.12	2.00	**1.83**
BURLINGTON	**1.02**	1.74	1.23	**1.40**
CENTRAL	**1.11**	1.51	1.68	**1.49**
BERGEN	**1.16**	1.49	1.49	**1.42**
SUBURBAN MUNICIPAL	**1.17**	1.69	1.22	**1.39**
NJ PUBLIC HOUSING	**1.31**	2.19	2.27	**2.04**
CAMDEN	**1.51**	2.60	1.94	**2.11**
SOUTH BERGEN	**1.54**	2.27	1.92	**1.99**
N.J.U.A.	**1.55**	2.32	2.09	**2.07**
TRI-COUNTY	**1.57**	1.94	2.05	**1.91**
MORRIS	**1.59**	1.73	1.36	**1.56**
OCEAN	**1.59**	2.30	2.44	**2.21**
MONMOUTH	**1.62**	1.40	1.79	**1.60**
PROF MUN MGMT	**1.67**	2.48	2.14	**2.18**
ATLANTIC	**2.00**	2.39	2.04	**2.18**
AVERAGE	**1.42**	2.01	1.84	**1.83**

*** NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time**

Trico JIF

2019 LOST TIME ACCIDENT FREQUENCY

DATA VALUED AS OF July 31, 2019

	MEMBER_ID	MEMBER	** *	# CLAIMS FOR 7/31/2019	Y.T.D. LOST TIME ACCIDENTS	**2019 LOST TIME FREQUENCY**	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY		**MEMBER**	**TOTAL RATE 2019 - 2017**
1	345	ALLOWAY		0	0	**0.00**	**0.00**	**0.00**	**1**	**ALLOWAY**	**0.00**
2	346	CARNEY'S POINT		0	0	**0.00**	**1.08**	**0.96**	**2**	**CARNEY'S POINT**	**0.80**
3	348	EAST GREENWICH		0	0	**0.00**	**0.00**	**0.00**	**3**	**EAST GREENWICH**	**0.00**
4	349	ELK		0	0	**0.00**	**1.90**	**0.00**	**4**	**ELK**	**0.71**
5	350	FAIRFIELD TOWNSHIP T		0	0	**0.00**	**0.00**	**0.00**	**5**	**FAIRFIELD TOWNSHIP**	**0.00**
6	352	GREENWICH		0	0	**0.00**	**0.00**	**0.00**	**6**	**GREENWICH**	**0.00**
7	353	HARRISON		0	0	**0.00**	**0.99**	**2.27**	**7**	**HARRISON**	**1.19**
8	356	MANTUA		0	0	**0.00**	**1.67**	**1.70**	**8**	**MANTUA**	**1.27**
9	358	PAULSBORO		0	0	**0.00**	**1.24**	**3.19**	**9**	**PAULSBORO**	**1.79**
10	359	PENNS GROVE		0	0	**0.00**	**1.92**	**3.42**	**10**	**PENNS GROVE**	**2.11**
11	361	PILESGROVE		0	0	**0.00**	**0.00**	**0.00**	**11**	**PILESGROVE**	**0.00**
12	364	SOUTH HARRISON		0	0	**0.00**	**5.48**	**0.00**	**12**	**SOUTH HARRISON**	**2.07**
13	365	SWEDESBORO BORO		0	0	**0.00**	**5.26**	**0.00**	**13**	**SWEDESBORO BORO**	**2.03**
14	366	UPPER PITTSGROVE		0	0	**0.00**	**0.00**	**0.00**	**14**	**UPPER PITTSGROVE**	**0.00**
15	367	WENONAH		0	0	**0.00**	**2.22**	**1.65**	**15**	**WENONAH**	**1.58**
16	368	WESTVILLE		0	0	**0.00**	**0.00**	**1.16**	**16**	**WESTVILLE**	**0.47**
17	369	WOODBURY HEIGHTS		0	0	**0.00**	**4.76**	**1.74**	**17**	**WOODBURY HEIGHTS**	**2.63**
18	370	WOODSTOWN		0	0	**0.00**	**0.00**	**0.00**	**18**	**WOODSTOWN**	**0.00**
19	371	WOOLWICH		0	0	**0.00**	**2.76**	**4.17**	**19**	**WOOLWICH**	**2.52**
20	464	QUINTON		0	0	**0.00**	**0.00**	**0.00**	**20**	**QUINTON**	**0.00**
21	480	OLDMANS		0	0	**0.00**	**0.00**	**0.00**	**21**	**OLDMANS**	**0.00**
22	529	SHILOH		0	0	**0.00**	**0.00**	**0.00**	**22**	**SHILOH**	**0.00**
23	603	MANNINGTON TOWNSHIP		0	0	**0.00**	**0.00**	**0.00**	**23**	**MANNINGTON TOWNSI**	**0.00**
24	640	LOWER ALLOWAYS CREEK		0	0	**0.00**	**1.55**	**0.00**	**24**	**LOWER ALLOWAYS CF**	**0.60**
25	645	ELSINBORO		0	0	**0.00**	**0.00**	**0.00**	**25**	**ELSINBORO**	**0.00**
26	362	PITMAN		0	1	**1.12**	**1.29**	**1.69**	**26**	**PITMAN**	**1.42**
27	381	WOODBURY		0	1	**1.15**	**4.10**	**3.38**	**27**	**WOODBURY**	**3.14**
28	528	FRANKLIN TOWNSHIP T		0	1	**1.30**	**3.14**	**0.97**	**28**	**FRANKLIN TOWNSHIP**	**1.59**
29	688	WEST DEPTFORD		0	3	**1.44**	**1.20**	***	**29**	**WEST DEPTFORD**	**1.29**
30	360	PENNSVILLE		1	2	**2.14**	**0.00**	**2.06**	**30**	**PENNSVILLE**	**1.33**
31	374	WASHINGTON TOWNSHIP		0	3	**2.24**	**2.59**	**5.36**	**31**	**WASHINGTON TOWNSI**	**3.62**
32	463	DEPTFORD		1	3	**2.39**	**2.46**	**3.99**	**32**	**DEPTFORD**	**3.02**
33	355	LOGAN		1	1	**2.41**	**2.40**	**1.38**	**33**	**LOGAN**	**2.03**
34	357	MONROE		1	7	**3.26**	**1.77**	**2.46**	**34**	**MONROE**	**2.36**
35	347	CLAYTON		0	2	**3.92**	**2.29**	**1.08**	**35**	**CLAYTON**	**2.16**
36	351	GLASSBORO		0	8	**6.25**	**7.07**	**3.64**	**36**	**GLASSBORO**	**5.55**
37	354	HARRISON TOWNSHIP FIRE		0	0	***	***	***	**37**	**HARRISON TOWNSHIP**	**0.00**
38	660	VINELAND	**						**38**	**VINELAND**	
	Totals:			4	32	1.53	1.94	2.05			**1.89**

Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)

*** Member does not participate in the FUND for Workers' Comp coverage**

**** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report**

***** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR**

2018 Loss Time Accident Frequency as of	**July 30, 2018**	**1.96**

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs

July 31, 2019

FUND	**2019 LOST TIME FREQUENCY**	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	**TOTAL RATE * 2019 - 2017**
SUBURBAN ESSEX	**0.95**	2.12	2.03	**1.82**
BERGEN	**1.09**	1.50	1.49	**1.41**
BURLINGTON	**1.11**	1.74	1.23	**1.40**
CENTRAL	**1.12**	1.54	1.68	**1.49**
NJ PUBLIC HOUSING	**1.41**	2.19	2.27	**2.04**
PROF MUN MGMT	**1.43**	2.48	2.14	**2.11**
SOUTH BERGEN	**1.49**	2.27	1.92	**1.96**
TRI-COUNTY	**1.53**	1.94	2.05	**1.89**
CAMDEN	**1.58**	2.60	1.94	**2.11**
SUBURBAN MUNICIPAL	**1.60**	1.69	1.22	**1.48**
MORRIS	**1.65**	1.76	1.36	**1.59**
N.J.U.A.	**1.66**	2.27	2.09	**2.06**
MONMOUTH	**1.78**	1.40	1.78	**1.63**
OCEAN	**1.87**	2.36	2.44	**2.28**
ATLANTIC	**2.27**	2.40	2.05	**2.23**
AVERAGE	**1.50**	2.02	1.85	**1.83**

*** NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time**

TRICO Municipal JIF

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

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Vineland Board of Education I - City of Vineland	652 Plum Street Vineland, NJ 08360	TRICO JIF and MEL JIF limits are excess of the City of Vineland's $200,000 SIR. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the 4th of July Fireworks Event. The Board of Education shall be named as an additional insured under the City's Liability policy.	6/22/2019 #2197786	GL AU EX WC
H - Monroe Twp. Board of Education I - Township of Monroe	75 East Academy Street Williamstown, NJ 08094	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for fireworks display on July 4, 2019 (rain date July 5, 2019).	6/23/2019 #2197804	GL AU EX WC
H - Salem County Fire Academy I - Township of Mannington	135 Cemetery Road Woodstown, NJ 08098	Evidence of Workers Compensation coverage for a Mannington Fire Company fireman who is attending the Salem County Fire Academy.	6/24/2019 #2198573	WC
H - Salem County Fire Academy I - Township of Franklin (Warren County)	135 Cemetery Road Woodstown, NJ 08098	Evidence of Insurance with respect to Fire Fighter 2 Class	6/24/2019 #2198588	GL AU EX WC
H - County of Gloucester I - Township of Franklin (Warren County)	Board of Chosen Freeholders PO Box 337 Deptford, NJ 08096	Evidence of Insurance with respect to Road Closure - Veteran's Way - Library Book Sale	6/24/2019 #2198589	GL AU EX WC
H - Locust Grove I - Township of Deptford	1 Locust Grove Blvd Deptford, NJ 08096	Evidence of Insurance with respects to Township BBQ on 07/13/2019	6/27/2019 #2200361	GL AU EX WC
H - Heritage I - Township of Deptford	338 Juneberry Way Deptford, NJ 08096	Evidence of Insurance with respects to Township BBQ on 06/29/2019	6/27/2019 #2200362	GL AU EX WC

TRICO Municipal JIF

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

Certificate of Insurance Monthly Report

H - Salem County Board of Chosen Freeholders I - Township of Quinton	Salem County Dept of Health & Human Services 110 Fifth Street Salem, NJ 08079	Evidence of Insurance with respect to Salem County Municipal Drug Alliance	7/8/2019 #2218955	GL AU EX WC
H - Gloucester County I - City of Woodbury	2 South Broad, 3rd Floor PO Box 337 Woodbury, NJ 08096	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to use of a County Bus during 2019	7/10/2019 #2220524	GL AU EX WC OTH
H - Gloucester County Board of I - City of Woodbury	Chosen Freeholder 2 South Broad, 3rd Floor PO Box 337 Woodbury, NJ 08096	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to use of a County Bus during 2019	7/10/2019 #2220554	GL AU EX WC OTH
H - Gloucester Township Baseball I - Township of Washington	390 South Woodbury Turnersville Rd Blackwood, NJ 08012	Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program participating in a tournament	7/11/2019 #2226806	GL AU EX WC
H - Pitman Board of Education I - Borough of Pitman	420 Hudson Avenue Pitman, NJ 08071	Pitman Board of Education is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects Pitman Police Department's use of Pitman High School for active shooter drill on July 23, 2019 from 4pm to 8pm.	7/12/2019 #2231164	GL AU EX WC
H - Kelsch Associates I - Borough of Westville	368 Broadway Westville, NJ 08093	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises on 9/28/19 with a rain date of 9/29/19 during the Westville Community Day	7/17/2019 #2233496	GL AU EX WC
H - Gloucester County Improvement I - Township of East Greenwich	Authority 109 Budd Blvd Deptford, NJ 08096	Evidence of Insurance with respect to Arrangement for rental of Small Stage from Gloucester County Improvement Authority	7/17/2019 #2233562	GL AU EX WC

TRICO Municipal JIF

Certificate of Insurance Monthly Report

H - DeLage Landen Financial I - Township of Monroe	Services, Inc. Po Box 41602 Philadelphia, PA 19101	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to two (2) Toshiba E-Studio Copier Model # 2518A Value: $14,200	7/18/2019 #2233566	GL AU EX WC OTH
H - Township of East Greenwich I - Township of East Greenwich	159 Democrat Road Mickleton, NJ 08056	Policy A: Property Policy #: TRI18100191; Policy Term: 01/01/2018 - 01/01/2019; Policy Limit: Real & PP "All Risk" Policy A: Auto Phys Damage Policy #: TRI18100191; Policy Term: 01/01/2018 - 01/01/2019; Policy Limit: ACV $1000 Comp/Col Evidence of Insurance.	7/18/2019 #2233654	GL AU EX WC OTH
H - Vineland Board Of Education I - City of Vineland	652 Plum Street Vineland, NJ 08360	TRICO JIF and MEL JIF limits are excess of the City of Vineland's $200,000 SIR. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to a Fireworks display for the Event Vineland National Night Out to be held 8/6/2019 at the Vineland High School South Campus Grounds, Chestnut Rd Vineland, NJ The Fireworks requirements as per MEL Bulletin were submitted and approved.	7/19/2019 #2234555	GL AU EX WC
Total # of Holders: 17				

TRICO Municipal JIF

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

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Starlite Productions I - Borough of Pitman	9 Whittendale Dr Moorestown, NJ 08057	Evidence of Insurance in respect to Pitman Recreation Department renting of microphones for Summer Theatre Program.	7/23/2019 #2235962	GL AU EX WC
H - DeLage Landen Financial I - Township of Mantua	Services, Inc. PO Box 41602 Philadelphia, PA 19101	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Lease Agreement#21-6000825 for three Copiers (Savin MP C3003 and Lexmark XM3 150) valued at $42,893.	7/24/2019 #2238265	GL AU EX WC OTH
H - Anthony Pierce Sr. and Delora I - Township of Fairfield	Ferebee 1137 Route 49 Bridgeton, NJ 08302	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects barbeque.	7/26/2019 #2239206	GL AU EX WC
H - County of Salem I - Township of Quinton	94 Market Street Salem, NJ 08079	Salem County, 94 Market Street, Salem, NJ 08079 (including Affiliates)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, Automobile & Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty insurance policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured)	7/30/2019 #2240405	GL AU EX WC
H - County of Salem I - Township of Carney's Point	94 Market Street Salem, NJ 08079	Salem County, 94 Market Street, Salem, NJ 08079 (including Affiliates) 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, Automobile Liability & Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty insurance policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured)	7/30/2019 #2240413	GL AU EX WC OTH
H - NEW JERSEY STATE PARK POLICE I - Township of Elk	HEADQUARTERS MAIL CODE 501-04 PO BOX 420 Trenton, NJ 08625	Evidence of Insurance as respects Elk Township Police Department's use of NJ State Park Police Gun Range in Batsto State Park for mandatory firearms training.	7/30/2019 #2241742	GL AU EX WC
H - Norris Sales Company, Inc.	1010 Conshohocken Road Conshohocken, PA 19428	TRICO JIF and MEL JIF limits are excess of the City of Vineland's $[illegible],000 SIR. Certificate Holder is an Additional Insured on the	8/2/2019	GL AU EX WC OTH

TRICO Municipal JIF

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

Certificate of Insurance Monthly Report

I - City of Vineland		above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Equipment rental for Water Utility Dept	#2252007	
H - Holladays Used Auto Parts I - Township of Lower Alloways Creek	242 Salem-Hancocks Bridge Road Salem, NJ 08079	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 policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to Nation Night Out, Tuesday August 6,2019 6:30pm - 10:00pm, in the Municipal Building	8/5/2019 #2252153	GL AU EX WC
H - Miller Auto Leasing I - Township of Washington	d/b/aa Miller Truck Leasing Co. 1824 Route 38 Lumberton, NJ 08048	Miller Auto Leasing Co. d/b/a Miller Truck Leasing Co. and its assigns are an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the police department renting the following vehicle: 2015 Isuzu, VIN901035 valued at $31,000.00	8/6/2019 #2252276	GL AU EX WC OTH
H - Pitman Board of Education and I - Borough of Pitman	ACCASBOJIF 420 Hudson Ave Pitman, NJ 08071	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Pitman Municipal Alliance Governor's Council on Alcohol and Drug Abuse to be presented on 10/10/2019. Times: PHS Auditorium 8am 9am; Kindle Gym 9:15am-10:15am; Walls Gym 10:30am-11:30am; Memorial Gym 12:40pm-1:40pm; PMS Gym 1:55pm 2:55pm; PMS Auditorium 7pm-8pm.	8/6/2019 #2252404	GL AU EX WC
H - Greenwich Township Board of I - Township of Greenwich	Education 415 Swedesboro Road Gibbstown, NJ 08027	Evidence of Insurance with respect to use of the Soccer Fields at HEHAUNSEY School from 07/29/2019 - 12/01/2019	8/6/2019 #2252410	GL AU EX WC
H - Camden County Regional Emergency I - Township of West Deptford	Training Center 410 Woodbury - Turnersville Road Blackwood, NJ 08012	Evidence of Insurance with respect to use of the Camden County Regional Emergency Training Center on 09/27/2019 by the Thorofare Volunteer Fire Company	8/6/2019 #2252411	GL AU EX WC
H - Camden County Regional Emergency I - Township of West Deptford	Training Center 410 Woodbury - Turnersville Road Blackwood, NJ 08012	Evidence of Insurance with respect to use of the Camden County Regional Emergency Training Center on 09/27/2019 by the Thorofare Volunteer Fire Company	8/6/2019 #2252412	AU EX WC
H - Monroe Municipal Utilities	Authorities	Evidence of Insurance with respect to the shared agreement with the	8/6/2019	GL AU EX

I - Township of Monroe	372 South Main Street Williamstown, NJ 08094	Monroe Municipal Utilities Authority	#2252413	WC OTH
H - Monroe Municipal Utilities I - Township of Monroe	Authorities 372 South Main Street Williamstown, NJ 08094	Policy A: Property Policy #: TRI191001-91; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: Real & PP "All Risk" Policy A: Auto Physical Damage Policy #: TRI191001-91; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: ACV $1,000 Comp/Col Evidence of Insurance with respect to the shared agreement with the Monroe Municipal Utilities Authority	8/6/2019 #2252414	GL AU EX WC OTH
H - Camden County Regional Emergency I - Township of West Deptford	Training Center 410 Woodbury - Turnersville Road Blackwood, NJ 08012	Evidence of Insurance with respect to use of the Camden County Regional Emergency Training Center on 09/17/2019 by the Thorofare Volunteer Fire Company	8/8/2019 #2253083	AU EX WC
H - Community First National Bank I - Township of Alloway	P.O. Box 875 17E Main St Alloway, NJ 08001	Community First National and/or its Assigns are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following leased equipment: Eleven (11) Scott SCBAs, Twenty Three(23)Cylinders, One(1)Rit-Pak and Related Equipment. Value: $34,007.50 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	8/9/2019 #2253415	GL AU EX WC OTH
H - Community First National Bank I - Township of Alloway	P.O. Box 875 17E Main St Alloway, NJ 08001	Community First National and/or its Assigns are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following leased equipment: Eleven (11) Scott SCBAs, Twenty Three(23)Cylinders, One(1)Rit-Pak and Related Equipment. Value: $93,007.50. 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	8/14/2019 #2254454	GL AU EX WC OTH
H - Gloucester County Utilities I - Borough of Swedesboro	Authority Clean Communities 109 Budd Blvd Deptford, NJ 08096	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to clean communities activities on October 12 & 13, 2019 at Lake Narraticon Park	8/14/2019 #2254660	GL AU EX WC
H - Heritage Dairy Store I - Borough of Swedesboro	507 Auburn Ave Swedesboro, NJ 08085	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises during Swedesboro Woolwich Day September 28, 2019. No Inflatable or Fireworks.	8/14/2019 #2254661	GL AU EX WC

TRICO Municipal JIF

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

Certificate of Insurance Monthly Report

H - South Harrison Township I - Township of South Harrison	Elementary School 904 Mullica Hill Road Harrisonville, NJ 08039	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to town meeting.	8/19/2019 #2255166	GL AU EX WC
H - Gloucester County Improvement I - City of Woodbury	Authority 109 Budd Blvd. Woodbury, NJ 08096	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of the Improvement Authority's stage on October 5, 2019.	8/19/2019 #2255232	GL AU EX WC
H - GREENWICH TWP. BOARD OF I - Township of Greenwich	EDUCATION 415 SWEDESBOR ROAD Gibbstown, NJ 08027	Evidence of Insurance for the use of the gym at Broad Street and Nehaunsey Schools for volleyball 9.3.19 - 10.25.19 and basketball games and practices 11.12.19 - 3.13.20.	8/20/2019 #2255252	GL
H - County of Salem I - Township of Oldmans	94 Market Street Salem, NJ 08079	Salem County, 94 Market Street, Salem, NJ 08079 (including Affiliates) is amended to be included as "Additional Insured" the Person(s) or Organization(s) as shown in the description section of this certificate of insurance for General Liability, Automobile Liability & Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty 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 to	8/20/2019 #2255398	GL AU EX WC OTH
H - County of Salem I - Township of Oldmans	94 Market Street Salem, NJ 08079	Salem County, 94 Market Street, Salem, NJ 08079 (including Affiliates) is amended to be included as "Additional Insured" the Person(s) or Organization(s) as shown in the description section of this certificate of insurance for General Liability, Automobile Liability & Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty 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 to contract between Salem County Department of Social Services and Oldmans Township Municipal Alliance.	8/20/2019 #2255950	GL AU EX WC OTH
H - Gloucester County Improvement I - Borough of Swedesboro	Authority 109 Budd Blvd Deptford, NJ 08096	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to clean communities activities on October 12 & 13, 2019 at Lake Narraticon Park	8/22/2019 #2256304	GL AU EX WC
H - USDA	1318 S Main Rd #5 Vineland, NJ 08360	Evidence of Insurance as respects to FY19 Emergency Generator Grant valued at $57,558 for the Westville Fire District	8/22/2019	GL AU EX WC OTH

I - Borough of Westville			#2256305	
H - USDA I - Borough of Westville	1318 S Main Rd #5 Vineland, NJ 08360	Evidence of Insurance as respects to FY19 Emergency Generator Grant valued at $57,558 for the Westville Fire District	8/22/2019 #2256319	GL AU EX WC OTH
H - Gateway Regional School District I - Borough of Woodbury Heights	775 Tanyard Rd Woodbury Heights, NJ 08096	Gateway Regional School District is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Shared Services Agreement for the provision of four (4) Class III Special Law Enforcement Officers for the 2019-2020 School Year	8/22/2019 #2256356	GL AU EX WC
H - Paneks I - Township of Pennsville	374 Eggerts Road Ewing, NJ 08638	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the rental of golf carts for the Septemberfest on September 7, 2019 with a rain date of September 8 2019.	8/22/2019 #2256410	GL AU EX WC OTH
Total # of Holders: 30				

TRI-COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF June 30, 2019

		THIS MONTH	*YTD CHANGE*	*PRIOR YEAR END*	*FUND BALANCE*
1.	**UNDERWRITING INCOME**	**1,224,500**	**7,347,838**	**226,274,166**	**233,622,003**
2.	**CLAIM EXPENSES**				
	Paid Claims	402,868	2,591,966	88,656,147	**91,246,563**
	Case Reserves	(26,145)	(246,617)	6,289,597	**6,044,529**
	IBNR	98,273	406,493	3,034,278	**3,440,771**
	Recoveries	-	-	-	**-**
	TOTAL CLAIMS	**474,995**	**2,751,842**	**97,980,021**	**100,731,863**
3.	**EXPENSES**				
	Excess Premiums	385,962	2,315,024	60,781,456	**63,096,480**
	Administrative	222,937	1,182,265	41,543,154	**42,725,418**
	TOTAL EXPENSES	**608,899**	**3,497,289**	**102,324,609**	**105,821,899**
4.	**UNDERWRITING PROFIT (1-2-3)**	140,607	1,098,707	25,969,535	**27,068,242**
5.	**INVESTMENT INCOME**	107,064	526,959	9,085,019	**9,611,978**
6.	**DIVIDEND INCOME**	0	0	849,370	**849,370**
7.	**STATUTORY PROFIT (4+5+6)**	**247,671**	**1,625,666**	**35,903,924**	**37,529,589**
8.	**DIVIDEND**	0	0	16,467,912	**16,467,912**
9.	**STATUTORY SURPLUS (7-8)**	**247,671**	**1,625,666**	**19,436,012**	**21,061,677**

SURPLUS (DEFICITS) BY FUND YEAR

Closed	47,271	236,123	14,250,616	**14,486,738**
MEL JIF Retro	4,381	20,888	21,303	**42,191**
2015	30,782	373,227	1,808,996	**2,182,223**
2016	(29,070)	291,170	1,933,815	**2,224,985**
2017	34,047	247,341	221,705	**469,045**
2018	231,620	118,754	1,199,578	**1,318,332**
2019	(71,359)	338,162		**338,162**
TOTAL SURPLUS (DEFICITS)	**247,671**	**1,625,666**	**19,436,012**	**21,061,677**
TOTAL CASH				**31,530,811**

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	**(200)**	**(437)**	**75,830,239**	**75,829,802**
FUND YEAR 2015				
Paid Claims	15,111	222,896	4,122,816	**4,345,712**
Case Reserves	(25,236)	(543,215)	1,324,188	**780,973**
IBNR	(11,080)	(5,566)	40,566	**35,000**
Recoveries	0	0	0	**0**
TOTAL FY 2015 CLAIMS	**(21,204)**	**(325,886)**	**5,487,570**	**5,161,684**
FUND YEAR 2016				
Paid Claims	14,496	184,233	3,296,261	**3,480,494**
Case Reserves	77,271	(277,282)	1,216,026	**938,744**
IBNR	(52,142)	(146,656)	288,469	**141,813**
Recoveries	0	0	0	**0**
TOTAL FY 2016 CLAIMS	**39,624**	**(239,705)**	**4,800,756**	**4,561,051**
FUND YEAR 2017				
Paid Claims	54,187	350,771	3,596,729	**3,947,500**
Case Reserves	24,321	(318,056)	1,804,999	**1,486,943**
IBNR	(104,435)	(239,698)	686,927	**447,229**
Recoveries	0	0	0	**0**
TOTAL FY 2017 CLAIMS	**(25,927)**	**(206,983)**	**6,088,655**	**5,881,672**
FUND YEAR 2018				
Paid Claims	49,149	604,093	1,810,102	**2,414,196**
Case Reserves	55,660	162,454	1,944,384	**2,106,839**
IBNR	(320,214)	(802,138)	2,018,316	**1,216,178**
Recoveries	0	0	0	**0**
TOTAL FY 2018 CLAIMS	**(215,405)**	**(35,590)**	**5,772,802**	**5,737,212**
FUND YEAR 2019				
Paid Claims	270,125	1,228,859		**1,228,859**
Case Reserves	(158,161)	731,032		**731,032**
IBNR	586,144	1,600,551		**1,600,551**
Recoveries	0	0		**0**
TOTAL FY 2019 CLAIMS	**698,107**	**3,560,442**		**3,560,442**
COMBINED TOTAL CLAIMS	**474,995**	**2,751,842**	**97,980,021**	**100,731,863**

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.

TRI-COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF July 31, 2019

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**1,204,553**	**8,552,391**	**226,274,166**	**234,826,557**
2.	**CLAIM EXPENSES**				
	Paid Claims	349,688	2,941,653	88,656,147	**91,596,251**
	Case Reserves	988,444	741,828	6,289,597	**7,032,974**
	IBNR	(744,924)	(338,431)	3,034,278	**2,695,847**
	Recoveries	-	-	-	**-**
	TOTAL CLAIMS	**593,208**	**3,345,050**	**97,980,021**	**101,325,071**
3.	**EXPENSES**				
	Excess Premiums	357,527	2,672,551	60,781,456	**63,454,007**
	Administrative	257,462	1,439,727	41,543,154	**42,982,880**
	TOTAL EXPENSES	**614,988**	**4,112,278**	**102,324,609**	**106,436,887**
4.	**UNDERWRITING PROFIT (1-2-3)**	(3,643)	1,095,063	25,969,535	**27,064,599**
5.	**INVESTMENT INCOME**	32,424	559,383	9,085,019	**9,644,401**
6.	**DIVIDEND INCOME**	0	0	849,370	**849,370**
7.	**STATUTORY PROFIT (4+5+6)**	**28,780**	**1,654,446**	**35,903,924**	**37,558,370**
8.	**DIVIDEND**	0	0	16,467,912	**16,467,912**
9.	**STATUTORY SURPLUS (7-8)**	**28,780**	**1,654,446**	**19,436,012**	**21,090,458**

SURPLUS (DEFICITS) BY FUND YEAR

Closed	14,936	251,059	14,250,616	**14,501,674**
MEL JIF Retro	1,353	22,242	21,303	**43,544**
2015	2,945	376,172	1,808,996	**2,185,168**
2016	3,247	294,417	1,933,815	**2,228,232**
2017	2,506	249,847	221,705	**471,552**
2018	4,719	123,474	1,199,578	**1,323,052**
2019	(927)	337,236		**337,236**
TOTAL SURPLUS (DEFICITS)	**28,780**	**1,654,446**	**19,436,012**	**21,090,458**
TOTAL CASH				**34,153,775**

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	**(200)**	**(637)**	**75,830,239**	**75,829,602**
FUND YEAR 2015				
Paid Claims	6,839	229,735	4,122,816	**4,352,550**
Case Reserves	(30,311)	(573,527)	1,324,188	**750,661**
IBNR	23,472	17,906	40,566	**58,472**
Recoveries	0	0	0	**0**
TOTAL FY 2015 CLAIMS	**(0)**	**(325,886)**	**5,487,570**	**5,161,684**
FUND YEAR 2016				
Paid Claims	134,967	319,201	3,296,261	**3,615,461**
Case Reserves	(80,271)	(357,553)	1,216,026	**858,473**
IBNR	(54,696)	(201,352)	288,469	**87,117**
Recoveries	0	0	0	**0**
TOTAL FY 2016 CLAIMS	**(0)**	**(239,705)**	**4,800,756**	**4,561,051**
FUND YEAR 2017				
Paid Claims	39,832	390,604	3,596,729	**3,987,333**
Case Reserves	222,738	(95,318)	1,804,999	**1,709,681**
IBNR	(262,571)	(502,269)	686,927	**184,658**
Recoveries	0	0	0	**0**
TOTAL FY 2017 CLAIMS	**(0)**	**(206,983)**	**6,088,655**	**5,881,672**
FUND YEAR 2018				
Paid Claims	46,071	650,164	1,810,102	**2,460,266**
Case Reserves	50,909	213,363	1,944,384	**2,157,748**
IBNR	(96,979)	(899,117)	2,018,316	**1,119,199**
Recoveries	0	0	0	**0**
TOTAL FY 2018 CLAIMS	**0**	**(35,590)**	**5,772,802**	**5,737,213**
FUND YEAR 2019				
Paid Claims	122,179	1,351,038		**1,351,038**
Case Reserves	825,379	1,556,411		**1,556,411**
IBNR	(354,150)	1,246,401		**1,246,401**
Recoveries	0	0		**0**
TOTAL FY 2019 CLAIMS	**593,408**	**4,153,850**		**4,153,850**
COMBINED TOTAL CLAIMS	**593,208**	**3,345,050**	**97,980,021**	**101,325,071**

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

<u>Monthly</u> Regulatory Filing Check List

Fund Year 2019 for the Month of July/August

ITEM	FILING STATUS
Meeting Minutes	9/2419
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	7/24/19
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

<u>Annual</u> Regulatory Filing Check List

Year: January 1, 2019 – December 31, 2019

ITEM	FILING STATUS
Ethics Filings *(Notification to FG's and Prof's)*	4/3/19
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	2/4/19
Annual Assessments/Contributions	2/4/19
Supplemental Assessments/Contributions	N/A
Risk Management Program	2/4/19
Annual Certified Audit	6/24/19
List of Fund Commissioners & Executive Committee	2/4/19
Identity of Administrator	2/4/19
Identity of Treasurer	2/4/19
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	2/4/19
Withdrawals	N/A
Exhibit A - Certification of JIF Fund Professionals	2/4/19
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
New Service Providers	2/4/19
Annual Reorganization Resolutions, including Cash Management Plan	2/4/19

Professionals	Contract	Gen Ins	Fidelity	E&O	Surety
Actuary – Actuarial Advantage	X	8/7/20	N/A	7/16/20	N/A
Administrative Consultant PERMA	X	12/10/19	N/A	12/10/19	N/A
Administrator - AJG	X	10/1/19	5/1/18	9/1/20	N/A
Attorney (including Subro.) - DeWeese	X	9/1/20	N/A	9/1/20	N/A
Asset Manager – Wilmington Trust	X	10/1/19	5/1/18	11/1/18	N/A
Auditor - Bowman	X	8/1/20	N/A	8/1/20	N/A
Claims Administrator Qual-Lynx	X	7/1/20	5/1/18	10/1/20	12/31/18
Managed Care - QualCare	X	7/1/20	N/A	10/1/20	N/A
Database Management - Origami	X		NA		NA
Payroll Auditor - Bowman	X	8/1/20	N/A	8/1/20	N/A
Property Appraiser - Assetworks	X	9/27/19	N/A	9/27/19	N/A
Safety Director – JA Montgomery	X	12/10/19	N/A	12/10/19	N/A
Underwriting Manager- Conner Strong	X	12/10/19	N/A	12/10/19	N/A
Technology Risk Svcs – Lou Romero	X	3/1/20	N/A	3/1/20	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	5/1/18	N/A	JIF
Recording Secretary - Kristie	X	N/A	N/A	N/A	N/A

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2018 Safety Incentive Program Awards

Member Municipality	Opening Balance	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	Sept. 2019	October 2019	Nov. 2019	Dec. 2019	Paid 2020	**Total Expenses**	Ending Balance	Encum. Funds	Lunch $10PP
Alloway	1,755.00														**0.00**	1,755.00		N/A
Carneys Point	3,675.00					3,675.00									**3,675.00**	0.00		
Clayton	3,675.00					3,675.00									**3,675.00**	0.00		N/A
Deptford	4,975.00					4,975.00									**4,975.00**	0.00		N/A
East Greenwich	3,675.00					3,675.00									**3,675.00**	0.00		N/A
Elk	2,275.00					2,275.00									**2,275.00**	0.00		N/A
Elsinboro	2,505.00				1,755.00	750.00									**2,505.00**	0.00		N/A
Fairfield	2,275.00					2,275.00									**2,275.00**	0.00		N/A
Franklin	4,075.00					4,075.00									**4,075.00**	0.00		N/A
Glassboro	4,475.00					4,475.00									**4,475.00**	0.00		512.00
Greenwich	3,675.00				2,925.00	750.00									**3,675.00**	0.00		N/A
Harrison	3,675.00					3,675.00									**3,675.00**	0.00		N/A
Logan	2,925.00														**0.00**	2,925.00		N/A
Lower Alloways Creek	3,175.00														**0.00**	3,175.00		N/A
Mannington	2,255.00					2,255.00									**2,255.00**	0.00		N/A
Mantua	3,575.00					3,575.00									**3,575.00**	0.00		N/A
Monroe	4,725.00					4,725.00									**4,725.00**	0.00		N/A
Oldmans	2,505.00				1,755.00	750.00									**2,505.00**	0.00		N/A
Paulsboro	2,925.00					2,925.00									**2,925.00**	0.00		N/A
Penns Grove	4,325.00				3,575.00	750.00									**4,325.00**	0.00		N/A
Pennsville	3,575.00					3,575.00									**3,575.00**	0.00		N/A
Pilesgrove	2,505.00														**0.00**	2,505.00		N/A
Pitman	4,325.00														**0.00**	4,325.00		N/A
Quinton Twp.	2,255.00				1,755.00	500.00									**2,255.00**	0.00		N/A
Shiloh	2,255.00					2,255.00									**2,255.00**	0.00		N/A
South Harrison	2,505.00					2,505.00									**2,505.00**	0.00		N/A
Swedesboro	3,025.00					3,025.00									**3,025.00**	0.00		N/A
Upper Pittsgrove	1,755.00				1,755.00										**1,755.00**	0.00		N/A
Vineland	4,975.00					4,975.00									**4,975.00**	0.00		N/A
Washington	4,725.00				4,225.00	500.00									**4,725.00**	0.00		N/A
Wenonah	3,275.00							3,275.00							**3,275.00**	0.00		N/A
West Deptford	4,475.00					4,475.00									**4,475.00**	0.00		N/A
Westville	2,925.00					2,925.00									**2,925.00**	0.00		N/A
Woodbury	4,575.00					4,575.00									**4,575.00**	0.00		N/A
Woodbury Hghts.	2,925.00					2,925.00									**2,925.00**	0.00		N/A
Woodstown	3,275.00					3,275.00									**3,275.00**	0.00		N/A
Woolwich	3,675.00					3,675.00									**3,675.00**	0.00		
Total By Line	124,145.00	0.00	0.00	0.00	17,745.00	88,440.00	0.00	3,275.00	0.00	0.00	0.00	0.00	0.00	0.00	**109,460.00**	14,685.00		

Must be claimed by November 1, 2019. All Encumbered Funds must be claimed by February 1, 2020

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2019 Optional Safety Budget

Member Municipality	Opening Balance	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	Sept. 2019	Oct. 2019	Nov. 2019	Dec. 2019	Paid 2020	Total YTD Expenses	Remaining Balance	Date Encumbered
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									941.93					941.93	1,558.07	
Elk Township	1,500.00														0.00	1,500.00	
Elsinboro	750.00														0.00	750.00	03/21/19
Fairfield	1,500.00														0.00	1,500.00	
Franklin	3,500.00									2,210.00					2,210.00	1,290.00	
Glassboro	4,500.00														0.00	4,500.00	
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						945.92								945.92	1,554.08	
Mannington	750.00														0.00	750.00	
Mantua	3,500.00														0.00	3,500.00	
Monroe	4,500.00														0.00	4,500.00	
Oldmans	750.00														0.00	750.00	
Paulsboro	3,500.00														0.00	3,500.00	
Penns Grove	3,500.00							3,325.00							3,325.00	175.00	
Pennsville	3,500.00						1,053.85								1,053.85	2,446.15	
Pilesgrove	750.00														0.00	750.00	
Pitman	3,500.00														0.00	3,500.00	
Quinton	750.00														0.00	750.00	03/21/19
Shiloh	750.00														0.00	750.00	
South Harrison	750.00				750.00										750.00	0.00	
Swedesboro	1,500.00														0.00	1,500.00	
Upper Pittsgrove	750.00														0.00	750.00	
Vineland City	2,500.00														0.00	2,500.00	
Washington Township	4,500.00									3,316.40					3,316.40	1,183.60	
Wenonah	1,500.00							1,500.00							1,500.00	0.00	
West Deptford Township	4,500.00														0.00	4,500.00	
Westville	2,500.00														0.00	2,500.00	
Woodbury City	3,500.00														0.00	3,500.00	
Woodbury Heights	2,500.00														0.00	2,500.00	
Woodstown	1,500.00														0.00	1,500.00	
Woolwich	1,500.00					514.89									514.89	985.11	
Total By Line	$88,750.00	$0.00	$0.00	$0.00	$750.00	$514.89	$1,999.77	$4,825.00	$0.00	$6,468.33	$0.00	$0.00	$0.00	$0.00	$14,557.99	$74,192.01	

All Funds must be claimed or encumbered by November 1, 2019. All encumbered funds must be claimed by February 1, 2020

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2019 Wellness Incentive Program

Member Municipality	Opening Balance	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	Sept. 2019	Oct. 2019	Nov. 2019	Dec. 2019	Paid 2020	Total YTD Expenses	Ending Balance	Encum. Funds
Alloway	500.00														0.00	500.00	
Carney's Point	1,000.00														0.00	1,000.00	
Clayton	1,000.00														0.00	1,000.00	
Deptford	1,500.00														0.00	1,500.00	
East Greenwich	1,000.00							170.00		140.00					310.00	690.00	
Elk Township	750.00														0.00	750.00	
Elsinboro	500.00														0.00	500.00	03/21/19
Fairfield	750.00														0.00	750.00	
Franklin	1,250.00														0.00	1,250.00	
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														0.00	1,000.00	
Mannington	500.00														0.00	500.00	
Mantua	1,250.00														0.00	1,250.00	
Monroe	1,500.00														0.00	1,500.00	
Oldmans	500.00														0.00	500.00	
Paulsboro	1,000.00														0.00	1,000.00	
Penns Grove	1,250.00							529.06							529.06	720.94	
Pennsville	1,250.00				130.93		242.12								373.05	876.95	
Pilesgrove	500.00														0.00	500.00	
Pitman	1,250.00														0.00	1,250.00	
Quinton	500.00														0.00	500.00	03/21/19
Shiloh	500.00														0.00	500.00	
South Harrison	500.00							500.00							500.00	0.00	
Swedesboro	750.00							485.58							485.58	264.42	
Upper Pittsgrove	500.00														0.00	500.00	
Vineland City	1,500.00														0.00	1,500.00	
Washington Township	1,500.00									1,194.48					1,194.48	305.52	
Wenonah	750.00							750.00							750.00	0.00	
West Deptford	1,500.00					560.00									560.00	940.00	
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														0.00	1,000.00	
Total By Line	$35,750.00	$0.00	$0.00	$0.00	$130.93	$560.00	$242.12	$2,434.64	$0.00	$1,334.48	$0.00	$0.00	$0.00	$0.00	$4,702.17	$31,047.83	

All Funds must be claimed or encumbered by November 1, 2019. All encumbered funds must be claimed by February 1, 2020

Updated as of 9/16/2019

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

2019 EPL/Cyber Risk Management Budget

Member Municipality	Opening Balance	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	Paid in 2020	Total YTD Expenses	Ending Balance	Date Encumbered
Alloway	1,000.00					198.00		45.00	36.00						279.00	721.00	
Carneys Point	2,000.00					1,117.62	882.38								2,000.00	0.00	
Clayton	2,000.00														0.00	2,000.00	
Deptford	3,000.00														0.00	3,000.00	
East Greenwich	2,000.00							2,000.00							2,000.00	0.00	
Elk	1,500.00														0.00	1,500.00	
Elsinboro	1,000.00														0.00	1,000.00	3/21/2019
Fairfield	1,500.00														0.00	1,500.00	
Franklin	2,500.00									1,837.00					1,837.00	663.00	
Glassboro	3,000.00														0.00	3,000.00	
Greenwich	2,000.00														0.00	2,000.00	
Harrison	2,000.00														0.00	2,000.00	
Logan	2,000.00														0.00	2,000.00	
Lower Alloways Creek	2,000.00														0.00	2,000.00	
Mannington	1,000.00														0.00	1,000.00	
Mantua	2,500.00														0.00	2,500.00	
Monroe	3,000.00														0.00	3,000.00	
Oldmans	1,000.00														0.00	1,000.00	
Paulsboro	2,000.00			125.00											125.00	1,875.00	
Penns Grove	2,500.00														0.00	2,500.00	
Pennsville	2,500.00							2,500.00							2,500.00	0.00	
Pilesgrove	1,000.00														0.00	1,000.00	
Pitman	2,500.00														0.00	2,500.00	
Quinton	1,000.00														0.00	1,000.00	3/21/2019
Shiloh	500.00														0.00	500.00	
South Harrison	1,000.00								1,000.00						1,000.00	0.00	
Swedesboro	1,500.00														0.00	1,500.00	
Upper Pittsgrove	1,000.00														0.00	1,000.00	
Vineland	3,000.00														0.00	3,000.00	
Washington	3,000.00														0.00	3,000.00	
Wenonah	1,500.00								1,500.00						1,500.00	0.00	
West Deptford	3,000.00														0.00	3,000.00	
Westville	2,000.00														0.00	2,000.00	
Woodbury (City)	2,500.00														0.00	2,500.00	
Woodbury Hgts	2,000.00														0.00	2,000.00	
Woodstown	1,500.00														0.00	1,500.00	
Woolwich	2,000.00														0.00	2,000.00	
Total By Line	71,000.00	0.00	0.00	125.00	0.00	1,315.62	882.38	4,545.00	2,536.00	1,837.00	0.00	0.00	0.00	0.00	11,241.00	59,759.00	

All Funds must be claimed or encumbered by November 1, 2019. All encumbered funds must be claimed by February 1, 2020

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Trico JIF
Data Valued As of : July 1, 2019

Total Participating Members	**37**
Complaint	37
Percent Compliant	100.00%

Member Name	*	Compliant	01/01/19 EPL Deductible		2019 POL Deductible	Co-Insurance 01/01/19
ALLOWAY		Yes	$ 20,000		$ 20,000	0%
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	0%
ELK		Yes	$ 20,000		$ 20,000	20% of 1st 100K
ELSINBORO		Yes	$ 20,000		$ 20,000	20% of 1st 250K
FAIRFIELD TOWNSHIP T		Yes	$ 20,000		$ 20,000	20% of 1st 250K
FRANKLIN TOWNSHIP T		Yes	$ 10,000		$ 10,000	0%
GLASSBORO		Yes	$ 20,000		$ 20,000	20% of 1st 250K
GREENWICH		Yes	$ 20,000		$ 20,000	20% of 1st 250K
HARRISON		Yes	$ 15,000		$ 15,000	0%
LOGAN		Yes	$ 20,000		$ 20,000	0%
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	0%
MONROE		Yes	$ 20,000		$ 20,000	20% of 1st 250K
OLDMANS		Yes	$ 2,500		$ 2,500	0%
PAULSBORO		Yes	$ 50,000		$ 50,000	20% of 1st 250K
PENNS GROVE		Yes	$ 2,500		$ 2,500	0%
PENNSVILLE		Yes	$ 5,000		$ 5,000	0%
PILESGROVE		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 PITTSGROVE		Yes	$ 20,000		$ 20,000	20% of 1st 250K
VINELAND		Yes	$ 50,000		$ 50,000	20% of 1st 250K
WASHINGTON TOWNSHIP T		Yes	$ 20,000	$75,000 Deductible for Police Claims	$ 20,000	20% of 1st 250K
WENONAH		Yes	$ 2,500		$ 2,500	0%
WEST DEPTFORD		Yes	$ 20,000		$ 20,000	20% of 1st 250K
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	20% of 1st 250K

* Member does NOT participate in EPL coverage

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Trico JIF

Data Valued As of :	**August 7, 2019**
Total Participating Members	**37**
Complaint	**37**
Percent Compliant	100.00%

Member Name	*	Compliant	01/01/19 EPL Deductible		2019 POL Deductible	Co-Insurance 01/01/19
ALLOWAY		Yes	$ 20,000		$ 20,000	0%
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	0%
ELK		Yes	$ 20,000		$ 20,000	20% of 1st 100K
ELSINBORO		Yes	$ 20,000		$ 20,000	20% of 1st 250K
FAIRFIELD TOWNSHIP T		Yes	$ 20,000		$ 20,000	20% of 1st 250K
FRANKLIN TOWNSHIP T		Yes	$ 10,000		$ 10,000	0%
GLASSBORO		Yes	$ 20,000		$ 20,000	20% of 1st 250K
GREENWICH		Yes	$ 20,000		$ 20,000	20% of 1st 250K
HARRISON		Yes	$ 15,000		$ 15,000	0%
LOGAN		Yes	$ 20,000		$ 20,000	0%
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	0%
MONROE		Yes	$ 20,000		$ 20,000	20% of 1st 250K
OLDMANS		Yes	$ 2,500		$ 2,500	0%
PAULSBORO		Yes	$ 50,000		$ 50,000	20% of 1st 250K
PENNS GROVE		Yes	$ 2,500		$ 2,500	0%
PENNSVILLE		Yes	$ 5,000		$ 5,000	0%
PILESGROVE		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 PITTSGROVE		Yes	$ 20,000		$ 20,000	20% of 1st 250K
VINELAND		Yes	$ 50,000		$ 50,000	20% of 1st 250K
WASHINGTON TOWNSHIP T		Yes	$ 20,000	$75,000 Deductible for Police Claims	$ 20,000	20% of 1st 250K
WENONAH		Yes	$ 2,500		$ 2,500	0%
WEST DEPTFORD		Yes	$ 20,000		$ 20,000	20% of 1st 250K
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	20% of 1st 250K

* Member does NOT participate in EPL coverage

MEL Cyber Risk Compliance Report

JIF	Entity	No Submission	Add'l Info Required	Tier 1	Tier 2
TRICO	Borough of Clayton	X			
TRICO	Borough of Glassboro	X			
TRICO	Borough of Paulsboro	X			
TRICO	Borough of Penns Grove	X			
TRICO	Borough of Pitman	X			
TRICO	Borough of Shiloh	X			
TRICO	Borough of Swedesboro	X			
TRICO	Borough of Wenonah	X			
TRICO	Borough of Westville	X			
TRICO	Borough of Woodbury Heights	X			
TRICO	Borough of Woodstown	X			
TRICO	City of Vineland	X			
TRICO	City of Woodbury	X			
TRICO	Township of Alloway		12/20/2018		
TRICO	Township of Carney's Point			10/17/2018	
TRICO	Township of Deptford	X			
TRICO	Township of East Greenwich			5/1/2018	5/1/2018
TRICO	Township of Elk	X			
TRICO	Township of Elsinboro	X			
TRICO	Township of Fairfield	X			
TRICO	Township of Franklin	X			
TRICO	Township of Greenwich	X			
TRICO	Township of Harrison	X			
TRICO	Harrison Fire District	X			
TRICO	Township of Logan		7/13/2018		
TRICO	Township of Lower Alloways Creek	X			
TRICO	Township of Mannington	X			
TRICO	Township of Mantua	X			
TRICO	Township of Monroe			8/15/2018	8/15/2018
TRICO	Township of Oldmans	X			
TRICO	Township of Pennsville	X			
TRICO	Township of Pilesgrove	X			
TRICO	Township of Quinton	X			
TRICO	Township of South Harrison	X			
TRICO	Township of Upper Pittsgrove	X			
TRICO	Township of Washington			5/13/2019	5/13/2019
TRICO	Township of West Deptford	X			
TRICO	Township of Woolwich			7/10/2018	7/10/2018

Revision Date: 9/3/2019

MEL STATUTORY BONDS as of 8/5/19

MEL ID	JIF	Name	Applicant	Position	Effective Date	Delete Date	IsActive	Status
350	TRICOJIF	Fairfield Township	Carla Smith	Tax Collector	01/01/2012		Yes	Approved
350	TRICOJIF	Fairfield Township	Neil Young	CFO/Treasurer	06/08/2017		Yes	Approved
350	TRICOJIF	Fairfield Township	Lois Buttner	Treasurer	01/01/2012	08/14/2015	No	Approved
360	TRICOJIF	Pennsville Township	John F. Willadsen	Treasurer / CFO Crime	01/01/2010		Yes	Approved
360	TRICOJIF	Pennsville Township	Lauren E. Schoonmaker	Tax Collector	01/01/2010		Yes	Approved
361	TRICOJIF	Pilesgrove Township	Kimberly Fleetwood	Treasurer	01/01/2007	05/31/2018	No	Approved
361	TRICOJIF	Pilesgrove Township	Donna L. Denham	Tax Collector	06/09/2009	05/31/2018	No	Approved
368	TRICOJIF	Westville Borough	Nicole O'Hara	Tax Collector	08/01/2017		Yes	Approved
368	TRICOJIF	Westville Borough	Ryan Giles	Treasurer	04/05/2017		Yes	Approved
368	TRICOJIF	Westville Borough	Friz H. Sims Jr	Treasurer-Westville Fire Distri	04/14/2009		Yes	Approved
368	TRICOJIF	Westville Borough	Christine A. Helder	Tax Collector	01/01/2007	08/01/2017	No	Approved
368	TRICOJIF	Westville Borough	William Bittner	Treasurer	01/01/2015	05/01/2017	No	Approved
362	TRICOJIF	Pitman Borough	Margaret Ware	Library Treasurer	03/07/2014		Yes	Approved
362	TRICOJIF	Pitman Borough	Sheila Garrison	Tax Collector	11/13/2017	04/02/2019	No	Approved
362	TRICOJIF	Pitman Borough	Stephen P Considine	Treasurer (CFO crime)	01/01/2007		Yes	Approved
362	TRICOJIF	Pitman Borough	Beth A. Walls	Tax Collector	01/01/2007	08/29/2018	No	Approved
352	TRICOJIF	Greenwich Township	Merrie Schmidt	Treasurer	01/01/2007		Yes	Approved
352	TRICOJIF	Greenwich Township	Suzanne D. Pierce	Tax Collector	03/02/2015		Yes	Approved
365	TRICOJIF	Swedesboro Borough	Lois M. Elder	Treasurer	01/01/2011	01/01/2019	No	Approved
365	TRICOJIF	Swedesboro Borough	Kimberly Fleetwood	Tax Collector	03/07/2011		Yes	Approved
366	TRICOJIF	Upper Pittsgrove Township	Susan E. DeFrancesco	Tax Collector/Treasurer	01/01/2007		Yes	Approved
464	TRICOJIF	Quinton Township	Dawn Michelle Mitchell	Tax Collector	06/02/2008		Yes	Approved
464	TRICOJIF	Quinton Township	Diane L. S. Bowman	Treasurer	01/01/2007		Yes	Approved
369	TRICOJIF	Woodbury Heights Borough	Victoria Holmstrom	Treasurer / Tax Collector effe	01/06/2012		Yes	Approved
381	TRICOJIF	Woodbury City	Theresa Mulvenna	Tax Collector / Utility Collecto	08/01/2017		Yes	Approved
381	TRICOJIF	Woodbury City	Cheryl Slack	Library Treasurer	01/01/2007		Yes	Approved
381	TRICOJIF	Woodbury City	Robert Law	Municipal Treasurer (CFO-crin	01/01/2007	04/24/2018	No	Approved
381	TRICOJIF	Woodbury City	Lorraine Roberts (married n	Tax / Utility Collector	01/01/2007	08/01/2017	No	Approved
374	TRICOJIF	Washington Township	Colette Bachich	CFO/Treasurer	12/01/2017		Yes	Approved
374	TRICOJIF	Washington Township	James D'Auria	Treasurer	07/28/2014	11/30/2017	No	Approved
374	TRICOJIF	Washington Township	Robin D. Sarlo	Tax Collector	06/10/2015	04/01/2019	No	Approved
374	TRICOJIF	Washington Township	Anne Deeck	Tax Collector	07/01/2014	06/09/2015	No	Approved
367	TRICOJIF	Wenonah Borough	Karen Sweeney	Treasurer	07/01/2007		Yes	Approved
367	TRICOJIF	Wenonah Borough	Beth A. Walls	Tax Collector	09/29/2014		Yes	Approved
367	TRICOJIF	Wenonah Borough	Lawrence J Nightlinger Jr.	Tax Collector	03/21/2011	09/22/2014	No	Approved
349	TRICOJIF	Elk Township	Stephen P. Considine	Treasurer	01/01/2009		Yes	Approved
349	TRICOJIF	Elk Township	Susan E. Defrancesco	Tax Collector	12/13/2007		Yes	Approved
347	TRICOJIF	Clayton Borough	Donna M. Nestore	Tax Collector / Treasurer	01/01/2008		Yes	Approved
355	TRICOJIF	Logan Township	Rosanne Pyle	Tax Collector	01/01/2011		Yes	Approved
355	TRICOJIF	Logan Township	Robert Best	Teasurer / CFO	12/31/2012	03/31/2017	No	Approved
640	TRICOJIF	Lower Alloways Creek Township	Dawn M. Allen	Tax Collector	01/01/2010		Yes	Approved
640	TRICOJIF	Lower Alloways Creek Township	Kevin S. Clour	Treasurer	01/01/2011		Yes	Approved
359	TRICOJIF	Penns Grove Borough	Marie Stout	Tax Collector	01/01/2017	01/01/2018	No	Approved
359	TRICOJIF	Penns Grove Borough	Anne McCarthy	Tax Collector	01/01/2013	01/01/2015	No	Approved
359	TRICOJIF	Penns Grove Borough	Elizabeth A. Ruhl	Tax Collector	01/01/2015	12/31/2016	No	Approved
370	TRICOJIF	Woodstown Borough	James R. Hackett	Treasurer/CFO	01/01/2010		Yes	Approved
370	TRICOJIF	Woodstown Borough	Elaine H. Urion	Tax Collector	01/01/2009	01/01/2018	No	Approved
353	TRICOJIF	Harrison Township	Maria Berkett	Tax Collector	07/17/2017		Yes	Approved
353	TRICOJIF	Harrison Township	Dawn Michelle Allen	Tax Collector/ Utility Collecto	09/10/2007		Yes	Approved
353	TRICOJIF	Harrison Township	Yvonne Bullock	Treasurer (CFO Crime)	01/01/2007		Yes	Approved
364	TRICOJIF	South Harrison Township	Victoria Holmstrom	Tax Collector	08/26/2013		Yes	Approved
358	TRICOJIF	Paulsboro Borough	Rita M. Costenbader	Utility Collector	01/01/2007		Yes	Approved
358	TRICOJIF	Paulsboro Borough	Lorraine Boyer	Treasurer / CFO	04/08/2015		Yes	Approved
358	TRICOJIF	Paulsboro Borough	Georjean Widener	Tax Collector	08/01/2014		Yes	Approved
480	TRICOJIF	Oldmans Township	Anne Deeck	Tax Collector	09/09/2015		Yes	Approved
480	TRICOJIF	Oldmans Township	James R. Hackett	Treasurer/ Water Collector(CF	01/01/2007	12/31/2018	No	Approved
480	TRICOJIF	Oldmans Township	Margie Schieber	Tax Collector	01/01/2007	06/30/2015	No	Approved
351	TRICOJIF	Glassboro Borough	Rosemary A. Turner	Tax Collector	01/01/2008		Yes	Approved
351	TRICOJIF	Glassboro Borough	Karyn Paccione	CFO	07/01/2011		Yes	Approved
357	TRICOJIF	Monroe Township	Karyn Paccione	CFO	09/08/2014	12/31/2018	No	Approved
357	TRICOJIF	Monroe Township	Joanna Potopchuk	Tax Collector	08/01/2015		Yes	Approved
357	TRICOJIF	Monroe Township	Joan Rumpf	Tax Collector	01/01/2012	08/01/2015	No	Approved
356	TRICOJIF	Mantua Township	Alice M. Kellmyer	Tax Collector	01/01/2009		Yes	Approved
356	TRICOJIF	Mantua Township	Gayle L. Tschopp	Treasurer	01/01/2009		Yes	Approved
603	TRICOJIF	Mannington Township	Linda S. Jones	Treasurer	01/01/2011		Yes	Approved
603	TRICOJIF	Mannington Township	Suzanne Pierce	Tax Collector	01/01/2017		Yes	Approved
603	TRICOJIF	Mannington Township	Lynne H. Stiles	Tax Collector	01/01/2009		No	Approved

MEL STATUTORY BONDS as of 8/5/19

645	TRICOJIF	Elsinboro Township	Joanne M. Eddy	Tax Collector	12/31/2014		Yes	Approved
371	TRICOJIF	Woolwich Township	Kim Jaworski	Tax Collector	10/27/2011		Yes	Approved
371	TRICOJIF	Woolwich Township	William Pine	Treasurer	01/01/2011		Yes	Approved
346	TRICOJIF	Carneys Point Township	Linda S. Jones	Treasurer	01/01/2007		Yes	Approved
346	TRICOJIF	Carneys Point Township	Marie Stout	Tax Collector	01/01/2017		Yes	Approved
346	TRICOJIF	Carneys Point Township	Elizabeth A. Ruhl	Tax Collector	01/01/2014	01/01/2017	No	Approved
529	TRICOJIF	Shiloh Borough	Elizabeth Wallender	Tax Collector	01/01/2007		Yes	Approved
529	TRICOJIF	Shiloh Borough	Ronald L. Campbell Sr.	Treasurer	01/01/2007		Yes	Approved
528	TRICOJIF	Franklin Township	Elizabeth Ruhl	Tax Collector	01/01/2017		Yes	Approved
528	TRICOJIF	Franklin Township	Charles Owens	Treasurer/CFO	06/22/2016	04/16/2018	No	Approved
528	TRICOJIF	Franklin Township	Karen Shover	Library Treasurer	01/01/2014		Yes	Approved
528	TRICOJIF	Franklin Township	Debra Fourre Stacer	Treasurer	01/01/2015	07/22/2016	No	Approved
528	TRICOJIF	Franklin Township	Joanna Potopchuk	Tax Collector	01/01/2015	01/01/2017	No	Approved
463	TRICOJIF	Deptford Township	Nina R. Lamb	Library Treasurer	01/01/2009		Yes	Approved
463	TRICOJIF	Deptford Township	Kimberly Bastien	Treasurer	10/22/2012		Yes	Approved
463	TRICOJIF	Deptford Township	Diane Kusmanick	Tax Collector	01/01/2013	08/31/2018	No	Approved
345	TRICOJIF	Alloway Township	Marie Stout	Treasurer	01/01/2016		Yes	Approved
345	TRICOJIF	Alloway Township	Dawn M. Allen	Tax Collector / Utilities Collect	02/01/2013		Yes	Approved
345	TRICOJIF	Alloway Township	Elizabeth J. Pigliacelli	Treasurer	07/01/2007		No	Approved
463	TRICOJIF	Deptford Township	Christine Greenwood	CFO/Treasurer	01/01/2018	10/01/2018	No	Pending
463	TRICOJIF	Deptford Township	Fotini Iliadis	Tax Collector	08/31/2018		Yes	Approved
359	TRICOJIF	Penns Grove Borough	Jennifer Koeturius	Tax Collector	01/01/2018		Yes	Approved
362	TRICOJIF	Pitman Borough	Conchetta A. Anderson	Utilities Collector	08/28/2017		Yes	Approved
688	TRICOJIF	West Deptford Township	Michael Kwasizur	CFO/Treasurer	10/01/2018		Yes	Approved
688	TRICOJIF	West Deptford Township	Penny Sheehan	Tax Collector	01/01/2018		Yes	Approved
365	TRICOJIF	Swedesboro Borough	Lois Yarrington	Treasurer	01/01/2019		Yes	Approved
348	TRICOJIF	East Greenwich Township	Christine Monaco	Utilities Clerk	05/24/2016		Yes	Approved
348	TRICOJIF	East Greenwich Township	Susan M. Costill	Treasurer	05/01/2019		No	Approved
348	TRICOJIF	East Greenwich Township	Gail Capasso	Tax Collector	01/01/2007		Yes	Approved
348	TRICOJIF	East Greenwich Township	Carole I. Riehl	Utilities Collector	01/01/2007	05/20/2016	No	Approved
346	TRICOJIF	Carneys Point Township	Jennifer Koeturius	Tax Collector	01/01/2018		Yes	Approved
528	TRICOJIF	Franklin Township	Katie B Coleman	CFO	04/16/2018		Yes	Approved
361	TRICOJIF	Pilesgrove Township	Jennifer Koeturius	Tax Collector	06/01/2018	03/30/2019	No	Approved
381	TRICOJIF	Woodbury City	Richard E. Wright Jr	Treasurer (CFO)	04/24/2018		Yes	Approved
370	TRICOJIF	Woodstown Borough	Suzanne D Pierce	Tax Collector	01/01/2018		Yes	Approved
374	TRICOJIF	Washington Township	Sheila Garrison	Tax Collector	04/03/2019		Yes	Approved
361	TRICOJIF	Pilesgrove Township	Marie Stout	Treasurer/CFO	04/01/2017		Yes	Approved
480	TRICOJIF	Oldmans Township	Shawn Glynn	Treasurer/Water Collector	01/01/2019		Yes	Approved
348	TRICOJIF	East Greenwich Township	Elizabeth McGill	Treasurer	05/02/2019		Yes	Pending
361	TRICOJIF	Pilesgrove Township	Dawn M Allen	Tax Collector	04/01/2019		Yes	Approved
357	TRICOJIF	Monroe Township	Lorraine M Boyer	CFO/Treasurer	01/01/2019		Yes	Approved
362	TRICOJIF	Pitman Borough	Elizabeth Ruhl	Tax Collector	05/07/2019		Yes	Approved

MEL STATUTORY BONDS as of 9/11/19

JIF	Name	Applicant	Position	Effective Date	Delete Date	IsActive	Status
TRICOJIF	Fairfield Township	Carla Smith	Tax Collector	01/01/2012		Yes	Approved
TRICOJIF	Fairfield Township	Neil Young	CFO/Treasurer	06/08/2017		Yes	Approved
TRICOJIF	Fairfield Township	Lois Buttner	Treasurer	01/01/2012	08/14/2015	No	Approved
TRICOJIF	Pennsville Township	John F. Willadsen	Treasurer / CFO Crime	01/01/2010		Yes	Approved
TRICOJIF	Pennsville Township	Lauren E. Schoonmaker	Tax Collector	01/01/2010		Yes	Approved
TRICOJIF	Pilesgrove Township	Kimberly Fleetwood	Treasurer	01/01/2007	05/31/2018	No	Approved
TRICOJIF	Pilesgrove Township	Donna L. Denham	Tax Collector	06/09/2009	05/31/2018	No	Approved
TRICOJIF	Westville Borough	Nicole O'Hara	Tax Collector	08/01/2017		Yes	Approved
TRICOJIF	Westville Borough	Ryan Giles	Treasurer	04/05/2017		Yes	Approved
TRICOJIF	Westville Borough	Friz H. Sims Jr	Treasurer-Westville Fire District No1	04/14/2009		Yes	Approved
TRICOJIF	Westville Borough	Christine A. Helder	Tax Collector	01/01/2007	08/01/2017	No	Approved
TRICOJIF	Westville Borough	William Bittner	Treasurer	01/01/2015	05/01/2017	No	Approved
TRICOJIF	Pitman Borough	Margaret Ware	Library Treasurer	03/07/2014		Yes	Approved
TRICOJIF	Pitman Borough	Sheila Garrison	Tax Collector	11/13/2017	04/02/2019	No	Approved
TRICOJIF	Pitman Borough	Stephen P Considine	Treasurer (CFO crime)	01/01/2007		Yes	Approved
TRICOJIF	Pitman Borough	Beth A. Walls	Tax Collector	01/01/2007	08/29/2018	No	Approved
TRICOJIF	Greenwich Township	Merrie Schmidt	Treasurer	01/01/2007		Yes	Approved
TRICOJIF	Greenwich Township	Suzanne D. Pierce	Tax Collector	03/02/2015		Yes	Approved
TRICOJIF	Swedesboro Borough	Lois M. Elder	Treasurer	01/01/2011	01/01/2019	No	Approved
TRICOJIF	Swedesboro Borough	Kimberly Fleetwood	Tax Collector	03/07/2011		Yes	Approved
TRICOJIF	Upper Pittsgrove Township	Susan E. DeFrancesco	Tax Collector/Treasurer	01/01/2007		Yes	Approved
TRICOJIF	Quinton Township	Dawn Michelle Mitchell	Tax Collector	06/02/2008		Yes	Approved
TRICOJIF	Quinton Township	Diane L. S. Bowman	Treasurer	01/01/2007		Yes	Approved
TRICOJIF	Woodbury Heights Borough	Victoria Holmstrom	Treasurer / Tax Collector effec. 07/13/13	01/06/2012		Yes	Approved
TRICOJIF	Woodbury City	Theresa Mulvenna	Tax Collector / Utility Collector	08/01/2017		Yes	Approved
TRICOJIF	Woodbury City	Cheryl Slack	Library Treasurer	01/01/2007		Yes	Approved
TRICOJIF	Woodbury City	Robert Law	Municipal Treasurer (CFO-crime)	01/01/2007	04/24/2018	No	Approved
TRICOJIF	Woodbury City	Lorraine Roberts (married name chg	Tax / Utility Collector	01/01/2007	08/01/2017	No	Approved
TRICOJIF	Washington Township	Colette Bachich	CFO/Treasurer	12/01/2017		Yes	Approved
TRICOJIF	Washington Township	James D'Auria	Treasurer	07/28/2014	11/30/2017	No	Approved
TRICOJIF	Washington Township	Robin D. Sarlo	Tax Collector	06/10/2015	04/01/2019	No	Approved
TRICOJIF	Washington Township	Anne Deeck	Tax Collector	07/01/2014	06/09/2015	No	Approved
TRICOJIF	Wenonah Borough	Karen Sweeney	Treasurer	07/01/2007		Yes	Approved
TRICOJIF	Wenonah Borough	Beth A. Walls	Tax Collector	09/29/2014		Yes	Approved
TRICOJIF	Wenonah Borough	Lawrence J Nightlinger Jr.	Tax Collector	03/21/2011	09/22/2014	No	Approved
TRICOJIF	Elk Township	Stephen P. Considine	Treasurer	01/01/2009		Yes	Approved
TRICOJIF	Elk Township	Susan E. Defrancesco	Tax Collector	12/13/2007		Yes	Approved
TRICOJIF	Clayton Borough	Donna M. Nestore	Tax Collector / Treasurer	01/01/2008		Yes	Approved
TRICOJIF	Logan Township	Rosanne Pyle	Tax Collector	01/01/2011		Yes	Approved
TRICOJIF	Logan Township	Robert Best	Teasurer / CFO	12/31/2012	03/31/2017	No	Approved
TRICOJIF	Lower Alloways Creek Township	Dawn M. Allen	Tax Collector	01/01/2010		Yes	Approved
TRICOJIF	Lower Alloways Creek Township	Kevin S. Clour	Treasurer	01/01/2011		Yes	Approved
TRICOJIF	Penns Grove Borough	Marie Stout	Tax Collector	01/01/2017	01/01/2018	No	Approved
TRICOJIF	Penns Grove Borough	Anne McCarthy	Tax Collector	01/01/2013	01/01/2015	No	Approved
TRICOJIF	Penns Grove Borough	Elizabeth A. Ruhl	Tax Collector	01/01/2015	12/31/2016	No	Approved
TRICOJIF	Woodstown Borough	James R. Hackett	Treasurer/CFO	01/01/2010		Yes	Approved
TRICOJIF	Woodstown Borough	Elaine H. Urion	Tax Collector	01/01/2009	01/01/2018	No	Approved
TRICOJIF	Harrison Township	Maria Berkett	Tax Collector	07/17/2017		Yes	Approved
TRICOJIF	Harrison Township	Dawn Michelle Allen	Tax Collector/ Utility Collector	09/10/2007		Yes	Approved
TRICOJIF	Harrison Township	Yvonne Bullock	Treasurer (CFO Crime)	01/01/2007		Yes	Approved
TRICOJIF	South Harrison Township	Victoria Holmstrom	Tax Collector	08/26/2013		Yes	Approved
TRICOJIF	Paulsboro Borough	Rita M. Costenbader	Utility Collector	01/01/2007		Yes	Approved
TRICOJIF	Paulsboro Borough	Lorraine Boyer	Treasurer / CFO	04/08/2015		Yes	Approved
TRICOJIF	Paulsboro Borough	Georjean Widener	Tax Collector	08/01/2014		Yes	Approved
TRICOJIF	Oldmans Township	Anne Deeck	Tax Collector	09/09/2015		Yes	Approved
TRICOJIF	Oldmans Township	James R. Hackett	Treasurer/ Water Collector(CFO-crime)	01/01/2007	12/31/2018	No	Approved
TRICOJIF	Oldmans Township	Margie Schieber	Tax Collector	01/01/2007	06/30/2015	No	Approved
TRICOJIF	Glassboro Borough	Rosemary A. Turner	Tax Collector	01/01/2008		Yes	Approved
TRICOJIF	Glassboro Borough	Karyn Paccione	CFO	07/01/2011		Yes	Approved
TRICOJIF	Monroe Township	Karyn Paccione	CFO	09/08/2014	12/31/2018	No	Approved
TRICOJIF	Monroe Township	Joanna Potopchuk	Tax Collector	08/01/2015		Yes	Approved
TRICOJIF	Monroe Township	Joan Rumpf	Tax Collector	01/01/2012	08/01/2015	No	Approved
TRICOJIF	Mantua Township	Alice M. Kellmyer	Tax Collector	01/01/2009		Yes	Approved
TRICOJIF	Mantua Township	Gayle L. Tschopp	Treasurer	01/01/2009		Yes	Approved
TRICOJIF	Mannington Township	Linda S. Jones	Treasurer	01/01/2011		Yes	Approved
TRICOJIF	Mannington Township	Suzanne Pierce	Tax Collector	01/01/2017		Yes	Approved
TRICOJIF	Mannington Township	Lynne H. Stiles	Tax Collector	01/01/2009		No	Approved
TRICOJIF	Elsinboro Township	Joanne M. Eddy	Tax Collector	12/31/2014		Yes	Approved
TRICOJIF	Woolwich Township	Kim Jaworski	Tax Collector	10/27/2011		Yes	Approved
TRICOJIF	Woolwich Township	William Pine	Treasurer	01/01/2011		Yes	Approved
TRICOJIF	Carneys Point Township	Linda S. Jones	Treasurer	01/01/2007		Yes	Approved
TRICOJIF	Carneys Point Township	Marie Stout	Tax Collector	01/01/2017		Yes	Approved
TRICOJIF	Carneys Point Township	Elizabeth A. Ruhl	Tax Collector	01/01/2014	01/01/2017	No	Approved
TRICOJIF	Shiloh Borough	Elizabeth Wallender	Tax Collector	01/01/2007		Yes	Approved
TRICOJIF	Shiloh Borough	Ronald L. Campbell Sr.	Treasurer	01/01/2007		Yes	Approved
TRICOJIF	Franklin Township	Elizabeth Ruhl	Tax Collector	01/01/2017	08/15/2019	No	Approved
TRICOJIF	Franklin Township	Charles Owens	Treasurer/CFO	06/22/2016	04/16/2018	No	Approved
TRICOJIF	Franklin Township	Karen Shover	Library Treasurer	01/01/2014		Yes	Approved
TRICOJIF	Franklin Township	Debra Fourre Stacer	Treasurer	01/01/2015	07/22/2016	No	Approved
TRICOJIF	Franklin Township	Joanna Potopchuk	Tax Collector	01/01/2015	01/01/2017	No	Approved
TRICOJIF	Deptford Township	Nina R. Lamb	Library Treasurer	01/01/2009		Yes	Approved
TRICOJIF	Deptford Township	Kimberly Bastien	Treasurer	10/22/2012		Yes	Approved

MEL STATUTORY BONDS as of 9/11/19

TRICOJIF	Deptford Township	Diane Kusmanick	Tax Collector	01/01/2013	08/31/2018	No	Approved
TRICOJIF	Alloway Township	Marie Stout	Treasurer	01/01/2016		Yes	Approved
TRICOJIF	Alloway Township	Dawn M. Allen	Tax Collector / Utilities Collector	02/01/2013		Yes	Approved
TRICOJIF	Alloway Township	Elizabeth J. Pigliacelli	Treasurer	07/01/2007	08/15/2019	No	Approved
TRICOJIF	Deptford Township	Christine Greenwood	CFO/Treasurer	01/01/2018	10/01/2018	No	Pending
TRICOJIF	Deptford Township	Fotini Iliadis	Tax Collector	08/31/2018		Yes	Approved
TRICOJIF	Penns Grove Borough	Jennifer Koeturius	Tax Collector	01/01/2018		Yes	Approved
TRICOJIF	Pitman Borough	Conchetta A. Anderson	Utilities Collector	08/28/2017		Yes	Approved
TRICOJIF	West Deptford Township	Michael Kwasizur	CFO/Treasurer	10/01/2018		Yes	Approved
TRICOJIF	West Deptford Township	Penny Sheehan	Tax Collector	01/01/2018		Yes	Approved
TRICOJIF	Swedesboro Borough	Lois Yarrington	Treasurer	01/01/2019		Yes	Approved
TRICOJIF	East Greenwich Township	Christine Monaco	Utilities Clerk	05/24/2016		Yes	Approved
TRICOJIF	East Greenwich Township	Susan M. Costill	Treasurer	05/01/2019		No	Approved
TRICOJIF	East Greenwich Township	Gail Capasso	Tax Collector	01/01/2007		Yes	Approved
TRICOJIF	East Greenwich Township	Carole I. Riehl	Utilities Collector	01/01/2007	05/20/2016	No	Approved
TRICOJIF	Carneys Point Township	Jennifer Koeturius	Tax Collector	01/01/2018		Yes	Approved
TRICOJIF	Franklin Township	Katie B Coleman	CFO	04/16/2018		Yes	Approved
TRICOJIF	Pilesgrove Township	Jennifer Koeturius	Tax Collector	06/01/2018	03/30/2019	No	Approved
TRICOJIF	Woodbury City	Richard E. Wright Jr	Treasurer (CFO)	04/24/2018		Yes	Approved
TRICOJIF	Woodstown Borough	Suzanne D Pierce	Tax Collector	01/01/2018		Yes	Approved
TRICOJIF	Washington Township	Sheila Garrison	Tax Collector	04/03/2019		Yes	Approved
TRICOJIF	Pilesgrove Township	Marie Stout	Treasurer/CFO	04/01/2017		Yes	Approved
TRICOJIF	Oldmans Township	Shawn Glynn	Treasurer/Water Collector	01/01/2019		Yes	Approved
TRICOJIF	East Greenwich Township	Elizabeth McGill	Treasurer	05/02/2019		Yes	Pending
TRICOJIF	Pilesgrove Township	Dawn M Allen	Tax Collector	04/01/2019		Yes	Approved
TRICOJIF	Monroe Township	Lorraine M Boyer	CFO/Treasurer	01/01/2019		Yes	Approved
TRICOJIF	Logan Township	William Pine	CFO	04/01/2018		Yes	Pending
TRICOJIF	Pitman Borough	Elizabeth Ruhl	Tax Collector	05/07/2019		Yes	Approved

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		Removed	Skateboard park removed as of 12/31/2014
Wenonah			
West Deptford		Removed	8/21/18 torn down
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			
37			

Last Update: 8/15/2019

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

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

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

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

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

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

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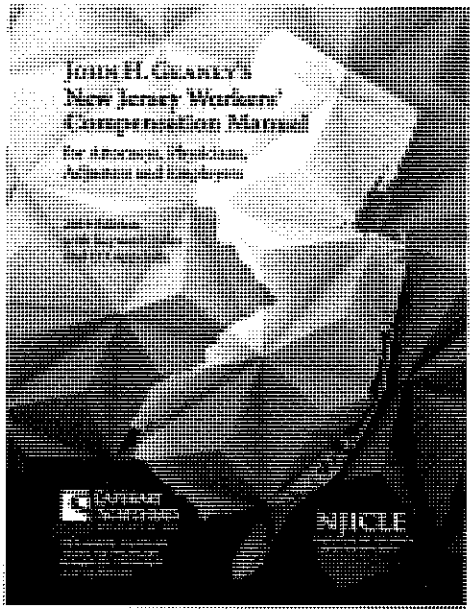

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In Smith, petitioner received a significant crush injury to his right forearm resulting in numerous surgeries for vascular, orthopedic and cosmetic injuries together with skin grafts from petitioner's abdomen and right thigh. The compensation court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

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

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

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

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

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

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

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

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

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

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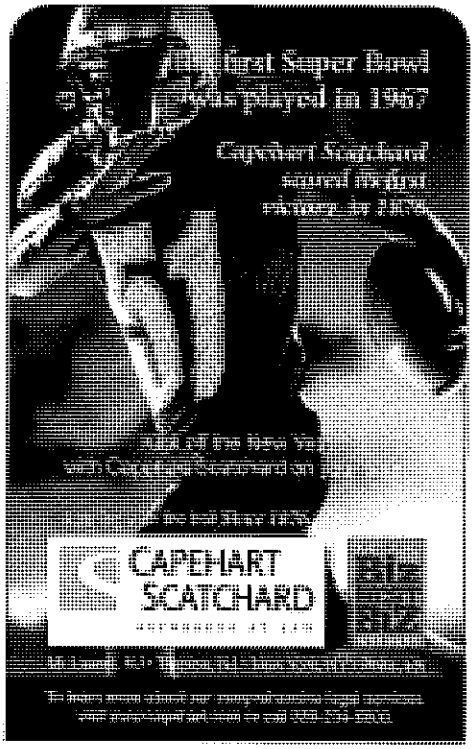
About the Author:
Prior to joining Capehart Scatchard as Of Counsel, Judge Hickey III (Ret.) served as the Compensation Administrative Supervisory Judge for the State of New Jersey from 1991 to 2009. Previous to his judgeship, he served as a Prosecutor in Gloucester County, New Jersey from 1986 to 1991.

More from this author.



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

John H. Geaney July 22, 2019 Compensability 0 Comments

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

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

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

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

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

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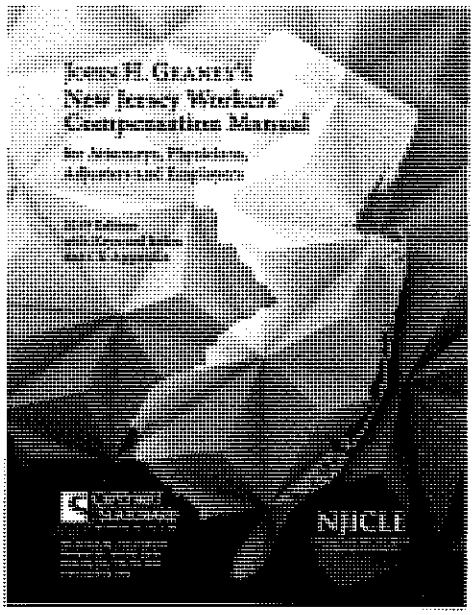

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provision states that a public safety worker is covered for workers' compensation if he or she is exposed to a known carcinogen, cancer-causing radiation or a radioactive substance, including cancer. This section of the law specifically covers **damage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

Public safety workers are defined as follows:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

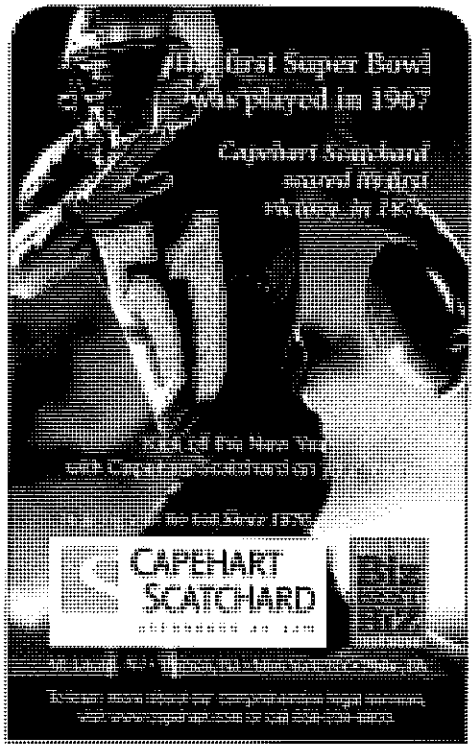
Answer: No, firefighters age 75 or younger are protected so long as they have not been out of active service for more than 20 years. This means that employers will be getting claim petitions for cancer-related conditions from firefighters who have long departed from active service. Employers should therefore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

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

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

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

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



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

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

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

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

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

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

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

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About the Author:
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Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers

United Airlines Wins Important Appellate Decision Involving Jurisdiction

John H. Geaney July 31, 2019 Other 0 Comments

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

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

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

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

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

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

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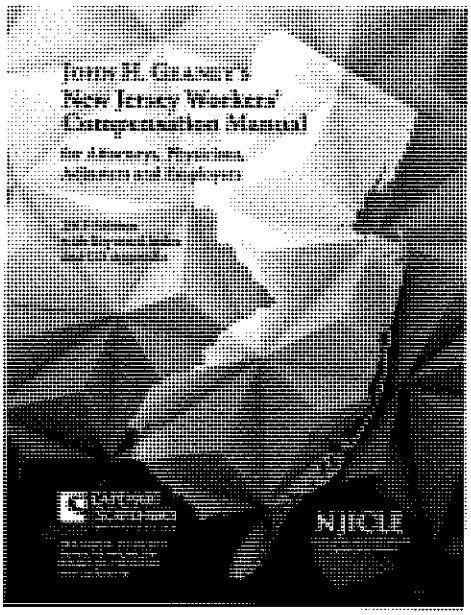

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emphatically agreed: "*We conclude that residency alone is an insufficient basis to confer jurisdiction on the Division for extra-territorial workplace injuries.*"

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

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

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

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

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

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

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

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

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

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

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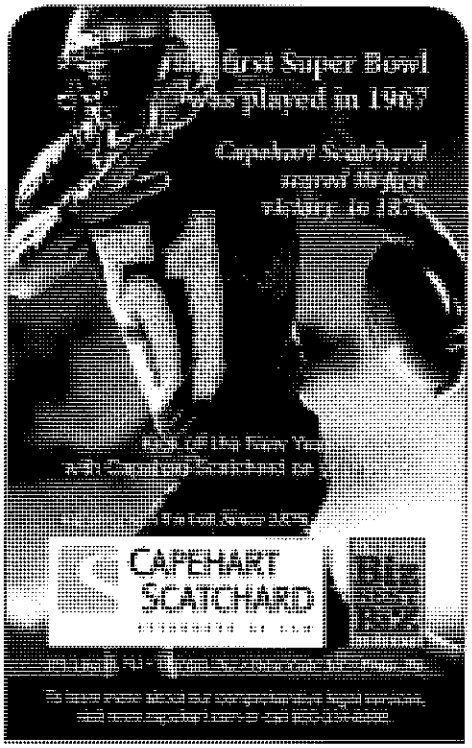

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Counsel Fees in Dependent Spouse Claims May Be Based On The Life Expectancy Of The Dependent Spouse, Not 450 Weeks

John H. Geaney August 7, 2019 Claims 0 Comments

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

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

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

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

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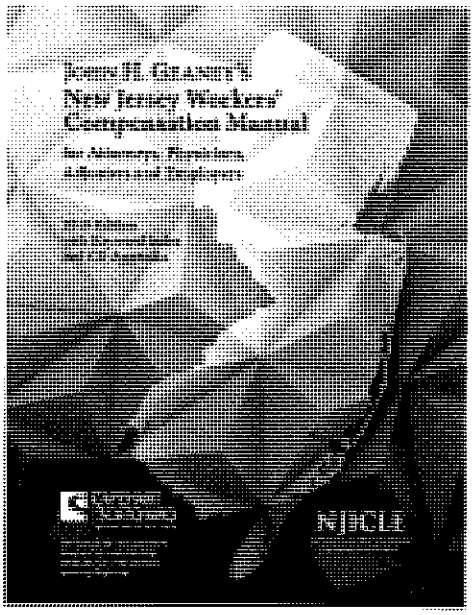

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The Appellate Division agreed that using life expectancy tables is no more speculative than using a 450-week period. The Court also observed that there is no link in Section 13 governing dependency awards to the section of the statute governing counsel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

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

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

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

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

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Maximizing Defense IMEs in New Jersey Workers' Compensation

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

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

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

Explain the nature of the claim to the IME physician.

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

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

Send the IME physician key information in the case:

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

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

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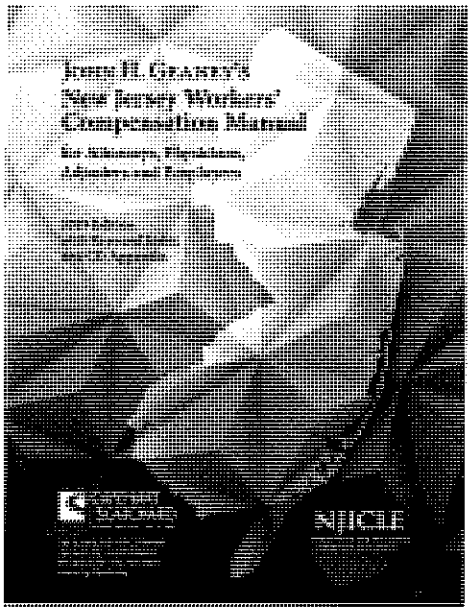

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particular physician or specialty.

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

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

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

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

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

Find out early on if a translator is needed.

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

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

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

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Tags: IME

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

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

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

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

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

More from this author.

LexisNexis® Top Blogs 2014 Workers' Compensation

LexisNexis® Top Blogs 2013 Workers' Compensation

NWCDN Member

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Comment

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

John H. Geaney August 23, 2019 Claims 0 Comments

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

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

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

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

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

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

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

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

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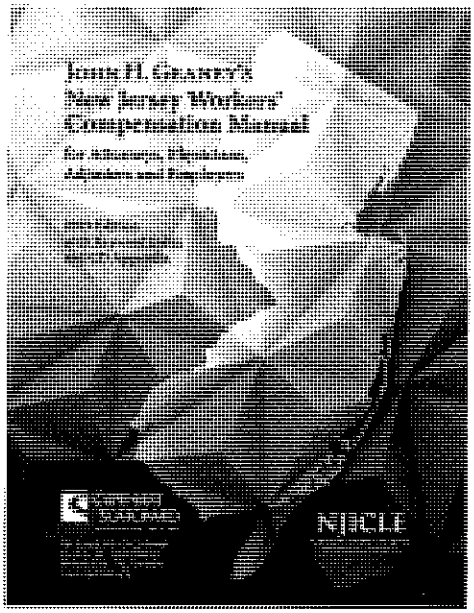

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lawsuit against the paying employer as it would be unfair to hold the employer liable for both common law damages and workers' compensation liability," citing ***Hawksby v. DePietro***, 165 N.J. 58 (2000).

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

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

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

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

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Tags: dependency claim, exclusive remedy rule, Section 20

About the Author:
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The Limitations of Settlements in New Jersey Comp

John H. Geaney August 29, 2019 Settlements 0 Comments

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

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

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

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

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

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

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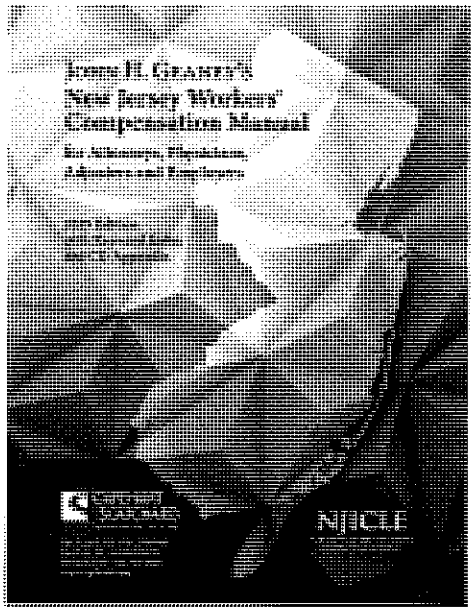

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In New Jersey, going back to work – even the same job – does not detract from the ability of the injured worker to obtain a compensation award for permanent partial disability. Injured workers in New Jersey may receive both temporary disability benefits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

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

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

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

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

About the Author:
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Attention: Fund Commissioners & Municipal Clerks

Please share this information with your Elected Officials

SAVE THE DATE

Elected Officials Liability Seminar

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

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

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

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

Registration 5:30 PM
Dinner 6:00 PM

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

*Subject to cap set by the MEL

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

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

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

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

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

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

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

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

MEL EPL HELPLINE:
732-583-7474
Jodi Howlett
Cleary Giacobbe Alfieri Jacobs LLC
955 State Route 34, Suite 200
Matawan, NJ 07747955

MEL EPL HELPLINE:
609-522-5599
David S. DeWeese
The DeWeese Law Firm
3200 Pacific Avenue
Wildwood, New Jersey 08260

MEL EPL HELPLINE:
973-334-1900
Fred Semrau
Dorsey & Semrau
714 Main Street
Boonton, NJ 07005

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

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Established in 1991
South Jersey Communities Securing Their Future

EPL Helpline Checklist
Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Alloway Township	Charlet Cheeseman, Clerk	K. Myrle Patrick, Mayor
Carneys Point Township	Marie Stout, CFO	Ken Brown, Mayor
Clayton Borough	Sue Miller, Administrator	Donna Nestore, CFO
Deptford Township	Dina Zawadski, Clerk	Don Banks
East Greenwich Township	Stephen Bottiglieri	Dale Archer, Mayor
Elk Township	Deborah Pine, Clerk	Stephen Considine, CFO
Elsinboro Township	Doug Hogate	N/A
Fairfield Township	Ben Byrd, Sr.	N/A
Franklin Township	Barbara Freijomil	N/A
Glassboro Borough	Debra Fourre Stacer	Valerie Van Veen
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	Donald Asay
Mantua Township	Jennica Bileci	Gail Tschopp
Monroe Township	N/A	Christine Scola
Oldmans Township	Melinda Taylor, Clerk	N/A
Paulsboro Borough	Susan Jacobucci	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	Marjorie Sperry
Shiloh Borough	Ronald Campbell, Sr, Clerk	Dallus Bruso, Council President
South Harrison Township	Celeste Keen	Sandi McCafferty
Swedesboro Borough	Lois Elder	Thomas W. Fromm, Mayor
Upper Pittsgrove Township	Linda Buzby, Clerk	Krissy DeFrehn, Deputy Clerk
Vineland City	Rosalia Gonzalez, Pers. Dir.	N/A
Washington Township	Colette Bachich	Jason Gonter
Wenonah Borough	John Dominy, Mayor	Karen Sweeney, Administrator
West Deptford	Michael Kwasizur, CFO	Lauren Sedberry
Westville Borough	Ryan Giles, Admin	Kathleen Carroll, Deputy Municipal Clerk
Woodbury City	Robert Law	Rich Wright
Woodbury Heights Borough	Robbie Conley, Mayor	Janet Pizzi, Clerk
Woodstown Borough	Cynthia Dalessio, Clerk	Deb Tierno
Woolwich Township	Jane DiBella, Administrator	Vernon Marino, MAyor

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

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, Senior Risk Control Consultant

DATE: September 4, 2019

Service Team:

Keith Hummel Associate Public Sector Director khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Robert Garish Senior Risk Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719	Howard Spencer Senior Risk Consultant hspencer@jamontgomery.com Office: 856-552-4754 Cell: 856-905-3508
Robert Holwitt Senior Risk Consultant rholwitt@jamontgomery.com Office: 856-552-4624 Cell: 856-628-5705	Liam Callahan Risk Control Consultant lcallahan@jamontgomery.com Office: 856-552-4902 Cell: 609-578-0744	Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899
Mailing Address: 231 Main Street P. O. Box 2017, Toms River New Jersey 08754		

JULY & AUGUST ACTIVITIES

LOSS CONTROL SERVICES

July

- Township of Carneys Point – Conducted a Loss Control Survey on July 19
- Township of East Greenwich – Conducted a Loss Control Survey on July 9
- Township of Fairfield – Conducted a Loss Control Survey on July 11
- Township of Franklin – Conducted a Loss Control Survey on July 10
- Township of Greenwich – Conducted a Loss Control Survey on July 18
- Township of Mannington – Conducted a Loss Control Survey on July 9
- Township of Oldmans – Conducted a Loss Control Survey on July 8
- Township of Quinton – Conducted a Loss Control Survey on July 8
- Borough of Shiloh – Conducted a Loss Control Survey on July 10
- Borough of Swedesboro – Conducted a Loss Control Survey on July 30
- Borough of Wenonah – Conducted a Loss Control Survey on July 2
- Township of West Deptford – Conducted a Loss Control Survey on July 24

August

- Township of Alloway – Conducted a Loss Control Survey on August 6
- Township of Carneys Point Police Dept. – Conducted a Loss Control Survey on August 5
- Borough of Clayton – Conducted a Loss Control Survey on August 30
- Township of East Greenwich Police Dept. – Conducted a Loss Control Survey on August 22
- Township of Franklin – Conducted a Loss Control Survey on August 22
- Township of Mantua Police Dept. – Conducted a Loss Control Survey on August 13
- Borough of Paulsboro Police Dept. – Conducted a Loss Control Survey on August 13
- Township of Pennsville Police Dept. – Conducted a Loss Control Survey on August 7
- City of Vineland – Conducted a Loss Control Survey on August 29
- Township of West Deptford – Conducted a Loss Control Survey on August 30
- City of Woodbury – Conducted a Loss Control Survey on August 28
- Borough of Woodbury Heights – Conducted a Loss Control Survey on August 23
- Borough of Woodbury Heights – Conducted a Loss Control Survey on August 28
- Borough of Woodbury Heights Police Dept. – Conducted a Loss Control Survey on August 7
- Township of Woolwich Police Dept. – Conducted a Loss Control Survey on August 21

JIF MEETINGS ATTENDED

July

- Claims Meeting – July 22
- Fund Commissioners Meeting – July 25
- TRICO Retreat – July 25 & 26

MEL MEDIA LIBRARY

The following members used the MEL Media Library during July and August. **Please note the new e-mail address: melvideolibrary@jamontgomery.com and telephone number: 856-552-4900.**

To either view, the full video catalog or rent videos, use the above website or NJMEL.org.

July

Municipality	***# of Videos***
Township of Franklin	3

August

Municipality	***# of Videos***
Township of Oldmans	1

MEL MEDIA CATALOG

To view the entire updated MEL Media Catalog with 100 new DVD titles go to NJMEL.org, click on the Video button at the top of the page, and then choose 'Order Conventional Videos.'

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

Regional training announcements and Bulletins are distributed by e-mail to Fund Commissioners, Safety Coordinators, and Risk Consultants. Please access the 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 the Safety Director's Bulletins are attached.

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

July

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

August

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

UPCOMING EVENTS

- Executive Safety Committee Meeting – September 5
- Claims Meeting – September 23
- Executive Committee Meeting – September 23
- Preparing for the Departments Defense (Law Enforcement Personnel Only) – October 1
- Designated Employee Representative (DER) Regional Training – October 9

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 (afelip@jamontgomery.com).

Listed below are upcoming MSI training programs scheduled for September, October, and November of 2019. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time.

Members are reminded to log on to the www.njmel.org 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
9/9/19	Township of Delran	Heavy Equipment Safety	8:00 - 11:00 am
9/10/19	City of Burlington #2	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/11/19	Borough of Pitman	PPE	8:30 - 10:30 am
9/11/19	Township of Gloucester	Confined Space Awareness	12:30 - 1:30 pm
9/11/19	City of Pleasantville #1	Hazard ID: Making Your Observation Count	8:30 - 10:30 am

DATE	LOCATION	TOPIC	TIME
9/11/19	City of Pleasantville #1	Ladder Safety/Walking-Working Surfaces	10:45 - 12:45 pm
9/12/19	Township of Tabernacle #1	BBP	8:30 - 9:30 am
9/12/19	Township of Tabernacle #1	Hearing Conservation	9:45 - 10:45 am
9/13/19	Borough of Collingswood	Fast Track to Safety	8:30 - 12:30 pm
9/13/19	City of Brigantine #3	Back Safety/Material Handling	8:00 - 9:00 am
9/13/19	City of Brigantine #3	Fire Extinguisher	9:15 - 10:15 am
9/13/19	City of Brigantine #3	Hearing Conservation	10:30 - 11:30 am
9/16/19	Borough of Magnolia	Leaf Collection Safety	8:30 - 10:30 am
9/16/19	Borough of Magnolia	Back Safety/Material Handling	10:45 - 11:45 am
9/17/19	Township of Voorhees #1	HazCom w/GHS	8:30 - 10:00 am
9/17/19	Township of Voorhees #1	Driving Safety Awareness	10:15 - 11:45 am
9/18/19	City of Ventnor	DDC-6	9:00 - 3:30 pm w/lunch brk
9/18/19	City of Millville #1	Hoists, Cranes, Rigging Safety	9:00 - 11:00 am
9/18/19	City of Millville #1	Jetter/Vacuum Safety	11:30 - 1:30 pm
9/19/19	Borough of Avalon #4	Fire Extinguisher	8:00 - 9:00 am
9/19/19	Borough of Avalon #4	Hearing Conservation	9:15 - 10:15 am
9/20/19	Township of Cherry Hill #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/24/19	Township of Voorhees #1	Fire Safety	8:30 - 9:30 am
9/24/19	Township of Voorhees #1	Fire Extinguisher	9:45 - 10:45 am
9/24/19	Borough of Lindenwold #3	CEVO-Police	8:30 - 12:30 pm
9/25/19	Township of West Deptford	Fast Track to Safety	8:30 - 12:30 pm
9/25/19	City of Vineland	Excavation/Trenching/Shoring	8:00 - 12:00 pm
9/26/19	Township of Willingboro	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
9/27/19	Township of Bordentown	Confined Space Awareness	9:00 - 10:00 am
9/27/19	Township of Bordentown	Hearing Conservation	10:15 - 11:15 am
10/1/19	Township of Westampton #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/1/19	Township of Westampton #3	Confined Space Awareness	10:45 - 11:45 am
10/1/19	Borough of Avalon #4	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
10/3/19	Township of Washington (Gloucester)	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/3/19	Township of Galloway #4	DDC-6	8:30 - 3:00 pm w/lunch brk
10/7/19	Evesham Twp. Fire District #1	Accident Investigation-Evening	7:00 - 9:00 pm
10/8/19	Township of Pemberton	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/8/19	City of Ocean City #1	PPE	8:30 - 10:30 am
10/8/19	City of Ocean City #1	Back Safety/Material Handling	10:45 - 11:45 am
10/9/19	City of Bordentown	CMVO	8:30 - 12:30 pm
10/9/19	Evesham Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
10/9/19	City of Ventnor	HazCom w/GHS	9:00 - 10:30 am
10/9/19	City of Ventnor	Shop & Tool Safety	10:45 - 11:45 am
10/9/19	City of Pleasantville #1	Office Safety	1:00 - 3:00 pm
10/10/19	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/10/19	Borough of Stone Harbor #1	Fast Track to Safety	8:30 - 12:30 pm
10/11/19	Sea Isle City #6	Sanitation/Recycling Safety	8:30 - 10:30 am
10/11/19	Sea Isle City #6	Fire Extinguisher	10:45 - 11:45 am
10/15/19	Cherry Hill Twp. BOE #6	Heavy Equipment	8:00 - 11:00 am
10/15/19	Cherry Hill Twp. BOE #6	Snow Plow/Snow Removal	11:30 - 1:30 pm
10/16/19	Township of Burlington #3	BBP	9:45 - 10:45 am
10/16/19	Township of Burlington #3	Hearing Conservation	11:00 - 12:00 pm
10/16/19	Lower Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
10/17/19	Township of Pennsville #1	HazCom w/GHS	8:30 - 10:00 am
10/18/19	Township of Mantua	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
10/21/19	Borough of Collingswood	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
10/21/19	Borough of Collingswood	Back Safety/Material Handling	10:45 - 11:45 am
10/22/19	Township of Gloucester	Snow Plow/Snow Removal	7:30 - 9:30 am
10/23/19	Township of West Deptford	Leaf Collection Safety	12:30 - 2:30 pm
10/23/19	City of Pleasantville #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/24/19	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
10/24/19	Township of Winslow	Shop & Tool Safety	10:15 - 11:15 am
10/25/19	Township of Delran	Fast Track to Safety	8:30 - 12:30 pm
10/25/19	Borough of Stone Harbor #1	CMVO	8:30 - 12:30 pm
10/29/19	Township of Pemberton	LOTO	8:30 - 10:30 am
10/29/19	Township of Pemberton	Shop & Tool Safety	10:45 - 11:45 am
10/29/19	City of Margate #6	Flagger/Work Zone	8:30 - 12:30 pm
10/30/19	Township of West Deptford	Snow Plow/Snow Removal Safety	12:30 - 2:30 pm
10/30/19	City of Ocean City #1	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
10/30/19	City of Ocean City #1	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
11/6/19	Evesham Township MUA	Fall Protection Awareness	8:30 - 10:30 am
11/6/19	Evesham Township MUA	Fall Protection Awareness	10:45 - 12:45 pm
11/6/19	City of Ventnor	Heavy Equipment Safety	9:00 - 12:00 pm
11/7/19	Township of Pemberton	Flagger/Work Zone Safety	8:30 - 12:30 pm
11/7/19	City of Brigantine #3	Ladder Safety/Walking-Working Surfaces	8:00 - 10:00 am
11/7/19	City of Brigantine #3	PPE	10:15 - 12:15 pm
11/8/19	Sea Isle City #6	CDL-Drivers Safety Regulations	8:30 - 10:30 am
11/8/19	Sea Isle City #6	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
11/12/19	Cherry Hill Twp. BOE #6	Landscape Safety	8:30 - 11:30 am
11/12/19	Cherry Hill Twp. BOE #6	Playground Safety Inspections	12:30 - 2:30 pm
11/13/19	City of Margate #5	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am

DATE	LOCATION	TOPIC	TIME
11/19/19	Township of Elsinboro	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
11/21/19	Borough of Stone Harbor #1	Heavy Equipment Safety	8:30 - 11:30 am
11/22/19	Township of Bordentown	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
11/22/19	Township of Bordentown	Shop & Tool Safety	11:15 - 12:15 pm

CEU's for Certified Publics Works Managers

MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Defensive Driving-6-Hour	6 / M	Playground Safety Inspections	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	3 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5/ T - .5/ G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Shift Briefing Essentials	1 / M

CEU's for Registered Municipal Clerks

MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P

TCH's For Water/ Wastewater

MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 /S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	5 / Non S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5 / S		

CEU's for Tax Collectors

MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E

CEU's for County/Municipal Finance Officers

MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E

CEU's for Certified Recycling Professionals

MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP
Hazard Recognition- Making your Observations Count	2 / CRP
Heavy Equipment	3 / CRP
Sanitation and Recycling Safety	2 / CRP

CEU's for Qualified Purchasing Agents

MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E

CEU's for Park and Rec Professionals

MSI Course	CEU's/Cat.
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2

***Categories	
E - Ethics	
T - Technical	
G - Governmental	
S - Safety / Non S - Non Safety	

***Categories(cont.)	
Non S - Non Safety (Management)	
P - Professional Development	
M - Management	
CRP - Certified Recycling Professional Classroom CEU	

July 2019

Water Spray Parks – Risk Control Best Practices

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

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

Design Phase

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

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

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

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

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

Surfacing

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

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

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Rules and Signage:

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

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

Periodic Inspections and Maintenance:

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

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

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

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

August 2019

Best Practices for Beach Closures

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

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

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

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

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

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

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

- Once a schedule for closing beaches is established, the municipality should announce that schedule through every media outlet available including press releases, social media, municipal webpages, and signage. Having pre-scripted messages that can be used each year will facilitate this process.

- All appropriate municipal personnel should be aware of the beach closure schedule, including emergency service personnel, the municipal clerk, chief administrative officer, and elected officials. A consistent message is the goal.

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

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August 2019

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

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

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

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

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

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

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

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

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

Further information can be found in the *Fire Service Reference Booklet 5*;
https://www.state.nj.us/dca/divisions/dfs/publications/publication/booklet5.pdf

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Authorization for the Use of a Blue Warning Light

_____

(Name of Organization)

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

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

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

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

Signature of Member _____ Date _____

Name & Rank of Officer _____

Signature of Officer _____ Date _____

August 2019

Resources for School Crossing Guard Safety Programs

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

MEL WEBSITE www.njmel.org

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

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

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

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

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

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

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

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

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

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Key Points to Emphasize During Training and Job Site Observations:

Do:

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

Don't:

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

N.J. Safe Routes to School & Crossing Guards **www.njcrossingguards.org**

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

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

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

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

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

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

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

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

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

1. Finding the Noise Level of Activity

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

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

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

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

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

3. Finding the EFFECTIVE Noise Reduction Rating of the Device

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

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

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

4. Finding if that is Sufficient Protection

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

Do another example from your jobs and devices

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

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Hearing Protection – Understanding OSHA's Action Level and PEL

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

OSHA sets two limits on noise exposure in the workplace.

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

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

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

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

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

The "NIOSH Sound Level Meter" app

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

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

Any Questions?

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Hearing Protection – Ear Muffs or Ear Plugs?

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

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

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

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

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

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

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

EAR MUFFS

Advantages & Disadvantages:

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

EAR PLUGS

Advantages & Disadvantages:

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

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

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LESSONS LEARNED FROM LOSSES

Monthly Newsletter – September 2019

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

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

Example 1: An employee who was restricted to using only one hand, reorganized and took a complete inventory of a DPW workshop savings 7 weeks of TTD or $6,100.00.
Example 2: An employee had lifting restrictions of 5 pounds so they shredded paper, scanned documents and answered phones for 10 weeks, saving over $8,000.

Municipal Joint Insurance Fund
South Jersey Communities Securing Their Future

Qual-lynx.com

QUAL-LYNX

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: September 23, 2019 Gloucester County Library, Mullica Hill, NJ
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

AUGUST/SEPTEMBER ACTIVITIES AND PLANNED EVENTS

Carneys Point – planning a Portion Distortion presentation in September. Working on Employee Health Fair for October.

East Greenwich – Jefferson Presentation on Plant Power in August. September Safety Meeting to meet with Dept Heads on issues they are experiencing.

Fieldsboro – Vineland ShopRite Dietitian did a presentation on Rethink Your Drink.

Franklin – using wellness funds for gym reimbursement

Glassboro – Employee Safety & Wellness Day in September. Working with Safety Committee on organizing vendors.

Logan – Water "challenge" in August

Mantua – looking to offer instruction on proper sitting and stretching at desk during work hours. Meeting on details scheduled for September.

Monroe – Wellness Coordinator sent out inspirational messages via email daily throughout summer. September starting a Wellness Wednesday theme.

Pennsville – monthly fresh fruit for each department, Salem County Health Dept for mini-health fair (flu shots, gluose/cholesterol/blood pressure screenings

Pitman – Police officers did a store tour with ShopRite Glassboro. Police Chief bringing in fresh produce for both Police and Admin departments.

Swedesboro – offered a two week water challenge for all employees. Looking to have a Lunch & Learn Family Feud in September.

Vineland – table top display on hydration with ShopRite Dietitian.

Washington Twp – offered a demo from local ShopRite Dietitian on easy lunch ideas that are healthy and taste good. Planning a Wellness Day in October.

West Deptford – looking to offer a Healthy Tailgate Lunch with nutrition "game" presentation.

Woolwich – participated in a team building event Axe Throwing. Looking to purchase a treadmill and open an employee quiet room.

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

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

- Fruit and/or healthy portion control “grab-n-go” snacks for each department
- Try a Recipe Exchange
- Plan a Potluck lunch
- Crock pot challenge or Chile Cook-off
- Promote hydration (even through the winter) with a water “challenge” (serve infused water as a mid-day treat)
- Do a fun team building, morale busting, sports-themed activity
- Yoga class for employees (monthly)
- Gratitude Month – bulletin board for post-its; weekly messages of gratitude; charity donation (coats, shoes, canned foods, etc).
- Volunteer as a group for a worthy cause
- Flu clinic for employees
- Incorporate stretch breaks throughout the day
- Maintain Don’t Gain Challenge and establish a support group during the challenge
- Holiday Healthy Lifestyle Challenge
- Stress Management through the holidays (various stress relief activities during the month – yoga, meditation, tai chi, group connections)
- Start a Book Club
- Add stress relief techniques to build resiliency and developing connections:
    - Mindfulness “meditation” – what is it and how to do it
    - Board games, “community” puzzle in employee lounge
    - Have a Food Truck come by one day – just please make sure it’s healthy food!

<u>September Wellness Connection Newsletter</u>

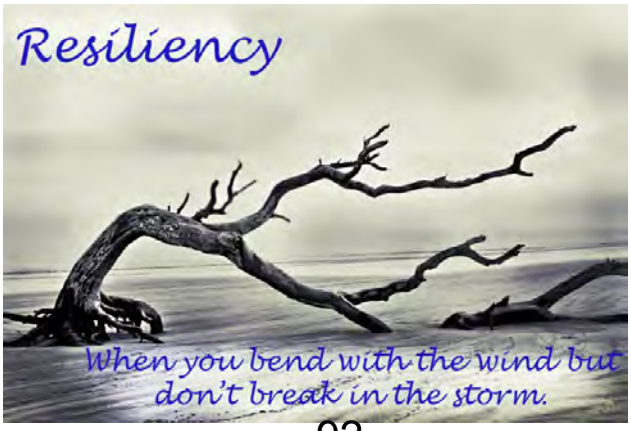
Eighty percent of the population will experience lower back pain at some point in their lives. For some, this is something they live with on a daily basis. Pain anywhere in the body can be debilitating, not only physically but also mentally. In this month’s Wellness Corner Connection Newsletter, focus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

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

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

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

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



Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

August 2019

Nutritional Facts to "Chew on"

Fiber: How Much Do We Need to Stay Healthy?

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

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

FIBER-RICH MENU

Total for the day = 45 grams of fiber.

Breakfast

¼ cup steel-cut oatmeal (5 g)

¾ cup raspberries (6 g)

1 T chia seeds (5 g)

Lunch

salad with 2 cups spinach (2 g)

1 cup cherry tomatoes (2 g)

½ cup lentils (8 g)

2 T sunflower seeds (2 g)

Snack

1 cup baby carrots (3 g)

¼ cup hummus (3 g)

Dinner

salmon

baked medium sweet potato with skin (4 g)

2 cups steamed broccoli (5 g)

What about milk?

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

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

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

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

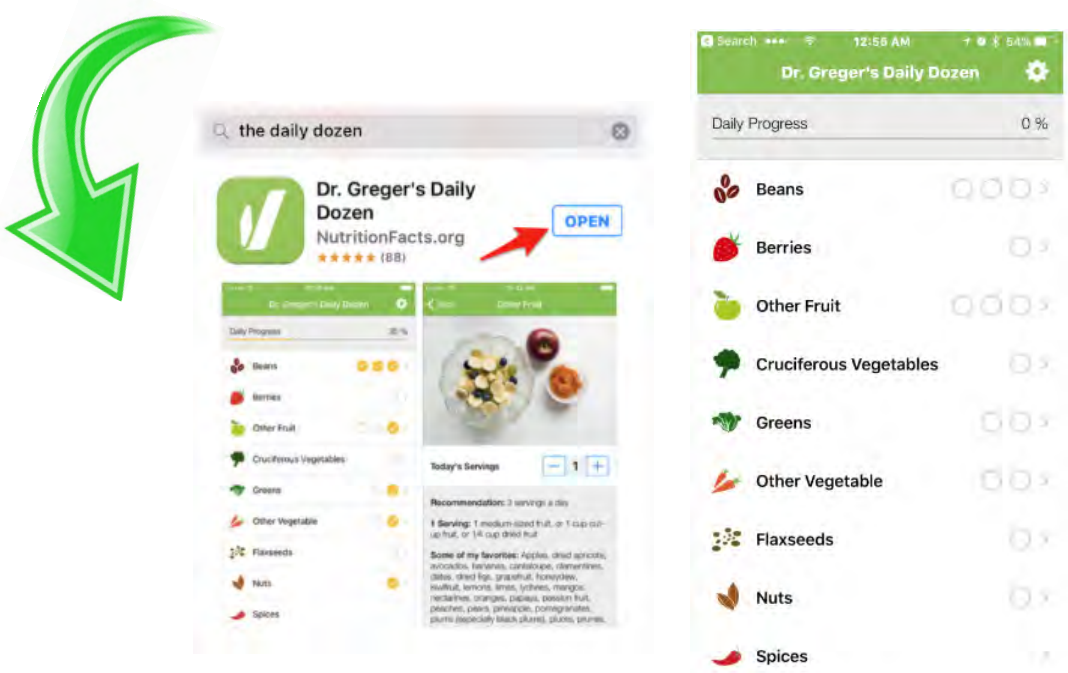
What is the "Daily Dozen"?

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

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

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

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



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

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

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

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

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

Recipe Corner

Chicken and Bulgur Salad with Peaches

Recipe from CookingLight.com

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

Ingredients:

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

Nutritional Value:

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

Active Time 20 Mins
Total Time 20 Mins
Yield Serves 4 (serving size: 4 oz. chicken and 2 cups salad)

Directions:

Step 1

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

Step 2

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

Step 3

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

Fun Summer Quotes

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

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

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

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF
Email: debby_schiffer@targetingwellness.com

Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

September 2019

Pain Can Be A Royal PAIN

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

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

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

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

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

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

Chronic Pain Statistics in U.S.

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

nccih.nih.gov/health/pain

25.3 million
American adults suffer from daily pain

23.4 million
American adults report a lot of pain

Targeting Wellness IN THE WORKPLACE

WebMD & Cleveland Clinic

Low Back Pain

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

Typical Causes of lower back pain (LBP)

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

1 IN 4 Americans experience LBP at any given time

➔ *Sprains & strains* causes most of the acute back pain. Sprains are caused by overstretching or tearing ligaments. Strains are tears in tendon or muscle. Can be caused by twisting or lifting improperly; lifting something too heavy; overstretching.

➔ *Disc degeneration*–one of the most common mechanical causes of LBP that can be a normal process of aging but can be prolonged.

➔ *Herniated or ruptured discs*–intervertebral discs become compressed and bulge outward or rupture.

➔ *Radiculopathy*–a condition by compression, inflammation and/or injury to a spinal nerve root. May occur when spinal stenosis or a herniated or ruptured disc compress on a nerve.

➔ *Sciatica* (a form of radiculopathy) caused by compression of the sciatic nerve, a large nerve that travels through the buttocks and down the back of the leg. May experience shock-like or burning in low back along with pain through the buttocks, down one leg and occasionally into the foot. If the nerve gets pinched between the disc and adjacent bone, there could be numbness and muscle weakness in the leg.

➔ *Spondylolisthesis*–a condition in which a vertebra of the lower spine slips out of place, pinching the nerves exiting the spinal column.

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

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

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

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

2nd most common reason reported for missing work

Our lower back is an amazing structure

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

Risk Factors for developing low back pain

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

Other Conditions Causing Chronic Pain

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

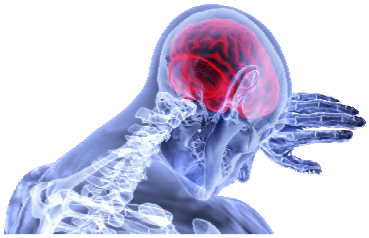
Symptoms sometimes begin after a physical trauma, surgery, infection or significant psychological stress. In other cases, symptoms gradually accumulate over time with no single triggering event.

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

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

Itchy skin can be a sign of inflammation.

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



Chronic Pain and Your Brain

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

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

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

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

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

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

Control Chronic Pain by Finding the Calm
Here are a few ways worth trying.

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

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

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

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

4-7-8 Breathing
Sit up or lie down, but keep your back straight. Place the tip of your tongue against the back of your upper front teeth. Relax the rest of your tongue. Then keep your tongue in this position and open your mouth, holding it open as you exhale. Listen to the "whooshing" sound your breath makes as it exits.
- Close your mouth and inhale through your nose, quietly, to the count of 4.
- Stop inhaling and hold your breath to the count of 7.
- Now breathe out through your mouth as described, with the tip of your tongue against your teeth, emptying your lungs to the count of 8.
- Count silently and be aware of your breath moving in and out of your nose, throat and lungs. Just a few rounds should be all it takes to achieve a sense of calm.

Sidebar Note:

EMDR

Eye movement desensitization & reprocessing—a well researched and effective treatment for trauma that helps the mind process traumatic memories leading to peaceful resolution. Has been helpful with victims of PTSD.

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

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

FLOTATION THERAPY
Flotation therapy is essentially floating in warm salt water in a large tank. Think about taking an Epsom salt bath to soothe your joints, but in this case the tank is filled with hundreds of pounds of salt making floating completely effortless. The tank is both sound and lightproof allowing you to completely disconnect from the world. A session lasts anywhere between one and three hours.
Flotation therapy is believed to improve a number of ailments including stress and anxiety, joint and muscle pain, back pain, high blood pressure, and insomnia. Even an hour's break from pain and anxiety is worth giving this a try.

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

Can Exercise Help Chronic Pain?

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

Here are some things to keep in mind.

Exercise improves your pain "threshold".

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

Exercise can prevent:

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

Where to start?

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

Proven ways exercise can benefit, especially for women:

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

Exercise options:

Walking on a treadmill

Elliptical trainer—especially if walking causes any pain.

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

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

Be careful with:

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

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

Core strengthening are key in helping to reduce back pain.

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

Recipe Corner

Mexican Style Vegetarian Loaf

Meatless Monday Idea

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

Ingredients

- 1 tablespoon olive oil
- 1 small red onion, diced
- 1 (15 ounce) can kidney beans, drained well
- 1 (15 ounce) can black beans, drained well
- 1 (4 ounce) can diced green chili peppers, hot or mild, drained
- 1 cup whole kernel corn, unsweetened
- 2 teaspoons dried oregano
- 1 teaspoon chili powder
- 1 teaspoon cumin
- 1/2 teaspoon black pepper
- Sea or kosher salt to taste
- ¼ teaspoon cayenne pepper
- 1 1/4 cups gluten free panko bread crumbs or bread crumbs of your choice
- 1/2 cup shredded 2% cheddar cheese
- 1/3 barbecue sauce, no sugar added (look for one that has honey or molasses) ...check out our recipe for barbecue sauce

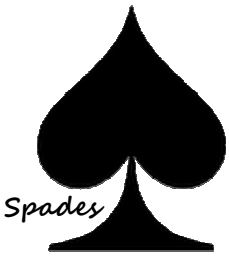
Instructions

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

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

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

Exercise of the Month



DECK OF CARDS WORKOUT

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

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

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

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

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

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

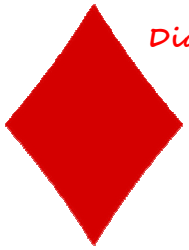
Option #2: ***Chest*** exercises: push ups (knees/military/wall), chest flies, chest press

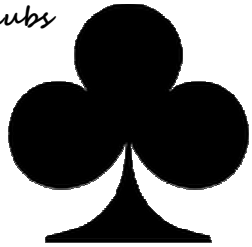
Option #1: ***Dips*** for Triceps: chair dips, bench dips, diamond push ups for triceps

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

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

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





Debby Schiffer, Wellness Director for BURLCO & TRICO JIF
Email: debby_schiffer@targetingwellness.com

Exercises for Back Pain

WebMD.com

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

Partial Crunches

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

Hamstring Stretches

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

Wall Squats

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

Press-up Extensions

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

Bird Dog

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

Debby Schiffer, Targeting Wellness in the Workplace, Wellness Director
Email: debby_schiffer@targetingwellness.com

Exercises for Back Pain

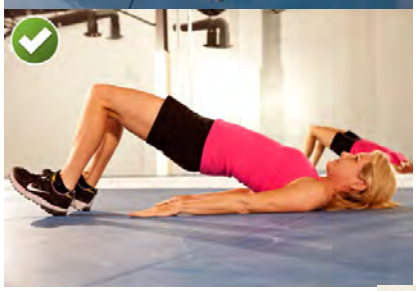
WebMD.com

Knee-to-Chest

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

Pelvic Tilts

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



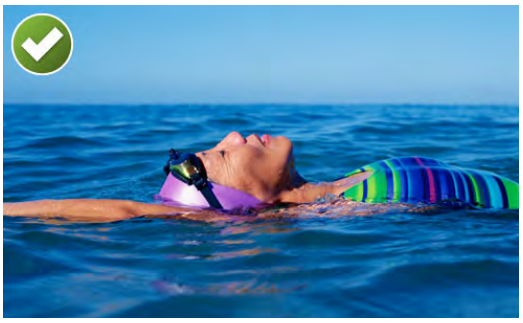
Bridging

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

Lifting Weights May Help

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

Aerobic Exercises



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

Debby Schiffer, Targeting Wellness in the Workplace, Wellness Director
Email: debby_schiffer@targetingwellness.com

September 2019

Change happens one day at a time!

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

*Cherish Yesterday * Dream Tomorrow * Live Today*

WELCOA* SUMMIT
PHILADELPHIA // AUGUST 26-28, 2019

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

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

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

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

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

1) Committed and Aligned Leadership

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

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

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

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

1. Are we amplifying or diminishing people through the efforts we are putting forth in the name of wellness?
2. Often people are not to blame for the initial event that lead them down the road to poor health. What are we doing to walk along side them on their journey rather than judging them?
3. Self-care is an act of celebration that you exist. Lack of self-care may be a form of self-punishment.

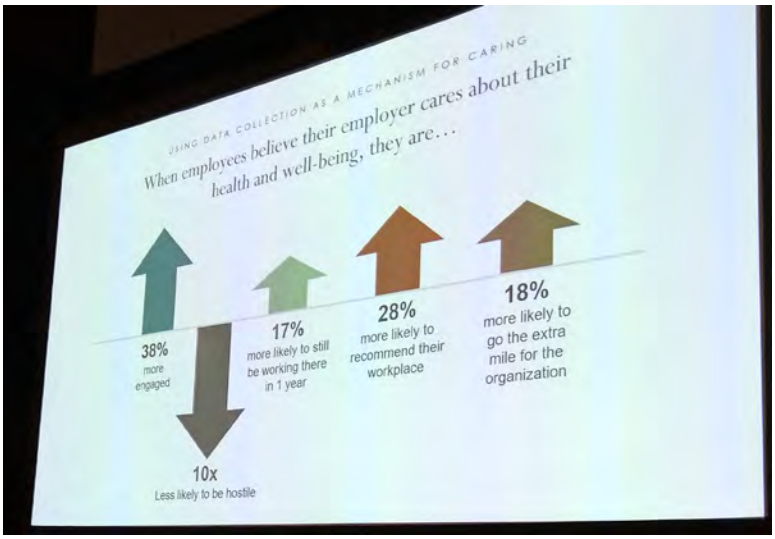
- **Building employees' personal sense of power**. Focus on strengths. Encourage innovation. Asking employees for solutions to work-related problems builds connections and allows for authenticity. Engaging employees in meaningful ways to enhance their desire to thrive is a more effective way to achieve shared success. People know what it means to live a healthy life. They do not need anyone to "fix" them or tell them what they should or should not do. What they need is someone to listen to them and to celebrate their successes no matter how small. There should not be any disconnect between work and well-being.
- **How would you describe a thriving workforce**? Can you think of five words? If you do this activity, please share your list with me via email (debby_schiffer@targetingwellness.com). I will collect responses and post them on the website.
- Misery loves company…but so does joy! **Focus on the good**. Celebrate what went right.

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

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

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

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



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

4) Crafting an Operating Plan

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

5) Choosing Initiatives that Support the Whole Employee

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

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

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

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

7) Conduct Evaluation, Communicate, Celebrate and Iterate

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

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

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

What can we do instead?

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

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

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

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

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Gloucester, Salem, Cumberland Counties Municipal JIF
Managed Care Summary Report
2019

	July-19	July-18	August-19	August-18	YTD August 19	YTD August 18
# of New Claims Reported	49	47	53	43	382	274
# of Report Only	17	20	15	11	117	89
% Report Only	34.7%	42.6%	28.3%	25.6%	30.6%	32.5%
# of Medical Only	30	23	32	30	219	141
# of Lost Time	2	4	6	2	46	44
Medical Only to Lost Time Ratio	94:06	85:15	84:16	94:06	83:17	76:24
Average # of Days to Report a Claim	1.3	3.5	4.4	1.8	4.5	2.3

Nurse Case Management	July-19	July-18	August-19	August-18
# of Cases Assigned to Case Management	22	29	26	28
# of Cases >90 days	16	22	17	23

Savings	July-19	July-18	August-19	August-18	YTD August 19	YTD August 18
Bill Count	170	312	260	324	1967	2363
Provider Charges	$302,895	$381,758	$547,636	$243,397	$3,353,748	$3,485,934
Repriced Amount	$71,953	$175,718	$283,432	$86,793	$1,307,556	$1,227,135
Savings $	$230,943	$206,040	$264,205	$156,604	$2,046,192	$2,258,799
% Savings	76.2%	54.0%	48.2%	64.3%	61.0%	64.8%

Participating Provider Penetration Rate	July-19	July-18	August-19	August-18	YTD August 19	YTD August 18
Bill Count	94.1%	97.1%	93.5%	97.5%	95.3%	96.3%
Provider Charges	97.6%	98.8%	96.4%	96.9%	97.3%	96.0%

Exclusive Provider Panel Penetration Rate	July-19	July-18	August-19	August-18	YTD August 19	YTD August 18
Bill Count	98.6%	96.4%	96.7%	97.9%	96.1%	96.4%
Provider Charges	99.8%	96.5%	98.4%	99.1%	98.2%	97.2%

Transitional Duty Summary		YTD August 19	YTD August 18
% of Transitional Duty Days Worked		64.7%	****
% of Transitional Duty Days Not Accommodated		35.3%	

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

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Gloucester, Salem, Cumberland Counties Municipal JIF
Average Days To Report By JIF Member
1/1/2019 - 8/31/2019

	# Of Claims Reported	Average Days To Report
ALLOWAY TOWNSHIP	2	2.0
CARNEYS POINT TOWNSHIP	2	0.5
CLAYTON BOROUGH	7	0.4
DEPTFORD TOWNSHIP	29	1.4
EAST GREENWICH TOWNSHIP	3	1.3
ELK TOWNSHIP	2	1.5
FRANKLIN TOWNSHIP	15	1.1
GLASSBORO BOROUGH	33	2.8
GREENWICH TOWNSHIP	8	2.8
HARRISON TOWNSHIP	8	4.3
LOGAN TOWNSHIP	6	11.5
LOWER ALLOWAY CREEK TOWNSHIP	1	0.0
MANNINGTON TOWNSHIP	2	3.5
MANTUA TOWNSHIP	17	2.4
MONROE TOWNSHIP(TRIJIF)	41	2.4
PAULSBORO BOROUGH	6	31.7
PENNS GROVE BOROUGH	2	10.0
PENNSVILLE TOWNSHIP	7	4.1
PILESGROVE TOWNSHIP	1	1.0
PITMAN BOROUGH	11	6.4
SOUTH HARRISON TOWNSHIP	1	0.0
VINELAND CITY	74	6.2
WASHINGTON TOWNSHIP	38	1.4
WEST DEPTFORD TOWNSHIP	25	4.3
WESTVILLE BOROUGH	4	8.8
WOODBURY CITY	22	10.6
WOODBURY HEIGHTS BOROUGH	4	2.8
WOODSTOWN BOROUGH	1	3.0
WOOLWICH TOWNSHIP	10	8.1
Grand Total	**382**	**4.5**

Gloucester, Salem, Cumberland Counties Municipal JIF
Transitional Duty Summary By JIF Member
1/1/2019 - 8/31/2019

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
HARRISON TOWNSHIP	73	73	100.0%	0	0.0%
CARNEYS POINT TOWNSHIP	10	10	100.0%	0	0.0%
MANTUA TOWNSHIP	138	138	100.0%	0	0.0%
EAST GREENWICH TOWNSHIP	155	155	100.0%	0	0.0%
WESTVILLE BOROUGH	8	8	100.0%	0	0.0%
GREENWICH TOWNSHIP	76	76	100.0%	0	0.0%
PAULSBORO BOROUGH	113	113	100.0%	0	0.0%
WEST DEPTFORD TOWNSHIP	220	215	97.7%	5	2.3%
VINELAND CITY	669	647	96.7%	22	3.3%
DEPTFORD TOWNSHIP	200	193	96.5%	7	3.5%
FRANKLIN TOWNSHIP	497	477	96.0%	20	4.0%
SOUTH HARRISON TOWNSHIP	62	44	71.0%	18	29.0%
MONROE TOWNSHIP(TRIJIF)	274	159	58.0%	115	42.0%
WOODBURY CITY	243	116	47.7%	127	52.3%
PITMAN BOROUGH	46	19	41.3%	27	58.7%
LOGAN TOWNSHIP	68	26	38.2%	42	61.8%
PENNS GROVE BOROUGH	96	30	31.3%	66	68.8%
WASHINGTON TOWNSHIP	352	50	14.2%	302	85.8%
WOODBURY HEIGHTS BOROUGH	259	31	12.0%	228	88.0%
GLASSBORO BOROUGH	295	11	3.7%	284	96.3%
CLAYTON BOROUGH	27	0	0.0%	27	100.0%
WOOLWICH TOWN5HIP	80	0	0.0%	80	100.0%
PENNSVILLE TOWNSHIP	44	0	0.0%	44	100.0%
Grand Total	**4005**	**2591**	**64.7%**	**1414**	**35.3%**

Valued as of 9/3/2019

Gloucester, Salem, Cumberland Counties Municipal JIF
Transitional Duty Summary By Occupation
1/1/2019 - 8/31/2019

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
Police Sergeant	38	38	100.0%	0	0.0%
Foreman	8	8	100.0%	0	0.0%
Fire Captain	11	11	100.0%	0	0.0%
Assistant Supervisor	36	36	100.0%	0	0.0%
Lineman	24	24	100.0%	0	0.0%
Building Maintenance Worker	23	23	100.0%	0	0.0%
Supervisor	13	13	100.0%	0	0.0%
Class III Public Works	16	16	100.0%	0	0.0%
Fire Official	42	42	100.0%	0	0.0%
Clerk	126	126	100.0%	0	0.0%
Apprentice Lineman	9	9	100.0%	0	0.0%
Code Enforcement Officer	42	42	100.0%	0	0.0%
Police Recruit	12	12	100.0%	0	0.0%
Crew Leader	8	8	100.0%	0	0.0%
Sleo 2 Recruit	6	6	100.0%	0	0.0%
DIRECTOR GARAGE SERVICES	11	11	100.0%	0	0.0%
Tree Maintenance worker	8	8	100.0%	0	0.0%
Distribution / Meter Worker 1	13	13	100.0%	0	0.0%
K9 Officer	5	5	100.0%	0	0.0%
Equipment Operator	189	181	95.8%	8	4.2%
Truck Driver	68	61	89.7%	7	10.3%
Laborer	952	769	80.8%	183	19.2%
EMT	127	91	71.7%	36	28.3%
Police Chief	62	44	71.0%	18	29.0%
Police Officer	1183	649	54.9%	534	45.1%
Maintenance Worker	139	75	54.0%	64	46.0%
Fire Fighter	55	29	52.7%	26	47.3%
Driver	208	103	49.5%	105	50.5%
Laborer/Driver	225	87	38.7%	138	61.3%
Mechanic	225	51	22.7%	174	77.3%
Trash - Foreman	5	0	0.0%	5	100.0%
Patrolman	19	0	0.0%	19	100.0%
Seasonal Laborer	70	0	0.0%	70	100.0%
Utility Foreman	13	0	0.0%	13	100.0%
Crossing Guard	14	0	0.0%	14	100.0%
Grand Total	**4005**	**2591**	**64.7%**	**1414**	**35.3%**

Valued as of 9/3/2019

Gloucester, Salem, Cumberland Counties Municipal JIF
PPO Savings And Penetration Report
July 2019

	Bill Count	Provider Charges	Repriced Amount	$ Savings	Savings
Participating Provider	**160**	**$295,491**	**$65,129**	**$230,363**	**78.0%**
Orthopedics	21	$87,600	$7,681	$79,919	91.2%
Ambulatory Surgical Center	6	$85,736	$20,055	$65,681	76.6%
Physical Medicine & Rehabilitation	3	$46,350	$8,440	$37,910	81.8%
Physical Therapy	79	$29,252	$7,049	$22,203	75.9%
Hospital	8	$16,782	$10,288	$6,494	38.7%
Neurology/Neurosurgery	7	$9,200	$2,130	$7,070	76.9%
Behavioral Health	4	$5,325	$2,945	$2,380	44.7%
Anesthesiology	2	$4,685	$2,133	$2,552	54.5%
MRI/Radiology	4	$3,756	$1,621	$2,135	56.8%
Occ Med/Primary Care	17	$3,095	$1,819	$1,276	41.2%
Sports Medicine	5	$1,838	$440	$1,397	76.0%
Urgent Care Center	2	$762	$238	$524	68.8%
Other	1	$669	$65	$605	90.4%
Physicians Fees	1	$443	$228	$215	48.6%
Out Of Network	**10**	**$7,404**	**$6,824**	**$580**	**7.8%**
Emergency Medicine	6	$5,379	$4,980	$399	7.4%
Anesthesiology	1	$1,200	$1,085	$115	9.6%
Physicians Fees	1	$525	$525	$0	0.0%
Orthopedics	1	$260	$209	$51	19.6%
Other	1	$40	$25	$15	37.5%
Grand Total	**170**	**$302,895**	**$71,953**	**$230,943**	**76.2%**

Participating Provider Penetration Rate	
Bill Count	**94.1%**
Provider Charges	**97.6%**
Exclusive Provider Penetration Rate	
Bill Count	**98.6%**
Provider Charges	**99.8%**

Valued as of 8/1/2019

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Gloucester, Salem, Cumberland Counties Municipal JIF
PPO Savings And Penetration Report
August 2019

	Bill Count	Provider Charges	Repriced Amount	$ Savings	% Savings
Qualcare	**243**	**$528,031**	**$266,053**	**$261,978**	**49.6%**
Hospital	15	$248,478	$183,658	$64,820	26.1%
Orthopedics	25	$64,412	$17,358	$47,054	73.1%
Neurology/Neurosurgery	8	$60,900	$16,594	$44,306	72.8%
Ambulatory Surgical Center	5	$50,254	$17,586	$32,668	65.0%
Physical Medicine & Rehabilitation	10	$34,490	$4,201	$30,289	87.8%
Physical Therapy	82	$32,172	$7,223	$24,949	77.5%
MRI/Radiology	18	$13,311	$5,267	$8,044	60.4%
Urgent Care Center	48	$12,251	$7,304	$4,948	40.4%
Anesthesiology	2	$5,440	$3,128	$2,312	42.5%
Occ Med/Primary Care	15	$2,484	$1,593	$891	35.9%
Behavioral Health	5	$1,750	$550	$1,200	68.6%
Physicians Fees	7	$1,715	$1,374	$341	19.9%
Durable Medical Equipment	3	$375	$218	$157	41.8%
Out Of Network	**17**	**$19,605**	**$17,379**	**$2,227**	**11.4%**
Emergency Medicine	7	$7,665	$7,219	$446	5.8%
Anesthesiology	6	$6,984	$5,972	$1,012	14.5%
Other	3	$2,657	$2,397	$260	9.8%
Durable Medical Equipment	1	$2,300	$1,791	$509	22.1%
Grand Total	**260**	**$547,636**	**$283,432**	**$264,205**	**48.2%**

Participating Provider Penetration Rate

Bill Count	**93.5%**
Provider Charges	**96.4%**

Exclusive Provider Penetration Rate

Bill Count	**96.7%**
Provider Charges	**98.4%**

Valued as of 9/3/2019

Gloucester, Salem, Cumberland Counties Municipal JIF
PPO Savings And Penetration Report
1/1/2019 - 8/31/2019

	Bill Count	Provider Charges	Repriced Amount	$ Savings	% Savings
Provider	**1874**	**$3,261,913**	**$1,232,227**	**$2,029,686**	**62.2%**
Hospital	113	$1,047,735	$651,270	$396,465	37.8%
Orthopedics	241	$743,045	$170,119	$572,927	77.1%
Neurology/Neurosurgery	62	$335,615	$57,900	$277,715	82.7%
Physical Therapy	840	$324,900	$76,140	$248,760	76.6%
Ambulatory Surgical Center	25	$320,373	$101,332	$219,041	68.4%
Physical Medicine & Rehabilitation	33	$157,207	$22,681	$134,525	85.6%
MRI/Radiology	98	$76,153	$29,761	$46,391	60.9%
Anesthesiology	23	$58,728	$29,383	$29,345	50.0%
Urgent Care Center	188	$54,277	$29,629	$24,648	45.4%
Emergency Medicine	53	$47,054	$9,955	$37,099	78.8%
Inpatient Rehabilitation	1	$21,656	$15,288	$6,368	29.4%
Occ Med/Primary Care	77	$16,585	$10,269	$6,316	38.1%
Behavioral Health	21	$15,035	$7,154	$7,881	52.4%
Durable Medical Equipment	15	$13,468	$10,147	$3,322	24.7%
Sports Medicine	30	$11,985	$2,854	$9,131	76.2%
Physicians Fees	42	$8,649	$5,893	$2,757	31.9%
Pain Management	6	$6,850	$1,114	$5,736	83.7%
Other	6	$2,599	$1,339	$1,260	48.5%
Out Of Network	**93**	**$91,835**	**$75,329**	**$16,506**	**18.0%**
Emergency Medicine	26	$23,874	$22,098	$1,776	7.4%
Anesthesiology	18	$22,184	$18,212	$3,972	17.9%
Orthopedics	13	$17,570	$11,261	$6,309	35.9%
Other	16	$12,730	$11,658	$1,073	8.4%
Durable Medical Equipment	6	$10,293	$8,228	$2,065	20.1%
Physicians Fees	8	$3,431	$2,842	$589	17.2%
MRI/Radiology	6	$1,753	$1,030	$723	41.2%
Grand Total	**1967**	**$3,353,748**	**$1,307,556**	**$2,046,192**	**61.0%**

Participating Provider Penetration Rate

Bill Count	**95.3%**
Provider Charges	**97.3%**

Exclusive Provider Penetration Rate

Bill Count	**96.1%**
Provider Charges	**98.2%**

Valued as of 9/3/2019

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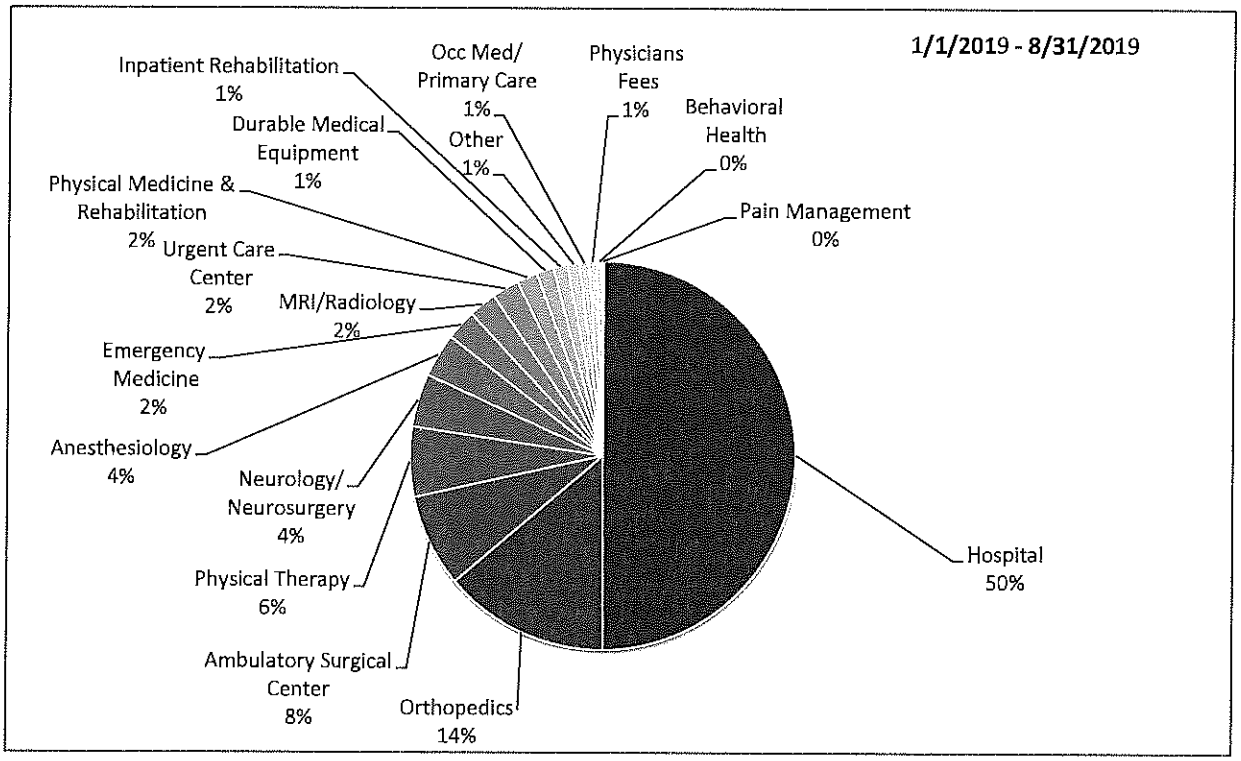
Gloucester, Salem Cumberland Counties Municipal JIF
Paid Provider By Specialty
1/1/2019 - 8/31/2019

	Repriced Amount
Hospital	$651,270
Orthopedics	$181,380
Ambulatory Surgical Center	$101,332
Physical Therapy	$76,140
Neurology/Neurosurgery	$57,900
Anesthesiology	$47,595
Emergency Medicine	$33,076
MRI/Radiology	$30,791
Urgent Care Center	$29,629
Physical Medicine & Rehabilitation	$22,681
Durable Medical Equipment	$18,375
Inpatient Rehabilitation	$15,288
Other	$12,996
Occ Med/Primary Care	$10,269
Physicians Fees	$8,735
Behavioral Health	$7,154
Pain Management	$1,114



Valued as of 9/3/2019

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Gloucester, Salem, Cumberland Counties Municipal JIF
Top 5 Providers By Specialty
1/1/2019 - 8/31/2019

	Bill Count	Repriced Amount
Ambulatory Surgical Center	**22**	**$96,556**
PREMIER ORTHO ASSOC SURGERY CENTER	6	$50,659
FELLOWSHIP SURGICAL CENTER, LLC	10	$13,440
MILLENNIUM SURGICAL CENTER, LLC	2	$12,852
ADVANCED SURGICAL INSTITUTE	3	$11,892
SUMMIT SURGICAL CENTER, LLC	1	$7,712
Anesthesiology	**34**	**$41,912**
LOURDES ANESTHESIA ASSOC PA	17	$17,366
RANCOCAS ANESTHESIOLOGY PA	8	$10,609
NEW JERSEY HEALTHCARE SPECIALISTS PC	5	$8,949
WEST JERSEY ANESTHESIA ASSOCIATES, PA	2	$3,128
NEW JERSEY ANESTHESIA ASSOCIATES	2	$1,859
Behavioral Health	**21**	**$7,154**
WORKERS COMP PSYCH NET	21	$7,154
Durable Medical Equipment	**21**	**$18,375**
HOME CARE CONNECT LLC	5	$9,390
FUSION HEALTHCARE SOLUTIONS	4	$6,412
ELECTROSTIM MEDICAL SERVICES, INC	2	$1,816
DJO LLC	8	$564
OCEAN HOME HEALTH SUPPLY, LLC	2	$193
Emergency Medicine	**79**	**$32,400**
EMERGENCY PHYSICIAN ASSOC OF SOUTH JERSEY	27	$16,193
EMERGENCY CARE SERVICES OF NJ	43	$12,566
COOPER UNIVERSITY EMERGENCY PHYSICIANS	5	$1,774
SOUTH JERSEY HS EMG PHYS SV, PA	3	$1,027
WINSLOW EMERGENCY MEDICAL SERVICES	1	$840
Hospital	**89**	**$531,477**
KENNEDY HEALTH	30	$151,713
SALEM MEDICAL CENTER	4	$140,711
INSPIRA MEDICAL CENTER WOODBURY	48	$84,118
INSPIRA MEDICAL CENTER VINELAND	4	$80,649
ATLANTICARE REGIONAL MEDICAL CENTER	3	$74,286
Inpatient Rehabilitation	**1**	**$15,288**
BACHARACH INSTITUTE FOR REHABILITATION	1	$15,288
MRI/Radiology	**91**	**$30,418**
ONE CALL CARE DIAGNOSTICS	65	$27,616
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	8	$1,019
BTD RADIOLOGY AT SALEM PA	5	$1,003
GARDEN STATE RADIOLOGY NETWORK	12	$480
ATLANTIC MEDICAL IMAGING	1	$301

	Bill Count	Repriced Amount
Neurology/Neurosurgery	**62**	**$57,900**
COASTAL SPINE, PC.	21	$33,260
TARIQ S. SIDDIQI, MD	28	$22,066
NEUROSURGICAL AND SPINE SPECIALIST	10	$1,985
COMPREHENSIVE NEUROCARE ASSOCIATES	1	$319
KIRSHNER SPINE INSTITUTE LLC	2	$269
Occ Med/Primary Care	**76**	**$10,143**
KENNEDY MEDICAL GROUP PRACTICE PC	43	$3,892
AMERICAN WORKCARE, PC	13	$2,716
CONCENTRA MEDICAL CENTERS	6	$1,870
WORKNET OCCUPATIONAL MEDICINE	7	$1,171
JEFFERSON HEALTH	7	$495
Orthopedics	**219**	**$171,500**
PREMIER ORTHOPAEDIC ASSOC OF SNJ	119	$131,803
COASTAL SPINE, PC.	8	$10,985
ROTHMAN ORTHOPAEDICS	32	$10,774
CMN OCCUPATIONAL MEDICINE, LLC	12	$10,705
PREMIER ORTHOPEDIC OF SOUTH JERSEY	48	$7,233
Pain Management	**6**	**$1,114**
PROFESSIONAL PAIN MANAGEMENT ASSOC	6	$1,114
Physical Medicine & Rehabilitation	**33**	**$22,681**
COASTAL SPINE, PC.	25	$21,215
PAIN CONTROL ASSOCIATES PC	7	$1,088
BACHARACH INSTITUTE FOR REHABILITATION	1	$378
Physical Therapy	**669**	**$59,102**
STRIVE PHYSICAL THERAPY	235	$22,060
NOVACARE REHABILITATION	115	$11,382
IVY REHAB NETWORK INC	128	$10,925
STRIVE PHYSICAL THERAPY	98	$8,445
HEARTLAND REHABILITATION SERVICES	93	$6,290
Physicians Fees	**31**	**$6,927**
VIRTUA MEDICAL GROUP	12	$2,464
MICHAEL F. GALLAWAY OD	3	$2,306
ATLANTICARE PHYSICIAN GROUP, PA	7	$799
KENNEDY MEDICAL GROUP PRACTICE PC	5	$704
REG OTOLARYNGOLOGY HEAD & NECK ASSOC	4	$654
Sports Medicine	**30**	**$2,854**
PREMIER ORTHOPAEDIC ASSOC OF SNJ	30	$2,854
Urgent Care Center	**186**	**$29,278**
VIRTUA EXPRESS	79	$11,249
MEDEXPRESS URGENT CARE NEW JERSEY	60	$9,600
INSPIRA HEALTH NETWORK URGENT CARE PC	32	$6,321
VIRTUA EXPRESES	13	$1,769
OMS/MANAHAWKIN URGENT CARE	2	$340

Valued as of 9/3/2019

QUAL-LYNX

Nurse Case Management Assignment Report
2019

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

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
South Jersey Communities Securing Their Future

Cyber Risk Management
Monthly Executive Report
September 7, 2019

Media Pro Training

JIF	Municipality	# of Users	# of Completed	% Completed
TRICO	Carneys Point Township	26	26	100
TRICO	Clayton Borough	15	15	100
TRICO	Elsinboro Township	7	7	100
TRICO	Franklin Township	14	14	100
TRICO	Greenwich Township	14	14	100
TRICO	Oldman Township	10	10	100
TRICO	Penns Grove Borough	12	12	100
TRICO	Pilesgrove Township	12	12	100
TRICO	Pitman Borough	15	15	100
TRICO	Quinton Township	12	12	100
TRICO	South Harrison Township	4	4	100
TRICO	Swedesboro Borough	9	9	100
TRICO	Wenonah Borough	10	10	100
TRICO	Woodstown Borough	7	7	100
TRICO	Woolwich Township	18	18	100
TRICO	Alloway Township	17	16	94
TRICO	Elk Township	15	14	93
TRICO	Mannington Township	13	12	92
TRICO	Paulsboro Borough	13	12	92
TRICO	Woodbury City	32	29	90
TRICO	Lower Alloways Creek Township	14	12	85
TRICO	Woodbury Heights Borough	6	5	83
TRICO	Pennsville Township	29	24	82
TRICO	West Deptford	S1	42	82
TRICO	Harrison Township	27	22	81
TRICO	Westville Borough	21	17	80
TRICO	Mantua Township	32	25	78
TRICO	Vineland City	442	336	76
TRICO	Monroe Township	73	5S	75
TRICO	Upper Pittsgrove Township	7	5	71
TRICO	Washington Township	31	18	58
TRICO	Fairfield Township	9	5	55
TRICO	Deptford Township	71	16	22
TRICO	Shiloh Borough	6	1	16

15 Municipalities are 100% complete.

5 Municipality is 90-99% complete

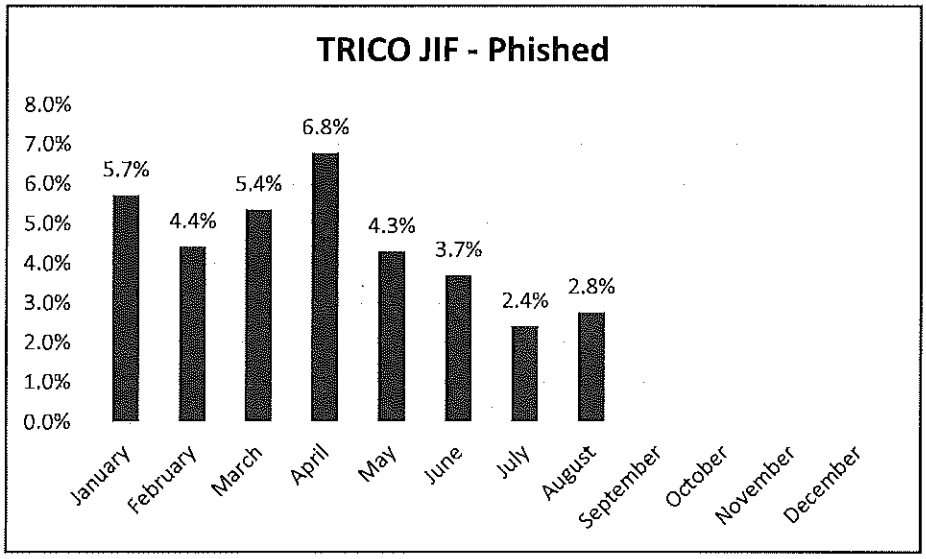
6 Municipalities are 80-89% complete

4 Municipalities are 70-79% complete

4 Municipalities are below 69% complete

Phishing Report

Month	TRICO		
	# Emails	# Clicked	%
January	839	48	5.7%
February	1131	50	4.4%
March	1009	54	5.4%
April	1165	79	6.8%
May	1163	50	4.3%
June	1244	46	3.7%
July	1244	30	2.4%
August	1231	34	2.8%
September			
October			
November			
December			



Phishing by Municipality

Municipality	Total Emails	# Clicked	% Clicked
Woodbury City	34	8	24%
West Deptford Twp	51	9	18%
Shiloh Borough	7	1	14%
Swedesboro Borough	9	1	11%
East Greenwich Township	11	1	9%
Deptford Twp.	70	5	7%
Washington Twp	31	2	6%
Alloway Twp	16	1	6%
Westville Borough	20	1	5%
Monroe Twp	112	2	2%
Vineland City	454	3	1%
Carneys Point Twp	31	0	0%
Clayton Borough	14	0	0%
Elk Twp	17	0	0%
Elsinboro Twp	7	0	0%
Fairfield Twp	8	0	0%
Franklin Twp	10	0	0%
Glassboro Borough	83	0	0%
Greenwich Twp	14	0	0%
Harrison Twp	36	0	0%
Lower Alloways Creek Twp	14	0	0%

Mannington Twp	13	0	0%
Mantua Township	31	0	0%
Oldmans Twp	10	0	0%
Paulsboro Borough	14	0	0%
Penns Grove Borough	7	0	0%
Pennsville Twp	19	0	0%
Pilesgrove Twp	11	0	0%
Pitman Borough	16	0	0%
Quinton Twp	12	0	0%
South Harrison Twp	5	0	0%
Upper Pittsgrove Twp	7	0	0%
Wenonah Borough	5	0	0%
Woodbury Heights Borough	6	0	0%
Woodstown Borough	6	0	0%
Woolwich Twp	20	0	0%

MEL's Cyber Risk Management

Municipality	Site Visited or IT Review Date	GA Report Submitted Date	Tier 1 Compliance %	Tier 2 Compliance %	Tier 1 Certification Submitted	Tier 2 Certification Submitted
Alloway Township	5/24/2019	8/9/2019	81%	63%		
Carneys Point Township	5/24/2019	8/9/2019	90%	63%	10/17/2018	
Clayton Borough	7/10/2019	7/10/2019	81%	71%		
Deptford Township	4/30/2019	8/20/2019	83%	61%		
East Greenwich Township	5/31/2019	8/1/2019	75%	79%	5/1/2018	5/1/2018
Elk Township	6/11/2019					
Elsinboro Township						
Fairfield Township						
Franklin Township	6/27/2019	9/2/2019	88%	63%		
Glassboro Borough	6/26/2019	8/21/2019	81%	70%		
Greenwich Township						
Harrison Township	5/31/2019	8/1/2019	75%	79%		
Logan Township						
Lower Alloway Creek Township	7/17/2019	8/6/2019	79%	79%		
Mannington Township	5/24/2019	8/9/2019	77%	63%		
Mantua Township						
Monroe Township					8/15/2018	8/15/2018
Oldmans Township						
Paulsboro Borough	7/2/2019	8/8/2019	79%	61%		
Penns Grove Borough						
Pennsville Township	7/11/2019	7/11/2019	81%	68%		
Pilesgrove Township						
Pitman Borough						

Quinton Township	5/24/2019	8/9/2019	77%	63%		
Shiloh Borough						
South Harrison Township	6/26/2019	8/2/2019	88%	64%		
Swedesboro Borough	6/26/2019	8/22/2019	83%	61%		
Upper Pittsgrove Township						
Vineland City						
Washington Township					5/13/2019	5/13/2019
Wenonah Borough	5/23/2019	9/2/2019	73%	61%		
West Deptford Township						
Westville Borough						
Woodbury City						
Woodbury Heights Borough	5/23/2019	8/2/2019	79%	63%		
Woodstown Borough	5/23/2019					
Woolwich Township	5/31/2019	8/1/2019	75%	79%	7/10/2020	7/10/2018

Total # of Municipalities	37	
Total # Visited	20	
Total # of Reports Submitted	18	
% of Municipalities Visited	54.1%	
% of Reports Submitted **	90%	** Submitted/Visited
Tier 1 Submitted	5	
% Tier 1 Submitted	14%	
Tier 2 Submitted	4	
% Tier 2 Submitted	11%	

Vulnerability Scanning

Understanding the vulnerability report

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

Below is a table for reference.

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

Vulnerability score by municipality:

JIF	Municipality	Last Scan	Severity
TRICO	Vineland City	5/18/2019 14:15	10
TRICO	Harrison Township	8/19/2019 14:20	7.8
TRICO	Pitman Borough	8/18/2019 14:16	6.8
TRICO	East Greenwich Township	8/18/2019 14:16	6.4
TRICO	Woolwich Township	8/18/2019 14:16	6.4
TRICO	Elsinboro Township	8/18/2019 14:16	5.8
TRICO	Shiloh Borough	8/18/2019 14:16	5.8
TRICO	Glassboro Borough	7/19/2019 14:40	5
TRICO	Pilesgrove Township	8/19/2019 14:20	4.8
TRICO	Logan Township	8/19/2019 14:20	4.3
TRICO	Carneys Point Township	6/7/2019 14:15	2.6
TRICO	Clayton Borough	7/19/2019 14:40	2.6
TRICO	Deptford Township	8/18/2019 14:16	2.6
TRICO	Mantua Township	7/19/2019 14:40	2.6
TRICO	West Deptford Twp	8/18/2019 14:16	2.6
TRICO	Alloway Township	8/17/2019 14:15	0
TRICO	Elk Township	8/19/2019 14:20	0
TRICO	Fairfield Township	8/18/2019 14:16	0
TRICO	Franklin Township	6/11/2019 14:15	0
TRICO	Greenwich Township	8/18/2019 14:16	0
TRICO	Lower Alloways Creek Township	7/19/2019 14:40	0
TRICO	Mannington Township	8/13/2019 14:15	0
TRICO	Monroe Township	8/18/2019 14:16	0
TRICO	Oldmans Township	8/18/2019 14:16	0
TRICO	Paulsboro Borough	8/18/2019 14:16	0
TRICO	Quinton Township	8/18/2019 14:16	0
TRICO	South Harrison Township	7/19/2019 14:40	0
TRICO	Swedesboro Borough	8/18/2019 14:16	0
TRICO	Upper Pittsgrove Township	8/19/2019 14:20	0
TRICO	Wenonah Borough	7/19/2019 14:40	0
TRICO	Westville Borough	8/19/2019 14:20	0
TRICO	Woodbury City	8/18/2019 14:16	0
TRICO	Woodbury Heights Borough	8/19/2019 14:20	0
TRICO	Woodstown Borough	8/17/2019 14:15	0

TRICO	Penns Grove Borough	Not on report	
TRICO	Pennsville Township	Not on report	
TRICO	Washington Township	Not on report	

Sample of Monthly Detail Report

PivotPoint SECURITY

ISO 27001

"SAMPLE" City - Monthly Report

Issue	CVSS	Risk	Hosts
GNU Bash Environment Variable Handling Shell Remote Command Execution Vulnerability	10.0	High	50.239.106.115:443/tcp
OpenSSH Denial of Service And User Enumeration Vulnerabilities (Windows)	7.8	High	73.198.60.103:222/tcp
OpenSSH Multiple Vulnerabilities Jan17 (Windows)	7.5	High	73.198.60.103:222/tcp
Deprecated SSH-1 Protocol Detection	7.5	High	73.198.60.103:222/tcp
OpenSSH X11 Forwarding Security Bypass Vulnerability (Windows)	7.5	High	73.198.60.103:222/tcp
SSL/TLS: OpenSSL CCS Man in the Middle Security Bypass Vulnerability	6.8	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSL/TLS: Report Vulnerable Cipher Suites for HTTPS	5.0	Medium	50.239.106.115:8080/tcp 50.239.106.115:443/tcp 73.198.60.103:8080/tcp
OpenSSH 'sftp-server' Security Bypass Vulnerability (Windows)	5.0	Medium	73.198.60.103:222/tcp
OpenSSH User Enumeration Vulnerability-Aug18 (Windows)	5.0	Medium	73.198.60.103:222/tcp
SSL/TLS: Report Weak Cipher Suites	4.3	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
jQuery < 1.9.0 XSS Vulnerability	4.3	Medium	50.239.106.115:15672/tcp
SSL/TLS: SSLv3 Protocol CBC Cipher Suites Information Disclosure Vulnerability (POODLE)	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSL/TLS: Deprecated SSLv2 and SSLv3 Protocol Detection	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp

SSH Weak Encryption Algorithms Supported	4.3	Medium	50.239.106.115:5022/tcp 73.198.60.103:222/tcp
Apache HTTP Server 'httpOnly' Cookie Information Disclosure Vulnerability	4.3	Medium	50.239.106.115:443/tcp
SSL/TLS: Certificate Signed Using A Weak Signature Algorithm	4.0	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
SSL/TLS: Diffie-Hellman Key Exchange Insufficient DH Group Strength Vulnerability	4.0	Medium	50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp 73.198.60.103:3389/tcp

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

Need an excuse to avoid doing real work for another 5 minutes?
What Batman and Alfred Reveal about Information Security Project Management

Have **Questions?**

info@pivotpointsecurity.com | 1-888-748-6876

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

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

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

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

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

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

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

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

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

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

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

Want to avoid doing real work for another 5 minutes?

Hey SaaS Companies! Have an Amazing Product/Service But No Security Program Yet? No Worries!

Have Questions?
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www.PivotPointSecurity.com

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PivotPoint SECURITY

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

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

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

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

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

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

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

September 15, 2019

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 two month period ending August 310, 2019 for Closed Fund Years 1991 to 2014, and Fund Years 2015, 2016, 2017, 2018 and 2019. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled $ 97,105.03. This generated an average annual yield of 1.73%. However, after including an unrealized net gain of $ 50,485.65 in the asset portfolio, the yield is adjusted to 2.62% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of $72,835.54 as it relates to current market value of $ 29,901,294.86 vs. the amount we have invested. The current market value, including accrued income is valued at $30,011,930.01.

Our asset portfolio with Wilmington Trust and consists of 5 obligations with a maturity greater than one year, 9 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts $ 47,005.24 YTD $ 133,041.80 (detailed in my report)
Salvage Receipts $ 0.00
Overpayment Reimbursements $ 0.00
Trico vs. Killen $ 323.61

A.E.L.C.F. MEMBER PARTICIPANT BALANCES: ($ 517.00 Interest Applied)

Woodbury City	$20,964.00
Washington Twp.	$77,047.00
Pittsgrove Township	$75,736.00
Stow Creek Twp.	$ 3,081.00

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

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of $ 973,293.33. The claims detail shows 1,088 claims payments issued.

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 $ 31,530,810.68 to a closing balance of $ 35,941,911.64 showing an increase in the fund of $ 4,411,100.96. 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 Report
Calendar Year 2019

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/2	GLASSBORO BOROUGH	2019153175	GLASSBORO BOROUGH	PR	2018	259.17	
1/7	DEPTFORD TWP.	2018111197	DEPTFORD TWP.	PR	2017	6,319.62	
1/9	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
1/14	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	250.00	
1/15	MONROE TOWNSHIP	2017100525	ANTHONY D'AMICO	WC	2017	60.00	
1/15	WASHINGTON TWP.	2017100402	ALLEN FRANCHI	WC	2017	2,098.00	
1/16	GLASSBORO BOROUGH	2017099767	KYLE SNYDER	WC	2017	118.00	
TOTAL-JAN.						9,304.79	
YTD TOTAL							9,304.79
2/1	DEPTFORD TWP.	2019157991	DEPTFORD TWP.	PR	2018	15,585.00	
2/4	MONROE TOWNSHIP	2019154150	MONROE TOWNSHIP	PR	2018	1,180.00	
2/11	WASHINGTON TWP.	2019164217	WASHINGTON TWP.	PR	2019	973.73	
2/18	PAULSBORO BOROUGH	2018121268	GARY LOWELL	WC	2017	25.00	
2/18	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
2/13	MONROE TOWNSHIP	2017100525	ANTHONY D'AMICO	WC	2017	50.00	
2/13	WASHINGTON TWP.	2017100402	ALLEN FRANCHI	WC	2017	498.00	
2/13	FRANKLIN TOWNSHIP	2018121485	JOSHUA FENNIMORE	WC	2017	50.00	
TOTAL-FEB.						18,561.73	
YTD TOTAL							27,866.52
3/1	DEPTFORD TWP.	2018143723	DEPTFORD TWP.	PR	2018	2,800.00	
3/5	GLASSBORO BOROUGH	2019161534	GLASSBORO BOROUGH	PR	2018	1,950.22	
3/12	MONROE TOWNSHIP	2017100525	ANTHONY D'AMICO	WC	2017	148.00	
3/12	WASHINGTON TWP.	2017100402	ALLEN FRANCHI	WC	2017	498.00	
3/12	GLASSBORO BOROUGH	2017099767	KYLE SNYDER	WC	2017	128.00	
3/22	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
3/22	DEPTFORD TWP.	2018130563	RICHARD ROGERS	WC	2018	100.00	
3/22	WEST DEPTFORD TWP.	2018144835	WEST DEPTFORD TWP.	PR	2018	4,047.31	
TOTAL-MAR						9,871.53	
YTD TOTAL							37,738.05
4/1	WOOLWICH TOWNSHIP	2019161605	WOOLWICH TOWNSHIP	PR	2018	5,000.00	
4/1	FRANKLIN TOWNSHIP	2018121485	JOSHUA FENNIMORE	WC	2017	50.00	
4/1	MANTUA TOWNSHIP	2019164978	MANTUA TOWNSHIP	PR	2019	2,287.30	
4/2	PITMAN BORO	1264666	PITMAN BORO	PR	2016	16,210.35	
4/9	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	100.00	
4/15	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	100.00	
4/15	MONROE TOWNSHIP	2017100525	ANTHONY D'AMICO	WC	2017	80.00	
4/16	WEST DEPTFORD TWP.	201960822	WEST DEPTFORD TWP.	PR	2018	3,694.00	
4/16	GLASSBORO BOROUGH	2017099767	KYLE SNYDER	WC	2017	98.00	
4/17	FRANKLIN TOWNSHIP	2018121485	JOSHUA FENNIMORE	WC	2017	100.00	
4/23	PENNSVILLE TWP.	2018124782	PENNSVILLE TWP.	PR	2018	8,049.78	
4/23	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
TOTAL-APR						35,969.43	
YTD TOTAL							73,707.48
5/1	WENONAH BORO	2018132207	WENONAH BORO	PR	2018	3,248.34	
5/1	DEPTFORD TWP.	2018128854	KEVIN CLEMENTS	WC	2018	55.00	
5/8	FRANKLIN TOWNSHIP	2019158652	FRANKLIN TOWNSHIP	PR	2018	2,329.20	
5/9	DEPTFORD TWP.	2018130563	RICHARD ROGERS	WC	2018	100.00	
5/14	MONROE TOWNSHIP	2017100525	ANTHONY D'AMICO	WC	2017	100.00	
5/14	WASHINGTON TWP.	2017100402	ALLEN FRANCHI	WC	2017	976.35	
5/20	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
5/20	PAULSBORO BOROUGH	2018121268	GARY LOWELL	WC	2017	25.00	
5/21	GLASSBORO BOROUGH	1237489	RICK WATT	WC	2015	200.00	
TOTAL-MAY						7,233.89	
YTD TOTAL							80,941.37
6/3	DEPTFORD TWP.	2019172436	DEPTFORD TWP.	PR	2019	2,768.20	
6/3	WASHINGTON TWP.	2018122460	JAMES SAURO	WC	2018	128.07	
6/3	MONROE TOWNSHIP	2018122892	LEO LAGUE	WC	2018	320.00	
6/14	DEPTFORD TWP.	2018128854	KEVIN CLEMENTS	WC	2018	18.00	
6/18	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
6/24	FRANKLIN TOWNSHIP	2019158675	FRANKLIN TOWNSHIP	PR	2018	1,660.92	
TOTAL-JUNE						5,095.19	
YTD TOTAL							86,036.56

TRI-COUNTY
MUNICIPAL JOINT INS. FUND
Subrogation Report
Calendar Year 2019

7/1	PAULSBORO BOROUGH	2019173681	PAULSBORO BOROUGH	PR	2019	1,853.53	
7/10	PITMAN BORO	2019172308	PITMAN BORO	PR	2019	6,363.60	
7/12	MONROE TOWNSHIP	2017100525	ANTHONY D'AMICO	WC	2017	216.00	
7/16	PAULSBORO BOROUGH	2019150884	PAULSBORO BOROUGH	PR	2018	3,908.74	
7/17	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
7/23	MANTUA TOWNSHIP	2019162775	MANTUA TOWNSHIP	PR	2019	1,000.00	
TOTAL-JULY						13,541.87	
YTD TOTAL							99,578.43
8/1	PENNSVILLE TWP.	2019173528	PENNSVILLE TWP.	PR	2019	5,614.34	
8/1	EAST GREENWICH TWP	1252568	EAST GREENWICH TWP	PR	2016	200.00	
8/6	FRANKLIN TOWNSHIP	2019155235	FRANKLIN TOWNSHIP	PR	2018	20,959.29	
8/8	PITMAN BORO	2019172944	PITMAN BORO	PR	2019	2,356.94	
8/13	PENNSVILLE TWP.	2019171489	PENNSVILLE TWP.	PR	2019	3,664.80	
8/15	MONROE TOWNSHIP	2017100525	ANTHONY D'AMICO	WC	2017	268.00	
8/19	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
8/27	EAST GREENWICH TWP	1252568	EAST GREENWICH TWP	PR	2016	200.00	
TOTAL-AUG						33,463.37	
YTD TOTAL							133,041.80

TRI-COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2019

	June	July	August	Year To Date Total
Opening Balance for the Period:	32,001,187.62	31,530,810.67	34,153,775.43	
RECEIPTS:				
Interest Income (Cash)	132,684.83	36,369.61	119,403.86	590,105.57
Premium Assessment Receipts	0.00	4,331,400.00	2,403,905.00	13,034,759.51
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2019	7,607.73	9,217.13	11,636.08	32,071.97
Fund Year 2018	2,242.51	3,926.74	20,959.29	78,976.56
Fund Year 2017	0.00	198.00	268.00	21,832.05
Fund Year 2016	0.00	0.00	400.00	16,610.35
Fund Year 2015	0.00	0.00	0.00	200.00
Closed Fund Year	200.00	200.00	200.00	1,950.00
Total Subrogation, Salvage & Reimb.Receipts	10,050.24	13,541.87	33,463.37	151,640.93
FY 2019 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2018 Appropriation Refunds	0.00	0.00	0.00	747.00
Late Payment Penalties	0.00	0.00	0.00	0.00
RCF Clsed Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	258.88	323.61	0.00	321,051.39
TOTAL RECEIPTS:	142,993.95	4,381,635.09	2,556,772.23	14,098,304.40
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2019	277,732.45	131,396.16	349,147.31	1,720,621.50
Fund Year 2018	51,391.29	49,997.26	77,489.68	785,670.80
Fund Year 2017	54,187.15	40,030.29	100,056.92	512,224.55
Fund Year 2016	14,495.73	134,967.05	73,711.89	409,122.74
Fund Year 2015	15,111.30	6,838.75	7,120.52	237,055.17
Closed Fund Year	0.00	0.00	100.00	2,762.51
Total Net Claim Payments	412,917.92	363,229.51	607,626.32	3,667,457.27
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2020	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	178,080.22	492,422.19	157,865.54	2,172,148.19
Property Fund Charges FY 2019	0.00	0.00	0.00	0.00
E-JIF Premium FY 2019	0.00	195,793.00	0.00	391,594.00
M.E.L. Premium FY 2019	0.00	692,540.00	0.00	2,077,620.00
POL/EPL Policy Premium FY 2019	0.00	0.00	0.00	1,431,419.00
M.E.L. Premium FY 2018	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2018	22,265.00	8,899.42	3,036.42	287,169.09
Exp. & Cont. Charges FY 2017	0.00	5,700.00	0.00	27,615.84
Exp. & Cont. Charges FY 2016	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2015	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	107.76	86.21	107.76	321,101.63
Total Bill List Payments	200,452.98	1,395,440.82	161,009.72	6,708,667.75
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	613,370.90	1,758,670.33	768,636.04	10,376,125.02
Closing Balance for the Period:	31,530,810.67	34,153,775.43	35,941,911.62	
Account Net Cash Change During the Period:				
Operating Account	-486,975.10	2,593,308.13	1,740,738.92	3,461,214.89
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-44,500.00	32,750.06	-33,086.72	-6,832.60
Asset Management Account	61,098.15	-2,593.43	80,483.99	267,797.09
Claims Imprest Account	0.00	-500.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	-470,376.95	2,622,964.76	1,788,136.19	3,722,179.38
Proof:	**0.00**	**0.00**	**0.00**	

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
TRICOUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED
CURRENT MONTH **July**
CURRENT FUND YEAR **2019**

	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6
	ID Number:	INVEST ACCT	ASSET MGR	OPERATING ACC	CLAIMS ACCOU	ADMIN EXPENSE	0
	Maturity (Yrs)	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0
	TOTAL for All Accts & instruments						
Opening Cash & Investment Balance	**$31,530,810.56**	**427.98**	**29823404.3**	**1595170.37**	**100500**	**1000**	**10307.91**
Opening Interest Accrual Balance	**$118,817.91**	**0**	**118817.91**	**0**	**0**	**0**	**0**
1 Interest Accrued and/or Interest Cost	$42,385.99	$0.00	$42,385.99	$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
3 (Amortization and/or Interest Cost)	$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
5 Interest Paid - Cash Instr.s	$2,493.55	($3,719.42)	$0.00	$6,212.97	$0.00	$0.00	$0.00
6 Interest Paid - Term Instr.s	$46,332.07	$0.00	$46,332.07	$0.00	$0.00	$0.00	$0.00
7 Unrealized Gain (Loss)	($12,456.02)	$0.00	($12,456.02)	$0.00	$0.00	$0.00	$0.00
8 Net Investment Income	$32,423.52	($3,719.42)	$29,929.97	$6,212.97	$0.00	$0.00	$0.00
9 Deposits - Purchases	$9,137,414.07	$1,534,723.87	$1,498,254.39	$4,345,765.48	$363,229.51	$1,395,440.82	$0.00
10 (Withdrawals - Sales)	($6,550,818.92)	($1,498,254.39)	($1,534,723.87)	($1,758,670.33)	($363,729.51)	($1,395,440.82)	$0.00
Ending Cash & Investment Balance	$34,153,775.31	$33,178.04	$29,820,810.87	$4,188,478.49	$100,000.00	$1,000.00	$10,307.91
Ending Interest Accrual Balance	$114,871.83	$0.00	$114,871.83	$0.00	$0.00	$0.00	$0.00
Plus Outstanding Checks	$1,300,773.76	$0.00	$0.00	$0.00	$67,339.12	$1,233,434.64	$0.00
(Less Deposits in Transit)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Balance per Bank	$35,454,549.07	$33,178.04	$29,820,810.87	$4,188,478.49	$167,339.12	$1,234,434.64	$10,307.91
Annualized Rate of Return This Month	1.18%	-265.63%	1.20%	2.58%	0.00%	0.00%	0.00%
	$2,622,964.75			$2,593,308.12	($500.00)	$0.00	$0.00

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2019	Opening Cash & Investment Balance	(370,503.02)	447,747.00	136,496.25	951,427.66	518,013.84	(851,415.11)	(19,908.52)	(38,452.92)	1,146,427.85	$1,919,833.03
	Opening Interest Accrual Balance	$210.34	$1,251.58	$394.72	$3,429.07	$1,438.55	$95.90	$29.08	$1,074.97	$3,620.35	$11,544.55
1	Interest Accrued and/or Interest Cost	$0.00	$576.94	$175.88	$1,225.96	$667.49	$0.00	$0.00	$0.00	$1,477.23	$4,123.50
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	$33.94	$10.35	$72.12	$39.27	$0.00	$0.00	$0.00	$86.90	$242.58
6	Interest Paid - Term Instr.s	$82.01	$487.97	$153.90	$1,336.95	$560.87	$37.39	$11.34	$419.12	$1,411.53	$4,501.07
7	Unrealized Gain (Loss)	$0.00	($169.55)	($51.69)	($360.27)	($196.15)	$0.00	$0.00	$0.00	($434.11)	($1,211.78)
8	Net Investment Income	$0.00	$441.34	$134.54	$937.81	$510.60	$0.00	$0.00	$0.00	$1,130.02	$3,154.30
9	Interest Accrued - Net Change	($82.01)	$88.97	$21.99	($110.99)	$106.61	($37.39)	($11.34)	($419.12)	$65.70	($377.58)
	Ending Cash & Investment Balance	($203,229.95)	$746,335.78	$228,293.03	$1,906,989.82	$871,426.93	($452,888.92)	($94,844.12)	$192,014.40	$1,557,733.74	$4,751,830.71
	Ending Interest Accrual Balance	$128.33	$1,340.55	$416.70	$3,318.08	$1,545.16	$58.51	$17.74	$655.85	$3,686.05	$11,166.97

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2018	Opening Cash & Investment Balance	73,288.75	1,002,017.37	298,577.95	2,130,756.87	712,361.50	63,788.73	1,260.93	14,158.95	491,986.70	$4,788,197.75
	Opening Interest Accrual Balance	($16.49)	$3,523.27	$1,072.40	$7,970.79	$3,470.17	$220.00	$3.70	$549.86	$1,897.64	$18,691.34
1	Interest Accrued and/or Interest Cost	$94.44	$1,291.15	$384.73	$2,745.58	$917.91	$82.19	$1.62	$18.24	$633.95	$6,169.82
2	Interest Accrued - discounted Instr.s	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3	(Amortization and/or Interest Cost)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4	Accretion	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
5	Interest Paid - Cash Instr.s	$5.56	$75.96	$22.63	$161.52	$54.00	$4.84	$0.10	$1.07	$37.29	$362.97
6	Interest Paid - Term Instr.s	$0.00	$1,373.68	$418.11	$3,107.71	$1,352.97	$85.77	$1.44	$214.38	$739.87	$7,293.95
7	Unrealized Gain (Loss)	($27.75)	($379.43)	($113.06)	($806.85)	($269.75)	($24.15)	($0.48)	($5.36)	($186.30)	($1,813.13)
8	Net Investment Income	$72.24	$987.67	$294.30	$2,100.26	$702.16	$62.88	$1.24	$13.96	$484.94	$4,719.66
9	Interest Accrued - Net Change	$94.44	($82.53)	($33.38)	($362.13)	($435.06)	($3.58)	$0.18	($196.14)	($105.92)	($1,124.13)
	Ending Cash & Investment Balance	$77,175.29	$1,003,032.53	$298,905.64	$2,083,295.05	$713,498.73	$63,855.19	$1,261.99	$14,369.04	$483,678.14	$4,739,071.60
	Ending Interest Accrual Balance	$77.94	$3,440.74	$1,039.01	$7,608.66	$3,035.10	$216.42	$3.88	$353.72	$1,791.72	$17,567.21

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2017	Opening Cash & Investment Balance	114,985.33	1,045,684.77	215,572.81	(82,181.10)	942,311.75	3.88	11.81	18,840.95	204,895.96	$2,460,126.16
	Opening Interest Accrual Balance	$404.14	$3,665.28	$764.07	$201.24	$3,253.14	($0.04)	$0.04	$64.44	$719.70	$9,072.01
1	Interest Accrued and/or Interest Cost	$148.16	$1,347.41	$277.78	$0.00	$1,214.21	$0.01	$0.02	$24.28	$264.02	$3,275.88
2	Interest Accrued - discounted Instr.s	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3	(Amortization and/or Interest Cost)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4	Accretion	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
5	Interest Paid - Cash Instr.s	$8.72	$79.27	$16.34	$0.00	$71.43	$0.00	$0.00	$1.43	$15.53	$192.72
6	Interest Paid - Term Instr.s	$157.57	$1,429.05	$297.90	$78.46	$1,268.36	$0.00	$0.02	$25.12	$280.60	$3,537.08
7	Unrealized Gain (Loss)	($43.54)	($395.97)	($81.63)	$0.00	($356.82)	($0.00)	($0.00)	($7.13)	($77.59)	($962.69)
8	Net Investment Income	$113.34	$1,030.72	$212.49	$0.00	$928.82	$0.00	$0.01	$18.57	$201.96	$2,505.92
9	Interest Accrued - Net Change	($9.41)	($81.63)	($20.13)	($78.46)	($54.15)	$0.01	($0.00)	($0.85)	($16.58)	($261.19)
	Ending Cash & Investment Balance	$115,108.08	$1,031,495.27	$213,633.92	($104,461.58)	$943,294.72	$3.88	$11.82	$18,860.37	$199,414.51	$2,417,360.99
	Ending Interest Accrual Balance	$394.74	$3,583.65	$743.94	$122.78	$3,199.00	($0.04)	$0.04	$63.59	$703.11	$8,810.81

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2016	Opening Cash & Investment Balance	61,083.98	1,100,773.39	143,370.71	839,335.36	940,324.91	2.04	0.57	2,399.19	206,641.84	$3,293,931.99
	Opening Interest Accrual Balance	$197.63	$3,878.61	$502.10	$3,063.77	$3,246.25	$0.01	$0.00	$8.28	$713.36	$11,610.02
1	Interest Accrued and/or Interest Cost	$78.71	$1,418.40	$184.74	$1,081.52	$1,211.65	$0.00	$0.00	$3.09	$266.27	$4,244.39
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	$4.63	$83.44	$10.87	$63.63	$71.28	$0.00	$0.00	$0.18	$15.66	$249.70
6	Interest Paid - Term Instr.s	$77.05	$1,512.22	$195.76	$1,194.53	$1,265.67	$0.00	$0.00	$3.23	$278.13	$4,526.60
7	Unrealized Gain (Loss)	($23.13)	($416.83)	($54.29)	($317.83)	($356.07)	($0.00)	($0.00)	($0.91)	($78.25)	($1,247.30)
8	Net Investment Income	$60.21	$1,085.02	$141.32	$827.32	$926.86	$0.00	$0.00	$2.36	$203.68	$3,246.78
9	Interest Accrued - Net Change	$1.66	($93.82)	($11.02)	($113.00)	($54.02)	($0.00)	($0.00)	($0.14)	($11.86)	($282.21)
	Ending Cash & Investment Balance	$61,142.53	$1,014,989.83	$143,123.05	$792,671.03	$941,305.79	$2.04	$0.57	$2,401.69	$206,857.38	$3,162,493.91
	Ending Interest Accrual Balance	$199.29	$3,784.79	$491.08	$2,950.77	$3,192.23	$0.01	$0.00	$8.15	$701.50	$11,327.81

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2015	Opening Cash & Investment Balance	85,331.62	942,269.23	142,330.53	272,588.80	1,051,815.65	3,920.38	2.10	225,959.77	263,225.65	$2,987,443.73
	Opening Interest Accrual Balance	$292.32	$3,521.79	$491.35	$1,012.86	$3,631.16	$13.53	$0.24	$780.08	$908.50	$10,651.82
1	Interest Accrued and/or Interest Cost	$109.95	$1,214.16	$183.40	$351.24	$1,355.31	$5.05	$0.00	$291.16	$339.18	$3,849.46
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	$6.47	$71.43	$10.79	$20.66	$79.73	$0.30	$0.00	$17.13	$19.95	$226.46
6	Interest Paid - Term Instr.s	$113.97	$1,373.10	$191.57	$394.90	$1,415.74	$5.28	$0.09	$304.14	$354.21	$4,153.01
7	Unrealized Gain (Loss)	($32.31)	($356.81)	($53.90)	($103.22)	($398.29)	($1.48)	($0.00)	($85.56)	($99.67)	($1,131.25)
8	Net Investment Income	$84.11	$928.78	$140.29	$268.69	$1,036.76	$3.86	$0.00	$222.73	$259.46	$2,944.68
9	Interest Accrued - Net Change	($4.02)	($158.94)	($8.17)	($43.66)	($60.43)	($0.23)	($0.09)	($12.98)	($15.03)	($303.55)
	Ending Cash & Investment Balance	$85,419.75	$939,963.21	$142,478.99	$269,456.14	$1,052,912.84	$3,924.47	$2.19	$226,195.48	$263,500.14	$2,983,853.21
	Ending Interest Accrual Balance	$288.30	$3,362.85	$483.18	$969.20	$3,570.73	$13.31	$0.15	$767.09	$893.46	$10,348.27

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
Closed	Opening Cash & Investment Balance	(1,111.80)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,709,244.14	$14,708,132.34
	Opening Interest Accrual Balance	$0.15	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$52,554.73	$52,554.88
1	Interest Accrued and/or Interest Cost	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$18,953.57	$18,953.57
2	Interest Accrued - discounted Instr.s	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3	(Amortization and/or Interest Cost)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4	Accretion	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
5	Interest Paid - Cash Instr.s	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$1,115.03	$1,115.03
6	Interest Paid - Term Instr.s	$0.06	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$20,490.44	$20,490.49
7	Unrealized Gain (Loss)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	($5,569.91)	($5,569.91)
8	Net Investment Income	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$14,498.69	$14,498.69
9	Interest Accrued - Net Change	($0.06)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	($1,536.87)	($1,536.93)
	Ending Cash & Investment Balance	($911.74)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$14,725,517.10	$14,724,605.36
	Ending Interest Accrual Balance	$0.09	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$51,017.86	$51,017.95

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

Current Fund Year: 2019 Month Ending: July	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	(36,925.14)	4,538,491.76	936,348.25	4,111,927.59	4,164,827.65	(783,700.08)	(18,633.11)	222,905.94	18,395,567.82	31,530,810.68
RECEIPTS										
Assessments	200,110.68	311,427.66	102,221.04	1,020,044.70	353,009.10	398,488.80	120,846.06	922,588.20	902,663.76	4,331,400.00
Refunds	13,325.87	0.00	0.00	216.00	0.00	0.00	0.00	0.00	0.00	13,541.87
Invest Pymnts	329.30	4,801.50	973.66	4,842.31	4,602.26	107.94	12.50	886.84	19,813.30	36,369.61
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	329.30	4,801.50	973.66	4,842.31	4,602.26	107.94	12.50	886.84	19,813.30	36,369.61
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	323.61	323.61
TOTAL	213,765.85	316,229.16	103,194.70	1,025,103.01	357,611.36	398,596.74	120,858.56	923,475.04	922,800.67	4,381,635.09
EXPENSES										
Claims Transfers	42,136.75	118,904.30	13,108.32	189,080.14	0.00	0.00	0.00	0.00	0.00	363,229.51
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	195,793.00	692,540.00	507,107.82	1,395,440.82
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	42,136.75	118,904.30	13,108.32	189,080.14	0.00	0.00	195,793.00	692,540.00	507,107.82	1,758,670.33
END BALANCE	**134,703.96**	**4,735,816.62**	**1,026,434.63**	**4,947,950.46**	**4,522,439.01**	**(385,103.34)**	**(93,567.55)**	**453,840.98**	**18,811,260.67**	**34,153,775.44**

Report Mont July

			Balance Differences		
Opening Balances:	Opening Balances are equal		$0.00		
Imprest Transfers:	Imprest Totals are equal		$0.00		
Investment Balances:	Investment Payment Balances are equal		$0.00		
	Investment Adjustment Balances are equal		$0.00		
Ending Balances:	Ending Balances are equal		$0.00		
Accural Balances:	Accural 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	1,112.51	/	(10.25)
Pre-existing variance:	Prior period unreconciled variance e	Max/Min	1,112.51	/	(10.25)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**2019**									
Month Ending:	**July**									
	Prop	**Liab**	**Auto**	**WC**	**Ded**	**POL/EPL**	**EJIF**	**Future**	**Admin**	**TOTAL**
OPEN BALANCE	(370,503.02)	447,747.00	136,496.25	951,427.66	518,013.84	(851,415.11)	(19,908.52)	(38,452.92)	1,146,427.85	1,919,833.03
RECEIPTS										
Assessments	200,110.68	311,427.66	102,221.04	1,020,044.70	353,009.10	398,488.80	120,846.06	922,588.20	902,663.76	4,331,400.00
Refunds	9,217.13	0.00	0.00	0.00						9,217.13
Invest Pymnts	82.01	352.37	112.56	1,048.80	403.99	37.39	11.34	419.12	1,064.32	3,531.90
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	82.01	352.37	112.56	1,048.80	403.99	37.39	11.34	419.12	1,064.32	3,531.90
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	209,409.82	311,780.03	102,333.60	1,021,093.50	353,413.09	398,526.19	120,857.40	923,007.32	903,728.08	4,344,149.03
EXPENSES										0.00
Claims Transfers	42,136.75	13,191.25	10,536.82	65,531.34	0.00	0.00	0.00	0.00	0.00	131,396.16
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	195,793.00	692,540.00	492,422.19	1,380,755.19
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	42,136.75	13,191.25	10,536.82	65,531.34	0.00	0.00	195,793.00	692,540.00	492,422.19	1,512,151.35
END BALANCE	**(203,229.95)**	**746,335.78**	**228,293.03**	**1,906,989.82**	**871,426.93**	**(452,888.92)**	**(94,844.12)**	**192,014.40**	**1,557,733.74**	**4,751,830.71**

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**2018**									
Month Ending:	**July**									
	Prop	**Liab**	**Auto**	**WC**	**Ded**	**POL/EPL**	**EJIF**	**Future**	**Admin**	**TOTAL**
OPEN BALANCE	73,288.75	1,002,017.37	298,577.95	2,130,756.87	712,361.50	63,788.73	1,260.93	14,158.95	491,986.70	4,788,197.75
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	3,908.74	0.00	0.00	18.00						3,926.74
Invest Pymnts	(22.20)	1,070.21	327.69	2,462.39	1,137.23	66.46	1.06	210.09	590.86	5,843.79
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(22.20)	1,070.21	327.69	2,462.39	1,137.23	66.46	1.06	210.09	590.86	5,843.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,886.54	1,070.21	327.69	2,480.39	1,137.23	66.46	1.06	210.09	590.86	9,770.53
EXPENSES										
Claims Transfers	0.00	55.05	0.00	49,942.21	0.00	0.00	0.00	0.00	0.00	49,997.26
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,899.42	8,899.42
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	55.05	0.00	49,942.21	0.00	0.00	0.00	0.00	8,899.42	58,896.68
END BALANCE	**77,175.29**	**1,003,032.53**	**298,905.64**	**2,083,295.05**	**713,498.73**	**63,855.19**	**1,261.99**	**14,369.04**	**483,678.14**	**4,739,071.60**

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**2017**									
Month Ending:	**July**									
	Prop	**Liab**	**Auto**	**WC**	**Ded**	**POL/EPL**	**EJIF**	**Future**	**Admin**	**TOTAL**
OPEN BALANCE	114,985.33	1,045,684.77	215,572.81	(82,181.10)	942,311.75	3.88	11.81	18,840.95	204,895.96	2,460,126.16
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	198.00						198.00
Invest Pymnts	122.75	1,112.35	232.61	78.46	982.97	0.00	0.01	19.42	218.55	2,767.12
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	122.75	1,112.35	232.61	78.46	982.97	0.00	0.01	19.42	218.55	2,767.12
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	122.75	1,112.35	232.61	276.46	982.97	0.00	0.01	19.42	218.55	2,965.12
EXPENSES										
Claims Transfers	0.00	15,301.85	2,171.50	22,556.94	0.00	0.00	0.00	0.00	0.00	40,030.29
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,700.00	5,700.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	15,301.85	2,171.50	22,556.94	0.00	0.00	0.00	0.00	5,700.00	45,730.29
END BALANCE	**115,108.08**	**1,031,495.27**	**213,633.92**	**(104,461.58)**	**943,294.72**	**3.88**	**11.82**	**18,860.37**	**199,414.51**	**2,417,360.99**

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**2016**									
Month Ending:	**July**									
	Prop	**Liab**	**Auto**	**WC**	**Ded**	**POL/EPL**	**EJIF**	**Future**	**Admin**	**TOTAL**
OPEN BALANCE	61,083.98	1,100,773.39	143,370.71	839,335.36	940,324.91	2.04	0.57	2,399.19	206,641.84	3,293,931.99
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	58.55	1,178.84	152.34	940.32	980.88	0.00	0.00	2.50	215.54	3,528.97
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	58.55	1,178.84	152.34	940.32	980.88	0.00	0.00	2.50	215.54	3,528.97
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	58.55	1,178.84	152.34	940.32	980.88	0.00	0.00	2.50	215.54	3,528.97
EXPENSES										
Claims Transfers	0.00	86,962.40	400.00	47,604.65	0.00	0.00	0.00	0.00	0.00	134,967.05
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	86,962.40	400.00	47,604.65	0.00	0.00	0.00	0.00	0.00	134,967.05
END BALANCE	**61,142.53**	**1,014,989.83**	**143,123.05**	**792,671.03**	**941,305.79**	**2.04**	**0.57**	**2,401.69**	**206,857.38**	**3,162,493.91**

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	**2015**										
Month Ending:	**July**										
	Prop	**Liab**	**Auto**	**WC**	**Ded**	**POL/EPL**	**EJIF**	**Future**	**Admin**	**TOTAL**
OPEN BALANCE	85,331.62	942,269.23	142,330.53	272,588.80	1,051,815.65	3,920.38	2.10	225,959.77	263,225.65	2,987,443.73
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	88.13	1,087.73	148.46	312.34	1,097.19	4.09	0.09	235.71	274.49	3,248.23
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	88.13	1,087.73	148.46	312.34	1,097.19	4.09	0.09	235.71	274.49	3,248.23
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	88.13	1,087.73	148.46	312.34	1,097.19	4.09	0.09	235.71	274.49	3,248.23
EXPENSES										
Claims Transfers	0.00	3,393.75	0.00	3,445.00	0.00	0.00	0.00	0.00	0.00	6,838.75
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	3,393.75	0.00	3,445.00	0.00	0.00	0.00	0.00	0.00	6,838.75
END BALANCE	**85,419.75**	**939,963.21**	**142,478.99**	**269,456.14**	**1,052,912.84**	**3,924.47**	**2.19**	**226,195.48**	**263,500.14**	**2,983,853.21**

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**Closed**									
Month Ending:	**July**									
	Prop	**Liab**	**Auto**	**WC**	**Ded**	**POL/EPL**	**EJIF**	**Future**	**Admin**	**TOTAL**
OPEN BALANCE	(1,111.80)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,709,244.14	14,708,132.34
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	200.00	0.00	0.00	0.00						200.00
Invest Pymnts	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,035.56	16,035.62
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,035.56	16,035.62
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	323.61	323.61
TOTAL	200.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,359.17	16,559.23
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	86.21	86.21
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	86.21	86.21
END BALANCE	**(911.74)**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**14,725,517.10**	**14,724,605.36**

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

Month **July**
Current Fund Year **2019**

Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid July	3. Monthly Recoveries July	4. Calc. Net Paid Thru July	5. TPA Net Paid Thru July	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2019	Prop	662,593.20	42,136.75	9,217.13	695,512.82	695,512.82	0.00	0.00	0.00
	Liab	9,203.85	13,191.25	0.00	22,395.10	22,395.10	0.00	0.00	0.00
	Auto	13,457.62	10,536.82	0.00	23,994.44	23,994.44	0.00	0.00	0.00
	WC	543,604.60	65,531.34	0.00	609,135.94	609,135.94	0.00	0.00	0.00
	Total	**1,228,859.27**	**131,396.16**	**9,217.13**	**1,351,038.30**	**1,351,038.30**	**0.00**	**0.00**	**0.00**
2018	Prop	878,763.92	0.00	3,908.74	874,855.18	874,855.18	(0.00)	(0.00)	0.00
	Liab	79,737.20	55.05	0.00	79,792.25	79,792.25	0.00	0.00	0.00
	Auto	53,175.43	0.00	0.00	53,175.43	53,175.43	0.00	0.00	0.00
	WC	1,402,518.97	49,942.21	18.00	1,452,443.18	1,452,443.18	0.00	0.00	0.00
	Total	**2,414,195.52**	**49,997.26**	**3,926.74**	**2,460,266.04**	**2,460,266.04**	**0.00**	**0.00**	**0.00**
2017	Prop	506,975.61	0.00	0.00	506,975.61	506,975.61	(0.00)	(0.00)	0.00
	Liab	119,645.62	15,301.85	0.00	134,947.47	134,947.47	0.00	0.00	(0.00)
	Auto	79,597.92	2,171.50	0.00	81,769.42	81,769.42	(0.00)	(0.00)	0.00
	WC	3,241,228.06	22,556.94	198.00	3,263,587.00	3,263,587.00	(0.00)	(0.00)	0.00
	Total	**3,947,447.21**	**40,030.29**	**198.00**	**3,987,279.50**	**3,987,279.50**	**(0.00)**	**(0.00)**	**(0.00)**
2016	Prop	598,999.32	0.00	0.00	598,999.32	598,999.32	(0.00)	(0.00)	0.00
	Liab	239,986.02	86,962.40	0.00	326,948.42	326,958.67	(10.25)	(10.25)	0.00
	Auto	101,019.68	400.00	0.00	101,419.68	101,419.68	0.00	0.00	0.00
	WC	2,540,489.34	47,604.65	0.00	2,588,093.99	2,588,093.99	0.00	0.00	(0.00)
	Total	**3,480,494.36**	**134,967.05**	**0.00**	**3,615,461.41**	**3,615,471.66**	**(10.25)**	**(10.25)**	**(0.00)**
2015	Prop	439,449.35	0.00	0.00	439,449.35	439,449.35	0.00	0.00	0.00
	Liab	423,111.80	3,393.75	0.00	426,505.55	426,505.55	0.00	0.00	0.00
	Auto	87,732.99	0.00	0.00	87,732.99	87,732.99	0.00	0.00	0.00
	WC	3,395,418.48	3,445.00	0.00	3,398,863.48	3,398,863.48	0.00	0.00	0.00
	Total	**4,345,712.62**	**6,838.75**	**0.00**	**4,352,551.37**	**4,352,551.37**	**0.00**	**0.00**	**0.00**
Closed	Prop	1,112.51	0.00	200.00	912.51	(200.00)	1,112.51	1,112.51	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	**1,112.51**	**0.00**	**200.00**	**912.51**	**(200.00)**	**1,112.51**	**1,112.51**	**0.00**
	TOTAL	**15,417,821.49**	**363,229.51**	**13,541.87**	**15,767,509.13**	**15,766,406.87**	**1,102.26**	**1,102.26**	**(0.00)**

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16575	07/05/2019	E-INDEP ADJUSTOR PR	33285	Pitman Borough	MCBREARTY & ASSOCIATES INC			
						2019172308:	04/26/2019	$1,457.75
						16575 Total:		$1,457.75
16576	07/05/2019	M-PHYSICIAN FEES	33285	CLEMENTS, KEVIN	Howard Hammer PSY D. PA			
						2018145177:	06/09/2018	$150.00
						16576 Total:		$150.00
16577	07/05/2019	E-MISC ALL OTHER WC	33285	BOWEN, CHRISTOPHER	State of New Jersey - Div of Worker's			
						2019174732:	04/18/2019	$2.97
						16577 Total:		$2.97
16578	07/05/2019	Combined	33285	Combined	ATLANTIC SECURITY INT'L			
		E-INDEP ADJUSTOR		CHIOLAN, ADAM		2018142492:	05/10/2018	$126.50
		E-INDEP ADJUSTOR		JAMERSON, MICHAEL		2018143458:	05/21/2018	$126.50
						16578 Total:		$253.00
16579	07/05/2019	M-PHYSICIAN FEES	33285	COOK, WILLIAM	HOWARD HAMMER PSYD			
						2018147573:	06/16/2017	$150.00
						16579 Total:		$150.00
16580	07/05/2019	M-PHARMACY	33285	KURZ, MICHAEL	SRPS			
						001247335:	02/28/2016	$47.28
						16580 Total:		$47.28
16581	07/05/2019	E-ALLOCATED MED	33285	CAVENG, ERIC	EXAMWORKS INC			
						2018132272:	04/25/2018	$1,145.00
						16581 Total:		$1,145.00
16582	07/05/2019	E-MISC ALL OTHER AL	33285	Romero, Joseph	CLIFF GRAY APPRAISAL SERVICE			
						2019174896:	03/13/2019	$95.00
						16582 Total:		$95.00
16583	07/05/2019	M-MISC MED(WC) & PD	33285	US Marshal Service,	ROCCO'S COLLISION CENTER INC			
						2019168145:	03/08/2019	$8,023.15
						16583 Total:		$8,023.15
16584	07/05/2019	E-SUBROGATION	33285	RIDINGER, KENNETH	THE DEWEESE LAW FIRM			
						2017105322:	06/14/2017	$163.60
						16584 Total:		$163.60
16585	07/05/2019	Combined	33285	Combined	PIETRAS, SARACINO, SMITH, & MEEK			
		L-LEGAL WC		BEDILION, JOSEPH		001232419:	06/24/2015	$542.00

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		L-LEGAL WC		CAVENG, ERIC		2018132272:	04/25/2018	$363.50
		L-LEGAL WC		COLLINSWORTH, DAVID		2018115719:	10/18/2017	$345.50
		L-LEGAL WC		LAGUE, LEO		001241653:	11/06/2015	$249.50
						16585 Total:		$1,500.50
16586	07/05/2019	M-MISC MED(WC) & PD	33285	Washington, David	David Washington			
						2019175054:	05/07/2019	$1,000.00
						16586 Total:		$1,000.00
16587	07/05/2019	I-TEMPORARY TOTAL	33285	Morris, Edmund	MONROE TOWNSHIP(TRIJIF)			
						2019167594:	03/01/2019	$1,842.00
						16587 Total:		$1,842.00
16588	07/05/2019	I-TEMPORARY TOTAL	33285	Psensky Jr, Paul	PENNS GROVE BOROUGH			
						2019161847:	12/29/2018	$1,158.50
						16588 Total:		$1,158.50
16589	07/05/2019	I-TEMPORARY TOTAL	33285	BOWEN, CHRISTOPHER	GLASSBORO BOROUGH			
						2018127631:	03/04/2018	$1,399.70
						16589 Total:		$1,399.70
16590	07/05/2019	I-TEMPORARY TOTAL	33285	Rementer, Thomas	GLASSBORO BOROUGH			
						2019176150:	06/11/2019	$1,496.34
						16590 Total:		$1,496.34
16591	07/05/2019	I-TEMPORARY TOTAL	33285	Allen, Anthony	GLASSBORO BOROUGH			
						2019176153:	06/11/2019	$1,099.96
						16591 Total:		$1,099.96
16592	07/05/2019	I-PERMANENT PARTIAL	33285	COLLINSWORTH, DAVID	DAVID COLLINSWORTH			
						2018115719:	10/18/2017	$239.00
						16592 Total:		$239.00
16593	07/05/2019	I-PERMANENT PARTIAL	33285	DEFELICE, STEVEN	STEVEN DEFELICE			
						2017097473:	03/16/2017	$1,064.28
						16593 Total:		$1,064.28
16594	07/05/2019	I-PERMANENT PARTIAL	33285	EFELIS, JASON	JASON EFELIS			
						2017104343:	06/03/2017	$1,056.28
						16594 Total:		$1,056.28
16595	07/05/2019	M-MISC MED(WC) & PD	33285	McDonald, Fields	Fields McDonald			
						2019170892:	04/08/2019	$12,000.00

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						16595 Total:		$12,000.00
16596	07/05/2019	M-MISC MED(WC) & PD	33285	Pitman Borough	PITMAN BOROUGH			
						2019172308:	04/26/2019	$20,212.00
						16596 Total:		$20,212.00
16597	07/05/2019	M-MISC MED(WC) & PD	33285	Paulsboro Borough	PAULSBORO BOROUGH			
						2019173681:	05/02/2019	$1,000.00
						16597 Total:		$1,000.00
16598	07/05/2019	M-MISC MED(WC) & PD	33285	Franklin Twp.	FRANKLIN TOWNSHIP			
						2019177528:	06/20/2019	$5,191.70
						16598 Total:		$5,191.70
16599	07/05/2019	M-ORTHO/NEURO	33286	Morris, Edmund	COASTAL SPINE, PC.			
						2019167594:	03/01/2019	$83.27
						16599 Total:		$83.27
16600	07/05/2019	M-PHYSICIAN FEES	33286	Morris, Edmund	REGIONAL OTOLARYNGOLOGY HEAD			
						2019167594:	03/01/2019	$227.66
						16600 Total:		$227.66
16601	07/05/2019	Combined	33286	Combined	STRIVE PHYSICAL THERAPY AND			
		M-		Errig, Frank		2019167767:	03/06/2019	$1,185.00
		M-		Morris, Edmund		2019167594:	03/01/2019	$240.00
						16601 Total:		$1,425.00
16602	07/05/2019	M-PHYSICIAN FEES	33286	Jenkins, Randy	EMERGENCY CARE SERVICES OF NJ			
						2019171835:	04/23/2019	$1,526.00
						16602 Total:		$1,526.00
16603	07/05/2019	Combined	33286	Combined	HEARTLAND REHABILITATION			
		M-		Armstrong, Theodore		2019171206:	04/15/2019	$126.00
						16603 Total:		$126.00
16604	07/05/2019	Combined	33286	Combined	RECONSTRUCTIVE ORTHOPEDICS P			
		M-ORTHO/NEURO		McBride, John		2019168215:	03/09/2019	$204.95
						16604 Total:		$204.95
16605	07/05/2019	Combined	33286	Combined	TWIN BORO PHYSICAL THERAPY			
		M-		Psensky Jr, Paul		2019161847:	12/29/2018	$400.00
						16605 Total:		$400.00
16606	07/05/2019	M-ORTHO/NEURO	33286	Sauler, Ronald	TARIQ S. SIDDIQI, MD			

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						2019166986:	02/25/2019	$1,137.28
						16606 Total:		$1,137.28
16607	07/05/2019	M-AMBULATORY	33286	Sauler, Ronald	CENTENNIAL SURGUNIT LLC			
						2019166986:	02/25/2019	$1,592.00
						16607 Total:		$1,592.00
16608	07/05/2019	M-PHYSICIAN FEES	33286	Morris, Edmund	EMERGENCY PHYSICIAN,			
						2019167594:	03/01/2019	$1,069.00
						16608 Total:		$1,069.00
16609	07/05/2019	M-ORTHO/NEURO	33286	Ramos, Mark	ROTHMAN ORTHOPAEDICS			
						2019165329:	02/07/2019	$181.87
						16609 Total:		$181.87
16610	07/05/2019	Combined	33286	Combined	NovaCare Rehabilitation			
		M-		Beckett, Jeremy		2019171247:	04/12/2019	$279.00
		M-		Cobb, Terri		2019164131:	01/22/2019	$186.00
		M-		Ramos, Mark		2019165329:	02/07/2019	$372.00
						16610 Total:		$837.00
16611	07/05/2019	Combined	33286	Combined	VIRTUA MEDICAL GROUP			
		M-PHYSICIAN FEES		CONVERY, KEVIN		2019175236:	06/01/2019	$126.96
		M-OCCUPATIONAL		Wood, Rebecca		2019175245:	06/01/2019	$211.16
						16611 Total:		$338.12
16612	07/05/2019	Combined	33286	Combined	PREMIER ORTHOPAEDIC			
		M-ORTHO/NEURO		Errig, Frank		2019167767:	03/06/2019	$88.09
		M-ORTHO/NEURO		Morris, Edmund		2019167594:	03/01/2019	$88.09
						16612 Total:		$176.18
16613	07/05/2019	M-OTHER PROVIDER	33286	Oldrati, Salvatore	QUEST DIAGNOSTICS			
						2019172277:	04/29/2019	$64.52
						16613 Total:		$64.52
16614	07/05/2019	M-ACUTE CARE	33286	McBride, John	KENNEDY HEALTH			
						2019168215:	03/09/2019	$730.21
						16614 Total:		$730.21
16615	07/05/2019	M-URGENT CARE	33286	Rambone, Thomas	AFC URGENT CARE			
						2019173467:	05/07/2019	$160.00
						16615 Total:		$160.00

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16616	07/05/2019	M-BEHAVIORAL	33286	Morris, Edmund	WORKERS COMP PSYCH NET			
						2019167594:	03/01/2019	$181.54
						16616 Total:		$181.54
16617	07/05/2019	Combined	33286	Combined	KENNEDY HEALTH ALLIANCE			
		M-OCCUPATIONAL		Allen, Anthony		2019176153:	06/11/2019	$79.40
		M-OCCUPATIONAL		Rementer, Thomas		2019176150:	06/11/2019	$79.40
						16617 Total:		$158.80
16618	07/05/2019	Combined	33286	Combined	AVIA PARTNERS INC			
		M-PHARMACY		Bittner, John		2019170097:	03/25/2019	$11.55
		M-PHARMACY		BOWEN, CHRISTOPHER		2018127631:	03/04/2018	$42.74
		M-PHARMACY		COOK, WILLIAM		2018147573:	06/16/2017	$759.35
		M-PHARMACY		Fanelli, Samantha		2019171127:	04/12/2019	$31.90
		M-PHARMACY		Hill, Dennis		2019173189:	05/08/2019	$99.63
		M-PHARMACY		Kasten, Bay		2019174362:	05/21/2019	$2,942.15
		M-PHARMACY		Morris, Edmund		2019167594:	03/01/2019	$130.27
		M-PHARMACY		MYERS, ANDREW		2018144602:	06/05/2018	$72.30
						16618 Total:		$4,089.89
16619	07/05/2019	Combined	33287	Combined	QUALCARE INC			
		M-MEDICAL		Kuzniasz, Kenneth E		2019177236:	06/24/2019	$501.00
		M-MEDICAL		McAdams, Zachary		2019177484:	06/25/2019	$501.00
		M-MEDICAL		Mckinley, Keith		2019177177:	06/20/2019	$501.00
		M-MEDICAL		Raine, David		2019177358:	06/25/2019	$501.00
		M-MEDICAL		Shisler, Robert		2019177576:	06/27/2019	$501.00
		M-MEDICAL		Wagner, Ryan		2019177157:	06/21/2019	$501.00
						16619 Total:		$3,006.00
16620	07/12/2019	Combined	33471	Combined	ADMINISTRATIVE CLAIM SERVICES			
		E-MISC ALL OTHER WC		Allen, Anthony		2019176153:	06/11/2019	$3.00
		E-MISC ALL OTHER WC		Coates, Janet		2019176888:	06/10/2019	$3.00
		E-MISC ALL OTHER WC		Odom, Alex		2019175350:	05/02/2019	$3.00
						16620 Total:		$9.00
16621	07/12/2019	L-LEGAL WC	33471	TAVALARIO, KATHLEEN	CAPEHART & SCATCHARD PA			
						2017100313:	04/17/2017	$762.00
						16621 Total:		$762.00

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16622	07/12/2019	Combined	33471	Combined	MADDEN & MADDEN PA			
		L-LEGAL GL		BLACKNIAK, PATRICIA		2017099355:	02/16/2017	$1,210.50
		L-LEGAL GL		RUSS, RHONDA		2017097572:	12/10/2016	$752.50
						16622 Total:		$1,963.00
16623	07/12/2019	Combined	33471	Combined	CRAIG ANNIN & BAXTER LLP			
		L-LEGAL GL		LAMB, SCOTT		2019147140:	06/06/2016	$594.50
		L-LEGAL GL		TEEL, KAMERON		2017099694:	06/24/2016	$3,316.50
						16623 Total:		$3,911.00
16624	07/12/2019	E-MED TESTIMONY WC	33471	Allen, Anthony	I C U INVESTIGATIONS INC			
						2019176153:	06/11/2019	$112.76
						16624 Total:		$112.76
16625	07/12/2019	Combined	33471	Combined	BARKER, GELFAND & JAMES			
		L-LEGAL GL		DEAN, TAHARQ		001238985:	09/23/2015	$3,382.50
		L-LEGAL GL		Lackey, Avontai		2019175759:	08/21/2017	$544.50
						16625 Total:		$3,927.00
16626	07/12/2019	Combined	33471	Combined	AFFANATO MARUT LLC			
		L-LEGAL WC		BAUMIESTER, JOSEPH		2018119691:	12/06/2017	$154.00
		L-LEGAL WC		BLUE ELI, DEANDRE		2019148313:	07/19/2018	$224.00
		L-LEGAL WC		CAMPBELL, RICHARD		2018124514:	01/26/2018	$247.00
						16626 Total:		$625.00
16627	07/12/2019	E-MISC ALL OTHER GL	33471	Cooper, Craig	ISO SERVICES, INC.			
						2019175323:	03/08/2019	$11.25
						16627 Total:		$11.25
16628	07/12/2019	Combined	33471	Combined	PIETRAS, SARACINO, SMITH, & MEEK			
		L-LEGAL WC		ARMSTRONG, THEODORE		2018116332:	10/25/2017	$199.50
		L-LEGAL WC		COOK, WILLIAM		2018147573:	06/16/2017	$822.12
		L-LEGAL WC		Ramos, Jose		2019156233:	09/23/2018	$1,326.30
		L-LEGAL WC		Starke, Eric		2019165164:	01/18/2019	$770.45
						16628 Total:		$3,118.37
16629	07/12/2019	E-MISC ALL OTHER GL	33471	UNDERWOOD, PEGGY	ESQUIRE DEPOSITION SOLUTIONS			
						001253676:	06/11/2016	$428.90
						16629 Total:		$428.90
16630	07/12/2019	I-TEMPORARY TOTAL	33471	CATULLO, LAUREN	WOODBURY HEIGHTS BOROUGH			

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						2018120017:	12/11/2017	$1,792.00
						16630 Total:		$1,792.00
16631	07/12/2019	I-LUMP SUM	33471	MENDOLA, DEBORAH	Eisenberg & Baum, LLP IOLA Trust			
						2018121696:	01/26/2016	$75,000.00
						16631 Total:		$75,000.00
16632	07/12/2019	I-TEMPORARY TOTAL	33471	Ramos, Mark	GLASSBORO BOROUGH			
						2019165329:	02/07/2019	$1,507.90
						16632 Total:		$1,507.90
16633	07/12/2019	Combined	33471	Combined	NEW JERSEY IME ASSOCIATES LLC			
		E-ALLOCATED MED		DIAZ, EDUARDO		2018129567:	03/25/2018	$750.00
		E-ALLOCATED MED		GANGEMI, JOHN		2018129968:	02/27/2018	$750.00
						16633 Total:		$1,500.00
16634	07/12/2019	I-TEMPORARY TOTAL	33471	CLEMENTS, KEVIN	KEVIN CLEMENTS			
						2018145177:	06/09/2018	$1,806.00
						16634 Total:		$1,806.00
16635	07/12/2019	I-TEMPORARY TOTAL	33471	COOK, WILLIAM	WILLIAM COOK			
						2018147573:	06/16/2017	$1,792.00
						16635 Total:		$1,792.00
16636	07/12/2019	I-PERMANENT PARTIAL	33471	CICCONE, JOHN	JOHN CICCONE			
						2017094933:	02/14/2017	$352.00
						16636 Total:		$352.00
16637	07/12/2019	I-PERMANENT PARTIAL	33471	NYE, RONALD	RONALD NYE			
						001233182:	07/06/2015	$1,596.00
						16637 Total:		$1,596.00
16638	07/12/2019	I-PERMANENT PARTIAL	33471	SCHOENFELDT, GRANT	GRANT SCHOENFELDT			
						001253280:	06/29/2016	$825.32
						16638 Total:		$825.32
16639	07/12/2019	I-PERMANENT PARTIAL	33471	RIEPEN, KYLE	KYLE RIEPEN			
						2018112457:	09/13/2017	$956.00
						16639 Total:		$956.00
16640	07/12/2019	Combined	33472	Combined	QUAL-LYNX			
		E-MISC ALL OTHER WC		Armstrong, Theodore		2019171206:	04/15/2019	$4.25
		E-MISC ALL OTHER WC		Beckett, Jeremy		2019171247:	04/12/2019	$4.25

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		E-MISC ALL OTHER WC		Bittner, John		2019170097:	03/25/2019	$4.25
		E-MISC ALL OTHER WC		Bogan, Kent		2019169911:	03/29/2019	$4.25
		E-MISC ALL OTHER WC		Coulter, Allen		2019170105:	03/29/2019	$4.25
		E-MISC ALL OTHER WC		Davis, Kyle		2019171484:	04/16/2019	$4.25
		E-MISC ALL OTHER WC		Facchine, Joseph		2019167210:	02/27/2019	$4.25
		E-MISC ALL OTHER WC		Fanelli, Samantha		2019171127:	04/12/2019	$4.25
		E-MISC ALL OTHER WC		Foy, Michael		2019171061:	04/12/2019	$4.25
		E-MISC ALL OTHER WC		Guglielmo, Kelly		2019170327:	02/16/2019	$4.25
		E-MISC ALL OTHER WC		Jamerson, Michael		2019171780:	04/22/2019	$4.25
		E-MISC ALL OTHER WC		Jenkins, Randy		2019171835:	04/23/2019	$4.25
		E-MISC ALL OTHER WC		JENKINS, RANDY		2019148503:	07/17/2018	$4.25
		E-MISC ALL OTHER WC		Jernegan, David		2019171311:	04/12/2019	$4.25
		E-MISC ALL OTHER WC		Knight, Mindy		2019171777:	04/22/2019	$4.25
		E-MISC ALL OTHER WC		Locke, Randal		2019172086:	04/26/2019	$4.25
		E-MISC ALL OTHER WC		Marchuk, Justin		2019171597:	04/17/2019	$4.25
		E-MISC ALL OTHER WC		Medany, Louisa		2019172029:	04/25/2019	$4.25
		E-MISC ALL OTHER WC		Murphy, William		2019167328:	02/25/2019	$4.25
		E-MISC ALL OTHER WC		Myers, Amanda		2019170596:	04/06/2019	$4.25
		E-MISC ALL OTHER WC		Odom, Alex		2019170552:	04/05/2019	$4.25
		E-MISC ALL OTHER WC		Serfass, Wayne		2019170631:	04/08/2019	$4.25
		E-MISC ALL OTHER WC		Tucker, John		2019171587:	04/18/2019	$4.25
						16640 Total:		$97.75
16641	07/12/2019	M-PHYSICIAN FEES	33472	Psensky Jr, Paul	RA PAIN SERVICES, PA			
						2019161847:	12/29/2018	$896.60
						16641 Total:		$896.60
16642	07/12/2019	Combined	33472	Combined	STRIVE PHYSICAL THERAPY AND			
		M-		Greener, Nicole		2019166859:	02/25/2019	$80.00
		M-		Miller, Roger		2019162448:	12/28/2018	$305.00
						16642 Total:		$385.00
16643	07/12/2019	M-PHYSICIAN FEES	33472	MILLER, JEFFREY	REGIONAL DIAGNOSTIC, IMAGING, PA			
						2017105359:	06/14/2017	$15.83
						16643 Total:		$15.83
16644	07/12/2019	M-ACUTE CARE	33472	Beckett, Jeremy	COOPER HEALTH SYSTEMS			
						2019171247:	04/12/2019	$3,616.50

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						16644 Total:		$3,616.50
16645	07/12/2019	Combined	33472	Combined	TWIN BORO PHYSICAL THERAPY			
		M-		Psensky Jr, Paul		2019161847:	12/29/2018	$160.00
						16645 Total:		$160.00
16646	07/12/2019	Combined	33472	Combined	NovaCare Rehabilitation			
		M-		Beckett, Jeremy		2019171247:	04/12/2019	$186.00
		M-		Cobb, Terri		2019164131:	01/22/2019	$186.00
		M-		Ramos, Mark		2019165329:	02/07/2019	$279.00
						16646 Total:		$651.00
16647	07/12/2019	Combined	33472	Combined	PREMIER ORTHOPAEDIC			
		M-ORTHO/NEURO		BRAZELTON, MICHAEL		2018121731:	01/03/2018	$88.09
		M-ORTHO/NEURO		Errig, Frank		2019167767:	03/06/2019	$88.09
		M-ORTHO/NEURO		Giannone, Joseph		2019173509:	05/11/2019	$88.09
		M-ORTHO/NEURO		Greener, Nicole		2019166859:	02/25/2019	$88.09
		M-ORTHO/NEURO		Jernegan, David		2019171311:	04/12/2019	$88.09
						16647 Total:		$440.45
16648	07/12/2019	M-OCCUPATIONAL	33472	Armstrong, Theodore	KENNEDY MEDICAL GROUP			
						2019171206:	04/15/2019	$81.82
						16648 Total:		$81.82
16649	07/12/2019	M-AMBULATORY	33472	MORGAN, JOSEPH	PREMIER ORTHO ASSOCSURG			
						001255521:	08/09/2016	$13,086.75
						16649 Total:		$13,086.75
16650	07/12/2019	M-ACUTE CARE	33472	Arnold, Alyssa	KENNEDY HEALTH			
						2019172933:	05/06/2019	$926.92
						16650 Total:		$926.92
16651	07/12/2019	M-OTHER PROVIDER	33472	Miller, Roger	MICHAEL F. GALLAWAY OD			
						2019162448:	12/28/2018	$525.00
						16651 Total:		$525.00
16652	07/12/2019	M-BEHAVIORAL	33472	KRAMER, SARAH	WORKERS COMP PSYCH NET			
						2018120420:	12/12/2017	$2,400.00
						16652 Total:		$2,400.00
16653	07/12/2019	M-ORTHO/NEURO	33472	Gambale, Sean	NEUROSURGICAL AND SPINE			
						2019173277:	05/09/2019	$300.00

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						16653 Total:		$300.00
16654	07/12/2019	Combined	33472	Combined	ISO SERVICES, INC.			
		E-MISC ALL OTHER WC		Alexander, James		2019174301:	05/19/2019	$11.25
		E-MISC ALL OTHER WC		Arnold, Alyssa		2019172933:	05/06/2019	$11.25
		E-MISC ALL OTHER WC		BAUMAN, DEVIN		2019173986:	05/17/2019	$11.25
		E-MISC ALL OTHER AL		Bell, Felicia		2019174728:	04/22/2019	$11.25
		E-MISC ALL OTHER WC		Booth, Kendall		2019172580:	04/30/2019	$11.25
		E-MISC ALL OTHER WC		BOWEN, CHRISTOPHER		2019174732:	04/18/2019	$11.25
		E-MISC ALL OTHER WC		Butcher, Stacy		2019172799:	05/01/2019	$11.25
		E-MISC ALL OTHER WC		Butcher, Timothy		2019172797:	05/01/2019	$11.25
		E-MISC ALL OTHER WC		Capelli, Anthony		2019172999:	05/06/2019	$11.25
		E-MISC ALL OTHER GL		Carey, Sophia		2019172435:	04/30/2019	$11.25
		E-MISC ALL OTHER WC		Carmen, Paul		2019174665:	05/23/2019	$11.25
		E-MISC ALL OTHER WC		Cicalese, Frank		2019172959:	05/05/2019	$11.25
		E-MISC ALL OTHER GL		Collazo, Damaris		2019172956:	04/02/2019	$11.25
		E-MISC ALL OTHER WC		Davenport, Brad		2019173326:	05/09/2019	$11.25
		E-MISC ALL OTHER WC		Elenbark, Robert		2019173823:	05/13/2019	$11.25
		E-MISC ALL OTHER WC		Gambale, Sean		2019173277:	05/09/2019	$11.25
		E-MISC ALL OTHER WC		Giannone, Joseph		2019173509:	05/11/2019	$11.25
		E-MISC ALL OTHER WC		Graham, James		2019173199:	05/09/2019	$11.25
		E-MISC ALL OTHER WC		Grant, Tyler		2019173077:	05/01/2019	$11.25
		E-MISC ALL OTHER WC		Hill, Dennis		2019173189:	05/08/2019	$11.25
		E-MISC ALL OTHER WC		Kasten, Bay		2019174362:	05/21/2019	$11.25
		E-MISC ALL OTHER GL		Lee, Jackie		2019173745:	05/13/2019	$11.25
		E-MISC ALL OTHER WC		Lesko, Justin		2019173641:	05/06/2019	$11.25
		E-MISC ALL OTHER WC		Long, Daniel		2019173816:	05/14/2019	$11.25
		E-MISC ALL OTHER WC		Mancuso, Ronald		2019173363:	05/10/2019	$11.25
		E-MISC ALL OTHER WC		Miller, Nicholas		2019173826:	05/13/2019	$11.25
		E-MISC ALL OTHER GL		MULUH, FRANCISCA		2019147680:	05/03/2018	$11.25
		E-MISC ALL OTHER AL		Novak, Kevin		2019174121:	03/14/2019	$11.25
		E-MISC ALL OTHER WC		Oldrati, Salvatore		2019172277:	04/29/2019	$11.25
		E-MISC ALL OTHER WC		Rambone, Thomas		2019173467:	05/07/2019	$11.25
		E-MISC ALL OTHER WC		Snyder III, Charles A.		2019172433:	04/30/2019	$11.25
		E-MISC ALL OTHER GL		Sorbello, Brittany		2019173613:	04/21/2019	$11.25

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		E-MISC ALL OTHER WC		Staples, Samuel		2019173508:	05/11/2019	$11.25
		E-MISC ALL OTHER WC		Wagner, Ryan		2019173305:	05/10/2019	$11.25
						16654 Total:		$382.50
16655	07/12/2019	M-PHARMACY	33472	CLEMENTS, KEVIN	AVIA PARTNERS INC			
						2018145177:	06/09/2018	$201.13
						16655 Total:		$201.13
16656	07/12/2019	Combined	33473	Combined	QUALCARE INC			
		M-MEDICAL		Adams, Deric		2020177936:	07/02/2019	$501.00
		M-MEDICAL		Burton, Mark		2020178041:	07/04/2019	$501.00
		M-MEDICAL		Salvittl, Michael		2020178095:	07/05/2019	$501.00
		M-MEDICAL		Snodgrass, Larry		2019177321:	06/25/2019	$501.00
		M-MEDICAL		Vedder, Nicholas		2020177937:	06/28/2019	$501.00
						16656 Total:		$2,505.00
16657	07/19/2019	E-MISC ALL OTHER WC	33678	Wood, Rebecca	ADMINISTRATIVE CLAIM SERVICES			
						2019175245:	06/01/2019	$3.00
						16657 Total:		$3.00
16658	07/19/2019	Combined	33678	Combined	RALPH G. CATALDO, DO, PA			
		I-ASSESSMENT-W.C.		GUZMAN, EMILIO		001251715:	05/27/2016	$600.00
						16658 Total:		$600.00
16659	07/19/2019	L-LEGAL WC	33678	DAVIS, JOSH	CAPEHART & SCATCHARD PA			
						001253586:	07/06/2016	$844.00
						16659 Total:		$844.00
16660	07/19/2019	E-MISC LEGAL	33678	GUZMAN, EMILIO	STATE SHORTHAND REPORTING			
						001251715:	05/27/2016	$90.00
						16660 Total:		$90.00
16661	07/19/2019	Combined	33678	Combined	KENNETH A. DIMUZIO, PA			
		I-ASSESSMENT-W.C.		GUZMAN, EMILIO		001251715:	05/27/2016	$5,400.00
						16661 Total:		$5,400.00
16662	07/19/2019	M-MISC MED(WC) & PD	33678	Glassboro Borough	TYLER MILL TOWING			
						2019176190:	06/11/2019	$285.00
						16662 Total:		$285.00
16663	07/19/2019	E-INDEP ADJUSTOR	33678	Knight, Diana	I C U INVESTIGATIONS INC			
						2020178216:	07/03/2019	$740.00

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						16663 Total:		$740.00
16664	07/19/2019	Combined	33678	Combined	BARKER, GELFAND & JAMES			
		L-LEGAL GL		FULBROOK, WILLIAM		2017102038:	02/17/2017	$13,535.60
		L-LEGAL GL		MENDOLA, DEBORAH		2018121696:	01/26/2016	$6,847.50
						16664 Total:		$20,383.10
16665	07/19/2019	L-LEGAL AL	33678	Rolando, Steven	BIRCHMEIER & POWELL LLC			
						2019169564:	01/03/2017	$2,171.50
						16665 Total:		$2,171.50
16666	07/19/2019	Combined	33678	Combined	Howard Hammer PSY D. PA			
		M-PHYSICIAN FEES		CLEMENTS, KEVIN		2018145177:	06/09/2018	$150.00
		M-PHYSICIAN FEES		COOK, WILLIAM		2018147573:	06/16/2017	$150.00
						16666 Total:		$300.00
16667	07/19/2019	E-MISC ALL OTHER WC	33678	Louis, Christopher	State of New Jersey - Div of Worker's			
						2019176531:	06/14/2019	$10.10
						16667 Total:		$10.10
16668	07/19/2019	Combined	33678	Combined	ATLANTIC SECURITY INT'L			
		E-INDEP ADJUSTOR		CICALESE, FRANK		2018144193:	05/30/2018	$126.50
		E-INDEP ADJUSTOR		Miller, Roger		2019176786:	06/18/2019	$1,075.00
		E-INDEP ADJUSTOR		MYERS, ANDREW		2018144602:	06/05/2018	$126.50
						16668 Total:		$1,328.00
16669	07/19/2019	E-SUBROGATION	33678	CHIOLAN, ADAM	THE DEWEESE LAW FIRM			
						2018142492:	05/10/2018	$150.00
						16669 Total:		$150.00
16670	07/19/2019	Combined	33678	Combined	AFFANATO MARUT LLC			
		L-LEGAL WC		BONNER, JOHN		001243233:	12/03/2015	$161.50
		L-LEGAL WC		BONNER, JOHN		2017101264:	04/26/2017	$302.50
		L-LEGAL WC		DIAZ, EDUARDO		2018129567:	03/25/2018	$154.00
		L-LEGAL WC		EMMONS, DANIELLE		2018127143:	02/17/2018	$126.00
		L-LEGAL WC		LOUIS, CHRISTOPHER		2018110335:	08/11/2017	$140.00
		L-LEGAL WC		Marchese, Ronald		2019152045:	09/04/2018	$190.50
		L-LEGAL WC		Marchese, Ronald		2019155143:	10/06/2018	$127.00
		L-LEGAL WC		Marchese, Ronald		2019167933:	03/06/2019	$127.00
		L-LEGAL WC		Marchese, Ronald		2019165921:	02/13/2019	$127.00

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		L-LEGAL WC		PETERSON, OTIS		2018130439:	04/05/2018	$126.00
						16670 Total:		$1,581.50
16671	07/19/2019	E-MISC ALL OTHER GL	33678	Hutt, Yvonne	CIOX HEALTH LLC			
						2019158072:	09/06/2018	$21.30
						16671 Total:		$21.30
16672	07/19/2019	Combined	33678	Combined	ISO SERVICES, INC.			
		E-MISC ALL OTHER GL		Gilligan, David		2019170302:	01/11/2019	$11.25
		E-MISC ALL OTHER GL		Pierce, Laura		2019170302:	01/11/2019	$11.25
						16672 Total:		$22.50
16673	07/19/2019	Combined	33678	Combined	PIETRAS, SARACINO, SMITH, & MEEK			
		L-LEGAL WC		BEAKLEY, WENDELL		001225716:	03/23/2015	$402.00
		L-LEGAL WC		FANFARILLO, MICHAEL		2018123050:	01/16/2018	$341.00
		L-LEGAL WC		GUZMAN, EMILIO		001251715:	05/27/2016	$528.50
		L-LEGAL WC		MACNEILL, BRIAN		001246715:	08/12/2015	$494.00
		L-LEGAL WC		Ramos, Jose		2019156233:	09/23/2018	$747.00
						16673 Total:		$2,512.50
16674	07/19/2019	I-PERMANENT PARTIAL	33678	GUZMAN, EMILIO	EMILIO GUZMAN			
						001251715:	05/27/2016	$20,470.00
						16674 Total:		$20,470.00
16675	07/19/2019	I-TEMPORARY TOTAL	33678	Rementer, Thomas	GLASSBORO BOROUGH			
						2019176150:	06/11/2019	$1,496.34
						16675 Total:		$1,496.34
16676	07/19/2019	I-TEMPORARY TOTAL	33678	Allen, Anthony	GLASSBORO BOROUGH			
						2019176153:	06/11/2019	$1,099.96
						16676 Total:		$1,099.96
16677	07/19/2019	I-TEMPORARY TOTAL	33678	BOWEN, CHRISTOPHER	GLASSBORO BOROUGH			
						2018127631:	03/04/2018	$1,399.70
						16677 Total:		$1,399.70
16678	07/19/2019	I-TEMPORARY TOTAL	33678	Psensky Jr, Paul	PENNS GROVE BOROUGH			
						2019161847:	12/29/2018	$1,158.50
						16678 Total:		$1,158.50
16679	07/19/2019	I-TEMPORARY TOTAL	33678	Morris, Edmund	MONROE TOWNSHIP(TRIJIF)			
						2019167594:	03/01/2019	$1,842.00

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						16679 Total:		$1,842.00
16680	07/19/2019	I-TEMPORARY TOTAL	33678	CATULLO, LAUREN	WOODBURY HEIGHTS BOROUGH			
						2018120017:	12/11/2017	$1,792.00
						16680 Total:		$1,792.00
16681	07/19/2019	E-ALLOCATED MED	33678	EMMONS, DANIELLE	NEW JERSEY IME ASSOCIATES LLC			
						2018127143:	02/17/2018	$750.00
						16681 Total:		$750.00
16682	07/19/2019	I-TEMPORARY TOTAL	33678	WILLIAMS, CHARLENE	CHARLENE WILLIAMS			
						2018126963:	02/25/2018	$1,806.00
						16682 Total:		$1,806.00
16683	07/19/2019	M-MISC MED(WC) & PD	33678	Novak, Kevin	Kevin Novak			
						2019174121:	03/14/2019	$500.00
						16683 Total:		$500.00
16684	07/19/2019	M-MISC MED(WC) & PD	33678	Romero, Joseph	Joseph Romero			
						2019174896:	03/13/2019	$1,896.17
						16684 Total:		$1,896.17
16685	07/19/2019	I-PERMANENT PARTIAL	33678	ANDRICOLA, GREGORY	GREGORY ANDRICOLA			
						2017095079:	02/16/2017	$1,056.28
						16685 Total:		$1,056.28
16686	07/19/2019	I-PERMANENT PARTIAL	33678	RAWLES, CRAIG	CRAIG RAWLES			
						2017100130:	03/27/2017	$956.00
						16686 Total:		$956.00
16687	07/19/2019	I-PERMANENT PARTIAL	33678	TAVALARIO, KATHLEEN	KATHLEEN TAVALARIO			
						2017100313:	04/17/2017	$1,090.40
						16687 Total:		$1,090.40
16688	07/19/2019	I-PERMANENT PARTIAL	33678	BARBAGLI, KENNETH	KENNETH BARBAGLI			
						2017102672:	05/13/2017	$1,010.76
						16688 Total:		$1,010.76
16689	07/19/2019	I-TEMPORARY TOTAL	33678	COOK, WILLIAM	WILLIAM COOK			
						2018147573:	06/16/2017	$1,792.00
						16689 Total:		$1,792.00
16690	07/19/2019	Combined	33679	Combined	QUAL-LYNX			
		E-MISC ALL OTHER WC		Alexander, James		2019174301:	05/19/2019	$4.25

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		E-MISC ALL OTHER WC		Allen, Anthony		2019176153:	06/11/2019	$4.25
		E-MISC ALL OTHER WC		Armstrong, Theodore		2019171206:	04/15/2019	$4.25
		E-MISC ALL OTHER WC		Arnold, Alyssa		2019172933:	05/06/2019	$4.25
		E-MISC ALL OTHER WC		BAUMAN, DEVIN		2019173986:	05/17/2019	$4.25
		E-MISC ALL OTHER WC		Beckett, Jeremy		2019171247:	04/12/2019	$4.25
		E-MISC ALL OTHER WC		Bittner, John		2019170097:	03/25/2019	$4.25
		E-MISC ALL OTHER WC		Booth, Kendall		2019172580:	04/30/2019	$4.25
		E-MISC ALL OTHER WC		BOWEN, CHRISTOPHER		2019174732:	04/18/2019	$4.25
		E-MISC ALL OTHER WC		Butcher, Stacy		2019172799:	05/01/2019	$4.25
		E-MISC ALL OTHER WC		Butcher, Timothy		2019172797:	05/01/2019	$4.25
		E-MISC ALL OTHER WC		Carmen, Paul		2019174665:	05/23/2019	$4.25
		E-MISC ALL OTHER WC		Casamassama, Steven		2019174800:	05/26/2019	$4.25
		E-MISC ALL OTHER WC		Cicalese, Frank		2019172959:	05/05/2019	$4.25
		E-MISC ALL OTHER WC		Cicalese, Frank		2019175987:	06/08/2019	$4.25
		E-MISC ALL OTHER WC		Coates, Janet		2019176888:	06/10/2019	$4.25
		E-MISC ALL OTHER WC		CONVERY, KEVIN		2019175236:	06/01/2019	$4.25
		E-MISC ALL OTHER WC		Coulter, Allen		2019170105:	03/29/2019	$4.25
		E-MISC ALL OTHER WC		Custis, Travis		2019176204:	12/15/2018	$4.25
		E-MISC ALL OTHER WC		Davenport, Brad		2019173326:	05/09/2019	$4.25
		E-MISC ALL OTHER WC		Elenbark, Robert		2019173823:	05/13/2019	$4.25
		E-MISC ALL OTHER WC		Facchine, Joseph		2019167210:	02/27/2019	$4.25
		E-MISC ALL OTHER WC		Gambale, Sean		2019173277:	05/09/2019	$4.25
		E-MISC ALL OTHER WC		Giannone, Joseph		2019173509:	05/11/2019	$4.25
		E-MISC ALL OTHER WC		Graham, James		2019173199:	05/09/2019	$4.25
		E-MISC ALL OTHER WC		Grant, Tyler		2019173077:	05/01/2019	$4.25
		E-MISC ALL OTHER WC		Grogan, David		2019176596:	06/14/2019	$4.25
		E-MISC ALL OTHER WC		HAFNER, MARK		2019176366:	06/05/2019	$4.25
		E-MISC ALL OTHER WC		Hill, Dennis		2019173189:	05/08/2019	$4.25
		E-MISC ALL OTHER WC		Hoffman, Samuel		2019166133:	01/14/2019	$4.25
		E-MISC ALL OTHER WC		Jenkins, Randy		2019171835:	04/23/2019	$4.25
		E-MISC ALL OTHER WC		Kasten, Bay		2019174362:	05/21/2019	$4.25
		E-MISC ALL OTHER WC		Konnick, Michael		2019175903:	06/09/2019	$4.25
		E-MISC ALL OTHER WC		Kuzniasz, Kenneth E		2019177236:	06/24/2019	$4.25
		E-MISC ALL OTHER WC		Lesko, Justin		2019173641:	05/06/2019	$4.25

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		E-MISC ALL OTHER WC		Locke, Randal		2019172086:	04/26/2019	$4.25
		E-MISC ALL OTHER WC		Long, Daniel		2019173816:	05/14/2019	$4.25
		E-MISC ALL OTHER WC		Louis, Christopher		2019176531:	06/14/2019	$4.25
		E-MISC ALL OTHER WC		Mancuso, Ronald		2019173363:	05/10/2019	$4.25
		E-MISC ALL OTHER WC		McAdams, Zachary		2019177484:	06/25/2019	$4.25
		E-MISC ALL OTHER WC		MCGUIRE, EDWARD		2019174859:	05/28/2019	$4.25
		E-MISC ALL OTHER WC		Mckinley, Keith		2019177177:	06/20/2019	$4.25
		E-MISC ALL OTHER WC		MEDANY, LOUISA		2018129859:	03/28/2018	$4.25
		E-MISC ALL OTHER WC		Miller, Nicholas		2019173826:	05/13/2019	$4.25
		E-MISC ALL OTHER WC		Miller, Roger		2019176786:	06/18/2019	$4.25
		E-MISC ALL OTHER WC		Odom, Alex		2019170552:	04/05/2019	$4.25
		E-MISC ALL OTHER WC		Oldrati, Salvatore		2019172277:	04/29/2019	$4.25
		E-MISC ALL OTHER WC		Potter, Branden		2019177106:	06/20/2019	$4.25
		E-MISC ALL OTHER WC		Raine, David		2019177358:	06/25/2019	$4.25
		E-MISC ALL OTHER WC		Rambone, Thomas		2019173467:	05/07/2019	$4.25
		E-MISC ALL OTHER WC		Rementer, Thomas		2019176150:	06/11/2019	$4.25
		E-MISC ALL OTHER WC		Schameley, Tiffany		2019176113:	06/11/2019	$4.25
		E-MISC ALL OTHER WC		Serfass, Wayne		2019170631:	04/08/2019	$4.25
		E-MISC ALL OTHER WC		Shisler, Robert		2019177576:	06/27/2019	$4.25
		E-MISC ALL OTHER WC		Snyder III, Charles A.		2019172433:	04/30/2019	$4.25
		E-MISC ALL OTHER WC		Staples, Samuel		2019173508:	05/11/2019	$4.25
		E-MISC ALL OTHER WC		Tavalario, Kathleen		2019172878:	05/03/2019	$4.25
		E-MISC ALL OTHER WC		Tucker, John		2019171587:	04/18/2019	$4.25
		E-MISC ALL OTHER WC		Urban, Anthony		2019176370:	06/10/2019	$4.25
		E-MISC ALL OTHER WC		Vedder, Nicholas		2019177040:	06/19/2019	$4.25
		E-MISC ALL OTHER WC		Wagner, Ryan		2019177157:	06/21/2019	$4.25
		E-MISC ALL OTHER WC		Wagner, Ryan		2019173305:	05/10/2019	$4.25
		E-MISC ALL OTHER WC		Wood, Rebecca		2019175245:	06/01/2019	$4.25
						16690 Total:		$267.75
16691	07/19/2019	M-ORTHO/NEURO	33679	Tavalario, Kathleen	COASTAL SPINE, PC.			
						2019172878:	05/03/2019	$83.27
						16691 Total:		$83.27
16692	07/19/2019	Combined	33679	Combined	IVY REHAB NETWORK INC			
		M-		Tavalario, Kathleen		2019172878:	05/03/2019	$260.00

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						16692 Total:		$260.00
16693	07/19/2019	Combined	33679	Combined	STRIVE PHYSICAL THERAPY AND			
		M-		Greener, Nicole		2019166859:	02/25/2019	$160.00
		M-		Morris, Edmund		2019167594:	03/01/2019	$320.00
		M-		WILLIAMS, CHARLENE		2018126963:	02/25/2018	$465.00
						16693 Total:		$945.00
16694	07/19/2019	Combined	33679	Combined	INSPIRA MEDICAL CENTER			
		M-ACUTE CARE		Lesko, Justin		2019173641:	05/06/2019	$1,458.92
		M-ACUTE CARE		Murphy, William		2019163618:	01/14/2019	$674.20
						16694 Total:		$2,133.12
16695	07/19/2019	M-ORTHO/NEURO	33679	Sauler, Ronald	TARIQ S. SIDDIQI, MD			
						2019166986:	02/25/2019	$119.17
						16695 Total:		$119.17
16696	07/19/2019	Combined	33679	Combined	PREMIER ORTHOPAEDIC			
		M-ORTHO/NEURO		Greener, Nicole		2019166859:	02/25/2019	$88.09
		M-ORTHO/NEURO		Wood, Rebecca		2019175245:	06/01/2019	$220.22
						16696 Total:		$308.31
16697	07/19/2019	M-BEHAVIORAL	33679	Morris, Edmund	WORKERS COMP PSYCH NET			
						2019167594:	03/01/2019	$293.08
						16697 Total:		$293.08
16698	07/19/2019	Combined	33679	Combined	ISO SERVICES, INC.			
		E-MISC ALL OTHER WC		Allen, Anthony		2019176153:	06/11/2019	$11.25
		E-MISC ALL OTHER GL		BAKER, MELINDA		2018130235:	01/26/2018	$11.25
		E-MISC ALL OTHER GL		Barrow, Trainie		2019176463:	05/30/2019	$11.25
		E-MISC ALL OTHER GL		Bianchi, Kelly		2019177240:	06/02/2019	$11.25
		E-MISC ALL OTHER WC		Casamassama, Steven		2019174800:	05/26/2019	$11.25
		E-MISC ALL OTHER WC		Cicalese, Frank		2019175987:	06/08/2019	$11.25
		E-MISC ALL OTHER GL		Clerici, Janet		2019167321:	02/10/2019	$11.25
		E-MISC ALL OTHER WC		Coates, Janet		2019176888:	06/10/2019	$11.25
		E-MISC ALL OTHER WC		CONVERY, KEVIN		2019175236:	06/01/2019	$11.25
		E-MISC ALL OTHER WC		Custis, Travis		2019176204:	12/15/2018	$11.25
		E-MISC ALL OTHER GL		DIBUONAVENTURA, JOSEPH		2017097478:	03/03/2015	$11.25
		E-MISC ALL OTHER GL		Dzierzgowski, Walter		2019175001:	02/27/2019	$11.25

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		E-MISC ALL OTHER WC		Grogan, David		2019176596:	06/14/2019	$11.25
		E-MISC ALL OTHER WC		HAFNER, MARK		2019176366:	06/05/2019	$11.25
		E-MISC ALL OTHER GL		ITIOWE, CHRISTIANA		001264284:	03/13/2016	$11.25
		E-MISC ALL OTHER GL		JOSEPHSON, WILLIAM		2018146462:	06/09/2018	$11.25
		E-MISC ALL OTHER WC		Konnick, Michael		2019175903:	06/09/2019	$11.25
		E-MISC ALL OTHER WC		Kuzniasz, Kenneth E		2019177236:	06/24/2019	$11.25
		E-MISC ALL OTHER GL		Lackey, Avontai		2019175759:	08/21/2017	$11.25
		E-MISC ALL OTHER WC		Louis, Christopher		2019176531:	06/14/2019	$11.25
		E-MISC ALL OTHER WC		MCGUIRE, EDWARD		2019174859:	05/28/2019	$11.25
		E-MISC ALL OTHER WC		Mckinley, Keith		2019177177:	06/20/2019	$11.25
		E-MISC ALL OTHER GL		McNally, Melissa		2019175006:	02/27/2019	$11.25
		E-MISC ALL OTHER WC		Miller, Roger		2019176786:	06/18/2019	$11.25
		E-MISC ALL OTHER WC		Parks, Krista		2019175377:	05/31/2019	$11.25
		E-MISC ALL OTHER GL		Phillips, Edward		2019176049:	03/14/2019	$11.25
		E-MISC ALL OTHER WC		Potter, Branden		2019177106:	06/20/2019	$11.25
		E-MISC ALL OTHER GL		Pushkar, Marcia T		2019170594:	04/04/2019	$11.25
		E-MISC ALL OTHER WC		Raine, David		2019177358:	06/25/2019	$11.25
		E-MISC ALL OTHER WC		Rementer, Thomas		2019176150:	06/11/2019	$11.25
		E-MISC ALL OTHER GL		RIVERA, CHRISTINA		001246304:	01/10/2016	$11.25
		E-MISC ALL OTHER WC		Schameley, Tiffany		2019176113:	06/11/2019	$11.25
		E-MISC ALL OTHER GL		Sorbello, Brittany Estate of		2019175696:	04/21/2019	$11.25
		E-MISC ALL OTHER WC		Tavalario, Kathleen		2019172878:	05/03/2019	$11.25
		E-MISC ALL OTHER WC		Urban, Anthony		2019176370:	06/10/2019	$11.25
		E-MISC ALL OTHER WC		Vedder, Nicholas		2019177040:	06/19/2019	$11.25
		E-MISC ALL OTHER GL		Viola, Armond		2019167083:	02/22/2019	$11.25
		E-MISC ALL OTHER WC		Wagner, Ryan		2019177157:	06/21/2019	$11.25
		E-MISC ALL OTHER WC		Wood, Rebecca		2019175245:	06/01/2019	$11.25
		E-MISC ALL OTHER GL		Zappone, Mark		2019176058:	05/21/2019	$11.25
						16698 Total:		$450.00
16699	07/19/2019	Combined	33680	Combined	QUALCARE INC			
		M-MEDICAL		Brotherton, Ellen		2020177794:	07/01/2019	$501.00
		M-MEDICAL		Crisante, Christopher		2020178485:	07/10/2019	$501.00
		M-MEDICAL		Evans, Douglas		2020178019:	07/03/2019	$501.00
		M-MEDICAL		Knight, Diana		2020178216:	07/03/2019	$501.00

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		M-MEDICAL		Lindsay, Matthew		2020178386:	07/09/2019	$501.00
		M-MEDICAL		Marino, Daniel		2020178339:	07/08/2019	$501.00
		M-MEDICAL		Messner, Gregory		2020178197:	07/08/2019	$501.00
		M-MEDICAL		Miller, Roger		2020178433:	07/10/2019	$501.00
		M-MEDICAL		Radcliff, Thomas		2020178401:	07/10/2019	$501.00
						16699 Total:		$4,509.00
16700	07/26/2019	Combined	33874	Combined	RALPH G. CATALDO, DO, PA			
		I-ASSESSMENT-W.C.		CAMPBELL, RICHARD		2018124514:	01/26/2018	$600.00
						16700 Total:		$600.00
16701	07/26/2019	L-LEGAL WC	33874	Priore, Nicholas	CAPEHART & SCATCHARD PA			
						2019159382:	11/28/2018	$980.00
						16701 Total:		$980.00
16702	07/26/2019	Combined	33874	Combined	JACOBS, SCHWALBE & PETRUZZELLI			
		I-CLAIMANT LEGAL EXP		CAMPBELL, RICHARD		2018124514:	01/26/2018	$4,335.00
						16702 Total:		$4,335.00
16703	07/26/2019	Combined	33874	Combined	GUY J RENZI & ASSOCIATES			
		E-MISC LEGAL		CAMPBELL, RICHARD		2018124514:	01/26/2018	$90.00
		E-MISC LEGAL		Greco, James		2019155214:	03/23/2018	$129.60
						16703 Total:		$219.60
16704	07/26/2019	Combined	33874	Combined	I C U INVESTIGATIONS INC			
		E-INDEP ADJUSTOR		Rementer, Thomas		2019176150:	06/11/2019	$113.92
		E-INDEP ADJUSTOR		Tavalario, Kathleen		2019172878:	05/03/2019	$110.44
						16704 Total:		$224.36
16705	07/26/2019	L-LEGAL AL	33874	FRAZIER, VANESSA	BIRCHMEIER & POWELL LLC			
						001247194:	02/23/2016	$400.00
						16705 Total:		$400.00
16706	07/26/2019	Combined	33874	Combined	Howard Hammer PSY D. PA			
		M-PHYSICIAN FEES		CLEMENTS, KEVIN		2018145177:	06/09/2018	$150.00
		M-PHYSICIAN FEES		COOK, WILLIAM		2018147573:	06/16/2017	$150.00
						16706 Total:		$300.00
16707	07/26/2019	M-PHYSICIAN FEES	33874	COOK, WILLIAM	HOWARD HAMMER PSYD			
						2018147573:	06/16/2017	$150.00
						16707 Total:		$150.00

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16708	07/26/2019	M-PHYSICIAN FEES	33874	Messner, Gregory	Eastern Dental of Woodbury Heights, LLC			
						2020178197:	07/08/2019	$339.00
						16708 Total:		$339.00
16709	07/26/2019	Combined	33874	Combined	LEO PETETTI LLC			
		E-APPRAISERS PR		Deptford Twp		2020179279:	07/13/2019	$110.00
		E-APPRAISERS PR		West Deptford Twp		2020177958:	06/20/2019	$425.00
		E-APPRAISERS PR		Woodbury City		2019176867:	06/12/2019	$110.00
						16709 Total:		$645.00
16710	07/26/2019	Combined	33874	Combined	AFFANATO MARUT LLC			
		L-LEGAL WC		CAMPBELL, RICHARD		2018124514:	01/26/2018	$182.00
		L-LEGAL WC		CUFF, NORMAN		001257849:	09/25/2016	$175.50
		L-LEGAL WC		Greco, James		2019155214:	03/23/2018	$1,336.20
		L-LEGAL WC		HEMPLE, CHRISTOPHE		001257296:	09/13/2016	$436.50
		L-LEGAL WC		HEMPLE, CHRISTOPHER		2017102649:	05/16/2017	$163.00
		L-LEGAL WC		Pintozzi, William		2019164195:	01/27/2019	$225.00
		L-LEGAL WC		ROCCO, WAYNE		2019162066:	08/01/2017	$316.00
		L-LEGAL WC		TUCKER, ELIZABETH		2018123434:	01/17/2018	$516.50
						16710 Total:		$3,350.70
16711	07/26/2019	L-LEGAL WC	33874	Miller, Roger	PIETRAS, SARACINO, SMITH, & MEEK			
						2019162448:	12/28/2018	$267.00
						16711 Total:		$267.00
16712	07/26/2019	I-TEMPORARY TOTAL	33874	Rementer, Thomas	GLASSBORO BOROUGH			
						2019176150:	06/11/2019	$961.93
						16712 Total:		$961.93
16713	07/26/2019	I-TEMPORARY TOTAL	33874	Allen, Anthony	GLASSBORO BOROUGH			
						2019176153:	06/11/2019	$1,099.96
						16713 Total:		$1,099.96
16714	07/26/2019	I-TEMPORARY TOTAL	33874	Tavalario, Kathleen	WASHINGTON TOWNSHIP			
						2019172878:	05/03/2019	$1,842.00
						16714 Total:		$1,842.00
16715	07/26/2019	I-TEMPORARY TOTAL	33874	Tavalario, Kathleen	WASHINGTON TOWNSHIP			
						2019172878:	05/03/2019	$1,842.00
						16715 Total:		$1,842.00

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16716	07/26/2019	I-TEMPORARY TOTAL	33874	Ramos, Mark	GLASSBORO BOROUGH			
						2019165329:	02/07/2019	$1,507.90
						16716 Total:		$1,507.90
16717	07/26/2019	E-ALLOCATED MED	33874	CUFF, NORMAN	NEW JERSEY IME ASSOCIATES LLC			
						001257849:	09/25/2016	$750.00
						16717 Total:		$750.00
16718	07/26/2019	I-PERMANENT PARTIAL	33874	CAMPBELL, RICHARD	RICHARD CAMPBELL			
						2018124514:	01/26/2018	$16,522.00
						16718 Total:		$16,522.00
16719	07/26/2019	I-TEMPORARY TOTAL	33874	CLEMENTS, KEVIN	KEVIN CLEMENTS			
						2018145177:	06/09/2018	$1,806.00
						16719 Total:		$1,806.00
16720	07/26/2019	I-PERMANENT PARTIAL	33874	BISH, JASON	JASON BISH			
						001264226:	11/09/2016	$1,138.12
						16720 Total:		$1,138.12
16721	07/26/2019	I-PERMANENT PARTIAL	33874	CAMPBELL, FRANCIS	FRANCIS CAMPBELL			
						001245278:	01/23/2016	$1,089.20
						16721 Total:		$1,089.20
16722	07/26/2019	I-PERMANENT PARTIAL	33874	LONGACRE, THOMAS	THOMAS LONGACRE			
						001256147:	08/18/2016	$1,097.24
						16722 Total:		$1,097.24
16723	07/26/2019	I-PERMANENT PARTIAL	33874	HAYES, ARTHUR	ARTHUR HAYES			
						001264737:	11/21/2016	$1,026.24
						16723 Total:		$1,026.24
16724	07/26/2019	M-MISC MED(WC) & PD	33874	Woodbury City	WOODBURY CITY			
						2019176867:	06/12/2019	$5,686.18
						16724 Total:		$5,686.18
16725	07/26/2019	M-MISC MED(WC) & PD	33874	West Deptford Twp	WEST DEPTFORD TOWNSHIP			
						2020177958:	06/20/2019	$4,342.06
						16725 Total:		$4,342.06
16726	07/26/2019	M-MISC MED(WC) & PD	33874	Deptford Twp	DEPTFORD TOWNSHIP			
						2020179279:	07/13/2019	$3,317.06
						16726 Total:		$3,317.06

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16727	07/26/2019	E-MISC ALL OTHER WC	33875	Odom, Alex	QUAL-LYNX			
						2019175350:	05/02/2019	$4.25
						16727 Total:		$4.25
16728	07/26/2019	Combined	33875	Combined	COASTAL SPINE, PC.			
		M-ORTHO/NEURO		ERRIG, FRANK		2017095648:	02/24/2017	$287.39
		M-PHYSICIAN FEES		Tavalario, Kathleen		2019172878:	05/03/2019	$209.39
						16728 Total:		$496.78
16729	07/26/2019	M-PHYSICIAN FEES	33875	Psensky Jr, Paul	RANCOCAS ANESTHESIOLOGY PA			
						2019161847:	12/29/2018	$1,236.00
						16729 Total:		$1,236.00
16730	07/26/2019	Combined	33875	Combined	STRIVE PHYSICAL THERAPY AND			
		M-		Morris, Edmund		2019167594:	03/01/2019	$240.00
		M-		WILLIAMS, CHARLENE		2018126963:	02/25/2018	$160.00
						16730 Total:		$400.00
16731	07/26/2019	Combined	33875	Combined	EMERGENCY CARE SERVICES OF NJ			
		M-PHYSICIAN FEES		Lesko, Justin		2019173641:	05/06/2019	$1,701.00
						16731 Total:		$1,701.00
16732	07/26/2019	M-ORTHO/NEURO	33875	Morris, Edmund	PREMIER ORTHOPEDIC OF SOUTH			
						2019167594:	03/01/2019	$215.15
						16732 Total:		$215.15
16733	07/26/2019	M-ACUTE CARE	33875	Wagner, Ryan	INSPIRA MEDICAL CENTER			
						2019173305:	05/10/2019	$718.20
						16733 Total:		$718.20
16734	07/26/2019	M-PHYSICIAN FEES	33875	Morris, Edmund	LOURDES ANESTHESIA ASSOC PA			
						2019167594:	03/01/2019	$1,085.00
						16734 Total:		$1,085.00
16735	07/26/2019	Combined	33875	Combined	HEARTLAND REHABILITATION			
		M-		Armstrong, Theodore		2019171206:	04/15/2019	$189.00
		M-		Maher, Destiney		2019156416:	10/13/2018	$300.00
						16735 Total:		$489.00
16736	07/26/2019	Combined	33875	Combined	TWIN BORO PHYSICAL THERAPY			
		M-		Psensky Jr, Paul		2019161847:	12/29/2018	$320.00
						16736 Total:		$320.00

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16737	07/26/2019	M-ORTHO/NEURO	33875	WILLIAMS, CHARLENE	TARIQ S. SIDDIQI, MD			
						2018126963:	02/25/2018	$119.17
						16737 Total:		$119.17
16738	07/26/2019	Combined	33875	Combined	ONE CALL CARE DIAGNOSTICS			
		M-MRI		Miller, Roger		2019162448:	12/28/2018	$485.00
		M-MRI		Pusatere, Joseph		2019168849:	03/15/2019	$635.00
		M-MRI		Tavalario, Kathleen		2019172878:	05/03/2019	$485.00
						16738 Total:		$1,605.00
16739	07/26/2019	M-PHYSICIAN FEES	33875	Casamassama, Steven	EMERGENCY PHYSICIAN,			
						2019174800:	05/26/2019	$684.00
						16739 Total:		$684.00
16740	07/26/2019	Combined	33875	Combined	ROTHMAN ORTHOPAEDICS			
		M-ORTHO/NEURO		CATULLO, LAUREN		2018120017:	12/11/2017	$165.90
		M-ORTHO/NEURO		Ramos, Mark		2019165329:	02/07/2019	$181.87
						16740 Total:		$347.77
16741	07/26/2019	Combined	33875	Combined	NovaCare Rehabilitation			
		M-		Beckett, Jeremy		2019171247:	04/12/2019	$372.00
		M-		Fanelli, Samantha		2019171127:	04/12/2019	$186.00
		M-		Ramos, Mark		2019165329:	02/07/2019	$93.00
						16741 Total:		$651.00
16742	07/26/2019	Combined	33875	Combined	VIRTUA MEDICAL GROUP			
		M-PHYSICIAN FEES		Shisler, Robert		2019177576:	06/27/2019	$174.42
		M-PHYSICIAN FEES		Snodgrass, Larry		2019177321:	06/25/2019	$83.19
						16742 Total:		$257.61
16743	07/26/2019	Combined	33875	Combined	PREMIER ORTHOPAEDIC			
		M-ORTHO/NEURO		Miller, Roger		2019162448:	12/28/2018	$88.09
		M-ORTHO/NEURO		Miller, Roger		2019176786:	06/18/2019	$231.23
		M-ORTHO/NEURO		Morris, Edmund		2019167594:	03/01/2019	$88.09
		M-ORTHO/NEURO		MYERS, ANDREW		2018144602:	06/05/2018	$88.09
						16743 Total:		$495.50
16744	07/26/2019	M-OCCUPATIONAL	33875	Kuzniasz, Kenneth E	INSPIRA HEALTH NETWORK URGENT			
						2019177236:	06/24/2019	$77.55
						16744 Total:		$77.55

TRIJIF-TRI.COUNTY MUN.JIF
TRI CTY MUN JIF IV Account
Check Register

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

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount / Check Amount
16745	07/26/2019	M-OCCUPATIONAL	33875	Armstrong, Theodore	KENNEDY MEDICAL GROUP			
						2019171206:	04/15/2019	$81.82
						16745 Total:		$81.82
16746	07/26/2019	Combined	33875	Combined	KENNEDY HEALTH			
		M-ACUTE CARE		CONVERY, KEVIN		2019175236:	06/01/2019	$952.28
		M-ACUTE CARE		Wood, Rebecca		2019175245:	06/01/2019	$1,210.52
						16746 Total:		$2,162.80
16747	07/26/2019	M-BEHAVIORAL	33875	Morris, Edmund	WORKERS COMP PSYCH NET			
						2019167594:	03/01/2019	$70.00
						16747 Total:		$70.00
16748	07/26/2019	M-OCCUPATIONAL	33875	Staples, Samuel	EKG INTERPRETERS OF SALEM			
						2019173508:	05/11/2019	$25.00
						16748 Total:		$25.00
16749	07/26/2019	Combined	33875	Combined	ISO SERVICES, INC.			
		E-MISC ALL OTHER WC		GIANNONE, JOSEPH		2018110378:	08/16/2017	$11.25
		E-MISC ALL OTHER WC		Odom, Alex		2019175350:	05/02/2019	$11.25
						16749 Total:		$22.50
16750	07/26/2019	Combined	33876	Combined	QUALCARE INC			
		M-MEDICAL		Conaway, Shawn		2020178950:	07/17/2019	$501.00
		M-MEDICAL		Estes, Timothy		2020179023:	07/17/2019	$501.00
		M-MEDICAL		Ferrara, John		2020178714:	07/15/2019	$501.00
		M-MEDICAL		Hart, Jonathan		2020179205:	07/18/2019	$501.00
		M-MEDICAL		Tomarchio, Salvatore		2020178343:	07/04/2019	$501.00
						16750 Total:		$2,505.00

Total for TRI CTY MUN JIF IV $365,667.01

Number of Check:	176	First Check Number:	16575
Number Of Payments:	510	Last Check Number:	16750
Expense Payments:	11,357.84		
Legal Payments:	48,297.17		
Loss Payments:	306,012.00		

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
TRICOUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED
CURRENT MONTH **August**
CURRENT FUND YEAR **2019**

	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7	
	ID Number:	INVEST ACCT	ASSET MGR	OPERATING ACC	CLAIMS ACCOU	ADMIN EXPEN		0	0
	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	**$34,153,775.31**	**33178.04**	**29820810.87**	**4188478.49**	**100000**	**1000**	**10307.91**	**0**	
Opening Interest Accrual Balance	**$114,871.83**	**0**	**114871.83**	**0**	**0**	**0**	**0**	**0**	
1 Interest Accrued and/or Interest Cost	$39,957.28	$0.00	$39,957.28	$0.00	$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	
3 (Amortization and/or Interest Cost)	$3,261.64	$0.00	$3,261.64	$0.00	$0.00	$0.00	$0.00	$0.00	
4 Accretion	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	
5 Interest Paid - Cash Instr.s	$9,006.57	$0.00	$0.00	$9,006.57	$0.00	$0.00	$0.00	$0.00	
6 Interest Paid - Term Instr.s	$44,193.96	$0.00	$44,193.96	$0.00	$0.00	$0.00	$0.00	$0.00	
7 Unrealized Gain (Loss)	$62,941.67	$0.00	$62,941.67	$0.00	$0.00	$0.00	$0.00	$0.00	
8 Net Investment Income	$115,167.16	$0.00	$106,160.59	$9,006.57	$0.00	$0.00	$0.00	$0.00	
9 Deposits - Purchases	$8,292,641.13	$2,526,775.00	$2,496,861.72	$2,500,368.37	$607,626.32	$161,009.72	$0.00	$0.00	
10 (Withdrawals - Sales)	($6,623,908.80)	($2,559,861.72)	($2,526,775.00)	($768,636.04)	($607,626.32)	($161,009.72)	$0.00	$0.00	
Ending Cash & Investment Balance	$35,941,911.48	$91.32	$29,901,294.86	$5,929,217.39	$100,000.00	$1,000.00	$10,307.91	$0.00	
Ending Interest Accrual Balance	$110,635.15	$0.00	$110,635.15	$0.00	$0.00	$0.00	$0.00	$0.00	
Plus Outstanding Checks	$188,411.16	$0.00	$0.00	$50,248.22	$138,126.94	$36.00	$0.00	$0.00	
(Less Deposits in Transit)	($50,448.22)	$0.00	$0.00	($200.00)	($50,248.22)	$0.00	$0.00	$0.00	
Balance per Bank	$36,079,874.42	$91.32	$29,901,294.86	$5,979,265.61	$187,878.72	$1,036.00	$10,307.91	$0.00	
Annualized Rate of Return This Month	3.94%	0.00%	4.27%	2.14%	0.00%	0.00%	0.00%		
	$1,788,136.17	($33,086.72)	$80,483.99	$1,740,738.90	$0.00	$0.00	$0.00	$0.00	

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2019	Opening Cash & Investment Balance	(203,229.95)	746,335.78	228,293.03	1,906,989.82	871,426.93	(452,888.92)	(94,844.12)	192,014.40	1,557,733.74	$4,751,830.71
	Opening Interest Accrual Balance	$128.33	$1,340.55	$416.70	$3,318.08	$1,545.16	$58.51	$17.74	$655.85	$3,686.05	$11,166.97
1	Interest Accrued and/or Interest Cost	$0.00	$851.80	$260.55	$2,176.46	$994.57	$0.00	$0.00	$219.15	$1,777.85	$6,280.38
2	Interest Accrued - discounted Instr.s	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3	(Amortization and/or Interest Cost)	$0.00	$69.53	$21.27	$177.66	$81.18	$0.00	$0.00	$17.89	$145.12	$512.66
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	$192.00	$58.73	$490.59	$224.18	$0.00	$0.00	$49.40	$400.74	$1,415.63
6	Interest Paid - Term Instr.s	$49.37	$515.74	$160.32	$1,276.54	$594.46	$22.51	$6.83	$252.32	$1,418.11	$4,296.20
7	Unrealized Gain (Loss)	$0.00	$1,341.77	$410.43	$3,428.41	$1,566.66	$0.00	$0.00	$345.21	$2,800.52	$9,893.00
8	Net Investment Income	$0.00	$2,455.10	$750.98	$6,273.12	$2,866.59	$0.00	$0.00	$631.64	$5,124.23	$18,101.66
9	Interest Accrued - Net Change	($49.37)	$336.06	$100.24	$899.92	$400.10	($22.51)	($6.83)	($33.18)	$359.74	$1,984.18
	Ending Cash & Investment Balance	($152,329.65)	$919,216.84	$283,951.75	$2,204,983.83	$1,069,811.67	($231,707.15)	($27,768.34)	$704,710.99	$1,905,606.48	$6,676,476.42
	Ending Interest Accrual Balance	$78.96	$1,676.60	$516.94	$4,217.99	$1,945.27	$36.00	$10.92	$622.68	$4,045.79	$13,151.14

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2018	Opening Cash & Investment Balance	77,175.29	1,003,032.53	298,905.64	2,083,295.05	713,498.73	63,855.19	1,261.99	14,369.04	483,678.14	$4,739,071.60
	Opening Interest Accrual Balance	$77.94	$3,440.74	$1,039.01	$7,608.66	$3,035.10	$216.42	$3.88	$353.72	$1,791.72	$17,567.21
1	Interest Accrued and/or Interest Cost	$88.08	$1,144.77	$341.14	$2,377.68	$814.32	$72.88	$1.44	$16.40	$552.03	$5,408.73
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)	$7.19	$93.45	$27.85	$194.09	$66.47	$5.95	$0.12	$1.34	$45.06	$441.51
4	Accretion	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
5	Interest Paid - Cash Instr.s	$19.85	$258.04	$76.90	$535.94	$183.55	$16.43	$0.32	$3.70	$124.43	$1,219.16
6	Interest Paid - Term Instr.s	$29.99	$1,323.74	$399.73	$2,927.23	$1,167.68	$83.26	$1.49	$136.08	$689.32	$6,758.53
7	Unrealized Gain (Loss)	$138.75	$1,803.27	$537.38	$3,745.38	$1,282.74	$114.80	$2.27	$25.83	$869.56	$8,519.97
8	Net Investment Income	$253.87	$3,299.52	$983.26	$6,853.08	$2,347.08	$210.05	$4.15	$47.27	$1,591.08	$15,589.37
9	Interest Accrued - Net Change	$58.09	($178.97)	($58.59)	($549.56)	($353.36)	($10.38)	($0.05)	($119.69)	($137.29)	($1,349.79)
	Ending Cash & Investment Balance	$97,330.36	$1,005,749.77	$299,601.00	$2,015,315.76	$716,199.17	$64,075.63	$1,266.20	$14,535.99	$482,370.09	$4,696,443.97
	Ending Interest Accrual Balance	$136.04	$3,261.77	$980.42	$7,059.11	$2,681.75	$206.04	$3.83	$234.04	$1,654.43	$16,217.42

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2017	Opening Cash & Investment Balance	115,108.08	1,031,495.27	213,633.92	(104,461.58)	943,294.72	3.88	11.82	18,860.37	199,414.51	$2,417,360.99
	Opening Interest Accrual Balance	$394.74	$3,583.65	$743.94	$122.78	$3,199.00	($0.04)	$0.04	$63.59	$703.11	$8,810.81
1	Interest Accrued and/or Interest Cost	$131.37	$1,177.25	$243.82	$0.00	$1,076.59	$0.00	$0.01	$21.53	$227.59	$2,878.17
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)	$10.72	$96.10	$19.90	$0.00	$87.88	$0.00	$0.00	$1.76	$18.58	$234.94
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	$29.61	$265.36	$54.96	$0.00	$242.67	$0.00	$0.00	$4.85	$51.30	$648.75
6	Interest Paid - Term Instr.s	$151.86	$1,378.72	$286.21	$47.23	$1,230.73	$0.00	$0.02	$24.47	$270.50	$3,389.74
7	Unrealized Gain (Loss)	$206.94	$1,854.44	$384.07	$0.00	$1,695.87	$0.01	$0.02	$33.91	$358.51	$4,533.77
8	Net Investment Income	$378.65	$3,393.14	$702.76	$0.00	$3,103.01	$0.01	$0.04	$62.04	$655.98	$8,295.64
9	Interest Accrued - Net Change	($20.49)	($201.46)	($42.39)	($47.23)	($154.14)	$0.00	($0.00)	($2.94)	($42.91)	($511.57)
	Ending Cash & Investment Balance	$115,507.22	$1,032,441.88	$209,720.07	($196,896.27)	$946,551.87	$3.89	$11.86	$18,925.35	$200,113.41	$2,326,379.28
	Ending Interest Accrual Balance	$374.25	$3,382.19	$701.55	$75.54	$3,044.86	($0.03)	$0.04	$60.65	$660.20	$8,299.24

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2016	Opening Cash & Investment Balance	61,142.53	1,014,989.83	143,123.05	792,671.03	941,305.79	2.04	0.57	2,401.69	206,857.38	$3,162,493.91
	Opening Interest Accrual Balance	$199.29	$3,784.79	$491.08	$2,950.77	$3,192.23	$0.01	$0.00	$8.15	$701.50	$11,327.81
1	Interest Accrued and/or Interest Cost	$69.78	$1,158.41	$163.35	$904.68	$1,074.32	$0.00	$0.00	$2.74	$236.09	$3,609.38
2	Interest Accrued - discounted Instr.s	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3	(Amortization and/or Interest Cost)	$5.70	$94.56	$13.33	$73.85	$87.69	$0.00	$0.00	$0.22	$19.27	$294.63
4	Accretion	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
5	Interest Paid - Cash Instr.s	$15.73	$261.11	$36.82	$203.92	$242.16	$0.00	$0.00	$0.62	$53.22	$813.57
6	Interest Paid - Term Instr.s	$76.67	$1,456.10	$188.93	$1,135.23	$1,228.13	$0.00	$0.00	$3.13	$269.88	$4,358.08
7	Unrealized Gain (Loss)	$109.92	$1,824.76	$257.31	$1,425.08	$1,692.29	$0.00	$0.00	$4.32	$371.89	$5,685.58
8	Net Investment Income	$201.13	$3,338.85	$470.81	$2,607.52	$3,096.46	$0.01	$0.00	$7.90	$680.47	$10,403.15
9	Interest Accrued - Net Change	($6.89)	($297.68)	($25.58)	($230.55)	($153.81)	($0.00)	($0.00)	($0.39)	($33.79)	($748.70)
	Ending Cash & Investment Balance	$61,750.55	$1,010,868.77	$143,058.44	$730,115.81	$944,556.06	$2.05	$0.57	$2,409.98	$207,571.64	$3,100,333.87
	Ending Interest Accrual Balance	$192.40	$3,487.10	$465.50	$2,720.22	$3,038.42	$0.01	$0.00	$7.75	$667.70	$10,579.10

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2015	Opening Cash & Investment Balance	85,419.75	939,963.21	142,478.99	269,456.14	1,052,912.84	3,924.47	2.19	226,195.48	263,500.14	$2,983,853.21
	Opening Interest Accrual Balance	$288.30	$3,362.85	$483.18	$969.20	$3,570.73	$13.31	$0.15	$767.09	$893.46	$10,348.27
1	Interest Accrued and/or Interest Cost	$97.49	$1,072.79	$162.61	$307.53	$1,201.70	$4.48	$0.00	$258.16	$300.73	$3,405.49
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)	$7.96	$87.57	$13.27	$25.10	$98.09	$0.37	$0.00	$21.07	$24.55	$277.98
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	$21.97	$241.81	$36.65	$69.32	$270.87	$1.01	$0.00	$58.19	$67.79	$767.61
6	Interest Paid - Term Instr.s	$110.92	$1,293.77	$185.89	$372.87	$1,373.74	$5.12	$0.06	$295.12	$343.74	$3,981.23
7	Unrealized Gain (Loss)	$153.57	$1,689.88	$256.15	$484.43	$1,892.94	$7.06	$0.00	$406.66	$473.72	$5,364.41
8	Net Investment Income	$280.99	$3,092.05	$468.69	$886.39	$3,463.60	$12.91	$0.01	$744.08	$866.79	$9,815.50
9	Interest Accrued - Net Change	($13.43)	($220.98)	($23.28)	($65.34)	($172.05)	($0.64)	($0.05)	($36.96)	($43.00)	($575.74)
	Ending Cash & Investment Balance	$85,714.17	$939,529.24	$142,970.95	$267,034.35	$1,056,548.48	$3,938.03	$2.25	$226,976.52	$264,409.94	$2,987,123.93
	Ending Interest Accrual Balance	$274.88	$3,141.87	$459.90	$903.86	$3,398.68	$12.67	$0.09	$730.13	$850.46	$9,772.54

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
Closed	Opening Cash & Investment Balance	(911.74)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,725,517.10	$14,724,605.36
	Opening Interest Accrual Balance	$0.09	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$51,017.86	$51,017.95
1	Interest Accrued and/or Interest Cost	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$16,806.33	$16,806.33
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	$1,371.87	$1,371.87
4	Accretion	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
5	Interest Paid - Cash Instr.s	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$3,788.23	$3,788.23
6	Interest Paid - Term Instr.s	$0.04	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$19,627.79	$19,627.83
7	Unrealized Gain (Loss)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$26,473.74	$26,473.74
8	Net Investment Income	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$48,440.18	$48,440.18
9	Interest Accrued - Net Change	($0.04)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	($2,821.46)	($2,821.50)
	Ending Cash & Investment Balance	($811.70)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$14,776,670.98	$14,775,859.28
	Ending Interest Accrual Balance	$0.06	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$48,196.40	$48,196.46

WILMINGTON TRUST

Corporate Headquarters
1100 North Market Street
Wilmington, DE 19890-0001

Accounting Statement

120880-000 - TRICO JOINT INSURANCE FUND
August 01, 2019 - August 31, 2019

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	$29,935,682.70
Net of Contributions & Withdrawals	-$29,913.28
Net Investment Change	$106,160.59
Closing Market Value w/Accrued Income	**$30,011,930.01**

Accounts Included

WILMINGTON TRUST, NA AS INVESTMENT AGENT UNDER AGREEMENT
DATED 3/6/17 FOR GLOUSTER,SALEM CUMBERLAND COUNTIES MUNICIPAL
JOINT INSURANCE FUND
120880-000

Your Relationship Team

SUSAN T O'NEAL **(302) 636-6448**
Relationship Manager
so'neal@wilmingtontrust.com

ZIA E QASIM **(302) 651-8413**
Portfolio Manager
zqasim@wilmingtontrust.com

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

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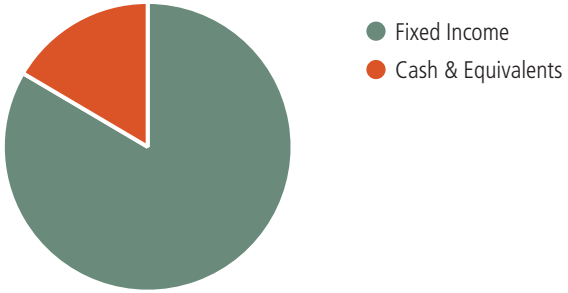
WILMINGTON TRUST

Relationship Summary

120880-000 - TRICO JOINT INSURANCE FUND
August 01, 2019 - August 31, 2019

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	$24,960,356.94	83.48%
Cash & Equivalents	4,940,937.92	16.52
TOTAL	**$29,901,294.86**	**100%**



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Estimated Yield (%)
Fixed Income	$24,960,356.94	$79,797.33	$25,040,154.27	$364,561.25	1.46%
Cash & Equivalents	4,940,937.92	30,837.82	4,971,775.74	88,588.49	2.25
TOTAL	**$29,901,294.86**	**$110,635.15**	**$30,011,930.01**	**$453,149.74**	**1.57%**

Market Values may be generated using market quotations, closing price, mean bid or ask, or estimated market value obtained from quotation services. Mutual fund balances are incorporated into appropriate asset classifications. Derivative instruments are classified based upon the corresponding underlying security and does not represent a comprehensive risk assessment of your account.
Asset values will fluctuate. **Estimated Annual Income** is provided for comparison purposes only. Estimated Annual Income is based on historical data or other assumptions and is not a guarantee of future results. This report should not be used to prepare tax documents.
Yield for Cash & Equivalents is calculated based on Market Value of investments and does not include Uninvested Cash (Cash Balance) or Cash Payables and Receivables for pending trades.

WILMINGTON TRUST

Relationship Summary *(continued)*

120880-000 - TRICO JOINT INSURANCE FUND
August 01, 2019 - August 31, 2019

Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	**$29,820,810.87**	**$29,633,497.77**
Accrued Income	114,871.83	26,190.74
Opening Market Value w/Accrued Income	**$29,935,682.70**	**$29,659,688.51**
Contributions		
Cash Receipts	2,559,861.72	16,713,004.53
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	**$2,559,861.72**	**$16,713,004.53**
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-2,589,775.00	-16,982,300.43
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	**-$2,589,775.00**	**-$16,982,300.43**
Net Contributions & Withdrawals	**-$29,913.28**	**-$269,295.90**
Closing Market Value	29,901,294.86	29,901,294.86
Accrued Income	110,635.15	110,635.15
Closing Market Value w/Accrued Income	**$30,011,930.01**	**$30,011,930.01**
Net Investment Change	**$106,160.59**	**$621,537.40**

Net Investment Change Detail

	Current Period	Year-to-Date
Net Investment Change	**$106,160.59**	**$621,537.40**
Income Earned		
Dividends	-	-
Net Interest	44,193.96	252,089.90
Other Income	-	-
Change in Accrual	-4,236.68	84,444.41
Total Income Earned	**$39,957.28**	**$336,534.31**
Market Appreciation	**$66,203.31**	**$285,003.09**

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	56,547.87	284,417.67
Other Income	-	-
Total Taxable	**$56,547.87**	**$284,417.67**
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	**$56,547.87**	**$284,417.67**

Actual income received may differ from that presented on this schedule due to restatements related to corporate actions. Purchase of Accrued Interest on securities is not included in the Summary.Taxable and Tax-exempt status is determined by security, rather than account type, so tax-exempt accounts may have holdings included in the Taxable category. This is not a tax document and should not be used for tax preparation.

Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
Short Term		
Gain	$3,261.64	$3,261.64
Loss	-	-
Total Short Term	**$3,261.64**	**$3,261.64**
Long Term		
Gain	-	8,984.38
Loss	-	-
Total Long Term	-	**$8,984.38**
TOTAL GAIN/LOSS	**$3,261.64**	**$12,246.02**

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

Management and advisory fees charged through accounts not listed under the Market Value Summary will not be shown in this schedule. Transactions classified in Other (Receipts, Fees, and Disbursements) categories are identified in the Transaction Activity Detail.

Market Appreciation reflects your Closing Market Value w/Accrued Income, less the net of contributions, withdrawals, and income earned, less your Opening Market Value w/Accrued Income.

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	-	-
Receipts		
Cash Receipts	2,559,861.72	16,713,004.53
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	2,470,227.13	17,630,215.23
Net Interest	44,193.96	252,089.90
Other Income	-	-
Other Receipts	-	-
Sales	-	4,928.47
Tax Refunds	-	-
Total Receipts	**$5,074,282.81**	**$34,600,238.13**
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-2,589,775.00	-16,982,300.43
Other Fees	-	-
Purchases	-2,484,507.81	-17,617,937.70
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	**-$5,074,282.81**	**-$34,600,238.13**
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	1,006,000.00	
NET OF CASH BALANCE	**$1,006,000.00**	

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

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
Fixed Income						
U.S. Taxable Fixed Income	83.48%	$24,960,356.94	$24,887,521.40	$72,835.54	$79,797.33	$25,040,154.27
Total Fixed Income	**83.48%**	**$24,960,356.94**	**$24,887,521.40**	**$72,835.54**	**$79,797.33**	**$25,040,154.27**
Cash & Equivalents						
Taxable	16.52	4,940,937.92	4,940,937.92	-	30,837.82	4,971,775.74
Total Cash & Equivalents	**16.52%**	**$4,940,937.92**	**$4,940,937.92**	-	**$30,837.82**	**$4,971,775.74**
TOTAL ASSETS	**100%**	**$29,901,294.86**	**$29,828,459.32**	**$72,835.54**	**$110,635.15**	**$30,011,930.01**

Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 08/31/2017 1.250% 08/31/2019 CUSIP: 9128282T6 Moody's: AAA	-	-	-	-	-	$6,287.50	-	-	-	-
UNITED STATES TREASURY NOTES DTD 11/30/2012 1.000% 11/30/2019 CUSIP: 912828UB4 Moody's: AAA	1,250,000	99.754	1,246,925.00	1,239,814.45	7,110.55	3,176.23	12,500.00	0.25	2.05	4.17
UNITED STATES TREASURY NOTES DTD 01/31/2013 1.375% 01/31/2020 CUSIP: 912828UL2 Moody's: AAA	1,509,000	99.766	1,505,468.94	1,496,149.92	9,319.02	1,804.24	20,748.75	0.42	1.95	5.03
UNITED STATES TREASURY NOTES DTD 05/31/2013 1.375% 05/31/2020 CUSIP: 912828VF4 Moody's: AAA	1,250,000	99.648	1,245,600.00	1,247,275.39	-1,675.39	4,367.32	17,187.50	0.74	1.86	4.17
UNITED STATES TREASURY NOTES DTD 07/31/2015 1.625% 07/31/2020 CUSIP: 912828XM7 Moody's: AAA	2,390,000	99.824	2,385,793.60	2,365,633.20	20,160.40	3,377.17	38,837.50	0.91	1.81	7.98
UNITED STATES TREASURY NOTES DTD 11/30/2015 1.625% 11/30/2020 CUSIP: 912828M98 Moody's: AAA	1,250,000	99.902	1,248,775.00	1,249,609.38	-834.38	5,161.37	20,312.50	1.24	1.73	4.18
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	2,380,000	100.871	2,400,729.80	2,375,351.56	25,378.24	2,473.78	53,550.00	1.44	1.67	8.03

Fixed Income *(continued)*

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
UNITED STATES TREASURY NOTES DTD 05/31/2016 1.375% 05/31/2021 CUSIP: 912828R77 Moody's: AAA	1,250,000	$99.641	$1,245,512.50	$1,232,226.56	$13,285.94	$4,367.32	$17,187.50	1.72	1.61%	4.17%
UNITED STATES TREASURY NOTES DTD 08/31/2016 1.125% 08/31/2021 CUSIP: 9128282F6 Moody's: AAA	2,510,000	99.211	2,490,196.10	2,484,507.81	5,688.29	14,196.33	28,237.50	1.96	1.55	8.33
UNITED STATES TREASURY NOTES DTD 11/30/2016 1.750% 11/30/2021 CUSIP: 912828U65 Moody's: AAA	1,200,000	100.563	1,206,756.00	1,196,953.13	9,802.87	5,336.07	21,000.00	2.19	1.52	4.04
Total U.S. Treasury Bonds			**$14,975,756.94**	**$14,887,521.40**	**$88,235.54**	**$50,547.33**	**$229,561.25**	**1.25**	**1.74%**	**50.09%**
U.S. Government Agency Bonds										
FEDERAL HOME LOAN BANK DTD 06/13/2016 1.350% 12/13/2019 CALLABLE CUSIP: 3130A8FB4 Moody's: AAA; S&P: AA+	10,000,000	99.846	9,984,600.00	10,000,000.00	-15,400.00	29,250.00	135,000.00	0.24	1.89	33.39
Total U.S. Government Agency Bonds			**$9,984,600.00**	**$10,000,000.00**	**-$15,400.00**	**$29,250.00**	**$135,000.00**	**0.24**	**1.89%**	**33.39%**
Total U.S. Taxable Fixed Income			**$24,960,356.94**	**$24,887,521.40**	**$72,835.54**	**$79,797.33**	**$364,561.25**	**0.84**	**1.80%**	**83.48%**
TOTAL FIXED INCOME			**$24,960,356.94**	**$24,887,521.40**	**$72,835.54**	**$79,797.33**	**$364,561.25**	**0.84**	**1.80%**	**83.48%**

Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
Taxable										
U.S. Treasury Bills										
UNITED STATES TREASURY BILLS DTD 04/18/2019 ZERO CPN 10/17/2019 CUSIP: 912796SN0	1,252,000	$98.99	$1,239,351.06	$1,239,351.06	-	$8,895.06	$29,378.18	0.13	2.35%	4.14%
UNITED STATES TREASURY BILLS DTD 11/08/2018 DUE 11/07/2019 CUSIP: 912796RM3	1,225,000	98.14	1,202,260.94	1,202,260.94	-	17,199.00	29,766.28	0.19	2.43	4.02
UNITED STATES TREASURY BILLS DTD 03/28/2019 DUE 03/26/2020 CUSIP: 912796SH3	1,515,000	98.57	1,493,325.92	1,493,325.92	-	4,743.76	29,444.03	0.58	1.94	4.99
Total U.S. Treasury Bills			**$3,934,937.92**	**$3,934,937.92**	-	**$30,837.82**	**$88,588.49**	**0.32**	**2.22%**	**13.16%**
Payables & Receivables										
CASH RECEIVABLE FOR MATURITY OF 0.0000 UNITS OF U.S. TREASURY NOTES 1.250% 8/31/19 PAYABLE ON 09/03/19	1,006,000	1.00	1,006,000.00	1,006,000.00	-	-	-	-	-	3.36
Total Payables & Receivables			**$1,006,000.00**	**$1,006,000.00**	-	-	-	-	-	**3.36%**
Total Taxable			**$4,940,937.92**	**$4,940,937.92**	-	**$30,837.82**	**$88,588.49**	**0.32**	**2.22%**	**16.52%**
TOTAL CASH & EQUIVALENTS			**$4,940,937.92**	**$4,940,937.92**	-	**$30,837.82**	**$88,588.49**	**0.32**	**2.22%**	**16.52%**
Grand Total			**$29,901,294.86**	**$29,828,459.32**	**$72,835.54**	**$110,635.15**	**$453,149.74**			**100%**
Accrued Income			$110,635.15							
Grand Total Market Value w/ Accrued Income			**$30,011,930.01**							

Transaction Activity Detail

Trade Date / Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
08/07/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761905	-	$33,000.00	-
08/07/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Gloucester,Salem & Cumberland Cty Drawdown of funds Gloucester,Salem & Cumberland Cty INVESTORS BANK 1000399349	-	-33,000.00	-
08/08/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761905	-	2,496,861.72	-
08/08/2019 08/08/2019	Maturities	MATURED 2500000 PAR VALUE OF U.S. TREASURY BILLS 8/08/19 AT 100 TRADE DATE 2019-08-08 SETTLEMENT DATE 2019-08-08	2,500,000	2,470,227.13	-
08/08/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 8/08/19 ON 2500000 PAR VALUE DUE 2019-08-08	-	29,772.87	-
08/08/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK GLOUCESTER, SALEM, & CUMBERLAND JIF 9871761905	-	-2,500,000.00	-
08/08/2019 08/08/2019	Purchases	PURCHASED 2510000 PAR VALUE OF U.S. TREASURY NOTES 1.125% 8/31/21 AT 98.9844 TRADE DATE 2019-08-08 SETTLEMENT DATE 2019-08-08	2,510,000	-2,484,507.81	-
08/08/2019	Interest	PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 1.125% 8/31/21	-	-12,353.91	-
08/15/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 2.250% 2/15/21 AT $0.011250 /SHARE ON 2380000 PAR VALUE DUE 2019-08-15	-	26,775.00	-
08/15/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK GLOUCESTER, SALEM, & CUMBERLAND JIF 9871761905	-	-26,775.00	-

Transaction Activity Detail *(continued)*

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Managment
08/19/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761905	-	$30,000.00	-
08/19/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Gloucester,Salem & Cumberland Cty Transfer to Investors Bank Gloucester,Salem & Cumberland Cty INVESTORS BANK 1000399349	-	-30,000.00	-
08/31/2019 08/31/2019*	Maturities	MATURED 1006000 PAR VALUE OF U.S. TREASURY NOTES 1.250% 8/31/19 AT 100 TRADE DATE 2019-08-31 SETTLEMENT DATE 2019-08-31 $1,006,000.00 CASH RECEIVABLE	1,006,000	-	-
CLOSING BALANCE				-	-

* indicates a pending transaction.

Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
MATURED 1006000 PAR VALUE OF U.S. TREASURY NOTES 1.250% 8/31/19 AT 100 TRADE DATE 2019-08-31 SETTLEMENT DATE 2019-08-31 $1,006,000.00 CASH RECEIVABLE	* 08/31/2019	1,006,000	$1,002,738.36	$1,006,000.00	$3,261.64	-	$3,261.64
NET REALIZED GAIN/LOSS			**$1,002,738.36**	**$1,006,000.00**	**$3,261.64**	-	**$3,261.64**

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

* indicates a pending transaction.

Statement Disclosures

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

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

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

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

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

The Affiliated Advisers, M&T Bank, and M&T Securities, Inc., another affiliate of M&T Bank (collectively "M&T") may also provide administrative and shareholder services, and services under Rule 12b-1 plans to the Affiliated Funds, and may receive compensation for those services. If M&T provides additional services to the Affiliated Funds, it would be entitled to receive additional compensation from those funds. The compensation for services provided to the Affiliated Funds is determined by the Board of Trustees that governs each Affiliated Fund, and is subject to change from time to time in the discretion of such Board of Trustees.

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

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

Please consult a current prospectus, available at www.wilmingtonfunds.com, for the relevant Affiliated Fund or contact your Relationship Manager for additional information.

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

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

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

Statement Disclosures *(continued)*

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

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

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

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

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

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

Investments: • Are NOT FDIC-Insured • Have NO Bank Guarantee • May Lose Value

Glossary

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

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

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

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

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

Duration is a measure of a bond's sensitivity to changes in interest rates and is calculated as the average percentage change in a bond's value under parallel shifts of the yield curve. Thus a bond with duration of 4 would be expected to lose 1% in value (price) in the event of a 25 basis point (0.25%) increase in market rates, represented by the yield curve. Conversely, that bond would be expected to appreciate 1% in value with a 25 basis point decrease in market rates.

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

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

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

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

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

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

Glossary *(continued)*

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

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

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

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

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

Current Fund Year: 2019 Month Ending: August	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	134,703.96	4,735,816.62	1,026,434.63	4,947,950.46	4,522,439.01	(385,103.34)	(93,567.55)	453,840.98	18,811,260.67	34,153,775.44
RECEIPTS										
Assessments	111,060.41	172,840.77	56,732.16	566,119.63	195,918.26	221,159.26	67,068.95	512,031.77	500,973.80	2,403,905.01
Refunds	33,195.37	0.00	0.00	268.00	0.00	0.00	0.00	0.00	0.00	33,463.37
Invest Pymnts	1,115.20	15,700.49	3,330.48	16,142.18	14,888.67	250.21	11.02	1,643.80	63,060.17	116,142.22
Invest Adj	31.57	441.21	95.62	470.70	421.31	6.32	0.12	42.28	1,752.51	3,261.64
Subtotal Invest	1,146.77	16,141.70	3,426.10	16,612.88	15,309.98	256.53	11.14	1,686.08	64,812.68	119,403.86
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	145,402.55	188,982.47	60,158.26	583,000.51	211,228.24	221,415.79	67,080.09	513,717.85	565,786.48	2,556,772.24
EXPENSES										
Claims Transfers	72,945.56	16,992.59	7,290.68	510,397.49	0.00	0.00	0.00	0.00	0.00	607,626.32
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	161,009.72	161,009.72
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	72,945.56	16,992.59	7,290.68	510,397.49	0.00	0.00	0.00	0.00	161,009.72	768,636.04
END BALANCE	**207,160.95**	**4,907,806.50**	**1,079,302.21**	**5,020,553.48**	**4,733,667.25**	**(163,687.55)**	**(26,487.46)**	**967,558.83**	**19,216,037.43**	**35,941,911.64**

Report Month: August			Balance Differences		
Opening Balances:	Opening Balances are equal		$0.00		
Imprest Transfers:	Imprest Totals are equal		$0.00		
Investment Balances:	Investment Payment Balances are equal		$0.00		
	Investment Adjustment Balances are equal		$0.00		
Ending Balances:	Ending Balances are equal		$0.00		
Accural Balances:	Accural 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 eq		0.00		
Allocation variance 3:	Treasurer/TPA net payments NO	Max/Min	912.51	/	(10.25)
Pre-existing variance:	Prior period unreconciled variance	Max/Min	1,112.51	/	(10.25)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**2019**									
Month Ending:	**August**									
	Prop	**Liab**	**Auto**	**WC**	**Ded**	**POL/EPL**	**EJIF**	**Future**	**Admin**	**TOTAL**
OPEN BALANCE	(203,229.95)	746,335.78	228,293.03	1,906,989.82	871,426.93	(452,888.92)	(94,844.12)	192,014.40	1,557,733.74	4,751,830.71
RECEIPTS										
Assessments	111,060.41	172,840.77	56,732.16	566,119.63	195,918.26	221,159.26	67,068.95	512,031.77	500,973.80	2,403,905.01
Refunds	11,636.08	0.00	0.00	0.00						11,636.08
Invest Pymnts	49.37	2,049.51	629.47	5,195.54	2,385.30	22.51	6.83	646.93	4,619.36	15,604.82
Invest Adj	0.00	69.53	21.27	177.66	81.18	0.00	0.00	17.89	145.12	512.65
Subtotal Invest	49.37	2,119.04	650.74	5,373.20	2,466.48	22.51	6.83	664.82	4,764.48	16,117.47
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	122,745.86	174,959.81	57,382.90	571,492.83	198,384.74	221,181.77	67,075.78	512,696.59	505,738.28	2,431,658.56
EXPENSES										0.00
Claims Transfers	71,845.56	2,078.75	1,724.18	273,498.82	0.00	0.00	0.00	0.00	0.00	349,147.31
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	157,865.54	157,865.54
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	71,845.56	2,078.75	1,724.18	273,498.82	0.00	0.00	0.00	0.00	157,865.54	507,012.85
END BALANCE	**(152,329.65)**	**919,216.84**	**283,951.75**	**2,204,983.83**	**1,069,811.67**	**(231,707.15)**	**(27,768.34)**	**704,710.99**	**1,905,606.48**	**6,676,476.42**

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**2018**									
Month Ending:	**August**									
	Prop	**Liab**	**Auto**	**WC**	**Ded**	**POL/EPL**	**EJIF**	**Future**	**Admin**	**TOTAL**
OPEN BALANCE	77,175.29	1,003,032.53	298,905.64	2,083,295.05	713,498.73	63,855.19	1,261.99	14,369.04	483,678.14	4,739,071.60
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	20,959.29	0.00	0.00	0.00						20,959.29
Invest Pymnts	188.59	3,385.04	1,014.01	7,208.55	2,633.97	214.49	4.09	165.61	1,683.31	16,497.66
Invest Adj	7.19	93.45	27.85	194.09	66.47	5.95	0.12	1.34	45.06	441.52
Subtotal Invest	195.78	3,478.49	1,041.86	7,402.64	2,700.44	220.44	4.21	166.95	1,728.37	16,939.18
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	21,155.07	3,478.49	1,041.86	7,402.64	2,700.44	220.44	4.21	166.95	1,728.37	37,898.47
EXPENSES										
Claims Transfers	1,000.00	761.25	346.50	75,381.93	0.00	0.00	0.00	0.00	0.00	77,489.68
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,036.42	3,036.42
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,000.00	761.25	346.50	75,381.93	0.00	0.00	0.00	0.00	3,036.42	80,526.10
END BALANCE	**97,330.36**	**1,005,749.77**	**299,601.00**	**2,015,315.76**	**716,199.17**	**64,075.63**	**1,266.20**	**14,535.99**	**482,370.09**	**4,696,443.97**

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**2017**									
Month Ending:	**August**									
	Prop	**Liab**	**Auto**	**WC**	**Ded**	**POL/EPL**	**EJIF**	**Future**	**Admin**	**TOTAL**
OPEN BALANCE	115,108.08	1,031,495.27	213,633.92	(104,461.58)	943,294.72	3.88	11.82	18,860.37	199,414.51	2,417,360.99
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	268.00						268.00
Invest Pymnts	388.42	3,498.51	725.25	47.23	3,169.27	0.01	0.04	63.22	680.32	8,572.27
Invest Adj	10.72	96.10	19.90	0.00	87.88	0.00	0.00	1.76	18.58	234.94
Subtotal Invest	399.14	3,594.61	745.15	47.23	3,257.15	0.01	0.04	64.98	698.90	8,807.21
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	399.14	3,594.61	745.15	315.23	3,257.15	0.01	0.04	64.98	698.90	9,075.21
EXPENSES										
Claims Transfers	0.00	2,648.00	4,659.00	92,749.92	0.00	0.00	0.00	0.00	0.00	100,056.92
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	2,648.00	4,659.00	92,749.92	0.00	0.00	0.00	0.00	0.00	100,056.92
END BALANCE	**115,507.22**	**1,032,441.88**	**209,720.07**	**(196,896.27)**	**946,551.87**	**3.89**	**11.86**	**18,925.35**	**200,113.41**	**2,326,379.28**

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**2016**									
Month Ending:	**August**									
	Prop	**Liab**	**Auto**	**WC**	**Ded**	**POL/EPL**	**EJIF**	**Future**	**Admin**	**TOTAL**
OPEN BALANCE	61,142.53	1,014,989.83	143,123.05	792,671.03	941,305.79	2.04	0.57	2,401.69	206,857.38	3,162,493.91
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	400.00	0.00	0.00	0.00						400.00
Invest Pymnts	202.32	3,541.97	483.06	2,764.23	3,162.58	0.01	0.00	8.07	694.99	10,857.23
Invest Adj	5.70	94.56	13.33	73.85	87.69	0.00	0.00	0.22	19.27	294.62
Subtotal Invest	208.02	3,636.53	496.39	2,838.08	3,250.27	0.01	0.00	8.29	714.26	11,151.85
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	608.02	3,636.53	496.39	2,838.08	3,250.27	0.01	0.00	8.29	714.26	11,551.85
EXPENSES										
Claims Transfers	0.00	7,757.59	561.00	65,393.30	0.00	0.00	0.00	0.00	0.00	73,711.89
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	7,757.59	561.00	65,393.30	0.00	0.00	0.00	0.00	0.00	73,711.89
END BALANCE	**61,750.55**	**1,010,868.77**	**143,058.44**	**730,115.81**	**944,556.06**	**2.05**	**0.57**	**2,409.98**	**207,571.64**	**3,100,333.87**

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**2015**									
Month Ending:	**August**									
	Prop	**Liab**	**Auto**	**WC**	**Ded**	**POL/EPL**	**EJIF**	**Future**	**Admin**	**TOTAL**
OPEN BALANCE	85,419.75	939,963.21	142,478.99	269,456.14	1,052,912.84	3,924.47	2.19	226,195.48	263,500.14	2,983,853.21
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	286.46	3,225.46	478.69	926.63	3,537.55	13.19	0.06	759.97	885.25	10,113.26
Invest Adj	7.96	87.57	13.27	25.10	98.09	0.37	0.00	21.07	24.55	277.98
Subtotal Invest	294.42	3,313.03	491.96	951.73	3,635.64	13.56	0.06	781.04	909.80	10,391.24
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	294.42	3,313.03	491.96	951.73	3,635.64	13.56	0.06	781.04	909.80	10,391.24
EXPENSES										
Claims Transfers	0.00	3,747.00	0.00	3,373.52	0.00	0.00	0.00	0.00	0.00	7,120.52
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	3,747.00	0.00	3,373.52	0.00	0.00	0.00	0.00	0.00	7,120.52
END BALANCE	**85,714.17**	**939,529.24**	**142,970.95**	**267,034.35**	**1,056,548.48**	**3,938.03**	**2.25**	**226,976.52**	**264,409.94**	**2,987,123.93**

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**Closed**									
Month Ending:	**August**									
	Prop	**Liab**	**Auto**	**WC**	**Ded**	**POL/EPL**	**EJIF**	**Future**	**Admin**	**TOTAL**
OPEN BALANCE	(911.74)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,725,517.10	14,724,605.36
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	200.00	0.00	0.00	0.00						200.00
Invest Pymnts	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49,889.77	49,889.81
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,371.87	1,371.87
Subtotal Invest	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51,261.64	51,261.68
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	200.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51,261.64	51,461.68
EXPENSES										
Claims Transfers	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107.76	107.76
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107.76	207.76
END BALANCE	**(811.70)**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**14,776,670.98**	**14,775,859.28**

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

Month August
Current Fund Year 2019

Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid August	3. Monthly Recoveries August	4. Calc. Net Paid Thru August	5. TPA Net Paid Thru August	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2019	Prop	695,512.82	71,845.56	11,636.08	755,722.30	755,722.30	0.00	0.00	0.00
	Liab	22,395.10	2,078.75	0.00	24,473.85	24,473.85	0.00	0.00	0.00
	Auto	23,994.44	1,724.18	0.00	25,718.62	25,718.62	0.00	0.00	0.00
	WC	609,135.94	273,498.82	0.00	882,634.76	882,634.76	0.00	0.00	0.00
	Total	**1,351,038.30**	**349,147.31**	**11,636.08**	**1,688,549.53**	**1,688,549.53**	**0.00**	**0.00**	**0.00**
2018	Prop	874,855.18	1,000.00	20,959.29	854,895.89	854,895.89	(0.00)	(0.00)	0.00
	Liab	79,792.25	761.25	0.00	80,553.50	80,553.50	0.00	0.00	0.00
	Auto	53,175.43	346.50	0.00	53,521.93	53,521.93	0.00	0.00	0.00
	WC	1,452,443.18	75,381.93	0.00	1,527,825.11	1,527,825.11	0.00	0.00	(0.00)
	Total	**2,460,266.04**	**77,489.68**	**20,959.29**	**2,516,796.43**	**2,516,796.43**	**(0.00)**	**0.00**	**(0.00)**
2017	Prop	506,975.61	0.00	0.00	506,975.61	506,975.61	(0.00)	(0.00)	0.00
	Liab	134,947.47	2,648.00	0.00	137,595.47	137,595.47	0.00	0.00	0.00
	Auto	81,769.42	4,659.00	0.00	86,428.42	86,428.42	(0.00)	(0.00)	0.00
	WC	3,263,587.00	92,749.92	268.00	3,356,068.92	3,356,068.92	(0.00)	(0.00)	0.00
	Total	**3,987,279.50**	**100,056.92**	**268.00**	**4,087,068.42**	**4,087,068.42**	**(0.00)**	**(0.00)**	**0.00**
2016	Prop	598,999.32	0.00	400.00	598,599.32	598,599.32	(0.00)	(0.00)	0.00
	Liab	326,948.42	7,757.59	0.00	334,706.01	334,716.26	(10.25)	(10.25)	0.00
	Auto	101,419.68	561.00	0.00	101,980.68	101,980.68	0.00	0.00	0.00
	WC	2,588,093.99	65,393.30	0.00	2,653,487.29	2,653,487.29	0.00	0.00	0.00
	Total	**3,615,461.41**	**73,711.89**	**400.00**	**3,688,773.30**	**3,688,783.55**	**(10.25)**	**(10.25)**	**0.00**
2015	Prop	439,449.35	0.00	0.00	439,449.35	439,449.35	0.00	0.00	0.00
	Liab	426,505.55	3,747.00	0.00	430,252.55	430,252.55	0.00	0.00	0.00
	Auto	87,732.99	0.00	0.00	87,732.99	87,732.99	0.00	0.00	0.00
	WC	3,398,863.48	3,373.52	0.00	3,402,237.00	3,402,237.00	0.00	0.00	0.00
	Total	**4,352,551.37**	**7,120.52**	**0.00**	**4,359,671.89**	**4,359,671.89**	**0.00**	**0.00**	**0.00**
Closed	Prop	912.51	100.00	200.00	812.51	(100.00)	912.51	1,112.51	(200.00)
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	**912.51**	**100.00**	**200.00**	**812.51**	**(100.00)**	**912.51**	**1,112.51**	**(200.00)**
	TOTAL	**15,767,509.13**	**607,626.32**	**33,463.37**	**16,341,672.08**	**16,340,769.82**	**902.26**	**1,102.26**	**(200.00)**

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
16751	8/2/2019			BIRCHMEIER & POWELL LLC			$7,304.94		
			BODILY INJURY [Expired]		- - /2019150779	4/30/2018	$346.50	2018/2018	Legal
			BODILY INJURY [Expired]		- - /2018131245	6/19/2017	$1,716.50	2017/2017	Legal
			BODILY INJURY [Expired]		MLT-Z41376/001253676	6/11/2016	$2,115.94	2016/2016	Legal
			BODILY INJURY [Expired]		Z33024/001245153	11/5/2015	$3,126.00	2015/2015	Legal
16752	8/2/2019		INDEMNITY	Howard Hammer PSY D. PA	MLT-2018145177/ 2018145177	6/9/2018	$150.00	2018/2018	Loss
16753	8/2/2019		INDEMNITY	ATLANTIC SECURITY INT'L	- - /2018132272	4/25/2018	$126.50	2018/2018	Expense
16754	8/2/2019		INDEMNITY	HOWARD HAMMER PSYD	- - /2018147573	6/16/2017	$150.00	2017/2017	Loss
16755	8/2/2019		INDEMNITY	EXAMWORKS INC	- - /2018142068	5/6/2018	$1,145.00	2018/2018	Expense
16756	8/2/2019			DAVID S DEWEESE			$1,500.00		
			EPL PI		- - /2019176488	6/13/2019	$750.00	2019/2019	Legal
			EPL PI		- - /2020178650	7/12/2017	$750.00	2017/2017	Legal
16757	8/2/2019			CLIFF GRAY APPRAISAL SERVICE			$300.00		
			1ST PARTY COLL PD		- - /2020179453	7/9/2019	$265.00	2019/2019	Expense
			3RD PARTY PD		- - /2019174896	3/13/2019	$35.00	2019/2019	Expense
16758	8/2/2019			JERSEY SHORE REPORTING LLC			$270.00		
			INDEMNITY		- - /2017102649	5/16/2017	$90.00	2017/2017	Expense
			INDEMNITY		Z44971/001257296	9/13/2016	$90.00	2016/2016	Expense
			INDEMNITY		Z44729/001257048	9/5/2016	$90.00	2016/2016	Expense
16759	8/2/2019			PIETRAS SARACINO SMITH & MEEK			$880.00		
			INDEMNITY		- - /2018130364	12/13/2017	$281.50	2017/2017	Legal
			INDEMNITY		Z33386/001245514	1/25/2016	$305.00	2016/2016	Legal
			INDEMNITY		Z15821/001227656	4/14/2015	$293.50	2015/2015	Legal
16760	8/2/2019		INDEMNITY	WOODBURY HEIGHTS BOROUGH	- - /2018120017	12/11/2017	$1,792.00	2017/2017	Loss
16761	8/2/2019		1ST PARTY COLL PD	WOODBURY CITY	- - /2020179453	7/9/2019	$777.20	2019/2019	Loss
16762	8/2/2019		INDEMNITY	MONROE TOWNSHIP(TRIJIF)	- - /2019167594	3/1/2019	$1,842.00	2019/2019	Loss
16763	8/2/2019		INDEMNITY	PENNS GROVE BOROUGH	- - /2019161847	12/29/2018	$1,158.50	2018/2018	Loss
16764	8/2/2019		INDEMNITY	GLASSBORO BOROUGH	- - /2018127631	3/4/2018	$1,399.70	2018/2018	Loss
16765	8/2/2019			NEW JERSEY IME ASSOCIATES LLC			$1,500.00		

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			INDEMNITY		- - /2018123434	1/17/2018	$750.00	2018/2018	Expense
			INDEMNITY		- - /2018122588	1/11/2018	$750.00	2018/2018	Expense
16766	8/2/2019		INDEMNITY	CHARLENE WILLIAMS	- - /2018126963	2/25/2018	$1,806.00	2018/2018	Loss
16767	8/2/2019		INDEMNITY	WILLIAM COOK	- - /2018147573	6/16/2017	$1,792.00	2017/2017	Loss
16768	8/2/2019		INDEMNITY	STEVEN DEFELICE	- - /2017097473	3/16/2017	$1,064.28	2017/2017	Loss
16769	8/2/2019		INDEMNITY	JASON EFELIS	- - /2017104343	6/3/2017	$1,056.28	2017/2017	Loss
16770	8/2/2019		COMPREHENSIVE	MONROE TOWNSHIP(TRIJIF)	- - /2019176574	6/2/2019	$2,405.56	2019/2019	Loss
16771	8/2/2019		INDEMNITY	WASHINGTON TOWNSHIP	MLT-2019175236/ 2019175245	6/1/2019	$1,660.56	2019/2019	Loss
16772	8/2/2019		COMPREHENSIVE	PITMAN BOROUGH	- - /2019169130	3/20/2019	$5,500.00	2019/2019	Loss
16773	8/2/2019		INDEMNITY	COASTAL SPINE, PC.	- - /2019167594	3/1/2019	$930.04	2019/2019	Loss
16774	8/2/2019			STRIVE PHYSICAL THERAPY AND			$640.00		
			MEDICAL ONLY		- - /2020178216	7/3/2019	$80.00	2019/2019	Loss
			INDEMNITY		- - /2019167594	3/1/2019	$480.00	2019/2019	Loss
			INDEMNITY		- - /2018126963	2/25/2018	$80.00	2018/2018	Loss
16775	8/2/2019		MEDICAL ONLY	EMERGENCY CARE SERVICES OF NJ	- - /2019176370	6/10/2019	$684.00	2019/2019	Loss
16776	8/2/2019			VIRTUA WEST JERSEY HEALTH, INC.			$1,885.80		
			INDEMNITY		- - /2019169911	3/29/2019	$1,589.00	2019/2019	Loss
			INDEMNITY		- - /2018127631	3/4/2018	$296.80	2018/2018	Loss
16777	8/2/2019		MEDICAL ONLY	INSPIRA MEDICAL CENTER WOODBURY	- - /2019173641	5/6/2019	$37,308.68	2019/2019	Loss
16778	8/2/2019		INDEMNITY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	- - /2018127631	3/4/2018	$20.88	2018/2018	Loss
16779	8/2/2019		INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCIATES, P.A.	- - /2019161847	12/29/2018	$480.00	2018/2018	Loss
16780	8/2/2019			TARIQ S. SIDDIQI, MD			$8,461.59		
			INDEMNITY		MLT-2019176150/ 2019176153	6/11/2019	$320.83	2019/2019	Loss
			INDEMNITY		MLT-2019176150/ 2019176150	6/11/2019	$320.83	2019/2019	Loss
			INDEMNITY		- - /2018127631	3/4/2018	$7,819.93	2018/2018	Loss
16781	8/2/2019			ONE CALL CARE DIAGNOSTICS			$125.06		
			INDEMNITY		MLT-2019175236/ 2019175245	6/1/2019	$50.06	2019/2019	Loss

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			INDEMNITY		- - /2018127631	3/4/2018	$75.00	2018/2018	Loss
16782	8/2/2019			EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC			$3,783.00		
			INDEMNITY		MLT-2019176150/ 2019176153	6/11/2019	$1,526.00	2019/2019	Loss
			INDEMNITY		MLT-2019176150/ 2019176150	6/11/2019	$1,526.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019175987	6/8/2019	$731.00	2019/2019	Loss
16783	8/2/2019		INDEMNITY	ROTHMAN ORTHOPAEDICS	MLT-2019175236/ 2019175245	6/1/2019	$252.47	2019/2019	Loss
16784	8/2/2019			REHAB EXCELLENCE CENTER, LLC			$621.00		
			INDEMNITY		MLT-2019176150/ 2019176153	6/11/2019	$342.00	2019/2019	Loss
			INDEMNITY		MLT-2019176150/ 2019176150	6/11/2019	$279.00	2019/2019	Loss
16785	8/2/2019		INDEMNITY	NovaCare Rehabilitation	- - /2019171247	4/12/2019	$651.00	2019/2019	Loss
16786	8/2/2019		INDEMNITY	FELLOWSHIP SURGICALCENTER, LLC	- - /2019167594	3/1/2019	$1,344.00	2019/2019	Loss
16787	8/2/2019			VIRTUA MEDICAL GROUP			$1,099.54		
			MEDICAL ONLY		- - /2020178216	7/3/2019	$250.61	2019/2019	Loss
			MEDICAL ONLY		- - /2020177794	7/1/2019	$255.55	2019/2019	Loss
			MEDICAL ONLY		- - /2019177576	6/27/2019	$84.20	2019/2019	Loss
			MEDICAL ONLY		- - /2019177321	6/25/2019	$84.20	2019/2019	Loss
			MEDICAL ONLY		- - /2019162221	1/4/2019	$212.49	2019/2019	Loss
			MEDICAL ONLY		- - /2019161074	12/16/2018	$212.49	2018/2018	Loss
16788	8/2/2019			PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ			$13,010.85		
			INDEMNITY		- - /2020178339	7/8/2019	$333.28	2019/2019	Loss
			INDEMNITY		- - /2019167594	3/1/2019	$88.09	2019/2019	Loss
			INDEMNITY		- - /2019161847	12/29/2018	$12,589.48	2018/2018	Loss
16789	8/2/2019		INDEMNITY	WORKNET OCCUPATIONAL MEDICINE	- - /2019175350	5/2/2019	$139.04	2019/2019	Loss
16790	8/2/2019			KENNEDY MEDICAL GROUP PRACTICE PC			$163.64		

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			INDEMNITY		MLT-2019176150/ 2019176153	6/11/2019	$81.82	2019/2019	Loss
			INDEMNITY		MLT-2019176150/ 2019176150	6/11/2019	$81.82	2019/2019	Loss
16791	8/2/2019		INDEMNITY	GLOUCESTER COUNTY EMS	MLT-2019176150/ 2019176150	6/11/2019	$763.00	2019/2019	Loss
16792	8/2/2019		INDEMNITY	JEFFERSON UNIVERSITY PHYSICIANS OF NEW JERSEY	- - /2019167594	3/1/2019	$64.18	2019/2019	Loss
16793	8/2/2019		INDEMNITY	KENNEDY HEALTH	MLT-2019176150/ 2019176150	6/11/2019	$7,893.82	2019/2019	Loss
16794	8/2/2019		INDEMNITY	HOME CARE CONNECT LLC	- - /2018127631	3/4/2018	$97.58	2018/2018	Loss
16795	8/2/2019			KENNEDY HEALTH ALLIANCE			$106.36		
			INDEMNITY		MLT-2019176150/ 2019176153	6/11/2019	$53.18	2019/2019	Loss
			INDEMNITY		MLT-2019176150/ 2019176150	6/11/2019	$53.18	2019/2019	Loss
16796	8/2/2019		MEDICAL ONLY	SALEM MEDICAL CENTER	- - /2019164131	1/22/2019	$122,670.98	2019/2019	Loss
16797	8/2/2019			AVIA PARTNERS INC			$905.61		
			INDEMNITY		- - /2019169189	3/21/2019	$194.11	2019/2019	Loss
			INDEMNITY		- - /2019167594	3/1/2019	$86.61	2019/2019	Loss
			INDEMNITY		- - /2019161847	12/29/2018	$38.36	2018/2018	Loss
			INDEMNITY		MLT-2018145177/ 2018145177	6/9/2018	$84.14	2018/2018	Loss
			MEDICAL ONLY		- - /2018144602	6/5/2018	$38.39	2018/2018	Loss
			INDEMNITY		- - /2018147573	6/16/2017	$464.00	2017/2017	Loss
16798	8/2/2019			QUALCARE INC			$2,004.00		
			MEDICAL ONLY		- - /2020179682	7/24/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020179422	7/23/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020179474	7/19/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019167796	2/13/2019	$501.00	2019/2019	Loss
16799	8/9/2019			ADMINISTRATIVE CLAIM SERVICES			$12.00		

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			MEDICAL ONLY		- - /2020179682	7/24/2019	$3.00	2019/2019	Expense
			MEDICAL ONLY		- - /2020178386	7/9/2019	$3.00	2019/2019	Expense
			MEDICAL ONLY		- - /2020178041	7/4/2019	$3.00	2019/2019	Expense
			MEDICAL ONLY		- - /2020178216	7/3/2019	$3.00	2019/2019	Expense
16800	8/9/2019		INDEMNITY	CAPEHART & SCATCHARD PA	Z41288/001253586	7/6/2016	$1,068.00	2016/2016	Legal
16801	8/9/2019			MADDEN & MADDEN PA			$1,326.00		
			BODILY INJURY [Expired]		- - /2018113509	8/18/2017	$1,144.50	2017/2017	Legal
			BODILY INJURY [Expired]		- - /2017099355	2/16/2017	$181.50	2017/2017	Legal
16802	8/9/2019		INDEMNITY	STARK & STARK, P.C.	Z44729/001257048	9/5/2016	$9,650.00	2016/2016	Loss
16803	8/9/2019		INDEMNITY	KENNETH A. DIMUZIO, PA	Z41288/001253586	7/6/2016	$14,816.00	2016/2016	Loss
16804	8/9/2019		INDEMNITY	GUY J RENZI & ASSOCIATES	Z41288/001253586	7/6/2016	$210.00	2016/2016	Expense
16805	8/9/2019			CRAIG ANNIN & BAXTER LLP			$3,397.50		
			BODILY INJURY [Expired]		Z50118/001264667	8/24/2016	$1,962.00	2016/2016	Legal
			BODILY INJURY [Expired]		Z42871/001255184	8/2/2016	$561.00	2016/2016	Legal
			BODILY INJURY [Expired]		Z41492/001253800	4/23/2016	$792.00	2016/2016	Legal
			BODILY INJURY [Expired]		Z30889/001242987	10/10/2015	$82.50	2015/2015	Legal
16806	8/9/2019			I C U INVESTIGATIONS INC			$1,673.20		
			INDEMNITY		- - /2020178339	7/8/2019	$111.60	2019/2019	Expense
			INDEMNITY		- - /2019172878	5/3/2019	$111.60	2019/2019	Expense
			MEDICAL ONLY		- - /2019166859	2/25/2019	$1,450.00	2019/2019	Expense
16807	8/9/2019		BODILY INJURY [Expired]	BIRCHMEIER & POWELL LLC	Z33024/001245153	11/5/2015	$313.50	2015/2015	Legal
16808	8/9/2019		INDEMNITY	Howard Hammer PSY D. PA	MLT-2018145177/ 2018145177	6/9/2018	$150.00	2018/2018	Loss
16809	8/9/2019		INDEMNITY	Nancy Martellio	Z50123/001264673	4/13/2015	$1,012.02	2015/2015	Loss
16810	8/9/2019			State of New Jersey - Div of Worker's Comp			$1.97		
			INDEMNITY		- - /2019173509	5/11/2019	$1.28	2019/2019	Expense
			INDEMNITY		- - /2019154635	10/2/2018	$0.69	2018/2018	Expense
16811	8/9/2019		INDEMNITY	EXAMWORKS INC	- - /2018121731	1/3/2018	$1,685.00	2018/2018	Expense
16812	8/9/2019			LEO PETETTI LLC			$220.00		

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			1ST PARTY COLL PD		- - /2020179279	7/13/2019	$55.00	2019/2019	Expense
			COMPREHENSIVE		- - /2020177736	6/28/2019	$110.00	2019/2019	Expense
			1ST PARTY COLL PD		- - /2019172768	5/2/2019	$55.00	2019/2019	Expense
16813	8/9/2019			DAVID S DEWEESE			$1,500.00		
			PUB OFF PI		- - /2020180372	4/1/2019	$750.00	2019/2019	Legal
			PUB OFF PI		- - /2019180341	4/11/2018	$750.00	2018/2018	Legal
16814	8/9/2019		INDEMNITY	ARVIND BALIGA, MD	Z44971/001257296	9/13/2016	$600.00	2016/2016	Loss
16815	8/9/2019		POLICE PROF BI	LH REPORTING SERVICES	- - /2018121696	1/26/2016	$648.90	2016/2016	Expense
16816	8/9/2019		BODILY INJURY [Expired]	ESQUIRE DEPOSITION SOLUTIONS LLC	MLT-Z41376/001253676	6/11/2016	$650.00	2016/2016	Expense
16817	8/9/2019			AFFANATO MARUT LLC			$1,731.50		
			INDEMNITY		- - /2019160384	12/7/2018	$173.50	2018/2018	Legal
			INDEMNITY		- - /2018138662	4/30/2018	$319.50	2018/2018	Legal
			INDEMNITY		MLT-2018129565/ 2018129567	3/25/2018	$126.50	2018/2018	Legal
			INDEMNITY		- - /2018129968	2/27/2018	$207.00	2018/2018	Legal
			INDEMNITY		- - /2017105359	6/14/2017	$401.50	2017/2017	Legal
			INDEMNITY		- - /2017102649	5/16/2017	$188.50	2017/2017	Legal
			INDEMNITY		MLT-Z45521/001257849	9/25/2016	$115.00	2016/2016	Legal
			INDEMNITY		Z44971/001257296	9/13/2016	$200.00	2016/2016	Legal
16818	8/9/2019			DAVID B. FOX, ESQ.			$4,004.00		
			INDEMNITY		- - /2017102649	5/16/2017	$2,868.00	2017/2017	Loss
			INDEMNITY		Z44971/001257296	9/13/2016	$1,136.00	2016/2016	Loss
16819	8/9/2019		1ST PARTY COLL PD	ARBITRATION FORUMS INC.	- - /2019167489	3/1/2019	$40.00	2019/2019	Expense
16820	8/9/2019			PIETRAS SARACINO SMITH & MEEK			$2,893.00		
			INDEMNITY		- - /2019163492	1/3/2019	$853.50	2019/2019	Legal
			INDEMNITY		- - /2018146456	6/25/2018	$251.50	2018/2018	Legal
			INDEMNITY		- - /2018131138	4/13/2018	$221.50	2018/2018	Legal
			INDEMNITY		- - /2018122588	1/11/2018	$373.00	2018/2018	Legal

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			INDEMNITY		- - /2018115719	10/18/2017	$229.00	2017/2017	Legal
			INDEMNITY		Z44729/001257048	9/5/2016	$964.50	2016/2016	Legal
16821	8/9/2019		INDEMNITY	State of New Jersey (TDB Lien)	- - /2017092020	1/10/2017	$6,837.91	2017/2017	Loss
16822	8/9/2019		INDEMNITY	CHRISTOPHER HEMPLE	- - /2017102649	5/16/2017	$13,193.00	2017/2017	Loss
16823	8/9/2019		INDEMNITY	CHRISTOPHE HEMPLE	Z44971/001257296	9/13/2016	$4,930.00	2016/2016	Loss
16824	8/9/2019		INDEMNITY	WASHINGTON TOWNSHIP	- - /2019172878	5/3/2019	$1,842.00	2019/2019	Loss
16825	8/9/2019		BLDG/CONTENT	WEST DEPTFORD TOWNSHIP	- - /2019177324	6/24/2019	$9,000.00	2019/2019	Loss
16826	8/9/2019		INDEMNITY	GLASSBORO BOROUGH	- - /2019165329	2/7/2019	$1,507.90	2019/2019	Loss
16827	8/9/2019		INDEMNITY	GLASSBORO BOROUGH	MLT-2019176150/ 2019176153	6/11/2019	$1,099.96	2019/2019	Loss
16828	8/9/2019		INDEMNITY	JOHN CICCONE	- - /2017094933	2/14/2017	$352.00	2017/2017	Loss
16829	8/9/2019		INDEMNITY	RONALD NYE	Z21254/001233182	7/6/2015	$1,596.00	2015/2015	Loss
16830	8/9/2019		INDEMNITY	KYLE RIEPEN	- - /2018112457	9/13/2017	$956.00	2017/2017	Loss
16831	8/9/2019		INDEMNITY	JOSH DAVIS	Z41288/001253586	7/6/2016	$4,000.00	2016/2016	Loss
16832	8/9/2019		INDEMNITY	JOSH DAVIS	- - /2017092020	1/10/2017	$8,884.36	2017/2017	Loss
16833	8/9/2019		INDEMNITY	JOSH DAVIS	- - /2017092020	1/10/2017	$487.13	2017/2017	Loss
16834	8/9/2019		INDEMNITY	JOSH DAVIS	- - /2017092020	1/10/2017	$4,400.00	2017/2017	Loss
16835	8/9/2019		INDEMNITY	CHARLENE WILLIAMS	- - /2018126963	2/25/2018	$1,806.00	2018/2018	Loss
16836	8/9/2019		INDEMNITY	KEVIN CLEMENTS	MLT-2018145177/ 2018145177	6/9/2018	$1,806.00	2018/2018	Loss
16837	8/9/2019		INDEMNITY	JOHN (TED) STRANAHAN	Z44729/001257048	9/5/2016	$12,950.07	2016/2016	Loss
16838	8/9/2019		INDEMNITY	JOHN (TED) STRANAHAN	Z44729/001257048	9/5/2016	$23,727.81	2016/2016	Loss
16839	8/9/2019		3RD PARTY PD	Joseph Romero	- - /2019174896	3/13/2019	$240.86	2019/2019	Expense
16840	8/9/2019		3RD PARTY PD	Joseph Romero	- - /2019174896	3/13/2019	$344.83	2019/2019	Loss
16841	8/9/2019		INDEMNITY	PENNSVILLE TOWNSHIP	- - /2020179205	7/18/2019	$1,707.39	2019/2019	Loss
16842	8/9/2019		1ST PARTY COLL PD	MANTUA TOWNSHIP	- - /2019172768	5/2/2019	$204.46	2019/2019	Loss
16843	8/9/2019		1ST PARTY COLL PD	PENNSVILLE TOWNSHIP	- - /2019173528	5/9/2019	$1,000.00	2019/2019	Loss
16844	8/9/2019		1ST PARTY COLL PD	DEPTFORD TOWNSHIP	- - /2020179279	7/13/2019	$849.95	2019/2019	Loss
16845	8/9/2019		COMPREHENSIVE	EAST GREENWICH TOWNSHIP	- - /2019177571	6/20/2019	$12,404.79	2019/2019	Loss
16846	8/9/2019		INDEMNITY	MONROE TOWNSHIP(TRIJIF)	- - /2020178339	7/8/2019	$2,763.00	2019/2019	Loss
16847	8/9/2019		INLAND MARINE	WEST DEPTFORD TOWNSHIP	- - /2020180693	6/26/2019	$1,935.80	2019/2019	Loss
16848	8/9/2019		COMPREHENSIVE	SWEDESBORO BOROUGH	- - /2020177736	6/28/2019	$5,474.11	2019/2019	Loss
16849	8/9/2019		1ST PARTY COLL PD	PITMAN BOROUGH	- - /2019172944	4/15/2019	$1,000.00	2019/2019	Loss
16850	8/9/2019			IVY REHAB NETWORK INC			$510.00		
			INDEMNITY		- - /2019172878	5/3/2019	$255.00	2019/2019	Loss

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			MEDICAL ONLY		- - /2019167706	3/5/2019	$255.00	2019/2019	Loss
16851	8/9/2019		MEDICAL ONLY	STRIVE PHYSICAL THERAPY AND	- - /2020178216	7/3/2019	$160.00	2019/2019	Loss
16852	8/9/2019			LOURDES ANESTHESIA ASSOC PA			$2,954.00		
			INDEMNITY		- - /2019172878	5/3/2019	$1,085.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019167767	3/6/2019	$1,085.00	2019/2019	Loss
			INDEMNITY		- - /2019166986	2/25/2019	$784.00	2019/2019	Loss
16853	8/9/2019		INDEMNITY	HEARTLAND REHABILITATION SERVICES OF NEW JERSEY LLC	- - /2019156416	10/13/2018	$400.00	2018/2018	Loss
16854	8/9/2019		INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCIATES, P.A.	- - /2019161847	12/29/2018	$240.00	2018/2018	Loss
16855	8/9/2019		MEDICAL ONLY	SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	- - /2019176531	6/14/2019	$168.51	2019/2019	Loss
16856	8/9/2019		INDEMNITY	TARIQ S. SIDDIQI, MD	- - /2019166986	2/25/2019	$1,137.28	2019/2019	Loss
16857	8/9/2019			ONE CALL CARE DIAGNOSTICS			$1,800.06		
			INDEMNITY		MLT-2019175236/ 2019175245	6/1/2019	$1,450.00	2019/2019	Loss
			INDEMNITY		- - /2019165329	2/7/2019	$300.00	2019/2019	Loss
			INDEMNITY		- - /2018121731	1/3/2018	$50.06	2018/2018	Loss
16858	8/9/2019		INDEMNITY	CENTENNIAL SURGUNIT LLC	- - /2019166986	2/25/2019	$1,592.00	2019/2019	Loss
16859	8/9/2019		MEDICAL ONLY	PONZIO ORTHOPEDICS,, PC	- - /2019177106	6/20/2019	$112.00	2019/2019	Loss
16860	8/9/2019			ROTHMAN ORTHOPAEDICS			$147.80		
			INDEMNITY		- - /2019165329	2/7/2019	$73.90	2019/2019	Loss
			INDEMNITY		- - /2018120017	12/11/2017	$73.90	2017/2017	Loss
16861	8/9/2019			REHAB EXCELLENCE CENTER, LLC			$315.00		
			INDEMNITY		MLT-2019176150/ 2019176153	6/11/2019	$189.00	2019/2019	Loss
			INDEMNITY		MLT-2019176150/ 2019176150	6/11/2019	$126.00	2019/2019	Loss
16862	8/9/2019		MEDICAL ONLY	FELLOWSHIP SURGICALCENTER, LLC	- - /2019167767	3/6/2019	$1,344.00	2019/2019	Loss
16863	8/9/2019		MEDICAL ONLY	VIRTUA MEDICAL GROUP	- - /2020178433	7/10/2019	$240.66	2019/2019	Loss
16864	8/9/2019			PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ			$424.77		
			INDEMNITY		MLT-2019176150/	6/11/2019	$255.46	2019/2019	Loss

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					2019176153				
			INDEMNITY		- - /2019162448	12/28/2018	$88.09	2018/2018	Loss
			INDEMNITY		- - /2017098018	3/18/2017	$81.22	2017/2017	Loss
16865	8/9/2019		MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	- - /2020178019	7/3/2019	$139.04	2019/2019	Loss
16866	8/9/2019		MEDICAL ONLY	INSPIRA HEALTH NETWORK URGENT CARE P.C.	- - /2020179682	7/24/2019	$193.88	2019/2019	Loss
16867	8/9/2019			KENNEDY MEDICAL GROUP PRACTICE PC			$317.05		
			INDEMNITY		- - /2020179205	7/18/2019	$122.16	2019/2019	Loss
			MEDICAL ONLY		- - /2020178950	7/17/2019	$194.89	2019/2019	Loss
16868	8/9/2019		INDEMNITY	PREMIER ORTHO ASSOCSURG	- - /2020178339	7/8/2019	$5,594.00	2019/2019	Loss
16869	8/9/2019		INDEMNITY	KENNEDY HEALTH	MLT-2019176150/ 2019176153	6/11/2019	$6,811.66	2019/2019	Loss
16870	8/9/2019		INDEMNITY	WORKERS COMP PSYCH NET	- - /2019167594	3/1/2019	$140.00	2019/2019	Loss
16871	8/9/2019		INDEMNITY	FUSION HEALTHCARE SOLUTIONS	- - /2019161847	12/29/2018	$1,791.00	2018/2018	Loss
16872	8/9/2019			AVIA PARTNERS INC			$200.94		
			INDEMNITY		MLT-2019176150/ 2019176150	6/11/2019	$55.37	2019/2019	Loss
			INDEMNITY		MLT-2018145177/ 2018145177	6/9/2018	$145.57	2018/2018	Loss
16873	8/9/2019			QUALCARE INC			$3,979.00		
			MEDICAL ONLY		- - /2020180539	8/5/2019	$501.00	2019/2019	Loss
			INDEMNITY		- - /2020180240	8/1/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020180225	7/31/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020180046	7/30/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020180366	7/28/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020179819	7/26/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020179285	7/19/2019	$501.00	2019/2019	Loss
			INDEMNITY		Z50123/001264673	4/13/2015	$472.00	2015/2015	Loss
16874	8/16/2019			LAWRENCE P CLINTON MD PA			$725.00		
			INDEMNITY		MLT-2018145177/ 2018145177	6/9/2018	$250.00	2018/2018	Loss

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			INDEMNITY		- - /2018147573	6/16/2017	$475.00	2017/2017	Loss
16875	8/16/2019		MEDICAL ONLY	MRO CORPORATION	- - /2019176888	6/10/2019	$10.00	2019/2019	Expense
16876	8/16/2019		BODILY INJURY [Expired]	BIRCHMEIER & POWELL LLC	- - /2018130422	3/2/2017	$3,514.50	2017/2017	Legal
16877	8/16/2019			Howard Hammer PSY D. PA			$300.00		
			INDEMNITY		MLT-2018145177/ 2018145177	6/9/2018	$150.00	2018/2018	Loss
			INDEMNITY		- - /2018147573	6/16/2017	$150.00	2017/2017	Loss
16878	8/16/2019		INDEMNITY	EXAMWORKS INC	- - /2017091277	1/3/2017	$1,145.00	2017/2017	Expense
16879	8/16/2019		1ST PARTY COLL PD	LEO PETETTI LLC	- - /2019176190	6/11/2019	$650.00	2019/2019	Expense
16880	8/16/2019			AFFANATO MARUT LLC			$828.50		
			INDEMNITY		- - /2019154881	10/6/2018	$394.50	2018/2018	Legal
			INDEMNITY		- - /2019148313	7/19/2018	$210.00	2018/2018	Legal
			INDEMNITY		- - /2018119691	12/6/2017	$224.00	2017/2017	Legal
16881	8/16/2019		INDEMNITY	PIETRAS SARACINO SMITH & MEEK	- - /2018127650	3/5/2018	$322.50	2018/2018	Legal
16882	8/16/2019		INLAND MARINE	PENNSVILLE TOWNSHIP	- - /2020179754	7/21/2019	$4,550.00	2019/2019	Loss
16883	8/16/2019		INDEMNITY	GLASSBORO BOROUGH	MLT-2019176150/ 2019176153	6/11/2019	$392.84	2019/2019	Loss
16884	8/16/2019		INDEMNITY	GLASSBORO BOROUGH	- - /2018127631	3/4/2018	$1,399.70	2018/2018	Loss
16885	8/16/2019		1ST PARTY COLL PD	WEST DEPTFORD TOWNSHIP	- - /2019164339	1/23/2019	$1,000.00	2019/2019	Loss
16886	8/16/2019		INDEMNITY	GLASSBORO BOROUGH	- - /2020180240	8/1/2019	$520.00	2019/2019	Loss
16887	8/16/2019		INDEMNITY	WOODBURY HEIGHTS BOROUGH	- - /2018120017	12/11/2017	$1,792.00	2017/2017	Loss
16888	8/16/2019		INDEMNITY	MONROE TOWNSHIP(TRIJIF)	- - /2019167594	3/1/2019	$1,842.00	2019/2019	Loss
16889	8/16/2019		INDEMNITY	PENNS GROVE BOROUGH	- - /2019161847	12/29/2018	$744.75	2018/2018	Loss
16890	8/16/2019		INDEMNITY	PENNS GROVE BOROUGH	- - /2019161847	12/29/2018	$413.75	2018/2018	Loss
16891	8/16/2019		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	- - /2019155003	9/10/2018	$750.00	2018/2018	Expense
16892	8/16/2019		INDEMNITY	GREGORY ANDRICOLA	- - /2017095079	2/16/2017	$1,056.28	2017/2017	Loss
16893	8/16/2019		INDEMNITY	CRAIG RAWLES	- - /2017100130	3/27/2017	$956.00	2017/2017	Loss
16894	8/16/2019		INDEMNITY	KATHLEEN TAVALARIO	- - /2017100313	4/17/2017	$1,090.40	2017/2017	Loss
16895	8/16/2019		INDEMNITY	KENNETH BARBAGLI	- - /2017102672	5/13/2017	$1,010.76	2017/2017	Loss
16896	8/16/2019		INDEMNITY	WILLIAM COOK	- - /2018147573	6/16/2017	$1,792.00	2017/2017	Loss
16897	8/16/2019		MEDICAL ONLY	COASTAL SPINE, PC.	- - /2019167767	3/6/2019	$600.00	2019/2019	Loss
16898	8/16/2019			STRIVE PHYSICAL THERAPY AND			$320.00		
			MEDICAL ONLY		- - /2020178714	7/15/2019	$160.00	2019/2019	Loss

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			INDEMNITY		- - /2019167594	3/1/2019	$160.00	2019/2019	Loss
16899	8/16/2019		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	- - /2019167594	3/1/2019	$69.76	2019/2019	Loss
16900	8/16/2019			INSPIRA MEDICAL CENTER WOODBURY			$2,590.41		
			MEDICAL ONLY		- - /2019174301	5/19/2019	$1,131.49	2019/2019	Loss
			MEDICAL ONLY		- - /2019173641	5/6/2019	$1,458.92	2019/2019	Loss
16901	8/16/2019		INDEMNITY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	- - /2018127631	3/4/2018	$297.36	2018/2018	Loss
16902	8/16/2019		INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	- - /2018127631	3/4/2018	$1,564.00	2018/2018	Loss
16903	8/16/2019		INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCIATES, P.A.	- - /2019161847	12/29/2018	$320.00	2018/2018	Loss
16904	8/16/2019			TARIQ S. SIDDIQI, MD			$6,995.37		
			INDEMNITY		MLT-2019176150/ 2019176153	6/11/2019	$119.17	2019/2019	Loss
			INDEMNITY		MLT-2019176150/ 2019176150	6/11/2019	$119.17	2019/2019	Loss
			INDEMNITY		- - /2019166986	2/25/2019	$119.17	2019/2019	Loss
			INDEMNITY		- - /2018127631	3/4/2018	$6,637.86	2018/2018	Loss
16905	8/16/2019			ONE CALL CARE DIAGNOSTICS			$785.00		
			MEDICAL ONLY		- - /2019176531	6/14/2019	$485.00	2019/2019	Loss
			INDEMNITY		- - /2018120017	12/11/2017	$300.00	2017/2017	Loss
16906	8/16/2019		INDEMNITY	ROTHMAN ORTHOPAEDICS	- - /2019165329	2/7/2019	$73.90	2019/2019	Loss
16907	8/16/2019		INDEMNITY	REHAB EXCELLENCE CENTER, LLC	MLT-2019176150/ 2019176153	6/11/2019	$63.00	2019/2019	Loss
16908	8/16/2019		INDEMNITY	NovaCare Rehabilitation	- - /2019171247	4/12/2019	$93.00	2019/2019	Loss
16909	8/16/2019			PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ			$220.22		
			INDEMNITY		- - /2020179205	7/18/2019	$132.13	2019/2019	Loss
			INDEMNITY		- - /2019167594	3/1/2019	$88.09	2019/2019	Loss
16910	8/16/2019		INDEMNITY	DJO LLC	- - /2019154881	10/6/2018	$120.73	2018/2018	Loss
16911	8/16/2019		MEDICAL ONLY	KENNEDY MEDICAL GROUP PRACTICE PC	- - /2020179023	7/17/2019	$81.82	2019/2019	Loss
16912	8/16/2019			AVIA PARTNERS INC			$1,055.54		
			INDEMNITY		- - /2019167594	3/1/2019	$207.85	2019/2019	Loss

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			INDEMNITY		- - /2018147573	6/16/2017	$847.69	2017/2017	Loss
16913	8/16/2019		MEDICAL ONLY	QUALCARE INC	- - /2020180889	8/1/2019	$501.00	2019/2019	Loss
16914	8/23/2019		BLDG/CONTENT	PROPERTY DAMAGE RESTORATION	- - /2019177140	6/20/2019	$6,824.91	2019/2019	Loss
16915	8/23/2019		INDEMNITY	RALPH G. CATALDO, DO, PA	- - /2018110335	8/11/2017	$600.00	2017/2017	Loss
16916	8/23/2019			STATE SHORTHAND REPORTING SERV			$180.00		
			INDEMNITY		- - /2019155214	3/23/2018	$90.00	2018/2018	Expense
			INDEMNITY		- - /2018110335	8/11/2017	$90.00	2017/2017	Expense
16917	8/23/2019		INDEMNITY	ALAN ROSENBERG, ESQ.	- - /2018110335	8/11/2017	$2,760.00	2017/2017	Loss
16918	8/23/2019		INDEMNITY	GUY J RENZI & ASSOCIATES	- - /2019155214	3/23/2018	$300.00	2018/2018	Expense
16919	8/23/2019		BODILY INJURY [Expired]	CRAIG ANNIN & BAXTER LLP	- - /2017090257	12/1/2016	$1,270.00	2016/2016	Legal
16920	8/23/2019		BLDG/CONTENT	MCBREARTY & ASSOCIATES INC	- - /2020179031	7/16/2019	$806.00	2019/2019	Expense
16921	8/23/2019		INDEMNITY	HOWARD HAMMER PSYD	- - /2018147573	6/16/2017	$150.00	2017/2017	Loss
16922	8/23/2019		1ST PARTY COLL PD	CLIFF GRAY APPRAISAL SERVICE	- - /2020178399	7/4/2019	$95.00	2019/2019	Loss
16923	8/23/2019		INDEMNITY	AFFANATO MARUT LLC	- - /2018110335	8/11/2017	$252.00	2017/2017	Legal
16924	8/23/2019		INDEMNITY	WASHINGTON TOWNSHIP	- - /2019172878	5/3/2019	$1,842.00	2019/2019	Loss
16925	8/23/2019		1ST PARTY COLL PD	MONROE TOWNSHIP	- - /2020178399	7/4/2019	$890.00	2019/2019	Loss
16926	8/23/2019		BLDG/CONTENT	CARNEYS POINT TOWNSHIP	- - /2020179031	7/16/2019	$1,136.84	2019/2019	Loss
16927	8/23/2019		1ST PARTY COLL PD	GLASSBORO BOROUGH	- - /2020181769	8/15/2019	$3,552.30	2019/2019	Loss
16928	8/23/2019		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	- - /2018130439	4/5/2018	$750.00	2018/2018	Expense
16929	8/23/2019		INDEMNITY	FRANCIS CAMPBELL	Z33146/001245278	1/23/2016	$1,089.20	2016/2016	Loss
16930	8/23/2019		INDEMNITY	THOMAS LONGACRE	Z43823/001256147	8/18/2016	$1,097.24	2016/2016	Loss
16931	8/23/2019		INDEMNITY	JASON BISH	Z49677/001264226	11/9/2016	$1,138.12	2016/2016	Loss
16932	8/23/2019		INDEMNITY	ARTHUR HAYES	Z50185/001264737	11/21/2016	$1,026.24	2016/2016	Loss
16933	8/23/2019		INDEMNITY	RICHARD CAMPBELL	- - /2018124514	1/26/2018	$964.00	2018/2018	Loss
16934	8/23/2019		INDEMNITY	CHRISTOPHER LOUIS	- - /2018110335	8/11/2017	$12,397.25	2017/2017	Loss
16935	8/23/2019		PROPERTY DAMAGE	Lisa Wilner	- - /2020180750	8/6/2019	$500.00	2019/2019	Loss
16936	8/23/2019		INDEMNITY	CRAIG RAWLES	- - /2017100130	3/27/2017	$149.38	2017/2017	Loss
16937	8/23/2019		INDEMNITY	KEVIN CLEMENTS	MLT-2018145177/ 2018145177	6/9/2018	$1,806.00	2018/2018	Loss
16938	8/23/2019		1ST PARTY COLL PD	PENNSVILLE TOWNSHIP	- - /2019171489	4/9/2019	$800.00	2019/2019	Loss
16939	8/23/2019		INDEMNITY	COASTAL SPINE, PC.	- - /2019172878	5/3/2019	$1,146.12	2019/2019	Loss
16940	8/23/2019			STRIVE PHYSICAL THERAPY AND			$560.00		
			MEDICAL ONLY		- - /2020178714	7/15/2019	$160.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019166859	2/25/2019	$320.00	2019/2019	Loss

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			INDEMNITY		- - /2019162448	12/28/2018	$80.00	2018/2018	Loss
16941	8/23/2019			EMERGENCY CARE SERVICES OF NJ			$1,706.00		
			MEDICAL ONLY		- - /2019177177	6/20/2019	$684.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019173641	5/6/2019	$1,022.00	2019/2019	Loss
16942	8/23/2019			INSPIRA MEDICAL CENTER WOODBURY			$2,926.08		
			MEDICAL ONLY		- - /2019176596	6/14/2019	$936.37	2019/2019	Loss
			MEDICAL ONLY		- - /2019176370	6/10/2019	$393.27	2019/2019	Loss
			MEDICAL ONLY		- - /2019172433	4/30/2019	$1,203.17	2019/2019	Loss
			MEDICAL ONLY		MLT-2019163115/ 2019164721	1/14/2019	$393.27	2019/2019	Loss
16943	8/23/2019		INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	- - /2018127631	3/4/2018	$1,564.00	2018/2018	Loss
16944	8/23/2019		INDEMNITY	LOURDES ANESTHESIA ASSOC PA	- - /2019172878	5/3/2019	$1,149.60	2019/2019	Loss
16945	8/23/2019		INDEMNITY	HEARTLAND REHABILITATION SERVICES OF NEW JERSEY LLC	- - /2019156416	10/13/2018	$100.00	2018/2018	Loss
16946	8/23/2019			ONE CALL CARE DIAGNOSTICS			$970.00		
			INDEMNITY		- - /2019171206	4/15/2019	$485.00	2019/2019	Loss
			INDEMNITY		- - /2019149477	8/1/2018	$485.00	2018/2018	Loss
16947	8/23/2019		INDEMNITY	REHAB EXCELLENCE CENTER, LLC	MLT-2019176150/ 2019176153	6/11/2019	$189.00	2019/2019	Loss
16948	8/23/2019			VIRTUA MEDICAL GROUP			$1,855.46		
			MEDICAL ONLY		- - /2020178714	7/15/2019	$250.61	2019/2019	Loss
			MEDICAL ONLY		- - /2020178343	7/4/2019	$126.96	2019/2019	Loss
			MEDICAL ONLY		- - /2020178216	7/3/2019	$84.20	2019/2019	Loss
			MEDICAL ONLY		- - /2020177794	7/1/2019	$84.20	2019/2019	Loss
			INDEMNITY		- - /2018127631	3/4/2018	$1,309.49	2018/2018	Loss
16949	8/23/2019			PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ			$426.70		
			MEDICAL ONLY		- - /2020178343	7/4/2019	$338.61	2019/2019	Loss
			MEDICAL ONLY		- - /2019176786	6/18/2019	$88.09	2019/2019	Loss
16950	8/23/2019		MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	- - /2020178019	7/3/2019	$139.04	2019/2019	Loss

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
16951	8/23/2019		MEDICAL ONLY	INSPIRA HEALTH NETWORK URGENT CARE PC	- - /2019174362	5/21/2019	$272.45	2019/2019	Loss
16952	8/23/2019			MEDEXPRESS URGENT CARE NEW JERSEY INC			$4,320.00		
			MEDICAL ONLY		- - /2020179422	7/23/2019	$320.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020179474	7/19/2019	$160.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020181392	7/18/2019	$160.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020178433	7/10/2019	$160.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020178401	7/10/2019	$480.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020178386	7/9/2019	$320.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020178095	7/5/2019	$160.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020177936	7/2/2019	$480.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019177484	6/25/2019	$320.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019177106	6/20/2019	$320.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019173823	5/13/2019	$160.00	2019/2019	Loss
			INDEMNITY		- - /2019173509	5/11/2019	$160.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019173305	5/10/2019	$160.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019168926	3/17/2019	$160.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019168044	3/6/2019	$320.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019169006	2/27/2019	$160.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019165365	2/1/2019	$160.00	2019/2019	Loss
			INDEMNITY		- - /2019162448	12/28/2018	$160.00	2018/2018	Loss
16953	8/23/2019			GLOUCESTER COUNTY EMS			$1,633.90		
			MEDICAL ONLY		- - /2020177936	7/2/2019	$839.70	2019/2019	Loss
			INDEMNITY		MLT-2019176150/ 2019176153	6/11/2019	$794.20	2019/2019	Loss
16954	8/23/2019			KENNEDY HEALTH ALLIANCE			$132.58		
			MEDICAL ONLY		- - /2020178950	7/17/2019	$53.18	2019/2019	Loss
			MEDICAL ONLY		- - /2020179023	7/17/2019	$79.40	2019/2019	Loss

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
16955	8/23/2019		MEDICAL ONLY	AVIA PARTNERS INC	- - /2018144602	6/5/2018	$38.39	2018/2018	Loss
16956	8/23/2019			QUALCARE INC			$6,012.00		
			MEDICAL ONLY		- - /2020181707	8/19/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020181528	8/17/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020181664	8/16/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		MLT-2020181668/ 2020181668	8/15/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		MLT-2020181668/ 2020181671	8/15/2019	$501.00	2019/2019	Loss
			INDEMNITY		- - /2020181175	8/13/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020181271	8/13/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020181113	8/12/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020181111	8/12/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020181312	8/6/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020181392	7/18/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020181308	7/16/2019	$501.00	2019/2019	Loss
16957	8/30/2019			MADDEN & MADDEN PA			$521.25		
			POLICE PROF PI		- - /2017092456	12/20/2016	$296.25	2016/2016	Legal
			PERSONAL INJURY		- - /2017097478	3/3/2015	$225.00	2015/2015	Legal
16958	8/30/2019		INDEMNITY	STATE SHORTHAND REPORTING SERV	- - /2018142068	5/6/2018	$90.00	2018/2018	Expense
16959	8/30/2019		INDEMNITY	KENNETH A. DIMUZIO, PA	- - /2018142068	5/6/2018	$2,769.00	2018/2018	Loss
16960	8/30/2019		1ST PARTY COLL PD	NICK'S AUTO REPAIR, LLC	- - /2020181520	8/14/2019	$5,675.00	2019/2019	Loss
16961	8/30/2019		INDEMNITY	Howard Hammer PSY D. PA	MLT-2018145177/ 2018145177	6/9/2018	$150.00	2018/2018	Loss
16962	8/30/2019		INDEMNITY	HOWARD HAMMER PSYD	- - /2018147573	6/16/2017	$150.00	2017/2017	Loss
16963	8/30/2019		1ST PARTY COLL PD	LEO PETETTI LLC	- - /2020181441	8/12/2019	$220.00	2019/2019	Expense
16964	8/30/2019		1ST PARTY COLL PD	CLIFF GRAY APPRAISAL SERVICE	- - /2020181714	8/17/2019	$95.00	2019/2019	Expense
16965	8/30/2019			ISO SERVICES, INC.			$56.25		
			BODILY INJURY [Expired]		- - /2020178839	7/10/2019	$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		- - /2020179463	7/7/2019	$11.25	2019/2019	Expense

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			BODILY INJURY [Expired]		- - /2020179463	7/7/2019	$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		- - /2020179463	7/7/2019	$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		- - /2020179463	7/7/2019	$11.25	2019/2019	Expense
16966	8/30/2019		INDEMNITY	PIETRAS SARACINO SMITH & MEEK	- - /2018142244	5/4/2018	$484.00	2018/2018	Legal
16967	8/30/2019		INDEMNITY	GLASSBORO BOROUGH	- - /2019165329	2/7/2019	$1,507.90	2019/2019	Loss
16968	8/30/2019		BLDG/CONTENT	CLAYTON BOROUGH	- - /2020181771	8/8/2019	$569.00	2019/2019	Loss
16969	8/30/2019		MONEY/SEC INSIDE	MEL JIF	X61743/001172192	4/19/2013	$100.00	2013/2013	Loss
16970	8/30/2019		INDEMNITY	PENNSVILLE TOWNSHIP	- - /2020179205	7/18/2019	$1,626.09	2019/2019	Loss
16971	8/30/2019		INDEMNITY	MONROE TOWNSHIP(TRIJIF)	- - /2019167594	3/1/2019	$1,842.00	2019/2019	Loss
16972	8/30/2019		INDEMNITY	PENNS GROVE BOROUGH	- - /2019161847	12/29/2018	$1,324.00	2018/2018	Loss
16973	8/30/2019		INDEMNITY	PENNS GROVE BOROUGH	- - /2019161847	12/29/2018	$248.25	2018/2018	Loss
16974	8/30/2019		INDEMNITY	WOODBURY HEIGHTS BOROUGH	- - /2018120017	12/11/2017	$1,792.00	2017/2017	Loss
16975	8/30/2019		INDEMNITY	STEVEN DEFELICE	- - /2017097473	3/16/2017	$1,064.28	2017/2017	Loss
16976	8/30/2019		INDEMNITY	KENNETH BARBAGLI	- - /2017102672	5/13/2017	$79.02	2017/2017	Loss
16977	8/30/2019		BODILY INJURY [Expired]	Kevin Novak	- - /2019174121	3/14/2019	$1,092.24	2019/2019	Loss
16978	8/30/2019		INDEMNITY	CURTIS RUCKER	- - /2018142068	5/6/2018	$9,677.00	2018/2018	Loss
16979	8/30/2019		INDEMNITY	Dylan Fanslau	- - /2020182257	8/26/2019	$131.57	2019/2019	Loss
16980	8/30/2019		INDEMNITY	WILLIAM COOK	- - /2018147573	6/16/2017	$1,792.00	2017/2017	Loss
16981	8/30/2019		INDEMNITY	JASON EFELIS	- - /2017104343	6/3/2017	$1,056.28	2017/2017	Loss
16982	8/30/2019		1ST PARTY COLL PD	WASHINGTON TOWNSHIP	- - /2020181447	8/12/2019	$1,237.10	2019/2019	Loss
16983	8/30/2019		1ST PARTY COLL PD	WASHINGTON TOWNSHIP	- - /2020181441	8/12/2019	$1,667.54	2019/2019	Loss
16984	8/30/2019		1ST PARTY COLL PD	FRANKLIN TOWNSHIP	- - /2019155235	10/4/2018	$1,000.00	2018/2018	Loss
16985	8/30/2019		1ST PARTY COLL PD	MANTUA TOWNSHIP	- - /2019162775	1/9/2019	$1,000.00	2019/2019	Loss
16986	8/30/2019			QUAL-LYNX			$110.50		
			MEDICAL ONLY		- - /2020180046	7/30/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020179819	7/26/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020179682	7/24/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020179422	7/23/2019	$4.25	2019/2019	Expense
			INDEMNITY		- - /2020179205	7/18/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178950	7/17/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020179023	7/17/2019	$4.25	2019/2019	Expense

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		- - /2020178714	7/15/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178485	7/10/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178433	7/10/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178401	7/10/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178386	7/9/2019	$4.25	2019/2019	Expense
			INDEMNITY		- - /2020178339	7/8/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178197	7/8/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178095	7/5/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178041	7/4/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178343	7/4/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178019	7/3/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178216	7/3/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020177936	7/2/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020177794	7/1/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020177937	6/28/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2019177321	6/25/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2019167796	2/13/2019	$4.25	2019/2019	Expense
			INDEMNITY		- - /2019162288	1/2/2019	$4.25	2019/2019	Expense
			MEDICAL ONLY		- - /2018146593	6/27/2018	$4.25	2018/2018	Expense
16987	8/30/2019			COASTAL SPINE, PC.			$1,524.48		
			INDEMNITY		- - /2019172878	5/3/2019	$1,146.12	2019/2019	Loss
			MEDICAL ONLY		- - /2019167767	3/6/2019	$126.12	2019/2019	Loss
			INDEMNITY		- - /2019167594	3/1/2019	$126.12	2019/2019	Loss
			INDEMNITY		Z41790/001254099	7/8/2016	$126.12	2016/2016	Loss
16988	8/30/2019		INDEMNITY	IVY REHAB NETWORK INC	- - /2020179205	7/18/2019	$175.00	2019/2019	Loss
16989	8/30/2019		MEDICAL ONLY	STRIVE PHYSICAL THERAPY AND	- - /2020178714	7/15/2019	$160.00	2019/2019	Loss
16990	8/30/2019		MEDICAL ONLY	EMERGENCY CARE SERVICES OF NJ	- - /2019172433	4/30/2019	$1,046.00	2019/2019	Loss

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
16991	8/30/2019		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	- - /2019167594	3/1/2019	$69.76	2019/2019	Loss
16992	8/30/2019		MEDICAL ONLY	INSPIRA MEDICAL CENTER WOODBURY	MLT-2019163115/ 2019166134	1/14/2019	$419.65	2019/2019	Loss
16993	8/30/2019		MEDICAL ONLY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	- - /2020178714	7/15/2019	$73.92	2019/2019	Loss
16994	8/30/2019		INDEMNITY	ADVANCED ORTHOPAEDIC CENTERS, PA	- - /2019148313	7/19/2018	$128.49	2018/2018	Loss
16995	8/30/2019			LOURDES ANESTHESIA ASSOC PA			$1,868.10		
			INDEMNITY		- - /2019171206	4/15/2019	$1,005.90	2019/2019	Loss
			INDEMNITY		- - /2019167594	3/1/2019	$862.20	2019/2019	Loss
16996	8/30/2019		INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCIATES, P.A.	- - /2019161847	12/29/2018	$320.00	2018/2018	Loss
16997	8/30/2019			ONE CALL CARE DIAGNOSTICS			$1,195.00		
			INDEMNITY		- - /2020179205	7/18/2019	$75.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020178343	7/4/2019	$75.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019176786	6/18/2019	$485.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019166859	2/25/2019	$485.00	2019/2019	Loss
			INDEMNITY		- - /2019164109	1/25/2019	$75.00	2019/2019	Loss
16998	8/30/2019		MEDICAL ONLY	PONZIO ORTHOPEDICS,, PC	- - /2019177106	6/20/2019	$59.80	2019/2019	Loss
16999	8/30/2019		INDEMNITY	NovaCare Rehabilitation	- - /2019171127	4/12/2019	$186.00	2019/2019	Loss
17000	8/30/2019			VIRTUA MEDICAL GROUP			$391.77		
			MEDICAL ONLY		- - /2020180225	7/31/2019	$180.61	2019/2019	Loss
			MEDICAL ONLY		- - /2020179819	7/26/2019	$126.96	2019/2019	Loss
			MEDICAL ONLY		- - /2020178714	7/15/2019	$84.20	2019/2019	Loss
17001	8/30/2019			MEDEXPRESS URGENT CARE NEW JERSEY INC			$480.00		
			MEDICAL ONLY		- - /2019173823	5/13/2019	$160.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019173826	5/13/2019	$160.00	2019/2019	Loss
			MEDICAL ONLY		- - /2019169006	2/27/2019	$160.00	2019/2019	Loss
17002	8/30/2019		MEDICAL ONLY	MEDEXPRESS URGENT CARE NEW JERSEY INC	- - /2019173363	5/10/2019	$160.00	2019/2019	Loss
17003	8/30/2019		INDEMNITY	KENNEDY MEDICAL GROUP PRACTICE PC	- - /2020180240	8/1/2019	$203.98	2019/2019	Loss
17004	8/30/2019		INDEMNITY	WORKERS COMP PSYCH NET	- - /2019167594	3/1/2019	$410.00	2019/2019	Loss
17005	8/30/2019		MEDICAL ONLY	KENNEDY HEALTH ALLIANCE	- - /2020180046	7/30/2019	$170.37	2019/2019	Loss
17006	8/30/2019		MEDICAL ONLY	VIRTUA MEDICAL GROUP, P.A.	- - /2020177794	7/1/2019	$181.88	2019/2019	Loss

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17007	8/30/2019			ISO SERVICES, INC.			$393.75		
			MEDICAL ONLY		- - /2020180046	7/30/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020179819	7/26/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020179682	7/24/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020179422	7/23/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020179474	7/19/2019	$11.25	2019/2019	Expense
			INDEMNITY		- - /2020179205	7/18/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178950	7/17/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020179023	7/17/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178714	7/15/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178485	7/10/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178433	7/10/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178401	7/10/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178386	7/9/2019	$11.25	2019/2019	Expense
			INDEMNITY		- - /2020178339	7/8/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178197	7/8/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178095	7/5/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178041	7/4/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178343	7/4/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178019	7/3/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020178216	7/3/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020177936	7/2/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020177794	7/1/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2020177937	6/28/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2019177576	6/27/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2019177484	6/25/2019	$11.25	2019/2019	Expense

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			MEDICAL ONLY		- - /2019177321	6/25/2019	$11.25	2019/2019	Expense
			INDEMNITY		MLT-2019175236/ 2019175245	6/1/2019	$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		- - /2019177615	5/22/2019	$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		- - /2020179768	5/6/2019	$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		- - /2020177804	4/28/2019	$11.25	2019/2019	Expense
			MEDICAL ONLY		- - /2019167796	2/13/2019	$11.25	2019/2019	Expense
			INDEMNITY		- - /2019154635	10/2/2018	$11.25	2018/2018	Expense
			BODILY INJURY [Expired]		- - /2019158072	9/6/2018	$11.25	2018/2018	Expense
			POLICE PROF PI		- - /2017092456	12/20/2016	$11.25	2016/2016	Expense
			BODILY INJURY [Expired]		Z50118/001264667	8/24/2016	$11.25	2016/2016	Expense
17008	8/30/2019			QUALCARE INC			$1,503.00		
			MEDICAL ONLY		- - /2020181990	8/23/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020181314	8/11/2019	$501.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020180596	8/2/2019	$501.00	2019/2019	Loss
	Total for TRIJIF-TRI.COUNTY MUN.JIF		**$607,626.32**		**Total for TRIJIF-TRI.COUNTY MUN.JIF**				**$607,626.32**

Number of Checks:	**258**	**First Check Number:**	**16751**
Number of Payments:	578	**Last Check Number:**	17008
Expense Payments:	$14,279.93		
Legal Payments:	$29,107.19		
Loss Payments:	$564,239.20		

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF
BILL LIST - AUGUST 2019

	Payable To:	FY 2019	FY 2018	Clsd Yrs	Appropriation	Description
1	Arthur J. Gallagher Risk Mgmt Services, Inc.	**60,229.00**			Prof Services/Administration	Aug 2019 Fees
2	Arthur J. Gallagher Risk Mgmt Services, Inc.	**248.60**			Misc/Postage/Copies/Faxes	July 2019 Fees
3	David DeWeese	**9,061.00**			Prof Services/Attorney	Aug 2019 Fees
4	David DeWeese			**107.76**	Closed Years -Other Income	1/3 recovery of expenses ($323.61)from Reimb of docket#GLO-2053-10 Killen; Inv#D-5123-26
5	Qual-Lynx	**39,711.00**			Prof Services/Claims Admin	Aug 2019 Fees
6	Joyce Media	**375.00**			Misc/JIF Website	Aug 2019 fees
7	AssetWORKS LLC	**10,975.00**			Prof Services/Prop. Appraiser	Inv#664-11683 Property Appraisals; Final billing
8	Kris Kristie	**430.00**			Misc/Recording Secretary	Aug 2019 Fees
9	J.A. Montgomery Risk Control Services	**17,701.00**			Prof Services/Safety Director	Aug 2019 Fees
10	Secure Data Consulting Services, LLC	**5,088.00**			Prof Services/Technology Risk Services Direc	Aug 2019 Fees
11	Pivot Point Security		**2,524.42**		Contingency	Inv#4427 Aug 2019 Tech Risk Mgmt Services
12	Tom Tontarski	**1,151.00**			Prof Services/Treasurer	Aug 2019 Fees
13	Conner Strong & Buckelew	**955.00**			Prof Services/Underwriting Manager	Aug 2019 Fees
14	Debby Schiffer	**4,873.00**			Wellness	Aug 2019 Fees
15	Debby Schiffer	**597.00**			Wellness	WELCOA Summit 8/26-28/19
16	Auletto's Caterers	**3,702.60**			Misc/Annual Planning Retreat	Annual planning retreat F/B
17	Capehart & Scatchard, P.A.	**36.00**			EPL/CYBER/EPL/Cyber Incentive Program	EPL hotline (alloway)
18	Courier Post	**140.88**			Misc/Legal Notice	July budget hearing
19	Iron Mountain	**91.46**			Misc/Records Retention Service	Inv#BWCG785 Storage 8/1-31/19; Service 6/26/19-7/23/19
20	Borough of Glassboro		**512.00**		Safety Incentive Program	Special recognition award
21	South Harrison Township	**1,000.00**			EPL/CYBER/EPL/Cyber Incentive Program	Security updates
22	Borough of Wenonah	**1,500.00**			EPL/CYBER/EPL/Cyber Incentive Program	cyber enhancements
	TOTAL	**157,865.54**	**3,036.42**	**107.76**		

JIF BILL LIST TOTAL	**161,009.72**

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF
BILL LIST - SEPTEMBER 2019

	Payable To:	FY 2019	FY 2018	Clsd Yrs	Appropriation	Description
1	The Actuarial Advantage	**15,382.00**			Prof Services/Actuary	Feb and July 2019 Fees
2	Arthur J. Gallagher Risk Mgmt Services, Inc.	**60,229.00**			Prof Services/Administration	Sept 2019 Fees
3	Arthur J. Gallagher Risk Mgmt Services, Inc.	**363.28**			Misc/Postage/Copies/Faxes	Aug 2019 Fees
4	David DeWeese	**9,061.00**			Prof Services/Attorney	Sept 2019 Fees
5	David DeWeese			**172.41**	Closed Years -Other Income	1/3 recovery of expenses ($517.76)from Reimb of docket#GLO-2053-10 Killen; Inv#D-5123-26
6	Qual-Lynx	**39,711.00**			Prof Services/Claims Admin	Sept 2019 Fees
7	Joyce Media	**525.00**			Misc/JIF Website	Sept 2019 fees plus ADA plug in
8	Kris Kristie	**430.00**			Misc/Recording Secretary	Sept 2019 Fees
9	J.A. Montgomery Risk Control Services	**17,701.00**			Prof Services/Safety Director	Sept 2019 Fees
10	Pivot Point Security		**11.96**		Contingency	Balance ending 2018 contract Tech Risk Mgmt
11	Pivot Point Security	**1,003.00**			EPL/CYBER/Technology Risk Management S	Sept Fees for Cyber Liability
12	Secure Data Consulting Services, LLC	**5,088.00**			Prof Services/Technology Risk Services Direct	Sept 2019 Fees
13	Tom Tontarski	**1,151.00**			Prof Services/Treasurer	Sept 2019 Fees
14	Conner Strong & Buckelew	**955.00**			Prof Services/Underwriting Manager	Sept 2019 Fees
15	Debby Schiffer	**4,873.00**			Wellness	Sept 2019 Fees
16	ARC Reprographics	**858.00**			Misc/Printing	Inv#275905,275914,275970,275861,275860 renewal books
17	Iron Mountain	**110.59**			Misc/Records Retention Service	Inv#BXSN939 Storage 9/1-30/19; Service 7/24/19-8/27/19 plus .40 short paid April invoice
18	Office Depot	**26.66**			Misc/Office Supplies	Recorder for finance mtgs; split
19	Will Stoms	**40.00**			Misc/Meeting Expense	Meeting setup
20	East Greenwich Township	**941.93**			Optional Safety Budget	Safety gear
21	East Greenwich Township	**140.00**			Wellness	chair massages
22	Township of Franklin	**2,210.00**			Optional Safety Budget	AED kits and pads
23	Township of Franklin	**60.00**			EPL/CYBER/EPL/Cyber Incentive Program	Remote assessment of cyber security
24	Township of Franklin	**1,837.00**			EPL/CYBER/EPL/Cyber Incentive Program	Firebox Security and IT security
25	Township of Washington	**1,194.48**			Wellness	Sit and stand desks
26	Township of Washington	**3,316.40**			Optional Safety Budget	AED and safety shirts
	TOTAL	**167,207.34**	**11.96**	**172.41**		

JIF BILL LIST TOTAL	**167,391.71**

GLOUCESTER SALEM CUMBERLAND COUNTIES

MUNICIPAL JOINT INSURANCE FUND

TRANSFER OF FUNDS

RESOLUTION NO. 2019-_____

WHEREAS, the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant to N.J.S.A. 40A:10 et seq; and

WHEREAS, the Fund's interim review of financial statements as of June 30, 2019 indicates the 2017 Fund Year requires an intrafund transfer as follows:

Amount	From	To
$900,000	2017 Deductible	2017 Workers' Compensation

WHEREAS, there are sufficient funds in the above accounts to effect said transfers;

NOW, THEREFORE BE IT RESOLVED that the Executive Committee of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund does hereby transfer the sums set forth above.

Pursuant to N.J.A.C. 11:5-2.13, a copy of this Resolution shall be forthwith sent to the Departments of Banking and Insurance and Community Affairs affording them thirty (30) days in which to object to the aforementioned transfer. If no objection is received in writing within said thirty (30) day period, the Administrator and Treasurer shall affect said transfer. The Executive Committee shall, prior to making a said transfer, complete the certification below.

_____ _____

Chairperson Secretary

_____

Date

ROLL CALL VOTE _____Yes _____No _____Abstain

A copy of this Resolution was sent to the Department of Banking and Insurance and the Department of Community Affairs on the _____day of_____, 2019.

As of the _____day of _____, 2019, no objection has been received.

As of the _____day of _____, 2019, written approval was received.

BY: _____

RESOLUTION NO. 2019 -_____

RESOLUTION OF THE EXECUTIVE COMMITTEE
OF THE GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2005 - 2014) SURPLUS

WHEREAS, N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

WHEREAS, the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2005 - 2014**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **$1,625,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Fund's annual certified audit as of December 31, 2018. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.

5. The FUND's Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs. Said refunds shall be made to the municipalities that were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

_____
Robert Law, Chair

ATTEST:

_____
Michael Razze, Secretary

_____
Date

Municipal Excess Liability Joint Insurance Fund

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

Date: September 4, 2019

To: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund

From: Commissioner Law

Subject: September MEL Report

Correspondence: Executive Director submitted a copy of cover letter to the Star Ledger outlining JIF operations. Executive Director said he routinely provides a detailed cover letter when responding to OPRA requests for significant information.

2020 Budget: Executive Director submitted and reviewed the preliminary 2020 budget with rate table along with a memorandum outlining changes. Draft budget is based on municipal members only and applies 2020 rates against 2019 exposure base. Executive Director said increases in property rates and loss fund contingency are offset by 14% reduction in workers' compensation claims fund. Executive Director said local JIF loss control and the MEL Safety Institute are having a positive impact on workers' compensation experience. Executive Director said loss fund contingency included additional funds in recognition of expected claims resulting from changes in the law concerning firemens' cancer and sexual molestation.

Management Committee: Executive Director summarized the June meeting of the Management Committee.

Contracts: Competitive Contract RFPs (CCRFP) were issued for Learning Management System, Risk Management & Information System, Management and Safety Training Consultant and Marketing Consultant and Marketing Manager. Responses are due by September 19th and the respective Evaluation Committees will be scheduling meetings to review the responses.

In addition, a CCRFP is being drafted for Asset Manager and Financial Advisor Services and Online Training, Webinar and Video Producer. Board of Commissioner authorized the advertisement and release of these RFPs.

Audit Committee Corporate Board Member: A meeting has been scheduled in October to meet the candidate to replace James Bollerman. Executive Director recognized Mr. Bollerman with an engraved clock for his years of service and professionalism in serving on the board. Mr. Bollerman said it was an honor to have served on the Audit Committee since 1993 with outstanding professionals serving a phenomenal organization.

Sexual Molestation Legislation: A memorandum from the MEL Chairman - on the creation of an ad-hoc advisory committee under the direction of the Claims Committee – was distributed to the Board.

Management Committee met via teleconference on July 22nd and approved a proposal submitted by Princeton Strategic Communications to produce the training video as part of the comprehensive risk management plan; anticipated launch is November 2019. The Fund Attorney and Qualified Purchasing Agent (QPA) reviewed current contract and agreed the additional services can be considered within their scope.

Coverage Committee: Board of Fund Commissioners accepted the Coverage Committee's recommendation and voted to recommend local JIF adopt the revised crime policy.

Coverage Committee had worked with the Technical Writer to redraft JIF Crime Policy to streamline language. MEL will now work with the Technical Writer to draft the MEL's "follow form" policy.

Legislative Committee: Committee met on July 12th and submitted its minutes of that meeting to the Board of Fund Commissioners. The next meeting is scheduled for November 20, 2019 at 10:00 AM as part of the annual NJSLOM conference.

Safety & Education Committee: Committee met on July 12th and submitted its minutes of that meeting. The next meeting is scheduled for September 13, 2019.

Board accepted the request for an additional *Below 100 Training Program* to be scheduled in a centralized location. The mission of **Below 100** is to reduce police officer line-of-duty deaths to fewer than 100 per year. Total cost is approximately $3,200 which represents trainer and meeting costs.

MEL Safety Institute-Services Request: Board of Fund Commissioners approved the request by Alfred T. Kirk of Conner Strong & Buckelew requesting access to the MEL Safety Institute for two sub-funds of New Jersey Schools Insurance Group. The proposed annual compensation to the MEL Safety Institute would be $50,000 ($25,000 each sub-fund). Executive Director noted that School Association Insurance Fund (SAIF) already utilizes the MEL Safety Institute.

Model Personnel Committee: Members will be asked to update EPL Compliance Programs during 2020. We are recommending the MEL enter into a Professional Services contract with an attorney specializing the drafting Personnel Manuals to completely update the model documents. The Board of Fund Commissioners accepted the recommendation of the Fund Attorney and Executive Director to engage the services of a law firm to conduct a complete review and rewrite of the MEL's Model Personnel Manual and agreed to engage Cleary I Giacobbe I Alfieri I Jacobs, LLC at a cost not to exceed $40,000 subject to professional services agreement.

Marketing Committee: This committee met on May 30th and submitted the minutes for information.

Power of Collaboration Brochure: The MEL is distributing copies of a brochure highlighting the savings to taxpayers and significant improvement to the safety record since its inception.

League Magazine Ad: The latest in the series of "Power of Collaboration" ad (copy attached) will also highlight the savings to taxpayers.

NJSLOM Ethics Seminar: The NJSLOM has asked the JIFs to help spread the word on its upcoming League Ethics Seminars scheduled for October (attached). Many of the State-issued certifications (i.e., Construction Officials, Subcode Officials, CMFO, etc.) require CEU's under the Ethics category; the League seminar will help to satisfy those requirements.

Cyber Task Force: The Task Force is reviewing member compliance with risk control, claims experience and next steps, including the development of recommendations concerning what to look for in IT professionals. Attached is a summary of compliance by JIF.

RCF Report: Commissioner Clarke submitted his report on the RCF's June meeting.

Statutory Bonds: Underwriting Manager's office has contacted municipal clerks and risk management consultants of member towns that are renewing their JIF membership to secure updated bond applications for statutory positions.

Claims Review Committee: The Claims Review Committee met on July 18th and submitted its minutes of that meeting under separate cover.

Fund Attorney: Attorney provided a summary of the events that led to the MEL withdrawing its coverage in an EPL matter due to the member's lack of cooperation. Courts upheld the MEL's decision.

Memorandum

MEL Underwriting Manager Team

CONNER STRONG & BUCKELEW

The MEL Underwriting Manager team has completed its Pre-Renewal actions, culminating in a Pre-Renewal presentation to the MEL and MEL-member JIF Executive Directors. Our pre-renewal begins in June of every year, starting with discussions with all of our incumbent insurers. Next, we conduct a marketplace analysis utilizing multiple resources, including information gained from the insurers, in order to identify endogenous and exogenous factors affecting our upcoming renewal and predicting renewals for years to come. You can find highlights from our Pre-Renewal attached to this memo.

The Underwriting Manager team would also like to take this opportunity to remind everyone about a few renewal-centric items:

Statutory Bonds

- ✓ Statutory Bonds for the four positions required to be underwritten (Treasurer, Tax Collector, Library Treasurer and Utility Collector) must be re-underwritten the same year the bondholder's entity is renewing with the JIF (usually every 3 years). Reminders of such were sent in August to the clerks of all entities renewing with the JIF in 2020. Please see the MEL Coverage Bulletin for more details: https://njmel.org/wp-content/uploads/2019/01/MEL-Bulletin-19-07-JIF-Crime-Policy-and-MEL-Crime-.pdf

- ✓ The MEL Coverage Committee just made the following clarification regarding issuance of Statutory Bonds: A separate bond will be issued for every position an individual holds, and therefore each will be separately underwritten; however, if an entity has a service agreement with another entity for a statutorily bonded position, we only need to issue a single bond, BUT we must be notified of such agreement.

Crime / Statutory Bond Certificates of Insurance

- ✓ In the past, separate Certificates of Insurance were issued for Certain Crime coverages and Statutory Bond coverages. Due to some confusion when being issued like this, we have made the decision to combine these certificates into one.

Amusement Rides / Firework Displays

- ✓ As discussed over the past two years, the MEL has reaffirmed its underwriting guidelines as respects Amusement Rides and Firework Displays. Please review the current MEL Coverage Bulletin closely to understand what type of submission will comply with the underwriting guidelines. These guidelines are critical for everyone's safety and to avoid significant losses: https://njmel.org/wp-content/uploads/2019/03/MEL-Bulletin-19-08-Fireworks-Amusements.pdf

Vacant Property Reporting & Coverage

- ✓ As noted at the 2019 renewal, the Vacant Property reporting requirements and coverage restrictions would extend to all vacant properties effective January 1, 2020. Originally, we only imposed these reporting requirements and restrictions on newly added vacant properties, but not those grandfathered on the schedule of locations. Effective January 1, 2020, all vacant properties on the schedule will be subject to these underwriting and coverage restrictions. Please review the MEL Coverage Bulletins and provide your submissions: https://njmel.org/wp-content/uploads/2019/01/MEL-Bulletin-19-10-Vacant-Historic-Newly-Acquired.pdf

CONNER STRONG & BUCKELEW

Edward Cooney
VP, Account Executive
Underwriting Manager
973-659-6424
ecooney@connerstrong.com

Alex DeLuccia
Sr. Account Manager
856-479-2128
adeluccia@connerstrong.com

Jonathon Tavares
Account Analyst
856-614-4493
jtavares@connerstrong.com

Crystal Chuck
Technical Assistant
856-479-2115
cchuck@connerstrong.com

Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 16
Parsippany, New Jersey 07054-4412
Tel (201) 881-7632
Fax (201) 881-7633

d Commissioners
From: David N. Grubb, Executive Director
Date: September 4, 2019
Re: Preliminary 2020 Budget

Attached is the preliminary 2020 budget of $42,529,502 (Municipal only) based on 2019 exposures. The overall increase is $848K (2%). The 2020 budget is especially challenging because of the recent legislation that increases the exposure to child abuse claims and the Fire Fighter Cancer Presumption amendment to the Workers' Compensation statute. Significant changes are:

1) Line 3 (workers' compensation) is decreasing 14.1% because of the significant improvement in safety program results. This line does not include coverage for cancer presumption.
2) Line 14 (excess workers' compensation) is decreasing 9.3% which also reflects the MEL's favorable workers' compensation experience.
3) Line 15 (Excess Property coverage) is increasing 13.5% reflecting the general deterioration in the property insurance market. Some of this increase already occurred in the 2019 budget after it was adopted.
4) Line 17 (Loss Fund Contingency) is increasing $397K (34.9%) to put aside additional funds for expected sexual molestation and fire fighter cancer presumption claims.
5) Line 42 (Expenses) is increasing 2% pending review of the Management Committee prior to budget introduction.
6) Line 44 (MEL Safety Institute) is increasing 9% to pay for additional training for the upcoming Employment Practices Risk Control recertification and training officials, managers, employees and volunteers how to identify and help protect abused children.

	MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
	2020 BUDGET FOR RATE DEVELOPMENT				
	MUNICIPALITIES ONLY - CURRENT DATA				
		A	B	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2019 RATES	2020 RATES	$	%
	I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
	CLAIMS				
	Excess Liability:				
1	To 500K	2,108,206	2,188,309	80,103	3.8%
2	1.5MIL Ex 500K	4,616,782	4,773,773	156,991	3.4%
3	Excess WC	7,012,946	6,023,624	(989,322)	-14.1%
4	Excess Property Claims	2,779,016	2,954,909	175,893	6.3%
5	POL/EPL Land Use	1,039,794	1,039,794	-	0.0%
6	Aggregate Excess LFC	14,070	13,920	(150)	-1.1%
7	JIF Faithful Performance Bond	195,348	195,348	-	0.0%
8	Surety Bond	293,501	293,501	-	0.0%
9	**Sub Total**	**18,059,663**	**17,483,178**	**(576,485)**	**-3.2%**
10	PREMIUMS				
11	3MIL ex 2MIL	3,118,259	3,118,259	0	0.0%
12	Optional Excess Liability	2,190,181	2,190,181	-	0.0%
13	Optional Excess POL/EPL	599,692	599,692	-	0.0%
14	Excess WC	2,692,150	2,442,003	(250,147)	-9.3%
15	Excess Property	7,949,983	9,023,602	1,073,619	13.5%
16	Boiler and Machinery	665,825	699,116	33,291	5.0%
17	Loss Fund Contingency	1,167,809	1,564,954	397,145	34.0%
18	Sub Total	**18,383,899**	**19,637,807**	**1,253,908**	**6.8%**
19	Total Claims & Premiums	**36,443,562**	**37,120,985**	**677,423**	**1.9%**
20					
21	II. EXPENSES				
22	Claims Adjustment	1,051,044	1,072,065	21,021	2.0%
23	Property Adjustment	169,793	173,189	3,396	2.0%
24	Administration	1,199,776	1,223,772	23,996	2.0%
25	Loss Fund Management	135,607	138,319	2,712	2.0%
26	Actuary	51,118	52,140	1,022	2.0%
27	Attorney	46,005	46,925	920	2.0%
28	Deputy Attorney	1,535	1,566	31	2.0%
29	Attorney-OPRA	17,319	17,665	346	2.0%
30	Auditor	29,316	29,902	586	2.0%
31	Treasurer	25,919	26,437	518	2.0%
32	Underwriting Manager	539,595	550,387	10,792	2.0%
33	Reinsurance Manager	311,594	317,826	6,232	2.0%
34	Safety and Education Committee	202,124	206,166	4,042	2.0%
35	Computer Services	143,585	146,457	2,872	2.0%
36	Legislative Committee	27,476	28,026	550	2.0%
37	Internal Audit Committee	60,193	61,397	1,204	2.0%
38	Strategic Planning Committee	30,097	30,699	602	2.0%
39	Coverage Committee	39,866	40,663	797	2.0%
40	Communications Committee	123,890	126,368	2,478	2.0%
41	Misc Expense	66,561	66,561	-	0.0%
42	Subtotal	4,272,413	4,356,531	84,118	2.0%
43					
44	MEL Safety Institute	965,134	1,051,986	86,852	9.0%
45	**Total Appropriations**	**41,681,109**	**42,529,502**	**848,393**	**2.0%**

Municipal Excess Liability Residual Claims Fund

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

September 4, 2019

Memo to: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund
From: Commissioner Law

Re: RCF September Meeting

OPRA Request: Copies of PERMA's response to a recent OPRA request submitted by the Star Ledger was circulated for review. Executive Director noted the response highlighted a few items, such as, control of local joint insurance funds is governed by member-appointed Commissioners and the effectiveness of safety and risk control programs to significantly reduce accident rates.

Sexual Molestation Legislation: Executive Director reported at the June meeting, the Board reviewed and agreed to a recommendation by the MEL Management Committee to amend both the MEL and RCF Risk Management Plans (RMP) in response to claim exposure created by the recent adoption of a law expanding the statute of limitations for sexual molestation claims.

As previously discussed, the MEL is developing a comprehensive risk control plan to involve communication plan, training and specialized claims management of this exposure. Executive Director reported a Task Force met on July 30th to outline next steps, claims handling and program structure. Submitted for review was a memorandum from the MEL Chairman recommending the creation of an Ad-Hoc advisory committee under the direction of the MEL Claims Committee; the Board of Fund Commissioners voted unanimously and agreed with the recommendation.

2018 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2018 Budget, which reflected the transfer of Fund Year 2014 from the local JIFs as of 12/31/18. Enclosed as part of this report is the Amended 2018 Budget.

2019 Budget Amendment: Executive Director reported that the 2019 "expense only" budget was adopted at the October 2018 meeting. The amended 2019 Budget to include transfer of 2015 claim liabilities valued as of December 31, 2019 will be presented during the 1st quarter of 2020 to allow time for the Actuary to finalize the IBNR.

2020 Budget: The Board of Fund Commissioners reviewed the proposed 2020 Budget. Under the conditions of the Fund, the 2020 expenses cannot be directly charged to an expense line established in the 2019 budget. Executive Director recommended a dividend be released from Closed Year Account in the amount of $646,000. The Board of Fund Commissioners adopted a resolution returning surplus from the Closed Year Account. In addition, the Board of Fund Commissioners voted to introduce on first reading the 2020 Budget and to schedule the Public Hearing on October 16, 2019, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed as part of this report is the Proposed 2020 Budget.

Claim Transfers: Executive Director reported that all members of the RCF Fund will be asked to adopt resolutions at their September meetings to transfer their 2015 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2018. Enclosed as part of this report is the claims transfer resolution for local funds to adopt.

Claims Committee: The Claims Review Committee met on July 18, 2019 and also met the morning of the Commissioner's meeting; minutes of the meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for Wednesday October 16, 2019 at 10:30AM the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2018 AMENDED BUDGET

	2018 Budget	2018 Revised Budget	$ CHANGE
APPROPRIATIONS			
MEL	291,364	8,102,724	7,811,360
BMEL	0	0	0
ATLANTIC	45,775	1,724,442	1,678,666
BERGEN	12,788	1,055,261	1,042,473
BURLCO	19,148	494,811	475,663
CAMDEN	22,017	941,449	919,432
MONMOUTH	25,251	1,382,606	1,357,355
MORRIS	19,213	1,773,283	1,754,070
NJUA	15,776	302,713	286,937
OCEAN (incl Brick) incremental inr	46,427	1,950,490	1,904,063
PMM	7,938	222,601	214,663
SOUTH BERGEN	20,533	1,024,255	1,003,723
SUBURBAN ESSEX	19,990	650,769	630,779
TRICO	28,672	303,937	275,265
SUBURBAN MUNICIPAL	3,238	61,842	58,604
CENTRAL JERSEY	56,633	1,386,518	1,329,885
NJPHA	15,239	500,928	485,689
TOTAL	650,000	**21,878,628**	**21,228,628**

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2018 AMENDED BUDGET

	2018 Budget	2018 Revised Budget	
APPROPRIATIONS			
CLAIMS	0	20,578,628	20,578,628
REINSURANCE PREMIUMS	30,000	30,000	0
LOSS FUND CONTINGENCY	0	650,000	650,000
SUBTOTAL LOSS FUND	**30,000**	**21,258,628**	**21,228,628**
EXPENSES			
ADMINISTRATOR	197,849	197,849	0
DEPUTY ADMINISTRATOR	67,302	67,302	0
ATTORNEY	40,960	40,960	0
CLAIMS SUPERVISION & AUDIT	59,211	59,211	0
TREASURER	38,456	38,456	0
AUDITOR	22,717	22,717	0
ACTUARY	40,556	40,556	0
MISCELLANEOUS	23,835	23,835	0
SUBTOTAL	490,886	490,886	0
EXPENSE CONTINGENCY	129,114	129,114	0
SUBTOTAL EXPENSES	620,000	620,000	0
TOTAL BUDGET	**650,000**	**21,878,628**	**21,228,628**

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2020 PROPOSED BUDGET

	2019 ANNUALIZED BUDGET	2020 PROPOSED BUDGET	$ CHANGE	% CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	28,000	10,000	(18,000)	-64%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	**28,000**	**10,000**	(18,000)	-64%
EXPENSES				
ADMINISTRATOR	201,806	205,842	4,036	2%
DEPUTY ADMINISTRATOR	68,648	70,021	1,373	2%
ATTORNEY	41,779	42,615	836	2%
CLAIMS SUPERVISION & AUDIT	60,395	61,603	1,208	2%
TREASURER	39,225	40,010	785	2%
AUDITOR	23,171	23,634	463	2%
ACTUARY	41,367	42,194	827	2%
MISCELLANEOUS	24,312	24,798	486	2%
SUBTOTAL	500,703	510,717	10,014	2%
EXPENSE CONTINGENCY	132,297	135,283	2,986	2%
SUBTOTAL EXPENSES	633,000	646,000	13,000	2%
TOTAL BUDGET	**661,000**	**656,000**	**(5,000)**	-0.8%

New Jersey Municipal Environmental Risk Management Fund
9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

DATE: September 4, 2019

TO: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund

FROM: Commissioner Law

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REGULATORY AFFAIRS - Perma filed the 2018 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

2020 BUDGET PROCESS – Attached to this report, is the 2020 draft budget. The Finance Committee met on August 29, 2019 and recommended the 2020 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 16, 2019.

2019 DIVIDEND - The Finance Committee is recommending a 2019 dividend of $2,000,000. Resolution #25-19 authorizing a total return dividend of $2,000,000 was adopted by the Executive Board.

LOBBYIST CONSULTING SERVICES RFP - The Executive Director's office issued a Competitive Contract RFP for the position of Lobbyist Consulting Service Provider with a return date of July 9, 2019. There was one RFQ response received, the incumbent, Princeton Public Affairs Group (PPAG). Resolution #26-19 was adopted by the Executive Board authorizing the award of competitive contract to PPAG for a period of 5 years at an estimated fee of $45,000 per year.

38 LAGOON DRIVE PROPERTY - The Executive Board authorized the acceptance of the purchase offer for the property owned by the EJIF in the amount of $207,500. Resolution #27-19 was adopted by the Executive Board ratifying the contract for sale and addendum to the contract for 38 Lagoon Drive owned by the E-JIF.

COVERAGE COMMITTEE – A Coverage Committee meeting will be scheduled to discuss perfluorooctanoic acid (PFOA) and perfluorooctane sulfonate (PFOS) exposures in view of the

adoption by the NJDEP of the nation's most stringent standards. The EJIF excess carrier has asked the EJIF to consider how it will deal with these exposures. A copy of the September 2017 Environmental Alert on the topic is attached to this report for reference.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 16, 2019 at the Forsgate CC, Jamesburg.

	NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
	2020 PROPOSED BUDGET BASED ON 2010 CENSUS				
	8/28/2019 10:41	2019	2020		
		TOTAL	TOTAL	CHANGE	CHANGE
	I. Claims and Excess Insurance			$	%
	Claims				
1	Third Party (Non-Site Specific)	443,801	409,942	(33,859)	-7.6%
2	On Site Cleanup (Site Specific)	256,944	243,749	(13,195)	-5.1%
3	PO Pollution Liability	186,854	166,192	(20,662)	-11.1%
4	Tank Systems	233,586	220,833	(12,753)	-5.5%
5	DMA Waste Sites (Superfund Buyout)	1,214,614	1,174,535	(40,079)	-3.3%
6	LFC	29,002	29,002	-	0.0%
7	**Total Loss Fund**	**2,364,801**	**2,244,253**	(120,548)	-5.1%
8					
9	II. Expenses, Fees & Contingency				
10	Professional Services				
11	Actuary	62,500	62,500	-	0.0%
12	Attorney	82,105	83,747	1,642	2.0%
13	Auditor	16,278	16,604	326	2.0%
14	Executive Director	303,158	309,221	6,063	2.0%
15	Treasurer	20,077	20,478	401	2.0%
16	Legislative Agent	45,000	45,000	-	0.0%
17	Underwriting Managers	240,112	244,915	4,803	2.0%
18	Environmental Services	429,422	438,011	8,589	2.0%
19	Claims Administration	28,385	28,953	568	2.0%
20					
21	**Subtotal - Contracted Prof Svcs**	**1,227,037**	**1,249,429**	22,392	1.8%
22					
23	Non-Contracted Services				
24	Postage	5,518	5,518	-	0.0%
25	Printing	4,285	4,285	-	0.0%
26	Telephone	2,444	2,444	-	0.0%
27	Expenses contingency	14,933	14,933	-	0.0%
28	Member Testing	8,233	8,233	-	0.0%
29					
30	**Subtotal - Non-contracted svcs**	**35,413**	**35,413**	-	0.0%
31					
32	**Subtotal-Contracted/Non-contracted s**	**1,262,450**	**1,284,842**	22,392	1.8%
33					
34	Excess Aggregate Insurance	546,830	557,766	10,936	2.0%
35					
36	General Contingency	149,089	149,089	-	0.0%
37					
38	**Total Exp, Fees & Contingency**	**1,958,369**	**1,991,697**	33,328	1.7%
39					
40	**TOTAL JIF APPROPRIATIONS**	**4,323,170**	**4,235,950**	(87,220)	-2.0%

September 2017

Environmental Alert

PFOS and PFOA Pose a Unique Threat to Municipal Drinking Water

Many New Jersey municipalities are now facing an emerging contamination threat to their water supply systems. Two contaminants named perfluorooctane sulfonate (PFOS) and perfluorooctanoic acid (PFOA) are considered contaminants of emerging concern that pose a significant health risk to humans because they are readily absorbed by the body and can bioaccumulate in the food chain. Some studies link these chemicals to reproductive and developmental disorders as well as kidney and liver function impairments, ***even at very low concentrations***. As a result, a number of health-based advisories have been issued by the EPA and many state governments. EPA's health advisory for PFOA and PFOS stands at a maximum drinking water concentration of 70 parts per trillion (ppt), while New Jersey is recommending maximum concentrations for drinking water of 14 ppt. ***These levels are among the lowest regulated concentrations of any chemical, and may cause municipalities to incur significant costs to test and treat their drinking water to make it safe for human consumption.***

The EPA collected more than 1,000 samples from 80 New Jersey Public Water Supplies (PWSs), and the results are quite shocking. Using low detection levels of <5 ng/L, ***PFOA was found in samples from approximately 60% of the New Jersey PWSs tested.*** Additionally, in a survey of large (>10,000 people) and smaller PWSs across the U.S., ***PFOA was detected more than five times more frequently in New Jersey's public water supply (10.3%) than in the rest of the U.S. (2.1%).***

In addition, the New Jersey Department of Environmental Protection is proposing to add a related compound, perfluorononanoic acid (or PFNA), to the List of Hazardous Substances under its Spill Act regulations entitled Discharges of Petroleum and Other Hazardous Substances (N.J.A.C. 7:1E-1.1 et seq.). This addition would make discharges of PFNA to the environment subject to the strict lability cleanup provisions of the Spill Act.

PERMA | 9 CAMPUS DRIVE, SUITE 16, PARSIPPANY, NJ 07054 | 201.881.7632 | www.NJEJIF.org

Where are the sources of these chemicals?

Even though these chemicals seem to be far removed from New Jersey's local water sources, they are not. Although it is true that large amounts of PFOS and PFOA were released to the air, water, and soil in and around fluorochemical manufacturing facilities located in chemical producing states such West Virginia and Delaware, ***municipalities may have significant sources of both PFOA and PFOS right in their backyards.*** According to the EPA, PFOS and PFOA have been detected in a number of U.S. cities in surface water and sediments not only downstream of former fluorochemical production facilities, but also ***in wastewater treatment plant effluent, sewage sludge and landfill leachate.*** Perhaps even more significant for New Jersey municipalities is the fact that the environmental release of these chemicals may also occur from fire suppression foams and firefighting training facilities. ***Municipalities with airports face an even greater threat*** as fire-fighting foam is extensively used at airports, and fire training activities using such foams is commonplace.

PFOS chemical structure

PFOA chemical structure

Why are PFOA and PFOS such a problem?

In addition to having the potential for causing significant human health concerns, PFOA and PFOS are unique in the way they act in the environment. Both chemicals are chemically and biologically stable in the environment and resist typical environmental degradation processes such as biodegradation, photo-degradation, and hydrolysis; as a result, these chemicals are extremely persistent. PFOA and PFOS are also water-soluble and can migrate readily from soil to groundwater, where they can be transported long distances to drinking water supply wells and surface water supplies. PFOS and PFOA have very low volatility because of their chemistry, and are therefore ***extremely persistent in water and soil***. When released directly to the atmosphere, these chemicals can adsorb to particles and settle to the ground through wet or dry deposition. These chemicals have even been detected in the Arctic region and other remote areas, demonstrating that long-range transport has already occurred.

What products contain these chemicals?

In addition to fire suppression foams, ***PFOS and PFOA are used in many household and business products that municipalities use on a daily basis.*** They are surface-active agents and are used as a coating on surfaces that come into contact with humans such as furniture and carpeting. They are also used in textiles and leather products, metal plating, the photographic industry, photolithography, semi-conductors, paper and packaging, coating additives, cleaning products, and pesticides. Their firefighting application comes from their use to manufacture Aqueous Film Forming Foam (AFFF). PFOS-based AFFF is commonly used as the active ingredient in fire-fighting foam that is typically used to extinguish flammable liquid fires, such as fires involving cars, trucks, gasoline tankers, and airplanes. Notably, the 3M Company – the primary manufacturer of PFOS – completed a voluntary phase-out of PFOS production in 2008.

What can I do to protect my water supply?

Municipalities are faced with two treatment concerns regarding PFC compounds (i.e., PFOS, PFOA PFNA): (1) spills and discharges of the substances onto soils that seep into groundwater; and (2) contamination that is present in a community's drinking water supply. For drinking water supplies, ***activated carbon filters, nano-filtration and reverse osmosis units have been shown to remove PFCs from water.*** These systems may already be in place at a number of municipal water treatment plants. Other less conventional treatment technologies may also be available in future markets, including photochemical oxidation, thermally induced reduction, and ultrasound technologies. Some of these technologies generate residual/concentrated PFC wastes, which would require potentially costly incineration.

With regard to spills and discharges, the PFC compounds resist most conventional in situ treatment technologies such as direct oxidation. Factors such as ***(1) initial concentration of PFCs; (2) the background organic and metal concentration; (3) available degradation time; and (4) other site-specific conditions are the keys to selecting the appropriate remediation technology.*** Some studies suggest the use of a double-layer permeable reactive barrier system using various layers containing oxidants, quartz sands and enzymes may work for the in situ containment of PFC-contaminated soil and groundwater. Chemical oxidation, activated persulfate and permanganate technologies may also degrade PFOS and PFOA in water. Treatment studies and research are ongoing and may generate more practical and economically feasible technologies in the near future.

Many experts agree that the best thing to do to avoid PFOA and PFOS contamination is to remove the threat by keeping these chemicals out of the environment. Unfortunately, substantial concentrations of these chemicals have already been released to the environment, much of which has become a risk to drinking water supplies. Nevertheless, there are options for keeping drinking water systems safe through improved assessment techniques, water treatment technologies, and an informed public. An environmental consultant or attorney should be consulted to map out the best course of action for your town.

This newsletter is for information purposes only and does not represent legal or technical advice.

If you need a more detailed explanation of this topic or need assistance in interpreting how it may impact your site, the EJIF suggests that you contact the EJIF environmental consultants for further information.

Members of the Bergen, Morris, South Bergen, Suburban Essex, and NJUA JIFs please contact Richard Erickson of First Environment, Inc. at rerickson@firstenvironment.com or 973.334.0003.

Members of the Camden, Monmouth, Ocean, PMM, Suburban, Central, TRICO and BURCLO JIFs, please contact Chris Gulics of PS&S at cgulics@psands.com or 732.430.7012.

RESOLUTION 2019 - ____

AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE REQUIRED NEW JERSEY DEPARTMENT OF TAXATION, DIVISION OF REVENUE & ENTERPRISE SERVICES, RECORDS MANAGEMENT SERVICES FORMS FOR THE DESTRUCTION OF CLAIMS FILES

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) has been organized pursuant to NJSA 40A:10-36 et seq.; and

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

Whereas the Fund has received a request from Qual Lynx, the Fund's Claims Administrator, to destroy 5,669 workers compensation, liability, and property files for claims filed with the Fund for Fund Years 1998 to 2012, a copy of which is attached hereto and incorporated herein by reference; and

Whereas, the retention periods for these files as outlined in the retention schedules issued by the New Jersey Department of Taxation, Division of Revenue and Enterprise Service, Records Management Services have been met and it is now appropriate to destroy these files in accordance with State procedures; and

Whereas, the Executive Director was appointed as the Fund's Records Custodian and in this role must execute the required forms prior to them being filed with New Jersey Department of Taxation, Division of Revenue and Enterprise Service, Records Management Services.

Now, Therefore Be It Resolved that the Fund Commissioners here assembled authorize the Executive Director to execute the required New Jersey Department of Taxation, Division of Revenue and Enterprise Service, Records Management Services forms for the destruction of 5,669 workers compensation, liability, and property files for claims filed with the Fund for Fund Years 1998 to 2012, a copy of which is attached hereto and incorporated herein by reference; and

Be It Further Resolved that copies of this Resolution shall be provided to the Administrator, Claims Administrator, and Fund Attorney of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on September 23, 2019

GLOUCESTER, SALEM, CUMBERLAND COUNTIES

MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRMAN SECRETARY

DATE: _____