

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

JUNE 20, 2017

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, 1 Hainesport Centre, Rte. 537, Hainesport, New Jersey, on Tuesday, June 20, 2017 at 4:00PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 4:00PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, **Bass River Twp**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, *Alternate*, **Edgewater Park Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

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Absent Fund Commissioners were:

Rich Wolbert, **Beverly City**
Dean Buhner, **Bordentown Twp**
Mike Fitzpatrick, **Mansfield Twp**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies were:

Hardenberg Insurance Group

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

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the May 16, 2017 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. McMahon, seconded by Ms. Jack, to approve the Open & Closed session meeting minutes of the May 16, 2017 meeting of the Fund as presented. Motion carried.

The Closed Session minutes of the May 16, 2017 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Closed Session Meeting Minutes from the May 16, 2017 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza stated that the Executive Director's Report found in the agenda packet is self-explanatory; however, he wanted to highlight a few items with the membership. He highlighted the following items:

2016 Safety Incentive Program Awards – Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2017. All encumbered funds must be claimed by February 1, 2018.

2017 Optional Safety Budget - Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2017. All encumbered funds must be claimed by February 1, 2018.

2017 Wellness Incentive Program Allowance – Mr. Forlenza stated that a report detailing the available balance for each member for the 2016 Wellness Incentive Program is included in the agenda packet. He stated that the deadline for claiming or encumbering the funds was November 30, 2017. All encumbered funds must be claimed by February 1, 2018.

EPL/Cyber Risk Management Budget – Mr. Forlenza stated that the JIF has budgeted \$200 for each member to help offset employment practices and cyber security related expenses. This budget can be a valuable resource in addressing these areas of exposures. He noted to contact his office with any questions.

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

Statutory Bond Status – Mr. Forlenza reminded members to review the latest listing of the Statutory Bonds issued by the MEL for JIF members. These are issued to the individual, NOT the position. Members should review this list as some changes might have occurred at municipal reorganization meetings requiring new bonds to be issued.

Renewing Members – Mr. Forlenza stated that renewal letters were emailed to the twelve (12) members whose membership in the JIF is up for renewal on January 1, 2018. These members are: Bass River Township, Beverly City, Bordentown Township, Delran Township, Hainesport Township, Mount Laurel Township, North Hanover Township, Palmyra Borough, Riverside Township, Shamong Township, Springfield Township and Woodland Township. He stated that Bass River has approved and sent in their resolution and agreement for renewing their membership in the BURLCO JIF.

Member Visitation – Mr. Forlenza stated that a representative from his office has contacted the twelve (12) members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant and members of the Governing Body. This meeting is a time to discuss the member's participation in the JIF and the many programs available.

Fireworks – MEL Bulletin 2017-8– Mr. Forlenza stated that the July 4th holiday is fast approaching and as a reminder, the coverage for fireworks displays is not automatic. He noted that to secure coverage, each town must comply with the terms and conditions outlined in the MEL Coverage Bulletin 2017-08. He told the members not to wait until the last minute as the Fund Underwriter needs time to review all documentation submitted to determine compliance.

Technology Risk Assessment – Mr. Forlenza stated that the Technology Risk Assessments conducted by Pivot Point Security have been completed. All reports have been delivered and a webinar is being scheduled so that common questions can be addressed. In addition, training, policies and procedures to address the greatest areas of need will be developed.

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

Phishing Posters – Mr. Forlenza stated that posters regarding “phishing” were distributed to the members at the meeting. He asked the members to hang the posters in their municipality. In addition, two (2) copies of the “Cyber Incident Road Map” were also included with the posters. These should be held by the Claim Coordinator and Fund Commissioner in case the town suffers a cyber incident.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there was one (1) closed case(s) for the month of June, 2017.

Roberts vs. Township of Shamong

EPL/POL Defense Panel Breakfast – Mr. DeWeese stated that an EPL/POL Defense Panel Breakfast meeting was held on May 23, 2017. He stated that the meeting was well attended and great interaction took place which will assist in settling claims going forward.

SAFETY DIRECTOR'S REPORT

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

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

Safety Director's Bulletins – He noted that there was one (1) bulletin(s); *Training Seasonal Employees*.

MSI Training Programs – He noted that the upcoming MSI training programs for June, July and August 2017 were included in the agenda packet. He noted that monthly reminders are being sent out via email. He asked the members to pre-register employees that are attending the training.

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

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – June

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

Mr. Roselli stated that the Lesson from Losses for this month is on the “Going and Coming Rule”. He stated that the rule indicates that routine travel to and from work is not compensable. It is also called the “Premises Rule” and it states that “*Employment shall be deemed to commence when an employee arrives at the employer’s place of employment to report to work and shall terminate when the employee leaves the employer’s place of employment, excluding areas not under the control of the employer; provided, however, when the employee is required by the employer to be away from the employer’s place of employment, the employee shall be deemed to be in the course of employment when the employee is engaged in the direct performance of duties assigned or directed by the employer*”.

He stated that the key word is “away” from the employer’s place of employment. A simple way to think of a limitation on the special mission exception is the one is covered under Workers’ Compensation while doing authorized business. Is the employee traveling to or from an area where he or she is to perform their “prescribed job duties”? He noted that some deviations are acceptable, such as stopping to eat, smoke or attend to some human need. He noted that the NJ Supreme Court has ruled that the legal analysis to be applied to an accident to an on-premises employee is the same as that for an off-premises employee.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer noted that her report is detailed in the agenda packet. She highlighted the following:

- Ms. Schiffer stated that Medford, Tabernacle, Lumberton, Shamong and Southampton held a Joint Municipality Wellness Day on May 23, 2017. She noted that the attendance was not as high as hoped, considering the multiple municipalities involved, but those who participated were active and positive and the consensus was that they would like to do it again next year.
- Bordentown City, Delran, Edgewater Park and Palmyra all have presentations planned.
- Pemberton Township has two separate groups participating in a 12-week Wellness Challenge.
- Westampton is planning a Water Challenge.
- Firefighters Ad Hoc Committee – A copy of the May 16, 2017 meeting minutes were included in her report.
- **June Wellness Newsletter** - She noted that the June Wellness Newsletter was included in her report.

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 May, 2017.

Lost Time v. Medical Only Cases

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

	<i>May</i>	<i>YTD</i>
<i>Lost Time</i>	0	8
<i>Medical Only</i>	10	46
<i>Report Only</i>	2	21
<i>Total Intakes</i>	12	75
<i>Report Only % of Total</i>	16.7%	28.0%
<i>Medical Only/Lost Time Ratio</i>	100:00	85:15
<i>Average Days to Report</i>	1.2	1.9

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	485
<i>Transitional Duty Days Worked</i>	450
<i>% of Transitional Duty Days Worked</i>	92.8%
<i>Transitional Duty Days Not Accommodated</i>	35
<i>% of Transitional Duty Days Not Accommodated</i>	7.2%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>May</i>
<i>Bill Count</i>	115
<i>Original Provider Charges</i>	\$84,490
<i>Re-priced Bill Amount</i>	\$29,193
<i>Savings</i>	\$55,298
<i>% of Savings</i>	65.4%
<i>Participating Provider Penetration Rate - Bill</i>	98.3%

<i>Count</i>	
<i>Participating Provider Penetration Rate – Provider Charges</i>	98.3%
<i>EPO Provider Penetration Rate - Bill Count</i>	95.6%
<i>EPO Provider Penetration Rate – Provider Charges</i>	95.8%

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for month ending **May 31, 2017**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the current month totaled \$17,461.27. This generated an average annual yield of 1.19%. After including an unrealized net gain of \$14,776.58 in the asset portfolio, the yield was adjusted to 2.20% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$109,914.84 as it relates to market value of \$14,862,161.18 vs. the amount invested. The current market value, however, when considering the total accrued income at month end is \$14,914,544.85.

Our asset portfolio with TD Wealth Management consists of eight (8) obligations with maturity greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$8,687.55	\$63,728.03
Overpayment Reimbursements	\$92.50	

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

Delran Township	\$73,625.00
Chesterfield Township	\$1,047.00
Bordentown City	\$22,500.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$17,734,676.37 to a closing balance of \$17,496,322.27 showing a decrease in the Fund of \$238,354.10.

Loss Run Payment Register – May, 2017

Mr. Tontarski stated that report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$175,874.49. The claim detail shows 198 claim payments issued.

Bill List – June, 2017

For the Executive Committee’s consideration, Mr. Tontarski presented the ***June, 2017 Bill List*** in the amount of \$108,967.42.

Chair Keller entertained a motion to approve the ***May, 2017 Loss Run Payment Register*** and the ***June 2017 Bill List*** as presented.

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

Motion by Ms. Jack, seconded by Mr. McMahon, to approve the ***May, 2017 Loss Run Payment Register*** and the ***June, 2017 Bill List*** as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, **Alt, Edgewater Park**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, **Alt, Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

FINANCE COMMITTEE – May 18, 2017

Mr. Hatcher stated that the Committee met and a copy of the meeting minutes is included in the agenda packet. He stated that there were three (3) items that needed approval at the meeting.

Resolution #2017-25 – Accepting the Annual Audit Report for the Period Ending December 31, 2016

Mr. Hatcher stated the BURLCO JIF's net statutory surplus as of December 31, 2016 is \$10,571,000.

Resolution #2017-26 – Authorizing the Transfer of the 2013 Fund Year to the Municipal Excess Liability Residual Claims Fund

Mr. Hatcher stated that it was recommended that a transfer of the 2013 Fund Year to the Municipal Excess Liability Residual Claims Fund and the Committee agreed.

Resolution #2017-27 – Authorizing the Transfer of \$120,000 from the 2016 Deductible line to the Property Funds Line

Mr. Hatcher stated that an interfund transfer of \$120,000 from the 2016 Deductible line to the 2016 Property line was recommended and the Committee agreed.

Chair entertained a motion to approve Resolution #2017-25, Resolution #2017-26 and Resolution #2017-27 as presented.

Motion by Ms. Jack, seconded by Mr. Cramer, to approve Resolution #2017-25 – Accepting the Annual Audit Report for the Period Ending December 31, 2016; Resolution #2017-26 – Authorizing the Transfer of the 2013 Fund Year to the Municipal Excess Liability Residual Claims Fund; Resolution #2017-27 – Authorizing the Transfer of \$120,000 from the 2016 Deductible line to the Property Funds Line as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Grace Archer, **Bordentown City**
Glenn McMahan, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, *Alt*, **Edgewater Park**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**

Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

SAFETY COMMITTEE – June 20, 2017

Mr. Cramer stated that the Committee met before today's meeting and a copy of the meeting minutes will be included in the July agenda packet. He highlighted the following items:

1st Quarter Safety Director's Loss Control Report

Mr. Cramer stated that the Committee reviewed the Safety Director's Loss Control Reports for the period January 1, 2017 through March 31, 2017.

JIF/MEL Loss Ratio Reports

Mr. Cramer stated that the Committee reviewed the JIF/MEL Loss Ratio reports as of March 31, 2017.

Membership Renewals

Mr. Cramer stated that the Committee reviewed the twelve (12) towns that are up for renewal in 2018 and reviewed the renewal inspections.

Regional Training Schedule

Mr. Cramer stated that the Committee reviewed the remaining regional training schedule for 2017. The Wellness Coordinator Training is scheduled for September 27, 2017.

PEOSHA Advisory Committee Updates

Mr. Cramer stated that the Committee reviewed the most frequent citations from January 1, 2017 through March 31, 2017.

MEL/RCF/E-JIF REPORT – June 1, 2017

Ms. Jack stated that the minutes were included in the agenda packet.

RCF Committee Meeting – June 1, 2017

Mr. Matchett stated that the minutes were included in the agenda packet.

E-JIF Committee Meeting – June 1, 2017

Ms. Jack stated that the minutes were included in the agenda packet.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, July 18, 2017 at 4:00 PM** at the **Hainesport Municipal Building, Hainesport, NJ**.

PUBLIC COMMENT

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

Chair Keller opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2017-28

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

Motion by Ms. Jack, seconded by Mr. Mascia, to Adopt **Resolution #2017-28**. All in favor. Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>2017094723</i>	<i>1222715</i>	<i>1264274</i>
<i>001138295</i>		
<i>001024472</i>		

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

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

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, *Alt*, **Edgewater Park**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

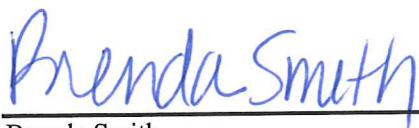
There was no abandonment of Subrogation claim(s) presented in Closed Session.

MOTION TO ADJOURN

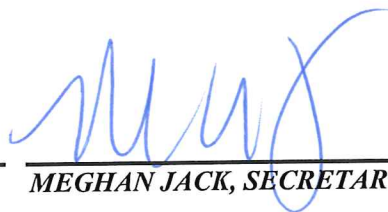
Chair Keller entertained a motion to adjourn the June 20, 2017 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. McMahon, to adjourn the June 20, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:41pm.



Brenda Smith,
Recording Secretary for



MEGHAN JACK, SECRETARY