

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

MAY 16, 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, May 16, 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**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Dean Buhrer, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Patricia Hansell, **Fieldsboro Borough**
Tom Sahol, **Alternate, Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
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**

Absent Fund Commissioners were:

Linda Dougherty, **Edgewater Park Twp**
Meredith Tomczyk, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
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*
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
EJA/Capacity Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt

Absent Risk Management Consultant agencies were:

Conner Strong & Buckelew

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

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the April 18, 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 Ms. Jack, seconded by Mr. Cramer, to approve the Open & Closed session meeting minutes of the April 18, 2017 meeting of the Fund as presented. Commissioner Hatcher abstained. Motion carried.

The Closed Session minutes of the April 18, 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 April 18, 2017 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

Lost Time Accident Frequency Report– Mr. Forlenza stated that the Lost Time Accident Frequency Summary and Statewide Recap for March, 2017 are included in his report.

Certificates of Insurance - Mr. Forlenza asked that the Certificates of Insurance issued for the month of April, 2017 be included as part of the meeting minutes and are included in the agenda packet.

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 was 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.

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

EPL/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. 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.

Financial Fast Track – Mr. Forlenza noted that the Financial Fast Track Report for March, 2017 is included in his report. The JIF's surplus position as of March 31, 2017 was **\$10,799,732**.

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

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

Statutory Bond Status – Mr. 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.

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

Financial Disclosure Statement – Mr. Forlenza stated that in 2014, the Division of Local Government Services implemented a new “online” process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN# for which to file as their position of Fund Commissioner with the BURLCO JIF. He stated that newly appointed Fund Commissioners that have not received their PIN# yet should contact his office. He reminded the members that all FDS's must be submitted by May 30th.

Member Visitation – Mr. Forlenza stated that a representative from his office would be contacting 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.

Technology Risk Assessment – Mr. Forlenza stated that the Technology Risk Assessments conducted by Pivot Point Security have been completed. As of May 9, 2017, twenty three (23) reports have been sent to the members. Once all the reports have been delivered, a webinar will be scheduled so that common questions can be addressed. In addition, training, policies and procedures to address the greatest areas of need will be developed.

Website (www.burlcojif.org) – Mr. Forlenza noted that the JIF has a website that contains very useful information for the members:

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

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

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were no closed case(s) for the month of May, 2017.

Article: Small Cell Facilities – Mr. DeWeese distributed an article from the New Jersey League of Municipalities magazine regarding small cell facilities. He stated that if a municipality has not been approached yet by an installation company; expect to be very soon. He stated that the two (2) primary recommendations which should be considered are:

- Review your zoning and code ordinances that relate to this type of activity
- Develop a standard license agreement for each of the companies trying to put these facilities in your municipality

He stated that many of these companies are very aggressive as to how they are approaching municipalities and very aggressive in the timetables that they are seeking. The FCC has adopted a “Shot Clock” that deals with the timetables; a location of a new pole requires the towns to make a determination in 150 days; an existing location reduces the requirement to 90 days. If a town does nothing, there are no penalties, but the companies will file suit stating that the town has not complied with the timetables.

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 recently there were two (2) bulletin(s) issued; *Benefits of CCV Lateral Sewer Lines and Playground Safety*.

MSI Training Programs – He noted that the upcoming MSI training programs for May, June and July 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 – May

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

Mr. Roselli stated that the Lessons from Losses for this month is on Surveillance. He stated that it is estimated that workers compensation fraud costs top out at \$7.2 million per year nationally. He noted that surveillance can be expensive but it is an invaluable tool. He noted that hours spent waiting for a claimant to be spotted can increase costs but a thorough investigation completed prior to surveillance can help control costs. He noted that if any member becomes suspicious that the cause of a claim or cause of the injuries become questionable, they should contact his office as soon as possible.

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 Chesterfield, Bordentown City and Fieldsboro worked together to offer their employees a Joint Municipal Wellness Day on April 26, 2017.
- Ms. Schiffer stated that Medford, Tabernacle, Lumberton, Shamong and Southampton are planning to work together to offer their employees a Joint Municipal Wellness Day on May 23, 2017.
- Westampton, Beverly City and Edgewater Park all have presentations planned.
- Delanco completed their Walking Challenge from March 1 to May 1, 2017. A reward ceremony will be held in May.
- Southampton planning to start a "Maintain Don't Gain" challenge.
- Edgewater Park and Florence have a yearlong "Maintain Don't Gain" Challenge.
- Westampton is planning a Water Challenge in June.
- Lumberton has a yearly incentive for wellness participation involving employees earning tickets for participating in various activities throughout the year and earn a chance to win a prize at the end of the year.
- Firefighters Ad Hoc Committee – Meetings have not been well attended and Ms. Schiffer is considering cancelling the meetings and just working with those towns that are interested.
- *May Wellness Newsletter* - She noted that the March 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 *April 2017*.

Lost Time v. Medical Only Cases

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

	<i>April</i>	<i>YTD</i>
<i>Lost Time</i>	2	8
<i>Medical Only</i>	14	35
<i>Report Only</i>	4	19
<i>Total Intakes</i>	20	62
<i>Report Only % of Total</i>	20.0%	30.6%
<i>Medical Only/Lost Time Ratio</i>	88:12	81:19
<i>Average Days to Report</i>	0.4	2.3

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>	416
<i>Transitional Duty Days Worked</i>	353
<i>% of Transitional Duty Days Worked</i>	84.9%
<i>Transitional Duty Days Not Accommodated</i>	63
<i>% of Transitional Duty Days Not Accommodated</i>	15.1%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>April</i>
<i>Bill Count</i>	70
<i>Original Provider Charges</i>	\$103,295
<i>Re-priced Bill Amount</i>	\$39,342
<i>Savings</i>	\$63,953
<i>% of Savings</i>	61.9%
<i>Participating Provider Penetration Rate - Bill Count</i>	100.0%
<i>Participating Provider Penetration Rate – Provider Charges</i>	100.0%
<i>EPO Provider Penetration Rate - Bill Count</i>	98.1%
<i>EPO Provider Penetration Rate – Provider Charges</i>	99.8%

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 **April 30, 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 \$17,182.37. This generated an average annual yield of 1.13%. After including an unrealized net gain of \$10,538.58 in the asset portfolio, the yield was adjusted to 1.83 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$124,691.42 as it relates to market value of \$14,847,384.60 vs. the amount invested. The current market value, however, when considering the total accrued income at month end is \$14,923,255.63.

Our asset portfolio with Wilmington Trust consists of eight (8) obligations with maturity greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$52,484.98	\$55,040.68
Overpayment Reimbursements	\$100.00	

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 \$18,623,288.24 to a closing balance of \$17,734,676.37 showing a decrease in the Fund of \$888,611.87.

Loss Run Payment Register – April, 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 \$121,720.74. The claim detail shows 195 claim payments issued.

Bill List – May, 2017

For the Executive Committee's consideration, Mr. Tontarski presented the **May, 2017 Bill List** in the amount of \$127,237.90.

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

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Dean Buhrer, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Patricia Hansell, **Fieldsboro Borough**
Tom Sahol, *Alternate*, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Dennis Gonzalez, **Pemberton Twp**
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

JOINT PAR/COI SUB-COMMITTEE – April 25, 2017

Mr. Forlenza stated that the Joint PAR/COI Sub-Committee met on April 25, 2017 and the meeting minutes were distributed to the members. He stated that the meeting was lengthy and his office, along with Qual Lynx will be working on updates to the Certificate of Insurance and PAR guidelines. Once the updates are completed, the Committee will meet again to review them and a report will be given at the Executive Committee meeting.

MEL/RCF/E-JIF REPORT

2017 MEL Risk Management Consultant Accreditation Program

Ms. Jack stated that any RMC interested in the Risk Management Consultant Accreditation Program should contact the MEL.

Resolution 2017-23: Extend the Flood Insurance Program

Chair Keller entertained a motion to adopt the resolution to extend the flood insurance program.

Motion by Ms. Jack, seconded by Mr. McMahon, to adopt Resolution 2017-23, Urging the Representatives from the State of New Jersey to support the Legislative Action to Re-Authorize and Extend the National Flood Insurance Program (NFIP). All in favor. Motion carried.

RCF Committee Meeting – March 1, 2017

Mr. Matchett stated that the 2017 MEL & MR HIF Educational Seminar was held on April 21, 2017 and it was well attended. The seminar qualified for an extensive list of continuing education credits. He also noted that early result of the Residual Claims Fund Audit are very good.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, June 20, 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 Mr. McMahon, seconded by Ms. Jack, to close the meeting to the public. All in favor. Motion carried.

EXECUTIVE SESSION MEETING – Resolution #2017-24

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 Mr. McMahon, seconded by Ms. Jack, to Adopt ***Resolution #2017-24***. 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 Ms. Jack, seconded by Mr. McMahon, 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>
2017099773	1214987	2017098364
001251885		2017096803
001238514		
001220912		
001229747		

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**
- Rich Wolbert, **Beverly City**
- Grace Archer, **Bordentown City**
- Dean Buhrer, **Bordentown Twp**
- Glenn McMahon, **Chesterfield Twp**
- Mike Templeton, **Delanco Twp**
- Jeffrey Hatcher, **Delran Twp**
- Patricia Hansell, **Fieldsboro Borough**
- Tom Sahol, **Alternate, Florence Twp**
- Mike Mansdoerfer, **Lumberton Twp**
- Paula Kosko, **Hainesport Twp**
- Mike Fitzpatrick, **Mansfield Twp**
- Kathy Burger, **Medford Twp**
- Dennis Gonzalez, **Pemberton Twp**
- 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 one (1) abandonment of Subrogation claim(s) presented in Closed Session.

#001229747 - \$813.44

Motion by Mr. McMahon, seconded by Mr. Gonzalez, to approve the claim(s) presented for Abandonment of Subrogation.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Dean Buhner, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Patricia Hansell, **Fieldsboro Borough**
Tom Sahol, *Alternate*, **Florence Twp**
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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.

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the May 16, 2016 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. McMahon, to adjourn the May 16, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:50pm.



Brenda Smith,
Recording Secretary for



MEGHAN JACK, SECRETARY