

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

**NOVEMBER 16, 2015**

***OPEN SESSION MINUTES***

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The regular Meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Municipal Building, 1 Hainesport Centre, Hainesport, New Jersey, on Monday, November 16, 2015 at 4:00 PM, prevailing time. Chair Mansdoerfer, **Lumberton Twp**, presiding. The meeting was called to order at 4:00 PM.

***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***

Richard Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Dean Buhner, *Alternate*, **Bordentown Twp**  
Glenn McMahon, **Chesterfield Twp**  
Mike Templeton, **Delanco Twp**  
Jeff Hatcher, **Delran Twp**  
Linda Dougherty, **Edgewater Park Twp** (*arrived 4:14pm*)  
Rich Brook, **Florence Twp**  
Leo Selb, **Hainesport Twp**  
Mike Mansdoerfer, *Chair*, **Lumberton Twp**  
Rich Meder, *Alternate*, **Medford Twp**  
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**  
Mary Picariello, **North Hanover Twp** (*arrived at 4:08pm*)  
John Gural, **Palmyra Borough**  
Dennis Gonzalez, **Pemberton Twp**  
J. Paul Keller, *Secretary*, **Springfield Twp**  
Doug Cramer, **Tabernacle Twp**  
Donna Ryan, **Westampton Twp**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioner were:

Amanda Somes, **Bass River Twp**  
Sean Gable, **Mansfield Twp**  
Donna Mull, **Pemberton Borough**  
Meghan Jack, **Riverside Twp**

David Matchett, **Shamong**  
Kathy Hoffman, **Southampton Twp**  
Mary Alice Brown, **Woodland Twp**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

The Barclay Group  
Conner Strong & Buckelew  
EJA/Capacity Insurance  
Insurance Agency Management

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

#### ***MONTHLY MEETING CONDUCT***

Chair Mansdoerfer entertained a motion to allow this monthly meeting to be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners.

Motion by Mr. Hatcher, seconded by Mr. Keller, to allow the meeting to be conducted directly by the Fund Commissioners present. All in favor. Motion carried.

#### ***APPROVAL OF THE MINUTES***

Chair Mansdoerfer presented the meeting minutes of the October 20, 2015 meeting of the Fund, as found in the agenda packet, for approval. There was an amendment to the minutes: Tom Tontarski was present at the September meeting.

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

Motion by Mr. Keller, seconded by Mr. Cramer, to approve the meeting minutes of the October 20, 2015 meeting of the Fund as presented. Commissioner Hatcher abstained. Motion carried.

#### ***APPROVAL OF CLOSED SESSION MINUTES***

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

Chair Mansdoerfer presented the Closed Session Meeting Minutes of the October 20, 2015 meeting of the Fund for approval.

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

Motion by Mr. Keller, seconded by Mr. McMahon, to approve the Closed Session minutes of the October 20, 2015 meeting of the Fund as presented. Commissioner Hatcher abstained. Motion carried.

The Closed Session minutes of the October 20, 2015 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Closed Session Meeting Minutes from the October 20, 2015 meeting were collected at this time.

### ***EXECUTIVE DIRECTOR'S REPORT***

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

***2014 Safety Incentive Program Awards*** – Mr. Miola asked that all members review available balances for this year's program. He reminded the members that the deadline to claim or encumber these funds is November 30, 2015. All encumbered funds must be claimed by February 1, 2016.

***2015 Optional Safety Budget*** - Mr. Miola asked that all members review available balances for this year's program. He reminded the members that the deadline to claim or encumber these funds is November 30, 2015. All encumbered funds must be claimed by February 1, 2016.

***Employment Practices Liability Coverage***– Mr. Miola stated that a compliance status report regarding the Employment Practices Liability coverage was included in his report. He asked the members to review the report and to contact his office with any discrepancies.

***EPL Allowance***– Mr. Miola stated that the JIF has budgeted \$200 for each member to help offset employment practice related expenses. He stated that this can be a valuable resource to members that wish to offset the cost of in house training or legal expenses involved with the updating of member policies and procedures.

***EPL Helpline – Authorized Contact List***– Mr. Miola stated that XL has implemented an EPL Helpline for the members to use. There is no restriction to the number of calls or the amount of time to contact this service. He noted that members can appoint two representatives to use this service. Appointments are made by Resolution of the Governing Body. He noted that Municipal Solicitors cannot be appointed as helpline contacts. He noted that the most recent list of authorized contacts was included in his report.

***Financial Fast Track Report***– Mr. Miola stated that the Financial Fast Track Report for September 30, 2015 was included in his report. He stated that the JIF's surplus position was \$9,212,099.

***Regulatory Filing Checklists***– Mr. Miola stated that regulatory filing is up-to-date.

***Capehart & Scatchard Updates***– Mr. Miola stated that John Geaney, Esquire of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA and FMLA issues. Copies of the latest updates were included in his report.

***Statutory Bond Status***– Mr. Miola stated that the latest listing of Statutory Bonds issued by the MEL was included in his report. He asked the members to review the list and contact his office with any questions.

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

***Elected Officials Training – Invite***– Mr. Miola stated that invitations for the sessions were emailed to all Municipal Clerks and Fund Commissioners on November 3, 2015. He stated that the first training class is scheduled for December 2, 2015 at Merighi’s Savoy Inn, Vineland, New Jersey.

***Managerial and Supervisory Training – Save the Date***– Mr. Miola stated that a save the date was emailed to the Clerks, Fund Commissioners and Risk Management Consultants on September 9, 2016. The first session is scheduled for January, 2016.

***Police Risk Management Training – Invite***– Mr. Miola stated that invitations for the sessions were emailed to all Municipal Clerks and Fund Commissioners on November 3, 2015. He stated that the first training class is scheduled for December 8, 2015 at Nicolosi’s Catering, West Deptford, New Jersey.

***2015 Dividend Distribution Notice*** – Mr. Miola stated that the 2015 Dividend Distribution Notice was included in his report for review.

***Inclement Weather Policy*** – Mr. Miola stated that a copy of the Inclement Weather Policy is available on the JIF website, [www.burlcojif.org](http://www.burlcojif.org). Should it be necessary to cancel a meeting, his office will attempt to contact the Fund Commissioners via email, direct telephone contact or posting a message to the Fund’s website. Members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

***New Member Activity***– Mr. Miola stated that an application for membership has been received from the Borough of Fieldsboro.

Mr. Miola asked if there were any questions at this time. There were no questions.

### ***SOLICITOR'S REPORT***

Mr. DeWeese stated that he has reports to review in Closed Session.

***Closed Cases*** – Mr. DeWeese reported that there was one (1) closed case for the month of October, 2015.

***Summary of General Liability files***– Mr. DeWeese reported that there are 14 active General Liability claims.

***Qual-Lynx Meeting***– Mr. DeWeese stated that there was a meeting with Qual-Lynx supervisors and adjusters on October 19, 2015. He will have a written report for the December meeting.

***Defense Panel Breakfast***– Mr. DeWeese stated that the attendance of the Defense Panel Breakfast was excellent and overall, was a huge success. He distributed a report to the members for review. He stated that the BURLCO JIF Litigation Management Policy was reviewed at the meeting and emphasis was placed on detail in their quarterly reports, providing realistic budgets and amending the budgets if circumstances change. Also discussed was effective communication with the representatives of the municipality throughout the litigation process, following the fees and billing practices detailed in the Litigation Management Policy and conflicts of interest. He stated that he provided the panel with the website for his Brief and Opinion Bank and he encouraged them to utilize the site for the preparation of their Motions and Briefs and to provide him with any briefs and opinions that they believe are worthy of sharing.

He stated that fees were discussed at the meeting and it was brought to his attention by claims adjusters at Qual Lynx that there were associates billing when it should only be the members of the defense counsel. He told the panel that he was going to bring it to the JIF members for discussion. He stated that he prepared a draft of procedures for the defense counsel to go by, which was included in his report for their review. He asked the members to review the draft of procedures and it would be considered after the first of the year and if it was determined by the Fund, he would prepare a resolution that authorizes the adoption of the procedures prior to the RFQs going out to defense counsel. Mr. Miola agreed with his recommendation stating that supervision of the defense counsel and their fees had never been done before and believes that there should be control over the defense counsel fees since they are paid the highest rates in New Jersey.

**Case Update** – Mr. DeWeese updated the members on a Class Action case from Maple Shade. He stated it was a public intoxication case involving several towns, where a class action suit was filed. The suit was seeking monies to be refunded to individuals who were charged with public intoxication and ordinance violations. John Gillespie defended the case on behalf of the towns and he was successful in filing a Motion for Summary Judgement. The case went to the Appellate Court and he was successful in filing a Motion for Summary Judgement. The case recently went to the New Jersey Supreme Court and it was denied. Mr. Hatcher stated that he was deposed for the case and John Gillespie did a great job.

#### ***SAFETY DIRECTOR'S REPORT***

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

**MEL Video Library** – He noted that the following towns used the MEL Video Library in the month of June: Florence, Palmyra and Wrightstown. He noted that there is a new email address: [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com) and a new phone number: 856-552-4900.

**Safety Director's Bulletin** – He noted that there was one bulletin; *Leaf Collection*.

**MSI Training Programs** – He noted that the upcoming MSI training programs for October, November and December were included in the agenda packet. He noted that monthly reminders are being sent out via email. He asked the members to contact his office if they are receiving the emails.

#### ***ADMINISTRATOR'S REPORT***

##### ***Lessons Learned from Losses – October***

Ms. Davidson reported on the *Lessons Learned from Losses for October* which was included in the agenda packet.

She stated that this month the focus is on Title 59 Immunities when there are no proper approvals or documents. She stated that in one town, contractors were completing part of a paving project. Since there were complaints from homeowners of flooding there, the mayor verbally requested that the contractor put a strip of asphalt at a driveway edge, which made a 2 ½ inch elevation at the end of the driveway which prevented further flooding there. Shortly after the job was done, someone tripped over the raised area and sustained significant injuries. She stated that her office thought that they could rely on Title 59 Immunities and have the claim dismissed but could not because:

- Actual or constructive notice was out since the Mayor not only knew of the elevation but approved it. He actually directed the asphalt company to lay down the asphalt a short time before the claimant fell.
- Failure to inspect or negligence inspection was out also for the same reason.
- Tried to use the Design Immunity. But, In order to have this immunity, the governing body would have had to approve the plans regarding the asphalt strip. There were no plans submitted, no plans drawn up and therefore, no approval.
- Tried to bring the contractors in and have them take over the defense, but there wasn't a Certificate of Insurance for that extra work they did and no paperwork regarding it. The Mayor had informally authorized it.

She stated that they have been able to bring the contractors into the litigation but it is unknown as to whether defense can prove negligence against them. She stated that it is important to have the proper documents, to follow proper procedures and to obtain necessary approvals in order to successfully obtain dismissals in these kinds of cases.

### ***WELLNESS DIRECTOR'S REPORT***

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

- Several towns will be hosting Lunch and Learns.
- Ms. Schiffer is working with Medford Township's Fire Chief and Lieutenant on some ideas for their firefighters.
- Pemberton Borough is looking to set up onsite, after work, yoga classes for their employees.
- Delran Township is planning a three day de-stress event in December with nutrition, stress management and chair massages.
- Bordentown City is planning to have a ShopRite Dietitian in December to help navigate through the holiday temptations.
- Tabernacle arranged for a presentation from a local Chiropractor to the Certified Emergency Response Team (CERT) during their November meeting.
- She stated that a sample flyer for the "Maintain Don't Gain" Healthy Holiday Challenge was included in her report. She stated that this option asks that those interested in participating contribute a set dollar amount towards a prize. This gives employees more incentive to stick to the plan. She noted that towns could also purchase gift cards with remaining SIP funds.

She noted that the November Newsletter has been uploaded to the website and a copy was included in the agenda packet. She asked if there were any questions at this time. No questions were entertained. She asked the members to distribute the Needs and Interest Survey to employees.

### ***MANAGED HEALTH CARE REPORT***

Ms. Beatty reviewed the Managed Care Report for *October 2015*.

### **Lost Time v. Medical Only Cases**

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

	<b>October</b>	<b>YTD</b>
<i>Lost Time</i>	1	13
<i>Medical Only</i>	5	121
<i>Report Only</i>	4	48
<i>Total Intakes(New Claims)</i>	10	182
<i>Report Only % of Total</i>	40.0%	26.4%
<i>Medical Only/Lost Time Ratio</i>	83:17	90:10
<i>Average Days to Report</i>	1.9	2.9

***Transitional Duty Report***

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

<b><i>Transitional Duty Summary Report</i></b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	2,558
<i>Transitional Duty Days Worked</i>	1,699
<i>% of Transitional Duty Days Worked</i>	66.4%
<i>Transitional Duty Days Not Accommodated</i>	859
<i>% of Transitional Duty Days Not Accommodated</i>	33.6%

***Nurse Case Assignment Report:***

<b><i>Nurse Case Summary Report (Inclusive of 3 JIFs)</i></b>	<b>October</b>
<i>Total Cases Assigned in month</i>	218
<i>Total Cases Closed in month</i>	53
<i>Total Cases Open in month</i>	35

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b>October</b>	<b>YTD</b>
<i>Bill Count</i>	139	1,501
<i>Original Provider Charges</i>	\$197,979	\$1,550,619
<i>Re-priced Bill Amount</i>	\$62,536	588,602
<i>Savings</i>	\$135,442	\$957,494
<i>% of Savings</i>	68.4%	61.7%
<i>Participating Provider Penetration Rate - Bill Count</i>	90.6%	96.1%

<i>Participating Provider Penetration Rate – Provider Charges</i>	96.4%	91.5%
<i>EPO Provider Penetration Rate - Bill Count</i>	90.7%	90.8%
<i>EPO Provider Penetration Rate – Prov Chrgs</i>	96.6%	88.6%

Ms. Beatty asked if there were any questions.

***TREASURER'S REPORT***

Mr. Tontarski presented an overview of the Treasurer's Report valued as of **October 31, 2015**, a copy of which was provided to the membership in the agenda packet.

***Investment Interest***

Interest received or accrued for the current month totaled \$5,442.24. This generated an average annual yield of .38%. After including an unrealized net loss of \$3,870.00 in the asset portfolio, the yield was adjusted to .12 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$8,530.00 as it relates to market value of \$5,508,530.00 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of three (3) obligations with maturities greater than one (1) year.

***Receipt Activity for the Period***

	<b>Monthly</b>	<b>YTD</b>
Subrogation Receipts	\$3,325.00	\$64,486.09
Overpayment Reimbursements	\$396.40	

***Claim Activity for the Period***

Claim activity for the period for claims paid by the Fund and claims payable by the Fund at month end are in the amount of \$250,813.57. The claim detail for the 150 checks is as follows:

Direct Loss Payments	\$221,048.45
Claim Expenses	\$6,304.03
Legal Defense Costs	\$3,726.00

***Cash Activity for the Period***

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$15,296,156.75 to a closing balance of \$17,618,485.53 showing an increase of \$2,322,328.78.

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

Delran Township	\$93,632.00
Chesterfield Township	\$3,726.00

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



***Loss Run Payment Register***

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

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

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

<b>ROLL CALL</b>	<b><i>Yeas</i></b>	Richard Wolbert, <b>Beverly City</b> Grace Archer, <b>Bordentown City</b> Dean Buhner, <i>Alternate</i> , <b>Bordentown Twp</b> Glenn McMahon, <b>Chesterfield Twp</b> Mike Templeton, <b>Delanco Twp</b> Jeff Hatcher, <b>Delran Twp</b> Linda Dougherty, <b>Edgewater Park Twp</b> Rich Brook, <b>Florence Twp</b> Leo Selb, <b>Hainesport Twp</b> Mike Mansdoerfer, <i>Chair</i> , <b>Lumberton Twp</b> Rich Meder, <i>Alternate</i> , <b>Medford Twp</b> Jerry Mascia, <i>Alternate</i> , <b>Mt. Laurel Twp</b> Mary Picariello, <b>North Hanover Twp</b> John Gural, <b>Palmyra Borough</b> Dennis Gonzalez, <b>Pemberton Twp</b> J. Paul Keller, <i>Secretary</i> , <b>Springfield Twp</b> Doug Cramer, <b>Tabernacle Twp</b> Donna Ryan, <b>Westampton Twp</b> James Ingling, <b>Wrightstown Borough</b>
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***Nays:*** None  
***Abstain:*** None

Motion carried by unanimous vote.

***Approval of November, 2015 Bill List***

For the Executive Committee's consideration, Mr. Tontarski presented the ***November Bill List*** in the amount of **\$95,223.09**.

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

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

Motion by Mr. Hatcher, seconded by Mr. Cramer, to approve the ***November Bill List***.

<b>ROLL CALL</b>	<b><i>Yeas</i></b>	Richard Wolbert, <b>Beverly City</b> Grace Archer, <b>Bordentown City</b>
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Dean Buhner, *Alternate*, **Bordentown Twp**  
Glenn McMahon, **Chesterfield Twp**  
Mike Templeton, **Delanco Twp**  
Jeff Hatcher, **Delran Twp**  
Linda Dougherty, **Edgewater Park Twp**  
Rich Brook, **Florence Twp**  
Leo Selb, **Hainesport Twp**  
Mike Mansdoerfer, *Chair*, **Lumberton Twp**  
Rich Meder, *Alternate*, **Medford Twp**  
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**  
Mary Picariello, **North Hanover Twp**  
John Gural, **Palmyra Borough**  
Dennis Gonzalez, **Pemberton Twp**  
J. Paul Keller, *Secretary*, **Springfield Twp**  
Doug Cramer, **Tabernacle Twp**  
Donna Ryan, **Westampton Twp**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

### ***COMMITTEE REPORTS***

***STRATEGIC PLANNING COMMITTEE – October 20, 2015*** – Chair Mansdoerfer stated that the minutes were included in the agenda packet.

***FINANCE COMMITTEE – October 27, 2015*** – Mr. Hatcher reported that the Finance Committee met on October 27, 2015 and the minutes were included in the agenda packet. He noted that there are action items for today’s meeting that arose from that meeting one of which is the 2016 Budget introduction. He reported that the budget totaled \$5,025,313, and represents a decrease of 2.50% over last year; Loss Funding is down by 3.96%; there are two members who will be in the *Retrospective Assessment Program* and their minimum loss-funding assessment will be increased by 10%; Operating Expenses increased 2.16% primarily due to an increase of 2.25% for the fund professionals.

#### ***Motion to Introduce the 2016 Budget***

Chair Mansdoerfer entertained a motion to *Introduce the 2016 Budget* as presented.

Motion by Mr. Keller, seconded by Mr. McMahon, to *Introduce the 2016 Budget* as presented.

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

#### **ROLL CALL *Yeas***

Richard Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Dean Buhner, *Alternate*, **Bordentown Twp**  
Glenn McMahon, **Chesterfield Twp**  
Mike Templeton, **Delanco Twp**  
Jeff Hatcher, **Delran Twp**

Linda Dougherty, **Edgewater Park Twp**  
Rich Brook, **Florence Twp**  
Leo Selb, **Hainesport Twp**  
Mike Mansdoerfer, *Chair*, **Lumberton Twp**  
Rich Meder, *Alternate*, **Medford Twp**  
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**  
Mary Picariello, **North Hanover Twp**  
John Gural, **Palmyra Borough**  
Dennis Gonzalez, **Pemberton Twp**  
J. Paul Keller, *Secretary*, **Springfield Twp**  
Doug Cramer, **Tabernacle Twp**  
Donna Ryan, **Westampton Twp**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

***Motion to Introduce the 2016 Assessment Allocation Strategy***

Chair Mansdoerfer entertained a motion to *Introduce the 2016 Assessment Allocation Strategy* as presented.

Motion by Mr. Keller, seconded by Mr. McMahon, to *Introduce the 2016 Assessment Allocation Strategy* as presented.

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

**ROLL CALL**    *Yeas*

Richard Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Dean Buhner, *Alternate*, **Bordentown Twp**  
Glenn McMahon, **Chesterfield Twp**  
Mike Templeton, **Delanco Twp**  
Jeff Hatcher, **Delran Twp**  
Linda Dougherty, **Edgewater Park Twp**  
Rich Brook, **Florence Twp**  
Leo Selb, **Hainesport Twp**  
Mike Mansdoerfer, *Chair*, **Lumberton Twp**  
Rich Meder, *Alternate*, **Medford Twp**  
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**  
Mary Picariello, **North Hanover Twp**  
John Gural, **Palmyra Borough**  
Dennis Gonzalez, **Pemberton Twp**  
J. Paul Keller, *Secretary*, **Springfield Twp**  
Doug Cramer, **Tabernacle Twp**  
Donna Ryan, **Westampton Twp**  
James Ingling, **Wrightstown Borough**

*Nays:* None

*Abstain:* None

Motion carried by unanimous vote.

***Motion to Introduce the 2016 Assessment Certification***

Chair Mansdoerfer entertained a motion to *Introduce the 2016 Assessment Certification* as presented.

Motion by Mr. McMahon, seconded by Mr. Keller, to *Introduce the 2016 Assessment Certification* as presented.

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

<b>ROLL CALL</b>	<b>Yeas</b>	Richard Wolbert, <b>Beverly City</b>
		Grace Archer, <b>Bordentown City</b>
		Dean Buhner, <i>Alternate</i> , <b>Bordentown Twp</b>
		Glenn McMahon, <b>Chesterfield Twp</b>
		Mike Templeton, <b>Delanco Twp</b>
		Jeff Hatcher, <b>Delran Twp</b>
		Linda Dougherty, <b>Edgewater Park Twp</b>
		Rich Brook, <b>Florence Twp</b>
		Leo Selb, <b>Hainesport Twp</b>
		Mike Mansdoerfer, <i>Chair</i> , <b>Lumberton Twp</b>
		Rich Meder, <i>Alternate</i> , <b>Medford Twp</b>
		Jerry Mascia, <i>Alternate</i> , <b>Mt. Laurel Twp</b>
		Mary Picariello, <b>North Hanover Twp</b>
		John Gural, <b>Palmyra Borough</b>
		Dennis Gonzalez, <b>Pemberton Twp</b>
		J. Paul Keller, <i>Secretary</i> , <b>Springfield Twp</b>
		Doug Cramer, <b>Tabernacle Twp</b>
		Donna Ryan, <b>Westampton Twp</b>
		James Ingling, <b>Wrightstown Borough</b>

*Nays:* None

*Abstain:* None

Motion carried by unanimous vote.

***Authorizing Payment to the MEL for Reimbursement of Overpayment from Super Storm Sandy – Resolution 2015-31***

Mr. Hatcher explained that the NJMEL Excess Property Policy with Zurich Insurance resulted in each member receiving a 70.26% pro rata share of their claims amount initially and although the claim occurred in 2012, and the members received payment shortly thereafter, it was not determined until July 2015 that the members statewide would only receive a pro rata share of their claims costs. The NJMEL contacted the BURLCO JIF seeking reimbursement of the difference between the amount paid to the Township of Medford for claims resulting in Superstorm Sandy. The Finance Committee reviewed the matter and decided to recommend to

the membership that the Fund pay the amount out of the 2012 JIF Loss Funding Budget which has a surplus in excess of \$1.67 million as of September 30, 2015. The Finance Committee felt that making the payment on behalf of Medford Township was fair in that the Township could not have anticipated in the preparation of their 2015 Budget that this expense would arise and their opportunity to make a claim for these funds with FEMA has passed.

Chair Mansdoerfer entertained a motion to authorize payment to the MEL in the amount of \$22,672.19 for overpayment from Super Storm Sandy as presented.

Motion by Mr. Keller, seconded by Mr. McMahon, to adopt *Resolution 2015-31, Authorizing payment to the MEL in the amount of \$22,672.19 for overpayment from Super Storm Sandy* as presented.

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

**ROLL CALL**    *Yeas*

Richard Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Dean Buhner, *Alternate*, **Bordentown Twp**  
Glenn McMahon, **Chesterfield Twp**  
Mike Templeton, **Delanco Twp**  
Jeff Hatcher, **Delran Twp**  
Linda Dougherty, **Edgewater Park Twp**  
Rich Brook, **Florence Twp**  
Leo Selb, **Hainesport Twp**  
Mike Mansdoerfer, *Chair*, **Lumberton Twp**  
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**  
Mary Picariello, **North Hanover Twp**  
John Gural, **Palmyra Borough**  
Dennis Gonzalez, **Pemberton Twp**  
J. Paul Keller, *Secretary*, **Springfield Twp**  
Doug Cramer, **Tabernacle Twp**  
Donna Ryan, **Westampton Twp**  
James Ingling, **Wrightstown Borough**

*Nays:*            None

*Abstain:*        Rich Meder, *Alternate*, Medford Twp

Motion carried by unanimous vote.

***NOMINATING COMMITTEE – November 5, 2015*** – Mr. Wolbert stated that the committee met and a copy of the meeting minutes was included in the agenda packet. He highlighted the following item:

***2016 Executive Committee Slate*** – Mr. Wolbert stated that the 2016 Executive Committee slate is as follows:

Chair:            Mike Mansdoerfer, **Lumberton Township**

Secretary:      Paul Keller, **Springfield Township**

Executive Committee Members:

Megan Jack, **Riverside Township**

Doug Cramer, **Tabernacle Township**

Jeffrey Hatcher, **Delran Township**

Glenn McMahon, **Chesterfield Township**

Meredith Tomczyk, **Mount Laurel Township**

Executive Committee Alternates:

Richard Brook, **Florence Township**

David Matchett, **Shamong Township**

John Gural, **Borough of Palmyra**

Dennis Gonzalez, **Pemberton Township**

Mike Templeton, **Delanco Township**

James Ingling, **Wrightstown Borough**

Rich Wolbert, **City of Beverly**

Mr. Wolbert noted that the election of the Executive Committee and Alternates would occur at the 2016 Reorganization meeting.

***MEL/RCF/E-JIF REPORTS – October 21, 2015***

***MEL REPORT*** - Mr. Miola noted that the meeting minutes were included in the agenda packet for review. He highlighted the following item:

***JIF EPL/POL 2016 Renewal*** – Mr. Miola stated that the MEL has recommended that the coverage for 2016 be moved to QBE North America from XL Insurance. He noted that XL is seeking a 15% premium increase statewide. QBE NA has quoted a two year program at a 5% increase statewide for 2016 and 5% for 2017. He noted that XL Insurance would not commit to the MELJIF Renewal beyond 2016.

***RCF REPORT*** – Chair Mansdoerfer noted that the meeting minutes were included in the agenda packet for review.

***EJIF REPORT*** – Mr. Brook noted that the meeting minutes were included in the agenda packet for review.

***Appointing the 2016 MEL/RCF/EJIF Representatives - Resolution 2015-32***

Chair Mansdoerfer stated that the following members have been appointed to representative the MEL/RCF/EJIF Funds:

Meghan Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund, David Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and Meghan Jack as the Fund's Representative and David Matchett as the Alternate Representative to the New Jersey Municipal Environmental Risk Management Fund for the 2016 Fund Year.

Chair Mansdoerfer entertained a motion to adopt Resolution 2015-32, Appointing the 2016 MEL/RCF/EJIF Representatives as presented.

Motion by Mr. Keller, seconded by Mr. McMahon, to adopt *Resolution 2015-32, Appointing the 2016 MEL/RCF/EJIF Representatives* as presented.

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

**ROLL CALL**    *Yeas*

Richard Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Dean Buhner, *Alternate*, **Bordentown Twp**  
Glenn McMahon, **Chesterfield Twp**  
Mike Templeton, **Delanco Twp**  
Jeff Hatcher, **Delran Twp**  
Linda Dougherty, **Edgewater Park Twp**  
Rich Brook, **Florence Twp**  
Leo Selb, **Hainesport Twp**  
Mike Mansdoerfer, *Chair*, **Lumberton Twp**  
Rich Meder, *Alternate*, **Medford Twp**  
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**  
Mary Picariello, **North Hanover Twp**  
John Gural, **Palmyra Borough**  
Dennis Gonzalez, **Pemberton Twp**  
J. Paul Keller, *Secretary*, **Springfield Twp**  
Doug Cramer, **Tabernacle Twp**  
Donna Ryan, **Westampton Twp**  
James Ingling, **Wrightstown Borough**

*Nays:*        None  
*Abstain:*    None

Motion carried by unanimous vote.

**MISCELLANEOUS BUSINESS**

***Motion to Authorize the Executive Director's office to bind EPL/POL Coverage with QBE Insurance for the 2016 Fund Year***

Motion by Mr. Keller, seconded by Mr. McMahon, to Authorize the Executive Director's office to bind EPL/POL Coverage with QBE Insurance for the 2016 Fund Year. All in favor. Motion carried.

***Motion to Authorize the Executive Director's office to bind Volunteers, Directors & Officers Coverage with QBE Insurance for the 2016 Fund Year***

Motion by Mr. McMahon, seconded by Mr. Hatcher, to Authorize the Executive Director's office to bind Volunteers, Directors & Officers Coverage with QBE Insurance for the 2016 Fund Year. All in favor. Motion carried.

***Motion to Authorize the Executive Director's office to bind Cyber Liability Coverage with XL Insurance for the 2016 Fund Year***

Motion by Mr. Keller, seconded by Mr. McMahon, to authorize the Executive Director's office to bind Cyber Liability Coverage with XL Insurance for the 2016 Fund Year. All in favor. Motion carried.

***NEXT MEETING***

Chair Mansdoerfer noted that the next meeting of the BURLCO JIF will take place on **Tuesday, December 15, 2015 at 4:00 PM** at the **Medford Public Works Building, Hainesport, NJ**.

***PUBLIC COMMENT***

Motion by Mr. Keller, seconded by Mr. Hatcher, to open the meeting to the public. All in favor. Motion carried.

Chair Mansdoerfer opened the meeting to the public for comment.

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

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

***EXECUTIVE SESSION MEETING – Resolution #2015-33***

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

Motion by Mr. Keller, seconded by Mr. McMahon, to adopt Resolution #2015-33. All in favor. Motion carried.

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

***REOPEN PUBLIC PORTION OF THE MEETING***

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

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

***APPROVAL OF CLAIMS PAYMENTS***

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

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



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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto</i>
Z08889	X62993	Z24169	X70802
X81101	X33904		
Z12832			
X00878			
X31734			
Z01104			
X75402			

**ROLL CALL**    *Yeas*

- Richard Wolbert, **Beverly City**
- Grace Archer, **Bordentown City**
- Dean Buhner, *Alternate*, **Bordentown Twp**
- Glenn McMahon, **Chesterfield Twp**
- Mike Templeton, **Delanco Twp**
- Jeff Hatcher, **Delran Twp**
- Linda Dougherty, **Edgewater Park Twp**
- Rich Brook, **Florence Twp**
- Leo Selb, **Hainesport Twp**
- Mike Mansdoerfer, *Chair*, **Lumberton Twp**
- Rich Meder, *Alternate*, **Medford Twp**
- Jerry Mascia, *Alternate*, **Mt. Laurel Twp**
- Mary Picariello, **North Hanover Twp**
- John Gural, **Palmyra Borough**
- Dennis Gonzalez, **Pemberton Twp**
- J. Paul Keller, *Secretary*, **Springfield Twp**
- Doug Cramer, **Tabernacle Twp**
- Donna Ryan, **Westampton Twp**
- James Ingling, **Wrightstown Borough**

*Nays:*            None  
*Abstain:*        None

Motion carried by unanimous vote.

***AUTHORIZATION TO ABANDON SUBROGATION***

There were two (2) Abandonment of Subrogation claim(s) presented in *Closed Session*.

Z01104	\$1,098.06
X75402	\$1,865.21

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

**ROLL CALL**    *Yeas*

Richard Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Dean Buhner, *Alternate*, **Bordentown Twp**  
Glenn McMahon, **Chesterfield Twp**  
Mike Templeton, **Delanco Twp**  
Jeff Hatcher, **Delran Twp**  
Linda Dougherty, **Edgewater Park Twp**  
Rich Brook, **Florence Twp**  
Leo Selb, **Hainesport Twp**  
Mike Mansdoerfer, *Chair*, **Lumberton Twp**  
Rich Meder, *Alternate*, **Medford Twp**  
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**  
Mary Picariello, **North Hanover Twp**  
John Gural, **Palmyra Borough**  
Dennis Gonzalez, **Pemberton Twp**  
J. Paul Keller, *Secretary*, **Springfield Twp**  
Doug Cramer, **Tabernacle Twp**  
Donna Ryan, **Westampton Twp**  
James Ingling, **Wrightstown Borough**

*Nays:*            None  
*Abstain:*        None


Motion carried by unanimous vote.


***MOTION TO ADJOURN***

Chair Mansdoerfer entertained a motion to adjourn the November 16, 2015 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Keller, to adjourn the November 16, 2015 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:08 pm.

  
\_\_\_\_\_  
Brenda Smith,  
*Recording Secretary for*

  
\_\_\_\_\_  
*J. Paul Keller, Secretary*