

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

OCTOBER 20, 2015

OPEN SESSION MINUTES

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 Tuesday, October 20, 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

Rich Ireton, *Alternate*, **Bass River Twp**
Richard Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Dean Buhner, *Alternate*, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jamey Eggers, *Alternate*, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp** (*arrived 4:03pm*)
Rich Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, *Chair*, **Lumberton Twp**
Sean Gable, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Michele Brown, *Alternate*, **Pemberton Twp**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, *Secretary*, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Donna Ryan, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioner were:

Mary Picariello, **North Hanover Twp**

Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp**
Mary Alice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
David DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer
Tim Sheehan, 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
Hardenberg Insurance Group
Insurance Agency Management
Model Consulting Inc.

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. Keller, seconded by Ms. Jack, 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 September 15, 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 Ms. Jack, to approve the meeting minutes of the September 15, 2015 meeting of the Fund as amended. All in favor. 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 September 15, 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 Ms. Jack, to approve the Closed Session minutes of the September 15, 2015 meeting of the Fund as presented. Motion carried.

The Closed Session minutes of the September 15, 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 September 15, 2015 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:

2014 Safety Incentive Program Awards – Mr. Forlenza 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. Forlenza 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 December 1, 2015. All encumbered funds must be claimed by February 1, 2016.

EPL Hotline – Authorized Contact List– Mr. Forlenza 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.

Quarterly Attendance– Mr. Forlenza asked the members to review the attendance records included in his report and notify his office with any questions.

Elected Officials Training – Save the Date– Mr. Forlenza stated a Save the Date was emailed to the Clerks, Fund Commissioners and Risk Management Consultant on September 9, 2015. Invitations for the sessions will be emailed to all Municipal Clerks and Fund Commissioners in late October. The training session dates were included in his report.

Managerial and Supervisory Training – Save the Date– Mr. Forlenza stated that one of the requirements of the MEL's 2016-17 EPL Plan of Risk Management is the training of all member managers and supervisors. Four training sessions have been scheduled in conjunction with the TRICO and ACMJIF for later this fall and early next year. A Save the Date was emailed to all Clerks, Fund Commissioners and Risk Management Consultants on September 9, 2015. A formal invitation including signup sheets will be emailed to all members in late October. The training session dates were included in his report.

Police Risk Management Training – Save the Date– Mr. Forlenza stated that Risk Management Training for Police Personnel has been scheduled. He stated that attendance at this training by Police Command Staff is required for compliance with the MEL's 2016-17 EPL Plan of Risk Management. A Save the Date was emailed to all Clerks on September 9, 2015. He noted that the classes will be held both in the morning and afternoon and are identical. An official notification including signup sheets will be emailed to all members in late October. The training session dates were included in his report.

State Examination– Mr. Forlenza stated that during March and April of this year, examiners from the State Department of Banking and Insurance completed an examination of the processes, procedures and records of the BURLCO JIF. They issued a final report that had no comments or recommendations regarding the administration of the BURLCO JIF.

New Member Activity– Mr. Forlenza stated a JIF Concept presentation was made to the Borough of Fieldsboro on October 13, 2015. He noted that Commissioner Brook also attended that meeting.

Mr. Forlenza 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. He introduced his son, Scott to the members. He stated that he clerked for a Superior Judge in Atlantic County for a year and he will be working in his office and attending meetings.

Closed Cases – Mr. DeWeese reported that there were no closed cases for the month of September, 2015.

Summary of General Liability files– Mr. DeWeese reported that there are 15 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 next meeting.

Defense Panel Breakfast– Mr. DeWeese stated that there will be a Defense Panel Breakfast held on October 22, 2015. He will have a written report for the next meeting.

SAFETY DIRECTOR'S REPORT

Mr. Sheehan 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 and a new phone number: 856-552-4900 for this service.

Safety Director's Bulletin – He noted that there were two bulletins; *Summertime and High Visibility Apparel* and *Annual School Crossing Guard Training*.

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

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 Restricted Duty for employees out on workers' compensation. She noted that when an employee is out of work or on transitional duty due to a work related injury, the treating doctor will place restrictions on what they can do. She noted that what is important is that these restrictions pertain not only in the workplace but also outside the workplace when the employee is home. This is stressed when the adjusters communicate with the employee and Qual-Lynx takes it very seriously. She noted that the initial letter from the lost time adjuster has been updated to note that the restrictions placed by the doctor pertain to both inside and outside of work, 24 hours a day, 7 days a week. She noted that it also mentioned in the recorded statement, where the employee is asked if they understand the restrictions set by the doctor. The employee is also asked if they are a volunteer, has second employment or has hobbies or activities. There is also a notation on the TTD check that any false representations can result in civil or criminal penalties. She noted that when an employee is out of work, Qual-Lynx will perform a G.O.T.C.H.A. (Go Out to Check Home Activities). Not only is the investigator seeing the employee to see how they are doing, but also can look around for any signs of outside of work activities such as is there a ladder up on the house, is there a rake with a trash can full of leaves, are there golf clubs right by the front door or messages on the refrigerator noting participation in sporting activities. These are red flags and surveillance may be in order. She noted that as members of the municipality, the members can also become a part of this investigation when you report seeing an employee out of work driving or raking leaves or participating in sporting activities.

She distributed a copy of a letter that is sent to the employees noting the responsibilities of the employee out of work and noting that the employee cannot return to work until the approval of the Claims Coordinator.

She asked if there were any questions. Hearing none, she concluded her report.

WELLNESS DIRECTOR'S REPORT

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

- Lumberton Township, Tabernacle Township, Pemberton Township, Delanco Township, Medford Township have completed an Employee Health Fair. Westhampton Township and Pemberton Township Fire Department will be having an Employee Health Fair in the future.
- She noted that other towns will be having Lunch and Learn with speakers attending, a De-Stress event that will be held over a three days, and one town will be having a Maintain Don't Gain over the upcoming holidays.
- New resources and possible speakers and demonstrations will include Apex Acupuncture, Snap Fitness, Heath Haven, Break Thru Fitness and Physical Therapy and two new Chiropractors located in Marlton will come out to do wellness presentations for free.
- The deadline for the NJWELL program is October 31, 2015.
- She reminded the members to hand out the Needs and Interest Survey to their employees.

She noted that the October 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 *September 2015*. A copy of the Managed Care Summary Report was distributed to the members at the meeting.

Lost Time v. Medical Only Cases

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

	<i>September</i>	<i>YTD</i>
<i>Lost Time</i>	0	12
<i>Medical Only</i>	12	44
<i>Report Only</i>	0	116
<i>Total Intakes(New Claims)</i>	12	172
<i>Report Only % of Total</i>	0.0%	67.4%
<i>Medical Only/Lost Time Ratio</i>	100:00	79:21
<i>Average Days to Report</i>	2.5	2.9

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	2,169
<i>Transitional Duty Days Worked</i>	1,469
<i>% of Transitional Duty Days Worked</i>	67.7%
<i>Transitional Duty Days Not Accommodated</i>	700
<i>% of Transitional Duty Days Not Accommodated</i>	32.3%

Nurse Case Assignment Report:

Nurse Case Summary Report (Inclusive of 3 JIFs)	September
<i>Total Cases Assigned in month</i>	226
<i>Total Cases Closed in month</i>	61
<i>Total Cases Open in month</i>	50

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	September	YTD
<i>Bill Count</i>	115	1,247

<i>Original Provider Charges</i>	\$63,715	\$1,288,925
<i>Re-priced Bill Amount</i>	\$25,789	\$500,276
<i>Savings</i>	\$37,079	\$784,973
<i>% of Savings</i>	58.2%	60.9%
<i>Participating Provider Penetration Rate - Bill Count</i>	93.9%	97.0%
<i>Participating Provider Penetration Rate - Provider Charges</i>	90.5%	90.8%
<i>EPO Provider Penetration Rate - Bill Count</i>	91.7%	90.7%
<i>EPO Provider Penetration Rate - Prov Chrgs</i>	98.2%	86.8%

Ms. Beatty asked if there were any questions.

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for September valued as of **September 30, 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 \$5,284.05. This generated an average annual yield of .36%. After including an unrealized net gain of \$6,065.00 in the asset portfolio, the yield was adjusted to .78 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$12,400.00 as it relates to market value of \$5,512,400.00 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

	Monthly	YTD
Subrogation Receipts	\$3,371.34	\$61,211.09
Overpayment Reimbursements	\$0.00	
Excess Property Claim Payment Reimbursement	\$70,693.15	

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 \$189,597.67. The claim detail for the 147 checks is as follows:

Direct Loss Payments	\$176,174.77
Claim Expenses	\$1,507.33
Legal Defense Costs	\$11,915.37

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	\$93,577.00
Chesterfield Township	\$3,724.00

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 ***September 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. Cramer, to approve the ***September Loss Run Payment Register***.

ROLL CALL	Yeas	
		Rich Ireton, <i>Alternate</i> , Bass River Twp
		Richard Wolbert, Beverly City
		Grace Archer, Bordentown City
		Dean Buhner, <i>Alternate</i> , Bordentown Twp
		Glenn McMahon, Chesterfield Twp
		Mike Templeton, Delanco Twp
		Jamey Eggers, <i>Alternate</i> , Delran Twp
		Linda Dougherty, Edgewater Park Twp
		Rich Brook, Florence Twp
		Leo Selb, Hainesport Twp
		Mike Mansdoerfer, <i>Chair</i> , Lumberton Twp
		Sean Gable, Mansfield Twp
		Kathy Burger, Medford Twp
		Meredith Tomczyk, Mt. Laurel Twp
		John Gural, Palmyra Borough
		Michele Brown, <i>Alternate</i> , Pemberton Twp
		Meghan Jack, Riverside Twp
		David Matchett, Shamong
		J. Paul Keller, <i>Secretary</i> , Springfield Twp
		Doug Cramer, Tabernacle Twp
		Donna Ryan, Westampton Twp
		James Ingling, Wrightstown Borough

Nays: None
Abstain: None

Motion carried by unanimous vote.

Approval of October, 2015 Bill List

For the Executive Committee's consideration, Mr. Tontarski presented the ***October Bill List*** in the amount of **\$65,945.51**.

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

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

Motion by Mr. McMahon, seconded by Mr. Keller, to approve the ***October Bill List***.

ROLL CALL	<i>Yeas</i>	Rich Ireton, <i>Alternate</i> , Bass River Twp Richard Wolbert, Beverly City Grace Archer, Bordentown City Dean Buhner, <i>Alternate</i> , Bordentown Twp Glenn McMahon, Chesterfield Twp Mike Templeton, Delanco Twp Jamey Eggers, <i>Alternate</i> , Delran Twp Linda Dougherty, Edgewater Park Twp Rich Brook, Florence Twp Leo Selb, Hainesport Twp Mike Mansdoerfer, <i>Chair</i> , Lumberton Twp Sean Gable, Mansfield Twp Kathy Burger, Medford Twp Meredith Tomczyk, Mt. Laurel Twp John Gural, Palmyra Borough Michele Brown, <i>Alternate</i> , Pemberton Twp Meghan Jack, Riverside Twp David Matchett, Shamong J. Paul Keller, <i>Secretary</i> , Springfield Twp Doug Cramer, Tabernacle Twp Donna Ryan, Westampton Twp James Ingling, Wrightstown Borough
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Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

SAFETY COMMITTEE MEETING MINUTES – September 15, 2015 – Ms. Jack noted that the meeting minutes were included in the agenda packet and are self-explanatory.

FINANCE COMMITTEE – September 22, 2015 – Chair Mansdoerfer noted that meeting minutes were included in the agenda packet and are self-explanatory.

STRATEGIC PLANNING COMMITTEE – October 20, 2015 – Ms. Burger noted that the committee met before the meeting and a copy of the meeting minutes will be included in next month's agenda packet.

MEL/RCF/E-JIF REPORTS

MEL REPORT - Ms. Jack noted that the meeting minutes were included in the agenda packet for the members' review.

RCF REPORT – Mr. Matchett noted that the meeting minutes were included in the agenda packet for the members' review.

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

MISCELLANEOUS BUSINESS

AGRIP Conference Report – October 4-7, 2015 – Mr. Matchett stated that his report was included in the agenda packet. He highlighted the following items:

Dealing with Fraud in the Pool – He noted that there was a discussion regarding an employee that was able to set up a system, which the auditors did not find, of payments, to himself for services which were not covered.

Catastrophe Bonds – He noted that instead of purchasing re-insurance from an insurance carrier, you can purchase a bond from an investor, who places the amount of money purchased in a separate account. If the catastrophe occurs, the Fund gets the money to use as they wish. If the catastrophe doesn't occur, then the investor gets to keep the money and the premium paid for the reinsurance. The advantage is that the funds are available immediately and are usually for multiple years of coverage.

Body Worn Cameras – He noted that using body cameras can create as many difficulties as they are intended to resolve. By their design, the cameras don not provide the "whole truth" because they do not provide the information which led to the call nor the other information provided by the dispatcher. The filming of the event becomes the "truth" believed by the jury. The other concern is the storage of tapes, evidence security, privacy protection and public records requests. Unauthorized use of the tapes can have serious privacy and HIPPA concerns.

Use of Drones – He noted that drones are becoming more prevalent; schools use them to video their bands and athletic teams, towns use them to review and manage their vacant property, parks and forests. Operators must follow the rules found at: www.knowbeforeyoufly.org.

NEXT MEETING

Chair Mansdoerfer noted that the next meeting of the BURLCO JIF will take place on **Monday, November 16, 2015 at 4:00 PM** at the **Hainesport Municipal Building, Hainesport, NJ**.

PUBLIC COMMENT

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

EXECUTIVE SESSION MEETING – Resolution #2015-30

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 Ms. Jack, to adopt Resolution #2015-30. 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. Cramer, 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. Keller, seconded by Ms. Jack, to approve the following claims as discussed in *Closed Session*.

<i>Workers' Compensation</i>	<i>Property</i>
Z222383	Z25337

ROLL CALL *Yeas*

Rich Ireton, *Alternate*, **Bass River Twp**
Richard Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Dean Buhner, *Alternate*, **Bordentown Twp**

Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jamey Eggers, *Alternate*, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Rich Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, *Chair*, **Lumberton Twp**
Sean Gable, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Michele Brown, *Alternate*, **Pemberton Twp**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
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

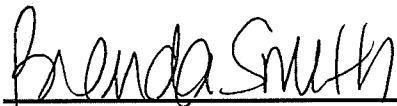
There were no Abandonment of Subrogation claim(s) presented in Closed Session.

MOTION TO ADJOURN


Chair Mansdoerfer entertained a motion to adjourn the October 20, 2015 meeting of the BURLCO JIF.

Motion by Mr. Cramer, seconded by Ms. Jack, to adjourn the October 20, 2015 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:44 pm.



Brenda Smith,
Recording Secretary for


J. Paul Keller, *Secretary*