

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

MARCH 21, 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, March 21, 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 Buhner, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Donna Kilburn, *Alternate*, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield 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**

Absent Fund Commissioners were:

Linda Dougherty, **Edgewater Park Twp**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul J. Miola, CPCU, ARM, 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
Conner Strong & Buckelew
EJA/Capacity Insurance
Hardenberg Insurance Group

Absent Risk Management Consultant agencies were:

Insurance Agency Mgmt

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 February 21, 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. Cramer, seconded by Mr. McMahon, to approve the Open & Closed session meeting minutes of the February 21, 2017 meeting of the Fund as presented. Commissioner Jack abstained. Motion carried.

The Closed Session minutes of the February 21, 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 February 21, 2017 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:

Lost Time Accident Frequency Report– Mr. Miola stated that the Lost Time Accident Frequency Summary and Statewide Recap for January, 2017 is included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of February, 2017 be included as part of the minutes of today's meeting and are included in the agenda packet.

2016 Safety Incentive Program Awards – Mr. Miola 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.

2017 Optional Safety Budget - Mr. Miola 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.

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

He asked the members to claim these funds ASAP and not wait until the end of November, 2017.

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

EPL Allowance – Mr. Miola reminded members that the Fund has budgeted \$200 for each member to help offset employment practice related expenses such as the solicitor's fee for updating member's EPL policies and procedures.

EPL Helpline – Authorized Contact List – Mr. Miola asked members to review the attached list for accuracy especially following local Reorganization Meetings. 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. Miola noted that the Financial Fast Track Report for December, 2017 was included in his report. The JIF's surplus position as of December 31, 2017 was \$10,570,666.

Regulatory Filing Checklists - – Mr. Miola 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. Miola 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. Miola 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. Miola stated that a report listing the current status of all approved skateboard parks or those under construction were 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 – Mr. Miola reminded the members that the MEL will reduce each member’s 2017 Workers Compensation loss funding premium by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2017. This credit will also be extended to the member’s CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member’s Workers Compensation funding premium. The sign-in sheets from the previous classes can be found on the JIF’s website. The last training date is scheduled on the following date:

March 29, 2017 - O’Connor’s American Bar & Grille, Eastampton

Inclement Weather Policy– Mr. Miola noted that the Fund adopted an Inclement Weather Policy, a copy of which is available on the JIF website (www.burlcojif.org). Should it be necessary to cancel a meeting, his office will attempt to contact the Fund Commissioners via e-mail, telephone contact or posting a message on the website. Members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

Financial Disclosure Form – Mr. Miola 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.

Property Appraisals – Mr. Miola stated that each member will receive a notification from his office asking that they review and update their property schedule located in the Exigis Exposure Data Management System. Once the members respond, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS, Those who are not receiving a physical inspection in 2017 will have their building and contents values trended accordingly.

2017 Safety Kickoff Breakfast – Save the Date – Mr. Miola stated that On April 4, 2017, the BURLCO JIF will hold its 26th Annual Safety Breakfast at Indian Springs Country Club in Marlton, New Jersey. The breakfast will begin at 8:30am. He noted that a “save the date” was emailed to all Safety Coordinators, Claims Coordinators, Fund Commissioners and Risk Management Consultants on January 11, 2017. The invitation and response forms were emailed out in early March.

Technology Risk Assessment – Mr. Miola stated that the Technology Risk Assessments conducted by Pivot Point Security are being completed. He noted that once they are complete, the individual member reports will be mailed to the Municipal Clerk, with an electronic copy of the report emailed to the Fund Commissioners and Risk Management Consultants. Also, a webinar will be scheduled so that members’ questions can be addressed. He noted that it is

anticipated that training and policies and procedures to address the greatest areas of exposure will need to be developed.

New Fund Commissioner Orientation – Mr. Miola stated that his office will be conducted a New Fund Commissioner Orientation training prior to the Executive Committee meeting on May 16, 2017 at 2:30PM at the Hainesport Municipal Building. An email notification with further details will be sent out to all Fund Commissioners and Risk Management Consultants in late April.

Website (www.burlcojif.org) – Mr. Miola 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. Miola stated that there was no new member activity to report. Mr. Miola asked if there were any questions at this time. There were none.

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were two (2) closed case(s) for the month of March, 2017.

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); ***First Responders – Safe Lifting and Moving of Patients.***

MSI Training Programs – He noted that the upcoming MSI training programs for March, April and May, 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 – March

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 Ladder Safety. He noted that according to the CDC, 43% of fatal falls in the last decade have involved a ladder. The four main types of ladder accidents are:

- Selecting the wrong type of ladder
- Using worn or damaged ladders
- Incorrect placement of ladders
- Incorrect use of ladders

Mr. Roselli noted that three (3) points of contact must be maintained at all times and a job should not be undertaken if it is meant for 2 or more people. Ask the question....”Is there other equipment on hand that is a safer option?”

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 are planning to work together to offer their employees a Joint Municipality Wellness Day on April 26, 2017. Vendors have been invited and are responding.
- Ms. Schiffer stated that Medford, Tabernacle, Lumberton, Shamong and Southampton are planning to work together to offer their employees a Joint Municipality Wellness Day on May 23, 2017.
- Lumberton, Medford, Palmyra, Pemberton Township and Southampton all have presentations planned.
- Delanco has a Walking Challenge underway. They purchased pedometers for their employees.
- North Hanover and Lumberton have challenges planned in the future.
- 2017 Wellness Funds: Members should have received notification on their Wellness Funds for 2017. She asked the members to try to work together early in the year to allocate the funds.
- Firefighters Ad Hoc Committee – Meetings will be held quarterly. The next meeting is scheduled for May 16 2017.

- **March 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 *February 2017*.

Lost Time v. Medical Only Cases

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

	<i>Feb</i>	<i>YTD</i>
<i>Lost Time</i>	3	3
<i>Medical Only</i>	5	13
<i>Report Only</i>	5	8
<i>Total Intakes</i>	13	24
<i>Report Only % of Total</i>	38.5%	33.3%
<i>Medical Only/Lost Time Ratio</i>	63:37	81:09
<i>Average Days to Report</i>	1.2	5.1

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>	211
<i>Transitional Duty Days Worked</i>	107
<i>% of Transitional Duty Days Worked</i>	50.7%
<i>Transitional Duty Days Not Accommodated</i>	82
<i>% of Transitional Duty Days Not Accommodated</i>	38.9%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>Feb</i>
<i>Bill Count</i>	124
<i>Original Provider Charges</i>	\$218,192
<i>Re-priced Bill Amount</i>	\$64,073
<i>Savings</i>	\$154,118

<i>% of Savings</i>	70.6%
<i>Participating Provider Penetration Rate - Bill Count</i>	92.7%
<i>Participating Provider Penetration Rate – Provider Charges</i>	96.3%
<i>EPO Provider Penetration Rate - Bill Count</i>	85.1%
<i>EPO Provider Penetration Rate – Provider Charges</i>	96.6%

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 **February 28, 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 \$11,777.02. This generated an average annual yield of .80%. After including an unrealized net gain of \$3,780.00 in the asset portfolio, the yield was adjusted to 1.06 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$133,980.00 as it relates to market value of \$8,866,020.00 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of two (2) obligations with maturity greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$2,156.70	\$2,493.70
Overpayment Reimbursements	\$256.60	
FY 2017 Premium Receipts	\$2,816,912.00	
FY 2017 Approp. Refund	\$885.00	

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

Delran Township	\$73,500.00
Chesterfield Township	\$1,045.00
Bordentown City	\$10,459.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$16,651,255.59 to a closing balance of \$18,736,962.31 showing an increase in the Fund of \$2,085,706.72.

Loss Run Payment Register – February, 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 \$148,945.71. The claim detail shows 221 claim payments issued.

Bill List – March, 2017

For the Executive Committee's consideration, Mr. Tontarski presented the ***March 2017 Bill List*** in the amount of \$83,487.92.

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

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**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Donna Kilburn, *Rep*, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield 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

JOINT COVERAGE COMMITTEE – February 28, 2017

Cyber Liability Coverage

Motion by Mr. McMahon, seconded by Ms. Jack, authorizing the Executive Director to bind additional excess Cyber Liability Coverage limits from XL Catlin & Beazley Insurance. All in favor. Motion carried.

MEL/RCF/E-JIF REPORT

MEL Committee Meeting – March 1, 2017

Ms. Jack stated that the meeting minutes were included in the agenda packet. She noted that the MEL's surplus increased by \$6 million during 2016. The MEL's surplus stands at \$21 million.

EJIF Committee Meeting – March 1, 2017

Ms. Jack stated that the meeting minutes were included in the agenda packet and are self explanatory.

RCF Committee Meeting – March 1, 2017

Mr. Matchett stated that the meeting minutes were included in the agenda packet. He noted that the 2017 MEL & MR HIF Educational Seminar is scheduled for April 21, 2017, beginning at 9:00am at the National Conference Center in East Windsor, New Jersey. The seminar qualifies for an extensive list of continuing education credits. He noted that there is no fee for the seminar as it is open to Clerks, RMCs, CFO/CMF and CPWM's.

MISCELLANEOUS BUSINESS

Next Meeting

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

PUBLIC COMMENT

Motion by Mr. McMahon, seconded by Ms. Jack, 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 #2017-20

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. Cramer, seconded by Ms. Jack, to Adopt ***Resolution #2017-20***. 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>Property</i>
<i>2017094258</i>	<i>2017094537</i>
<i>001207890</i>	
<i>001246647</i>	
<i>001255153</i>	
<i>001255000</i>	
<i>001224714</i>	
<i>001241222</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 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**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Donna Kilburn, *Rep*, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield 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 were (2) two abandonment of Subrogation claim(s) presented in Closed Session.

#001224714 - \$1,799.91

#001241222 - \$1,082.15

Motion by Mr. McMahon, seconded by Ms. Jack, to authorize the abandon subrogation as presented. All in favor. Motion carried.

MOTION TO ADJOURN

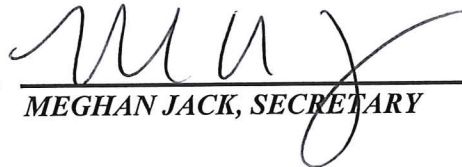
Chair Keller entertained a motion to adjourn the March 21, 2017 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Ms. Jack, to adjourn the March 21, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:46pm.



Brenda Smith,
Recording Secretary for


MEGHAN JACK, SECRETARY