

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

October 17, 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, Tuesday, October 17, 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

Rich Ireton, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Michael Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**.....arrived 4:07
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp.**.....arrived 4:07
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Twp.**.....arrived 4:07
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Mike Templeton, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Meredith Tomczyk, **Mt. Laurel Twp.**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

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

CONDUCT OF MONTHLY MEETING

Motion by Ms. Jack, seconded by Mr. McMahon, 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.

RESOLUTION 2017-34 – APPOINTING A RECORDING SECRETARY

Motion by Ms. Jack, seconded by Mr. Cramer, Adopt Resolution 2017-34 authorizing the appointment of a Recording Secretary from October 1, 2107 through December 31, 2017.

ROLL CALL *Yeas*

Rich Ireton, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Michael Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**

Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Twp.**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
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.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the September 19, 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. Gural, to approve the Open & Closed session meeting minutes of the September 19, 2017 meeting of the Fund as presented. Ms. Jack abstained.

Motion carried.

The Closed Session minutes of the September 19, 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 September 19, 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:

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. If encumbered, you have until February 1, 2018 to utilize the funds. Mr. Forlenza noted his office will not send out any reminders on encumbered balances.

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. If encumbered, you have until February 1, 2018 to utilize the funds. Mr. Forlenza noted his office will not send out any reminders on encumbered balances.

2017 Wellness Incentive Program Allowance – 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. If encumbered, you have until February 1, 2018 to utilize the funds. Mr. Forlenza noted his office will not send out any reminders on encumbered balances.

EPL Helpline – Authorized Contact List – Mr. Forlenza asked members to review the attached list for accuracy. He noted any changes must be done by Resolution and the Resolution for this is on the JIF website at www.burlcojif.org. Please contact the Executive Director's office with any questions.

Elected Officials – Save the Date – Mr. Forlenza stated that the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2018 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2018. 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 2018 MEL Assessment. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 7, 2017. Invitations/RSVP's for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in late October. The trainings have been scheduled on the following dates:

The trainings have been scheduled on the following dates:

December 7, 2017 - Merighi's Savoy Inn, Vineland
January 30, 2018 - Nicolosi's Catering, West Deptford
February 7, 2018 - Merighi's Savoy Inn, Vineland
March 28, 2018 - O'Connor's American Bar & Grille, Eastampton

MEL Cyber Risk Management Program – Mr. Forlenza stated this program will be discussed in greater detail over the next couple of weeks. The program will incorporate employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance standards. Members who come into compliance with the program will have a reduced deductible for cyber related claims. Currently members have a \$10,000 Cyber Liability deductible per claim; however, if the member is in compliance with the MELs program, the deductible drops to \$5,000, with options for an even lower deductible based on conformance in other areas of Cyber safety. Mr. Forlenza noted the MEL is looking to role this program out at the League of Municipalities; however, members are likely to see information released his office prior to the League. If you have any questions, please contact the Executive Director's office.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there no closed cases for the month of October, 2017.

Ordinances– Mr. DeWeese stated that since the last meeting he has had discussions with some members in regards to Vacant Property Registration and Fee Ordinances. He has prepared a Bulletin which he will be sending out to all members that suggests that these Ordinances be reviewed with your Solicitor as there are a number of challenges questioning the legality of these ordinances and he feels there will be many more coming. He reiterated that it is important for members to review this matter with their Solicitor as a large portion of these law suits might not be covered under your EPL/POL polices or the JIF GL policy as these challenges are seeking for the ordinances to be nullified and the fees collected returned.

SAFETY DIRECTOR'S REPORT

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

MEL Video Library – He noted this has been updated recently, so please utilize it. If a copy of the video library titles is needed, you can find it at the MEL or JIF website.

Safety Director's Bulletins – He noted that there were two (2) bulletin(s);

- *Safety in the Office*
- *Office Safety*

MSI Class Listing for the Remainder of 2017 – He referenced the MSI Classes that will be available in October, November and December that were included in the agenda packet.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – October

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 lifting safely. He noted the following SMART lifting techniques, noting that taking just a few extra moments to think, can prevent an injury:

- Size up the load
- Move the load closer
- Always bend your knees
- Raise the load with your legs
- Turn your feet in the direction you want to move

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:

- Delanco: Dr. Sigafos has been hosting Stress Awareness Lunch & Learns. Ms. Schiffer noted 3 of the 5 scheduled events have been completed. Delanco is in the *Spotlight* of the Month for hosting this event and inviting the neighboring municipal Police Officers.
- Mansfield is participating in a five (5) week smoking cessation program for the Firefighters. There are 6 participants and the third week is the quit week. Ms. Schiffer feels this will be a successful program. She noted this program can be offered to anyone, and if you are interested, please contact her.

- Ms. Schiffer noted some ideas she had included in the agenda in order to utilize your Wellness Funds. She asked everyone to please encumber your funds if you don't plan on using them by November 30 so that you do not lose your funds.
- She noted she had previously sent out a calendar of events for October. It includes ideas on giving thanks to self and others that employees can do every day. She noted she is working on one for November, and if you did not receive it and would like one, please contact her
- Firefighters Ad-Hoc Committee: The meeting for this evening has been cancelled. Going forward the small committee is going to discuss what they really want to accomplish from this committee.
- Ms. Schiffer noted in her News Letter this month there are other ways you can use your Halloween candy other than to eat it, so please read the newsletter

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 September, 2017 noting there were only six (6) claims reported.

Lost Time v. Medical Only Cases

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

	<i>Sept.</i>	<i>YTD</i>
<i>Lost Time</i>	1	15
<i>Medical Only</i>	3	82
<i>Report Only</i>	2	37
<i>Total New Claims Reported</i>	6	134
<i>Report Only % of Total</i>	33.3%	27.6%
<i>Medical Only/Lost Time Ratio</i>	75.25	85:15
<i>Average Days to Report</i>	1.7	2.4

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>	1,128
<i>Transitional Duty Days Worked</i>	945
<i>% of Transitional Duty Days Worked</i>	77.0%
<i>Transitional Duty Days Not Accommodated</i>	283
<i>% of Transitional Duty Days Not Accommodated</i>	23.0%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>September</i>
<i>Bill Count</i>	101
<i>Original Provider Charges</i>	\$89,769
<i>Re-priced Bill Amount</i>	\$46,147
<i>Savings</i>	\$43,622
<i>% of Savings</i>	48.6%
<i>Participating Provider Penetration Rate - Bill Count</i>	98.0%
<i>Participating Provider Penetration Rate – Provider Charges</i>	95.4%
<i>EPO Provider Penetration Rate - Bill Count</i>	95.5%
<i>EPO Provider Penetration Rate – Provider Charges</i>	97.8%

Ms. Beatty noted there is a new Ocean County Provider listing on the JIF website and noted Kennedy Hospital is now Jefferson Health.

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 **September 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 \$18,850.21. This generated an average annual yield of 1.19%. After including an unrealized net loss of \$38,139.92 in the asset portfolio, the yield was adjusted to -1.22% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$134,379.46 as it relates to market value of \$14,837,696.56 vs. the amount invested. The current market value; however, when considering the total accrued income at month end is \$14,898,113.71.

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	\$50.00	\$94,257.24
Overpayment Reimbursements	\$.00	
FY 2017 Premium Assessments	\$1,028,378.00	

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

Delran Township	\$73,987.00
Chesterfield Township	\$1,052.00
Bordentown City	\$22,611.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$18,660,663.27 to a closing balance of \$19,405,158.43 showing an increase in the Fund of \$744,495.16.

Loss Run Payment Register – September 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 \$468,293.64. The claim detail shows 450 claim payments issued.

Amended Bill List – October 2017

For the Executive Committee's consideration, Mr. Tontarski presented the October 2017 Amended Bill List in the amount of \$496,570.51, which included a payment to Brenda Smith, previous Recording Secretary. The amended bill list includes payment to newly appointed Recording Secretary Kris Kristie.

Chair Keller entertained a motion to approve the September 2017 Loss Run Payment Register and October 2017 Amended 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. Mc Mahon, to approve the *September 2017 Loss Run Payment Register and October 2017 Amended Bill List* as presented.

ROLL CALL *Yeas*

- Rich Ireton, *Alternate*, **Bass River Twp.**
- Rich Wolbert, **Beverly City**
- Grace Archer, **Bordentown City**
- Michael Theokas, **Bordentown Twp.**
- Glenn McMahon, **Chesterfield Twp.**
- Gene DiFilippo, **Edgewater Park Twp.**
- Patricia Hansell, **Fieldsboro Borough**
- Richard Brook, **Florence Twp.**
- Paula Kosko, **Hainesport Twp.**
- Brian Umba, *Alternate*, **Lumberton Twp.**
- Kathy Burger, **Medford Twp.**
- Mary Picariello, **North Hanover Twp.**
- John Gural, **Palmyra Borough**
- Dennis Gonzalez, **Pemberton Twp.**
- Meghan Jack, **Riverside Twp.**
- David Matchett, **Shamong Twp.**
- 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

SAFETY COMMITTEE

Mr. Cramer stated that the Committee met on September 19, 2017 and a copy of the meeting minutes is included in the agenda packet. He stated that he provided the membership with a verbal report at last month's meeting. He stated that a copy of the Semi-Annual Safety Director Report is also included in the agenda.

Mr. Cramer asked if there were any questions. No questions were entertained.

FINANCE COMMITTEE

Mr. Forlenza stated that the Committee met on October 6, 2017 and a copy of the meeting minutes was a handout. He stated that the Committee will meet one more time this year where the Budget and member assessments will be finalized. He noted that 2018 will mark the 4th or 5th year in a row where the Budget has gone down and most members will see a reduction in their Assessment for next year. He then highlighted the following items:

- Reviewed the Assessment Strategies included in the agenda packet.
- Reviewed the Loss Funding Budget noting it has dropped 4.81% over last year's Loss Funding Budget

Mr. Forlenza asked if there were any questions. No questions were entertained.

STRATEGIC PLANNING COMMITTEE

Ms. Burger stated that the Committee met before the meeting and a copy of the meeting minutes will be included in the November agenda packet. She highlighted the following items:

- All members renewing for 2018 have sent in their Resolutions and Contracts.
- Membership Renewal realignments were discussed
- In regards to the Renewal Visits, all renewing towns were visited with the exception of Woodland Twp.
- Executive Committee Meeting dates for 2018 were discussed and kept on the 3rd Tuesday of the month; however, the start time has been moved from 4:00 PM to 3:30 PM
- Fund Commissioner Attendance was reviewed in detail.

- Elected Officials Save the Date has been sent out and the official invitation with RSVP will be sent out in early November
- Re-designing the BURLCOJIF website
- Those eligible to attend the AGRiP and PRIMA Conferences in 2018 will receive an email in January
- The 2017 Annual Reports will be distributed in December; 8 copies will be distributed per member.
- Technology updates were discussed
- The Annual Retreat will be held at Café Madison on April 17, 2018.

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

Mr. Forlenza noted that during the meeting they had discussed this year's December Meeting, and where it would be held. He asked for a Motion to authorize the Executive Directors office to re-advertise the location of the December Meeting, which will be held at either the Medford Public Safety Building or the Medford Lakes Country Club.

Motion by Mr. Gural, seconded by Ms. Jack, to allow the Executive Director's office to re-advertise the location of the December meeting. All in favor. Motion carried.

MEL REPORT

The MEL met on October 18, 2017 and a copy of the meeting minutes will be included in the November 2017 agenda.

RCF REPORT

The RCF met on October 18, 2017 and a copy of the meeting minutes will be included in the November 2017 agenda.

EJIF REPORT

The EJIF met on October 18, 2017 and a copy of the meeting minutes will be included in the November 2017 agenda.

MISCELLANEOUS BUSINESS

AGRiP Report

Mr. Matchett noted his report was included in the Agenda packet and is self-explanatory.

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, November 21, 2017 at 4:00 PM** at the **Hainesport Municipal Building, Hainesport, NJ**.

PUBLIC COMMENT

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

Chair Keller opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2017-35

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

Motion by Ms. Jack, seconded by Mr. McMahon, to Adopt ***Resolution #2017-35***. 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>General Liability</i>
001239995	001247176	001199544
001223718		001216385
001224387		
001242785		
001242873		

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*

Rich Ireton, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**

Michael Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Twp.**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
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 two (2) abandonment of Subrogation claim(s) presented in Closed Session.

#001242785

#001242873

Motion by Ms. Jack, seconded by Mr. McMahon, to authorize to Abandon Subrogation as presented.

ROLL CALL *Yeas*

Rich Ireton, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Michael Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
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John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Twp.**
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David Matchett, **Shamong Twp.**

J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

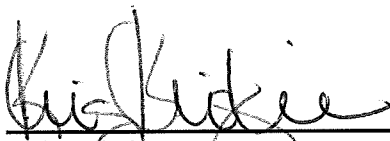
Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the October 17, 2017 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. Gural, to adjourn the October 17, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:54 pm.



Kris Kristie,
Recording Secretary for



MEGHAN JACK, ACTING SECRETARY