

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

March 19, 2019

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 19, 2019 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30PM.

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 Some, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Jeffrey Elsasser, **Alternate, Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
John Browne, **Alternate, Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Patricia Hansell, **Fieldsboro Borough**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Tom Pullion, **Edgewater Park Twp.**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, Executive Director, *AJG Risk Management Services, Inc.*
Paul J. Miola, CPCU, ARM, *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*
Lou Romero, Technology Risk Services Director, *Secure Data Consulting Services*
Ed Cooney, Fund Underwriter, *Conner Strong*

Also present were the following Risk Management Consultant agencies:

CBIZ Benefits & Insurance Services
Conner Strong & Buckelew
Hardenberg Insurance Group
EJA/Capacity Insurance
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 Mr. Cramer, 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 Jack presented the meeting minutes of the February 19, 2019 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. McMahon, seconded by Mr. Cramer, to approve the Open & Closed session meeting minutes of the February 19, 2019 meeting of the Fund as presented. **Motion carried.**

The Closed Session minutes of the February 19, 2019 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 19, 2019 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:

2018 Safety Incentive Program Awards – Mr. Forlenza noted a report detailing the base award amounts for each member is included in the agenda. He explained that once the Optional Safety Incentive Program Awards are calculated an email will be sent to all members with their total award amounts and the attached report will be updated. He reminded the committee that the

deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

2019 Optional Safety Budget - Mr. Forlenza stated that a letter from his office describing how to collect your 2019 Optional Safety Budget allowance was e-mailed on or about February 15, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Optional Safety Budget allowance, please contact his office. Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

2019 Wellness Incentive Program Allowance – Mr. Forlenza stated a letter from his office describing how to collect your 2019 Wellness Incentive allowance was e-mailed on or about February 15, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Optional Safety Budget allowance, please contact our office. Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

EPL/Cyber Allowance - Mr. Forlenza noted that the JIF has budgeted \$500 for each member to help offset employment practice and/or cyber security related expenses and asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2019 and if you encumbered these funds, they must be claimed by February 1, 2020.

New MEL EPL Helpline – Authorized Contact List – Mr. Forlenza noted that the *EPL Helpline* through *Enquiron* has been discontinued and will no longer be accessible to members. It has been replaced with the *MEL Employment Practices Helpline* to assist our members by providing legal advice on employment related issues. The goal is to provide the municipalities with early guidance on employment related issues to hopefully avoid and/or control potential expensive litigation in these matters. The enclosed flyer describes the program. The benefits of the program are:

- Provides enhanced local expertise to our members from individuals that they know and trust;
- Provides an opportunity for our attorneys who understand the MELJIF system to get involved in potentially volatile situations early;
- Provides our members' access to attorneys that know NJ law and also know our members and their needs.

The Members will have unlimited access to the Helpline attorneys, or which one is Mr. DeWeese, to seek advice on employment related issues. The Members can appoint two municipal representatives who will be permitted to contact the Helpline attorneys with their inquiries. The appointment of the two municipal representatives must be made by Resolution of the Governing Body. Please note that Municipal Solicitors cannot be appointed as Helpline Contacts. Enclosed please find the most recent list of authorized contacts for the MEL Employment Practices Helpline. These authorized contacts are the only representatives permitted to access this service. Please contact the Executive Director's Office or David S. DeWeese, Esquire with any questions regarding the Helpline.

Statutory Bond Status– Mr. Forlenza referenced a report in the agenda of the latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy, and remember the coverage is for the individual, not the position. Any

questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA.

Elected Officials Training – Mr. Forlenza noted the last of four trainings is scheduled for March 21, 2019 at O’Connor’s American Bar & Grill in Easthampton. The MEL will reduce each member’s 2019 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2019. The total credit is limited to 5% of a member’s 2019 MEL Assessment. The sign-in sheets from December 6, 2018, January 31, and February 6, 2019 seminars are posted on the JIF website. Please be sure to review the sign-in sheets for accuracy.

Police One Training – Mr. Forlenza noted the Police One online training is underway and in place to help reduce the skyrocketing costs associated with police related injuries and lawsuits. Mr. Garish will in greater detail during his report.

Employee Cyber Hygiene Training – Media Pro – Mr. Forlenza reminded the members that to help combat the rise in cybersecurity threats, the JIF has contracted with MediaPRO to deliver online technology risk training for Member Municipalities. On Friday, November 9, 2018 an email containing a spreadsheet was sent to all Fund Commissioners asking that they provide the first name, last name, title, and email address of each employee that they want to have access to the training module. To date, 66.4% of employees who have signed up for the training have completed it. Mr. Forlenza noted there is still one (1) town that has not provided this information. Once that information is received, the training will be assigned to these employees. Please contact Megan Matro in the Executive Director Office’s if you have any questions.

Technology Risk Management Services – Pivot Point – Mr. Forlenza noted that on November 27, 2018, an email was sent to all members asking that they provide the Executive Director’s office with the IP addresses of all of their public facing networks and the contact information for their IT professional. He explained that the IP addresses are needed by Pivot Point Security so they can begin the vulnerability testing of members’ networks. To date there are still three (3) members who have not supplied this information: Chesterfield, Woodland, and Wrightstown. Once this information is received, members will begin to see the role out of different risk management services from Pivot Point. Please do not hesitate to contact the Executive Director’s office if you have any questions.

Payroll Audits – Mr. Forlenza noted on or about February 7, 2019 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers’ compensation exposure verification audits of members’ 2018 payrolls. These payroll figures will serve as the basis for your 2020 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year’s payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically. Details on how the data can be sent were included in the February 7, 2019 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

Property Appraisals – Mr. Forlenza noted on or about February 7, 2019, each member and their RMC’s received a notification from his office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2019

will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 22, 2019.

Annual Planning Retreat – Mr. Forlenza reminded the Fund it will be holding its Annual Planning Retreat on April 16, 2019 at Café Madison, Riverside at 8:30 AM. Following the Retreat will be the Executive Committee Meeting at 3:30 PM. An invite was emailed to all Fund Commissioners, Alternates, RMC's, Safety and Claims Coordinators. If a representative from your town attends a full day of the Retreat, your town will earn an additional \$250 Safety Incentive award.

New Fund Commissioner Orientation – Mr. Forlenza stated that New Fund Commissioner Orientation training will be conducted prior to the Executive Committee Meeting on May 21, 2019 at 1:30 PM in Hainesport. An email notification with further details will be sent to all Fund Commissioners and RMC's in early April.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there was one (1) closed case(s) for the month of February, 2019. He then briefly reviewed the claim with the membership.

Shadle v. Township of Riverside

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that Mr. Saville has had a medical procedure and is home recovering, but will be out for a few months and he will be presenting the Safety Director's Report in his absence. Mr. Garish then stated that the Safety Director's Report is self-explanatory and is included in the agenda. He highlighted the following items:

In regards to Police One Training, Mr. Garish reported that out of 27 members, 19 member towns actually have Police departments, and to date, seven (7) of those members have currently enrolled in the training program or submitted their rosters; however, of those seven (7), only five (5) member towns have actually participated in the training. This equates to 240 classes taken, and 51 classes in regards to the Cyber element of the training have been completed. Mr. Garish reported his office, along with Police One Academy, will be reaching out to those members to get them on board with the program. He also noted if you would like to see what activity your specific Police department has done in terms of the training, please see him after the meeting and he will let you know. Mr. Garish stated he would like to give kudos to those members who have already made use of these trainings.

MEL Video Library – He noted three members utilized the Library in February and asked that it please be utilized. If a copy of the video library titles is needed, you can find it at the MEL or JIF website. He also pointed out there is a new email address: melvideolibrary@jamontgomery.com, and phone number: 856-552-4900.

Safety Director's Bulletins – He noted bulletins and notices send out in February included:

- *MEL Leadership Classes – Spring 2019*
- *MSI Training Schedule*

MSI Class Listing – Mr. Garish referenced the list of MSI Classes that are available in March, April, and May that are included in the agenda packet. He noted that a current list of MSI Training Administrators needs to be kept up to date, so if there are any changes in regards to the Training Administrator, please advise afelip@jamontgomery.com

Mr. Garish noted the membership will begin receiving their RTK Dropbox links over the next month and his office is approximately 50% done with the BURLCO JIF.

Mr. Garish noted there is a handout on an Excited Delirium training scheduled for April 12, 2019 at Merighi's in Vineland. The training is open to all members and if you know anyone from your town who would like to attend, please contact the Safety Directors office.

And lastly, Mr. Garish stated he was happy to report we had participation from all members except one member town for both the Safety Breakfast and the Safety/Claim Coordinator Roundtable for 2019.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – March

Mr. Roselli presented the *Lessons Learned from Losses* for March which reviewed the importance of Indemnity Agreements. He highlighted the following:

- Consult with your town's Solicitor
- Consult with your RMC
- Review current indemnification agreements and contracts to ensure they clearly indicate where responsibilities lie.
- If your town was named as an additional insured in a Certificate of Insurance, confirm that the insurer has your town named as an additional insured on a policy endorsement. Do not assume it is just because it is stated on the Certificate of Insurance.

Mr. Roselli then reviewed examples of claims that were settled in the JIF's favor due to the correct Indemnity Agreements in place.

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 stated that she is setting up appointments with those she has not yet met with to start planning for wellness activities throughout the year. She then highlighted the following:

- Chesterfield – Met and planned for the year. First event will be a lunch and learn in April. Interesting topic for a future L&L is on Handling Diversities.
- Delanco – planning a lunch and learn for April
- Hainesport – continuing with their monthly Healthy Snack where employees sign up to bring in a healthy snack to share. Planning for an April Step Challenge. Details to follow.
- Mansfield – Met to start planning some events. Targeting a lunch and learn on smoothies. Details to follow as they are confirmed.
- Healthy Lifestyle Challenge participants: Beverly City, Bordentown Township, Chesterfield (pending), Lumberton, Medford, and Westampton. If you are interested in offering this challenge, please let me know. It can be started at any time throughout the year.
- Police and EMT Departments embrace wellness:
 - Bordentown Township - Police Fitness Testing, Captain Buscio Program Incentive, Wellness Board of Events/Recipes/Newsletter/Workout of the month, filtered water system

- Edgewater Park Police - Holding Fitness Testing
- Florence Township - Holding Fitness testing, provide healthy snacks, Squad Challenge to increase participation in the standard PT test categories by adding points for Squad participation and weight loss, and are hosting a Sleep deprivation speaker during Staff Mtg. in April
- Mt. Laurel EMT – Has two (2) presentations set up on Sleep deprivation and continue with monthly yoga classes and fatigue risk management program.
- March Wellness Connection Newsletter – Ms. Schiffer noted her newsletter includes such things as: Facts on Colon Cancer; 3 Steps To Mindful Eating; Benefits of Stretching; and Reasons to try Turmeric.
- Ms. Schiffer also noted in lieu of the monthly calendar she has included a chart on a variety of stretches that can be done to protect against injuries and help with sore muscles.
- Wellness Incentive Allowances must be claimed/encumbered by November 30, 2019, and collected by February 1, 2020, so if you haven't planned any wellness activities for the end of this year, be sure to contact her for a meeting.

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, 2019.

Lost Time v. Medical Only Cases

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

	<i>February</i>	<i>YTD</i>
<i>Lost Time</i>	0	5
<i>Medical Only</i>	9	19
<i>Report Only</i>	4	12
<i>Total Intakes</i>	13	36
<i>Report Only % of Total</i>	30.8%	33.3%
<i>Medical Only/Lost Time Ratio</i>	100	79:21
<i>Average Days to Report</i>	1.2	1.5

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>February YTD</i>
<i>Transitional Duty Days Available</i>	297
<i>Transitional Duty Days Worked</i>	145
<i>% of Transitional Duty Days Worked</i>	48.8%
<i>Transitional Duty Days Not Accommodated</i>	152
<i>% of Transitional Duty Days Not Accommodated</i>	51.2%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>February</i>
<i>Bill Count</i>	227
<i>Original Provider Charges</i>	\$325,557
<i>Re-priced Bill Amount</i>	\$116,084
<i>Savings</i>	\$209,473
<i>% of Savings</i>	64.3%
<i>Participating Provider Penetration Rate - Bill Count</i>	96.0%
<i>Participating Provider Penetration Rate – Provider Charges</i>	96.8%
<i>EPO Provider Penetration Rate - Bill Count</i>	96.4%
<i>EPO Provider Penetration Rate – Provider Charges</i>	99.6%

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero introduced himself stating that some may remember working with him in the past with PivotPoint; however, he now has a new role now as the Fund's Technology Risk Resource Director.

He stated he will be a resource for the member towns and his first goal is to work with each member town and their IT department to get them compliant with the MEL's Cyber Risk Management Program. He will be reaching out to each town within the next week or so to schedule time to assess the current status of your compliance with the program. He will then create a program with steps to assist in getting your town, and every member, compliant with the program.

Mr. Forlenza noted that Mr. Romero's contact information has been listed on the JIF website as well, should anyone need to get a hold of him. Mr. Forlenza reminded the members that compliance with the Program makes them eligible for reimbursement of up to 75% of their \$10,000 deductible.

Mr. Romero 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, 2019**, a copy of which was provided to the membership in the agenda packet.

Grace Archer, **Bordentown City**
Jeffrey Elsasser, *Alternate*, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
John Browne, *Alternate*, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Strategic Planning Committee Meeting – March 12, 2019

Ms. Burger stated that the minutes of the March 12, 2019 meeting will be included in next month's agenda packet, and there weren't any other highlights as Mr. Forlenza covered most of it in his Executive Directors Report.

Safety Committee Meeting – March 19, 2019

Mr. Cramer stated that the minutes of the March 19, 2019 meeting will be included in next month's agenda packet. He then stated that the Committee reviewed the Safety Director's Annual Loss Control Report, the JIF and MEL Loss Ratio Reports, the Regional Training schedule which included a training entitled "Back to Basics" which is a regulatory compliance course for Public Works, and once the Legislature decides what it is doing with Recreational Marijuana, we will set up a Regional Training to deal with situations that will arise from the enactment of this new law.

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

MEL/RCF/EJIF REPORT

Mr. Cooney, Fund Underwriter, was present to provide Program Updates to the Membership.

Mr. Cooney first discussed Reinsurance Renewals. He noted that the insurance market is getting very volatile and much more costly; however, he noted the MEL Program is running very well, and the Property rates remained flat this year. He noted that he anticipates over the next few years small inflationary increases vs. 10%-30% in some areas of the Country.

Mr. Cooney continued with the Liability program noting a very large change. He stated that for the last 30 years the MEL had a relationship with Genesis Insurance Company for different lines of coverage; however, this year saw the retirement of a long term Underwriter on the MEL account, along with a change of philosophy. This led Genesis to seek some large rate increases for this year, for really no reason. It was then decided to alternative markets from very specific insurance companies, who would return great options for our members, as well as a good, strong long term partner. Brit Insurance is that company and came in with an incredible renewal option, with a very competitive rate, and the option for the MEL to be able to take a quota share. He explained the MEL has a \$2 million retention, including the \$300,000 retention that the JIF has for each and every claim. The reinsurance then steps in when the claim costs exceed \$2 million. So for that layer that Brit Insurance takes over \$2 million, The MEL is now quota sharing in that layer, 80% v. 20%. This helps keep more premium dollars with the MEL and results in a savings of approximately \$1 million with Brit Insurance.

Mr. Cooney stated the rest of the program had a very strong renewal as usual. Safety National Insurance Companies reinsures the MEL Workers Compensation program and provided some rate decreases this year in return for a multi-year renewal.

Next Mr. Cooney touched on Public Officials and Employment Practices Liability. He noted that the MEL's performance is starting to get into a more predictable range of losses. The premiums have always increased through the years, averaging about 4.5%, but this year was a bit lower. He noted that the MEL is reviewing the underwriting process used which should be a bit more favorable to all the members as the premiums will be more appropriately allocated.

Mr. Cooney then discussed the Cyber program. He noted that between Dec and January there were 12 Cyber claims reported, which is more claims than the MEL ever experienced in a single year. It was discovered that six (6) of the claims were from one particular incident with very large claim amounts. Ransomware payment requests now range from \$200-\$300K per claim, as opposed to \$2-\$3K just a year ago. Mr. Cooney noted the importance of becoming Compliant with the MEL Cyber Risk Program so your town's deductible can be lowered. Once this is completed by all towns, then other protective programs can be rolled out. He noted that state wide there are 75 member towns that have complied with either Tier 1 or Tier 2 compliance, which is good, but he is hoping to move this along quickly to get the others compliant.

The new TULIP program has just launched and you can find out detailed information on the MEL of JIF Website. It is also much easier to use. Mr. Forlenza noted his office would be sending out a memorandum which simply lists only the BURLCO towns with the codes that have been assigned to them by the MEL.

Mr. Cooney discussed the new MEL EPL Helpline and noted it is roughly the same program, but now manned by MEL specific attorneys who focus on NJ Municipal Law. This program was launched at the beginning of March and Mr. DeWeese's firm is one of the firm's on the panel. There is a bulletin on the MEL website you can access for more detailed information.

Finally, Mr. Cooney discussed Vacant Properties. H noted that the MEL has discovered that if these particular properties are not manned or looked after, fires and other acts of vandalism start to occur resulting in some large losses. The MEL initiated a program that any vacant properties being added have to now go through a check list for approval of coverage. The program will be expanded next year to indicate that any vacant building being renewed for coverage is going to have to go through the same check list again.

Mr. Miola asked what he thinks the Cyber renewal will look like. Mr. Cooney stated that the Cyber renewal saw a 15% rate increase this year, which is why the MEL is pushing to have all towns compliant with the MEL Cyber Risk program, but there will be some sort of rate increase going into 2020.

Mr. Cooney asked if there were any questions. No questions were entertained. Chair Jack thanked Mr. Cooney for the updates.

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday, April 16 19, 2019 at 3:30 PM** at Café Madison, Riverside, following the BURLCOJIF's Annual Retreat.

PUBLIC COMMENT

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

Chair Jack opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2019-21

Chair Jack 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. Mascia, seconded by Mr. McMahon, to Adopt ***Resolution #2019-22***. 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 Jack entertained a motion to reopen the public portion of the meeting.

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>2017095893</i>	<i>001256269</i>	<i>2019167193</i>
		<i>2019164302</i>

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

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

ROLL CALL *Yeas* Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Jeffrey Elsasser, *Alternate*, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
John Browne, *Alternate*, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Richard Brook, **Florence Twp.**
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Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was one (1) abandonment of Subrogation claim(s) presented in Closed Session.

2017095893

MOTION TO ADJOURN


Chair Jack entertained a motion to adjourn the March 19, 2019 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Mr. McMahon, to adjourn the March 19, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:47 PM.



Kris Kristie,
Recording Secretary for



Glenn McMahon,
Fund Secretary