

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
HAINESPORT TOWNSHIP MUNICIPAL BUILDING
1 HAINESPORT CENTRE, RTE 537
HAINESPORT, NEW JERSEY
June 18, 2019**

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Hainesport Township Municipal Building, Hainesport, New Jersey, on Tuesday, June 18, 2019 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 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

Amanda Somes, **Bass River Twp.**
Sherri Hannah, *Alternate*, **Beverly City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco 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.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
Doug Cramer, **Tabernacle Twp.**
James Brady, *Alternate*, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Grace Archer, **Bordentown City**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**
Patrice Hansell, **Fieldsboro Borough**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, MGA, 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
John Saville, 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*

Also present were the following Risk Management Consultant agencies:

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

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

CONDUCT OF MONTHLY MEETING

Motion by Mr. Cramer, seconded by Mr. Gural, 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 May 21, 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. Ingling seconded by Mr. McMahon, to approve the Open & Closed session meeting minutes of the May 21, 2019 meeting as presented. **Motion carried.**

The Closed Session minutes of the May 21, 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 May 21, 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:

Certificates of Insurance – Mr. Forlenza referenced this report in the agenda packet and asked everyone to please review it for accuracy.

2018 Safety Incentive Program Awards – Mr. Forlenza noted a letter from his office describing how to collect your 2018 Safety Incentive Awards money was emailed to all members on April 10, 2019 and included in that letter was a notice of extension to be able to claim your funds in the form of a check. That deadline was extended to May 3, 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 2018 Safety Incentive Program allowance, please contact his office. He reminded the members 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 the members 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.

EPL Compliance Status – Mr. Forlenza noted each member’s compliance status with the MEL EPL/POL Risk Management Plan is included for your review in the enclosed report. Each member should review this report carefully to insure its accuracy. Currently, all members, except for Wrightstown are in compliance. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

MEL Cyber Risk Management Plan Compliance Status – Mr. Forlenza noted a report regarding each member’s compliance status with the MEL Cyber Risk Management Plan is included for your review. He reported only two (2) towns are compliant to date. Each member should review this report carefully to insure its accuracy. He stated he would discuss this more in a moment. If you believe the report to be inaccurate regarding your town, please contact Ed Cooney, Fund Underwriter at 973-659-6424.

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.

Renewal Resolutions & Agreements – Mr. Forlenza noted on or about June 3, 2019, Renewal Resolutions & Agreements were emailed out to those eight (8) towns up for renewal effective January 1, 2020. In order to ensure a smooth budget and renewal process for the JIF, we ask that you forward your Renewal Resolution and the included Agreement to Renew Membership in the BURLCO JIF to the Executive Directors office by Friday, August 16, 2019. If you have any questions, please contact the Executive Directors office.

Lastly, Mr. Forlenza reminded the committee that the Fund's cyber liability coverage carries a \$10,000 deductible; however, members have the opportunity to reduce that deductible to \$5,000 (Tier 1) if they meet basic criteria under Technical Competency, Sound Cyber Hygiene, and Technology Management. In addition, members have the opportunity to reduce their deductible to \$2,500 (Tier 2) per claim if they meet some additional security criteria within these areas.

Mr. Forlenza emphasized that all members should review the Plan with their IT professional to ascertain their current status and what actions need to be taken to comply with the program and qualify for lower deductibles. He noted to date, only two (2) towns of the 27 members, are compliant. Mr. Forlenza stated that when this Program was originally released, it was a bit confusing and difficult to understand. Pivot Point was charged with the responsibility of drafting cyber hygiene policies that met the MEL standards and would be easy for members to understand, customize to their needs, and implement. The Executive Directors office then spent several months working with Pivot Point and Lou Romero to tweak the policies and Program so they could be easily implemented.

Mr. Forlenza then announced that recently his office uploaded a number of documents to the JIF website to assist the members in implementing the Program. If you click on Tier 1, you will see an "IT Security Practices" policy that incorporates four (4) basic standards that each member needs to adopt and meet. In addition, there is also an "Incident Response Policy", again, that needs to be adopted and put into practice. Together these two polices incorporate the five (5) standards needed to complete Tier 1 compliance. In addition, there is also a model Resolution to adopt the Policies; a Checklist with instructions on how to teak the policies to your municipality's needs, and then the submittal checklist to submit to the MEL to become compliant. The same information is then available for Tier 2 compliance further down the webpage. Mr. Forlenza then asked the members to visit the webpage provide any feedback to his office.

Mr. Forlenza reiterated that he will be pushing hard to find ways to help member towns understand the compliance process and assist in their submissions so we can get all towns compliant. He further noted that Lou Romero is also available to assist the members. Mr. Forlenza stated he will continue to keep the Committee updated as to other members that have their Plan approved.

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 were four (4) closed case(s) for the month of June, 2019.

Taylor v. Twp. of Delanco, City of Beverly & Twp. of Edgewater Park

Crespy v. Twp. of Shamong

Reed Estate v. Twp. of Southampton

Kent v. Twp. of Springfield

Mr. DeWeese reminded the Committee that the new EPL Helpline; "MEL Line", was rolled out a few months ago and is a dedicated resource for members to call for guidance on employment relates issues that they are facing. Mr. DeWeese stated that the MEL Program uses three (3) attorneys, himself included, and will provides members with access to attorneys that know NJ law and know our members and their needs. He noted he has been receiving calls, though still not as many as he thought, which may be due to the program being new, or there just aren't

claims coming up. Mr. DeWeese stated the calls have gone very well as he feels the members are very comfortable in speaking with him. He reminded the members that should he not be particularly familiar with a question, he will send a memo to the member recapping the conversation so there is some documentation of the call and issue, copying Mr. Semrau, who is also on the panel, and keeping a log of all of the calls, as well as Mr. Pevner with Summit Risk. He will then get the caller in touch with one of the Defense Panel attorneys who are more specialized in a particular area.

Mr. DeWeese reminded the members to review the list of authorized contacts for the *MEL Employment Practices Helpline*. He reminded the members they can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. These authorized contacts are the only representatives permitted to access this service.

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

SAFETY DIRECTOR'S REPORT

Mr. Saville 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. Saville reported that out of 27 members, 19 member towns actually have Police departments, and to date, eleven (11) member towns have actually participated in the training, with the most trainings being completed by Medford, Bordentown Township, Westampton, Riverside, and Lumberton. This equates to 560 classes taken. Mr. Saville also reported that two (2) towns have uploaded their roster, however have not participated in any training, and six (6) towns have not done anything. Mr. Saville reported his office, along with Police One Academy, will be reaching out to those remaining 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.

MEL Video Library – He noted two (2) member utilized the Library in May 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 sent out in May included:

- *Hurricane Preparedness*

MSI Class Listing – Mr. Saville referenced the list of MSI Classes that are available in June, July, and August 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. Saville asked if there were any questions at this time. No questions were entertained.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli presented the *Lessons Learned from Losses* for June which reviewed the importance of *Hurricane Preparedness*. He noted things to remember prior to the storm:

- Confirm Flood Policies are in place.
- Outline your municipality's emergency communication plan.
- Appoint someone to be the Point Person for a catastrophic event.

Mr. Roselli also noted thing to remember after the storm:

- Report the claim to Qual-Lynx asap.
- Take pictures of all damages
- Keep keys and vehicle titles in one place together.
- If you have any damage, report o FEMA asap.
- Keep all receipts and rental agreements.

Mr. Roselli then reviewed an example of not being properly prepared for a storm, and additional monies lost.

Emergency Reporting Procedures

Mr. Roselli asked the members to please take note of the updated *Emergency Reporting Procedures* that he referenced in the agenda, with updated/added phone numbers and noted it will be posted on the JIF website.

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 reminded the Committee that there are still some towns who have not met with her to start planning for wellness activities throughout the year, and she will be actively pursuing them. She then highlighted the following:

- Beverly City – Scheduled lunch and learn on stress management
- Bordentown City – presentation from Burlington County Health Dept on skin health.
- Bordentown Twp – presentation from ShopRite Dietitian on easy meal prep
- Chesterfield – monthly challenge on safety and wellness. For example, starting a walking regimen at the beginning of the month and maintain throughout month.
- Delanco – Police Chief setting up multiple sessions on stress management techniques offered by Burlington Chiropractic. Presentation will also include stretches. Open to neighboring municipalities. Admin is considering working on a raised box garden. Working on mapping out a walking path for employees.
- Hainesport – Yoga instructor to offer demonstration
- North Hanover – Completed Lunch & Learn on “10 Keys to a Healthy Life” with Susie Procini and chair massages with therapist.
- Riverside – Lunch & Learn presentation scheduled on “10 Keys to a Healthy Life” with Susie Procini.
- Southampton – Portion Distortion Trivia Quiz lunch and learn.
- Woodland – using wellness funds to reimburse employees on wellness service/product: weight watchers, sun protective top, walking shoes, FitBit.
- Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on Men's Health as June is Men's Health month.
- 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 May, 2019.

Lost Time v. Medical Only Cases

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

	May	YTD
<i>Lost Time</i>	0	10
<i>Medical Only</i>	21	52
<i>Report Only</i>	10	29
<i>Total Intakes</i>	31	91
<i>Report Only % of Total</i>	32.3%	31.9%
<i>Medical Only/Lost Time Ratio</i>	100	84:16
<i>Average Days to Report</i>	1.2	1.3

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

Transitional Duty Summary Report	May YTD
<i>Transitional Duty Days Available</i>	1,298
<i>Transitional Duty Days Worked</i>	712
<i>% of Transitional Duty Days Worked</i>	54.9%
<i>Transitional Duty Days Not Accommodated</i>	586
<i>% of Transitional Duty Days Not Accommodated</i>	45.1%

Ms. Beatty noted included was a separate Transitional Duty Summary Report by Occupation.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	May
<i>Bill Count</i>	143
<i>Original Provider Charges</i>	\$77,039
<i>Re-priced Bill Amount</i>	\$32,043
<i>Savings</i>	\$44,996
<i>% of Savings</i>	58.4%
<i>Participating Provider Penetration Rate - Bill Count</i>	95.1%
<i>Participating Provider Penetration Rate - Provider Charges</i>	92.6%
<i>EPO Provider Penetration Rate - Bill Count</i>	96.9%

<i>EPO Provider Penetration Rate – Provider</i>	<i>99.2%</i>
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Ms. Beatty asked if there were any questions. No questions were entertained.

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported that for the month of May: 765 phishing emails were sent out to members, with only 19 being clicked. This is 2.5% of the emails which is well below average.

Mr. Romero stated that in regards to the Media Pro Cyber Training seventeen (17) municipalities are 100% compliant (which is up 7 from last month); six (6) are 80-99% compliant; two (2) are 70-79% compliant, and two (2) are below 69% compliant.

Mr. Romero reported he has completed his visits in regards to the Cyber Risk Assessments and noted in regards to providing IP address and emails to review and discuss computer security and compliance, as well as start training, the BURLCO JIF is 100% complete.

Mr. Romero noted it is important to update Google Chrome, if you use it, and he will be putting out a Bulletin on a recent security update. He also noted as a rule of thumb, please fax important/confidential information rather than email, especially to Qual-Lynx. If you have to email, be sure to encrypt it. Lastly, he strongly recommended having a Hurricane Disaster Recovery Plan in place from an IT perspective.

Lastly, Mr. Romero referenced the Tech Watch Newsletter which was included in the agenda, and noted he will be sending this out monthly, and will have it posted on the JIF website.

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 **May 31, 2019**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the reporting period totaled \$15,269.24. This generated an average annual yield of 1.02%. However, after including an unrealized net gain of \$18,033.94 in the asset portfolio, the yield is adjusted to 2.22% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$46,933.45 as it relates to current market value of \$15,990,681.58 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,075,888.43.

The Fund's asset portfolio with Wilmington/Trust consists of 2 obligations with maturities greater than one year and 7 obligations with maturities less than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$15,074.41	\$39,524.15
Overpayment Reimbursements	\$167.88	
Salvage Receipts	\$3,800.00	

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

Delran Township	\$66,348.00
Chesterfield Township	\$1,088.00
Bordentown City	\$53,125.00
Bordentown Township	\$27,994.00
Westampton	\$10,184.00

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$18,582,824.12 to a closing balance of \$17,462,385.98 showing a decrease in the fund of \$1,120,438.14.

Loss Run Payment Register – May 2019

Mr. Tontarski stated that his 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 \$173,825.28. The claim detail shows 266 claim payments issued.

Bill List – June 2019

For the Executive Committee's consideration, Mr. Tontarski presented an **Amended** June 2019 Bill List in the amount of \$110,898.84, which was a handout.

Chair Jack entertained a motion to approve the May 2019 Loss Run Payment Register and the Amended June 2019 Bill List in the amount of \$110,898.84 as presented.

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

Motion by Mr. Gural, seconded by Mr. Mascia, to approve the *May 2019 Loss Run Payment Register and the Amended June 2019 Bill List in the amount of \$110,898.84 as presented.*

ROLL CALL *Yeas*

- Amanda Somes, **Bass River Twp.**
- Sherri Hannah, *Alternate*, **Beverly City**
- Mike Theokas, **Bordentown Twp.**
- Glenn McMahon, **Chesterfield Twp.**
- Mike Templeton, **Delanco 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.**
- Mary Picariello, **North Hanover Twp.**
- John Gural, **Palmyra Borough**
- Donna Mull, **Pemberton Borough**
- Dennis Gonzalez, **Pemberton Township**
- Meghan Jack, **Riverside Twp.**
- David Matchett, **Shamong**
- Doug Cramer, **Tabernacle Twp.**
- James Brady, *Alternate*, **Westampton Twp.**

Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
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Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
Doug Cramer, **Tabernacle Twp.**
James Brady, *Alternate*, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL


There were zero (0) abandonment of Subrogation claims presented in Closed Session.

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the June 18, 2019 meeting of the BURLCO JIF.

Motion by Mr. Gural, seconded by Mr. McMahon, to adjourn the June 18, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:30 PM.


Kris Kristie,
Recording Secretary for


Glenn McMahon,
Fund Secretary