

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
HAINESPORT TOWNSHIP MUNICIPAL BUILDING
1 HAINESPORT CENTRE, RTE 537
HAINESPORT, NEW JERSEY
September 17, 2019

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, Hainesport, New Jersey, on Tuesday, September 17, 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.**
Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**
Patrice Hansell, **Fieldsboro Borough**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Daniel Hornickel, **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:

Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*
Paul Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*
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
Insurance Agency Mgmt.

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 July 16, 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 July 16, 2019 meeting as presented.

The Closed Session minutes of the July 16, 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 July 16, 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 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 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 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 Wellness Incentive 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.

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.

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, with only (2) members in compliance. Mr. Forlenza noted that the statewide loss ratio for cyber liability claims is in excess of 200% over the past few years. As a result, the insurer will be changing the coverage terms when the policy renews. Although the renewal terms are still being negotiated, it is likely that going into 2020 each town will have a \$10,000 deductible IF they are compliant with BOTH the Tier 1 & Tier 2 standards. If you are not in compliance, members could be subject to a \$25,000-\$100,000 deductible. In addition, there is likely to be a 25% rate increase. Mr. Romero will discuss more on this in his report. 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.

Elected Officials Seminar Save the Dates – Mr. Forlenza stated again this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2020 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2020. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2020 MEL Assessment. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 10, 2019. Invitations/RSVP's for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in early November. The trainings have been scheduled on the following dates:

December 5, 2019 - O'Connor's American Bar & Grille, Eastampton

January 29, 2020 - Merighi's Savoy Inn, Vineland

February 6, 2020 - Auletto Caterers, West Deptford

March 24, 2020 - Merighi's Savoy Inn, Vineland

Mr. Forlenza noted the MEL is discussing NOT holding an online course for this seminar this year; however, the League of Municipalities will sponsor this seminar in November. Please check the MEL website for information on date and time.

New Member Activity – Mr. Forlenza noted that he met with New Hanover representatives for a JIF concept presentation on July 9, 2019. The meeting went very well, they are very interested in joining the JIF effective January 1, 2020.

Lastly, Mr. Forlenza noted the Annual Report cards were mailed to the non-renewing members over the last two weeks, and to please distribute to your governing body members and professional staff.

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 two (2) closed case(s) for the months of August/September 2019.

Morgan v Township of Mansfield
Scheps v Township of Delran

MEL Helpline & Contact List – Mr. DeWeese reminded the Committee about the MEL EPL Helpline and asked the members to please 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.

He noted that he has received approximately 15 calls since the implementation of the program, and believes the outcome of these calls resulted in claims not being filed. He also explained that should he not be particularly familiar with a question, he will get the caller in touch with one of the Defense Panel attorneys who are more specialized in a particular area.

Lastly, Mr. DeWeese asked the membership for their consideration of appointing an Additional Approved Associate from Pietras, Saracino, Smith, & Meeks as, unfortunately, one of the Assigned Defense Counsel members from this firm will be taking an extended medical leave of absence.

Mr. DeWeese then referenced a hand out of a Resolution and Resume of the requested Approved Associate Samuel Scimeca. The Committee had some concerns in regards to Mr. Scimeca's experience; however, Mr. DeWeese and Qual-Lynx assured the Committee that the Approved associate would be under the strict supervision of an Assigned Defense Panel member from this firm on all cases and his involvement in JIF files would be limited. With that said, the Committee agreed to approve the Resolution.

Chair Jack entertained a motion to approve Resolution 2019-37 Appointing an Additional Approved Associate.

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 Resolution 2019-37 as presented.

ROLL CALL *Yeas* Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**

Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**
Patrice Hansell, **Fieldsboro Borough**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
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: Daniel Hornickel, **Pemberton Township**

Motion carried by majority vote.

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:

MEL Video Library – He noted no one utilized the Library in July and August 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 August/September included:

- *Water Spray Packs*
- *Beach Closures*
- *Blue Lights*
- *School Crossing Guards*
- *Hearing Protections: OSHA, and Ear Muffs or Plugs*

MSI Class Listing – Mr. Saville referenced the list of MSI Classes that are available in September, October, and November 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 September which discussed how to combat the rising costs of WC claims through the use of the Transitional Duty Program. He noted:

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A transitional duty assignment is temporary and not designed to create a new position for the employee. An assignment should last no longer than 6 months.
- Transitional Duty boosts moral, saves money, and the employee experiences faster recovery both physically and psychologically.

Mr. Roselli then discussed examples where the municipality saved money utilizing the TTD program.

At this time, Ms. Beatty emphasized the seriousness of tick bites/Lymes Disease/Rocky Mountain spotted fever and EEE from mosquito bites. Mr. Roselli reminded everyone to be sure to wear proper clothing, use bug repellent, and check yourself for any ticks or bug bites frequently. He noted you can visit www.cdc.gov/Ticks for additional preventive information.

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 she welcomes the opportunity to assist in organizing, researching, or presenting any wellness topic that may help get/keep your staff interested in Health and Wellness. She then highlighted the following:

- **Bordentown City** – presentation scheduled by Susie Procini on “10 Keys to a Healthy Life”
- **Delran** – Working on having ShopRite Dietitians (Hainesport & Burlington Twp) in to do demo on healthy breakfast options for busy people. Also to offer a smoothie tasting.
- **Lumberton** – offered employee chair massages in August
- **Medford** – Police Chief had a psychologist present to the officers and their families on mental wellness and resiliency. He also arranged for any officer interested in speaking anonymously with the psychologist on any issue to ensure mental health. I am now working on a follow up presentation to connect physical health to resiliency targeting exercise (body & mind), nutrition and possibly sleep.
- **North Hanover** – Lunch & Learn “Family Feud – Work Edition”. Nutrition-focused questions.
- **Palmyra** – looking to offer BP screening
- **Pemberton Township** – planning September Employee Health Fair.
- **Riverside** – looking to offer flu clinic and blood pressure screening program with Wegman’s in September or October.
- **Southampton** – working with ShopRite Medford to offer September presentation on healthy lunch ideas. Looking to offer one session for PW at their location and other for Administration at municipal building.
- Several ideas for the fall months include: Recipe Exchange, Potluck Lunch, Water Challenge, incorporate stretch breaks daily, crock pot challenge, team building, morale busting and sports themed activities.
- Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on acute pain and chronic pain from surgery, dental work, burns, labor, back pain, headaches and arthritis.
- Exercise of the Month: Exercises and stretches that strengthen the back, stomach and leg 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 attended the WELCOA Summit in August and referenced her report included in the agenda packet. She noted one of the key elements of the conference was you want Wellness to be a culture; you can't introduce Wellness into a toxic environment.

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 July/August, 2019.

Lost Time v. Medical Only Cases

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

	<i>July</i>	<i>August</i>	<i>YTD</i>
<i>Lost Time</i>	2	0	14
<i>Medical Only</i>	13	9	90
<i>Report Only</i>	3	5	45
<i>Total Intakes</i>	18	14	149
<i>Report Only % of Total</i>	16.7%	35.7%	30.2%
<i>Medical Only/Lost Time Ratio</i>	87:13	100:0	87:13
<i>Average Days to Report</i>	1.4	8.7	2.1

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	1,911
<i>Transitional Duty Days Worked</i>	1,036
<i>% of Transitional Duty Days Worked</i>	54.2%
<i>Transitional Duty Days Not Accommodated</i>	875
<i>% of Transitional Duty Days Not Accommodated</i>	45.8%

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	July	August
<i>Bill Count</i>	122	85
<i>Original Provider Charges</i>	\$176,803	\$63,959
<i>Re-priced Bill Amount</i>	\$53,860	\$31,712
<i>Savings</i>	\$122,943	\$32,248
<i>% of Savings</i>	69.5%	50.4%
<i>Participating Provider Penetration Rate - Bill Count</i>	91.8%	91.8%

<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>96.3%</i>	<i>92.7%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>100%</i>	<i>100%</i>
<i>EPO Provider Penetration Rate – Provider</i>	<i>100%</i>	<i>100%</i>

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported that during August: 648 phishing emails were sent to members, with only 13 being clicked. This is 2.0% of the emails which is well below average. He stated he has individual member reports, so if you would like to see who clicked on what and when, please see him for your detailed report.

Mr. Romero stated that in regards to the Media Pro Cyber Training nineteen (19) municipalities are 100% compliant; seven (7) are 80-99% compliant; one (1) is 70-79% compliant, and one (1) is below 69% compliant.

Mr. Romero reported he has completed his visits in regards to the Cyber Risk Assessments and is in the process of sending reports out to all members in regards to their status in comparison to the Cyber Risk Management Plan.

Mr. Romero noted he will continue to send out phishing emails, but in a more sophisticated fashion, as the BURLCO JIF is doing really well, it's time to make the emails a little more difficult to detect. He noted this will be a continuing process, as these types of email scams are always changing.

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.

Compliance with the Cyber Risk Management Plan

Mr. Romero stated there was a handout at everyone's seat. Mr. Romero referenced a handout with the most up to date info on the MEL Cyber Risk Management Program, noting two (2) member towns being compliant in either Tier 1 & Tier 2. A handful of towns are close, so he will be working with them to help them complete the compliance process.

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the combined Treasurer's Report for the months of **July and August, 2019**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of August 31, 2019.

Investment Interest

Interest received or accrued for the reporting period totaled \$49,477.72. This generated an average annual yield of 1.60%. However, after including an unrealized net gain of \$22,041.16 in the asset portfolio, the yield is adjusted to 2.32% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$2,357.40 as it relates to current market value of \$16,061,088.56 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,124,448.19.

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	\$65,195.82	\$119,865.38
Overpayment Reimbursements	\$0	
Salvage Receipts	\$3,300.00	

FY 2019 Premium Assessments: \$3,583,357.00

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

Delran Township	\$30,634.00
Chesterfield Township	\$1,090.00
Bordentown City	\$53,395.00
Bordentown Township	\$28,137.00
Westampton	\$10,235.00

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$17,256,221.71 to a closing balance of \$19,781,846.04 showing an increase in the fund of \$2,525,624.33.

Loss Run Payment Register – July & August 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 \$331,084.15. The claim detail shows 471 claim payments issued.

Bill List – Ratification of August 2019

For the Executive Committee's consideration, Mr. Tontarski presented the August 2019 Bill List in the amount of \$98,222.00 which was included in the agenda packet.

Bill List – September 2019

For the Executive Committee's consideration, Mr. Tontarski presented the September 2019 Bill List in the amount of \$86,349.82 which was included in the agenda packet.

Chair Jack entertained a motion to approve the July and August 2019 Loss Run Payment Register, ratify the August 2019 Bill List in the amount of \$98,222.00, and approve the September 2019 Bill List in the amount of \$86,349.82 as presented

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

Motion by Mr. Ingling, seconded by Mr. McMahan, to approve the *July and August 2019 Loss Run Payment Register, ratify the August 2019 Bill List in the amount of \$98,222.00 and approve the September 2019 Bill List in the amount of \$86,349.82* as presented.

ROLL CALL *Yeas*

- Amanda Somes, **Bass River Twp.**
- Rich Wolbert, **Beverly City**
- Rich Wright, *Alternate*, **Bordentown City**
- Mike Theokas, **Bordentown Twp.**
- Glenn McMahan, **Chesterfield Twp.**
- Mike Templeton, **Delanco Twp.**
- Jeffrey Hatcher, **Delran Twp.**
- Tom Pullion, **Edgewater Park Twp**

Patrice Hansell, **Fieldsboro Borough**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
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: Daniel Hornickel, **Pemberton Township**

Motion carried by majority vote.

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

COMMITTEE REPORTS

Strategic Planning Committee Meeting July 16, 2019

Ms. Burger stated that the Committee met on July 16, 2019 and a verbal report was given at that time. She also noted a copy of the meeting minutes was included in the agenda packet.

Finance Committee Meeting August 29, 2019

Mr. Hatcher stated that the Committee met on August 29, 2019 and a copy of the meeting minutes were included in the agenda packet and highlighted the following items:

He asked everyone to please review the *Interim Financials* as of 6/30/19, and noted the Fund's Net Current Surplus of \$11,008,179 which is an increase of \$278,302 since 3/31/19. He then referenced each Fund Year's budget from 2015-2019 and stated the total surplus in the Closed Year account is \$6,886,447.00.

Mr. Hatcher noted that there are justified concerns as to the impact the Firefighters Cancer Presumption and Sexual Molestation Legislation claims will have on the JIF and MEL Financials. As a result, the Executive Directors office is recommending the implementation of a "surplus floor" to help retain the MEL and RCF's financial viability. The MEL will be introducing changes to their Plan of Risk Management at an upcoming meeting that will include the implementation of a surplus floor of 25% of the ratio of surplus to incurred losses (IBNR and Reserves) per the Actuary's recommendation. There have been continuing discussions regarding the percentage which might get adjusted to possibly 12.5%. He reminded the members that any additional assessment from these claims can be offset with the MEL Retro account money and the JIF closed years' surplus.

Mr. Hatcher noted the Committee reviewed the 2020 Budget, inclusive of Excess Premiums. He noted that the MEL is being cautious in anticipation of the Firefighters WC Legislation and the Sexual Molestation and Abuse Legislation.

Mr. Hatcher explained that although the BURLCO JIF has been a good performer in the EPL/POL line with a five year loss ratio of 39.5%, their annual premium is not covering the amount of exposures in the JIF. He noted the carrier is looking to transition how the Statewide premium is allocated. He noted phasing in the increased costs over 3-5 years so as to not dramatically impact the budget. As a result, a 10% increase has been budgeted in EPL/POL to cover the estimated increase, however, it may need to be adjusted.

Mr. Hatcher stated that a 2% increase was budgeted for the EJIF, however, the EJIF decided to introduce a 2020 budget with a 2% decrease and noted that the EJIF will be releasing \$2 million in dividends this year which beginning in 2018, is deposited directly into the member's AELCF account.

A thorough review of the vendors and their requests for the 2020 Budget, along with several Assessment Strategies for renewing and non-renewing members, were also reviewed.

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

MEL Fiduciary Disclosure

Mr. Forlenza stated that the MEL Fiduciary Disclosure was included in the agenda packet for the members to review and is a memo put out each year simply stating the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency. As a result, be aware of any potential additional assessments should the MEL become insolvent.

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

Resolution 2019-34

Mr. Hatcher stated that the Finance Committee recommended the release of \$750,000 in surplus to the members from Fund Years 2006-2014.

Chair Jack entertained a motion to approve Resolution 2019-34, Authorizing Refund of Closed Year Accounts (2006-2014) Surplus as presented

Motion by Mr. Gural, seconded by Mr. Ingling, to approve Resolution 2019-34 as presented.

ROLL CALL	<i>Yeas</i>	Amanda Somes, Bass River Twp.
		Rich Wolbert, Beverly City
		Rich Wright, Alternate, Bordentown City
		Mike Theokas, Bordentown Twp.
		Glenn McMahon, Chesterfield Twp.
		Mike Templeton, Delanco Twp.
		Jeffrey Hatcher, Delran Twp.
		Tom Pullion, Edgewater Park Twp
		Patrice Hansell, Fieldsboro Borough
		Brandon Umba, Lumberton Twp.
		Kathy Burger, Medford Twp.
		Jerry Mascia, Mt. Laurel Twp
		Mary Picariello, North Hanover Twp.
		John Gural, Palmyra Borough
		Debbie Vallari, Alternate, Pemberton Borough
		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: Daniel Hornickel, **Pemberton Township**

Motion carried by majority vote.

MEL/RCF/EJIF REPORT

MEL Report

Chair Jack noted the MEL met on September 4, 2019 and their report was included in the agenda packet. Ms. Jack also indicated a memo in regards to the MEL Pre-renewal, and the proposed preliminary Municipal Budget was also included and was self-explanatory.

Chair Jack asked if there were any questions. No questions were entertained.

RCF Report

Mr. Matchett noted the RCF met on September 4, 2019 and their report was included in the agenda packet and was self-explanatory.

EJIF Report

Chair Jack noted the EJIF met as well on September 4, 2019 and their report was included in the agenda packet and was self-explanatory, but she noted the EJIF if lowering their premium for the upcoming year.

Chair Jack asked if there were any questions in regards to all three reports. No questions were entertained.

MISCELLANEOUS BUSINESS

Mr. Forlenza asked for Authorization for the Executive Directors office to execute the required process for the destruction of Claims files.

Motion by Mr. McMahon, seconded by Mr. Cramer to Approve Resolution 2019-35, Authorizing the Executive Director to Execute the Required NJ Department of Taxation, Division of Revenue & Enterprise Services, Records Management Services forms for the Destruction of Claims Files as presented.

ROLL CALL *Yeas* Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Tom Pullion, **Edgewater Park Twp**
Patrice Hansell, **Fieldsboro Borough**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**

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: Daniel Hornickel, **Pemberton Township**

Motion carried by majority vote.

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday, October 15, 2019 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ. There will be no August meeting.

PUBLIC COMMENT

Motion by Mr. Wolbert, seconded by Mr. Ingling, 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. Cramer, seconded by Mr. Ingling, to close the meeting to the public. All in favor.
Motion carried.

EXECUTIVE SESSION MEETING – Resolution #2019-36

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. Gural, seconded by Mr. McMahon, to Adopt **Resolution #2019-36**. 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. Gural seconded by Mr. McMahon, 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>
2019148581	2017097398	2020178774
20191726278	001251800	2019176692
2018128624	2018145140	
2020178113		
MLT-2020179427		
2018143403		
001194915		
001242159		
2020178657		
001252073		
2018126840		

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

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

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp.**
 Rich Wolbert, **Beverly City**
 Rich Wright, *Alternate*, **Bordentown City**
 Mike Theokas, **Bordentown Twp.**
 Glenn McMahon, **Chesterfield Twp.**
 Mike Templeton, **Delanco Twp.**
 Tom Pullion, **Edgewater Park Twp**
 Patrice Hansell, **Fieldsboro Borough**
 Brandon Umba, **Lumberton Twp.**
 Kathy Burger, **Medford Twp.**
 Jerry Mascia, **Mt. Laurel Twp**
 Mary Picariello, **North Hanover Twp.**
 John Gural, **Palmyra Borough**
 Debbie Vallari, *Alternate*, **Pemberton Borough**
 Daniel Hornickel, **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.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were two (2) abandonment of Subrogation claims presented in Closed Session.

#2018126840
#2019176692

Motion by Mr. Wolbert, seconded by Mr. Ingling, to authorize to Abandon Subrogation as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Tom Pullion, **Edgewater Park Twp**
Patrice Hansell, **Fieldsboro Borough**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Daniel Hornickel, **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

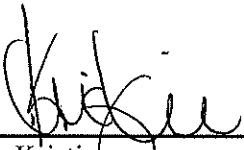
Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the September 17, 2019 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Ingling, to adjourn the September 17, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:46 PM.



Kris Kristie
Recording Secretary for



Glenn McMahon,
Fund Secretary