

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
HAINESPORT TOWNSHIP MUNICIPAL BUILDING
1 HAINESPORT CENTRE, RTE 537
HAINESPORT, NEW JERSEY
November 26, 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, November 26, 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

Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Robert Hess, *Representative*, **Edgewater Park Twp**
Tom Sahol, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford 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.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**
Jeffrey Hatcher, **Delran Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Jerry Mascia, **Mt. Laurel Twp**
Mary Picariello, **North Hanover Twp.**
Doug Cramer, **Tabernacle Twp.**
Patrice Hansell, **Fieldsboro Borough**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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*
Lou Romero, Technology Risk Services Director, *Secure Data Consulting Services*
Ed Cooney, Fund Underwriter, *ConnerStrong*

Also present were the following Risk Management Consultant agencies:

Conner Strong & Buckelew
EJA/Capacity Insurance
Insurance Agency Mgmt.
Hardenberg Insurance Group

Absent Risk Management Consultant agencies:

CBIZ Benefits & Insurance Services

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

CONDUCT OF MONTHLY MEETING

Motion by Mr. Gural, seconded by Mr. McMahon to allow that this monthly meeting be conducted by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all the Fund Commissioners. All in favor. Motion carried.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Jack presented the meeting minutes of the October 15, 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. Wolbert seconded by Mr. Gural, to approve the Open & Closed session meeting minutes of the October 15, 2019 meeting as presented.

The Closed Session minutes of the October 15, 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 October 15, 2019 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

Mr. Miola reviewed the Executive Director's Report found in the agenda packet with the membership. He highlighted the following items:

He noted the Loss Ratio Snapshots as of 9/30/19 for the MEL, JIF and EPL were a handout at everyone's seat this evening.

Certificates of Insurance – Mr. Miola referenced this report in the agenda packet and asked everyone to please review it for accuracy and that the limits and named additional insured are correct.

2018 Safety Incentive Program Awards – Mr. Miola 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. Miola 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. Miola 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. Miola 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. Miola noted Mr. Romero will discuss more on this in his report.

Statutory Bond Status– Mr. Miola 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 about a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

Elected Officials Seminar Save the Dates – Mr. Miola 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. The total credit is limited to 5% of a member's 2020 MEL Assessment Invitations/RSVP's for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on or about October 30, 2019. 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. Miola noted the MEL was discussing NOT holding an online course for this seminar this year; however, that has since changed, and they will now be holding an online course. Please check the MEL website for information.

Certificate of Insurance Guidelines – Mr. Miola noted recently our office sent an email to the Fund Commissioners, RMC's, and Municipal Clerks announcing that the recently revised Certificate of Insurance Guidelines have been posted to the JIF website under the "Coverage" tab. Please review these new guidelines and update your municipal facility agreements, RFP's, RFQ's, and contracts accordingly.

2020 RMC Resolutions & Agreements – Mr. Miola stated a memo and sample copies of the JIF RMC Resolution and Agreement for the 2020 Fund Year were e-mailed to all Risk Management Consultants. Once our office receives this documentation, payment can be issued for the 2020 fees at the February 2020 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee.

Land Use Training – Mr. Miola noted last month everyone received an envelope containing copies of the Land Use Training Booklet, a cover memo to the Clerk and the Land Use Board Secretary, along with a Certification to be filled out by the Land Use Attorney once training is complete. He stated some certifications have already been received. If you have any questions, please reach out to his office.

New Member Activity – Mr. Miola noted earlier they held a New Member Review Committee Meeting with representatives from New Hanover for consideration to join the JIF effective January 1, 2020. He stated more information would be presented during the committee meeting report.

Mr. Miola 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) since the last meeting.

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the Committee about the MEL EPL Helpline and asked the members to please review the list of authorized contacts for the *MEL Employment Practices Helpline*. Mr. DeWeese stated of the three attorneys, he is receiving the most calls by far, and hopes that the conversations are preventing claims. 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 individuals 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:

MEL Video Library – He noted no one utilized the Library in October 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 November included:

- *Leaf Collection Safety*
- *CDL Clearinghouse Open for Registrations*

- *Police Vehicles – Purchasing and Deploying*

MSI Class Listing – Mr. Saville referenced the list of MSI Classes that are available in November, December, and January 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 reported in regards to Police One Training, there are 19 members actively taking courses with 804 courses taken through November 21.

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 November which discussed Maintaining Records. He then emphasized:

- Proper maintenance of records is important
- Coverage can be denied if proper records are not obtained
- Maintaining electronic records in a manner consistent with current technology is important.
- Make sure physical records are stored properly and away from potential flood, mold, and other perils.

Mr. Roselli then presented an example of a claim where proper maintained records would have assisted in a contribution to a settlement.

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

WELLNESS DIRECTOR'S REPORT

As Ms. Schiffer was not present at this meeting, Chair Jack mentioned her report is included in the agenda packet.

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for October 2019.

Lost Time v. Medical Only Cases

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

	October	YTD
<i>Lost Time</i>	2	18
<i>Medical Only</i>	9	119
<i>Report Only</i>	7	58
<i>Total Intakes</i>	18	195
<i>Report Only % of Total</i>	38.9%	29.7%
<i>Medical Only/Lost Time Ratio</i>	82:18	87:13
<i>Average Days to Report</i>	.6	2.8

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	2,290
<i>Transitional Duty Days Worked</i>	1,350
<i>% of Transitional Duty Days Worked</i>	59.0%
<i>Transitional Duty Days Not Accommodated</i>	940
<i>% of Transitional Duty Days Not Accommodated</i>	41.0%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>October</i>
<i>Bill Count</i>	176
<i>Original Provider Charges</i>	\$570,507
<i>Re-priced Bill Amount</i>	\$110,201
<i>Savings</i>	\$460,306
<i>% of Savings</i>	80.7%
<i>Participating Provider Penetration Rate - Bill Count</i>	93.2%
<i>Participating Provider Penetration Rate – Provider Charges</i>	97.2%
<i>EPO Provider Penetration Rate - Bill Count</i>	98.6%
<i>EPO Provider Penetration Rate – Provider</i>	99.9%

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported that during October: 654 phishing emails were sent to members, with only 8 being clicked. This is 1.2% of the emails which is well below average. He stated he can run 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 twenty-two (22) municipalities are 100% compliant and five (5) are 80-99% compliant. If you are currently not compliant you will be hearing from him. He reiterated 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. Mr. Romero stated he has sent emails out to all members with a complete, easy to follow packet to make compliance as simple as it can be.

Mr. Romero emphasized the importance of a good back up system and employee training. He referenced two recent computer system hacks: once entity had trained their employees of what to do in case of a hack. They also had a great back up system. Once they realized they were being attacked they took the appropriate action and were down for 3.5 hours. Another entity, who did

not have a good back up system and minimal training, will be down for 3 weeks. It is important nowadays to have good systems and employee training.

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. Umba stated he is still not getting the reports, and Mr. Romero stated he would look into this for him.

Mr. Templeton asked if fillable forms on the JIF website are secure. Neither Mr. Romero nor Mr. Miola were sure about this, and Mr. Miola stated he would look into how secure the fillable forms on the website are.

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 month of **October 2019**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of October 31, 2019.

Investment Interest

Interest received or accrued for the reporting period totaled \$24,063.59. This generated an average annual yield of 1.48%. However, after including an unrealized net gain of \$13,519.18 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 \$18,399.01 as it relates to current market value of \$16,084,170.69 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,172,973.17.

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	\$8,528.16	\$135,033.93
Overpayment Reimbursements	\$1,125.00	
Salvage Receipts	\$.00	
FY 2019 Premium Assessments	59,750.00	

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

Delran Township	\$30,714.00
Chesterfield Township	\$1,096.00
Bordentown City	\$53,535.00
Bordentown Township	\$28,210.00
Westampton	\$10,226.00

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$19,579,044.38 to a closing balance of \$ 19,365,439.06 showing a decrease in the fund of \$213,605.22.

Loss Run Payment Register – October 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 \$233,769.59. The claim detail shows 279 claim payments issued.

Bill List – October 2019

For the Executive Committee's consideration, Mr. Tontarski presented the November 2019 Bill List in the amount of \$633,565.93 which was included in the agenda packet.

Chair Jack entertained a motion to approve the October 2019 Loss Run Payment Register and approve the November 2019 Bill List in the amount of \$633,565.93 as presented

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

Motion by Mr. Wolbert, seconded by Mr. Ingling, to approve the *October 2019 Loss Run Payment Register and approve the November 2019 Bill List in the amount of \$633,565.93* as presented.

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Tom Sahol, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford 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.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

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

COMMITTEE REPORTS

Strategic Planning Committee Meeting Minutes – October 15, 2019

Ms. Burger stated that the Committee met on October 15, 2019 and a verbal report was given at that time. He also noted a copy of the meeting minutes was included in the agenda packet and were self-explanatory.

Finance Committee Meeting Minutes – November 1, 2019

Mr. Miola stated that the Committee met on November 1, 2019 and a copy of the meeting minutes were included in the agenda packet and highlighted the following items:

He stated the Committee reviewed the Interim Financial Summary and referenced that reports in the agenda as well.

He noted for all Fund Years the Fund has paid \$97,394,850 in Claims and Payments, including excess insurance. Investment income totals \$4,420,514 with a return surplus of \$8,637,127, leaving the JIF with a Cash Position of \$17,415,376. The Fund currently maintains \$3,382,925 in Case Reserves in the open years with \$2,565,133 in IBNR for a Net Current Surplus of \$11,467,318 which is an improvement of \$459,139 since 6/30/19.

Mr. Miola stated also discussed was the need for an Intrafund transfer of \$200,000 from 2019 Deductible to 2019 Property as there is a deficit in the property line and this is something we are seeing across the state, and there will be a Resolution on that later this evening.

He noted that discussed were Retrospective Candidates Bordentown City who has completed their obligation and Bordentown Township, who participated in 2016 and 2017 and now show very low loss ratios, so there is no concern with either of those towns, and there are no members on the retro program for 2018 and 2019.

The Draft Budget was reviewed and will be up for Introduction later on in this meeting, as well as the Draft premiums for the EPL/POL Liability coverage. This year the insurance company wants to move us to more of a straight rating system based on number of employees by department and they will be phasing this in over a 5 year period, and will be modified based on your individual claims experience.

Next the Committee talked about phasing in the Operating Expense Model over the course of 2 years and how that may affect the individual member assessments.

Also discussed was the additional release of surplus to help offset some of these phase-ins that will be coming due to increases in the EPL/POL Liability coverage; the MEL Retro Program and noted there is sufficient money in the budget to pay and potential issues that may come our way; the Draft Budget for the Individual Claims Fund was reviewed along with a recommendation from our Auditor as to the amount of our Fidelity Bond and Qual-Lynx Fidelity Bond and we have sufficient amounts for both.

Lastly, Mr. Miola stated again that the Committee reviewed the 2020 Budget and it is set to be introduced this evening along with the 2020 Assessment Certification, and the 2020 Assessment Allocation Strategy, all of which are also included in the agenda packet. He noted that the public hearing for the Budget will be held at the December Executive Committee meeting on December 18, 2019.

Mr. Miola asked if there were any questions. There were no questions entertained.

Chair Jack entertained a Motion to introduce the 2020 Budget as presented.

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

Motion by Mr. Gural, seconded by Mr. Ingling, to introduce the 2020 Budget as presented.

Chair Jack asked for a roll call of the Executive Committee only:

ROLL CALL	Yeas	Rich Wolbert, Beverly City
		John Gural, Palmyra Borough
		Glenn McMahon, Chesterfield Twp.
		Meghan Jack, Riverside Twp.
		James Ingling, Wrightstown Borough

Nays: None

Motion carried by unanimous vote.

Chair Jack entertained a Motion to introduce the 2020 Assessment Allocation Strategy as presented.

Motion by Mr. Wolbert, seconded by Mr. Ingling, to introduce the 2020 Assessment Allocation Strategy as presented.

Chair Jack asked for a roll call of the Executive Committee only:

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Chair Jack entertained a Motion to introduce the 2020 Assessment Certification as presented.

Motion by Mr. McMahon, seconded by Mr. Gural, to introduce the 2020 Assessment Certification as presented.

Chair Jack asked for a roll call of the Executive Committee only:

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Resolution 2019-40 – Authorizing a Refund of \$150,000 from Closed Year Accounts 2007-2014 Surplus

Motion by Mr. McMahon, seconded by Mr. Ingling to a refund of \$150,000 from Closed Year accounts 2007-2014 Surplus, as presented.

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Tom Sahol, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford 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.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Resolution 2019-41 – Authorizing a Transfer of the 2015 Fund Year to the MEL Residual Claims Fund

Motion by Mr. McMahon, seconded by Mr. Ingling to authorize a transfer of the 2015 Fund Year to the MEL Residual Claims Fund, as presented.

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Tom Sahol, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford 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.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Resolution 2019-42 - Authorizing the Transfer of Funds from the 2019 Deductible Account to the 2019 Property Account.

Motion by Mr. Wolbert, seconded by Mr. Ingling to authorize the transfer of funds from the 2019 Deductible account to the 2019 Property account, as presented.

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Tom Sahol, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford 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.**

Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Nominating Committee Meeting Minutes – November 7, 2019

Mr. Umba stated the Committee met on November 7, 2019 via conference call and a copy of the minutes were included in the agenda packet.

He also referenced the 2020 Draft Slate in the agenda packet. Mr. Umba stated, that after speaking with everyone, it was requested of Mr. Templeton to move him to Alternate #6, and move everyone up one spot, thus the 2020 Draft Slate would now be presented as:

Chair: **Meghan Jack**, Riverside Township
Secretary: **Glenn McMahon**, Chesterfield Township

Executive Committee: **John Gural**, Palmyra Borough
Rich Wolbert, Beverly City
Douglas Cramer, Tabernacle Township
James Ingling, Wrightstown Borough
Jerry Mascia, Mount Laurel Township

Alternates: #1 **Paula Kosko**, Hainesport Township
#2 **Grace Archer**, Bordentown City
#3 **Mike Theokas**, Bordentown Township
#4 **Amanda Somes**, Bass River Township
#5 **David Matchett**, Shamong Township
#6 **Mike Templeton**, Delanco Township
#7 **Vacant**

Mr. Umba asked the Committee if they were ok with this change, and the Committee agreed.

New Member Review Committee – November 26, 2019

Mr. Miola stated the New Member Review Committee met earlier today to discuss New Hanover's application to the JIF, effective January 1, 2020.

He noted the Committee discussed New Hanover's Special Exposures which included Chemical Spraying, Fairs and Carnivals, and a Volunteer Fire Company.

Also discussed were 5.5 years of Loss History that included a 2014 claim where an emergency response vehicle was hit by OV resulting in a \$25,935 auto physical damage claims and a \$47,994 workers compensation claim.

Currently New Hanover is covered by Travelers with a yearly estimated premium of \$99,030. The total annual JIF Assessment, including RMC fee's, would be \$121,311.

Mr. Miola stated optional coverages and costs were discussed with New Hanover as well.

Lastly, the Safety Directors Report was reviewed with no major issues. It was noted New Hanover does not currently have a formal safety program, though the clerk attends all required training and the Police Chief is eager to participate in the Police Ad-Hoc meetings. There is evidence of strong management commitment to changing the safety culture and the Township is eager to receive guidance from the JIF to enhance their safety efforts.

Mr. Miola stated due to similar exposures and similar loss patterns as other BURLCOJIF members over the past 5 years, it is recommended that the Townships supplication for membership is approved.

Mr. Miola asked for a Motion to approve the membership of the Township of New Hanover into the BURLCOJIF and certify an annual assessment of \$121,311 subject to approval from the State Department of Banking and Insurance and the Department of Community Affairs. Coverage to be effective upon acceptance by the Township of New Hanover and execution by them for the appropriate instruments within 30 days as furnished to them by the Fund.

Motion by Mr. Gural, seconded by Mr. McMahon to approve membership to New Hanover Township into the BURLCOJIF effective January 1, 2020. All in favor. Motion carried by unanimous vote.

MEL/RCF/EJIF REPORTS

Chair Jack referenced the MEL/RCF/EJIF Representative Resolution included in the agenda, naming her as the BURLCO JIF Representative to the MEL and EJIF, and naming Mr. Matchett as the BURLCO JIF Representative to the RCF for 2020.

Chair Jack then asked for a motion in regards to Resolution 2019-43.

Resolution 2019-43 – Appointing the 2020 MEL/RCF/EJIF Representatives

Motion by Mr. McMahon seconded by Mr. Ingling, to adopt Resolution 2019-43, Appointing Meghan Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund, David Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and Meghan Jack as the Fund's Representative to the Environmental Risk Management Fund for the 2020 Fund Year as presented.

ROLL CALL	Yeas	Rich Wolbert, Beverly City
		Rich Wright, <i>Alternate</i> , Bordentown City
		Mike Theokas Bordentown Twp.
		Glenn McMahon, Chesterfield Twp.
		Mike Templeton, Delanco Twp.
		Tom Sahol, <i>Alternate</i> , Florence Twp.
		Paula Kosko, Hainesport Twp.
		Brandon Umba, Lumberton Twp.
		Kathy Burger, Medford Twp.
		John Gural, Palmyra Borough
		Debbie Vallari, <i>Alternate</i> , Pemberton Borough
		Daniel Hornickel, Pemberton Township
		Meghan Jack, Riverside Twp.
		David Matchett, Shamong
		J. Paul Keller, Springfield Twp.
		Steve Ent, Westampton Twp.
		James Ingling, Wrightstown Borough

Nays: None

Motion carried by unanimous vote.

2020 RENEWAL UPDATE – Ed Cooney

Mr. Cooney, Underwriting Manager with Conner Strong updated members on the 2020 Renewal.

Mr. Cooney stated the MEL Budget has been passed and we are in great shape due to all the efforts everyone puts in to help reduce claims and costs.

He began by stating that the Property Insurance market has become increasingly difficult over the past three years due to all of the storms and related catastrophes worldwide. Insureds with excellent claims history are seeing rate increases of 30% and more. Our insurance partners recognize the strong safety efforts of our members and our long term relationships. This coupled with our mass buying power has allowed us to stay ahead of the tightening insurance market.

- Our Primary Property Insurance program increased by about 5%.
- The Casualty Excess premium remained flat
- Workers Comp renewal is flat.
- EPL/POL is being tweaked as discussed earlier in the meeting based on your individual exposures and loss performance.
- Cyber has paid out over \$3 million in losses and only collected \$1 in premiums over past two years, so this year, everyone will be receiving a 25% increase across the board. He noted that the premiums are pretty low to start with so the dollar impact is not substantial.
- Also in regards to Cyber there will be higher deductibles in place: Everyone will receive a \$25,000 deductible, but the MEL will still be offering its reimbursement program for compliance with the MEL Cyber Risk Management Program. Finalized details on the deductibles will be available shortly. He went on to say that the Cyber Risk Control Plan we have in place is working, we just need to be sure that all the members in the MEL adopt that. Currently approximately 50% of members state that they are in compliance but we need to work on having all members actively adopt and participate in the program.
- A memo went out to the RMC's in regards to things to watch for in 2020 including Vacant Properties and Statutory bonds to be sure we are compliant for next year, in addition to a few other general reminders.

Mr. Cooney made reference to the MEL Cyber Task Force Newsletter included in the agenda packet. He stated these Newsletters go out about every quarter, and he highlighted the following articles:

- Windows 7 is coming to an end of life (end of security updates and fixes), so if you have not updated to Windows 10 yet, you will want to do that prior to January 2020
- Social Engineering Holiday Scams – UPS scam emails are heavy this time of year, so be careful of these types of emails.
- NJ Municipalities Publication – the MEL and Rutgers Bloustein were featured in the NJ Municipalities magazine discussing the current state of cyber risk and addressing the cybersecurity solutions we promote
- US Utilities Targeted – there have been multiple imminent warnings from federal agencies of cyberattacks against US Utilities and what you should know
- Security for your Internet of Things Devices – That Alexa device, or that RING doorbell are major cybersecurity challenges if not managed properly. Your IT manager can assist you with this, but there are basics everyone should know.

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

MISCELLANEOUS BUSINESS

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday, December 17, 2019 at 3:30 PM** at the Ramblewood Country Club, Mt. Laurel, NJ

PUBLIC COMMENT

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

EXECUTIVE SESSION MEETING – Resolution #2019-44

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. McMahon, seconded by Mr. Ingling, to Adopt **Resolution #2019-44**. 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. Wolbert, 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>001253132</i>	<i>201915666</i>	<i>2020186654</i>
<i>2019153387</i>	<i>2018121289</i>	
	<i>001237862</i>	

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

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

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

Tom Sahol, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

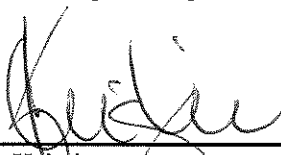
There were zero (0) abandonment of Subrogation claim(s) presented in Closed Session.

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the November 26, 2019 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Wolbert, to adjourn the November 26, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:56 PM.



Kris Kristie,
Recording Secretary for



Glenn McMahon,
Fund Secretary