

## BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

October 18, 2022  
Hainesport Municipal Building  
1 Municipal Centre Drive  
Hainesport, NJ

### *OPEN SESSION MINUTES*

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Hainesport Municipal Building, Hainesport, NJ, Tuesday, October 18, 2022. Chair McMahon, **Chesterfield**, 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, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Maria Carrington, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield**  
Joe Bellina, **Delran Twp.**  
Erin Provenzano, **Delanco Twp.**  
Fern Ouellette, *Alternate*, **Delanco Twp.**  
Representative, **Edgewater Park**  
Patrice Hansell, **Fieldsboro Borough**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Bobbie Quinn, **Lumberton Twp.**  
Kathy Burger, **Medford Twp.**  
Brandon Shillingsford, *Alternate*, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Mike Mansdoerfer, **Riverside Twp....arrived after roll call**  
J. Paul Keller, **Springfield Twp.**  
Lisa Cummins, **Tabernacle Twp.**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Mike Fitzpatrick, **Mansfield Twp.**  
Dan Hornickel, **Pemberton Twp.**  
Donna Mull, **Pemberton Borough**  
Susan Onorato, **Shamong Twp.**  
Kathy Hoffman, **Southampton Twp.**  
Steve Ent, **Westampton Twp.**  
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director, RPA – A Division of Gallagher*  
Paul Miola, CPCU, ARM, *Deputy Executive Director, RPA – A Division of Gallagher*  
Kamini Patel, MBA, CIC, CPCU, AIDA, *Pooling Administrator, RPA – A Division of Gallagher*  
David DeWeese, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
John Saville, Risk Control Consultant, *J.A. Montgomery*  
Chris Roselli, Account Manager, *General Liability Unit, Qual-Lynx*  
Karen Beatty, Account Manager, *Qual-Care*  
Tom Tontarski, *Treasurer*  
Debby Schiffer, Wellness Director, *Targeting Wellness*  
Chris Winter, *Law Enforcement Risk Management Consultant*

Also present were the following Risk Management Consultant agencies:

Barclay Insurance  
Hardenberg Insurance Group  
Conner Strong & Buckelew

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

#### **CONDUCT OF MONTHLY MEETING**

Motion 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. Motion by Mr. Gural, seconded by Mr. Wolbert. All in favor. Motion carried by unanimous vote.

#### **APPROVAL OF MINUTES**

Chair McMahan presented the Open session meeting minutes of the September 20, 2022 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Wolbert, seconded by Ms. Archer to approve the Open session meeting minutes of the September 20, 2022 meeting. All in Favor. Motion carried by unanimous vote.

#### **CLAIMS REVIEW COMMITTEE MEETING REPORT – October 11, 2022**

Ms. Burger reported that a Claims Committee meeting was held via Zoom on Tuesday, October 11, 2022 and that the minutes from this meeting were a handout at today's meeting and are self-explanatory. She noted the Committee reviewed six (6) workers compensation PARs as well as the Solicitor reports.

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

#### **EXECUTIVE DIRECTOR'S REPORT**

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership. He then highlighted the following items from his report:

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for September, and asked that members please review for accuracy.

Mr. Forlenza noted the allowance reports for SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances, are included in the agenda. He noted all funds need to either be claimed or encumbered by November 30, 2022, with encumbered funds needing to be claimed by February 1, 2023. If you have made purchases and have the invoice, you do not need to wait until November 30<sup>th</sup> to seek reimbursement of these purchases. Send it in now and we will have reimbursement to you on the next bill list. He emphasized to please not wait until the last moment to claim your funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list to make sure any new employees/bonds are listed. He stated all renewal applications must be submitted to the Fund Underwriter's office by **November 1, 2022**. Reminders to complete the application were sent on August 31<sup>st</sup>, September 22<sup>nd</sup>, and October 4<sup>th</sup>. Failure to meet the **November 1, 2022** deadline may result in an issuance of a non-renewal notice. Mr. Forlenza stated if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza stated that again this year, the Fund will be sponsoring Elected Officials training with both in-person and virtual options. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. 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 2023 MEL Assessment. Once information is available regarding the training, a notice will be sent out to all members.

Earlier today a memo and sample copies of the JIF RMC Resolution and Agreement for the 2023 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2023 fees at the February 2023 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. If you have any questions in this regard, please contact the Executive Directors office.

Mr. Forlenza noted a report detailing attendance records through the 3rd quarter of the 2022 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact the Executive Directors with any questions or concerns.

In regards to Surplus Release, Mr. Forlenza noted next week all members who are eligible to receive a share of this year's surplus release will receive a notification from Tracy Forlenza in regards to their balance and options for collecting their portion of the \$900,000 surplus the BURCOJIF has authorized to be released to the members. All members are asked to respond to Tracy as to the disposition of their portion of the surplus no later than **November 30, 2022**.

Lastly, Mr. Forlenza noted a meeting will be taking place with Origami to discuss how to allow the Clerks to have access to the system so they can secure coverage documents. More information will be forthcoming.

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

### ***SOLICITOR'S REPORT***

#### ***Open/Closed Claims Reports***

Mr. DeWeese noted the Claims Committee met on Tuesday, October 11, 2022, and stated there were three (3) New Cases since the last meeting:

*Immordiano v. Township of Florence*  
*White v. Township of Tabernacle*  
*Moore v. Township of Westampton*

Mr. DeWeese stated there was one (1) Closed Cases since the last meeting:

*Middleton v. City of Bordentown*

**MEL EPL Helpline & Authorized Contact List** – Mr. DeWeese reminded the members to please review the attached list of authorized contacts for the *MEL Employment Practices Helpline* and be sure that who you want to have access to the Helpline are listed on this report, as calls can only be fielded from those on the list. He reminded the members that 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, so please review the list and be sure who you would like appointed as the contacts are actually appointed.

Mr. DeWeese reminded the members, as discussed last month, on August 03, 2022 he received correspondence from Parker McCay, P.A. advising him that the firm would like to resign from the BURLCO JIF Defense Panel and that they will continue to handle the two remaining files they have for Medford Township and Fieldsboro Borough. Mr. DeWeese stated he has prepared a Resolution that was a handout at today's meeting, for the Funds consideration in accepting the resignation of Parker McCay from the Defense Panel.

***Resolution 2022-32 – Confirming and Accepting the Resignation of Parker McCay, P.A. as Assigned Defense Counsel***

Chair McMahan entertained a motion to approve Resolution 2022-32, *Confirming and Accepting the Resignation of Parker McCay, P.A. as Assigned Defense Counsel as presented*

Motion by Mr. Gural seconded by Mr. Wolbert, to approve *Resolution 2022-32* as presented.

**ROLL CALL**    *Yeas*    Amanda Somes, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Maria Carrington, **Bordentown Twp.**  
Glenn McMahan, **Chesterfield**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Bobbie Quinn, **Lumberton Twp.**  
Kathy Burger, **Medford Twp.**  
Brandon Shillingsford, *Alternate*, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Mike Mansdoerfer, **Riverside Twp**  
J. Paul Keller, **Springfield Twp.**  
Lisa Cummins, **Tabernacle Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:*                    None  
*Abstain:*                None

Motion carried by unanimous vote.

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

### ***SAFETY DIRECTOR'S REPORT***

Mr. Saville stated that the Safety Director's Report is included in the agenda and is self-explanatory. He then highlighted the following:

Mr. Saville noted his report included a list of the Safety Director Bulletins and Safety Announcements, including Law Enforcement messages and Loss Control Surveys issued during July and August via the NJ MEL App, as well as the MSI Now, MSI Live, and DVD Services. MSI will continue to be presented through the Zoom Webinar format with in-person training classes offered as part of the training expos being conducted this year. He reminded the members if they would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification "subscriptions".

Mr. Saville reminded the members to maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

Mr. Saville reminded the members to make use of the S:ERVE Programs for your Police, Fire and EMS departments and the that the Distraction Driving module is available to anyone who drives a municipal owned vehicle.

Lastly, Mr. Saville note the hierarchy reports for your town are available for review in the Learning Management System to be sure your training is up to date.

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 reviewed the Lessons from Losses this month that outlines truck safety. He reviewed the importance of the three (3) points of contact, wearing bright colors, and using spotters. Mr. Roselli highlighted claim examples where the cost of these claims are quite large. In addition, Mr. Roselli reminded the Committee the safety tips can be utilized for other large vehicles as well. He encouraged the Committee to print and display this month's Lessons from Losses where individuals utilizing large vehicles have access as a reminder for them. He also noted that it was suggested to create stickers of the "3 Point Contact" rule that was on his Lesson Learned from Losses Memo, and that they will discuss creating those and getting them out to members to display.

### ***LAW ENFORCEMENT LIABILITY CONSULTANT REPORT***

Mr. Winter reviewed his report for September that was included in the agenda, was self-explanatory, and highlighted the following.

In regards to Policy Development, Mr. Winter reported requests for policies and procedure have been received and responses have been forwarded to requesting agencies. This process is ongoing. A follow-up inquiry was conducted with agencies in regards to Critical Incident Debriefing, Active Shooter, Employee Assistance Programs and Recruitment and Selection as it relates to Attorney General Guidelines.

Mr. Winter stated that the *Management of Aggressive Behavior* class is scheduled for November 16, 2022 at the Burlington County Emergency Services training Center and will run from 8:30am to 12 noon. A Training Bulletin will be sent to all BURLCO JIF agencies and the class will be limited to 40 participants.

Mr. Winter noted there were no Bulletins posted for September.

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

**WELLNESS DIRECTOR'S REPORT**

Ms. Schiffer stated her report is included in the agenda packet and highlighted the following items and referenced some well-being initiatives and activities.

Ms. Schiffer noted there has not been a lot of activity for October and she is still working with some towns in regards to utilizing their Wellness Funds. She then reviewed what some towns have been using their funds for, including: Setting up a flu clinic; Sleep Hygiene Challenge; Starting deliveries of Misfit Markets; Stress Management Activities; Meditation sessions and Chair massages.

Ms. Schiffer reviewed events that had taken place to promote Well-being, including the Wellness Advisory Committee meeting that met on September 21st; the Wellness Coordinator Brainstorming Sessions, and her Monthly Wellness Idea and Wellness Updates that are posted to the JIF website each month.

In the October "Targeting Wellness Newsletter", Ms. Schiffer focused on Breast Cancer Awareness as well as other topics that included:

- What is in your backpack?
- Your risk of cancer goes beyond your genes
- Cancer risk – impacted by lifestyle changes
- What is visceral fat?
- How to measure/rate visceral fat
- Tips to lose visceral fat
- Fall fitness-don't make it a fantasy sport
- Nutritional Bites: Highlights from my "Ethos Farm Retreat"
- A few examples of cancer-fighting foods
- Recipe Corner: Warming Carrot and Tomato Soup (both contain cancer- fighting nutrients)
- Word search puzzle to prevent cognitive decline and reduce stress (which contributes to chronic disease)

In addition, she included an *Overeating & Food Addictions* article.

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

**MANAGED HEALTH CARE REPORT**

Ms. Beatty noted she had included the September reports in the agenda and highlighted the following:

**Lost Time v. Medical Only Cases**

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

	<i>September</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>31</i>
<i>Medical Only</i>	<i>14</i>	<i>101</i>
<i>Report Only</i>	<i>14</i>	<i>194</i>
<i># of New Claims Reported</i>	<i>29</i>	<i>328</i>
<i>Report Only % of Total</i>	<i>48%</i>	<i>59%</i>

<i>Medical Only/Lost Time Ratio</i>	<i>93:07</i>	<i>77:23</i>
<i>Average Days to Report to Qual-Lynx</i>	<i>3.1</i>	<i>4.0</i>
<i>Average Days Reported to employer</i>	<i>2.2</i>	<i>2.9</i>

***Claims Report by Type***

This report depicts the number of claims and average number of days to report a claim by individual member YTD 2022.

Non-COVID Claims – 3.0 days to report

COVID Claims – 1.0 days to report

All Claims – 2.2 days to report

***Transitional Duty Report***

Ms. Beatty presented the Year-to-Date Transitional Duty Report, noting these are great results:

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	<i>1,711</i>
<i>Transitional Duty Days Worked</i>	<i>1,114</i>
<i>% of Transitional Duty Days Worked</i>	<i>65%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>597</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>35%</i>
<i>\$ Saved by Accommodating</i>	<i>\$102,889</i>
<i>\$ Lost by not Accommodating</i>	<i>\$50,607</i>

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>September</i></b>
<i>Bill Count</i>	<i>111</i>
<i>Original Provider Charges</i>	<i>\$77,141</i>
<i>Re-priced Bill Amount</i>	<i>\$24,678</i>
<i>Savings</i>	<i>\$52,464</i>
<i>% of Savings</i>	<i>68%</i>

**Top 10 Providers by Specialty:** This report breaks down our top 10 providers by specialty e.g. Anesthesia/Pain Management, Facility, and MRI/Radiology as these are the heaviest expenses the Fund incurs.

**Nurse Case Assignment Report:** The final page of this report depicts the number of open cases each Nurse Case Manager carried for each month to date, along with how many cases were closed for the current month, and how many cases were opened for the current month. The attached report depicts the information through the current month.

### ***Managed Care Quick Notes***

This report provides information and savings examples for provider bill negotiation.

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

### ***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero presented the Technology Risk Services Report stating in regards to the new WIZER Training, the new course is in progress and there are currently 1,107 users enrolled with a 91% completion rate, which is good progress, so keep pushing.

### ***Whitelisting and Phishing***

As of October 17th, there are 24 members (86%) actively enrolled with three (3) waiting test phishing email confirmation and one (1) who has not replied letting him know if they have completed their whitelisting.

Mr. Romero noted several reminders have been sent out and to please let him know when the whitelisting has been completed so Wizer can send a test phishing email and validate that the whitelisting is working.

### ***D2 Cybersecurity Vulnerability Scanning & Penetration Testing***

As of September 20th, there are 27 members (96%) are actively enrolled in the program. Mr. Romero noted he is still missing the KYC or the VSA from one (1) member. He reiterated both documents need to be submitted to Mr. Romero at the same time so he can then forward to D2 and the JIF.

- The KYC Form needs to be completed by your IT & municipal point of contact. This identifies the IP addresses needed to perform the network VA scan & penetration test.
- The Vendor Service Agreement (VSA) (vetted by the JIF's solicitor) needs to be completed and signed by the municipal point of contact. This is the legal agreement/consent allowing D2 Cybersecurity to perform the vulnerability scan & penetration testing.

Mr. Romero noted it is important to include all departmental IP addresses to be tested (administrative, PD, Public Works, EMS, Fire Dept., etc.) Once the pen testing goes into production it cannot be stopped, and new IP addresses will need to be tested next year.

### ***MEL's Cyber Risk Management***

Mr. Romero reported that as of October 17th:

22 or 79% of the members are Tier 1 certified  
19 or 68% of the members are Tier 2 certified  
15 or 54% of the members are Tier 3 certified

Mr. Romero reported there are currently six (6) members who are not compliant with any of the Tiers, and not only does leave them very vulnerable to cyber hacks, the program will be changing on January 1, 2023 and will drastically affect the municipalities Cyber insurance eligibility, coverage, and deductible.

Mr. Romero reviewed the *Security Tip of the Month*, reminding people to use a Passphrase – a sentence like string of words, rather than a password, as a Passphrase provide a much stronger authentication.

Mr. Forlenza reiterated again this month that this has been a discussion for several years now that if you are not in compliance you may not have coverage, and IF you do, you will have limited coverage with a very high deductible. If you are compliant in at least one of the Tiers, you will be grandfathered in for the coverage that adheres to that Tier and the deductible that goes with those Tiers through 2023. However, you will then need to come into compliance with the Tiers going forward. The market will only provide coverage for those towns that have cyber programs in place, and it is constantly changing.



If you are coming into the home stretch with being in compliance with any of the Tiers, please complete the steps necessary, it is extremely important. Mr. Romero has stated he would be happy to attend any Council meetings and explain the situation directly to your Governing Body if any member would like that done.

Mr. Romero asked if everyone understood and if there were any questions. No questions were entertained.

***TREASURER'S REPORT***

Mr. Tontarski presented an overview of the Treasurer's Report for the month of September 2022, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are prepared on a "modified cash basis" and relate to financial activity through September 30, 2022 for Closed Fund Years 1991 through 2017, and Fund Years 2018, 2019, 2020, 2021, and 2022.

**Investment Interest**

Interest received or accrued for the reporting period totaled \$17,755.17. This generated an average annual yield of 1.24%. However, after including an unrealized net loss of \$338,611.05 in the asset portfolio, the yield is adjusted to -22.43% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,684,422.70.

**Receipt Activity for the Period**

	Monthly	YTD
Subrogation Receipts	\$8,316.43.00	\$65,653.70
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	
2022 Premium Assessments	\$103,527.00	

***Loss Run Payment Register – September 2022***

Mr. Tontarski stated that the 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 \$167,513.63. The claim detail shows 275 claim payments issued.

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

Interest Allocated	\$286.79
Delran Township	\$0.00
Chesterfield Township	\$2,239.00
Bordentown City	\$41,301.00
Bordentown Township	\$57,627.00
Westampton Township	\$10,597.00
E-JIF Allocation	\$181,003.38

**Cash Activity for the Period**

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$17,398,108.67.00 to a closing balance of \$16,937,461.80 showing a decrease in the fund of \$460,647.58.

***Bill List – October 2022***

For the Executive Committee's consideration, Mr. Tontarski presented the October 2022 Bill List in the amount of \$101,071.49 which was included in the agenda packet for approval.

Chair McMahon entertained a motion to approve the September 2022 Loss Run Payment Register, and the October 2022 Bill List as presented.

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

Motion by Mr. Shillingford, seconded by Mr. Ingling to approve the *September 2022 Loss Run Payment Register, the October 2022 Bill Lists* as presented.

**ROLL CALL**    *Yeas*    Amanda Somes, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Maria Carrington, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Bobbie Quinn, **Lumberton Twp.**  
Kathy Burger, **Medford Twp.**  
Brandon Shillingsford, *Alternate*, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Mike Mansdoerfer, **Riverside Twp.**  
J. Paul Keller, **Springfield Twp.**  
Lisa Cummins, **Tabernacle Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:*                    None  
*Abstain:*                None

Motion carried by unanimous vote.

## COMMITTEE REPORTS

### *Strategic Planning Meeting Minutes – September 13, 2022*

Mr. Gural stated the minutes were self-explanatory and included in the agenda packet and then highlighted the following from the meeting:

Mr. Gural noted the Committee discussed the meeting format for the 2023 Executive Committee meetings and that there would be five (5) virtual and six (6) in person; the Holiday Dinner Meeting will be held at O'Connor's in Easthampton with a small reception prior to the meeting and more details will be forthcoming; the 2022 Annual Reports at 8 copies per town will be printed and distributed at the December meeting; and the Elected Officials dates and format were discussed for 2023, along with discussion on the venue for the 2023 Annual Retreat.

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

### *Finance Committee Report Minutes – October 4, 2022*

Mr. Mansdoerfer stated the Committee met on October 4 via Zoom and the minutes of the meeting were self-explanatory and were a handout for today's meeting. He then highlighted the following from the meeting:

Mr. Mansdoerfer reported the Committee reviewed the final Assessment Allocation strategy and review the Draft Budget as some updates in the Excess Premiums have been received.

In regards to the Actuarial Loss Funding there is an additional 2.8% increase in the Loss Funding from last month noting what was driving the increase. He also noted the MEL Premiums are in and they came in at a 15% increase over last month, which is up an additional 5%. He noted there is a Finance Committee meeting on November 1, 2022, at which time the Committee will be able to review these increases again and decide if a 2<sup>nd</sup> Surplus release should be authorized to assist in offsetting some of the additional costs this coming year.

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

### ***Safety Committee Meeting Minutes – October 18, 2022***

Mr. Wolbert noted the Safety Committee met earlier today and noted the detailed minutes would be included in next month's agenda. With that said, he noted Mr. Garish reviewed the 3<sup>rd</sup> Quarter Safety Report as well as discussed the Safety Intervention and Monitoring of which there are currently no candidates.

Mr. Wolbert stated also reviewed with the JIF and MEL Loss Ratio Reports, as well as the Supervisors Investigation report, which shows a great increase in members submitting them, which is a great result.

Discussions also took place in regards to the 2023 Safety Breakfast and the Safety and Claims Coordinator Roundtable, as well as items for Regional Trainings and the scheduling of Safety Committee next year quarterly, with three (3) meetings in person and one (1) virtual.

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

### ***MEL/RCF/EJIF REPORTS***

In the absence of Ms. Jack, Mr. Forlenza noted a MEL Cyber Memo was included in the agenda packet, which was also emailed out to all members approximately 2 weeks ago and outlines the changes that are occurring due to the implementation of the Cyber JIF effective January 1, 2023.

As Mr. Romero reported earlier if you are not in compliance with any of the Tiers, you will have a \$50,000 deductible and be responsible for 20% of the next \$300,000. That means, if you are not in compliance, you will have an \$110,000 deductible for each Cyber claim above \$350,000 in value, of which most Cyber Claims are now. If you are compliant in Tier 1 or Tier 2, you will have the standard deductible of \$25,000 per claims, basically grandfathered in for the coverage that adheres to that Tier and the deductible that goes with those Tiers though 2023. However, you will then need to come into compliance with the Tiers going forward. Mr. Forlenza reiterated you must stay in compliance, because if you have an incident and at the time of that incident you have not stayed compliant in that specific Tier, your coverage and deductible will fall back to the deductible for the level of compliance at the time of the loss. For example, if you were compliant in Tier 1 in February, but have an incident in June, and have not stayed compliant in Tier 1, your coverage will revert back to the \$50,000 deductible and 20% of the next \$300,000. If you are in compliance with Tier 3 on January 1, 2023 and stay in Tier 3 compliance, you will have a \$0 deductible. The market will only provide coverage for those towns that have cyber programs in place, and it is constantly changing. It is very important to come into compliance as soon as possible and stay in compliance.

There have been many resources made available to you to assist in coming into compliance and staying in compliance. January 1, 2023 is the deadline.

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

***Resolution 2022-33 – Authorizing the BURLCOJIF to join the MEL Cyber JIF Effective for three (3) Years starting January 1, 2023.***

Chair McMahan entertained a motion to approve Resolution 2022-33, *Authorizing the BURLCOJIF to join the MEL Cyber JIF Effective for three (3) Years starting January 1, 2023, as presented*

Motion by Mr. Wolbert, seconded by Ms. Kosko, to approve *Resolution 2022-33* as presented.

**ROLL CALL**    *Yeas*    Amanda Somes, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Maria Carrington, **Bordentown Twp.**  
Glenn McMahan, **Chesterfield**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Bobbie Quinn, **Lumberton Twp.**  
Kathy Burger, **Medford Twp.**  
Brandon Shillingsford, *Alternate*, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Mike Mansdoerfer, **Riverside Twp.**  
J. Paul Keller, **Springfield Twp.**  
Lisa Cummins, **Tabernacle Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:*                    None

*Abstain:*                None

Motion carried by unanimous vote.

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

**MISCELLANEOUS BUSINESS**

***Next Meeting***

Chair McMahan noted that the next meeting of the BURLCO JIF will take place on **Tuesday, November 22, 2022 at 3:30 PM** via Zoom Conferencing.

***PUBLIC COMMENT***

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

Chair McMahan opened the meeting to the public for comment.

Hearing no comment from the public, Chair McMahan entertained a motion to close the public portion of the meeting.

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

***APPROVAL OF CLAIMS PAYMENTS***

Chair McMahan asked members for their questions at this time. No questions were entertained.

Chair McMahon entertained a motion to approve the following PARs as reviewed and recommended by the Claims Review Committee.

<i>Workers Compensation</i>
2021234855
2022269800
2023282963
2023280119
2023278456
2023280221

Motion by Mr. Wolbert, seconded by Mr. Ingling, to approve Payment Authority on the Claims reviewed and recommended by the Claims Review Committee:

**ROLL CALL**    *Yeas*    Amanda Somes, *Alternate*, **Bass River Twp.**  
 Rich Wolbert, **Beverly City**  
 Grace Archer, **Bordentown City**  
 Maria Carrington, **Bordentown Twp.**  
 Glenn McMahon, **Chesterfield**  
 Erin Provenzano, **Delanco Twp.**  
 Patrice Hansell, **Fieldsboro Borough**  
 Steve Fazekas, **Florence Twp.**  
 Paula Kosko, **Hainesport Twp.**  
 Bobbie Quinn, **Lumberton Twp.**  
 Kathy Burger, **Medford Twp.**  
 Brandon Shillingsford, *Alternate*, **Mt. Laurel Twp.**  
 Susan Jackson, **New Hanover Twp.**  
 Mary Picarillo, **North Hanover Twp.**  
 John Gural, **Palmyra Borough**  
 Mike Mansdoerfer, **Riverside Twp.**  
 J. Paul Keller, **Springfield Twp.**  
 Lisa Cummins, **Tabernacle Twp.**  
 James Ingling, **Wrightstown Borough**

*Nays:*                    None  
*Abstain:*                None

Motion carried by unanimous vote.

***AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL***

There were two (2) claim(s) recommended by the Claims Committee for abandonment of subrogation since the last meeting:

2021216069  
 2022244400

Motion by Mr. Wolbert, seconded by Mr. Ingling, to approve the Abandonment of Subrogation Attempts on the Claims as reviewed and recommended by the Claims Review Committee:

**ROLL CALL**    *Yeas*    Amanda Somes, *Alternate*, **Bass River Twp.**  
 Rich Wolbert, **Beverly City**  
 Grace Archer, **Bordentown City**  
 Maria Carrington, **Bordentown Twp.**  
 Glenn McMahon, **Chesterfield**  
 Joe Bellina, **Delran Twp.**

Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Bobbie Quinn, **Lumberton Twp.**  
Kathy Burger, **Medford Twp.**  
Brandon Shillingsford, *Alternate*, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Mike Mansdoerfer, **Riverside Twp.**  
J. Paul Keller, **Springfield Twp.**  
Lisa Cummins, **Tabernacle Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

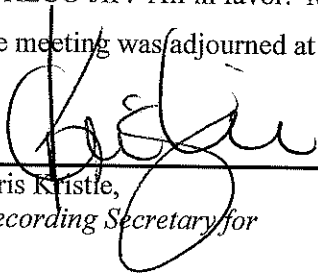
Motion carried by unanimous vote.

***MOTION TO ADJOURN***

Chair McMahon entertained a motion to adjourn the October 18, 2022 meeting of the BURLCO JIF.

Motion by Ms. Kosko, seconded by Mr. Shillingford to adjourn the October 18, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:21 PM.

  
Kris Kristle,  
Recording Secretary for

  
John Gural, SECRETARY