

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Zoom Conferencing

September 19, 2023 @ 3:30 pm

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via Zoom Conferencing on Tuesday, September 19, 2023. Fund Chair, John Gural, **Palmyra Borough**, presiding. The meeting was called to order at 3:30 PM.

FLAG SALUTE

Mr. Forlenza then took a moment to verify call in phone numbers and rename them to the appropriate member.

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, *Fund Secretary*, **Beverly City**
Margaret Peak, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Tom Sahol, **Chesterfield**
Erin Provenzano, **Delanco Twp.**
Joe Bellina, **Delran Twp.**
Patricia Clayton, *Alternate*, **Edgewater Park**
Patrice Hansell, **Fieldsboro Borough**
Mike Muchowski, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Robert Duff, *Alternate*, **New Hanover Twp.**
John Gural, *Fund Chair*, **Palmyra Borough**
Kathy Smick, **Pemberton Borough**
Dan Hornickel, **Pemberton Twp.**
Michael Mansdoerfer, **Riverside Twp.**
Meghan Jack, *Alternate*, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Brandy Boyington, **Springfield Twp.**
Lisa Cummins, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Mari Ann Capriglione, **Bass River Twp.**
Bobbie Quinn, **Lumberton Twp.**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director, RPA – A Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, AIDA, *Deputy Executive Director, 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*
Jerry Caruso, *Technology Risk Services Director*.....arrived after roll call

Also present were the following Risk Management Consultant agencies:

Barclay Insurance
Hardenberg Insurance Group
Conner Strong & Buckelew
Insurance Agency Management
Fairview Insurance Agency

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

Chair Gural entertained a Motion to Nominate Erin Provenzano, Delanco Township, as a member of the Executive Committee for the Remainder of the 2023 Fund Year

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

Motion by Mr. Ingling, seconded by Mr. Mascia to Nominate Erin Provenzano, Delanco Township, as a member of the Executive Committee for the Remainder of the 2023 Fund Year

ROLL CALL *Yeas* Rich Wolbert, *Fund Secretary, Beverly City*
Maria Carrington, **Bordentown Twp.**
Tom Sahol, **Chesterfield**
Joe Bellina, **Delran Twp.**
Patrice Hansell, **Fieldsboro Borough**
Mike Muchowski, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Robert Duff, *Alternate*, **New Hanover Twp.**
John Gural, *Fund Chair*, **Palmyra Borough**
Kathy Smick, **Pemberton Borough**
Dan Hornickel, **Pemberton Twp.**
Michael Mansdoerfer, **Riverside Twp.**
Meghan Jack, *Alternate*, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Brandy Boyington, **Springfield Twp.**
Lisa Cummins, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2023-26 Electing a Member of the Executive Committee

Motion by Mr. Hornickel, seconded by Mr. Mascia to Elect a Member of the Executive Committee

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Dan Hornickel, **Pemberton Twp.**
Rich Wolbert, *Fund Secretary*, **Beverly City**
John Gural, *Fund Chair*, **Palmyra Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

Resolution 2023-27 Confirming an Executive Committee for the Remainder of the 2023 Fund Year

Motion by Mr. Hornickel, seconded by Ms. Kosko to Elect a Member of the Executive Committee

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Dan Hornickel, **Pemberton Twp.**
Rich Wolbert, *Fund Secretary*, **Beverly City**
John Gural, *Fund Chair*, **Palmyra Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

APPROVAL OF MINUTES

Chair Gural presented the Open session meeting minutes of the July 18, 2023 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Ingling, seconded by Ms. Kosko to approve the Open session meeting minutes of the July 18 20, 2023 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT – September 12, 2023

Mr. Bellina noted the minutes of the September 12, 2023 Claims Review Committee meeting were a handout at today's meeting and are self-explanatory. He then noted the Committee reviewed fourteen (14) PARs including nine (9) Workers' Compensation (*3 Police, 1 Fire, and 5 Other*); and three (3) General Liability, zero (0) Automobile Liability, and two (2) Property claims were reviewed for settlement, continuing defense, or to advise of trial date. Mr. Bellina noted for more detail on any of these topics, please reference the minutes.

Mr. Bellina 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 the report:

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

Mr. Forlenza noted the allowance reports for the OSB, Wellness, and EPL/Cyber Risk Management Budget balances are included in the agenda. Notices were emailed to all members on February 14, 2023, in one inclusive letter, which noted your balances and how to collect the funds. The SIP Award notification was emailed to all members on April 5, 2023 which also included balances and how to collect your SIP award. He noted that all funds must be claimed or encumbered by November 30, 2023, with encumbered funds needing to be claimed by February 1, 2024. He reminded everyone to please utilize your funds and submit your vouchers for reimbursement as soon as possible.

Mr. Forlenza referenced the Statutory Bond listing in the agenda, stating that some towns may have seen retirements as of June 30th. If you wish to secure their replacement's statutory Bond through the MEL Program, please submit the application as soon as possible as there is an Underwriting process that needs to be completed as the Bond is for the individual, not the position. He also reminded the members that those towns that are up for renewal effective January 1, 2024, should have received notice from the Fund Underwriter's office that the statutory position that the MEL provides a Bond for would need to be re-underwritten. The MEL started this process a few years ago. The year a town is up for Renewal, the MEL will re-underwrite the Statutory Bonds positions, so please watch for a notice coming directly from the Fund Underwriter regarding this process if you have not received one already.

Mr. Forlenza stated that on or about May 17, 2023, a memorandum outlining the steps necessary to remain, or come into compliance with, the MEL's EPL Risk Management Program was emailed to all Municipal Clerk's, Fund Commissioners, and Risk Management Consultants. Information pertaining to the availability of the updated policies and procedures, handbooks, required Police Command Staff and Managers and Supervisor's Training was included in the memorandum. Anyone that has questions pertaining to this Program should contact the Executive Director's Office for assistance. All members are reminded to complete the necessary steps and submit their compliance checklist by November 1, 2023.

Also, as a follow up to the May 17, 2023 MEL EPL Risk Management Program Memorandum email, Mr. Forlenza stated that on July 10, 2023 an announcement on how to access Anti-Harassment Training was emailed to all Municipal Clerks, Fund Commissioners, and Risk Management Consultants. He noted this announcement should be provided to all non-supervisory personnel (including police) and volunteers. Notifying these personnel of the availability of this training is a required element for compliance with the 2024-2025 MEL EPL Risk Management Program. Mr. Forlenza emphasized to all members that as employers they are required to notify all non-supervisory personnel (including police) and volunteers of the availability of this training; however, these personnel are not required to complete this training. All members should document and retain the process by which this notification process occurred. Anyone that has questions pertaining to this Program should contact the Executive Director's Office for assistance.

Mr. Forlenza stated the Managerial & Supervisory trainings are coming to an end with only a few dates and sessions open with availability. Participation by your managers & supervisors in this training is required for compliance with the 2024-2025 MEL EPL Plan of Risk Management. An email was sent to all Clerks, Fund Commissioners and RMC's on May 17, 2023 with additional information as well as links to RSVP for the various sessions offered. The attendance sheets from any past sessions are on the JIF website for your reference, and CEU certificates were emailed to those that were eligible on August 7, 2023 for sessions attended through July 27, 2023.

Mr. Forlenza noted there are 10 (10) towns up for Renewal effective January 2024, and those members were asked to return their Renewal paperwork that was mailed out on June 5, 2023 to the Executive Directors office by August 18, 2023.

Lastly, Mr. Forlenza noted on or about July 11, 2023, an email was sent to all members notifying them of the availability of the 2023 Coverage Documents in Origami. The email also included instructions on how to access the Coverage Documents in Origami. It is strongly recommended that the Coverage Documents be downloaded and/or printed and kept as a long-term record by each member municipality. If you have any questions, please contact Kamini Patel or Tracy Forlenza.

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

SOLICITOR'S REPORT

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 could 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 whom you would like appointed as the contacts are actually appointed. Please remember appointments can only be made via Resolution to the Executive Directors office. He noted that he is one of the attorneys on the panel so please reach out to him with any Employment Practices questions or issues.

Mr. DeWeese noted there had been no new cases and no closed cases to report since the July meeting, and stated he provided a Summary General Liability File Report this month at the September 14th meeting noting there are currently 21 active General Liability cases.

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, noting his report covers activities for both July and August. 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 issued during the month via the NJ MEL App and Loss Control Services, as well as the MSI Now, MSI Live, and DVD Services. As MSI Training continues to be presented through Zoom a limited number of in-person trainings is offered as part of the training expos being conducted this year. In addition to the MSI Expos, the ELDT Train the Trainer program has been offered in various locations throughout the state. These trainings are in response to the federal mandate that requires anyone seeking a new CDL, upgrading their existing CDL, or adding endorsements must attend basic orientation before testing at the motor vehicle station. Invitations have already been sent out, so if you have employees that need a CDL, please take advantage of this program as it can save you thousands of dollars per employee.

Mr. Saville noted and they have incorporated the new changes and updates that were made to the FMCSA regulations as of July 10th of this year and the new links have already been sent out which contain the new information to anyone who has completed the Train the Trainer program.

Mr. Saville noted as always, it is recommended you review the hierarchy reports for your town in the learning management system to be sure your training is up to date.

Mr. Saville noted that group registrations are available for those with limited internet capabilities, and PEOSH considers any training more than three years old outdated.

Lastly, Mr. Saville noted the new learning management system is up and running, so if you need any assistance, please contact his office.

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 Learned from Losses this month and emphasized the importance of indemnity agreements. He suggested that Members should consult with their Municipal Solicitor and/or Risk Management Consultant, as they understand exposures and transferring of risk. Mr. Roselli emphasized the need to make sure that all parties involved sign any indemnification agreement or contracts to clearly establish responsibilities.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter reviewed his report, which included activities for both July and August, which was included in the agenda noting it is mostly self-explanatory, and highlighted the following.

Mr. Winter noted that Policy and Procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guidelines and L/E Accreditation requirements.

Mr. Winter noted he had recent agency visits with eight (8) member Police Departments. These visits were provided to discuss agency concerns, trends, Accreditation assistance and other requests. L/E RM services were outlined and provided to Chiefs and Command members present. Police agency's with Command changes will be a priority and visited as well. Agency visits are ongoing and being scheduled at this time to continue to build relationships with the Law Enforcement agencies within the BURLCO JIF. Mr. Winter stated Activity Reports would be forwarded to the FUND Commissioners upon completion.

Mr. Winter noted that a Report Writing Class is currently scheduled for October 27, 2023 at the Burlington County Emergency Training Center and the Training Bulletin was distributed inclusive of registration information. He noted there were no other Bulletins or Newsletters distributed during July or August.

Mr. Winter noted in regards to the BURLCOJIF Law Enforcement Committee, a L/E Committee is being formulated with three (3) Police Chiefs to represent (JIF) police agencies in Burlington County. He will meet with them on a quarterly basis virtually to discuss loss trends, concerns, training, policy and procedure assistance, L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Association, to identify areas as previously mentioned and to reduce potential risks. The concept has been well received when discussed with Chiefs. Chiefs selected for this committee are from Bordentown City PD, Mt. Laurel PD, and Chesterfield PD.

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 includes activities and planned events for both August and September, highlighting the following items, and referenced some well-being initiatives and activities.

Ms. Schiffer was pleased to report that many municipalities remained very active during the summer months and she had met with or had conversations with several towns to discuss wellness initiatives for the upcoming months. She noted all member towns are aware of the dead line to use or encumber any

remaining wellness funds. There are only two (2) member towns she has been unsuccessful in scheduling an in-person meet with and those are Bass River and Bordentown City.

Ms. Schiffer reviewed some wellness ideas and initiatives in hopes that towns will consider some of these ideas to utilize their funds.

Ms. Schiffer noted that some of the towns have formed a Wellness Committee and she has found that those towns find it opens up for more wellness ideas and wellness sharing. If your town may be interested and would like assistance in organizing a Wellness Committee, please reach out to Ms. Schiffer and she will be happy to assist.

Ms. Schiffer noted the Wellness Advisory Committee met on September 19, 2023 and she will be sharing the minutes from that meeting with the Safety Committee, and once approved, will present them at a future Executive Committee meeting.

Lastly, Ms. Schiffer noted this quarter's Newsletter theme focuses on sleep, which was sent out to all members in July. In August, she had distributed information on how sleep and obesity are connected. In September, she will focus on Sleep and Inflammation in the body. She asked that everyone please print out and distribute her newsletter to all employees. She noted the 4th Quarter Newsletter will focus on Stress Management.

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 both July and August reports in the agenda, but would verbally be reporting on the month of August and YTD numbers.

Lost Time v. Medical Only Cases

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

	<i>August</i>	<i>YTD</i>
<i>Lost Time</i>	4	19
<i>Medical Only</i>	23	78
<i>Report Only</i>	18	96
<i># of New Claims Reported</i>	45	193
<i>% Report Only</i>	40%	50%
<i>Medical Only/Lost Time Ratio</i>	85:15	80:20
<i>Average Days to Report to Qual-Lynx</i>	2.6	2.7
<i>Average Days Reported to employer</i>	1.7	1.1

Claims Report by Type

This report depicts the number of claims and average number of days to report a claim by individual member to Qual-Lynx, YTD 2023.

All Claims – 2.7 days to report
 Non-COVID Claims – 2.8 days to report
 COVID Claims – 2.2 days to report

Transitional Duty Report

Ms. Beatty presented the Year-to-Date Transitional Duty Report results:

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	1,604
<i>Transitional Duty Days Worked</i>	814
<i>% of Transitional Duty Days Worked</i>	51%
<i>Transitional Duty Days Not Accommodated</i>	790
<i>% of Transitional Duty Days Not Accommodated</i>	49%
<i>\$ Saved by Accommodating</i>	\$86,078
<i>\$ Lost by not Accommodating</i>	\$101,210

Ms. Beatty also presented a report that depicts examples of transitional duty assignments that can be utilized for injured employees who are released by the attending physician to return to work in a limited capacity.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	August
<i>Bill Count</i>	116
<i>Original Provider Charges</i>	\$66,198
<i>Re-priced Bill Amount</i>	\$27,523
<i>Savings</i>	\$38,675
<i>% of Savings</i>	58%

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 Management Report: 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.

Prescription Benefit Summary YTD: Ms. Beatty reviewed a report in the agenda that depicts the year-to-date statistics for the Prescription Benefit Management Program. Ms. Beatty reviewed the report with the Committee outlining the year-to-date script count, utilizing patients count, opioid cost percentage, opioid script percentage, generic utilization percentage, cost per patient and cost per script.

Managed Care Quick Notes

Ms. Beatty discussed a claim involving a 50-year-old EMT with multiple comorbidities who injured their shoulder while lifting a patient. The claimant was advised to undergo surgery, but further studies were requested on claimant’s cervical spine. The Nurse Case Manager and adjuster assigned to the case denied additional testing. The case was discussed with defense panel members and diagnostic testing of the cervical

spine was authorized, and showed no injury. The claimant was referred back to the orthopedic doctor, who recommended shoulder surgery. As the quickest date for surgery was with a surgery center out of network, they were not able to negotiate and secure contract rates. The shoulder surgery was successful, and the claimant is expected to return to transitional duty.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Caruso referenced his reports included in the agenda, including the WIZER testing and phishing. He noted there were 6,968 phishing emails sent with 1,731 opened and 154 clicked, for a 2.2% click rate that is acceptable, but he would like to see this remain under 2%.

In regards to the Cyber Hygiene Training there were 1/165 invited users with 1,034 who have started the training and 1,028 who have complete the training for a 88.24% completion rate

In regards to the vulnerability and penetration testing, the BURLCO JIF is at 100%, which means all of the VSA and KYC forms have been completed and associated IP addresses recorded.

Mr. Caruso reported new Wizer Hygiene Training sessions were started in July and that some members already have a 100% completion rate. He noted much of August was spent handling roster changes to assure there is cooperation from all of the users, noting he would like to see all members completely trained by 9/30/23 so that the focus can turn to on the Cyber Framework documentation. He noted some members have already submitted Minimum and Advanced Cyber Framework paperwork. These have been forwarded to the Fund Underwriter for final approval. Rejected submittals are usually due to insufficient answers to some of the questions. VERY IMPORTANT “No” answers are immediately rejected. If a particular question does not apply to your municipality such as “remote access” then mark it as “N/A we do not have remote access”. In addition, some members are not getting probing emails due to failure to confirm whitelisting. Mr. Caruso stated his mission this month is to clear that up so that all of this training can be put to the test.

Mr. Caruso stated that now that he has all of the confirmations of receipt of the Tier documentation, he would turn his attention on proper completion of these forms so that each of you will have a realistic understanding of your deductible in the unfortunate case that you have a cyber-loss. Remember, this is very important, there can be no “NO” answers on these questionnaires. They are all REQUIREMENTS for your deductible reduction. If you have any questions about a particular requirement, you can refer them to him. He also noted that your eligibility for reduced deductibles would be determined at the time of a loss, not when you turn in your form.

Mr. Caruso reminded the members there is an up-to-date FAQ page, which you can reach from your JIF website. More clarifications are due from the MEL, which he will publish as soon as he gets the proper clearance.

Lastly, Mr. Caruso reported this month’s bulletin addresses the handling of Personal Identification Information (PII). Some members have indicated on your Cyber Framework paperwork that you do not retain this information electronically, which is great. However things as simple as a PDF attachment in an email may contain PII so please pay close attention to what you collect, who collects it, where is it kept and what have you done to protect it.

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for a two month period ending August 2023, 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 the two-month period ending August 31, 2023 for Closed Fund Years 1991 through 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023.

Investment Interest

Interest received or accrued for the reporting period totaled \$58,866.10. This generated an average annual yield of 2.25%. However, after including an unrealized net gain of \$829.00 in the asset portfolio, the yield is adjusted to 2.26% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,144,195.06.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$3,908.99	\$42,466.61
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$3,385.00	
FY 2023 2 nd Installment Premium Receipts	\$5,013,049.00	

Loss Run Payment Register – July and August 2023

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 is \$460,030.92. The claim detail shows 519 claim payments issued.

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

Interest Allocated for the Period \$576.82 for a total Member Balance of \$321,030.32.

Cash Activity for the Period

During the reporting period, the Fund’s “Cash Position” changed from an opening balance of \$13,546,010.11 to a closing balance of \$17,579,512.98 showing a increase in the fund of \$4,033,052.87.

Bill List – Ratification of August 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the August 2023 Bill List in the amount of \$93,126.10, which was included in the agenda packet.

Bill List – September 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the September 2023 Bill List in the amount of \$101,957.44, which was included in the agenda packet.

Chair Gural entertained a motion to approve the July and August 2023 Loss Run Payment Registers, the August Bill List in the amount of \$93,126.10 and the September Bill List in the amount of \$101,957.44 as presented.

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

Motion by Mr. Wolbert, seconded by Mr. Mascia to approve the *July and August 2023 Loss Run Payment Register, and the August and September Bill Lists* as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Dan Hornickel, **Pemberton Twp.**
Erin Provenzano, **Delanco Twp.**
Rich Wolbert, *Fund Secretary*, **Beverly City**
John Gural, *Fund Chair*, **Palmyra Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Safety Committee Meeting Minutes – August 22, 2023

Mr. Wolbert stated the minutes were self-explanatory and included in the agenda packet and noted the 2nd Quarter Annual Loss Control Report was also attached to the minutes for your review and stated there are currently no towns that require Safety Intervention or Monitoring at this time. He noted the Safety Directors office is still not receiving all of the Supervisor Investigation Reports so he reminded the members to please submit those when you have an injury or incident in your town. Also discussed was the Wellness Program and how we can achieve better participation in this program.

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

Finance Committee Report - September 12, 2023

Mr. Mansdoerfer reported the Finance Committee met on September 12, 2023. The minutes are self-explanatory and were emailed to all members earlier this afternoon. He then highlighted the following from the meeting:

Mr. Mansdoerfer reported the Committee has been discussing the 2024 Budget and the Committee reviewed the Interim Financial Summary valued as of June 30, 2022 and referenced those reports in the handout as well, noting the Fund continues to be in good financial condition. Mr. Mansdoerfer also noted included in the agenda was the MEL Fiduciary Disclosure Statement memo put out each year for the members to review simply stating the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency.

Lastly Mr. Mansdoerfer stated there was one (1) Resolutions presented for consideration authoring the release of Surplus in the amount of \$700,000 from the Closed Year Accounts 2010-2018. Mr. Mansdoerfer noted that there were three (3) different Release of Surplus scenarios reviewed and discussed during the Finance Meeting of \$700,000, \$800,000 and \$900,000. He reminded the members that last year there had actually been two (2) Surplus releases totaling \$1.2 million. The reason the Surplus was higher last year is because there was an increase in the Loss Funding due to all the different perils we were required to cover, which created a higher premium for the members, so the thought process was to help out all of the members as they had to cover those additional perils in their budgets.

Mr. Mansdoerfer stated one of the issues we are facing this year is the 2017 Fund Year, which is in a deficit position, which has already rolled over to the RCF. Because this is a deficit year, it triggers a hit to our Surplus, and we are currently monitoring two (2) additional years, 2019 and 2021 that could put us in that same situation: 2019 is currently in a deficit of \$117,501.00, if that holds, it will hit our Surplus this year. Due to that possibility, and the fact the Actuary doesn't recommend we release more than 50% of our Surplus, it was decided to be more conservative and release no more than the \$700,000, with the possibility of a 2nd release once the Finance Committee revisits Fund Year 2019 again in November.

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

Resolution 2023-28 – Authorizing Refund of Closed Year Account (2010-2018) Surplus Release of Surplus

Chair Gural entertained a motion to approve Resolution 2023-28, *Authorizing Refund of Closed Year Accounts (2010-2018) Surplus Release as presented*

Motion by Mr. Wolbert, seconded by Mr. Hornickel, to approve *Resolution 2023-28* as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Dan Hornickel, **Pemberton Twp.**
Erin Provenzano, **Delanco Twp.**
Rich Wolbert, *Fund Secretary*, **Beverly City**
John Gural, *Fund Chair*, **Palmyra Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

Strategic Planning Committee Meeting Minutes – August 1, 2023

Mr. Hornickel noted the Committee met on August 1, 2023 and the minutes were self-explanatory and included in the agenda packet.

He noted the committee reviewed and discussed another blended schedule for 2024 to consist of six (6) in-person meetings and five (5) virtual meetings as we did in 2023. With that said, he asked the members their opinion on moving the monthly Executive Committee meetings to a start time of 3:00 pm instead of 3:30 pm. He noted this would start with the December 2023 meeting. Mr. Hornickel asked Chair Gural if we could pose this suggestion to the members for a vote.

Chair Gural asked the members how they felt about the earlier suggested meeting start time of 3:00pm starting in December of 2023 and continuing in 2024. Mr. Forlenza noted that some of the Fund Professionals have meetings that may bump up against this proposed time change and asked if there were any Fund Professionals that had concerns can reach out to him about this time change for discussion. Mr. Hornickel noted that if there were any Fund Professionals that had a conflict with the suggested time, we could adjust the agenda to assist with their time requirements, or they could possibly send another representative to report at the meetings.

Ms. Burger stated in the past a survey has been sent out, and asked if this could be done this time to be sure, we are capturing everyone in this decision. Ms. Jack noted earlier may be difficult for some members who have children as the earlier time is closer to school pick up time, and makes it a bit more difficult and noted a survey is a good idea.

Chair Gural asked Mr. Forlenza if he could release a survey to all members and Professionals to get an accurate input from all before a decision is made. Mr. Forlenza stated his office would get the survey out within a few days and will report on the results at the October meeting.

Chair Gural asked if there were any other questions or concerns. None were entertained.

MEL/RCF/EJIF/CYBER REPORTS

NJ Cyber JIF Meeting Report – August 25, 2023

Ms. Jack reported the NJ Cyber JIF met on August 25, 2023 and those minutes were included in the agenda packet and were self-explanatory.

Ms. Jack reported the MEL, RCF, and, EJIF all held their meetings on September 15, 2023, and the reports will be included in next month's agenda. She then stated that each committee presented their 2024 proposed budget, noting the RCF is proposing a 2% increase and EJIF is proposing a 1% increase for 2024. As far as the MEL, she noted there have been changes at the MEL level and within the insurance market, which have had a detrimental impact on the MEL Budget. With that said she explained the MEL has entertained and discussed three (3) funding options and did their due diligence at looking at different ways to approach these options, explaining to the members how the MEL reviews these scenarios. Ms. Jack noted after that was completed, it was determined the MEL will impose a 17% loss funding increase for 2024, which will increase our MEL portion of our assessments.

Mr. Forlenza noted it is important to recognize that the local JIF is performing well with our Loss Funding increase for next year in the low single digits and the overall JIF portion of our budget will be very manageable for all members. Unfortunately, almost 45% of our overall budget is driven by the MEL, which will affect member's individual budgets. He noted over time the excess market will calm down, but it is taking some time. In the meantime, please be sure to take advantage of all the programs the JIF has to offer that can assist in managing your claims.

Resolution 2023-29 – Requesting Authorization to Renew Membership in the New Jersey Municipal Environmental Risk Management Fund for 3 Years Effective January 1, 2024.

Chair Gural entertained a motion to approve Resolution 2023-29, *Requesting Authorization to Renew Membership in the New Jersey Municipal Environmental Risk Management Fund for 3 Years Effective January 1, 2024 as presented*

Motion by Mr. Wolbert, seconded by Mr. Ingling, to approve *Resolution 2023-29* as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Dan Hornickel, **Pemberton Twp.**
Erin Provenzano, **Delanco Twp.**
Rich Wolbert, **Fund Secretary, Beverly City**
John Gural, **Fund Chair, Palmyra Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Gural noted that the next meeting of the BURLCO JIF would take place on **Tuesday, October 17, 2023 at 3:30 PM** at the Hainesport Municipal Building.

PUBLIC COMMENT

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

Chair Gural opened the meeting to the public for comment.

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

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

APPROVAL OF CLAIMS PAYMENTS

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

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

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>2020187376</i>	<i>2020206165</i>	<i>2023306004</i>
<i>2023280194</i>	<i>2023291686</i>	<i>2023306348</i>

2021229233	2021232886	
2023294969		
2023281189		
2023298216		
2024310365		
2023298301		
2024311573		

Motion by Mr. Hornickel, seconded by Ms. Kosko to approve Payment Authority on the Claims reviewed and as recommended by the Claims Review Committee:

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Dan Hornickel, **Pemberton Twp.**
Erin Provenzano, **Delanco Twp.**
Rich Wolbert, *Fund Secretary*, **Beverly City**
John Gural, *Fund Chair*, **Palmyra Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was one (1) claim presented for Abandonment of Subrogation:

2022275180

Motion by Mr. Hornickel, seconded by Ms. Provenzano to approve abandonment of subrogation as recommended by the Claims Review Committee:

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Dan Hornickel, **Pemberton Twp.**
Erin Provenzano, **Delanco Twp.**
Rich Wolbert, *Fund Secretary*, **Beverly City**
John Gural, *Fund Chair*, **Palmyra Borough**

Nays: None
Abstain: None

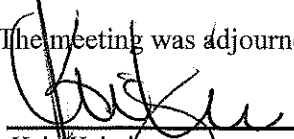
Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Gural entertained a motion to adjourn the September 19, 2023 meeting of the BURLCO JIF.

Motion by Mr. Hornickel, seconded by Ms. Provenzano to adjourn the September 19, 2023 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:32 PM.



Kristie,
Recording Secretary for



Richard Wolbert, SECRETARY