

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Hainesport Municipal Building

October 17, 2023 @ 3:30 pm

## *EXECUTIVE COMMITTEE MEETING*

### *OPEN SESSION MINUTES*

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Municipal Building on Tuesday, October 17, 2023. Fund Chair, John Gural, **Palmyra Borough**, 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, *Fund Secretary*, **Beverly City**  
Mike Theokas, *Alternate*, **Bordentown Twp.**  
Tom Sahol, **Chesterfield**  
Erin Provenzano, **Delanco Twp.**  
Fern Ouellette, *Alternate*, **Delanco Twp.**  
Joe Bellina, **Delran Twp.**  
Tom Pullion, **Edgewater Park**  
Mike Muchowski, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Dawn Bielec, *Alternate*, **Medford Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picariello, **North Hanover Twp.**  
John Gural, *Fund Chair*, **Palmyra Borough**  
Kathy Smick, **Pemberton Borough**  
Dan Hornickel, **Pemberton Twp.**  
Michael Mansdoerfer, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
Brandy Boyington, **Springfield Twp.**  
Lisa Cummins, **Tabernacle Twp.**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners/Professionals were:

Mari Ann Capriglione, **Bass River Twp.**  
Margaret Peak, **Bordentown City**  
Patrice Hansell, **Fieldsboro Borough**  
Carrier Gregory, **Lumberton Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Kathy Hoffman, **Southampton Twp.**  
Craig Farnsworth, **Westampton Twp.**  
Maryalice Brown, **Woodland Twp.**  
Paul A. Forlenza, MGA, *Executive Director*, **RPA – A Division of Gallagher**  
Chris Winter, *Law Enforcement Risk Management Consultant*  
Chris Roselli, Account Manager, *General Liability Unit*, **Qual-Lynx**

Those also in attendance were:

Kamini Patel, MBA, CIC, CPCU, AIDA, *Deputy Executive Director, RPA – A Division of Gallagher*  
David DeWeese, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
Rob Garish, Asst. Director of Public Sector, *J.A. Montgomery*  
Karen Beatty, Account Manager, *Qual-Care*  
Tom Tontarski, *Treasurer*  
Debby Schiffer, Wellness Director, *Targeting Wellness*  
Jerry Caruso, *Technology Risk Services Director*

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.*

#### ***APPROVAL OF MINUTES***

Chair Gural presented the Open session meeting minutes of the September 19, 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. Hornickel, seconded by Mr. Wolbert to approve the Open session meeting minutes of the September 19, 2023 meeting. All in Favor. Motion carried by unanimous vote.

#### ***CLAIMS REVIEW COMMITTEE MEETING REPORT – October 10, 2023***

Ms. Patel noted the minutes of the October 10, 2023 Claims Review Committee meeting were a handout at today's meeting and are self-explanatory. She then noted the Committee reviewed thirteen (13) PARs including eight (8) Workers' Compensation (*1 Police, 1 Fire, and 6 Other*); and one (1) General Liability, zero (0) Automobile Liability, and four (4) Property claims were reviewed for settlement, continuing defense, or to advise of trial date. Ms. Patel noted for more detail on any of these topics, please reference the minutes.

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

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

Ms. Patel reviewed the Executive Director's Report found in the agenda packet with the membership. She then highlighted the following items from the report:

Ms. Patel referenced a report showing the Certificates of Insurance issued for August/September, and asked that members please review for accuracy.

Ms. Patel 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. She noted that all funds must be claimed or encumbered by November 30, 2023, with encumbered funds needing to be claimed by February 1, 2024. She reminded everyone to please utilize your funds and submit your vouchers for reimbursement as soon as possible.

Ms. Patel referenced the Statutory Bond listing in the agenda noting that 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. She 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.

Ms. Patel 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, and she noted as of last week, there were only two (2) members who have completed their compliance checklist

Also, as a follow up to the May 17, 2023 MEL EPL Risk Management Program Memorandum email, Ms. Patel 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. She 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. Ms. Patel 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. Patel stated the Managerial & Supervisory trainings are now complete. Participation by your managers & supervisors in this training is required for compliance with the 2024-2025 MEL EPL Plan of Risk Management. She noted if you still have any Managers and Supervisors who have not completed the training, please reach out to her office, as there are still a few MEL sponsored trainings available. The attendance sheets from all sessions are on the JIF website for your reference, and CEU certificates were emailed to those that were eligible on August 7 and October 17, 2023.

In regards to Elected Officials Training, Ms. Patel stated this training will once again be held through the MSI, and once more information is available, that information will be sent out to the membership.

Ms. Patel noted on or about September 29, 2023 and email was sent out by Tracy Forlenza which included the model RFQ for Risk Management Services to all Fund Commissioners, Municipal Clerks, and Risk Managers. Also, on or about October 10, 2023 a memo and sample copies of the JIF RMC Resolution and Agreement for the 2024 Fund Year was sent out to all Risk Management Consultants.

In regards to Surplus Release, Ms. Patel noted on September 22, 2023 we requested approval for the release of \$700,000 from the Department of Banking and Insurance, and we are still waiting for that approval as they have 30 days to respond.

And lastly, M. Patel noted the 3<sup>rd</sup> Quarter attendance is included in the agenda for review. If you have any questions, or feel there are any discrepancies, please contact Kris Kristie, as the attendance is taken directly from the Recording Secretaries minutes.

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

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

***MEL EPL Helpline & Authorized Contact List*** – Mr. DeWeese emphasized to 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 three (3) new cases since the September meeting:

*Ceylan v. City of Bordentown*  
*Gungor (minor) v. Township of Delran*  
*Baker v. Township of Pemberton*

Mr. DeWeese noted there had been two (2) closed cases since the September meeting:

*Williams v. Township of Delanco*  
*BURLCOJIF (a subrogee) v. Georgina Bussey v. Township of Delanco employee, EMT Kevin Richardson*

Lastly, Mr. DeWeese stated he provided a Summary General Liability File Report this month at the October 10<sup>th</sup> meeting noting there are currently 23 active General Liability cases.

Mr. DeWeese asked if there were any questions. Mr. Fitzpatrick asked how the EPL Helpline representatives could be changed. Ms. Forlenza note the Resolution was on the website, and she sent him a link to the document. No other questions were entertained.

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

Mr. Garish 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. Garish 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.

Mr. Garish noted Regional Training is scheduled for October 19, 2023 on Back Safety Material Handling, which is part of the Safety Incentive program – if you attend all of the Regional Trainings, you are eligible for the extra monies offered.

In regards to towns that utilize Crossing Guards, please be sure to reference the updated resources on the MEL website, and if you have any questions, please do not hesitate to reach out to his office.

Mr. Garish noted 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.

Lastly, Mr. Garish stated that there are quite a few festivals and special events going on this time of year, so please be sure to correspond with your RMC to acquire the necessary Certificate of Insurance as well as Facility Use Agreements in place. There are bulletins as well as a Special Events Handbook online, so please reference those, or reach out to his office with any questions or concerns

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

### ***CLAIMS ADMINISTRATOR'S REPORT***

#### ***Lessons Learned from Losses***

Ms. Beatty reviewed the Lessons Learned from Losses this month that emphasized one of the most common causes of employee injuries are attributed to improper lifting or moving something. She noted by utilizing proper techniques, such as taking a moment to assess the best approach or seeking assistance, the number and severity of these claims could be significantly reduced. She stated employees are encouraged to follow the "S.M.A.R.T." lifting techniques.

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

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

Ms. Patel reviewed this report, which was included in the agenda, noting it is mostly self-explanatory, and highlighted the following.

Ms. Patel noted that Mr. Winter's activities for September were outlined in the report.

Ms. Patel 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.

Ms. Patel noted there were agency visits with three (3) member Police Departments completed in September. 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 and stated Activity Reports would be forwarded to the FUND Commissioners upon completion.

Ms. Patel 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. She noted there were no other Bulletins or Newsletters distributed during September.

Lastly, Ms. Patel 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. Mr. Winter 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, with an initial meeting being coordinated at this time.

Ms. Patel 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 October, highlighting the following items, and referenced some well-being initiatives and activities that towns have currently done, or have planned to do.

Ms. Schiffer reviewed some wellness ideas and initiatives in hopes that towns will consider some of these ideas to utilize their funds which included ideas for Fall such as Holiday cook-offs, healthy holiday desserts, Wellness Day offerings including flu shots and Blood Pressure screenings; fun holiday resiliency challenges as well as Maintain Don't Gain challenge.

Ms. Schiffer noted this quarter's theme is all about reducing Stress. The newsletter will be distributed sometime in October followed by handouts in November and December on how stress impacts specific conditions (TBD). Since stress can be at a heightened state as we progress towards the holidays, offering some type of Stress Management initiative at your municipality is highly recommended. Please reach out to her if you need ideas or if you would like her to present (or set up a speaker) on this subject.

Ms. Schiffer reminded the members that any remaining Wellness Funds must be used or encumbered by November 30, 2023, so please reach out to her with any questions.

Ms. Schiffer noted the Wellness Advisory Committee met on September 19, 2023 and once the minutes are approved at the next BURLCO Safety Committee meeting, she will share them at the following Executive Committee meeting.

Lastly, in regards to Dr. Elias' Program –Leadership Group Coaching: Crisis Response and Transformational Leadership, Dr. Elias has reached out to 17 Chief's provided by Keith Hummel. It has been a challenge to get commitment. It was reported that those who attended last year would like to send more of their officers, which is great, however, we still have 9 paid spots to fill as the next Cohort starts at the end of October. Please encourage your Chief to reach out to her or Keith if he/she is interested in trying out this program.

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>	0	20
<i>Medical Only</i>	10	87
<i>Report Only</i>	14	110
<i># of New Claims Reported</i>	24	217
<i>% Report Only</i>	58%	51%
<i>Medical Only/Lost Time Ratio</i>	100:00	81:19
<i>Average Days to Report to Qual-Lynx</i>	2.1	2.6
<i>Average Days Reported to employer</i>	0.4	1.0

**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 – 2.6 days to report  
 Non-COVID Claims – 2.8 days to report  
 COVID Claims – 2.1 days to report

**Transitional Duty Report**

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

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	1,649
<i>Transitional Duty Days Worked</i>	863
<i>% of Transitional Duty Days Worked</i>	52%
<i>Transitional Duty Days Not Accommodated</i>	786
<i>% of Transitional Duty Days Not Accommodated</i>	48%
<i>\$ Saved by Accommodating</i>	\$88,129
<i>\$ Lost by not Accommodating</i>	\$97,046

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:

<b>PPO Penetration Rate</b>	<b>September</b>
<i>Bill Count</i>	186
<i>Original Provider Charges</i>	\$316,663
<i>Re-priced Bill Amount</i>	\$108,265
<i>Savings</i>	\$208,398
<i>% of Savings</i>	66%

**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 directed the Committee's reported on a claim scenario where the entire Qual-Lynx team worked together to obtain the best possible outcome for the Claimant and JIF. In this particular scenario, the claimant refused an urgent surgery despite being recommended by two neurosurgeons. Qual-Lynx has requested that the neurosurgeons provide a written document outlining the warning disclosed to the claimant and any potential work restrictions should the claimant continue to refuse surgery.

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, however the Phishing, Vulnerability and Penetration status and Cyber JIF Framework Compliance reports have been removed. He indicated this was done to prevent information being available to bad actors. With that said, Mr. Caruso noted he has that information, and should anyone want those reports, please contact him and he will provide them to you.

Mr. Caruso reviewed the training results report, which was included in the agenda, noting the BURLCOJIF is at 90%, which is good, but is not great, and stated he would like to see that percentage at 100% as soon as possible. If there are any members that still owe Mr. Caruso an updated roster, or have not completed the training, he implored to the members of the importance of getting this completed. He emphasized again how important completing the training is and not completing this will cause your town to have a higher deductible.

Mr. Caruso reported in regards to the vulnerability and penetration testing by D2, the BURLCO JIF is at 100%, which means all of the VSA and KYC forms have been completed and associated IP addresses recorded. He noted if they had been able to get into your network during the penetration testing, you would have received notification by now, and as he has not received any notifications either, he believes there are no critical vulnerabilities in the BURLCOJIF, which is great news.

In regards to the Cyber JIF Framework there is only have one (1) town who has submitted both the minimum and advanced security documents. He noted he would like to see more of that paperwork come in as soon as possible, so the Fund Underwriter sees that progress is being made. Even if you are still working on achieving the advanced standard, please send in the completed checklist for the minimum standard, and then when you achieve the advanced security standard, you can submit that at anytime.

Lastly, Mr. Caruso reported this month's bulletin addresses the importance of vulnerability scanning and penetration testing to local government networks. He noted the bulletin is very informative, is a very important part of what we are doing, and encouraged everyone to please read through 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 September 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 one-month period ending September 30, 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 \$40,319.88. This generated an average annual yield of 2.78%. However, after including an unrealized net loss of \$91,492.01 in the asset portfolio, the



yield is adjusted to -3.53% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,076,463.56.

### Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$29,775.00	\$72,241.61
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	

### Loss Run Payment Register – September 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 \$217,117.09. The claim detail shows 306 claim payments issued.

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

Interest Allocated for the Period \$5746.51 for a total Member Balance of \$322,979.13.

### Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$17,579,512.98 to a closing balance of \$17,239,041.32 showing a decrease in the fund of \$340,471.66.

### Bill List – October 2023

For the Executive Committee's consideration, Mr. Tontarski presented the October 2023 Bill List in the amount of \$111,346.17, which was included in the agenda packet.

Chair Gural entertained a motion to approve the September 2023 Loss Run Payment Registers and the October Bill List in the amount of \$111,346.17 as presented.

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

Motion by Mr. Hornickel, seconded by Ms. Provenzano to approve the *September 2023 Loss Run Payment Register and October Bill List* as presented.

**ROLL CALL**    *Yeas*    Rich Wolbert, *Fund Secretary*, Beverly City  
Mike Theokas, *Alternate*, Bordentown Twp.  
Tom Sahol, **Chesterfield**  
Erin Provenzano, **Delanco Twp.**  
Joe Bellina, **Delran Twp.**  
Tom Pullion, **Edgewater Park**  
Mike Muchowski, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Dawn Bielec, *Alternate*, **Medford Twp.**  
Susan Jackson, **New Hanover Twp.**  
John Gural, *Fund Chair*, **Palmyra Borough**  
Kathy Smick, **Pemberton Borough**  
Dan Hornickel, **Pemberton Twp.**  
Michael Mansdoerfer, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
Brandy Boyington, **Springfield Twp.**

Lisa Cummins, **Tabernacle Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

Mr. Hornickel asked Mr. Tontarski if at the start of next year if he could compare what the BURLCOJIF earned from the Bank of New York investments to what we would have earned with Wilmington Trust for this past fund year?

Mr. Tontarski noted that wouldn't be easy to try and compare the two, but he will research if there is a way to do that, noting the JCMI was created to purchase short-term Bond Anticipation Notes at fair market prices to save towns money and enable the continuation of important local improvement projects. He noted that Wilmington Trust does not get involved in this particular area as they are more involved in Federally Direct Securities.

Mr. Hornickel stated he would be curious to see what we would have earned under Wilmington Trust versus the JCMI over that period. Mr. Tontarski stated he would look at it, but not sure how accurate it would be due to the structure as he explained.

## **COMMITTEE REPORTS**

### ***Strategic Planning Committee – Executive Committee meeting start time Survey Results***

Mr. Hornickel reminded the Committee of the discussion last month in regards to moving the monthly Executive Committee meetings to a start time of 2:00 pm, 2:30pm, or 3:00 pm instead of 3:30 pm. He noted this would start with the December 2023 meeting and carry through for the 2024 Fund Year.

As suggested at the last meeting, a survey was distributed to all members on October 3, 2023, and we received 17 out of 28 member responses. The results of that survey indicated that 16 members were in favor of a 3:00 pm start time; 13 members were in favor of a 2:30pm start time; and 14 members were in favor of a 2:00 pm start time. With that said, with 16 members indicating a preference of a 3:00 pm start time, and that being a majority, approval was asked for a change in the Executive Committee start times, starting with the December 2023 meeting and carrying through for the 2024 Fund Year. Mr. Hornickel noted we could revisit this at the first Strategic Planning meeting of 2024, if needed.

Chair Gural entertained a motion to move the start time of the Monthly Executive Committee meetings from 3:30 pm to 3:00 pm, starting December 2023 and continuing monthly through December 2024.

Motion by Mr. Hornickel, seconded by Ms. Kosko to approve the Executive Committee start time change from 3:30 pm to 3:00 pm starting December 2023 and continuing monthly through December 2024, as chosen by survey majority vote. All in Favor, motion carried by unanimous vote.

Chair Gural asked if there were any other questions or concerns. No questions were entertained.

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

### ***MEL/RCF/EJIF Reports – September 15, 2023***

Ms. Patel stated the MEL, RCF and EJIF reports were included in the agenda packet, were self-explanatory, and asked the members to please review the letter to DOBI that was also included in the agenda. She noted the letter was from David Grubb, Executive Director of the MEL to the Department of Banking and Insurance, and outlines quite a few issues that the MEL is facing, as well as the JIFs in regards to local government insurance issues.

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

**MISCELLANEOUS BUSINESS**

*Next Meeting*

Chair Gural noted that the next meeting of the BURLCO JIF would take place on **Tuesday, November 21, 2023 at 3:30 PM** via Zoom Conferencing.

**PUBLIC COMMENT**

Motion by Mr. Hornickel, seconded by Mr. Wolbert 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 Ms. Provenzano, 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>
2019165703	2021222266	2024312100
2024311468		2024312277
2023293309		2024308988
2021228252		2022270808
2022270100		
2024311480		
2023308107		
2024311323		

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

- ROLL CALL**    *Yeas*
- Rich Wolbert, *Fund Secretary*, Beverly City
  - Mike Theokas, *Alternate*, Bordentown Twp.
  - Tom Sahol, Chesterfield
  - Erin Provenzano, Delanco Twp.
  - Joe Bellina, Delran Twp.
  - Tom Pullion, Edgewater Park
  - Mike Muchowski, Florence Twp.
  - Paula Kosko, Hainesport Twp.
  - Mike Fitzpatrick, Mansfield Twp.
  - Dawn Bielec, *Alternate*, Medford Twp.
  - Susan Jackson, New Hanover Twp.
  - John Gural, *Fund Chair*, Palmyra Borough
  - Kathy Smick, Pemberton Borough
  - Dan Hornickel, Pemberton Twp.
  - Michael Mansdoerfer, Riverside Twp.

Susan Onorato, **Shamong Twp.**  
Brandy Boyington, **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 was four (4) file presented for Abandonment of Subrogation.

2023281525

2023282116

2023282182

2023281243

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

**ROLL CALL**    *Yeas*    Rich Wolbert, **Fund Secretary, Beverly City**  
Mike Theokas, **Alternate, Bordentown Twp.**  
Tom Sahol, **Chesterfield**  
Erin Provenzano, **Delanco Twp.**  
Joe Bellina, **Delran Twp.**  
Tom Pullion, **Edgewater Park**  
Mike Muchowski, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Dawn Bielec, **Alternate, Medford Twp.**  
Susan Jackson, **New Hanover Twp.**  
John Gural, **Fund Chair, Palmyra Borough**  
Kathy Smick, **Pemberton Borough**  
Dan Hornickel, **Pemberton Twp.**  
Michael Mansdoerfer, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
Brandy Boyington, **Springfield Twp.**  
Lisa Cummins, **Tabernacle Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

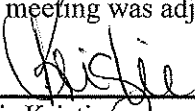
Motion carried by unanimous vote.

***MOTION TO ADJOURN***

Chair Gural entertained a motion to adjourn the October 17, 2023 meeting of the BURLCO JIF.

Motion by Ms. Kosko, seconded by Ms. Provenzano to adjourn the October 17, 2023 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:07 PM.

  
\_\_\_\_\_  
Kris Kristie,  
Recording Secretary for

  
\_\_\_\_\_  
Richard Wolbert, SECRETARY