

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Zoom Conferencing

November 21, 2023 @ 3:30 pm

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was via Zoom Conferencing on Tuesday, November 21, 2023. Fund Chair, John Gural, **Palmyra Borough**, presiding. The meeting was called to order at 3:30 PM.

Ms. Patel took a moment to verify all phone numbers and participants.

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**
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.**
Carrier Gregory, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Susan Jackson, **New Hanover Twp.**
Robert Duff, *Alternate*, **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.**
Craig Farnsworth, **Westampton Twp.**
Maryalice Brown, **Woodland Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners/Professionals were:

Mari Ann Capriglione, **Bass River Twp.**
Kathy Burger, **Medford Twp.**
Kathy Hoffman, **Southampton Twp.**
Paul A. Forlenza, MGA, *Executive Director*, **RPA – A Division of Gallagher**

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*
Chris Winter, *Law Enforcement Risk Management Consultant*
Chris Roselli, Account Manager, *General Liability Unit, Qual-Lynx*
Karen Beatty, Account Manager, *Qual-Care*
Tom Tontarski, *Treasurer*
Debby Schiffer, Wellness Director, *Targeting Wellness*
Jerry Caruso, *Technology Risk Services Director*.....missed 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.

APPROVAL OF MINUTES

Chair Gural presented the Open session meeting minutes of the October 17, 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. Ingling to approve the Open session meeting minutes of the October 17, 2023 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT – November 6, 2023

Mr. Bellina noted the minutes of the November 6, 2023 Claims Review Committee meeting were emailed out earlier for today's meeting and are self-explanatory. He then noted the Committee reviewed thirteen (13) PARs including six (6) Workers' Compensation (*5 Police, 0 Fire, and 1 Other*); zero (0) General Liability, zero (0) Automobile Liability, and three (3) 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

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 September/October, 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 that 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 were reminded to complete the necessary steps and submit their compliance checklist by November 1, 2023. If there were any questions, please contact the Executive Directors office.

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.

Ms. Patel reported on or about October 10, 2023, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2024 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 2024 fees at the February 2024 JIF meeting. She noted that RMC payments cannot be processed until this documentation is received. In addition each RMC is 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 meetings. If you have any questions in this regard, please contact Tracy Forlenza

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. Once approval is received, 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 surplus. All members will be asked to respond to Tracy as to the distribution of their portion of the surplus.

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 one (1) new case since the October meeting:

Gunther v. Township of Tabernacle

Mr. DeWeese noted there had been no closed cases since the October meeting.

Mr. DeWeese stated he provided a Summary General Liability File Report this month at the November 6th meeting noting there are currently twenty-four (24) active General Liability cases.

Lastly, Mr. DeWeese reported that the MEL EPL Claims Committee, which he is a member of, met on November 17, 2023 and is looking to meet quarterly in 2024. Mr. Semrau, Mr. Pevner, Mr. Botta, Ms. Steinmeiller, Mr. Hrubash, and Ms. Howlett were also present at the meeting.

Some of the items of focus at this meeting were Land Use Claims with Mr. Pevner highlighting ten (10) Land Use Claims that he felt the group would benefit from reviewing the facts and circumstances behind these claims were handled.

Mr. DeWeese advised at that meeting that he noticed a number of billboard company claims based upon denial of zoning applications to install billboards and based upon the conversation amongst the Attorneys, it was agreed that a number of municipalities have older ordinances related to billboards that are antiquated with provisions that are no longer enforceable. Mr. Semrau agreed to draft a model billboard ordinance, which Mr. DeWeese will then circulate to all members in hopes they will then rescind any old billboard ordinances they have.

Mr. DeWeese he also addressed training for Zoning Officers and Officials, as it is his opinion there isn't much training available to these individuals, and he feels this is an important position that needs proper training. Ms. Steinmiller noted she would research this topic, and with the assistance of J.A. Montgomery, develop some type of training for Zoning Officials in our JIFs. Mr. DeWeese noted he feels this will be a very valuable resource if this can be created.

Lastly, he noted Ms. Howlett, with the assistance of J. A. Montgomery, has been able to produce a video related to FMLA issues which should be available to view by all of our members by mid-December.

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 October. 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 continue to be presented through Zoom a limited number of in-person trainings were offered as part of the training expos conducted earlier this year. In addition to the MSI Expos, the ELDT Train the Trainer Program was offered in various locations throughout the state. This training was offered in response to the federal mandate that requires anyone seeking a new CDL, upgrading an existing CDL, or adding endorsements must attend a basic orientation before testing at the motor vehicle. If you have any employees or intend to hire new employees who need a CL, taking advantage of this program can save thousands of dollars per employee. The Next training will be by zoom on November 29th.

As always, Mr. Saville recommend reviewing the hierarchy reports for your town in the learning management system to be sure your training is up to date.

Mr. Saville also reminded the members group registrations are available for those with limited internet capabilities and to keep in mind that PEOSH considers any training more than three years old to be outdated.

Lastly, Mr. Saville noted PEOSH is promoting its Consulting services where they will accept an invitation to a voluntary inspection without issuing citations and you can be free from an enforcement visit for one year.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

During this month's Lessons Learned from Losses review, Mr. Roselli emphasized the significance of ladder safety protocols. He highlighted the alarming number of claims associated with ladder accidents, which often result in severe injuries. He mentioned that these accidents occur because individuals either disregard safety precautions or try to perform tasks without proper assistance. Mr. Roselli shared a custodian claim as an example of a million-dollar-plus claim, which resulted from an employee attempting to handle a heavy load without waiting for assistance, leading to a serious injury. It was noted that implementing good ladder safety practices could substantially reduce the number and severity of such claims. The meeting participants had a detailed discussion regarding ladder safety and the importance of following proper safety protocols.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

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

Mr. Winter noted his activities for October were outlined in the report.

Mr. Winter reported 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 in October, he completed one (1) Police agency visit and agency visits are near completion for this year. 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.

Mr. Winter reported the Report Writing Class scheduled for October 27, 2023 was canceled due to scheduling conflicts and low registration. A future date will be considered after reviewing input from respective Chiefs. In regards to Bulletins, Mr. Winter noted there were no Bulletins or Newsletters distributed during October.

Lastly, Mr. Winter noted in regards to the BURLCOJIF Law Enforcement Ad-Hoc Committee, the Ad-Hoc 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.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer's stated her report, which is included in the agenda packet, provides a detailed overview of the activities and planned events for November. She then highlighted a range of well-being initiatives and activities that towns have either already implemented or have planned for the near future.

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 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 was distributed in October, followed by handouts in November and December on how stress impacts specific conditions. 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.

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 in February 2024. 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 October 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>October</i>	<i>YTD</i>
<i>Lost Time</i>	0	22
<i>Medical Only</i>	8	93
<i>Report Only</i>	17	127
<i># of New Claims Reported</i>	25	242
<i>% Report Only</i>	68%	52%

<i>Medical Only/Lost Time Ratio</i>	<i>100:00</i>	<i>81:19</i>
<i>Average Days to Report to Qual-Lynx</i>	<i>1.3</i>	<i>2.5</i>
<i>Average Days Reported to employer</i>	<i>0.0</i>	<i>0.9</i>

Claims Report by Type

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

All Claims – 2.5 days to report
 Non-COVID Claims – 2.6 days to report
 COVID Claims – 1.9 days to report

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	<i>1,767</i>
<i>Transitional Duty Days Worked</i>	<i>939</i>
<i>% of Transitional Duty Days Worked</i>	<i>53%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>828</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>47%</i>
<i>\$ Saved by Accommodating</i>	<i>\$93,576</i>
<i>\$ Lost by not Accommodating</i>	<i>\$101,428</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>October</i>
<i>Bill Count</i>	<i>138</i>
<i>Original Provider Charges</i>	<i>\$217,679</i>
<i>Re-priced Bill Amount</i>	<i>\$74,661</i>
<i>Savings</i>	<i>\$143,019</i>
<i>% of Savings</i>	<i>66%</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 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.

Managed Care Quick Notes

Ms. Beatty reported that a 61-year-old heavy equipment operator with multiple health issues and obesity had injured his back while removing a tire from a truck. The nurse case manager helped to schedule an MRI, which revealed a new L2-3 disc extrusion. The claimant underwent surgery after obtaining cardiac clearance. The nurse case manager followed up post-surgery to ensure proper care, and work hardening was ordered three months later. The claimant was discharged with permanent restrictions that the employer could not accommodate and he retired. The Qual-Lynx team worked closely with all parties involved to achieve the best possible outcome.

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, he reminded the members that the Phishing, Vulnerability and Penetration status and Cyber JIF Framework Compliance reports have been removed. He reiterated 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 noted in regards to the Cyber Awareness Training, the BURLCOJIF currently only has four (4) towns that are under 80%, which is very good. However, he would like to see those towns up over 80% by the end of the year.

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 D2 was able to breach your network, they would have notified you accordingly. He then reported that there are no critical vulnerabilities were discovered during the monthly vulnerability scan for the membership.

Mr. Caruso reminded the members that the Cyber JIF has revised the Cybersecurity Framework requirements and corresponding deductibles. He then reviewed the deductibles for the various standards with the membership. He noted that smaller towns are more vulnerable to attacks from a bad actor and could potentially face large deductibles if they do not come into compliance with the Cyber Security Framework.

Lastly, Mr. Caruso reported this month's bulletin addresses the importance of analyzing emails, and reviewed the five (5) things to check for before you open or click an email. He noted the bulletin is very informative, is a very important part of what we are doing, and encouraged everyone to read 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 one month period ending October 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 October 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 \$40,532.88. This generated an average annual yield of 2.85%. However, after including an unrealized net loss of \$8,100.37 in the asset portfolio, the yield is adjusted to 2.28% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,093,528.48.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$19,090.54.00	\$91,332.15
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	

Loss Run Payment Register – October 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 \$293,977.15. The claim detail shows 332 claim payments issued.

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

Interest Allocated for the Period \$767.08 for a total Member Balance of \$323,746.21.

Cash Activity for the Period

During the reporting period, the Fund’s “Cash Position” changed from an opening balance of \$17,239,041.32 to a closing balance of \$16,886,641.02 showing a decrease in the fund of \$352,400.30.

Bill List – November 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the November 2023 Bill List in the amount of \$94,517.41, which was included in the agenda packet.

Chair Gural entertained a motion to approve the October 2023 Loss Run Payment Registers and the November Bill List in the amount of \$94,517.41 as presented.

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

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

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
 Jerry Mascia, **Mt. Laurel Township**
 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: Mr. Hornickel abstained only from the Mr. Riccio payment on the November List.

Motion carried by majority vote.

COMMITTEE REPORTS

Finance Committee Meeting Minutes –October 24, 2023

Mr. Mansdoerfer reported the Finance Committee met on October 24, 2023 for a special meeting. The minutes are self-explanatory and included in the agenda. He then highlighted the following from the meeting, noting there were a few actionable items:

He stated that the meeting was scheduled in response to a communication received from the Department of Banking and Insurance (DOBI) regarding the release of \$700,000, which had been approved by the Finance

Committee. DOBI had expressed their concerns during a conference call with the Executive Director's office, specifically regarding the decline in surplus over the past three years. However, they seemed to overlook our current surplus amount. Additionally, DOBI raised concerns about the substantial rate increase in the General Liability and Property markets, as well as the increase in investment losses and the negative development experienced by the BURLCOJIF in previous years.

Mr. Mansdoerfer noted the practice utilized by Finance Committee to determine the amount of surplus release this year was the same as in past years, deciding to release \$400,000 less in 2024 than we had in 2023. With that said, after the conference call the Executive Directors office had with DOBI, and after our October 24, 2023 Special Finance Committee meeting, the Finance Committee feels strongly that the release of \$700,000 was a good figure to release, and would hurt the members if we didn't recommend to release surplus this year.

Mr. Mansdoerfer stated we would need a motion to reaffirm the release of the \$700,000 in surplus from the Fund in order to proceed. Chair Gural thanked everyone involved for handling this matter.

Chair Gural asked for a Motion to reaffirm the release of \$700,000 in Surplus from Fund Years 2010-2018 as authorized by Resolution 2023-28.

Motion by Mr. Hornickel, seconded by Ms. Kosko to reaffirm the release of \$700,000 in surplus.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Township**
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.

Finance Committee Meeting Minutes –October 31, 2023

Mr. Mansdoerfer reported the Finance Committee met via Zoom on October 31, 2023. The minutes are self-explanatory are included in the agenda, along with the Budget Message. He asked everyone to please review the minutes, and should you have any questions, you can reach out to him.

MOTION TO INTRODUCE 2024 BUDGET

Chair Gural entertained a motion to introduce the 2024 Budget.

Motion by Mr. Wolbert, second by Mr. Ingling, to introduce the 2024 Budget as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Township**
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 INTRODUCE 2024 ASSESSMENT ALLOCATION STRATEGY

Chair McMahon entertained a motion to introduce the 2024 Assessment Allocation Strategy.

Motion by Mr. Mascia, second by Mr. Ingling, to introduce the 2024 Assessment Allocation Strategy as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Township**
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 INTRODUCE 2024 ASSESSMENT CERTIFICATION

Chair Gural entertained a motion to introduce the 2024 Assessment Certification.

Motion by Mr. Ingling, second by Ms. Provenzano, to introduce the 2024 Assessment Certification as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Township**
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.

Resolution 2023-30 Authorizing Transfer of 2019 to the MEL Residual Claims Fund

Chair Gural entertained a motion to adopt Resolution 2023-30 *Authorizing the Transfer of the 2019 Fund Year to the MEL Residual Claims Fund*.

Motion by Ms. Provenzano, second by Mr. Mascia, to adopt Resolution 2023-30 Authorizing the Transfer of the 2019 Fund Year to the MEL Residual Claims Fund as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Township**
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.

Resolution 2023-31 Authorizing the Fund Treasurer to Deposit the 2023 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts

Chair Gural entertained a motion to adopt Resolution 2023-31 Authorizing the Fund Treasurer to Deposit the 2023 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts

Motion by Ms. Provenzano, second by Mr. Wolbert, to adopt Resolution 2023-31, as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Township**
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 – November 2, 2023

Mr. Hornickel stated the Strategic Planning Committee met on November 2, 2023. The minutes are self-explanatory and were emailed to everyone earlier today and highlighted the following:

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

Mr. Hornickel also reminded the membership that should anyone wish to attend either the AGRiP or PRIMA Conferences, there is money budgeted for those, so please reach out to the Executive Directors office should you wish to attend.

Mr. Hornickel asked everyone to please review the minutes, and should you have any questions, you can reach out to him.

Nominating Committee Meeting Minutes – November 2, 2023

Mr. Hornickel asked the members to review the minutes from the November 2, 2023 meeting, which are included in the agenda packet and thanked the Committee for their time and participation. He noted they discussed the Committee Charter, eligible Fund Commissioners for the Nomination slate, noting both the history and the attendance records, in preparation for the 2024 Executive Committee draft slate. He then noted the 2024 Nomination Slate is as follows, and will be presented for adoption in January:

Chair: **John Gural, Palmyra Borough**

Secretary: **Rich Wolbert, Beverly City**

Executive Committee: **James Ingling, Wrightstown Borough**
Jerry Mascia, Mount Laurel Township
Paula Kosko, Hainesport Township
Daniel Hornickel, Pemberton Township

Erin Provenzano, Delanco Township

- Alternates:
- #1 **Mike Mansdoerfer, Riverside Township**
 - #2 **Mary Picariello, North Hanover Township**
 - #3 **Maria Carrington, Bordentown Township**
 - #4 **Tom Sahol, Chesterfield Township**
 - #5 **Joe Bellina, Delran Township**
 - #6 **Patrice Hansell, Fieldsboro Borough**
 - #7 **Sue Onorato, Shamong Township**

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

Safety Committee Meeting – November 21, 2023

Mr. Wolbert stated the Safety Committee met earlier today, and the minutes would be included in the December agenda. He then noted topics discussed included Safety Monitoring of towns, of which there are not currently any towns on that list; Regional Trainings and a change to the Indoor Air Quality training date which has been postponed from December 4th to December 11th; and topics for the 2024 Safety Program.

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

Resolution 2023-32 Amending the 2023 Risk Management Plan

Chair Gural entertained a motion to adopt Resolution 2023-32 Amending the 2023 Plan of Risk Management, as presented

Motion by Mr. Wolbert, second by Mr. Ingling, to adopt Resolution 2023-32, as presented.

ROLL CALL	<i>Yeas</i>	James Ingling, Wrightstown Borough Jerry Mascia, Mt. Laurel Township Paula Kosko, Hainesport Twp. Dan Hornickel, Pemberton Twp. Erin Provenzano, Delanco Twp. Rich Wolbert, Fund Secretary, Beverly City John Gural, Fund Chair, Palmyra Borough
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Nays: None
Abstain: None

Motion carried by unanimous vote.

MEL/RCF/EJIF/CYBER REPORTS

MEL/RCF/EJIF/ CYBER Reports

Ms. Patel stated Cyber JIF met on October 19th and again this past Monday. That would be the last meeting of the year as they will then be meeting bi-monthly starting in 2024. The report of October 19th is included in the agenda packet and is self-explanatory, and the November 13th meeting report will be included in the December agenda. Ms. Patel highlighted that the Cyber JIF has contracted with D2 Cyber Security to

provide the employee cyber hygiene training, phishing, and external network vulnerability scanning. She reported the onboarding process is ongoing .

Ms. Patel noted the Cyber JIF approved their budget at the last meeting and they are looking at a 1.99% increase with BURLCO getting a 3.6% increase

Lastly, Ms. Patel noted there is a Resolution for consideration, appointing Meghan Jack as the BURLCOJIF representative to the MEL/RCF/EJIF/Cyber JIF.

Resolution 2023-33, Appointing Meghan Jack, Riverside Township, as the Funds Representative to the MEL/RCF/EJIF/Cyber JIF for 2024

Chair Gural entertained a motion to adopt Resolution 2023-33 ***Appointing Meghan Jack, Riverside Township, as the Funds Representative to the MEL/RCF/EJIF/Cyber JIF for 2024***

Motion by Mr. Hornickel, second by Mr. Ingling, to adopt resolution 2023-33, as presented

ROLL CALL	<i>Yeas</i>	James Ingling, Wrightstown Borough Jerry Mascia, Mt. Laurel Township Paula Kosko, Hainesport Twp. Dan Hornickel, Pemberton Twp. Erin Provenzano, Delanco Twp. Rich Wolbert, Fund Secretary, Beverly City John Gural, Fund Chair, Palmyra Borough
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<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote. The Fund thanked Ms. Jack.

At this time, Chair Gural read Resolution 2023-34 Honoring Kathy Burger, Medford Township. Chair Gural thanked Ms. Burger and recognized her many years with the BURLCOJIF and praised her for her unwavering dedication to the Fund, and wished her a wonderful retirement.

Resolution 2023-34 Honoring and Recognizing the Service of Kathy Burger to the Burlington County Municipal Joint Insurance Fund

Chair Gural entertained a Motion to accept Resolution 2023-34 Honoring Kathy Burger

Motion by Mr. Wolbert, second by Ms. Kosko, to adopt resolution 2023-34, as presented

ROLL CALL	<i>Yeas</i>	James Ingling, Wrightstown Borough Jerry Mascia, Mt. Laurel Township Paula Kosko, Hainesport Twp. Dan Hornickel, Pemberton Twp. Erin Provenzano, Delanco Twp. Rich Wolbert, Fund Secretary, Beverly City John Gural, Fund Chair, Palmyra Borough
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<i>Nays:</i>	None
<i>Abstain:</i>	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, December 19, 2023 at 3:00 pm at the Medford Village Country Club.**

PUBLIC COMMENT

Motion by Mr. Hornickel, 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.

At this time, Ms. Patel thanked Ms. Jack for serving as the MEL/RCF/EJIF/Cyber JIF representative. She also thanked Ms. Burger for her continued dedication and commitment to the BURLCO JIF.

Mr. Saville wished everyone a Happy Thanksgiving.

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

Motion by Mr. Wolbert, 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>Property</i>
<i>MLT-2024312147 (01-04)</i>	<i>2023308022</i>
<i>20424311573</i>	<i>2024314687</i>
<i>2024311776</i>	<i>2024314799</i>

Motion by Mr. Hornickel, seconded by Mr. Wolbert 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 Township**
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

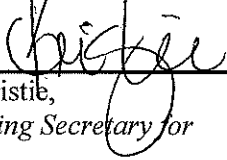
There were no (0) claims this month presented for Abandonment of Subrogation.

MOTION TO ADJOURN


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

Motion by Mr. Hornickel, seconded by Ms. Provenzano to adjourn the November 21, 2023 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:37 PM.



Kris Kristie,
Recording Secretary for



Richard Wolbert, SECRETARY