

**GLOUCESTER/SALEM/CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND**

**Gloucester County Library
389 Wolfert Station Road
Mullica Hill, New Jersey**

September 25, 2017 – 5:00 PM

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at Gloucester County Library, 389 Wolfert Station Road, Mullica Hill, New Jersey on Monday, September 25, 2017 at 5:00 PM, prevailing time. Chair Campbell, **Shiloh Borough**, presiding. The meeting was called to order at 5:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to *South Jersey News*, of Woodbury and the *Courier Post*, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the TRICO Municipal Joint Insurance Fund, and (3) posting notice on the public bulletin boards of all member municipalities of the TRICO Municipal Joint Insurance Fund.

ROLL CALL

Those in attendance were:

Ken Brown, **Carneys Point Twp**
Sue Miller, **Clayton Borough**
Don Banks, **Deptford Twp**
Stephanie McCaffrey, **East Greenwich Twp**
Carolyn King-Sammons, **Elk Twp**
Doug Hogate, **Elsinboro Twp**
Nate Dunn, **Fairfield Twp**
Barbara Freijomil, **Franklin Twp**
Valarie VanVeen, **Glassboro Borough**
Vin Giovannitti, *Alternate*, **Greenwich Twp**
Mark Gravinese, **Harrison Twp**
Dante Spina, **Mannington Twp**
Kevin Heydel, **Monroe Twp**
Harry Moore, **Oldmans Twp**
Susan Jacobucci, **Paulsboro Borough**
Mayor John Washington, **Penns Grove Borough**
Richie Raine, **Pennsville Twp**
Maureen Abdill, **Pilesgrove Twp**
Judy O'Donnell, *Alternate*, **Pitman Borough**
Marjorie Sperry, **Quinton Twp**

Brad Campbell, **Shiloh Borough**
Robert Diaz, **South Harrison Twp**
David Zeek, **Upper Pittsgrove Twp**
Bob Dickenson, **Vineland City**
Karen Sweeney, **Wenonah Borough**
Ryan Giles, **Westville Borough**
Bob Law, **Woodbury City**
John Hall, **Woodstown Borough**
Jane DiBella, **Woolwich Twp**

Absent Fund Commissioners were:

Beth Reilly, **Alloway Twp**
Doris Hall, **Logan Twp**
Kevin Clour, **Lower Alloways Creek Twp**
Jennica Bilecki, **Mantua Twp**
Carl Bagby, **Swedesboro Borough**
Jim D'Auria, **Washington Township**
Robert Yerka, **Woodbury Heights Borough**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*
Paul A. Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Rob Garish, Safety Director's Office, *J. A. Montgomery Risk Control*
Chris Roselli, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*

Also present were the Risk Management Consultants from the following agencies:

Assured Partners
Biondi Insurance Agency
E.H. Sloan Insurance Agency
Hardenbergh Insurance Group
Len Eckman Insurance

Absent RMCs were:

Henry D. Young Insurance
CEB Corporate Employee Benefits
Chesney-Stanton Insurance Group
Cettei & Connell
Conner Strong & Buckelew
Glenn Insurance

Alternate Fund Commissioners

Chair Campbell entertained a motion to move up Commissioners Dickenson and Diaz to serve on the Executive Committee in the absence of Commissioners Razze and Hall.

Motion by Mr. Law, seconded by Ms. Sweeney, to move up Commissioners Dickenson and Diaz to serve on the Executive Committee in the absence of Commissioners Razze and Hall. All in favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Campbell stated that the meeting minutes were amended to reflect Stephanie McCaffrey, East Greenwich Township, and Esther Mitchell, Mannington Township, were both present at the July 27th Executive Committee meeting.

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

Chair Campbell entertained a motion to approve the amended minutes of the July 27, 2017 Executive Committee meeting.

Motion by Mr. Law, seconded by Ms. Sweeney, to approve the amended minutes of the July 27, 2017 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Campbell stated that a quorum of the Executive Committee was not present for the July 24, 2017 meeting.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – September 25, 2017

Chair Campbell reported that an Executive Claims Committee Meeting was held on Monday, September 25, 2017 at the Gloucester County Library, Mullica Hill, New Jersey.

The Committee reviewed seventeen (17) claims. Of the claims reviewed, there were eleven (11) Workers' Compensation, three (3) General Liability and three (3) Property PARs recommended for approval of settlement or continuing defense.

The claims will be presented for approval later in the meeting.

There were no matter(s) presented for *Abandonment of Subrogation*.

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

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

Lost Time Accident Frequency Report– Mr. Miola stated that the Lost Time Accident Frequency Summary and Statewide Recap for June and July, 2017 was included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of July and August, 2017 be included as part of the meeting and was included in the agenda packet.

2016 Safety Incentive Program Awards – Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 1, 2017. All encumbered funds must be claimed by February 1, 2018.

2017 Optional Safety Budget - Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 1, 2017. All encumbered funds must be claimed by February 1, 2018.

2017 Wellness Incentive Program Allowance – Mr. Miola stated that a report detailing the available balance for each member for the 2016 Wellness Incentive Program was included in the agenda packet. He stated that the deadline for claiming or encumbering the funds is November 1, 2017. All encumbered funds must be claimed by February 1, 2018.

Employment Practices Liability Helpline – Authorized Contact List– Mr. Miola stated that QBE has implemented an EPL Helpline for members to use. Those authorized to use the Helpline must be appointed by Resolution of the Governing Body. He noted that Municipal Solicitors cannot be appointed as Helpline Contacts. He asked the members to review the list in his report and notify his office of any changes.

EPL/Cyber Risk Management Budget – Mr. Miola stated that the JIF has budgeted **\$540** for each member to help offset employment practice and cyber security related expenses. This budget can be a valuable resource to members in addressing these areas of exposure.

Employment Practices Liability Compliance – Mr. Miola stated that a compliance report regarding the Employment Practices Liability Coverage was included in his report. He asked the members to review the report carefully to make sure it is accurate. If there are any issues, he asked the members to contact PERMA immediately.

Financial Fast Track – Mr. Miola reported that the Financial Fast Track report was included in his report. The JIF's surplus position as of June 30, 2017 was **\$20,127,473** and the JIF's surplus position as of July 31, 2017 was **\$20,222,498**.

Regulatory Filing Checklists – Mr. Miola noted that there are two regulatory filing checklists in his report and they provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and monthly basis.

Capehart & Scatchard Updates – Mr. Miola noted that the Capehart & Scatchard updates are in the agenda packet and provide valuable information regarding WC, ADA and FMLA issues.

Statutory Bond Status – Mr. Miola reminded members to review the latest listing of the Statutory Bonds issued by the MEL for JIF members. These are issued to the individual, NOT the position. Members should review this list for accuracy.

Skateboard Park Approval Status– Mr. Miola stated that a report listing the current status of all approved skateboard parks or those under construction are included in his report. He noted that any member with a park currently under construction or in the review process should review the spreadsheet to be sure that it accurately depicts the status of the town's facility. He also noted that all members considering construction of a skateboard park should contact his office prior to moving forward.

Renewing Members– Mr. Miola stated that as of September 18, 2017, his office received Agreements and Resolutions from all the renewing members.

Quarterly Attendance – Mr. Miola stated that a report detailing attendance records through the second quarter of the 2017 Fund Year was included in the agenda packet for the members to review.

Elected Officials – Save the Date – Mr. Miola stated that again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member’s 2018 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2018. This credit will also be extended to the member’s CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member’s 2018 MEL Assessment. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC’s on or about September 7, 2017. Invitations/RSVP’s for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in late October. The trainings have been scheduled on the following dates:

- December 7, 2017 - Merighi’s Savoy Inn, Vineland
- January 30, 2018 - Nicolosi’s Catering, West Deptford
- February 7, 2018 - Merighi’s Savoy Inn, Vineland
- March 28, 2018 - O’Connor’s American Bar & Grille, Eastampton

MEL Cyber Risk Management Program – Mr. Miola stated that the MEL is in the process of developing a Cyber Risk Management Program that will be presented to all the members later this fall. The program will incorporate employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance programs. Members who come into compliance with the program will have a reduced deductible for cyber related claims. Additional details on the program will be forthcoming. If you have any questions, please contact the Executive Director’s office.

Qual Lynx Memo – Mr. Miola stated that a memorandum from Ann Noble, President and CEO of Qual-Lynx, in regard to her resignation as President of Qual Lynx and the new management team, was included in his report.

Website (www.tricojif.org) – Mr. Miola noted that the JIF has a website that contains very useful information for the members:

- Directories
 - Fund Commissioners
 - Claims and Safety Contracts
 - Fund Professionals
- Coverage
 - Bulletins
 - Certificates of Insurance/ID Card Requests
 - Sample Indemnification Language
- Safety
 - Bulletins
 - Training Links

New Member Activity – Mr. Miola stated his office received an application for admission from West Deptford for membership effective January 1, 2018.

Mr. Miola asked if there were any questions at this time. There were none.

SOLICITOR’S REPORT

Executive Claims Committee Meeting

Mr. DeWeese highlighted the following items from the Claims Review Committee Meeting:

Assignment of New Cases

Mr. DeWeese reported four (4) new cases have been assigned in August and September, 2017.

New Cases
<i>Bailey vs. Township of Greenwich</i>
<i>Boychuck vs. Township of Monroe</i>
<i>Rivera vs. City of Vineland</i>
<i>Roy vs. City of Vineland</i>

Closed Cases

Mr. DeWeese reported that there was one (1) case(s) closed since the last meeting in which no payments were made to the Plaintiffs.

Closed Cases
<i>Jimenez vs. City of Vineland</i>

General Liability Files

Mr. DeWeese stated that the TRICO JIF has 35 active General Liability files.

Subrogation Files

Mr. DeWeese stated that the TRICO JIF has 46 Subrogation files.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report is self-explanatory. He highlighted the following items:

MEL Video Library – He noted that there is a new email address: melvideolibrary@jamontgomery.com and a new phone number: 856-552-4900.

Safety Director's Bulletins – He noted that there were four (4) bulletin(s) issued since the last meeting;

- *Preventing Heat-Related Illnesses*
- *Resources for School Crossing Guard Safety Programs*
- *Ticks & Tick-Bourne Diseases*
- *Firefighter Fitness for Duty and Medical Evaluations*

MSI Training Programs – He noted that the upcoming MSI training programs for September, October and November were included in the agenda packet. He noted that monthly reminders are being sent out via email. He asked the members to contact his office if they are not receiving the emails.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – September

Mr. Roselli provided the members with the *Lessons Learned from Losses* which was included in the agenda packet.

Mr. Roselli stated that the Lessons from Losses for this month is on hurricane preparedness. He noted the following:

- Make sure flood policies are in place on buildings that are in a flood zone. Discuss this with your RMC
- Appoint someone to be the point person for a catastrophic event. This person should be the person that acts to gather information about damages in the municipality and communicates with insurance claims personnel and FEMA personnel
- Take pictures of all damages to buildings, building contents and vehicles
- Make sure the titles and keys to any damaged vehicles are kept in one place
- Report the claim to Qual-Lynx as soon as possible
- Report the claim to FEMA as soon as possible and understand FEMA “mitigation” (Mitigation from FEMA can take the form of a payment for preventative measures that ensure a similar cause of loss and damage does not occur in the future)
- Keep all receipts and rental agreements

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer noted that her report is detailed in the agenda packet. She highlighted the following:

- Glassboro, Carneys Point, Wenonah, Washington Township, Swedesboro, Woolwich and Pitman held Wellness events in the month of August, 2017.
- Vineland, Clayton, Woolwich, Lower Alloways Creek, Quinton, Woodbury and Washington Township will hold wellness events in the month of September, 2017.
- Monroe and Woolwich will hold a Walking Wednesday during the month of September with a weekly "Awareness Challenge".
- Wenonah will have a ShopRite RD presentation on hydration and 10 top food picks.
- Wellness Connection Newsletter for September, 2017 was included in the agenda packet as well as being posted to the JIF website.

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

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

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

	July	August	YTD
<i>Lost Time</i>	1	4	42
<i>Medical Only</i>	19	34	154
<i>Report Only</i>	6	17	86
<i>Total Intakes(New Claims)</i>	26	55	282
<i>Report Only % of Total</i>	23.1%	30.9%	30.5%
<i>Medical Only/Lost Time Ratio</i>	95:05	89:11	79:21
<i>Average Days to Report</i>	4.0	3	3.0

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report for 2017.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	2,403
<i>Transitional Duty Days Worked</i>	1,032
<i>% of Transitional Duty Days Worked</i>	42.9%
<i>Transitional Duty Days Not Accommodated</i>	1,371

<i>% of Transitional Duty Days Not Accommodated</i>	57.1%
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PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report for July and August, 2017.

PPO Penetration Rate	July	August
<i>Bill Count</i>	224	308
<i>Original Provider Charges</i>	\$397,190	\$274,227
<i>Re-priced Bill Amount</i>	\$203,869	\$85,687
<i>Savings</i>	\$193,321	\$188,541
<i>% of Savings</i>	48.7%	68.8%
<i>PPO Penetration Rate Bill Count Percentage</i>	93.8%	93.8%
<i>PPO Penetration Rate Provider Charge Percentage</i>	96.7%	96.1%
<i>EPO Penetration Rate Bill Count Percentage</i>	95.4%	96.9%
<i>EPO Penetration Rate Provider Charge Percentage</i>	94.8%	99.4%

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

TREASURER'S REPORT

Mr. Tontarski provided an overview of Mr. Tontarski's report for August 31, 2017 which includes activity for July & August 2017.

Investment Interest

Mr. Tontarski reported interest received or accrued for the current month totaled \$58,877.69. This generated an average annual yield of 1.11%. After including an unrealized net gain of \$73,299.00 in the asset portfolio, the yield is adjusted to 2.50% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$236,938.00 as it relates to market value of \$25,789,492.50 vs. the amount invested. The current market value, including accrued income is valued at \$25,867,765.14.

Our asset portfolio with Wilmington Trust consists of nine (9) obligations with maturities greater than two years and three (3) obligations with maturities between one and two years.

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

Receipt Activity for the Period

Mr. Tontarski reported on the total subrogation, reimbursement, & receipts.

Ratification of Bill List – August, 2017

Mr. Tontarski presented the *August 2017 Bill List* for the members' consideration in the amount of **\$195,684.51**.

Chair Campbell entertained a motion to approve the *August 2017 Bill List* in the amount of **\$195,684.51**.

Motion by Mr. Law, seconded by Ms. Sweeney, to approve the *August 2017 Bill List* in the amount of **\$195,684.51** as presented.

ROLL CALL *Yeas:* Sue Miller, **Clayton Borough**
John Washington, **Penns Grove Borough**
Brad Campbell, *Chair*, **Shiloh Borough**
Robert Diaz, **South Harrison Township**
Bob Dickenson, **City of Vineland**
Karen Sweeney, **Wenonah Borough**
Bob Law, *Secretary*, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Bill List – September, 2017

Mr. Tontarski presented the *September Bill List* for the members' consideration in the amount of **\$138,471.28**.

Chair Campbell entertained a motion to approve the *September Bill List* in the amount of **\$138,471.28**.

Motion by Ms. Sweeney, seconded by Mr. Law, to approve the *September Bill List* in the amount of **\$138,471.28** as presented.

ROLL CALL *Yeas:* Sue Miller, **Clayton Borough**
John Washington, **Penns Grove Borough**
Brad Campbell, *Chair*, **Shiloh Borough**
Robert Diaz, **South Harrison Township**
Bob Dickenson, **City of Vineland**
Karen Sweeney, **Wenonah Borough**
Bob Law, *Secretary*, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Assessments

Mr. Tontarski noted that all the assessments have been received.

COMMITTEE REPORTS

FINANCE COMMITTEE

Mr. Heydel stated that the Committee met on August 4, 2017 and a copy of the meeting minutes were included in the agenda packet. He highlighted the following items:

Return of Surplus – Mr. Heydel stated that the committee reviewed surplus release scenarios and after discussion, the committee was comfortable with a release of \$1,375,000 however, Mr. Forlenza suggested holding off on making a final decision regarding the release of surplus until the committee can decide if increasing the SIR is appropriate. The goal of the JIF's surplus release strategy is to create long term stability. The committee will continue to review.

MEL Fiduciary Disclosure - He noted that the MEL Fiduciary Disclosure was included in the agenda packet for the members to review.

SAFETY COMMITTEE

Ms. Abdill stated that the Committee met on August 24, 2017 and a copy of the meeting minutes were included in the agenda packet.

Resolution 2017-29 – Amending Resolution 2017-03 and Authorizing an Amendment to the 2017 Right To Know Contract between the BURLCO JIF and J.A. Montgomery

Motion by Mr. Law, seconded by Ms. Sweeney, approving Resolution 2017-29 amending Resolution 2017-03 and authorizing an amendment to the 2017 Right To Know Contract between the TRICO JIF and J.A Montgomery.

ROLL CALL *Yeas:* Sue Miller, **Clayton Borough**
John Washington, **Penns Grove Borough**
Brad Campbell, *Chair*, **Shiloh Borough**
Robert Diaz, **South Harrison Township**
Bob Dickenson, **City of Vineland**
Karen Sweeney, **Wenonah Borough**
Bob Law, *Secretary*, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

EPL/POL CLAIMS REVIEW COMMITTEE

Mr. Miola stated that the Committee met before the Executive Committee meeting and a copy of the meeting minutes will be included in the October agenda packet.

MEL/E-JIF/RCF REPORTS

Mr. Law stated that the MEL/EJIF/RCF met on September 6, 2017 and a copy of the meeting minutes were included in the agenda packet. He highlighted the following item:

MEL Bulletin - He noted that there was a MEL Bulletin regarding member town employees and volunteers who want to provide Hurricane Harvey assistance included in the agenda packet. He stated that the MEL does not encourage self deployment. The Emergency Management Assistance Compact (EMAC) outlines the protocol for providing assistance but only upon request for aid.

EJIF - He noted that there was a handout detailing an invitation to attend an upcoming workshop to discuss staying in compliance with new, changing and problematic rules at township facilities. He noted that the Public Works Manager will get credits for attending the workshop.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Campbell noted the next meeting of the TRICO JIF will be held on **Monday, October 27, 2017** at **5:00 PM** at the **Gloucester County Library, Mullica Hill, NJ**.

PUBLIC COMMENT

Open Public Comment

Chair Campbell entertained a motion to open the meeting to the public.

Motion by Mr. Law, seconded by Mr. Sweeney, to open the meeting to the public. All in favor. Motion carried.

Close Public Comment

Hearing no comments from the public, Chair Campbell entertained a motion to close the meeting to the public.

Motion by Mr. Law, seconded by Mr. Sweeney, to close the meeting to the public. All in favor. Motion carried.

EXECUTIVE SESSION MEETING

A Closed Session of the TRICO JIF was not held.

APPROVE CLAIMS PAYMENTS

Mr. Roselli of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on September 25, 2017.

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
001256147	1218209	2017106238
2017097473	1221269	2017106001
001264320	1245210	2017104421
2017099819		
2017099206		
2018111545		
2018109298		
001250588		
2018108480		
2018108293		
001202158		

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

Chair Campbell entertained a motion to approve the PARs as presented in their entirety during the Executive Claims Review Committee Meeting.

Motion by Mr. Law, seconded by Ms. Sweeney, to Approve Payment Authority on the Claims as presented during the Executive Claims Committee Meeting.

ROLL CALL **Yeas:** Sue Miller, **Clayton Borough**
John Washington, **Penns Grove Borough**
Brad Campbell, *Chair*, **Shiloh Borough**
Robert Diaz, **South Harrison Township**
Bob Dickenson, **City of Vineland**
Karen Sweeney, **Wenonah Borough**

Bob Law, *Secretary*, Woodbury City

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

There were no claims presented for Abandoning Subrogation.

MOTION TO ADJOURN

There being no further business, Chair Campbell entertained a *Motion to Adjourn* the September 25, 2017 Executive Committee Meeting.

Motion by Mr. Law, seconded by Ms. Sweeney, to adjourn the September 25, 2017 meeting of the TRICO JIF.

The meeting was adjourned at 5:40 PM.



Brenda Smith, Recording Secretary for



BOB LAW, FUND SECRETARY