

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

**Gloucester County Library – Mullica Hill Branch
389 Wolfert Station Rd
Mullica Hill, New Jersey**

April 25, 2016 – 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 Rd, Mullica Hill, New Jersey on Monday, April 25, 2016 at 5:00 PM, prevailing time. Chair Slusser, **Oldmans Twp**, 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 the *South Jersey Newspapers*, of Woodbury and *Courier Post, of Cherry Hill*; (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**
Frank Campisi, **Glassboro Borough**
Harry Rink, **Greenwich Twp**
Mark Gravinese, **Harrison Twp**
Doris Hall, **Logan Twp**
Kevin Clour, **Lower Alloways Creek Twp**
Dante Spina, **Mannington Twp**
Pam LeVine, *Alternate*, **Mantua Twp**
Bill Slusser, *Chair*, **Oldmans Twp**
Lorraine Boyer, **Paulsboro Borough**
Mayor John Washington, **Penns Grove Borough**
Richie Raine, **Pennsville Twp**
Maureen Abdill, **Pilesgrove Twp**
Mike Razzo, **Pitman Borough**
Marjorie Sperry, **Quinton Twp**

Brad Campbell, *Secretary*, **Shiloh Borough**
Robert Diaz, **South Harrison Twp**
Carl Bagby, **Swedesboro Borough**
David Zeck, **Upper Pittsgrove Twp**
Aldis Sotomayor, *Alternate*, **Vineland City**
Jim D'Auria, **Washington Township**
Karen Sweeney, **Wenonah Borough**
Bob Law, **Woodbury City**
Robert Yerka, **Woodbury Heights Borough**
John Hall, **Woodstown Borough**
Jane DiBella, **Woolwich Twp**

Absent Fund Commissioners were:

Beth Reilly, **Alloway Twp**
Nate Dunn, **Fairfield Twp**
Barbara Freijomil **Franklin Twp**
Kevin Heydel, **Monroe Twp**
Bill Bittner, **Westville Borough**

Also present were:

Paul J. Miola, Executive Director, *AJG Risk Management Services, Inc.*
David DeWeese, *The DeWeese Law Firm, P.C.*
Thomas Tontarski, Treasurer
Tim Sheehan, 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:

AJM Insurance Management
Biondi Insurance Agency
CEB-Corporate Employee Benefits
Cettei & Connell
Chesney-Stanton Insurance Group
E.H. Sloan Insurance Agency
Len Eckman Insurance
Hardenbergh Insurance Group
Henry D. Young Insurance

Absent RMCs were:

Brown & Brown
Conner Strong & Buckelew

Motion by Mr. Law, seconded by Mr. Razzo, to Appoint Commissioner Rink to the Executive Committee in the absence of Commissioner Bittner for voting purposes. All in favor. Motion carried by unanimous vote.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Slusser presented the meeting minutes of the March 28, 2016 Executive Committee meeting for approval.

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

Chair Slusser entertained a motion to approve the minutes of the March 28, 2016 Executive Committee meeting.

Motion by Mr. Law, seconded by Mr. Razze, to approve the minutes of the March 28, 2016 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Slusser presented the meeting minutes of the March 28, 2016 Executive Claims Review Committee Meeting for approval.

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

Chair Slusser entertained a motion for approval of the Executive Claims Review Committee meeting minutes.

Motion by Mr. Law, seconded by Mr. Razze, to approve the meeting minutes of the March 28, 2016 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Chair Slusser presented the Executive Claims Review Committee Closed Session meeting minutes of March 28, 2016 for approval.

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

Chair Slusser entertained a motion for approval of the Executive Claims Review Committee Closed Session meeting minutes.

Motion by Mr. Law, seconded by Mr. Razze, to approve the Executive Claims Review Committee Closed Session meeting minutes of March 28, 2016 as presented.

The Executive Claims Review Committee Closed Session minutes of the March 28, 2016 shall not be released to the public until the reason(s) for their remaining closed is no longer applicable, the Fund Solicitor has had the opportunity to review them, and their release has been approved by the Executive Committee. All in Favor. Motion carried.

The Executive Claims Review Committee Closed Session Meeting Minutes from the March 28, 2016 meeting were collected.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – April 25, 2016

Chair Slusser reported that an Executive Claims Committee Meeting was held on Monday, April 25, 2016 at Gloucester County Library, Mullica Hill.

The Committee reviewed seventeen (17) claims. Of the claims reviewed, there was one (1) Workers' Compensation, seven (7) General Liability, four (4) Auto Liability and five (5) 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.

Loss Ratio Snapshots - Quarterly Report – Mr. Miola stated that the Loss Ratio snapshots were distributed to the members and RMCs at tonight's meeting.

Lost Time Accident Frequency Report – Mr. Miola directed the members to the report in the agenda packet.

Certificates of Insurance – Mr. Miola asked that these certificates of insurance be made part of the minutes of today's meeting.

2015 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, 2016.

2016 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, 2016.

2016 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. Instructions on claiming the funds were emailed to all members on January 20, 2016. He stated that the deadline for claiming or encumbering the funds is November 1, 2016. All encumbered funds must be claimed by February 1, 2017.

EPL Helpline – Authorized Contact List – Mr. Miola asked members to review the attached list for accuracy. He noted the resolution for this is on the JIF website at www.tricojif.org. Please contact the Executive Director's office with any questions.

EPL Allowance – Mr. Miola reminded members that the Fund has budgeted \$540 for each member to help offset employment practice related expenses such as the solicitor's fee for updating member's EPL policies and procedures.

Employment Practices Liability Compliance– Mr. Miola asked members to review the attached status report for the member’s individual deductibles. He reminded the members that they must update their EPL Plan of Risk Management to be eligible for the lower co-pay and deductible.

Financial Fast Track – Mr. Miola reported that the JIF’s surplus position as of February 29, 2016 was **\$17,767,235**.

Regulatory Filing Checklists - – Mr. Miola noted that there were 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.

Skateboard Park Approval Status– Mr. Miola stated that a report listing the current status of all approved skateboard parks or those under construction were 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.

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 as some changes might have occurred at municipal reorganization meetings requiring new bonds to be issued.

Quarterly Attendance Report – Mr. Miola stated that a report detailing attendance records through the first quarter of the 2016 fund Year was included in the agenda packet and he asked the members to review.

Managerial and Supervisory Training– Mr. Miola stated that all the training sessions are completed and the sign in sheets can be found on the TRICO JIF website.

MEL 2017/2018 Employee Practices Liability Program– Mr. Miola stated that an email was sent outlining the compliance procedure for the 2017-18 MEL EPL Plan of Risk Management Program. Members that update their loss control programs by October 1, 2016 will receive the standard EPL deductible of \$20,000 per claim plus a co-pay of 20% on each claim capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps. Members, who fail to come into compliance by the October 1, 2016 deadline, will have a minimum deductible of \$100,000 per claim plus a co-pay of 20% on each claim with no cap. He encouraged the members to review the memo with their RMC and Municipal Solicitor to be sure they understand the procedure for compliance.

Financial Disclosure Statement– Mr. Miola stated that in 2014, the Division of Local Government Services implemented a new online process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN# for which to file as their position of Fund Commissioner with the JIF. Newly appointed Fund Commissioners receive their PIN# from his office once notification is received and they have 30 days in which to file.

New Member Activity – Mr. Miola stated that there was no new member activity to report.

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

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 one (1) new case has been assigned since the last meeting.

New Case
<i>Sorensen vs. Twp of Franklin</i>

Closed Cases

Mr. DeWeese reported that there were three (3) case(s) closed since the last meeting in which no payments were made to the Plaintiffs.

General Liability Status Report

Mr. DeWeese noted that there are 28 active General Liability claims. He noted that if a member would like a synopsis of their town's cases sent to them, please contact him.

Subrogation Summary Files

Mr. DeWeese stated that there are 39 judgments obtained and collections efforts are being made on \$1,082,378.58 of potential recoveries.

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

SAFETY DIRECTOR'S REPORT

Mr. Sheehan 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 was one (1) bulletin(s); *Fire Extinguisher Essentials*.

MSI Training Programs – He noted that the upcoming MSI training programs for April, May and June 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 receiving the emails.

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

CLAIMS ADMINISTRATOR’S REPORT

Lessons Learned from Losses – April

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

Mr. Roselli stated that the focus this month is on Transitional Duty. He stated that the longer an employee is out of work, the more difficult it can be to get that employee back to work. Also, a workers’ compensation judge can use the length of time an employee is out of work to measure the significance of an injury. He noted that a transitional duty assignment is temporary and may last from 1 week to 2 months. It boosts morale, saves money and the employee experiences faster recoveries, both physically and psychologically. Some examples of transition duties in other towns are organize and inventory of the DPW workshop or shredding paper, scanning documents and answering phones.

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:

- Seven towns are involved in the “Healthy Weight for Life Challenge” program.
- One town conducted biometric screenings.
- Two towns conducted chair massages.
- Wellness Connection Newsletter for April, 2016 was included in the agenda packet as well as being posted to the JIF website.
- All municipalities have been allocated funds for support of any wellness initiatives this year. She has contacted all the towns to help them use the funds. Many towns are already planning events and activities.
- NJWELL Program; Employees under the NJ State Health Insurance will receive \$125 reward gift certificate after completing the online health assessment, completing a Biometric health screening and earning 400 points.
- She reminded the members that many local Healthcare Providers are willing to come out and speak on various topics. Inspira Healthcare and ShopRite dietitians are an example of the list.

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)*.

	March	YTD
<i>Lost Time</i>	<i>0</i>	<i>11</i>
<i>Medical Only</i>	<i>3</i>	<i>66</i>
<i>Report Only</i>	<i>21</i>	<i>22</i>

<i>Total Intakes</i>	24	99
<i>Report Only % of Total</i>	87.5%	22.2%
<i>Medical Only/Lost Time Ratio</i>	100:00	86:14
<i>Average Days to Report</i>	4.5	2.7

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report for 2016.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	1,859
<i>Transitional Duty Days Worked</i>	848
<i>% of Transitional Duty Days Worked</i>	45.6%
<i>Transitional Duty Days Not Accommodated</i>	1,011
<i>% of Transitional Duty Days Not Accommodated</i>	54.4%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report for March, 2016.

PPO Penetration Rate	March
<i>Bill Count</i>	378
<i>Original Provider Charges</i>	\$421,710
<i>Re-priced Bill Amount</i>	\$144,546
<i>Savings</i>	\$277,164
<i>% of Savings</i>	65.7%
<i>PPO Penetration Rate Bill Count Percentage</i>	98.1%
<i>PPO Penetration Rate Provider Charge Percentage</i>	99.1%
<i>EPO Penetration Rate Bill Count Percentage</i>	91.2%
<i>EPO Penetration Rate Provider Charge Percentage</i>	94.9%

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

TREASURER'S REPORT

Mr. Tontarksi provided an overview of the Treasurer's Report for March 31, 2016.

Investment Interest

Mr. Tontarski reported interest received or accrued for the current month totaled \$9,529.09. This generated an average annual yield of .36%. After including an unrealized net gain of \$6,470.00 in the asset portfolio, the yield is adjusted to .61% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$7,575.00 as it relates to market value of \$9,507,575.00 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of two (2) obligations with maturities greater than two years, three (3) obligations with maturities between one to two years and one (1) obligation with a maturity of less than one year.

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.

	Period	YTD
Subrogation Receipts	\$28,865.39	\$58,085.79
Overpayment Reimbursements	5,058.32	
FY 2016 Premium Assessment Receipts	\$929,076.50	
TRICO JIF vs. Killen	\$206.81	

A.E.L.C.F. Member Participant Balances:

Woodbury City	\$20,051.00
Pittsgrove Township	\$30,851.00
Stow Creek Township	\$751.00

Claim Activity for the Period

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at month end are in the amount of \$310,706.19. The claims detail for the 266 checks is as follows:

Direct Loss Payments	\$279,909.28
Claim Expenses	\$7,903.48
Legal Defense Costs	\$22,893.43

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period, the Fund's "Cash Position" changed from an opening balance of \$31,393,127.64 to a closing balance of \$31,776,091.74 showing an increase in the Fund of \$382,964.10.

Loss Run Payment Register

Chair Slusser entertained a motion to approve the March Loss Run Payment Register as presented.

Motion by Mr. Law, seconded by Mr. Razze, to approve the March Loss Run Payment Register as presented.

ROLL CALL **Yeas:** Harry Rink, **Greenwich Twp**
Doris Hall, **Logan Township**
Bill Slusser, *Chair*, **Oldmans Township**
Mike Razze, **Pitman Borough**
Brad Campbell, *Secretary*, **Shiloh Borough**
Karen Sweeney, **Wenonah Borough**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Bill List – April, 2016

Mr. Tontarski presented the *April 2016 Bill List* for the members' consideration in the amount of **\$1,486,605.95**.

Chair Slusser entertained a motion to approve the *April 2016 Bill List* in the amount of **\$1,486,245.06**.

Motion by Mr. Law, seconded by Mr. Razze, to approve the *April 2016 Bill List* in the amount of **\$1,486,605.95**.

ROLL CALL **Yeas:** Harry Rink, **Greenwich Twp**
Doris Hall, **Logan Township**
Bill Slusser, *Chair*, **Oldmans Township**
Mike Razze, **Pitman Borough**
Brad Campbell, *Secretary*, **Shiloh Borough**
Karen Sweeney, **Wenonah Borough**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

STRATEGIC PLANNING COMMITTEE

Ms. Sweeney reported that the minutes from the meeting held on April 12, 2016 were included in the agenda packet for review. She highlighted the following items:

Member Attendance – Ms. Sweeney stated that the committee reviewed the member attendance at the Executive Committee meetings.

25 Year Celebration – Ms. Sweeney stated that this year will be 25 years since the inception of the TRICO JIF and the committee discussed ways of celebrating that milestone.

EPL/POL COMMITTEE MEETING

Mr. Slusser noted that an EPL/Pol Committee meeting was held earlier this afternoon. He stated that Mr. Bittner is not in attendance today and the minutes from the meeting will be included in next month's agenda packet for review.

MEL/E-JIF/RCF Reports

Mr. Law reported that the members that the minutes of the MEL/E-JIF/RCF meetings were included in the agenda packet.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Slusser noted the next meeting of the TRICO JIF will be held on **Monday, May 23, 2016 at 5:00 PM** at the **Gloucester County Library, Mullica Hill, NJ**.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

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

Motion by Mr. Law, seconded by Mr. Razze, 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.

MOTION TO ADJOURN

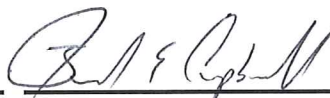
There being no further business, Chair Slusser entertained a *Motion to Adjourn* the April 25, 2016 Executive Committee Meeting.

Motion by Mr. Law, seconded by Mr. Razze, to adjourn the April 25, 2016 Meeting of the TRICO JIF.

The meeting was adjourned at 5:48 PM.



Brenda Smith, Recording Secretary for



BRAD CAMPBELL, FUND SECRETARY