

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

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

April 27, 2015 – 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, April 27, 2015 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 **South Jersey News**, Woodbury, NJ 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:

Beth Reilly, **Alloway**
Ken Brown, **Carneys Point Twp**
Sue Miller, **Clayton**
Don Banks, **Deptford**
Stephanie McCaffrey, **East Greenwich**
Doug Hogate, **Elsinboro**
Nate Dunn, **Fairfield**
Russell Clark, **Glassboro**
Harry Rink, **Greenwich**
Mark Gravinese, **Harrison**
Doris Hall, **Logan**
Kevin Clour, **Lower Alloways Creek**
Dante Spina, **Mannington**
Jennica Bileci, **Mantua**
Kevin Heydel, **Monroe Twp**
Bill Slusser, **Oldmans Twp**
LeeAnn Ruggeri, **Paulsboro**
Mayor John Washington, **Penns Grove**
Rich Raine, **Pennsville**
Maureen Abdill, **Pilesgrove** (*arrived at 5:07pm*)

Mike Razze, **Pitman**
Marjorie Sperry, **Quinton**
Mayor Brad Campbell, *Secretary*, **Shiloh**
Robert Diaz, **South Harrison**
Carl Bagby, **Swedesboro**
David Zeck, **Upper Pittsgrove**
Aldis Sotomayor, *Alternate*, **Vineland**
Nick Pileggi, **Washington Township**
Kathy Sweeney, **Wenonah**
Bill Bittner, **Westville**
Bob Law, **Woodbury City**
Rich Gambale, **Woodbury Heights**
Anthony Bertino, *Alternate*, **Woolwich**
John Hall, **Woodstown**

Absent Fund Commissioners were:

Carolyn King-Sammons, **Elk**
Debby Fourre, **Franklin**

Also present were:

Paul A. Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer
Tim Sheehan, Safety Director's Office, *J. A. Montgomery Risk Control*
Kathie Tyler-Schohl, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*

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

AJM Insurance Management
Brown & Brown
Biondi Insurance Agency (*arrived at 5:10pm*)
Cettei & Connell
Conner Strong & Buckelew
E.H. Sloan Insurance Agency

Absent RMCs were:

Corporate Employee Benefits
Chesney-Stanton Insurance Group
Henry D. Young Insurance
Len Eckman Insurance
Hardenbergh Insurance Group

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Slusser presented the meeting minutes of the March 23, 2015 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 23, 2015 Executive Committee meeting as corrected.

Motion by Mr. Law, seconded by Mr. Razze, to approve the minutes of the March 23, 2015 Executive Committee meeting as corrected. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Slusser presented the meeting minutes of the March 23, 2015 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 23, 2015 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 23, 2015 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 23, 2015 as presented.

The Executive Claims Review Committee Closed Session minutes of the March 23, 2015 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 23, 2015 meeting were collected.

EXECUTIVE CLAIMS COMMITTEE MEETING REPORT – April 27, 2015

Chair Slusser reported that an Executive Claims Committee Meeting was held on Monday, April 27, 2015 at Gloucester County Library, Mullica Hill, NJ.

The Committee reviewed twenty-one (21) claims. Of the claims reviewed, there were sixteen (16) Workers' Compensation, two (2) 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 three (3) claims presented for *Abandonment of Subrogation*.

<i>Qual-Lynx File#</i>	<i>Amount</i>
<i>X66897</i>	<i>\$21,710.13</i>
<i>X40686</i>	<i>\$12,206.73</i>
<i>X70315</i>	<i>\$373.63</i>

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza noted that the Executive Director's Report is found in the agenda packet and is self-explanatory; however, he highlighted the following items.

2014 Safety Incentive Program Awards – Mr. Forlenza asked that all members review available balances for this program. He reminded the members that there is a deadline for claiming these funds.

2015 Optional Safety Budget - Mr. Forlenza asked that all members review available balances for this program. He reminded the members that there is a deadline for claiming these funds.

EPL Helpline –Authorized Contact List - Mr. Forlenza asked the members to review the authorized contacts on this list and to please contact the Executive Director's office with any questions. He stated that instructions are listed on the JIF website.

Financial Fast Track Report – Mr. Forlenza reported that the Financial Fast Track report as of February 28, 2015 was included in the agenda packet. The JIF's surplus position was \$17,090,415.

New Fund Commissioner Orientation – Mr. Forlenza stated that the Fund Commissioner Orientation is being planned. He noted that for the last several years his office has tried to do orientation via webinar but his office has found that the Fund Commissioner is not fully focused on the webinar due to distractions in the office. The plan is to actually go out to the municipality and visit face to face.

Payroll Audits – Mr. Forlenza stated that the payroll audit process should be completed shortly.

Property Appraisals – Mr. Forlenza stated that the property appraisal process should be completed shortly.

Financial Disclosure Statements – Mr. Forlenza reminded all of the Fund Commissioners of their requirement to complete their FDS form no later than the April 30th.

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

He stated that his office has received a draft letter from the Department of Banking and Insurance regarding the results of the recent State Audit and it was very positive. He will present the official findings to the Finance Committee shortly.

Mr. Forlenza 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 two (2) new cases have been assigned since the last meeting.

New Cases
<i>Hollywood vs. Township of Pittsgrove</i>
<i>Estate of White vs. City of Vineland</i>

Closed Cases

Mr. DeWeese noted that there were three (3) cases closed in the month of April, 2015:

<i>Formelio vs. Township of Washington</i>	<i>A Motion for Summary Judgment was filed and granted; dismissing any and all claims against the Township with prejudice.</i>
<i>Moriarity vs. Township of Washington</i>	<i>A Motion to Dismiss the Plaintiff’s Amended Complaint was granted with prejudice dismissing any and all claims against the Township.</i>
<i>Sheppleman vs. Township of Washington</i>	<i>A Motion for Summary Judgment was filed and granted.</i>

General Liability Status Report

Mr. DeWeese noted that there are 38 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 41 judgments obtained and collections efforts are being made on \$1,388,622.15 of potential recoveries. He also reported that the YTD judgments obtained is \$1,010,185.03.

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:

Safety Bulletins – Mr. Sheehan noted that the regional training announcements and Bulletins were distributed by e-mail to the Fund Commissioners, Safety Coordinators and Risk Management Consultants and included in the agenda packet. He noted that there was one issued, “Brush Collection”.

MSI Training – Mr. Sheehan stated that the list of upcoming MSI training programs for April, May and June were included in his report.

Training Administrators List – He asked the members to review the Training Administrator’s list and advise his office of any changes needed.

Summer Camp Counselor MSI Online Training – He noted that this MSI Online Training is up and running. The announcement and directions were included in the agenda packet.

Crossing Guard Training – He noted that that there will be a Train the Trainer course regarding Crossing Guard Training on April 29, 2015 from 8:30am to 1:00pm at the Ocean County Police Academy.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – April

Ms. Tyler-Schohl reported on the *Lessons Learned from Losses for April* which was included in the agenda packet.

This month she is focusing on claims that result from lifting. She noted that many of the same “safe pointers” apply to municipal workers. She reviewed some claims that involved municipal workers and offered the following tips:

- Lift with your legs, not with your back
- Lift without twisting
- Ensure good footing
- Employees need to ask for assistance when lifting heavy items
- Supervisors should also consider whether the task requires more than one employee
- Take into consideration whether the employee had a prior back or similar injury

She stated that the Safety Director’s noted in last month’s Safety Bulletin: “Studies show that a department-wide fitness and wellness program coupled with training on proper body mechanics and lifting procedures result in fewer injuries”.

Ms. Tyler-Schohl asked if there were any questions at this time. No questions were entertained.

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer reported on the members she met with in the prior month and some upcoming Wellness Activities. This information is detailed in the agenda packet. She highlighted the following:

- Three municipalities continue with their Weight Loss Challenge for this year. Deptford, Monroe and Westville.
- Glassboro has been offering free demos each month with yoga and meditation offered in April. It gives the employee a sample of what different classes they can offer them at lunch or after work.
- Lower Alloway completed their Weight Loss Challenge with much success. A total of 176 lbs. were lost among 10 employees.
- Paulsboro hosted their first Firefighter Health Fair during their meeting night on April 14, 2015. Neighboring municipal firehouses were invited as well as the spouses of the Paulsboro firefighters.
- Swedesboro and Woolwich Township offered chair massages as a way for their employees to de-stress.
- Westville is starting a program with the Elementary School; every lap the children complete they get a lollipop stick and the ones with the most sticks will receive a prize.
- Woodbury City completed their Weight Loss Challenge. A total of 30 lbs. were lost among 7 employees.
- The April newsletter was included in her report for the members to review.

She noted that she attended the 25th Annual Art & Science of Health Promotion Conference from March 30-April 3, 2015 in San Diego. She thanked the members for the opportunity to attend the conference. The sessions dealt with the integrated approach to improving employee well-being both on and off the job and ideas on how to start creating a thriving workplace culture. She will present a report at the May meeting. She noted that she was looking forward to sharing some of those ideas at her Wellness Workshop scheduled for May 19, 2015.

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>	4	127
<i>Medical Only</i>	7	46
<i>Report Only</i>	18	35
<i>Total Intakes</i>	29	93
<i>Report Only % of Total</i>	62.1%	37.6%
<i>Medical Only/Lost Time Ratio</i>	64:36	79:21

<i>Average Days to Report</i>	3.2	5.0
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Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	778
<i>Transitional Duty Days Worked</i>	429
<i>% of Transitional Duty Days Worked</i>	55.1%
<i>Transitional Duty Days Not Accommodated</i>	349
<i>% of Transitional Duty Days Not Accommodated</i>	44.9%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report.

PPO Penetration Rate	March
<i>Bill Count</i>	297
<i>Original Provider Charges</i>	\$288,636
<i>Re-priced Bill Amount</i>	\$145,939
<i>Savings</i>	\$142,697
<i>% of Savings</i>	49.4%
<i>PPO Penetration Rate Bill Count Percentage</i>	93.6%
<i>PPO Penetration Rate Provider Charge Percentage</i>	97.1%
<i>EPO Penetration Rate Bill Count Percentage</i>	78.2%
<i>EPO Penetration Rate Provider Charge Percentage</i>	85.4%

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

TREASURER'S REPORT

Mr. Tontarski provided an overview of his report as of March 31, 2015.

Investment Interest

Mr. Tontarski reported interest received or accrued for the current month totaled \$11,080.47. This generated an average annual yield of .45%. After including an unrealized net gain of \$2,525.00 in the

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Bill List – April, 2015

Mr. Tontarski presented the *April 2015 Bill List* for the members' consideration in the amount of **\$1,471,848.40**.

Chair Slusser entertained a motion to approve the *April 2015 Bill List* in the amount of **\$1,471,848.40**.

Motion by Mr. Law, seconded by Mr. Razze, to approve the *April 2015 Bill List* in the amount of **\$1,471,848.40**.

ROLL CALL *Yeas:* Doris Hall, **Logan Twp**
Bill Slusser, *Chair*, **Oldmans Twp**
Mike Razze, **Pitman**
Mayor Brad Campbell, *Secretary*, **Shiloh**
Karen Sweeney, **Wenonah**
Bill Bittner, **Westville Boro**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

STRATEGIC PLANNING COMMITTEE – April 9, 2015

Fund Committee Attendance - Ms. Sweeney stated that the committee discussed the importance of Fund Commissioner attendance at the meetings. She asked the members to review the attendance report found in the agenda packet on pages 43-45 to make sure the information is correct. Letters will be sent out to those Fund Commissioners that have been absent.

Annual Planning Retreat – Ms. Sweeney stated that the committee discussed the Annual Planning Retreat which is scheduled for July 30-31, 2015.

The meeting minutes will be included in next month's agenda packet.

JOINT COVERAGE COMMITTEE – April 22, 2015

Mr. Forlenza stated that this was a meeting of representatives from ACMJIF, BURLCOJIF and TRICOJIF. He noted that there are global issues that affect all three JIFs. He highlighted the following items:

EPL/POL Coverage – Mr. Forlenza stated that the Fund currently has a one year renewal for this coverage. He stated that there were some significant increases coming into 2015, Statewide as well as within the JIF. Discussions are ongoing in regards to the 2016 Renewal.

Individual Member Performances – Mr. Forlenza stated that the committee discussed that XL is now using a different procedure to determine “unfavorable loss experience”. In the previous Risk Management Plan, that had been defined as having three or more claims and a 200% loss ratio in the previous five years. That language has been removed from the Risk Management Plan and we will have discussion with XL as to how this term will be defined going forward.

Cyber Liability – Mr. Forlenza reported that the Fund Underwriters were at the meeting and there was a good discussion about cyber liability. He stated that his office continues to be very concerned about the lack of training provided to the members by XL. He stated that they have changed the law firm at their hotline several times over the last year. He stated that his office is working on a RFP for cyber audits to be completed. His office is also working on alternate sources of training.

The meeting minutes will be included in next month’s agenda packet.

MEL/E-JIF/RCF Reports

The minutes of the MEL/E-JIF/RCF meetings were included in the agenda packet for the members to review.

Superstorm Sandy Update – The MEL attorney provided an update on the status of Superstorm Sandy and reported that the mediator, Judge Carver, set a date of July 31, 2015 to complete the mediation process.

MISCELLANEOUS BUSINESS

Approval to Amend the 2015 Plan of Risk Management

Mr. Forlenza stated that the 2015 Plan of Risk Management that was adopted at the January Reorganization meeting was missing a section that had been placed in the Plan in 2014. It seems that the Fund Underwriter was updating the Plan of Risk Management for 2015 and used an old version of the Fund’s plan instead of the most recent version. He stated that the missing section (Section 6 subsection e) pertains to the process by which the Fund waives subrogation for claims under \$1,000 in total costs.

Chair Slusser entertained a motion to amend the 2015 Plan of Risk Management.

Motion by Mr. Law, seconded by Ms. Sweeney, to amend the 2015 Plan of Risk Management as presented.

ROLL CALL **Yeas:** Doris Hall, Logan Twp
Bill Slusser, Chair, Oldmans Twp
Mike Razzo, Pitman

Mayor Brad Campbell, *Secretary*, **Shiloh**
Karen Sweeney, **Wenonah**
Bill Bittner, **Westville Boro**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Next Meeting

Chair Slusser noted the next meeting of the TRICO JIF will be held on **Monday, May 18, 2015 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 Ms. Hall, 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 Ms. Hall, 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

Ms. Lefever of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on April 27, 2015.

APPROVE ABANDONING SUBROGATION

There were three (3) claims presented for *Abandonment of Subrogation* during the Closed Session portion of the Executive Claims Meeting.

Motion by Mr. Law, seconded by Mr. Razze, to approve the claims for *Abandonment of Subrogation* as presented.

ROLL CALL *Yeas:* Doris Hall, Logan Twp
Bill Slusser, *Chair*, Oldmans Twp
Mike Razze, Pitman
Mayor Brad Campbell, *Secretary*, Shiloh
Karen Sweeney, Wenonah
Bill Bittner, Westville Boro
Bob Law, Woodbury City

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

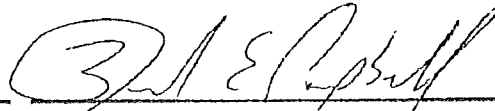
There being no further business, Chair Slusser entertained a *Motion to Adjourn* the April 27, 2015 Executive Committee Meeting.

Motion by Mr. Law, seconded by Ms. Razze, to adjourn the April 27, 2015 Meeting of the TRICO JIF.

The meeting was adjourned at 5:42 PM.



Brenda Smith, Recording Secretary for



BRAD CAMPBELL, FUND SECRETARY