

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

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

March 23, 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, March 23, 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:

Ken Brown, **Carneys Point Twp**
Sue Miller, **Clayton**
Don Banks, **Deptford**
Stephanie McCaffrey, **East Greenwich**
Carolyn King-Sammons, **Elk** (arrived at 5:17pm)
Doug Hogate, **Elsinboro** (arrived at 5:06pm)
Nate Dunn, **Fairfield**
Russell Clark, **Glassboro** (arrived at 5:16pm)
Harry Rink, **Greenwich**
Mark Gravinese, **Harrison**
Doris Hall, **Logan**
Kevin Clour, **Lower Alloways Creek**
Jennica Bileci, **Mantua**
Kevin Heydel, **Monroe Twp**
Bill Slusser, **Oldmans Twp**
LeeAnn Ruggeri, **Paulsboro**
Mayor John Washington, **Penns Grove** (arrived 5:06pm)
Rich Raine, **Pennsville**
Maureen Abdill, **Pilesgrove**
Mike Razzo, **Pitman**

Marjorie Sperry, **Quinton**
Mayor Brad Campbell, *Secretary*, **Shiloh**
Robert Diaz, **South Harrison**
Carl Bagby, **Swedesboro**
David Zeck, *Representing*, **Upper Pittsgrove**
Aldis Sotomayor, *Alternate*, **Vineland**
Nick Pileggi, **Washington Township**
Kathy Sweeney, **Wenonah**
Bill Bittner, **Westville**
Bob Law, **Woodbury City**
Rich Gambale, **Woodbury Heights** (*arrived at 5:05pm*)
Jane DiBella, **Woolwich**
John Hall, **Woodstown**

Absent Fund Commissioners were:

Beth Reilly, **Alloway**
Debby Fourre, **Franklin**
Dante Spina, **Mannington**

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.*
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
Corporate Employee Benefits (*arrived at 5:30pm*)
Chesney-Stanton Insurance Group
Cettei & Connell
Conner Strong & Buckelew
Len Eckman Insurance
Hardenbergh Insurance Group

Absent RMCs were:

E.H. Sloan Insurance Agency
Henry D. Young Insurance

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Slusser presented the meeting minutes of the January 29, 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 January 29, 2015 Executive Committee meeting as corrected.

Motion by Mr. Campbell, seconded by Mr. Law, to approve the minutes of the January 29, 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 January 29, 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. Campbell, seconded by Mr. Law, to approve the meeting minutes of the January 29, 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 January 29, 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. Campbell, seconded by Mr. Law, to approve the Executive Claims Review Committee Closed Session meeting minutes of January 29, 2015 as presented.

The Executive Claims Review Committee Closed Session minutes of the January 29, 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 January 29, 2015 meeting were collected.

EXECUTIVE CLAIMS COMMITTEE MEETING REPORT – March 23, 2015

Chair Slusser reported that an Executive Claims Committee Meeting was held on Thursday, March 23, 2015 at Monroe Township Municipal Building, Williamstown, NJ.

The Committee reviewed thirteen (13) claims. Of the claims reviewed, there were eight (8) Workers' Compensation 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 five (5) claims presented for *Abandonment of Subrogation*.

<i>Qual-Lynx File#</i>	<i>Amount</i>
<i>X59161</i>	<i>\$36,484.58</i>
<i>X69592</i>	<i>\$2,000.00</i>
<i>X71563</i>	<i>\$1,911.16</i>
<i>X70406</i>	<i>\$880.78</i>
<i>X74249</i>	<i>\$711.17</i>

EXECUTIVE DIRECTOR'S REPORT

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

He noted that the Department of Banking and Insurance is auditing all the JIFs in the State of New Jersey. He noted that they are in his office presently and will be there until the middle of April. He noted that a full report will be given when the audit is completed.

Financial Disclosure Forms – Mr. Miola noted that the Local Finance Board sent his office violation notifications for Financial Disclosure Statements for 2014. He noted that there were some that were not filed and these Fund Commissioners were issued fines. He stated that if a member needs to contest the fine with the Local Finance Board they will need to do it directly. He stated that the members will be able to go online on or about April 1st to complete their 2015 Financial Disclosure Statement. He reminded the members to print out a confirmation as evidence of completion.

Lost Time Accident Frequency Report – Mr. Miola stated that a summary of the Lost Time Accident Frequency Report for February, 2015 is on pages 22-23 in the agenda packet. He noted that the JIF has seven (7) lost time claims so far this year.

Certificates of Insurance – Mr. Miola stated that a summary of the Certificates of Insurance issued during the month of February, 2015 is in the agenda packet.

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

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

EPL Helpline –Authorized Contact List - Mr. Miola 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.

EPL Allowance – Mr. Miola stated that the JIF has provided each member with \$540 of funding that can be used for employment practices related expenses. These expenses include employment related training that the member would like to arrange for personnel. Additional employee training can be very effective to help manage liability risks.

Employment Practices Liability Compliance– Mr. Miola asked members to review the attached status report for the member’s individual deductibles on page 35.

Financial Fast Track Report - Mr. Miola reported that the Financial Fast Track report as of January 31, 2015 was included in the agenda packet. The JIF’s surplus position was \$17,090,415.

Regulatory Filing Checklists – Mr. Miola stated that the regulatory filings are all up to date.

Skateboard Park Approval Status – Mr. Miola stated that a spreadsheet of the current status of all approved skateboard parks or those currently under construction was included in his report. He asked that if any member with a park currently under construction or in the review process, review the spreadsheet to make sure that it accurately depicts the status of your facility. He also asked any members who are considering a skateboard park to contact his office prior to moving forward.

Capehart & Scatchard Updates – Mr. Miola stated that the latest updates were included in his report on pages 40-43.

Statutory Bond Status – Mr. Miola asked the members to review the latest listing of Statutory Bonds on page 44. He stated that the list should be reviewed for accuracy. Any questions should be directed to Cate Kiernan at PERMA. He reminded the members that this is an individual bond not a position bond.

Elected Officials Training – Mr. Miola stated that all the Elected Officials Training session are complete for the year and the sign in sheets are available on the JIF website.

Inclement Weather – Mr. Miola noted that a copy of the Inclement Weather Policy is available on the JIF website, www.tricojif.com.

New Fund Commissioner Orientation – Mr. Miola stated that a New Fund Commissioner Orientation is scheduled for Spring. Email notifications with further details will be sent out to all the Fund Commissioners by the end of March.

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

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

New Member Activity – Mr. Miola stated that there was no new member 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 Cases
<i>B&M Salvage & Hoffman vs. Fairfield</i>

Closed Cases

Mr. DeWeese noted that there were two (2) cases closed in the month of March, 2015:

<i>Badalamenti vs. Borough of Westville</i>	<i>A Stipulation of Dismissal with Prejudice was filed.</i>
<i>Burshtynsky vs. Township of Deptford</i>	<i>No Notice of Claims was filed; file was closed.</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 44 judgments obtained and collections efforts are being made on \$1,418,624.01 of potential recoveries. He also reported that the YTD judgments obtained is \$990,271.32.

Use of Personal Vehicles Bulletin

Mr. DeWeese stated that he provided the Fund Commissioners and Municipal Clerks with a bulletin regarding the *Use of Personal Vehicles* by municipal employees.

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, "First Responders – Safe Lifting and Moving of Patients".

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

Annual Safety Director's Report – Mr. Sheehan stated that the annual Safety Director's Report that was included in the agenda packet was incorrect. The Executive Director's office will be emailing out the correct version to all the Fund Commissioners.

Summer Camp MSI Online Training – Mr. Sheehan stated that an announcement for new camp counselor MSI online training was included in the agenda packet.

Mr. Miola stated that the summer camp online training is a new program put out by the Safety Director's office and he highly recommends that any town that has a summer camp program should pass this information to the recreational program director.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – March

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

She then briefly reviewed the document that focuses on claims that result from potholes on municipal roadways. She noted that most of the pothole cases do not result in bodily injury but municipalities should be prepared if one does. She noted some suggestions:

- Consider asking police, fire and public works employees who travel in the municipality and see a pothole which is a potential hazard, to report it.
- Public Works should consider having a written policy as to complaints received for potholes, the inspection, repair and documentation process.
- Make formal reports to the County or State if the pothole is not on municipal property.
- Keep records of "pothole" patrols repairing the potholes as to date and location.
- If there is a potential hazardous condition, place warnings until it can be repaired.

Claims Coordinator Training Seminar

Ms. Tyler-Schohl stated that there will be a Claims Coordinator Training Seminar held on April 16, 2015 from 1:00-4:00pm at Nicolosi Catering in West Deptford, New Jersey.

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 are starting a Weight Loss Challenge for this year.
- The March newsletter was included in her report for the members to review.
- April is Stress Awareness Month.
- NJWELL Program has wellness activity incentives – you can go online to get the information

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)*.

	Feb	YTD
<i>Lost Time</i>	4	8
<i>Medical Only</i>	22	39
<i>Report Only</i>	12	17
<i>Total Intakes</i>	38	64
<i>Report Only % of Total</i>	31.6%	26.6%
<i>Medical Only/Lost Time Ratio</i>	85:15	83:17
<i>Average Days to Report</i>	8.4	5.8

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	380
<i>Transitional Duty Days Worked</i>	212
<i>% of Transitional Duty Days Worked</i>	55.8%
<i>Transitional Duty Days Not Accommodated</i>	168
<i>% of Transitional Duty Days Not Accommodated</i>	44.2%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report.

PPO Penetration Rate	Feb
<i>Bill Count</i>	203
<i>Original Provider Charges</i>	393
<i>Re-priced Bill Amount</i>	\$87,093
<i>Savings</i>	\$120,177
<i>% of Savings</i>	58.0%
<i>PPO Penetration Rate Bill Count Percentage</i>	89.2%
<i>PPO Penetration Rate Provider Charge Percentage</i>	96.2%
<i>EPO Penetration Rate Bill Count Percentage</i>	81.3%
<i>EPO Penetration Rate Provider Charge Percentage</i>	81.0%

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 for February, 2015.

Investment Interest

Mr. Tontarski reported interest received or accrued for the current month totaled \$11,238.59. This generated an average annual yield of .47%. After including an unrealized net loss of \$15,555.00 in the asset portfolio, the yield is adjusted to -.18% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$34,945.00 as it relates to market value of \$9,527,445.00 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of five (5) obligations with maturities greater than two (2) years and one (1) obligation maturing in less than 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.

	Period	YTD
Subrogation Receipts	\$9,443.73	\$15,687.05
Overpayment Reimbursements	.00	
FY 2015 Assessment Premiums	\$2,653,842.50	

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 \$618,925.66. The claims detail for the 264 checks is as follows:

Bob Law, Woodbury City

Nays: None

Abstain: Mike Razze, Pitman (on item #33)

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

EPL/POL CLAIMS REVIEW COMMITTEE

Mr. Bittner stated that the Committee reviewed all open claims and the meeting minutes were included in the agenda packet for the members to review.

SAFETY COMMITTEE

Ms. Abdill stated that the Committee met on March 5, 2015 and the meeting minutes were included in the agenda packet for the members to review. She highlighted the following items:

Safety Breakfast– Ms. Abdill stated that the Safety Committee is reviewing some changes to the Safety Breakfast. She noted that the reviews that came in from the Breakfast indicated that a change is needed to keep it interesting. The Committee is looking at different ideas for next year’s Safety Breakfast.

Mr. Law asked if the Wellness and Safety Coordinator’s mini retreat is going to be just for those coordinators. Ms. Abdill stated that it will be held separately. He asked if that would be part of the regional training and she stated it will be held on June 25, 2015.

Mr. Law asked about the mobile app for the Supervisor Investigation Report. Mr. Miola stated that he saw the first draft of it last week and it looked good. He stated that it will be tested and then information will be sent out to the Fund Commissioners.

MEL/E-JIF/RCF Reports

Mr. Law reported to the members that the minutes of the MEL/E-JIF/RCF meetings were included in the agenda packet for the members to review. He highlighted the following:

MEL Commissioner Retreat – Mr. Law reported that the MEL Board of Fund Commissioners had a one day retreat on February 26, 2015. It included an overview of the formation of the Joint Insurance Funds and a review of the Standing Committees. The Board adopted a Resolution accepting recommendations from the retreat to combine the Strategic Planning Committee, Membership & Marketing Committee and Rules/Contracts Committee into one committee to be known as the Management Committee.

Public Officials/Elected Online Training Seminars – Mr. Law reported that the MEL recommends that public officials attend a training class, the MEL is also making available an online training program for local elected officials, the municipal manager/administrator, authority commissioners and authority executive directors to earn their \$250 training credit. He stated that in order to get the training credit, the

program must be completed by June 1, 2015. The instructions to access the program were included in the agenda packet.

Superstorm Sandy - update – Mr. Law reported that the MEL attorney gave 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

Next Meeting

Chair Slusser noted the next meeting of the TRICO JIF will be held on **Monday, April 27, 2015 at 5:00 PM** at the **Gloucester County Library, Mullica Hill Branch, Mullica Hill, Marlton, NJ.**

PUBLIC COMMENT

Open Public Comment

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

Motion by Mr. Campbell, seconded by Mr. Law, 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. Campbell, seconded by Mr. Law, 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 March 23, 2015.

<i>Workers' Compensation</i>	<i>Property</i>
Z07461	Z11080
X59161	Z11081
Z06433	Z11554
Z10640	X95247
X69592	Z04973
X71563	
X70406	
X74249	

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

Chair Slusser 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 Mr. Campbell, to Approve Payment Authority on the Claims as presented during the Executive Claims Committee Meeting.

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.

APPROVE ABANDONING SUBROGATION

There were no claims presented for *Abandonment of Subrogation* during the Closed Session portion of the Executive Claims Meeting.

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

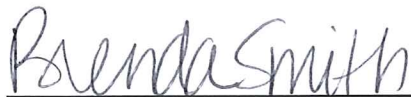
All in favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

There being no further business, Chair Slusser entertained a *Motion to Adjourn* the March 23, 2015 Executive Committee Meeting.

Motion by Mr. Campbell, seconded by Ms. Law, to adjourn the March 23, 2015 Meeting of the TRICO JIF.

The meeting was adjourned at 5:36 PM.



Brenda Smith, Recording Secretary for



BRAD CAMPBELL, FUND SECRETARY