

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

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

**May 23, 2016 – 5:00 PM**

***EXECUTIVE COMMITTEE MEETING***

***OPEN SESSION MINUTES***

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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, May 23, 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**  
Barbara Freijomil **Franklin Twp**  
Debra Fourre, **Glassboro Borough**  
Harry Rink, **Greenwich Twp**  
Mark Gravinese, **Harrison Twp**  
Kevin Clour, **Lower Alloways Creek Twp**  
Jennica Bilecki, **Mantua Twp**  
Kevin Heydel, **Monroe Twp**  
Bill Slusser, *Chair*, **Oldmans Twp**  
Mayor John Washington, **Penns Grove Borough**  
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**  
Jim D'Auria, **Washington Township**  
Karen Sweeney, **Wenonah Borough**  
Bill Bittner, **Westville 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**  
Doris Hall, **Logan Twp**  
Dante Spina, **Mannington Twp**  
Lorraine Boyer, **Paulsboro Borough**  
Richie Raine, **Pennsville Twp**  
Bob Dickenson, **Vineland City**

Also present were:

Paul J. Miola, Executive Director, *AJG Risk Management Services, Inc.*  
Paul Forlenza, Deputy 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  
Chesney-Stanton Insurance Group  
Conner Strong & Buckelew  
E.H. Sloan Insurance Agency  
Henry D. Young Insurance

Absent RMCs were:

Brown & Brown  
CEB-Corporate Employee Benefits  
Cettei & Connell  
Len Eckman Insurance  
Hardenbergh Insurance Group

Motion by Mr. Law, seconded by Mr. Razze, 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 April 25, 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 April 25, 2016 Executive Committee meeting.

Motion by Mr. Law, seconded by Mr. Razze, to approve the minutes of the April 25, 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 April 25, 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 April 25, 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 April 25, 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 April 25, 2016 as presented.

The Executive Claims Review Committee Closed Session minutes of the April 25, 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 April 25, 2016 meeting were collected.*

***EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – May 23, 2016***

Chair Slusser reported that an Executive Claims Committee Meeting was held on Monday, May 23, 2016 at Gloucester County Library, Mullica Hill.

The Committee reviewed ten (10) claims. Of the claims reviewed, there were six (6) Workers' Compensation, one (1) Auto Liability and three (3) Property PARs recommended for approval of settlement or continuing defense.

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 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 especially during this reorganization process. He noted the resolution for this is on the JIF website at [www.tricojif.org](http://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 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 March 31, 2016 was **\$18,430,938**.

**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.

**RMC Roundtable** – Mr. Miola stated that a Risk Management Consultant’s Roundtable was held on May 10, 2016 at Merighi’s Savoy Inn, Vineland, NJ. He noted that attendees were provided important information on a variety of topics including coverage provided by the JIF and the Annual Renewal process and it was very successful.

**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.

**Member Visitation**– Mr. Miola stated that starting in June, a representative from his office will be contacting those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. He noted that the visits will be an opportunity to discuss the member’s participation in the JIF and the many programs available to them.

**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 three (3) new case(s) has been assigned since the last meeting.

New Cases
<i>Samuel vs. Twp of Mantua</i>
<i>Figueroa vs. Twp of Washington</i>
<i>Peterson vs. Borough of Glassboro</i>

***Closed Cases***

Mr. DeWeese reported that there were two (2) 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 29 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.

***Bonafide Offer Report***

Mr. DeWeese stated that a report detailing Bonafide offers in the first quarter of 2016 was discussed. 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 the email address: [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com) and a new phone number: 856-552-4900.

***Safety Director's Bulletins*** – He noted that there was one (1) bulletin; *Comprehensive Playground Inspection Program*.

***MSI Training Programs*** – He noted that the upcoming MSI training programs for June, July and August 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. He noted that you must pre-register for these programs.

**Status of Safety Contracts**– Mr. Sheehan stated that a list of the status of safety contracts received as of April 29, 2016 was included in his report. He asked the members to review the list and if they have any questions to contact his office.

**MSI Training Administrators**– Mr. Sheehan stated that a list of the MSI Training Administrators was included in his report. He asked the members to review the list and make sure the correct name is listed. Any questions contact his office.

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

### **CLAIMS ADMINISTRATOR'S REPORT**

#### ***Lessons Learned from Losses – May***

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

Mr. Roselli stated that the focus for this month is hurricanes and flooding. He stated that every member should make sure their flood policies are in place on buildings that are in a flood zone. He stated that each town should report a claim to FEMA as soon as possible and understand their “mitigation” program.

A town can receive additional money from FEMA to prevent a similar loss in the future. He stated that each town should appoint a person to be the central contact person and a conduit between FEMA, insurance adjusters and the municipality. He stated that each town should take pictures of anything about to be repaired or discarded.

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:

- One town used their wellness funds to purchase a CSA coop at a local farm. Weekly produce will be shared among the employees .
- One town hosted a Super Smoothie workshop with VitaBody Wellness.
- Two towns conducted chair massages.
- Wellness Connection Newsletter for May, 2016 was included in the agenda packet as well as being posted to the JIF website.
- 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.

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)*.

	April	YTD
<i>Lost Time</i>	2	13
<i>Medical Only</i>	16	82
<i>Report Only</i>	7	29
<i>Total Intakes</i>	25	124
<i>Report Only % of Total</i>	28.0%	23.4%
<i>Medical Only/Lost Time Ratio</i>	89:10	86:14
<i>Average Days to Report</i>	2.0	2.5

**Transitional Duty Report**

Ms. Beatty presented the Transitional Duty Report for 2016.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	2,109
<i>Transitional Duty Days Worked</i>	1,205
<i>% of Transitional Duty Days Worked</i>	57.1%
<i>Transitional Duty Days Not Accommodated</i>	904
<i>% of Transitional Duty Days Not Accommodated</i>	42.9%

**PPO Penetration Report:**

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

PPO Penetration Rate	April
<i>Bill Count</i>	276
<i>Original Provider Charges</i>	\$361,126
<i>Re-priced Bill Amount</i>	\$121,901
<i>Savings</i>	\$239,339
<i>% of Savings</i>	66.3%
<i>PPO Penetration Rate Bill Count Percentage</i>	95.7%



<i>PPO Penetration Rate Provider Charge Percentage</i>	<i>98.4%</i>
<i>EPO Penetration Rate Bill Count Percentage</i>	<i>94.6%</i>
<i>EPO Penetration Rate Provider Charge Percentage</i>	<i>97.0%</i>

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

***TREASURER'S REPORT***

Mr. Tontarski provided an overview of the Treasurer's Report for April 30, 2016.

**Investment Interest**

Mr. Tontarski reported interest received or accrued for the current month totaled \$12,182.99. This generated an average annual yield of .48%. After including an unrealized net loss of \$845.00 in the asset portfolio, the yield is adjusted to .44% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$6,730.00 as it relates to market value of \$9,506,730.00 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.

	<b>Period</b>	<b>YTD</b>
Subrogation Receipts	\$5,789.34	\$63,875.13
Overpayment Reimbursements	\$729.71	
FY 2016 Appropriation Refund Receipt	\$1,002.85	
TRICO JIF vs. Killen	\$258.52	

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

Woodbury City	\$20,062.00
Pittsgrove Township	\$30,868.00
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 \$652,725.06. The claims detail for the 309 checks is as follows:

Direct Loss Payments	\$601,662.02
Claim Expenses	\$11,178.14
Legal Defense Costs	\$39,884.00

***Cash Activity for the Period***

Mr. Tontarski stated that during the reporting period, the Fund's "Cash Position" changed from an opening balance of \$31,776,091.74 to a closing balance of \$29,661,487.45 showing a decrease in the Fund of \$2,114,604.29.

***Loss Run Payment Register***

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

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

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

***Nays:***                                  None

***Abstain:***                                None

All in favor. Motion carried by unanimous vote.

***Bill List – May, 2016***

Mr. Tontarski presented the amended *May 2016 Bill List* for the members' consideration in the amount of **\$198,739.44**.

Chair Slusser entertained a motion to approve the amended *May 2016 Bill List* in the amount of **\$198,739.44**.

Motion by Mr. Law, seconded by Mr. Razze, to approve the amended *May 2016 Bill List* in the amount of **\$198,739.44**.

**ROLL CALL      *Yeas:*** Harry Rink, **Greenwich Twp**  
Bill Slusser, *Chair*, **Oldmans Township**  
Mike Razze, **Pitman Borough**  
Brad Campbell, *Secretary*, **Shiloh Borough**

Karen Sweeney, **Wenonah Borough**  
Bill Bittner, **Westville Borough**  
Bob Law, **Woodbury City**

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

### ***COMMITTEE REPORTS***

#### ***EPL/POL CLAIMS REVIEW COMMITTEE***

Mr. Bittner reported that the committee met on April 25, 2016 and the meeting minutes were included in the agenda packet.

#### ***FINANCE COMMITTEE***

Mr. Law reported that the committee met on May 19, 2016 and the meeting minutes will be included in the June agenda packet. He highlighted the following items:

***Audit*** – Mr. Law stated that the Committee reviewed the Audit from the 2015 Fund Year. He stated that it was a clean audit with no recommendations.

***RCF Draft Resolution*** – Mr. Law stated that that the Committee reviewed the RCF draft resolution proposing Fund Year 2012 being transferred to the RCF.

***Dividend Release*** – Mr. Law stated that the Committee discussed the dividend release for this year.

#### ***MEL/E-JIF/RCF Reports***

##### ***MEL JIF Casualty and Crime Endorsement***

Mr. Razze stated that the JIF Casualty and Crime Endorsements were included in the agenda packet and need approval.

Motion by Mr. Razze, seconded by Mr. Law, to accept the JIF Casualty and Crime Endorsements. All in favor. Motion carried.

### ***MISCELLANEOUS BUSINESS***

#### ***RFQ for Claims Administrator, Fund Solicitor, Subrogation Attorney and Property Appraiser***

Motion by Mr. Law, seconded by Mr. Razze, to authorize the Executive Director to Prepare, Advertise and Receive Requests for Qualifications for the Position of Claims Administration, Fund Solicitor, Subrogation Attorney and Property Appraiser. All in favor. Motion carried.

***Next Meeting***

Chair Slusser noted the next meeting of the TRICO JIF will be held on **Monday, June 27, 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.

***APPROVE CLAIMS PAYMENTS***

Mr. Roselli of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on May 23, 2016.

<b><i>Workers' Compensation</i></b>	<b><i>Property</i></b>	<b><i>Auto</i></b>
<i>Z32727</i>	<i>Z38529</i>	<i>Z34824</i>
<i>Z33386</i>	<i>Z37874</i>	
<i>Z37398</i>	<i>Z35411</i>	
<i>Z35658</i>		
<i>Z24117</i>		
<i>Z30846</i>		
<i>Z32727</i>		

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. Razze, to Approve Payment Authority on the Claims as presented during the Executive Claims Committee Meeting.

**ROLL CALL**      *Yeas:*      Harry Rink, **Greenwich Twp**  
Bill Slusser, *Chair*, **Oldmans Township**  
Mike Razze, **Pitman Borough**  
Brad Campbell, *Secretary*, **Shiloh Borough**  
Karen Sweeney, **Wenonah Borough**  
Bill Bittner, **Westville Borough**  
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 abandoning subrogation.

***MOTION TO ADJOURN***

There being no further business, Chair Slusser entertained a *Motion to Adjourn* the May 23, 2016 Executive Committee Meeting.

Motion by Mr. Law, seconded by Mr. Razze, to adjourn the May 23, 2016 Meeting of the TRICO JIF.

The meeting was adjourned at 5:32 PM.



**Brenda Smith, Recording Secretary for**



**BRAD CAMPBELL, FUND SECRETARY**

Bob Law, Acting Fund Sec.