

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

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

May 19, 2014 – 5:00 PM

***EXECUTIVE COMMITTEE MEETING
OPEN SESSION MINUTES***

The regular 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 19, 2014 at 5:00 PM, prevailing time. Chair Heydel, **Monroe 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 *Today's Sunbeam*, of Salem; Bridgeton *Evening News*, of Bridgeton; and the *South Jersey Newspapers*, of Woodbury; (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**
Maria DeTitto, **Deptford**
Joseph Schweigart, **East Greenwich**
Doug Hogate, **Elsinboro**
Jackie Green, **Fairfield**
Greg Sawyer, **Glassboro**
Harry Rink, **Greenwich**
Mark Gravinese, **Harrison**
Doris Hall, **Logan**
Kevin Clour, **Lower Alloways Creek**
Ester Mitchell, *Alternate*, **Mannington**
Jennica Belici, **Mantua Twp**
Kevin Heydel, **Monroe Twp**
Bill Slusser, **Oldmans Twp**
LeeAnn Ruggeri, **Paulsboro**
Mayor John Washington, **Penns Grove**
Pat McCaffery, *Alternate*, **Pennsville**

Maureen Abdill, **Pilesgrove**
Mike Razze, **Pitman**
Marty Uzdanovics, **Quinton**
Brad Campbell, **Shiloh**
Robert Diaz, **South Harrison**
Carl Bagby, **Swedesboro**
Bill Gantz, **Upper Pittsgrove**
Nick Pileggi, **Washington Township**
Karen Sweeney, **Wenonah**
Bob Law, **Woodbury City**
Fran Grenier, **Woodstown**
Jane DiBella, **Woolwich**

Absent Fund Commissioners were:

Dennis Marchei, **Elk**
Debby Fourre, **Franklin**
Bob Dickenson, **Vineland**
Bill Bittner, **Westville**
Cara Witasick, **Woodbury Heights**

Also present were:

Paul 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, *J. A. Montgomery Risk Control*
Alice Lihou, Claims Administrator, *Qual-Lynx*
Karen Beatty, Managed Care, *QualCare*
Debby Schiffer, Wellness Director

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

Cettei & Connell
Chesney-Stanton Insurance Group
Comer Strong & Buckelew
Len Eckman Insurance
Hardenbergh Insurance Group
E.H. Sloan Insurance Agency
Sungenis Insurance Agency

Absent RMCs were:

Biondi Insurance Agency
Brown & Brown
Price-Milam Insurance Agency
Henry D. Young Insurance

APPROVAL OF THE MINUTES – Executive Committee Meeting April 28, 2014

Chair Heydel presented the meeting minutes of the April 28, 2014 Executive Committee meeting for approval.

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

Chair Heydel entertained a motion to approve the minutes of the April 28, 2014 Executive Committee meeting.

Motion by Mr. Schweigart, seconded by Mr. Slusser, to approve the minutes of the April 28, 2014 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting April 28, 2014

Chair Heydel presented the meeting minutes of the April 28, 2014 Executive Claims Review Committee Meeting for approval.

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

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

Motion by Mr. Schweigart, seconded by Mr. Slusser, to approve the meeting minutes of the April 28, 2014 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting Closed Session April 28, 2014

Chair Heydel presented the meeting minutes of the April 28, 2014 Executive Claims Review Committee Meeting Closed Session for approval.

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

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

Motion by Mr. Schweigart, seconded by Mr. Slusser, to approve the Closed Session meeting minutes of the April 28, 2014 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – May 19, 2014

Chair Heydel reported that an Executive Claims Committee Meeting was held on Monday, May 19, 2014 at 3:30 PM at the Gloucester County Library, Mullica Hill.

The Committee reviewed eleven (11) claims. Of the claims reviewed, there were one (1) Workers' Compensation, five (5) General Liability, two (2) Auto, 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 (0) matter(s) presented for *Abandonment of Subrogation*.

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

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

2013 Safety Incentive Program Awards – Mr. Forlenza asked that all members review available balances for the 2013 program. He reminded the members that the deadline to claim or encumber these funds is November 1, 2014. All encumbered funds must be claimed by February 1, 2015.

2014 Optional Safety Budget - Mr. Forlenza asked that all members review available balances for this year's program. He reminded the members that the deadline to claim or encumber the funds is November 1, 2014. All encumbered funds must be claimed by February 1, 2015.

EPL Helpline –Authorized Contact List - Mr. Forlenza asked members to review the attached list for accuracy especially if you have had turnover in a position. He noted the resolution to change this contact person is available on the JIF website at www.tricojif.org. Please contact the Executive Director's office with any questions.

Revenue & Appropriations – Mr. Forlenza asked members to review the checklist on pg 50 of those members who have submitted their summaries. Please forward just the summary page that is printed in the newspaper.

Financial Disclosure Forms – Mr. Forlenza noted that the Executive Director's office emailed PIN numbers to all those required to complete a financial disclosure statement for their position with the Fund. If you have not received this or are having difficulty, please contact our office. He noted the State's deadline is June 13, 2014 to complete the filing.

Membership Visitation Program – Mr. Forlenza stated that his office will be reaching out to members who are up for renewal effective January 1, 2015 to request a meeting with the governing body.

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>Estate of Georgette v. Borough of Pitman</i>
<i>Moriarity v. Twp of Washington</i>

Closed Cases

Mr. DeWeese reported that one (1) case(s) were closed since the last meeting.

Closed Cases	Result
<i>Dove v. Twp of Monroe</i>	<i>Settled with \$20,000 payment to the Plaintiff</i>

General Liability Status Report

Mr. DeWeese noted that there are 31 active General Liability claims. Details were provided to the Executive Claims Committee earlier today.

Subrogation Summary Files

Mr. DeWeese stated that collection efforts are being made on \$902,111.40 of judgments on 39 files.

Resolution 2014-19 Designating an Additional Approved Associate

Mr. DeWeese presented a Resolution for consideration for the Designating an Additional Approved Associate. He reported this would allow Greg DiLorenzo of the firm, Barker, Gelfand & James to be an approved associate.

Chair Heydel entertained a motion to *Approve Resolution 2014-19 Designating Additional Approved Associate Greg DiLorenzo of the firm, Barker, Gelfand & James as presented.*

Motion by Mr. Slusser, seconded by Mr. Schweigart, to Approve Resolution 2014-19 Designating Additional Approved Associate Greg DiLorenzo of the firm, Barker, Gelfand & James.

ROLL CALL *Yeas:* Joseph Schweigart, **East Greenwich**
 Greg Sawyer, **Glassboro**
 Kevin Heydel, *Chair*, **Monroe Twp**
 Bill Slusser, *Secretary*, **Oldmans Twp**
 Mike Razze, **Pitman**
 Brad Campbell, **Shiloh**
 Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

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:

MSI Training – Mr. Sheehan noted that the upcoming training is also listed. He also noted that two members still do not have a designated training administrator so please review the list in the agenda.

Fast Track Training – Mr. Sheehan commented that the training is listed in the agenda.

Regional Training – Mr. Sheehan stated that the regional training schedule is in the agenda.

Police Stress Management Workshops – Mr. Sheehan reminded the members that the Police Stress Management workshop will be held at Nicolosi's on May 28th, 2014. This workshop is not for chiefs but for rank and file officers.

Crossing Guard Training – Mr. Sheehan informed the members that Rutgers University is sponsoring a Crossing Guard Training program for police officers who supervisor crossing guards at the Atlantic County Police Academy in Egg Harbor Twp on June 24, 2014. He noted the enrollment is limited and registration must be complete by June 10th.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – May

Ms. Lihou reported on the *Lessons Learned from Losses* which was included in the agenda packet.

Affidavits of Non-Jurisdiction: What are they?

Ms. Lihou reported that many claims are filed against public entities, including municipalities and schools, utilizing the “shotgun” approach. This means that any entity that may possibly be associated with a loss location is put on notice of a potential claim or lawsuit. This is partly due to the tight reporting requirements mandated by Title 59, the law that guides how claims are filed against public entities. Typically, claims against public entities must be filed within 90 days. Claims are sometimes filed against public entities when ownership of a loss location or property is unknown or in dispute.

Ms. Lihou then explained what happens when Qual-Lynx receives a claim and provided an example of a current claim where an affidavit of non-jurisdiction was used to remove the member from the claim.

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

The remainder of the Claims Administrator's report is for Closed Session.

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:

- ***Monroe Twp*** – Ms. Schiffer reported that Monroe just completed their biggest loser challenge. She will update the total weight loss next month.
- ***Pennsville Twp*** – Ms. Schiffer noted that she posted Pennsville's survey results for the employees. They have met with a fitness facility that may offer employees a discount. They also had 17 people attend the Blood Pressure screening.
- ***Pilesgrove Twp*** - Ms. Schiffer commented that Pennsville employees are enjoying the chair massages purchased with safety funds. Woodstown will be combining with them for the Fall Health Fair Festival.
- ***Tips to quit smoking*** – Ms. Schiffer reported that she found speakers willing to provide individuals ideas on how to start to quit smoking.

- *Vineland* – Ms. Schiffer noted that they are holding their 4th Annual Diva Night Mammogram Party. It is a Hawaiian themed event that offers mammograms (through Inspira), massages, reflexology and hula lessons.
- May is Hypertension and Stroke Awareness Month.
- June is National Safety Month and Men’s Cancer Awareness Month.

Ideas for Wellness Work Weeks – Ms. Schiffer sent an email to all Fund Commissioners with ideas of things to do for a week or one day a week.

Skin Cancer – Ms. Schiffer noted a rise in skin cancer. Please read the article attached to her report for further 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)*.

	April	YTD
<i>Lost Time</i>	0	5
<i>Medical Only</i>	8	63
<i>Report Only</i>	6	34
<i>Total Intakes</i>	14	102
<i>Report Only % of Total</i>	42.9%	33.3%
<i>Medical Only/Lost Time Ratio</i>	100:00	93:07
<i>Average Days to Report</i>	8.4	2.3

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	1,114
<i>Transitional Duty Days Worked</i>	899
<i>% of Transitional Duty Days Worked</i>	80.7%
<i>Transitional Duty Days Not Accommodated</i>	215
<i>% of Transitional Duty Days Not Accommodated</i>	19.3%

Nurse Case Assignment Report:

<i>Nurse Case Summary Report (Inclusive of 3 JIFs)</i>	<i>April</i>
<i>Total Cases Assigned in month</i>	28
<i>Total Cases Closed in month</i>	45
<i>Total Active in month</i>	60

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report

<i>PPO Penetration Rate</i>	<i>April</i>
<i>Bill Count</i>	200
<i>Original Provider Charges</i>	\$134,585
<i>Re-priced Bill Amount</i>	\$59,776
<i>Savings</i>	\$74,809
<i>% of Savings</i>	55.6%
<i>PPO Penetration Rate Bill Count Percentage</i>	95.0%
<i>PPO Penetration Rate Provider Charge Percentage</i>	97.6%
<i>EPO Penetration Rate Bill Count Percentage</i>	89.7%
<i>EPO Penetration Rate Provider Charge Percentage</i>	91.8%

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 **April 2014**.

Investment Interest

Mr. Tontarski reported interest received or accrued for the current month totaled \$8,892.09. This generated an average annual yield of .36%. After including an unrealized net gain of \$7,045.00 in the asset portfolio, the yield is adjusted to .65% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$71,085.00 as it relates to market value of \$8,563,325.00 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of five (5) obligations with maturities greater than two (2) years and two (2) obligations 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	\$19,592.04	\$87,813.85
Overpayment Reimbursements	\$200.00	
FY2013 Appropriation Refund	\$90.00	

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 \$340,138.13. The claims detail for the 229 checks is as follows:

Direct Loss Payments	\$271,229.58
Claim Expenses	\$11,183.90
Legal Defense Costs	\$57,724.65

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period, the Fund's "Cash Position" changed from an opening balance of \$29,975,756.91 to a closing balance of \$28,740,308.47 showing a decrease in the Fund of \$1,235,448.44.

Loss Run Payment Register

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

Motion by Mr. Slusser, seconded by Mr. Schweigart, to approve the *April Loss Run Payment Register* as presented.

ROLL CALL **Yeas:** Joseph Schweigart, **East Greenwich**
Greg Sawyer, **Glassboro**
Kevin Heydel, *Chair*, **Monroe Twp**
Bill Slusser, *Secretary*, **Oldmans Twp**
Mike Razze, **Pitman**
Brad Campbell, **Shiloh**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Bill List – May

Mr. Tontarski presented the *May 2014 Bill List* for the members' consideration in the amount of **\$126,906.99**.

Chair Heydel entertained a motion to approve the *May 2014 Bill List* in the amount of **\$126,906.99**.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to approve the *May 2014 Bill List* in the amount of **\$126,906.99**.

ROLL CALL *Yeas:* Joseph Schweigart, **East Greenwich**
Greg Sawyer, **Glassboro**
Kevin Heydel, *Chair*, **Monroe Twp**
Bill Slusser, *Secretary*, **Oldmans Twp**
Mike Razze, **Pitman**
Brad Campbell, **Shiloh**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

EPL CLAIMS REVIEW COMMITTEE MEETING – May 19, 2014

Chair Heydel reported on the EPL Claims Review Committee meeting noting the Committee discussed a change to the EPL Claims Review Committee Charter. He noted that the change addresses any issues pertaining to technology liability will fall under the jurisdiction of this Committee. He noted the suggested additional language pertaining to cyber liability issues under the "Authority & Responsibility" section of the Charter. He read, "The EPL Committee will also serve as the focal point for discussions on issues pertaining to technology liability. The Committee shall advise the Executive Committee on any issues pertaining to source, number and types of claims impacting members. The Committee shall review observational, statistical and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce or mitigate the financial impact of these claims on the membership."

Mr. Forlenza stated that the MEL had recently entered into a contract agreement with the Bloustein Local Government Research Center at Rutgers University to develop a series of Best Practices manuals in an effort to educate local government officials on the technical, management, legal, and related risks of technology used by our government agencies. Marc Pfeiffer will be leading this effort on Rutgers behalf. This will go beyond the cyber-security issues and include reputation, social media, employment related, and other government risks created or enhanced by the use of technology.

Mr. Forlenza stated that Mr. Pfeiffer is conducting various meetings as part of his study including a recent meeting in which Mr. Miola participated. Mr. Forlenza stated that his office recently sent out an email seeking volunteers to participate in a South Jersey Focus Group. He is looking for representatives from small, medium, and large size towns that may/may not have IT resources, and to date we have received approximately 16 volunteers from all three JIF's. He noted his office is currently looking for a date/location in mid-June for this focus group to meet. An email will go out to those interested volunteers as soon as that is confirmed.

Motion to Adopt Revised EPL Claims Review Committee Charter

Chair Heydel entertained a motion to adopt the revised EPL Claims Review Committee Charter.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to adopt the revised EPL Claims Review Committee Charter as presented. All in favor. Motion carried.

No questions were entertained.

EPL Claims

Chair Heydel stated that four (4) open EPL claims were reviewed. He commented that those claims are in the process of being closed and there is little to no financial impact from these claims. After these four have closed, there will be zero EPL claims on the MEL side (excluding XL claims). Mr. Forlenza added that the claims are trending well and it's on account to the members doing their part.

MEL/E-JIF/RCF Reports

Mr. Law asked the members to review pgs 121-124 regarding risk management of municipal parades. He stated that if a third party runs the parade to please obtain a certificate of insurance and your information packets should incorporate the criteria listed in this bulletin. He also commented that it lists the type of claims that have occurred from the parades such as those resulting from parade participants throwing candy.

Mr. Law also asked members to review pg 125 with the EJIF emergency poster and to post at your municipality.

MISCELLANEOUS BUSINESS

Resolution 2014-18 Honoring Greg Sawyer's Retirement

Chair Heydel present resolution 2014-18 Honoring Greg Sawyer's Retirement and read it into the minutes. He thanked him for his 18 years of service as Fund Commissioner. Chair Heydel also presented him with a memorial plaque from the Fund.

Mr. Sawyer thanked the members for his opportunity to serve.

Chair Heydel entertained a motion to approve Resolution 2014-18 Honoring Greg Sawyer.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to approve Resolution 2014-18 Honoring Greg Sawyer as presented. All in favor. Motion carried.

Next Meeting

The next Executive Committee Meeting will be held on **Monday, June 23, 2014 at 5:00 PM** at the **Gloucester County Library, Mullica Hill, New Jersey.**

PUBLIC COMMENT

Open Public Comment

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

Motion by Mr. Slusser, seconded by Mr. Schweigart, to open the meeting to the public. All in favor. Motion carried.

Close Public Comment

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

Motion by Mr. Slusser, seconded by Mr. Schweigart, 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. Lihou of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on May 19, 2014.

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Auto</i>	<i>Property</i>
<i>X82414</i>	<i>X82197</i>	<i>X89899</i>	<i>X89426</i>
	<i>X05991(01-03)</i>	<i>X86747(01-02)</i>	<i>X85788</i>
	<i>X49635</i>		<i>X86117</i>
	<i>X14569</i>		
	<i>X67851</i>		

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

Chair Heydel entertained a motion to *Approve* the PARs as presented in their entirety during the Executive Claims Review Committee Meeting.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to Approve Payment Authority on the Claims as presented during the Executive Claims Committee Meeting.

ROLL CALL *Yeas:* Joseph Schweigart, **East Greenwich**
 Greg Sawyer, **Glassboro**
 Kevin Heydel, *Chair*, **Monroe Twp**
 Bill Slusser, *Secretary*, **Oldmans Twp**
 Mike Razze, **Pitman**
 Brad Campbell, **Shiloh**
 Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

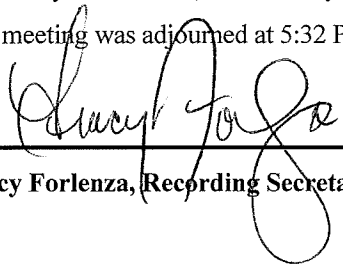
There were no (0) matter(s) presented for Abandonment of Subrogation.

MOTION TO ADJOURN

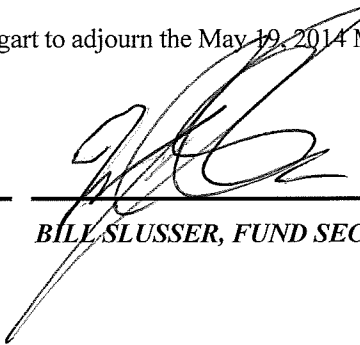
There being no further business, Chair Heydel entertained a *Motion to Adjourn* the May 19, 2014 Executive Committee Meeting.

Motion by Mr. Slusser, seconded by Mr. Schweigart to adjourn the May 19, 2014 Meeting of the TRICO JIF.

The meeting was adjourned at 5:32 PM.



Tracy Forlenza, Recording Secretary for



BILL SLUSSER, FUND SECRETARY