

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

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

**November 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, November 23, 2015 at 5:00 PM, prevailing time. Acting Chair Campbell, **Shiloh Borough**, presiding. The meeting was called to order at 5:04 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 Twp**  
Ken Brown, **Carneys Point Twp**  
Sue Miller, **Clayton Borough**  
Stephanie McCaffrey, **East Greenwich Twp**  
Debbie Pine, *Alternate*, **Elk Twp**  
Doug Hogate, **Elsinboro Borough**  
Barbara Freijomil, **Franklin Twp**  
Frank Campisi, **Glassboro Borough**  
Harry Rink, **Greenwich Twp**  
Mark Gravinese, **Harrison Twp**  
Doris Hall, **Logan Twp**  
Kevin Clour, **Lower Alloways Creek Twp**  
Pam LeVine, *Alternate*, **Mantua Twp**  
Lorraine Boyer, **Paulsboro Borough**  
Mayor John Washington, **Penns Grove Borough**  
Richie Raine, **Pennsville Twp**  
Maureen Abdill, **Pilesgrove Twp**  
Mike Razzo, **Pitman Borough**  
Marjorie Sperry, **Quinton Twp**  
Mayor Brad Campbell, *Acting Chair*, **Shiloh Borough**  
Robert Diaz, **South Harrison Twp**

David Zeck, **Upper Pittsgrove Twp**  
Bob Dickenson, **Vineland City**  
Nick Pileggi, **Washington Twp**  
Karen Sweeney, **Wenonah Borough**  
Bob Law, *Acting Secretary*, **Woodbury City**  
Rich Gambale, **Woodbury Heights Twp**  
John Hall, **Woodstown Borough**  
Jane DiBella, **Woolwich Twp**

Absent Fund Commissioners were:

Don Banks, **Deptford Twp**  
Nate Dunn, **Fairfield Twp**  
Dante Spina, **Mannington Twp**  
Kevin Heydel, **Monroe Twp**  
Bill Slusser, *Chair*, **Oldmans Twp**  
Carl Bagby, **Swedesboro Borough**  
Bill Bittner, **Westville Borough**

Also present were:

Paul J. Miola, CPCU, ARM, 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*  
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  
Biondi Insurance Agency  
Chesney-Stanton Insurance Group  
Len Eckman Insurance

Absent RMCs were:

Brown & Brown  
Corporate Employee Benefits  
Cettei & Connell  
Conner Strong & Buckelew  
E.H. Sloan Insurance Agency  
Hardenbergh Insurance Group  
Henry D. Young Insurance

Acting Chair Campbell entertained a motion to move up Commissioners Rink and Washington in the absence of Commissioners Slusser and Bittner and appointing Commissioner Law as Acting Secretary.

Motion by Mr. Law, seconded by Ms. Hall, to move Commissioners Rink and Washington up to the Executive Committee in the absence of Commissioners Campbell and Sweeney for voting purposes and appointing Commissioner Law as Acting Secretary. All in favor. Motion carried by unanimous vote.

***APPROVAL OF THE MINUTES – Executive Committee Meeting***

Acting Chair Campbell presented the meeting minutes of the October 26, 2015 Executive Committee meeting for approval.

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

Acting Chair Campbell entertained a motion to approve the minutes of the October 26, 2015 Executive Committee meeting.

Motion by Mr. Law, seconded by Mr. Razze, to approve the minutes of the October 26, 2015 Executive Committee meeting. All in Favor. Motion carried.

***APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting***

Acting Chair Campbell presented the meeting minutes of the October 26, 2015 Executive Claims Review Committee Meeting for approval.

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

Acting Chair Campbell 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 October 26, 2015 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

***APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session***

Acting Chair Campbell presented the Executive Claims Review Committee Closed Session meeting minutes of October 26, 2015 for approval.

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

Acting Chair Campbell 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 October 26, 2015.

The Executive Claims Review Committee Closed Session minutes of the October 26, 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 October 26, 2015 meeting were collected.*

***EXECUTIVE CLAIMS COMMITTEE MEETING REPORT – November 23, 2015***

Acting Chair Campbell reported that an Executive Claims Committee Meeting was held on Monday, November 23, 2015 at 3:30 PM at the Gloucester County Library, Mullica Hill, NJ.

The Committee reviewed fourteen (14) claims. Of the claims reviewed, there were nine (9) Workers' Compensation, three (3) General Liability and two (2) Property PARs recommended for approval of settlement or continuing defense.

The claims will be presented for approval later in the meeting. There were no claims presented for *Abandonment of Subrogation*.

***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.

***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 related training that the member would like to arrange for its personnel.

***Employment Practices Liability Compliance*** – Mr. Miola stated that a compliance status report regarding Employment Practices Liability Coverage was included in the agenda packet. He asked each member to review the report carefully to insure its accuracy.

***Financial Fast Track Report*** – Mr. Miola reported that the Financial Fast Track report as of September 30, 2015 was included in the agenda packet. The JIF's surplus position was \$18,601,226.

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

***Skateboard Park Approval Status*** – Mr. Miola stated that a spreadsheet was included in the agenda packet detailing the current status of all approved skateboard parks or those currently under construction by a member municipality. The MEL has established a process outlined in MEL Coverage Bulletin 2015-09, which must be filed by all members who wish to construct a skateboard park and have the TRICO JIF and MEL provide the facility with coverage. All members considering construction should contact his office prior to moving forward.

***Capehart & Scatchard Updates***– Mr. Miola stated that Capehart & Scatchard updates were included in the agenda packet on pages 38-43.

**Statutory Bond Status**– Mr. Miola stated that the Statutory Bond Status report was included in the agenda packet. He asked the members to review the report for accuracy. He reminded the members that the coverage is for the individual not the position.

**Elected Officials Training – Invitation**– Mr. Miola stated an invitation was emailed to the Clerks, Fund Commissioners and Risk Management Consultant. The first training session will be held on December 2, 2015 at Merighi’s Savoy Inn, Vineland, New Jersey.

**Managerial and Supervisory Training – Save the Date**– Mr. Miola stated that one of the requirements of the MEL’s 2016-17 EPL Plan of Risk Management is the training of all member managers and supervisors. Four training sessions have been scheduled in conjunction with the BURLCO and ACMJIF for later this Fall and early next year. A Save the Date was emailed to all Clerks, Fund Commissioners and Risk Management Consultants on September 9, 2015. A formal invitation including sign-up sheets will be emailed to all members. The training session dates were included in his report.

**Police Risk Management Training – Invitation**– Mr. Miola stated that Risk Management Training for Police Personnel has been scheduled. He stated that attendance at this training by Police Command Staff is required for compliance with the MEL’s 2016-17 EPL Plan of Risk Management. An invitation was will be emailed to all Clerks. He noted that the classes will be held both in the morning and afternoon. The first training session will be held on December 8, 2015 at Nicolosi’s Catering, West Deptford, New Jersey.

**2015 Dividend Distribution Notice**– Mr. Miola stated that on November 6, 2015, each member eligible to receive a portion of this year’s dividend distribution should have received notice from his office. Members were asked to complete the necessary paperwork directing how they would like to receive their portion of the dividend and return it to his office no later than December 18, 2015.

**Inclement Weather Policy**– Mr. Miola stated that the Fund adopted an Inclement Weather Policy, a copy of which can be found at [www.tricojif.org](http://www.tricojif.org). Should it become necessary to cancel a meeting, his office will attempt to contact the Fund Commissioners via email, direct telephone contact or posting a message on the website. Members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

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

**EPL/POL – Change in Carriers** - Mr. Miola stated that in order to control the 2016 budget, the MEL and each member JIF have successfully negotiated placement of the Public Officials and Employment Practices Liability insurance program with a new insurance carrier, QBE Insurance. The effective date of change is January 1, 2016. He stated that there will be no change in the reporting procedures. He stated that any existing POL/EPL claims must be reported to the current carrier prior to the policy’s expiration on December 31, 2015. Failure to timely report a claim will result in the carrier denying the claim.

**Safety/Wellness Calendars** – Mr. Miola noted that the Safety and Wellness Calendars were distributed to the members at the meeting.

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 two (2) new case(s) have been assigned since the last meeting.

<b>New Cases</b>
<i>Miller vs. Township of East Greenwich</i>
<i>Stapley vs. Township of Elk</i>

*Closed Cases*

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

<i>Heaton vs. Borough of Pennsville</i>	<i>A Stipulation of Dismissal with Prejudice was filed on September 14, 2015.</i>
<i>Mattia vs. Township of Monroe</i>	<i>Counsel was able to negotiate an amount of \$150,000 to settle.</i>
<i>Mulvihill vs. Township of Franklin</i>	<i>Motion for Summary Judgment was granted on October 23, 2015.</i>

*General Liability Status Report*

Mr. DeWeese noted that there are 30 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 \$1,584,578.72 of potential recoveries. He also reported that the YTD judgments obtained is \$1,010,185.03.

*RFQs for Defense Panel*

Mr. DeWeese stated that the Claims Review Committee will review the RFQs for Defense Panel at the December 21, 2015 meeting.

**SAFETY DIRECTOR'S REPORT**

Mr. Sheehan stated that the Safety Director's Report is self-explanatory and was distributed to the members at the meeting. 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, *Leaf Collection*.

**MSI Training** – Mr. Sheehan stated that the list of upcoming MSI training programs for October, November and December were included in his report.

**2015 MEL Media Catalog** – He noted that the MEL Media Catalog has been updated with 100 new DVD titles.

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

## **CLAIMS ADMINISTRATOR'S REPORT**

### ***Lessons Learned from Losses – November***

Ms. Tyler-Schohl reported on the *Lessons Learned from Losses for November* which was distributed to the members at the meeting.

She stated that this month the focus is on Title 59 Immunities when there are no proper approvals or documentation. She stated that in one town, contractors were completing part of a paving project. Since there were complaints from homeowners of flooding there, the mayor verbally requested that the contractor put a strip of asphalt at a driveway, which made a 2 ½ inch elevation at the end of the driveway to prevent further flooding there. Shortly after the job was done, someone tripped over the raised area and sustained significant injuries. She stated that her office thought that they could rely on Title 59 Immunities and have the claim dismissed but could not because:

- Actual or constructive notice was out since the Mayor not only knew of the elevation but approved it. He actually directed the asphalt company to lay down the asphalt a short time before the claimant fell.
- Failure to inspect or negligence inspection was out also for the same reason.
- Tried to use the Design Immunity. But, In order to have this immunity, the governing body would have had to approve the plans regarding the asphalt strip. There were no plans submitted, no plans drawn up and therefore, no approval.
- Tried to bring the contractors in and have them take over the defense, but there wasn't a Certificate of Insurance for that extra work they did and no paperwork regarding it. The Mayor had informally authorized it.

She stated that they have been able to bring the contractors into the litigation but it is unknown as to whether defense can prove negligence against them. She stated that it is important to have the proper documents, to follow proper procedures and to obtain necessary approvals in order to successfully obtain dismissals in these kinds of cases.

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:

- Five towns are encouraging their employees to participate in Maintain Weight as opposed to Gain Weight.
- Several towns are participating in chair massages and screenings.
- One town is having a Pot Luck Lunch and employees are encouraged to make something healthy and it has been very popular.
- One town is encouraging employees to visit a registered dietitian; the first 10 employees will receive a \$25 gift card.
- Ms. Schiffer encouraged the members to distribute the Needs and Interest Survey to their employees.
- She stated that the November Newsletter has been updated to the website and every member was emailed a copy on November 1, 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)*.

	<b>Oct</b>	<b>YTD</b>
<i>Lost Time</i>	2	23
<i>Medical Only</i>	11	169
<i>Report Only</i>	10	98
<i>Total Intakes</i>	23	290
<i>Report Only % of Total</i>	43.5%	33.8%
<i>Medical Only/Lost Time Ratio</i>	85:15	88:12
<i>Average Days to Report</i>	1.8	4.4

***Transitional Duty Report***

Ms. Beatty presented the Transitional Duty Report.

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	2,780
<i>Transitional Duty Days Worked</i>	1,747
<i>% of Transitional Duty Days Worked</i>	62.8%
<i>Transitional Duty Days Not Accommodated</i>	1,033
<i>% of Transitional Duty Days Not Accommodated</i>	37.2%

***PPO Penetration Report:***

Ms. Beatty presented the monthly PPO Penetration Report.



<b>PPO Penetration Rate</b>	<b>October</b>
<i>Bill Count</i>	247
<i>Original Provider Charges</i>	\$285,608
<i>Re-priced Bill Amount</i>	\$143,672
<i>Savings</i>	\$141,935
<i>% of Savings</i>	49.7%
<i>PPO Penetration Rate Bill Count Percentage</i>	95.5%
<i>PPO Penetration Rate Provider Charge Percentage</i>	99.1%
<i>EPO Penetration Rate Bill Count Percentage</i>	91.2%
<i>EPO Penetration Rate Provider Charge Percentage</i>	75.0%

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 October 31, 2015. A copy of the report was distributed to the members at the meeting.

***Investment Interest***

Mr. Tontarski reported interest received or accrued for the current month totaled \$8,508.03. This generated an average annual yield of .32%. After including an unrealized net loss of \$1,900.00 in the asset portfolio, the yield is adjusted to .25% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$13,520.00 as it relates to market value of \$10,511,820.00 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of four (4) obligations with maturities greater than two (2) years, two (2) obligations maturing between one and two years and one (1) obligation in 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	\$13,471.28	\$241,739.73
Overpayment Reimbursements	\$5,923.29	
FY 2015 Premium Assessment Receipts	\$458,244.00	
TRICO JIF vs. G. Killen	\$206.81	

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

Woodbury City	\$15,074.00
Pittsgrove Township	\$13,457.00
Stow Creek Township	\$339.00

***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 \$732,215.86. The claims detail for the 313 checks is as follows:

Direct Loss Payments	\$682,522.27
Claim Expenses	\$10,024.45
Legal Defense Costs	\$39,669.14

***Cash Activity for the Period***

Mr. Tontarski stated that during the reporting period, the Fund's "Cash Position" changed from an opening balance of \$32,028,367.94 to a closing balance of \$31,622,184.63 showing a decrease in the Fund of \$406,183.31.

***Loss Run Payment Register***

Acting Chair Campbell entertained a motion to approve the Loss Run Payment Register as presented. Motion by Mr. Law, seconded by Mr. Razze, to approve the Loss Run Payment Register as presented.

**ROLL CALL**      *Yeas:*      Harry Rink, **Greenwich Twp**  
Doris Hall, **Logan Twp**  
John Washington, **Penns Grove Boro**  
Mike Razze, **Pitman**  
Mayor Brad Campbell, *Acting Chair*, **Shiloh Boro**  
Karen Sweeney, **Wenonah Boro**  
Bob Law, *Acting Secretary*, **Woodbury**

*Nays:*            None

*Abstain:*        None

All in favor. Motion carried by unanimous vote.

***BILL LIST – Approval of November, 2015***

Mr. Tontarski presented the *October 2015 Bill List* for the members' consideration in the amount of **\$413,231.58**.

Acting Chair Campbell entertained a motion to approve the *October 2015 Bill List* in the amount of **\$413,231.58**.

Motion by Mr. Law, seconded by Ms. Hall, to approve the *October 2015 Bill List* in the amount of **\$413,231.58**.

**ROLL CALL**      *Yeas:*      Harry Rink, **Greenwich Twp**  
Doris Hall, **Logan Twp**  
John Washington, **Penns Grove Boro**  
Mike Razzo, **Pitman**  
Mayor Brad Campbell, *Acting Chair*, **Shiloh Boro**  
Karen Sweeney, **Wenonah Boro**  
Bob Law, *Acting Secretary*, **Woodbury**

*Nays:*              None

*Abstain:*          None

All in favor. Motion carried by unanimous vote.

***COMMITTEE REPORTS***

***FINANCE COMMITTEE – November 9, 2015***

Mr. Law reported that the Finance Committee met on November 9, 2015 and the minutes were distributed to the members for review. He noted that the budget totaled \$13,455,108 and represented a 0% increase from last year's combined annualized budget of \$13,455,108. He stated that there were no members that would be in the Retrospective Assessment Program for 2016. He stated that the Finance Committee made a recommendation to release varying amounts of surplus from the Fund Years 1998 through 2011, totaling \$1,125,000, which is \$300,000 more than last year.

***Motion to Introduce the 2016 Budget***

Acting Chair Campbell entertained a motion to *Introduce the 2016 Budget* as presented.

Acting Chair Campbell asked if there were any questions. No questions were entertained.

Motion by Mr. Law, seconded by Mr. Razzo, to *Introduce the 2016 Budget* as presented.

**ROLL CALL**      *Yeas:*      Harry Rink, **Greenwich Twp**  
Doris Hall, **Logan Twp**  
John Washington, **Penns Grove Boro**  
Mike Razzo, **Pitman**  
Mayor Brad Campbell, *Acting Chair*, **Shiloh Boro**  
Karen Sweeney, **Wenonah Boro**  
Bob Law, *Acting Secretary*, **Woodbury**

*Nays:* None  
*Abstain:* None

All in favor. Motion carried by unanimous vote.

***Motion to Introduce the 2016 Assessment Allocation Strategy***

Acting Chair Campbell entertained a motion to *Introduce the 2016 Assessment Allocation Strategy* as presented.

Acting Chair Campbell asked if there were any questions. No questions were entertained.

Motion by Mr. Law, seconded by Mr. Razze, to *Introduce the 2016 Assessment Allocation Strategy* as presented.

**ROLL CALL**     *Yeas:* Harry Rink, **Greenwich Twp**  
Doris Hall, **Logan Twp**  
John Washington, **Penns Grove Boro**  
Mike Razze, **Pitman**  
Mayor Brad Campbell, *Acting Chair*, **Shiloh Boro**  
Karen Sweeney, **Wenonah Boro**  
Bob Law, *Acting Secretary*, **Woodbury**

*Nays:* None  
*Abstain:* None

All in favor. Motion carried by unanimous vote.

***Motion to Introduce the 2016 Assessment Certification***

Acting Chair Campbell entertained a motion to *Introduce the 2016 Assessment Certification* as presented.

Acting Chair Campbell asked if there were any questions. No questions were entertained.

Motion by Mr. Law, seconded by Mr. Razze, to *Introduce the 2016 Assessment Certification* as presented.

**ROLL CALL**     *Yeas:* Harry Rink, **Greenwich Twp**  
Doris Hall, **Logan Twp**  
John Washington, **Penns Grove Boro**  
Mike Razze, **Pitman**  
Mayor Brad Campbell, *Acting Chair*, **Shiloh Boro**  
Karen Sweeney, **Wenonah Boro**  
Bob Law, *Acting Secretary*, **Woodbury**

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

***STRATEGIC PLANNING COMMITTEE MEETING – November 12, 2014***

Ms. Sweeney reported that there was a Strategic Planning Committee meeting held and the minutes were included in the agenda packet. She highlighted the following:

***Membership Renewals***– Ms. Sweeney reported that the committee reviewed the twelve (12) towns that are up for renewal January 1, 2016. She noted that all the renewal Resolutions and Agreements have been received and are awaiting signature by the Fund Chair and Secretary.

***December Executive Committee meeting*** – Ms. Sweeney reported that the December Executive Committee meeting will be held on December 21, 2015 at 4:00pm at the Deptford Municipal Building. The Executive Claims Committee meeting will be held at 1:30pm. The December Holiday Dinner meeting will be held at Filomena’s in Deptford, New Jersey.

***NOMINATING COMMITTEE MEETING – November 13, 2015***

Mr. Brown reported that there was a Nominating Committee meeting held and the minutes were included in the agenda packet. He highlighted the following:

***2016 Executive Committee Slate***– Mr. Brown presented the following slate for 2016:

Chair: William Slusser, **Oldsman Township**

Secretary: Brad Campbell, **Shiloh Township**

Executive Committee:

Robert Law, **Woodbury City**

Michael Razzo, **Pitman Borough**

Karen Sweeney, **Wenonah Borough**

Doris Hall, **Logan Township**

Bill Bittner, **Westville Borough**

Executive Committee Alternates:

Harry Rink, **Greenwich Township** Alternate #1

Mayor John Washington, **Penns Grove** Alternate #2

Sue Miller, **Clayton Borough** Alternate #3

Bob Dickenson, **Vineland City** Alternate #4

Carl Bagby, **Swedesboro Borough** Alternate #5

Nick Pileggi, **Washington Township** Alternate #6  
John Hall, **Woodstown Township** Alternate #7

***MEL/RCF/E-JIF REPORTS***

***RESOLUTION #2014-33 – Appointment of MEL/RCF/EJIF Representative***

Acting Chair Campbell presented Resolution #2014-33, Appointing Robert Law as the Fund’s Representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund and the New Jersey Municipal Environmental Risk Management Fund for the 2016 Fund year.

Acting Chair Campbell asked if there were any questions. No questions were entertained.

Motion by Mr. Razzo, seconded by Ms. Hall, to approve Resolution #2014-33, Appointing Robert Law as the Fund’s Representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund and the New Jersey Municipal Environmental Risk Management Fund for the 2016 Fund year.

**ROLL CALL**      *Yeas:*      Harry Rink, **Greenwich Twp**  
Doris Hall, **Logan Twp**  
John Washington, **Penns Grove Boro**  
Mike Razzo, **Pitman**  
Mayor Brad Campbell, *Acting Chair*, **Shiloh Boro**  
Karen Sweeney, **Wenonah Boro**  
Bob Law, *Acting Secretary*, **Woodbury**

*Nays:*              None

*Abstain:*          None

All in favor. Motion carried by unanimous vote.

***MISCELLANEOUS BUSINESS***

**Motion to Authorize the Executive Director’s office to bind EPL/POL Coverage with QBE Insurance for the 2016 Fund Year**

Motion by Mr. Law, seconded by Ms. Hall, to authorize the Executive Director’s office to bind EPL/POL Coverage with QBE Insurance for the 2016 Fund Year. All in favor. Motion carried.

**Motion to Authorize the Executive Director’s office to bind Volunteers, Directors & Officers Coverage with QBE Insurance for the 2016 Fund Year**

Motion by Mr. Law, seconded by Ms. Hall, Authorize the Executive Director’s office to bind Volunteers, Directors & Officers Coverage with QBE Insurance for the 2016 Fund Year. All in favor. Motion carried.

**Motion to Authorize the Executive Director's office to bind Cyber Liability Coverage with XL Insurance for the 2016 Fund Year**

Motion by Mr. Law, seconded by Ms. Hall, to authorize the Executive Director's office to bind Cyber Liability Coverage with XL Insurance for the 2016 Fund Year. All in favor. Motion carried.

**Motion to Authorize the Executive Director's office to re-advertise the time for the December 2015 Executive Claims Review Committee Meeting**

Motion by Mr. Law, seconded by Ms. Hall, to authorize the Executive Director's office to re-advertise the time for the December 2015 Executive Claims Review Meeting. All in favor. Motion carried.

***NEXT MEETING***

Acting Chair Campbell stated that the next meeting of the TRICO JIF will be held on **Monday, December 21, 2015 at 4:00 PM** at the **Deptford Municipal Building, Deptford, NJ**.

***PUBLIC COMMENT***

***Open Public Comment***

Acting Chair Campbell 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, Acting Chair Campbell 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***

Ms. Tyler-Schohl of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on November 23, 2015.

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>Z28212</i>	<i>X23601</i>	<i>Z28290</i>
<i>Z24544</i>	<i>X79643</i>	<i>Z28301</i>
<i>Z04640</i>	<i>X45014</i>	

Z26479		
Z26010		
Z25001		
Z26204		
Z26108		
Z24543		

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

Acting Chair Campbell 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 Ms. Hall, to Approve Payment Authority on the Claims as presented during the Executive Claims Committee Meeting.

**ROLL CALL**      *Yeas:*      Harry Rink, **Greenwich Twp**  
Doris Hall, **Logan Twp**  
John Washington, **Penns Grove Boro**  
Mike Razzo, **Pitman**  
Mayor Brad Campbell, *Acting Chair*, **Shiloh Boro**  
Karen Sweeney, **Wenonah Boro**  
Bob Law, *Acting Secretary*, **Woodbury**

*Nays:*            None

*Abstain:*        None

All in favor. Motion carried by unanimous vote.

***APPROVE ABANDONING SUBROGATION***

There were no claim(s) presented for *Abandonment of Subrogation* during the Closed Session portion of the Executive Claims Meeting.

***MOTION TO ADJOURN***

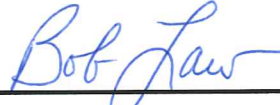
There being no further business, Acting Chair Campbell entertained a *Motion to Adjourn* the November 23, 2015 Executive Committee Meeting.

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

The meeting was adjourned at 5:44 PM.



**Brenda Smith, Recording Secretary for**



**BOB LAW, ACTING SECRETARY**