

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

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

**October 26, 2015 – 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 Road, Mullica Hill, New Jersey on Monday, October 26, 2015 at 5:00 PM, prevailing time. Chair Slusser, **Oldmans Twp**, presiding. The meeting was called to order at 5:00 PM.

***FLAG SALUTE***

***STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT***

Notice of this meeting was given by: (1) sending sufficient notice herewith to *South Jersey News*, Woodbury, NJ and the *Courier Post*, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the TRICO Municipal Joint Insurance Fund, and (3) posting notice on the public bulletin boards of all member municipalities of the TRICO Municipal Joint Insurance Fund.

***ROLL CALL***

Those in attendance were:

Beth Reilly, **Alloway Twp**  
Ken Brown, **Carneys Point Twp**  
Sue Miller, **Clayton Borough**  
Don Banks, **Deptford Twp**  
Susan Costill, *Representing*, **East Greenwich Twp**  
Doug Hogate, **Elsinboro Borough**  
Jackie Green, *Alternate*, **Fairfield Twp** (*arrived at 4:20pm*)  
Barbara Freijomil, **Franklin Twp**  
Harry Rink, **Greenwich Twp**  
Doris Hall, **Logan Twp**  
Dante Spina, **Mannington Twp**  
Pam LeVine, *Alternate*, **Mantua Twp**  
Kevin Heydel, **Monroe Twp**  
Bill Slusser, *Chair*, **Oldmans 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** (*arrived 4:07pm*)  
Mayor Brad Campbell, *Secretary*, **Shiloh Borough** (*arrived at 4:10pm*)

Robert Diaz, **South Harrison Twp**  
Carl Bagby, **Swedesboro Borough**  
David Zeck, **Upper Pittsgrove Twp**  
Bob Dickenson, **Vineland City**  
Adele Rliff, *Alternate*, **Washington Twp**  
Karen Schools, *Alternate*, **Wenonah Borough**  
Bill Bittner, **Westville Borough**  
Bob Law, **Woodbury City**  
Rich Gambale, **Woodbury Heights Twp**  
John Hall, **Woodstown Borough**  
Jane DiBella, **Woolwich Twp**

Absent Fund Commissioners were:

Carolyn King-Sammons, **Elk Twp**  
Frank Campisi, **Glassboro Borough**  
Mark Gravinese, **Harrison Twp**  
Kevin Clour, **Lower Alloways Creek Twp**

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, *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  
Corporate Employee Benefits  
Cettei & Connell  
Chesney-Stanton Insurance Group  
Conner Strong & Buckelew  
E.H. Sloan Insurance Agency  
Hardenbergh Insurance Group  
Len Eckman Insurance

Absent RMCs were:

Brown & Brown  
Henry D. Young Insurance

Chair Slusser entertained a motion to move up Commissioners Rink and Washington in the absence of Commissioners Campbell and Sweeney.

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. All in favor. Motion carried by unanimous vote.

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

Chair Slusser presented the meeting minutes of the September 28, 2015 Executive Committee meeting as amended for approval.

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

Chair Slusser entertained a motion to approve the amended minutes of the September 28, 2015 Executive Committee meeting.

Motion by Mr. Law, seconded by Mr. Razze, to approve the amended minutes of the September 28, 2015 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 September 28, 2015 Executive Claims Review Committee Meeting for approval.

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

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

Motion by Mr. Law, seconded by Mr. Razze, to approve the meeting minutes of the September 28, 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 September 28, 2015 for approval.

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

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

Motion by Mr. Law, seconded by Mr. Razze, to approve the Executive Claims Review Committee Closed Session meeting minutes of September 28, 2015.

The Executive Claims Review Committee Closed Session minutes of the September 28, 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 September 28, 2015 meeting were collected.*

***EXECUTIVE CLAIMS COMMITTEE MEETING REPORT – October 26, 2015***

Chair Slusser reported that an Executive Claims Committee Meeting was held on Monday, October 26, 2015 at 3:30 PM at the Gloucester County Library, Mullica Hill, NJ.

The Committee reviewed twelve (12) claims. Of the claims reviewed, there were eight (8) Workers' Compensation, one (1) General Liability and three (3) Property PARs recommended for approval of settlement or continuing defense.

The claims will be presented for approval later in the meeting. There were four (4) 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.

***Lost Time Accident Frequency Report*** – Mr. Miola stated that the Lost Time Accident Frequency report for September 2015 was included in the agenda packet for review.

***Certificates of Insurance***– Mr. Miola stated that the Certificates of Insurance for the month of September 2015 were on pages 28-33 and asked that they be made a part of the minutes.

***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 available 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 \$18,814,922.

***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 43-57.

***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.

***Quarterly Attendance*** – Mr. Miola stated that a report detailing attendance records through the third quarter of the 2015 Fund Year was included in his report. He asked the members to review the report and contact his office with any revisions or questions.

***State Examination*** – Mr. Miola stated that during the months of March and April of this year, examiners from the Department of Banking and Insurance completed an examination of the processes, procedures and records of the TRICO JIF. He stated that he was proud to say that the final draft report had no findings or recommendations.

***Elected Officials Training – Save the Date***– Mr. Miola stated that a *Save the Date* was emailed to the Clerks, Fund Commissioners and Risk Management Consultant on September 9, 2015. Invitations for the sessions will be emailed to all Municipal Clerks and Fund Commissioners. The training session dates were included in his report.

***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 TRICO 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 signup sheets will be emailed to all members. The training session dates were included in his report.

***Police Risk Management Training – Save the Date***– 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. A *Save the Date* was emailed to all Clerks on September 9, 2015. He noted that the classes will be held both in the morning and afternoon and a corrected invitation will be sent. An official notification including signup sheets will be emailed to all members. The training session dates were included in his report.

***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.

Chair Slusser entertained a motion to recognize that Fund Commissioner Campbell, Fund Secretary, is now present, therefore, only Commissioner Rink will be moved up to the Executive Committee for voting purposes.

Motion by Mr. Law, seconded by Ms. Hall, to move Commissioner Rink up to the Executive Committee in the absence of Commissioner Sweeney for voting purposes. All in favor. Motion carried by unanimous vote.

**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>Dean Vs. Borough of Glassboro</i>
<i>Freeland vs. Township of Monroe</i>

*Closed Cases*

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

<i>Dean vs. Township of Deptford</i>	<i>A Stipulation of Dismissal with Prejudice was filed.</i>
<i>Ehrler vs. Township of Elk</i>	<i>Mediation session was held and a settlement was reached.</i>
<i>Sagrati vs. City of Vineland</i>	<i>Mediation session was held and a settlement was reached.</i>

*General Liability Status Report*

Mr. DeWeese noted that there are 31 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 total \$1,010,185.03.

*2015 Annual Defense Panel*

Mr. DeWeese stated that the 2015 Annual Defense Panel Report was included in the agenda packet for the members to review. He noted that in 2015, the performance of our assigned Defense Counsel and approved associates were once again outstanding. The Claims Adjusters, the Municipal Claims Coordinators and Fund Commissioners have all reported that the members of the Defense Panel have been responsive to all of their inquiries. He noted that there was twenty-five (25) cases closed in the first nine (9) months of 2015. He noted that the Litigation Management Guidelines have continued to be a very effective tool for obtaining the best representation of our Fund members. The guidelines have provided effective and consistent guidance to our Defense Panel members. He stated that he will continue to review the work product, billings and quarterly reports.

### ***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, *Best Practices for Backing Fire Apparatus*.

***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 – October***

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

She stated that this month the focus is Restricted Duty for employees out on workers' compensation. She noted that when an employee is out of work or on transitional duty due to a work related injury, the treating doctor will place restrictions on what they can do. She noted that what is important is that these restrictions pertain not only in the workplace but also outside the workplace when the employee is home. This is stressed when the adjusters communicate with the employee and Qual-Lynx takes it very seriously. She noted that the initial letter from the lost time adjuster has been updated to note that the restrictions placed by the doctor pertain to both inside and outside of work, 24 hours a day, 7 days a week. She noted that it also mentioned in the recorded statement, where the employee is asked if they understand the restrictions set by the doctor. The employee is also asked if they are a volunteer, has second employment or has hobbies or activities. There is also a notation on the TTD check that any false representations can result in civil or criminal penalties. She noted that when an employee is out of work, Qual-Lynx will perform a G.O.T.C.H.A. (Go Out to Check Home Activities). Not only is the investigator seeing the employee to see how they are doing, but also can look around for any signs of outside of work activities such as is there a ladder up on the house, is there a rake with a trash can full of leaves, are there golf clubs right by the front door or messages on the refrigerator noting participation in sporting activities. These are red flags and surveillance may be in order. She noted that as members of the municipality, the members can also become a part of this investigation when you report seeing an employee out of work driving or raking leaves or participating in sporting activities.

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:

- Borough of Glassboro, Washington Township, Deptford Township and Carneys Point held Employee Health Fairs in October, 2015.
- Deptford Twp held their annual Employee Wellness Day on October 16<sup>th</sup> and it was a success.
- One town is having a Biggest Loser Challenge with six (6) employees participating.
- Several speakers have attended meeting throughout the month.
- Several towns will be holding De-Stress events.
- Woodbury offered flu shots in September.
- Ms. Schiffer encouraged the members to distribute the Needs and Interest Survey to their employees.
- NJWELL is in their second year of offering incentives for employees to take action and engage in healthy activities. Points are earned for completing specific activities. Deadline is October 31, 2015.
- She stated that the October Newsletter has been updated to the website and every member was emailed a copy on October 1, 2015. A copy was also included in her report.

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>September</b>	<b>YTD</b>
<i>Lost Time</i>	1	21
<i>Medical Only</i>	28	158
<i>Report Only</i>	13	88
<i>Total Intakes</i>	42	267
<i>Report Only % of Total</i>	31.0%	33.0%
<i>Medical Only/Lost Time Ratio</i>	97:03	88:12
<i>Average Days to Report</i>	5.9	4.7

**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>	2,423
<i>Transitional Duty Days Worked</i>	1,662
<i>% of Transitional Duty Days Worked</i>	68.6%



<i>Transitional Duty Days Not Accommodated</i>	761
<i>% of Transitional Duty Days Not Accommodated</i>	31.4%

***PPO Penetration Report:***

Ms. Beatty presented the monthly PPO Penetration Report.

<b>PPO Penetration Rate</b>	<b>September</b>
<i>Bill Count</i>	304
<i>Original Provider Charges</i>	\$456,097
<i>Re-priced Bill Amount</i>	\$291,983
<i>Savings</i>	\$163,489
<i>% of Savings</i>	35.8%
<i>PPO Penetration Rate Bill Count Percentage</i>	97.0%
<i>PPO Penetration Rate Provider Charge Percentage</i>	99.6%
<i>EPO Penetration Rate Bill Count Percentage</i>	83.8%
<i>EPO Penetration Rate Provider Charge Percentage</i>	73.4%

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

***TREASURER'S REPORT***

Mr. Tontarski provided an overview of his report for September 30, 2015.

***Investment Interest***

Mr. Tontarski reported interest received or accrued for the current month totaled \$8,909.78. This generated an average annual yield of .33%. After including an unrealized net gain of \$9,870.00 in the asset portfolio, the yield is adjusted to .70% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$22,920.00 as it relates to market value of \$7,513,720.00 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of two (2) 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	\$79,418.28	\$228,268.45
Overpayment Reimbursements	\$557.54	
FY 2015 Premium Assessment Receipts	\$127,400.00	



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

Mr. Tontarski presented the *October 2015 Bill List* for the members' consideration in the amount of **\$160,241.37**.

Chair Slusser entertained a motion to approve the *October 2015 Bill List* in the amount of **\$160,241.37**.

Motion by Mr. Law, seconded by Mr. Razze, to approve the *October 2015 Bill List* in the amount of **\$160,241.37**.

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

*Nays:*              None

*Abstain:*          None

All in favor. Motion carried by unanimous vote.

***COMMITTEE REPORTS***

***EPL/POL CLAIMS REVIEW COMMITTEE – September 28, 2015***

Mr. Bittner stated that a copy of the meeting minutes were distributed to the members at the meeting. He highlighted the following item:

***Cyber Training*** – He stated that Cyber Training is set to begin early 2016 and announcements will be sent once it is available.

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

Mr. Law stated that information regarding Super Storm Sandy and the final judgement was included in the agenda packet for the members to review.

***EJIF – T&M Engineering Services***

Mr. Law stated that Christopher Gulics and some members of his staff have left T&M Engineering Services. He stated that T&M has been assigned as our Environmental Engineer for the EJIF. He stated that RFQs were issued recently for Environmental Engineer services as the current contract for this service is set to expire on December 31, 2015. T&M Engineering has assured that there will not be any changes in their service.

**MISCELLANEOUS BUSINESS**

**Next Meeting**

Chair Slusser noted there will not be an August meeting held so the next meeting of the TRICO JIF will be held on **Monday, November 23, 2015 at 5:00 PM** at the **Gloucester County Library, Mullica Hill, NJ**.

**PUBLIC COMMENT**

**Open Public Comment**

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

Motion by Mr. Law, seconded by Ms. Hall, to open the meeting to the public. All in favor. Motion carried.

**Close Public Comment**

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

Motion by Mr. Law, seconded by Ms. Hall, to close the meeting to the public. All in favor. Motion carried.

**EXECUTIVE SESSION MEETING**

A Closed Session of the TRICO JIF was not held.

**APPROVE CLAIMS PAYMENTS**

Ms. Tyler-Schohl of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on October 26, 2015.

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>Z23674</i>	<i>X49635</i>	<i>Z26059</i>
<i>Z20517</i>		<i>Z22607</i>
<i>Z26663</i>		<i>Z14948</i>
<i>Z10640</i>		
<i>X78158</i>		
<i>X93579</i>		
<i>X94973</i>		
<i>X93774</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. Razzo, to Approve Payment Authority on the Claims as presented during the Executive Claims Committee Meeting.



Motion by Ms. Hall, seconded by Mr. Law, to adjourn the October 26, 2015 Meeting of the TRICO JIF.  
The meeting was adjourned at 5:40 PM.



**Brenda Smith, Recording Secretary for**



**BRAD CAMPBELL, FUND SECRETARY**