

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

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

September 26, 2016 – 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, September 26, 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** *(arrived after rollcall)*
Don Banks, **Deptford Twp**
Stephanie McCaffrey, **East Greenwich Twp**
Doug Hogate, **Elsinboro Twp**
Nate Dunn, **Fairfield Twp**
Barbara Freijomil **Franklin Twp**
Karyn Paccione, *Alternate*, **Glassboro Borough**
Harry Rink, **Greenwich Twp**
Mark Gravinese, **Harrison Twp** *(arrived after rollcall)*
Doris Hall, **Logan Twp**
Kevin Clour, **Lower Alloways Creek Twp**
Dante Spina, **Mannington Twp**
Jennica Bilecki, **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**

Judy O'Donnell, *Alternate*, **Pitman Borough**
Marjorie Sperry, **Quinton Twp**
Brad Campbell, *Secretary*, **Shiloh Borough** (*arrived after rollcall*)
Robert Diaz, **South Harrison Twp**
Carl Bagby, **Swedesboro Borough**
David Zeck, **Upper Pittsgrove Twp**
Bob Dickenson, **Vineland City**
Jim D'Auria, **Washington Township**
Kathy Schools, *Alternate*, **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**
Carolyn King-Sammons, **Elk Twp**

Also present were:

Paul J. Miola, CPCU, ARM, 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
Chesney-Stanton Insurance Group
Conner Strong & Buckelew
Henry D. Young Insurance
Len Eckman Insurance

Absent RMCs were:

Biondi Insurance Agency
Brown & Brown
CEB-Corporate Employee Benefits
Cettei & Connell
E.H. Sloan Insurance Agency
Hardenbergh Insurance Group

Motion by Mr. Law, seconded by Ms. Hall, to appoint Commissioners Rink, Washington and Dickenson to the Executive Committee in the absence of Commissioners Campbell, Sweeney and Razze 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 July 28, 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 July 28, 2016 Executive Committee meeting.

Motion by Mr. Law, seconded by Ms. Hall, to approve the minutes of the July 28, 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 July 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 Ms. Hall, to approve the meeting minutes of the July 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 July 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 Ms. Hall, to approve the Executive Claims Review Committee Closed Session meeting minutes of July 25, 2016 as presented.

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

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – September 26, 2016

Chair Slusser reported that an Executive Claims Committee Meeting was held on Monday, September 26, 2016 at Gloucester County Library, Mullica Hill.

The Committee reviewed sixteen (16) claims. Of the claims reviewed, there were nine (9) Workers' Compensation, one (1) General Liability and six (6) 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 stated that the Lost Time Accident Frequency Summary and the Statewide Recap for June and July, 2016 was included in his report.

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. 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 by October 1, 2016 to be eligible for the lower co-pay and deductible. He noted that it has not been updated for the new program.

Financial Fast Track – Mr. Miola reported that the JIF’s surplus position as of June 30, 2016 was \$19,442,867 and the JIF’s surplus position as of July 31, 2016 was \$19,575,051.

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.

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.

Membership Renewals– Mr. Miola stated that all of the 2017 Resolutions and Agreements have been received from the eleven (11) renewing members.

Elected Officials – Save the Dates – Mr. Miola stated that the Fund will be sponsoring Elected Officials training. The MEL will reduce each member’s 2017 Workers Compensation loss funding premium by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2017. This credit will also be extended to the member’s CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member’s Workers Compensation funding premium. A “Save the Date” was emailed out to all Clerks, Fund Commissioners, and RMC’s on or about September 9, 2016. Invitations for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in late October. The trainings have been scheduled on the following dates:

December 7, 2016 - Merighi’s Savoy Inn, Vineland
January 31, 2017 - Nicolosi’s Catering, West Deptford
February 16, 2017 - Merighi’s Savoy Inn, Vineland
March 29, 2017 - O’Connor’s American Bar & Grille, Eastampton

Pfeiffer Power Seminars – Save the Dates - Mr. Miola stated that this year, in conjunction with the BURLCO & TRICO JIF's, the Fund will be sponsoring six (6) identical seminars presented by Janet Pfeiffer, a leading authority in the field of anger management and conflict resolution. A "save the date" was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 9, 2016. Invitations for the sessions will be emailed out to all Clerks, Fund Commissioners and RMC's in late September. The seminars have been scheduled for both AM & PM sessions on the following dates:

October 19, 2016 - Nicolosi's Catering, West Deptford
October 20, 2016 - Merighi's Savoy Inn, Vineland
October 21, 2016 - O'Connor's American Bar & Grille, Eastampton

New Member Activity – Mr. Miola stated that there was no new member activity to report, however, his office is expecting an application from Pittsgrove Township.

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>Estate of Edwin T. Medina vs. Township of Monroe</i>
<i>Jones vs. City of Vineland</i>
<i>Wilson vs. Borough of Wenonah</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 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 Status Report

Mr. DeWeese noted that \$1,154,033.00 has been collected year to date.

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 and a new phone number: 856-552-4900.

Safety Director's Bulletins – He noted that there were two (2) bulletins; *ladder Safety and Resources for School Crossing Guard Safety Programs*.

MSI Training Programs – He noted that the upcoming MSI training programs for September, October and November 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. He noted that the deadline to host a 2017 MSI Training program has been extended to September 30, 2016.

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 – September

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 lifting safety. He noted that of all the New Jersey Municipal Workers Compensation claims, 80% involve either the Police Department of the Department of Public Works and of those claims, lifting injuries are the leading cause for both departments. He noted SMART lifting; **S**ize up the load, **M**ove the load closer, **A**lways bend your knees, **R**aise the load with your legs, **T**urn your feet in the direction you want to move.

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 offered chair massages for all employees.
- One town scheduled a therapist from Virtua to do Reflexology for all employees. There was overwhelming participation and positive feedback..

- Four towns have Employee Health Fairs scheduled for the Fall.
- One town installed healthy vending machines.
- One town conducted a Stress Management Lunch & Learn and it was well received.
- One town is interested in having the WAWA Build a Sandwich demonstration.
- One town scheduled a “Lunch & Learn” and there was good participation from all departments.
- Wellness Connection Newsletter for September, 2016 was included in the agenda packet as well as being posted to the JIF website.
- She noted that the deadline to encumber or claim the 2016 Wellness Funds is November 1, 2016. The final date to claim encumbered Wellness Funds is February 1, 2016.
- She noted that she was a guest speaker at the 2016 Gloucester County Municipal Clerks Association Conference on September 9, 2016. She gave a presentation on “Techniques to Manage Stress” and credits were awarded for those in attendance.

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)*.

	July	August	YTD
<i>Lost Time</i>	2	3	21
<i>Medical Only</i>	25	25	167
<i>Report Only</i>	4	8	52
<i>Total Intakes</i>	31	37	240
<i>Report Only % of Total</i>	12.9%	24.3%	21.7%
<i>Medical Only/Lost Time Ratio</i>	93:07	89:11	89:11
<i>Average Days to Report</i>	1.6	3.3	2.7

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report for 2016.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	4,125
<i>Transitional Duty Days Worked</i>	2,221
<i>% of Transitional Duty Days Worked</i>	53.8%
<i>Transitional Duty Days Not Accommodated</i>	1,904
<i>% of Transitional Duty Days Not Accommodated</i>	46.2%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report for July and August, 2016.

PPO Penetration Rate	July	August
<i>Bill Count</i>	249	297
<i>Original Provider Charges</i>	\$197,778	\$178,482
<i>Re-priced Bill Amount</i>	\$100,069	\$70,167
<i>Savings</i>	\$97,710	\$106,315
<i>% of Savings</i>	49.4%	60.7%
<i>PPO Penetration Rate Bill Count Percentage</i>	94.8%	98.0%
<i>PPO Penetration Rate Provider Charge Percentage</i>	91.4%	96.5%
<i>EPO Penetration Rate Bill Count Percentage</i>	94.9%	97.3%
<i>EPO Penetration Rate Provider Charge Percentage</i>	83.2%	98.8%

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 August 31, 2016.

Investment Interest

Mr. Tontarski reported interest received or accrued for the current month totaled \$36,279.22. This generated an average annual yield of .71%. After including an unrealized net loss of \$69,970.00 in the asset portfolio, the yield is adjusted to -.66% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$46,150.00 as it relates to market value of \$18,953,850.00 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of two (2) obligation with maturities greater than two years, two (2) 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.

	Period	YTD
Subrogation Receipts	\$92,154.60	\$251,752.67
Overpayment Reimbursements	\$406.75	
TRICO JIF vs. Killen	\$672.14	

Bill List – Ratification of August, 2016

Mr. Tontarski presented the *August 2016 Bill List* for the members' consideration in the amount of **\$141,723.40**.

Chair Slusser entertained a motion to approve the *August 2016 Bill List* in the amount of **\$141,723.40**.

Motion by Mr. Law, seconded by Ms. Hall, to approve the *August 2016 Bill List* in the amount of **\$141,723.40**.

ROLL CALL *Yeas:* Harry Rink, **Greenwich Township**
Doris Hall, **Logan Township**
Bill Slusser, *Chair*, **Oldmans Township**
John Washington, **PennsGrove Borough**
Bob Dickenson, **Vineland City**
Bill Bittner, **Westville Borough**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Bill List – September, 2016

Mr. Tontarski presented the *September 2016 Bill List* for the members' consideration in the amount of **\$155,223.70**.

Chair Slusser entertained a motion to approve the *September 2016 Bill List* in the amount of **\$155,223.70**.

Motion by Mr. Law, seconded by Ms. Hall, to approve the *September 2016 Bill List* in the amount of **\$155,223.70**.

ROLL CALL *Yeas:* Harry Rink, **Greenwich Township**
Doris Hall, **Logan Township**
Bill Slusser, *Chair*, **Oldmans Township**
John Washington, **PennsGrove Borough**
Bob Dickenson, **Vineland City**
Bill Bittner, **Westville Borough**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

FINANCE COMMITTEE

Mr. Law stated that the Finance Committee met on August 9, 2016 and he noted that the minutes were extensive and included in the agenda packet for the members to review.

Resolution 2016-24 - Authorizing Release of Surplus – Mr. Law stated that that the Committee reviewed the Closed Fund Years 1999-2012 and recommended to release \$1,250,000.00 to the membership and there is a resolution for adoption this evening.

Motion by Mr. Law, seconded by Ms. Hall, to adopt Resolution 2016-24, Releasing Surplus from Fund Years 1999-2012 totaling \$1,250,000.00.

ROLL CALL *Yeas:* Harry Rink, **Greenwich Township**
Doris Hall, **Logan Township**
Bill Slusser, *Chair*, **Oldmans Township**
John Washington, **PennsGrove Borough**
Bob Dickenson, **Vineland City**
Bill Bittner, **Westville Borough**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

SAFETY COMMITTEE

Ms. Abdill reported that the Committee met on September 22, 2016 and the meeting minutes will be included in the October agenda packet. She highlighted the following items:

Planning Seminars for 2017– Ms. Abdill stated that the Committee is reviewing seminars and training for the 2017 Fund Year. She stated that the Committee wants to keep the training relevant and she asked the members to contact the committee with any suggestions they may have. She noted that most of the safety issues are in the Police and Public Works Departments so they are concentrating on those issues.

MEL/E-JIF/RCF Reports

Mr. Law stated that the meeting minutes were included in the agenda packet. He recommended that the members attend the League Of Municipalities as it is very informative and can fulfill credits for Elected Officials training.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Slusser noted the next meeting of the TRICO JIF will be held on **Monday, October 24, 2016 at 5:00 PM** at the **Gloucester County Library, Mullica Hill, New Jersey**.

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

Mr. Roselli of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on September 26, 2016.

<i>Workers' Compensation</i>	<i>Property</i>	<i>General</i>
<i>Z35001</i>	<i>Z16994</i>	<i>Z09567</i>
<i>X41790</i>	<i>Z40280</i>	
<i>Z38802</i>	<i>Z41684</i>	
<i>Z40240</i>	<i>Z42806</i>	
<i>X87182</i>	<i>Z42946</i>	

Bob Law, Woodbury City

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

There being no further business, Chair Slusser entertained a *Motion to Adjourn* the September 26, 2016 Executive Committee Meeting.

Motion by Mr. Law, seconded by Ms. Hall, to adjourn the September 26, 2016 Meeting of the TRICO JIF.

The meeting was adjourned at 4:45 PM.



Brenda Smith, Recording Secretary for



BRAD CAMPBELL, FUND SECRETARY