

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

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

SEPTEMBER 22, 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 Road, Mullica Hill, New Jersey on Monday, September 22, 2014 at 5:00 PM, prevailing time. Chair Heydel, **Monroe Twp**, presiding. The meeting was called to order at 5:02 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 Twp**
Ken Brown, **Carneys Point Twp**
Sue Miller, **Clayton Boro**
Maria DeTitto, **Deptford Twp**
Joseph Schweigart, **East Greenwich Twp**
Jackie Green, **Fairfield Twp**
Debby Fourre, **Franklin Twp**
Russell Clark, **Glassboro**
Harry Rink, **Greenwich Twp**
Mark Gravinese, **Harrison Twp**
Kevin Clour, **Lower Alloways Creek Twp**
Dante Spina, **Mannington Twp**
Pam LeVine, *Alternate*, **Mantua Twp**
Kevin Heydel, *Chair*, **Monroe Twp**
Bill Slusser, *Secretary*, **Oldmans Twp**
LeeAnn Ruggeri, **Paulsboro**
John Washington, **Penns Grove Boro**
Maureen Abdill, **Pilesgrove Twp**
Mike Razzo, **Pitman Boro**

Marty Uzdanovics, **Quinton Twp**
Brad Campbell, **Shiloh Boro**
Robert Diaz, **South Harrison**
Carl Bagby, **Swedesboro**
Jack Cimprich, *Alternate*, **Upper Pittsgrove Twp**
Bob Dickerson, **Vineland City**
Nick Pileggi, **Washington Twp**
Karen Sweeney, **Wenonah Boro**
Bill Bittner, **Westville Boro**
Bob Law, **Woodbury City**
Fran Grenier, **Woodstown Boro**
Jane DiBella, **Woolwich Twp**

Absent Fund Commissioners were:

Dennis Marchei, **Elk Twp**
Doug Hogate, **Elsinboro Twp**
Doris Hall, **Logan Twp**
Richie Rainé, **Pennsville Twp**
Cara Witasick, **Woodbury Heights Boro**

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
Howard Spencer, Safety Director, *J. A. Montgomery Risk Control*
Kathie Tyler-Schohl, Claims Administrator, *Qual-Lynx*
Karen Beatty, Managed Care, *QualCare*
Debby Schiffer, Wellness Director

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

Biondi Insurance Agency
Brown & Brown
Chesney-Stanton Insurance Group
Conner Strong & Buckelew
Len Eckman Insurance
Hardenbergh Insurance Group

Absent RMCs were:

Cettei & Connell
Price-Milam Insurance Agency
E.H. Sloan Insurance Agency
Sungenis Insurance Agency
Henry D. Young Insurance

APPROVAL OF THE MINUTES – Executive Claims Committee Meeting - July 21, 2014

Chair Heydel presented the meeting minutes of the July 21, 2014 Executive Claims 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 Committee meeting minutes.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to approve the meeting minutes of the July 21, 2014 Executive Claims Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Committee Meeting Closed Session - July 21, 2014

Chair Heydel presented the meeting minutes of the July 21, 2014 Executive Claims 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 Committee meeting Closed Session minutes.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to approve the Closed Session meeting minutes of the July 21, 2014 Executive Claims Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting - July 24, 2014

Chair Heydel presented the meeting minutes of the July 24, 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 July 24, 2014 Executive Committee meeting.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to approve the meeting minutes of the July 24, 2014 Executive Committee Meeting. All in favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting Closed Session - July 24, 2014

Chair Heydel presented the meeting minutes of the July 24, 2014 Executive Committee Closed Session 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 July 24, 2014 Executive Committee Closed Session meeting.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to approve the meeting minutes of the July 24, 2014 Executive Committee Closed Session Meeting. All in favor. Motion carried.

EXECUTIVE CLAIMS COMMITTEE MEETING REPORT – September 22, 2014

Chair Heydel reported that an Executive Claims Committee Meeting was held on Monday, September 22, 2014 at 3:30 PM at the Gloucester County Library, Mullica Hill, NJ.

The Committee reviewed thirty-seven (37) claims. Of the claims reviewed, there were fifteen (15) Workers' Compensation, seven (7) General Liability, two (2) Auto Liability and thirteen (13) Property PARs recommended for approval of settlement or continuing defense.

The claims will be presented for approval later in the meeting.

There were three (3) matter(s) presented for *Abandonment of Subrogation*.

<i>Qual-Lynx File#</i>	<i>Amount</i>
X93852	\$5,000.00
X95818	\$2,674.33
X63832	\$3,202.90

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

Lost Time Accident Frequency Reports – Mr. Forlenza noted that these are in the agenda packet and commented that the Trico JIF has a very good LTAF rate.

Certificates of Insurance – Mr. Forlenza stated that these were issued and asked to be made a part of the minutes.

2013 Safety Incentive Program Awards – Mr. Forlenza noted a report detailing balances for each member was included in the agenda packet. He stated that if any member had questions to contact his office. He noted that the deadline to claim or encumber the funds is November 3, 2014. All encumbered funds must be claimed by February 1, 2015.

2014 Optional Safety Budget - Mr. Forlenza stated a report detailing balances for each member was included in the agenda packet. He stated that if any member had questions to contact his office. He noted that the deadline to claim or encumber the funds is November 3, 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. Changes have to be done by resolution. Members can appoint two representatives to use this service. The most recent list of authorized contacts for the EPL helpline was included in the agenda packet. He asked the members to review the list and respond to the email request as soon as possible.

EPL Allowance – Mr. Forlenza reminded members that each member is allotted \$540 to offset Employee Practice Liability training and/or the updating of policies and procedures. He noted the balances are listed in the agenda packet.

Employee Practices Liability Compliance– Mr. Forlenza noted that a compliance report regarding the Employment Practices Liability Coverage was included in the agenda packet. He noted that the report was updated effective January 1, 2014 to include EPL loss history for Fund Years 2008-2012 to determine each member's individual deductibles. He reminded the members to contact PERMA directly if they believe the report to be inaccurate.

Financial Fast Track – Mr. Forlenza commented that there is \$16 million in surplus.

Regulatory Filing Checklists – Mr. Forlenza noted that two regulatory filing checklists are part of due diligence on behalf of the JIF.

Skateboard Park Approval Status - A spreadsheet depicting the current status of all approved skateboard parks or those currently under construction was included in the agenda packet. The MEL has established a process, outlined in MEL Coverage Bulletin 2014-09, which must be followed by all members who wish to construct a skateboard park and have the JIF and MEL provide coverage. All members who are considering construction of a skateboard park should contact his office before moving forward on the project.

Caphart & Scatchard Updates – Mr. Forlenza asked members to review these updates since they deal with WC, ADA and FMLA issues.

Statutory Bond Status – Mr. Forlenza 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.

Revenue & Appropriations – Mr. Forlenza reported that a request was emailed to all Municipal Clerks. He reported that there are a few members that have not submitted a copy of their 2014 Revenue and Appropriations summary. He asked those members to forward a copy to his office.

Chair Heydel stated that the following towns have not submitted a summary; East Greenwich, Elk, Fairfield, Mantua, Penns Grove, Pennsville, Shiloh, Wenonah and Westville.

Renewing Members – Mr. Forlenza reported that renewal letters were sent to 13 members whose membership in the JIF is up for renewal on January 1, 2015. As of September 15, 2014, his office has received renewal paperwork from all of the members with the exception of East Greenwich.

Annual Renewal Process – Mr. Forlenza reported that the annual renewal process is about to be completed. His office has approximately 60 applications to review and then they will close down Exigis. He asked the members to get any last minute changes on the system as soon as possible. He received an update earlier in the day and TRICO JIF is about 92% complete.

Elected Officials Training– Mr. Forlenza noted that his office sent out a save the date for the training. The dates of the planned training sessions are include in his report.

New Member Activity – Mr. Forlenza stated there is no new member activity to report. However, in regard to renewing members, the JIF has 13 towns up for renewal effective January 1, 2015. East Greenwich did shop their coverage effective January 1, 2015. They received a proposal from the Statewide JIF. The Statewide JIF proposal was less than what they currently pay in the TRICO JIF. He stated that it is not a surprise as the Statewide JIF has a history of underpricing prospects to attract new towns into the JIF. His office was sent a copy of the proposal and it was reviewed. The coverage limits

are not as good as they currently have in the TRICO JIF. He mentioned that there are significant differences in the programs that are offered in the Statewide JIF versus the TRICO JIF program. Mr. Forlenza noted they do not offer cyber coverage. It is optional in the proposal that East Greenwich was provided. There also are significant deductibles that apply. For example, they have \$5,000 deductible on any police claim. He also reported that they have a \$25,000 environmental liability deductible. Currently, there is a \$2,500 deductible with the TRICO JIF. There were a number of coverage differentials that his office pointed out to East Greenwich's Risk Manager. The proposal is going to be presented to the governing body in East Greenwich. They are required to act by October 1, 2014 in accordance with the Fund Bylaws. If they don't act upon this by that date, they are automatically non-renewed for a minimum of three years.

Mr. Forlenza explained that when you compare the proposal from the Statewide JIF including the limits, types of coverage, SIP, OSB, EPL money that is available to all the members in the TRICO JIF, the Elected Officials training, dividends and all the other things the TRICO JIF offers, it is actually dollar for dollar comparable to the Statewide proposal. He noted that he and Mr. Miola met with a representative of East Greenwich's governing body in late August and he indicated that the town is under a difficult financial situation and they are looking to save money where they can. They also indicated that they like being a part of the TRICO JIF and they want to stay in the Fund; however, they do have an obligation to look for savings wherever possible. The Finance Committee will be meeting on September 25th and they will discuss what we can do to help them. When you look at their six year loss history, they have one claim which is driving 45% of their overall incurred losses during that period. He stated that when you take that into consideration, it is almost an anomaly loss. The one claim is one that was denied by the Fund and is currently in litigation; however, it is fully reserved. He also mentioned that he will have a thorough discussion with the Finance Committee to see what can be done.

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

SOLICITOR'S REPORT

Assignment of New Cases

Mr. DeWeese reported no (0) new cases have been assigned since the last meeting.

Closed Cases

Mr. DeWeese reported that five (5) case(s) were closed since the last meeting.

Closed Cases	Result
<i>Ali vs. Borough of Glassboro</i>	<i>Dismissal</i>
<i>Mears vs. Borough of Paulsboro</i>	<i>Settlement for \$60,000.00 to the plaintiffs (\$20,000 each)</i>
<i>Garland vs. Township</i>	<i>Settlement for \$4,750 .00 to plaintiff, inclusive of counsel fees</i>
<i>Reed vs. Township of Monroe</i>	<i>Stipulation of Dismissal with prejudice/filed</i>

<i>Jones vs. Borough of Woodbury Heights</i>	<i>Settlement for \$1,500.00</i>
--	----------------------------------

General Liability Status Quarterly Report

Mr. DeWeese noted that there are 33 active General Liability claim. Details were provided to the Executive Claims Committee on Monday. He explained that this information plus the EPL/POL cases are only provided to the Committee, but if any member would like a copy of their claims, please contact him. He asked that if you do share with your governing body, please do so in closed session only since these are cases still in litigation.

Subrogation Summary Files Status – September, 2014

Mr. DeWeese stated that collection efforts are being made on \$961,731.84 of judgments on 41 files against third parties.

Use of Personal Vehicles

Mr. DeWeese reported on a case that recently was filed against one of the members of the TRICO JIF. It involves the municipality's sports association and other individual sports associations under that sport association. He noted that some municipalities, by resolution or ordinance, establish sport associations to run their recreation program. The board members of those associations presumably are elected by the association, but they should also be approved by the governing body of the municipality. Likewise, if those sports associations have other boards or associations under them which are running specific sports programs (football, wrestling, and baseball) those members of those boards should also be approved; not only by the sports association, but also by the governing body. All that information needs to be communicated to the Executive Director's office so that there is coverage for these individuals. In the case that has been filed, it took the Fund quite a while to decipher who should be covered and who should not be covered under the policy. Understand, under the policy, it has to be board members of the association that are ultimately approved by the municipality. He asked all the members to make sure that the municipality is reporting to the Executive Director's office all of the associations that are running these programs and whether they are under the auspices of the municipality.

Mr. Forlenza stated that most towns have independent sports association and most towns establish a Recreation Committee that is created under State Statute that organize these outside groups. The members of the Committee are appointed by the governing body. In this situation, the members should make sure that the governing body is not endorsing the board of directors of these outside organizations. We do not want any inference that there is any type of coverage coming from the municipality which is why these agreements are very important.

Ms. DeTitto from Deptford Township asked Mr. DeWeese to put this information in a memorandum and email it to the members. She noted that Deptford Township has several sports associations and it would be a helpful tool to try to figure out where liability begins and ends. Mr. Forlenza pointed out that there have been claims involving injuries in the baseball association in Deptford Township. Mr. DeWeese stated that he would send a bulletin to all the members regarding this issue.

SAFETY DIRECTOR'S REPORT

Mr. Spencer stated that the Safety Director's Report is self-explanatory. He highlighted the following items:

2015 MSI Classes - Extension– Mr. Spencer noted that the request deadline has been extended to September 30, 2014. He asked the members to get their requested classes in to the Safety Director's office if they are willing to host a class.

"Attention & Distraction" Training – Mr. Spencer stated that the MEL has made a new on-line training course entitled "Attention & Distraction" driver training. It is designed for drivers of all municipal agencies including CDL drivers, drivers of emergency vehicles and drivers of personal vehicles while on municipal business. He stated that most of the programs can be done as a group, but he highly recommended that this training be done individually due to the eye and hand coordination needed for this training.

Safety Bulletin: Backing Fire Apparatus into the Station– Mr. Spencer stated that there was a bulletin included in the agenda packet regarding backing fire apparatus into the fire stations.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – September

Mr. Tyler-Schohl reported on the *Lessons Learned from Losses* which was included in the agenda packet.

MEL POL/EPL Corner

Ms. Tyler-Schohl reported that the MEL resolved 7 claims on behalf of 7 JIFs. Total MEL payments amounted to \$721,987. Ms. Tyler-Schohl noted that there were no claims resolved on behalf of the TRICO JIF in the second quarter of 2014.

She noted that there was a claim in another JIF that involved owners/operators of multiple towing services that alleged that their civil rights were violated when they were wrongfully denied inclusion on the City's list of disabled vehicle towers. They sought compensatory and punitive damages, alleging retaliation and wrongful interference with economic advantage, amongst other allegations. Ultimately, most of the claims were dismissed on Summary Judgment. One claim was settled for \$6,000, as an economic settlement. Despite the dismissals, defense fees and related expenses for the covered counts amounted to over \$47,500.

Ms. Tyler-Schohl 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:

- **Mantua** – Ms. Schiffer noted that Mantua held their first health fair on September 16, 2014 and it was very successful.
- **Glassboro** – Ms. Schiffer noted that Glassboro has been holding a health fair for years and each year with more vendors. They held a health fair on September 19, 2014 and it is starting to become a safety and wellness day and the employees are really starting to embrace it.
- **Fairfield** – Ms. Schiffer noted that Fairfield held their first health fair on August 8, 2014 and it was very successful. It was Fairfield’s first employee health fair that was also opened to senior citizens. Planning to set up another small event for employees only.
- **Pitman** – Ms. Schiffer noted that the “De-Stressed” day in August had to be rescheduled.
- **Swedesboro** - Ms. Schiffer noted that they are planning to hold another de-stress day with chair massages, blood pressure screenings and de-stress snacks.
- **Woolwich**– Ms. Schiffer noted that they successfully completed a “Potluck Lunch” on August 6, 2014. Participants were encouraged to use fresh produce from local farmers and to keep the dish healthy and share nutritional content and recipe with the group.
- **Pilesgrove** - Ms. Schiffer commented that they used their SIP money to have chair massages every month.

Resources – Ms. Schiffer reported that she is looking at partnering with a Community Fitness Center with locations in several different areas for accessibility to multiple municipalities. She wants to see if they can offer special pricing based on a potential number of employees participating. She is starting to work with Future Fitness and Virtua. She is also looking at more local centers such as Club Fitness in Westville and Jersey Fitness in Pennsville.

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)*.

	<i>July</i>	<i>August</i>	<i>YTD</i>
<i>Lost Time</i>	1	3	11
<i>Medical Only</i>	17	26	144
<i>Report Only</i>	9	12	64
<i>Total Intakes(New Claims)</i>	27	41	219
<i>Report Only % of Total</i>	33.3%	29.3%	29.2%
<i>Medical Only/Lost Time Ratio</i>	94:06	90:10	93:07
<i>Average Days to Report</i>	6.2	2.5	2.6

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	2,407
<i>Transitional Duty Days Worked</i>	1,806
<i>% of Transitional Duty Days Worked</i>	75.0%
<i>Transitional Duty Days Not Accommodated</i>	601
<i>% of Transitional Duty Days Not Accommodated</i>	25.0%

Nurse Case Assignment Report:

Nurse Case Summary Report (Inclusive of 3 JIFs)	July	August
<i>Total Cases Assigned in month</i>	39	28
<i>Total Cases Closed in month</i>		59
<i>Total Active in month</i>	265	256

PPO Penetration Report:

Mr. Beatty presented the monthly PPO Penetration Report

PPO Penetration Rate	July	August	YTD
<i>Bill Count</i>	203	222	1,645
<i>Original Provider Charges</i>	\$187,177	\$462,512	\$1,675,020
<i>Re-priced Bill Amount</i>	\$69,325	\$237,068	\$732,383
<i>Savings</i>	\$117,853	\$225,445	\$942,637
<i>% of Savings</i>	63.0%	48.7%	56.3%
<i>PPO Penetration Rate Bill Count Percentage</i>	96.1%	75.7%	95.1%
<i>PPO Penetration Rate Provider Charge Percentage</i>	96.1%	94.6%	97.3%
<i>EPO Penetration Rate Bill Count Percentage</i>	91.7%	75.7%	86.5%
<i>EPO Penetration Rate Provider Charge Percentage</i>	95.1%	82.5%	79.8%

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 as of *August 31, 2014 (inclusive of July)*.

Investment Interest

Mr. Tontarski reported interest received or accrued for the current month totaled \$19,435.29. This generated an average annual yield of .36%. After including an unrealized net loss of \$4,200.00 in the asset portfolio, the yield is adjusted to .31 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$57,930.00 as it relates to market value of \$9,550,430.00 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of five (5) obligations with maturities greater than two (2) years and one (1) obligation 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	\$14,698.91	\$133,527.51
Overpayment Reimbursements	\$346.95	
2014 2 nd Installment Premiums	\$7,015,070.00	
MEL FY 2012 Prop. CAT 90 Reimbursement	\$2,838.00	
RCF Claims Reimbursement	\$40,762.40	

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 \$843,003.77. The claims detail for the 523 checks is as follows:

Direct Loss Payments	\$711,604.48
Claim Expenses	\$20,073.07
Legal Defense Costs	\$111,326.22

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period, the Fund's "Cash Position" changed from an opening balance of \$27,460,821.53 to a closing balance of \$32,221,570.70 showing an increase in the Fund of \$4,760,749.17.

Loss Run Payment Register

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

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

ROLL CALL **Yeas:** Joe Schweigart, East Greenwich

Brad Campbell, **Shiloh**
Bob Law, **Woodbury City**
Mike Razzo, **Pitman**
Karen Sweeney, **Wenonah**
Bill Slusser, *Secretary*, **Oldmans Twp**
Kevin Heydel, *Chair*, **Monroe Twp**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Ratification of August 2014 Bill List

Mr. Tontarski presented the *August 2014 Bill List* for the members' consideration in the amount of **\$155,042.95**.

Chair Heydel entertained a motion to ratify the *August 2014 Bill List* in the amount of **\$155,042.95**.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to ratify the *August 2014 Bill List* in the amount of **\$155,042.95**.

ROLL CALL

Yeas: Joe Schweigart, **East Greenwich**
Brad Campbell, **Shiloh**
Bob Law, **Woodbury City**
Mike Razzo, **Pitman**
Karen Sweeney, **Wenonah**
Bill Slusser, *Secretary*, **Oldmans Twp**
Kevin Heydel, *Chair*, **Monroe Twp**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Approval of September 2014 Bill List

Mr. Tontarski presented the *September 2014 Bill List* for the members' consideration in the amount of **\$134,641.54**.

Chair Heydel entertained a motion to approve the *September 2014 Bill List* in the amount of **\$134,641.54**.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to approve the *September 2014 Bill List* in the amount of **\$134,641.54**.

ROLL CALL

Yeas: Joe Schweigart, **East Greenwich**
Brad Campbell, **Shiloh**
Bob Law, **Woodbury City**

Mike Razze, **Pitman**
Karen Sweeney, **Wenonah**
Bill Slusser, *Secretary*, **Oldmans Twp**
Kevin Heydel, *Chair*, **Monroe Twp**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

FINANCE COMMITTEE MEETING – August 6, 2014

Mr. Law stated that the Finance Committee meeting minutes are in the agenda packet for the members review. He highlighted the following:

Revised Surplus Distribution Policy

Mr. Law reported that the Finance Committee is recommending a revision to the *Surplus Distribution Policy* that excludes the payment of dividends to any prior member that has outstanding payments due and owing to the Fund, including any payments due pursuant to a Retrospective Agreement are settled. The policy would also restrict dividend payments to prior members from Fund Years that are still active within the Closed Years Fund.

Chair Heydel entertained a motion to adopt the Revised Surplus Distribution Policy as presented.

Motion by Mr. Law, seconded by Mr. Slusser, to adopt the Revised Surplus Distribution Policy.

ROLL CALL *Yeas:* Joe Schweigart, **East Greenwich**
Brad Campbell, **Shiloh**
Bob Law, **Woodbury City**
Mike Razze, **Pitman**
Karen Sweeney, **Wenonah**
Bill Slusser, *Secretary*, **Oldmans Twp**
Kevin Heydel, *Chair*, **Monroe Twp**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution #2014-27 Authorizing Refund of Closed Year Accounts (1997-2010) Surplus

Chair Heydel entertained a motion to Adopt Resolution #2014-27, authorizing the Refund of Closed Year Accounts (1997-2010) Surplus.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to Adopt Resolution #2014-27, authorizing the Refund of Closed Year Accounts (1997-2010) Surplus as presented.

ROLL CALL *Yeas:* Joe Schweigart, **East Greenwich**
Brad Campbell, **Shiloh**
Bob Law, **Woodbury City**
Mike Razzo, **Pitman**
Karen Sweeney, **Wenonah**
Bill Slusser, *Secretary*, **Oldmans Twp**
Kevin Heydel, *Chair*, **Monroe Twp**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MEL Fiduciary Disclosure Statement

Mr. Law noted that the MEL Fiduciary Disclosure Statement was included in his report on page 204.

BUDGET HEARING

2014 Budget Amendment Public Hearing

Chair Heydel entertained a motion to open the 2014 Budget Amendment Public Hearing.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to open the 2014 Budget Amendment Public Hearing.
All in favor. Motion carried.

Chair Heydel asked if there were any questions. No questions were entertained.

Hearing no comments, Chair Heydel entertained a motion to close the 2014 Budget Amendment Public Hearing.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to close the 2014 Budget Amendment Public Hearing.
All in favor. Motion carried.

2014 Amended Budget Adoption

Chair Heydel entertained a motion to Adopt the 2014 Budget Amendment as presented.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to Adopt the 2014 Budget Amendment as presented.

ROLL CALL *Yeas:* Joe Schweigart, **East Greenwich**
Brad Campbell, **Shiloh**
Bob Law, **Woodbury City**
Mike Razzo, **Pitman**

Karen Sweeney, **Wenonah**
Bill Slusser, *Secretary*, **Oldmans Twp**
Kevin Heydel, *Chair*, **Monroe Twp**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

2014 Amended Assessment Certification

Chair Heydel entertained a motion to Adopt *the 2014 Amended Assessment Certification* as presented.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to Adopt the *2014 Amended Assessment Certification* as presented.

ROLL CALL *Yeas:* Joe Schweigart, **East Greenwich**
Brad Campbell, **Shiloh**
Bob Law, **Woodbury City**
Mike Razzo, **Pitman**
Karen Sweeney, **Wenonah**
Bill Slusser, *Secretary*, **Oldmans Twp**
Kevin Heydel, *Chair*, **Monroe Twp**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution #2014-28 Contract with TD Bank for Banking and Asset Management Services and Wilmington Trust for Asset Management Services

Chair Heydel entertained a motion to Adopt Resolution #2014-28 to execute a contract with TD Bank for Banking and Asset Management Services and Wilmington Trust for Asset Management Services as presented.

Motion by Mr. Slusser, seconded by Mr. Schweigart, to Adopt Resolution #2014-28, to execute a contract with TD Bank for Banking and Asset Management Services and Wilmington Trust for Asset Management Services.

ROLL CALL *Yeas:* Joe Schweigart, **East Greenwich**
Brad Campbell, **Shiloh**
Bob Law, **Woodbury City**
Mike Razzo, **Pitman**
Karen Sweeney, **Wenonah**
Bill Slusser, *Secretary*, **Oldmans Twp**
Kevin Heydel, *Chair*, **Monroe Twp**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

EPL/POL CLAIMS REVIEW COMMITTEE MEETING – September 22, 2014

Mr. Bittner reported that there was an EPL/POL Claims Review Committee meeting held prior to the Executive Committee meeting and minutes will be included in next month's agenda packet.

MEL/RCF/E-JIF REPORTS

MEL MEETING– September 3, 2014

Mr. Law noted the MEL meeting was held on September 3, 2014 and a copy of the meeting minutes were included in the agenda packet. He highlighted the following:

MEL 2015 Budget - The 2015 Budget reflects an overall increase of 1.6% when applying the 2014 exposures and limits against the 2015 rate table to provide a comparison.

RFQ Responses – Several RFQ responses were received. He noted that the Board authorized an expenditure not to exceed \$20,000 for the Fund's Internal Auditor, Parente Beard, to provide an independent review of the process (and results) being used by the Fund to evaluate the multiple responses received for the Third Party Administrator and Managed Care Positions.

Sandy Update – Claims from Hurricane Sandy have now been segregated into 4 groups.

Safety & Education – The Board of Fund Commissioners accepted the Safety & Education Committee's recommendation and approved an expenditure not to exceed \$15,000 to maintain and update the MEL Media Library, including replacements for popular DVDs.

Legislative Committee – JIFs have raised the concern with "Overdose Prevention Act" for the Narcan and not having the medication on hand.

2015 Renewal Applications – The new online underwriting database through Exigis was launched the first week of August.

Safety Expo – The Safety Expo is scheduled for September 26, 2014 at Camden County Emergency Services Training Center and November 7, 2014 at the Middlesex County Fire Academy.

RCF MEETING – September 3, 2014

Mr. Law reported on the RCF meeting held on September 3, 2014 and a copy of the meeting minutes was included in the agenda packet. He highlighted the following:

RCF 2014 Budget Amendment – A Public Hearing will take place on October 15, 2014 for the proposed 2014 RCF Budget Amendment for \$26,466,461 to accept the transfer of the 2010 Fund Year.

RCF 2015 Budget – The Commissioners reviewed the 2015 Budget which reflected the specific amounts in the various RFQ responses. The Board decided to revise amounts for the Administrator and Deputy

Administrator to reflect the third year (2017) of the requested three year increase provided that the actual 2015 increase will be one third of that amount. The Commissioners voted to introduce the revised 2015 Budget on first reading and to schedule a public hearing for October 15, 2014, at 10:30am at the Forsgate Country Club, Jamesburg, New Jersey.

Claims Committee – The Claims Committee met in June and July and also on September 3rd and minutes were sent out.

EJIF MEETING– September 3, 2014

Mr. Law reported on the EJIF meeting held on September 3, 2014 and a copy of the minutes were included in the agenda packet. He highlighted the following:

Regulatory Affairs – PERMA filed the 2013 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance.

2015 Budget Process – The 2015 draft budget was included in the agenda packet for review. The Finance Committee met on September 2, 2014 and recommended the 2015 budget as presented.

2014 Dividend – The Finance Committee is recommending a 2014 dividend of \$475,000. A resolution was adopted authorizing that dividend.

2014 Defense Panel – The Claims Committee recommended to add the Law Offices of John F. Hipp to the 2014 Defense Panel for the purpose of handling a specific claim. The Executive Board approved the recommendation.

Web Site – The EJIF's web site is up and running and can be found at www.NJEJIF.org.

MISCELLANEOUS BUSINESS

Next Meeting

The next Executive Committee Meeting will be held on Monday, October 27, 2014 at **5:00 PM** at the **Gloucester County Library, Mullica Hill, NJ**.

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.

APPROVE CLAIMS PAYMENTS

Ms. Tyler-Schohl of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee meeting held on September 22, 2014.

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto Liability</i>
X63832	W17072	X93852	X19056
X74397	X36310	X81213	X24685
W73669	X23601	X87399	
X98038	X35941	X94298	
X78485	X86450	X95332	
X94621	X51725	X95247	
W79514	X83843	X95818	
X95684		X95982	
X66894		X95978	
X43947		X96088	
X97085(01-02)		X97892	
X06979		X98313	
X96692		X98910	
X94069			
X95344			

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 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:* Joe Schweigart, **East Greenwich**
 Brad Campbell, **Shiloh**
 Bob Law, **Woodbury City**
 Mike Razzo, **Pitman**
 Karen Sweeney, **Wenonah**
 Bill Slusser, *Secretary*, **Oldmans Twp**
 Kevin Heydel, *Chair*, **Monroe Twp**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

There were three (3) matter(s) presented for Abandonment of Subrogation.

<i>Qual-Lynx File</i>	<i>Amount</i>
X93852	\$5,000.00
X95818	\$2,674.33
X63832	\$3,202.90

Chair Heydel entertained a motion to *approve abandonment of the listed subrogation files.*

Motion by Mr. Slusser, seconded by Mr. Schweigart, to approve abandonment of the listed subrogation file as presented.

ROLL CALL

Yeas: Joe Schweigart, **East Greenwich**
Brad Campbell, **Shiloh**
Bob Law, **Woodbury City**
Mike Razze, **Pitman**
Karen Sweeney, **Wenonah**
Bill Slusser, *Secretary*, **Oldmans Twp**
Kevin Heydel, *Chair*, **Monroe Twp**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

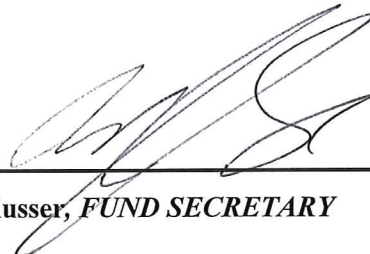
There being no further business, Chair Heydel entertained a *Motion to Adjourn* the September 22, 2014 Executive Committee Meeting.

Motion by Mr. Slusser, seconded by Mr. Schweigart to adjourn the September 22, 2014 Meeting of the TRICO JIF.

The meeting was adjourned at 5:51 PM.



Brenda Smith, Recording Secretary for



Bill Slusser, *FUND SECRETARY*