

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

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

September 28, 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, September 28, 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:

Ken Brown, **Carneys Point Twp**
Sue Miller, **Clayton Borough**
Don Banks, **Deptford Twp**
Stephanie McCaffrey, **East Greenwich Twp**
Doug Hogate, **Elsinboro Borough**
Nathan Dunn, **Fairfield Twp**
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**
Dante Spina, **Mannington Twp**
Kevin Heydel, **Monroe Twp**
Bill Slusser, *Chair*, **Oldmans Twp**
Lorraine Boyer, **Paulsboro Borough**
Mayor John Washington, **Penns Grove Borough**
Maureen Abdill, **Pilesgrove Twp**
Mike Razze, **Pitman Borough**
Marjorie Sperry, **Quinton Twp**
Mayor Brad Campbell, *Secretary*, **Shiloh Borough**

Robert Diaz, **South Harrison Twp**
David Zeck, **Upper Pittsgrove Twp**
Bob Dickenson, **Vineland City**
Nick Pileggi, **Washington Twp**
Karen Sweeney, **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:

Beth Reilly, **Alloway Twp**
Carolyn King-Sammons, **Elk Twp**
Jennica Bileci, **Mantua Twp**
Richie Raine, **Pennsville Twp**
Carl Bagby, **Swedesboro Borough**

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:

Biondi Insurance Agency
Corporate Employee Benefits
Cettei & Connell
Chesney-Stanton Insurance Group
Conner Strong & Buckelew
Hardenbergh Insurance Group
Len Eckman Insurance

Absent RMCs were:

AJM Insurance Management
Brown & Brown
E.H. Sloan Insurance Agency
Henry D. Young Insurance

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Slusser presented the meeting minutes of the July 30, 2015 Executive Committee meeting for approval. Correction to the minutes: Corporate Employee Benefits and Hardenbergh Insurance Group were present at the July 30, 2015 meeting.

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 July 30, 2015 Executive Committee meeting.

Motion by Mr. Law, seconded by Mr. Razze, to approve the amended minutes of the July 30, 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 July 27, 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. Campbell, to approve the meeting minutes of the July 27, 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 July 27, 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. Campbell, to approve the Executive Claims Review Committee Closed Session meeting minutes of July 27, 2015.

The Executive Claims Review Committee Closed Session minutes of the July 27, 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 July 27, 2015 meeting were collected.

EXECUTIVE CLAIMS COMMITTEE MEETING REPORT – September 28, 2015

Chair Slusser reported that an Executive Claims Committee Meeting was held on Monday, September 28, 2015 at 3:30 PM at the Gloucester County Library, Mullica Hill, NJ.

The Committee reviewed eighteen (18) claims. Of the claims reviewed, there were thirteen (13) Workers' Compensation, one (1) Auto Liability, 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 was one (1) 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 July and August 2015 was included in the agenda packet for review. He noted that the Fund is #2 in the State.

Certificates of Insurance– Mr. Miola stated that the Certificates of Insurance for the months of July and August 2015 were on pages 27-33 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 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 July 31, 2015 was included in the agenda packet. The JIF's surplus position was \$18,446,366.

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 44-55.

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.

Renewing Members – Mr. Miola stated that as of September 15, 2015, all of the 2015 Renewal and Resolutions have been received from all the renewing members, with the exception of one town which will be sending their resolution shortly.

Elected Officials Training – Save the Date– Mr. Miola stated 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 in late October. 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 in late October. 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 in late October. 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.

SOLICITOR'S REPORT

Mr. DeWesse introduced his son, Scott to the members and stated that he will be working in his office and attending meetings.

Executive Claims Committee Meeting

Mr. DeWesse highlighted the following items from the Claims Review Committee Meeting:

Assignment of New Cases

Mr. DeWeese reported five (5) new case(s) have been assigned since the last meeting.

New Cases
<i>Errico vs. Township of Mantua</i>
<i>Habayeb vs. Township of Mantua</i>
<i>Guida vs. Township of Washington</i>
<i>Jackson vs. City of Vineland</i>
<i>Miranda vs. Township of Deptford</i>

Closed Cases

Mr. DeWeese noted that there were five (5) cases closed in the months of July, August and September, 2015:

<i>B&M Auto Salvage & Hoffman vs. Township of Fairfield</i>	<i>Settlement was negotiated for payment to the Plaintiffs in the amount of \$40,000.00; inclusive of counsel fees with Plaintiffs agreeing to be bound by the Township Junkyard ordinance.</i>
<i>Street vs. Township of Pennsville</i>	<i>Settlement was negotiated for payment to the Plaintiffs in the amount of \$750.00.</i>
<i>Surgick vs. Clayton Police Officer Diaz</i>	<i>Settlement was negotiated for payment to the Plaintiffs in the amount of \$20,000.00.</i>
<i>Taylor vs. Borough of Clayton</i>	<i>Motion for Summary Judgement was granted.</i>
<i>Kundin vs. City of Vineland</i>	<i>Plaintiff agreed to dismiss the Complaint as to the City of Vineland and a Stipulation of Dismissal without Prejudice was filed.</i>

General Liability Status Report

Mr. DeWeese noted that there are 33 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 \$1,587,420.46 of potential recoveries. He also reported that the YTD judgments obtained is \$1,010,185.03.

Defense Panel RFQs

Mr. DeWeese stated that he has had a number of requests over the last three years from different firms and current members of the Defense Panel requesting to be supplied with the defense panel RFQ once it

was issued by the Fund. He stated that when the advertisement for RFQs went out in August, 2015, with a submission date of September 11, 2015, the Administrator's office was supplied with the list of firms, including the current members of the Defense Panel. He stated that when all the RFQs came in and he reviewed them, there were no responses from the current members of the Defense Panel. Unfortunately, they were not provided with the RFQs. After researching the issue, he proposes that all the bids be rejected and re-advertise the RFQs. He stated that the right to reject any and all bids and proposals is included in the RFQs and also permitted by New Jersey statutory provision. He presented a resolution to the members for approval. He stated that he will make sure that all the current Defense Panel members receive the RFQs and any firms that submitted previously do not have to re-submit.

Resolution 2015-32 – Rejecting the Responses for the Positions of Workers' Compensation Defense Attorney and General Liability Defense Attorney and Authorizing the Fund Administrator to Prepare, Advertise and Receive Responses to Requests for Qualifications for the Positions of Workers' Compensation Defense Attorney and General Liability Defense Attorney

Chair Slusser entertained a motion to adopt Resolution 2015-32, Rejecting the Responses for the Positions of Workers' Compensation Defense Attorney and General Liability Defense Attorney and Authorizing the Fund Administrator to Prepare, Advertise and Receive Responses to Requests for Qualifications for the Positions of Workers' Compensation Defense Attorney and General Liability Defense Attorney.

Motion by Mr. Razzo, seconded by Mr. Law, to adopt Resolution 2015-32, rejecting the Responses for the Positions of Workers' Compensation Defense Attorney and General Liability Defense Attorney and Authorizing the Fund Administrator to Prepare, Advertise and Receive Responses to Requests for Qualifications for the Positions of Workers' Compensation Defense Attorney and General Liability Defense Attorney.

ROLL CALL	Yeas:	Doris Hall, Logan Twp Bill Slusser, <i>Chair</i> , Oldmans Twp Mike Razzo, Pitman Mayor Brad Campbell, <i>Secretary</i> , Shiloh Karen Sweeney, Wenonah Boro Bill Bittner, Westville Boro Bob Law, Woodbury City
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

SAFETY DIRECTOR'S REPORT

Mr. Sheehan stated that the Safety Director's Report is self-explanatory. 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 were two issued, *Summertime and High Visibility Apparel* and *Annual School Crossing Guard Training*.

MSI Training – Mr. Sheehan stated that the list of upcoming MSI training programs for September, October and November 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 – September

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

She stated that this month the focus is on business licenses in municipalities and what happens if they reject a license or refuse to renew a license. She noted that there are several claims in New Jersey pertaining to this issue and they can become very expensive. She noted that one claim was not only expensive to defend but resulted in a \$1 million settlement. It involved a towing company that was taken off the approved towing list apparently due to the failure to comply with Code and Zoning regulations. It was found that other companies remained on the list with the same violations.

She noted another claim involved a junk yard owner who allegedly lost the sale of their property to a potential buyer when the insured town refused to issue a permit to renew their business license. The defense argued that the prospective buyer did not have the funding to proceed and the permit was eventually granted. The claim still cost \$161,000 to defend.

She noted another claim involves a town that allegedly refused to issue a mercantile license, selective enforcement, municipal interference and abuse of process. The insured town alleges numerous violations of zoning laws and permits. The matter is still pending.

She noted that many of these kinds of claims can pierce both Public Officials and local JIF coverage and are extremely costly to defend. Each application for licenses should be reviewed carefully and with neutrality. Towns should consult with their Solicitor before refusing to grant a license.

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, Carneys Point and the City of Vineland will be holding Employee Health Fairs in September and October, 2015.

- Two municipalities are looking into the vending service.
- Several speakers have attended meeting throughout the month.
- Harrison Township implemented a walking challenge at the end of August to run until the end of September. Pedometers were made available to anyone that was interested. They had 100% participation. They have also scheduled a Healthy Cook-off Challenge for the end of September. The winner of the Walking Challenge will be announced there.
- 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.
- Ms. Schiffer stated that she will present a Stress Management workshop with Dr. Sigafos at the Wenonah Train Station on October 6, 2015 from 9am-11am.
- She stated that the September Newsletter has been updated to the website and every member was emailed a copy on September 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)*.

	July	August	YTD
<i>Lost Time</i>	4	1	20
<i>Medical Only</i>	20	12	130
<i>Report Only</i>	8	4	75
<i>Total Intakes</i>	32	17	225
<i>Report Only % of Total</i>	25.0%	23.5%	33.3%
<i>Medical Only/Lost Time Ratio</i>	83:17	92:08	87:13
<i>Average Days to Report</i>	6.8	8.1	4.4

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	2300
<i>Transitional Duty Days Worked</i>	1533
<i>% of Transitional Duty Days Worked</i>	66.7%
<i>Transitional Duty Days Not Accommodated</i>	767
<i>% of Transitional Duty Days Not Accommodated</i>	33.3%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report.

PPO Penetration Rate	July	August
<i>Bill Count</i>	340	277
<i>Original Provider Charges</i>	\$212,942	\$141,309
<i>Re-priced Bill Amount</i>	\$103,520	\$67,078
<i>Savings</i>	\$109,422	\$74,105
<i>% of Savings</i>	51.4%	52.4%
<i>PPO Penetration Rate Bill Count Percentage</i>	95.9%	91.3%
<i>PPO Penetration Rate Provider Charge Percentage</i>	89.4%	87.0%
<i>EPO Penetration Rate Bill Count Percentage</i>	87.5%	80.2%
<i>EPO Penetration Rate Provider Charge Percentage</i>	89.0%	92.7%

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 August 31, 2015.

Investment Interest

Mr. Tontarski reported interest received or accrued for the current month totaled \$23,806.59. This generated an average annual yield of .47%. After including an unrealized net loss of \$11,630.00 in the asset portfolio, the yield is adjusted to .24% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$13,050.00 as it relates to market value of \$10,503,850.00 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of three (3) 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.

	Period	YTD
Subrogation Receipts	\$90,695.36	\$148,850.17
Overpayment Reimbursements	\$2,430.50	
FY 2015 Premium Assessment Receipts	\$6,179,640.00	

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

Woodbury City \$15,052.00

Pittsgrove Township \$13,438.00

Stow Creek Township \$338.00

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 \$811,959.74. The claims detail for the 521 checks is as follows:

Direct Loss Payments	\$673,546.46
Claim Expenses	\$15,136.40
Legal Defense Costs	\$123,276.88

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period, the Fund's "Cash Position" changed from an opening balance of \$28,048,593.04 to a closing balance of \$32,095,871.21 showing an increase in the Fund of \$4,047,278.17.

Loss Run Payment Register

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

Motion by Mr. Law, seconded by Mr. Campbell, to approve the Loss Run Payment Register as presented.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

BILL LIST – Ratification of August, 2015 Bill List

Mr. Tontarski presented the *August 2015 Bill List* for the members' consideration in the amount of **\$153,379.76**.

Chair Slusser entertained a motion to ratify the *August 2015 Bill List* in the amount of **\$153,379.76**.

Motion by Mr. Law, seconded by Mr. Campbell, to ratify the *August 2015 Bill List* in the amount of **\$153,379.76**.

ROLL CALL	Yeas:	Doris Hall, Logan Twp Bill Slusser, <i>Chair</i> , Oldmans Twp Mike Razzo, Pitman Mayor Brad Campbell, <i>Secretary</i> , Shiloh Karen Sweeney, Wenonah Boro Bill Bittner, Westville Boro Bob Law, Woodbury City
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

BILL LIST – Approval of September, 2015

Mr. Tontarski presented the *September 2015 Bill List* for the members' consideration in the amount of **\$134,723.04**.

Chair Slusser entertained a motion to approve the *September 2015 Bill List* in the amount of **\$134,723.04**.

Motion by Mr. Law, seconded by Mr. Campbell, to approve the *September 2015 Bill List* in the amount of **\$134,723.04**.

ROLL CALL	Yeas:	Doris Hall, Logan Twp Bill Slusser, <i>Chair</i> , Oldmans Twp Mike Razzo, Pitman Mayor Brad Campbell, <i>Secretary</i> , Shiloh Karen Sweeney, Wenonah Boro Bill Bittner, Westville Boro Bob Law, Woodbury City
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

FINANCE COMMITTEE – August 12, 2015 and September 21, 2015

Mr. Law stated that a copy of the August 12, 2015 Finance meeting minutes were included in the agenda packet and a copy of the September 21, 2015 meeting minutes were distributed to the members at the meeting. He highlighted the following items:

Interfund Transfers – He stated that a recommendation for an interfund transfer of \$150,000 in the 2012 Fund Year from the Deductible line to the Automobile line be done and a resolution is being presented for adoption at the meeting.

Service Provider Comparison and 2016 Fee Request Letters – He stated that the Committee reviewed a report that showed the fee history of each Fund Professional from 2011 up to and including their fee requests for 2016. He noted that the Committee approved all the fee increase requests and they are included in the agenda packet for review.

Update on Results of RFQs – He stated that there was only one (1) response received in regard to the Safety Director and RTK Coordinator RFQ. He stated that it was from J.A. Montgomery who is the current vendor.

MEL Rate Table – He stated that the Executive Director’s office was notified by the Excess property insurer, Zurich, was seeking a 30% increase in the excess property rate. The Fund Underwriters have been negotiating with Zurich to reduce their request. One change under consideration is for the JIFs to increase their property SIR to at least \$75,000 from the existing \$50,000. He stated that is a likelihood and that it is not included in the draft budgets that were presented. The final numbers are expected shortly.

2016 EPL/POL Draft Premium – He stated that XL, the current EPL/POL carrier has requested a 15% increase statewide for 2016 with no multiple year contract being offered. He noted that several of the key personnel at XL, who understand the MEL Program and helped place this coverage with XL in 2011, left XL and went to QBE Insurance, which is a similar company. He stated that QBE Insurance is interested in writing the MEL EPL/POL coverage and offered a 5% increase for 2016 and 5% for 2017. He noted that XL was purchased by another company who is no longer interested in writing pool policies for this line of coverage.

Resolution 2015-28 - Authorizing Refund of Closed Year Accounts (1999-2011) Surplus

Chair Slusser entertained a motion to authorize the Refund of Closed Year Accounts (1999-2011) Surplus.

Motion by Mr. Law, seconded by Mr. Campbell, to authorize the Refund of Closed Year Accounts (1999-2011) Surplus.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2015-29 - Authorizing Interfund Transfer of \$150,000 from the 2012 Deductible line to the 2012 Auto Liability line

Chair Slusser entertained a motion to authorize the Interfund Transfer of \$150,000 from the 2012 Deductible line to the 2012 Auto Liability line.

Motion by Mr. Law, seconded by Mr. Campbell, to authorize the Interfund Transfer of \$150,000 from the 2012 Deductible line and 2012 Auto Liability line.

ROLL CALL	Yeas:	Doris Hall, Logan Twp Bill Slusser, <i>Chair</i> , Oldmans Twp Mike Razze, Pitman Mayor Brad Campbell, <i>Secretary</i> , Shiloh Karen Sweeney, Wenonah Boro Bill Bittner, Westville Boro Bob Law, Woodbury City
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

SAFETY COMMITTEE – September 10, 2015

Ms. Abdill stated that a copy of the meeting minutes were distributed to the members for review at the meeting. She highlighted the following item:

Proposed Revisions to 2016 Safety Program Format – She stated that the Safety and Claims Coordinators Roundtable will be held in February and the Safety Breakfast will be held in April. The dates will be set shortly.

MEL/RCF/E-JIF REPORTS

Mr. Law stated that the MEL met on September 2, 2015, a copy of the meeting minutes were included in the agenda packet. He highlighted the following items:

2016 Budget – He stated that preliminary 2016 Budget was reviewed and reflects an overall decrease of 4%, when applying the 2015 exposures and limits against the 2016 rate table. The MEL Budget is based on the acceptance of a retrospective rating program. The MEL will bill member JIFs a deposit assessment based on 85% of their expected claims fund assessments. Only JIFs with claims that exceed that amount will be assessed a balance. Balances will be capped at 100%, 115% or 125% of the expected claims fund determined

by the JIF claims experience. This allows for local JIFs to take responsibility in their claims experience and allows for more equitable distribution of the MEL assessments.

Resolution 2015-30 - Authorizing the Renewal of Membership in the Municipal Excess Liability Joint Insurance Fund

Chair Slusser entertained a motion to authorize the renewal of membership in the Municipal Excess Liability Joint Insurance Fund.

Motion by Mr. Law, seconded by Mr. Campbell, to authorize the renewal of membership in the Municipal Excess Liability Joint Insurance Fund.

ROLL CALL	Yeas:	Doris Hall, Logan Twp Bill Slusser, <i>Chair</i> , Oldmans Twp Mike Razzo, Pitman Mayor Brad Campbell, <i>Secretary</i> , Shiloh Karen Sweeney, Wenonah Boro Bill Bittner, Westville Boro Bob Law, Woodbury City
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

Resolution 2015-31 - Authorizing the Renewal of Membership in the Municipal Excess Liability Residual Claims Fund.

Chair Slusser entertained a motion to authorize the renewal of membership in the Municipal Excess Liability Residual Claims Fund.

Motion by Mr. Law, seconded by Mr. Campbell, to authorize the renewal of membership in the Municipal Excess Liability Residual Claims Fund.

ROLL CALL	Yeas:	Doris Hall, Logan Twp Bill Slusser, <i>Chair</i> , Oldmans Twp Mike Razzo, Pitman Mayor Brad Campbell, <i>Secretary</i> , Shiloh Karen Sweeney, Wenonah Boro Bill Bittner, Westville Boro Bob Law, Woodbury City
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

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, October 26, 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. Razze, seconded by Mr. Campbell, 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. Razze, seconded by Mr. Campbell, 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 September 28, 2015.

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto</i>
<i>Z11699</i>	<i>X22590</i>	<i>Z23130</i>	<i>X97118</i>
<i>Z21254</i>		<i>Z15282</i>	
<i>Z21255</i>		<i>Z11912</i>	
<i>Z22663</i>			
<i>Z15161</i>			
<i>X35919</i>			
<i>E72672</i>			
<i>X62961</i>			

Abstain: None

All in favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

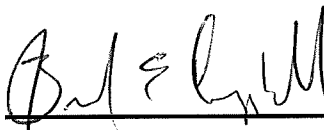
There being no further business, Chair Slusser entertained a *Motion to Adjourn* the September 28, 2015 Executive Committee Meeting.

Motion by Mr. Law, seconded by Mr. Campbell, to adjourn the September 28, 2015 Meeting of the TRICO JIF.

The meeting was adjourned at 5:56 PM.



Brenda Smith, Recording Secretary for



BRAD CAMPBELL, FUND SECRETARY