

AGENDA PACKET



Monday, October 24, 2016 at 5:00 PM

**Gloucester County Library
389 Wolfert Station Rd
Mullica Hill, NJ**

WWW.TRICOJIF.ORG

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND (TRICOJIF)**

**Gloucester County Library
389 Wolfert Station Rd
Mullica Hill, NJ
October 24, 2016 – 5:00 PM**

AGENDA

- I. Meeting called to order by Chairman
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the *South Jersey News*, Woodbury, New Jersey 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 TRICOJIF; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the TRICOJIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (if necessary) – **Motion – All in Favor**
- V. Approval of Minutes
 - A. Motion to adopt the **September 26, 2016** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-5
 - B. Motion to adopt the **September 26, 2016** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 6-20
 - C. Motion to adopt the **September 26, 2016** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**
- VI. Executive Claims Committee Meeting Report – October 24, 2016.....Verbal
- VII. Executive Director’s Report.....Pages 21- 54
 - A. Lost Time Accident Frequency Reports.....Pages 24-25
 - B. Certificates of Insurance.....Pages 26-30
 - C. 2015 Safety Incentive Program Awards Page 31
 - D. 2016 Optional Safety Budget..... Page 32
 - E. 2016 Wellness Incentive.....Page 33
 - F. EPL Hotline – Authorized Contact List. Page 34
 - G. EPL Attorney Hotline Allowance Page 35
 - H. Employment Practices Liability CompliancePages 36-37
 - I. Financial Fast Track Page 38
 - J. Regulatory Filing ChecklistsPages 39-40
 - K. Skateboard Park Approval Status Page 41
 - L. Capehart & Scatchard Updates.....Pages 42-49
 - M. Statutory Bond Status Page 50
 - N. Elected Officials – Save the Dates.....Page 51
 - O. Pfeiffer Power Seminars
 - P. Quarterly Attendance.....Pages 52-54
 - Q. New Member Activity

VIII.	Solicitor's Report	
IX.	Safety Director's Report	
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XI.	Wellness Director Report	
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	1. Resolution authorizing the creation of the MEL Retrospective Account - Motion – Roll Call	Pages 164-165
	2. Resolution authorizing the Fund Chair and Fund Secretary to execute a contract with Investors Bank for banking services and Wilmington Trust for Asset Management services and authorizing the Fund Treasurer to open an account with M & T Bank – Motion – Roll Call	Pages 166-167
	C. Strategic Planning Committee Meeting – October 20, 2016.....	Verbal
XV.	MEL/E-JIF/RCF Reports	
	A. MEL Report – October 19, 2016.....	Handout
	B. RCF Report – October 19, 2016.....	Handout
	C. EJIF Report – October 19, 2016.....	Handout
XVI.	Miscellaneous Business	

**The Next Meeting will be held on November 28, 2016 at 5:00 PM,
Gloucester County Library, 389 Wolfert Station Rd, Mullica Hill, NJ**

XVII. Public Comment

- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
- B. Motion to Close Meeting to Public Comment – **Motion – All in Favor**

XVIII. **Closed Session** – Resolution 2016 _____ A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations -**Motion - All in Favor**

- A. Special Executive Committee Meeting Report
 - 1. Report on Claims over \$10,000 (PARs) reviewed
- B. Professionals' Reports
 - 1. Claims Administrator's Report
 - 2. Executive Director's Report
 - 3. Safety Director's Report
 - 4. Solicitor's Report
- C. Reopen Public Portion of Meeting – **Motion – All in Favor**

XIX. Approval of Claims Payments - **Motion – Roll Call**

XX. Authorization to Abandon Subrogation (if necessary) - **Motion – Roll Call**

XXI. Motion to Adjourn Meeting **Motion – All in Favor**

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

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

September 26, 2016 – 3:30 PM

EXECUTIVE CLAIMS MEETING MINUTES

The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Gloucester County Library, 389 Wolfert Road, Mullica Hill, New Jersey on Monday, September 26, 2016 at 3:30 PM, prevailing time. Chair Slusser, **Oldmans Twp**, presiding. The meeting was called to order at 3:38 PM.

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*, of Woodbury 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.

Those in attendance were:

Doris Hall, **Logan Twp**
William Slusser, **Oldmans Twp**
Bob Dickenson, **Vineland**
Bill Bittner, **Westville Borough**
Bob Law, **Woodbury**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJGRMS*
Paul Forlenza, Deputy Executive Director, *AJGRMS*
David DeWeese, *The DeWeese Law Firm, P.C.*
Tim Sheehan, **J.A. Montgomery**
Chris Roselli, *Qual-Lynx*
Karen Beatty, *Qual-Care*
Debby Schiffer, *Wellness Director*

CLOSED SESSION PORTION OF MEETING

Chair Slusser entertained a motion to move to Executive Session to review the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on September 26, 2016 at 5:00 PM.

Motion by Ms. Hall, seconded by Mr. Bittner, to move to Executive Closed Session. All in favor. Motion carried.

REOPEN PUBLIC PORTION OF THE MEETING

Chair Slusser entertained a motion to reopen the public portion of the meeting.

Motion by Ms. Hall, seconded by Mr. Bittner, to reopen the public portion of the meeting. All in favor. Motion carried.

RECOMMENDATION OF APPROVAL OF CLAIMS PAYMENTS

The Executive Claims Committee recommends approval of the PARs at the Executive Committee Meeting as presented in their entirety during the Closed Session portion of the *Executive Claims Meeting*.

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.

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

SOLICITOR'S REPORT FOR OPEN SESSION:

Closed Cases

Mr. DeWeese noted that there were two (2) cases closed in the month of September, 2016:

<i>Jackson vs. Vineland</i>	<i>Matter was resolved with a payment to the Plaintiff in the amount of \$50,000.00; with the City contributing \$1,500.00 and the Property Owner contributing \$48,500.00.</i>
<i>Meglino vs. Township of Washington</i>	<i>Matter was settled for a payment to the Plaintiff in the amount of \$15,000.00. A Stipulation of Dismissal was filed as to the Washington Twp Junior Wrestling Association and the individual named Defendants.</i>

Bona Fide Offers – First Half of 2016

Mr. DeWeese stated the Fund has a cumulative savings of \$7,271.07 collected from January 1, 2016 to June 30, 2016.

Conflict Letters

Mr. DeWeese stated that he was asked to give his opinion regarding a conflict issue on two (2) claims; *Connolly vs. Township of Washington* and *Stewart vs. Borough of Penns Grove* and Qual Lynx and on both issues his opinion was that Qual-Lynx should be permitted to continue to handle the claims. Copies of his letters were included in the agenda packet.

MANAGED 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(New Claims)</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.

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

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%

QUAL-LYNX REPORT

Lessons Learned from Losses – September

Mr. Roselli stated that he would present the *Lessons Learned* report for September, 2016 at the Executive Committee meeting.

Adjuster File Counts

Mr. Roselli reported that the Adjuster File Count report for the month of August, 2016 was included in the agenda packet.

MISCELLANEOUS BUSINESS

Fund Solicitor/Subrogation Attorney RFQ Response Scoring

Mr. Forlenza stated that the responses to the RFQs were emailed to the Committee members on August 1, 2016; a reminder was sent on September 12, 2016 and he has only received score sheets from Commissioners Sweeney, Slusser and Law. Commissioners Hall and Bittner stated they did not receive them and Mr. Forlenza stated that he would send them out again.

Claims Administrator RFQs – Category Weighing

Mr. Forlenza stated that his office received the responses to the Claims Administrator RFQs. Mr. Forlenza stated that a meeting will be scheduled between members of the ACM JIF, BURLCO JIF and TRICO JIF to review the responses. He stated at this point, the committee needs to determine the weighing of each category before responses are opened and reviewed.

After much discussion, the consensus of the Committee regarding the weighing of each category was as follows:

Claims Administrator:

Category 1	5 points
Category 2	25 points
Category 3	5 points
Category 4	25 points
Category 5	25 points
Category 6	10 points
Category 7	5 points

Managed Care RFQ – Scoring of Responses

Mr. Forlenza stated that a meeting is scheduled for October 7, 2016 @ 9:00AM to score the responses for the Managed Care RFQs.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, October 24, 2016 at 3:30 PM** at the **Gloucester County Library, Mullica Hill, New Jersey.**

MOTION TO ADJOURN

Chair Slusser adjourned the Executive Claims meeting.

The meeting was adjourned at 4:45 PM.

Brenda Smith, Recording Secretary for

WILLIAM SLUSSER, CHAIR

**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 or 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	

FY 2016 Premium Assessments	\$6,035,177.50	
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A.E.L.C.F. Member Participant Balances:

Woodbury City	\$20,094.00
Pittsgrove Township	\$30,856.00
Stow Creek Township	\$751.00

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 \$783,434.53. The claims detail for the 486 checks is as follows:

Direct Loss Payments	\$698,918.35
Claim Expenses	\$21,254.91
Legal Defense Costs	\$63,261.27

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period, the Fund’s “Cash Position” changed from an opening balance of \$28,583,621.23 to a closing balance of \$32,428,535.30 showing an increase in the Fund of \$3,844,914.06.

Loss Run Payment Register

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

Motion by Mr. Law, seconded by Ms. Hall, to approve the July and August Loss Run Payment Register as presented.

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 – 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>	

Z39556	Z43222	
Z40983		
Z20819		
Z15894		

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

Chair Slusser entertained a motion to approve the PARs as presented in their entirety during the Executive Claims Review Committee Meeting.

Motion by Mr. Law, seconded by Ms. Hall, to Approve Payment Authority on the Claims as presented during the Executive Claims Committee Meeting.

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.

APPROVE ABANDONING SUBROGATION

There were two (2) claim(s) presented for abandoning subrogation.

Z20819 - \$845.84

Z15894 - \$541.32

Motion by Mr. Law, seconded by Ms. Hall, to Approve Abandoning Subrogation as presented during the Executive Claims Committee Meeting.

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.

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



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: October 24, 2016
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report (pgs. 24-25)

The August 2016 Lost Time Accident Frequency Summary and the Statewide Recap for August 2016 are attached for your review.

B. Certificates of Insurance (pgs. 26-30)

Summaries of the Certificates of Insurance issued through September 2016 are attached for your review.

C. 2015 Safety Incentive Program (pg. 31)

A letter from our office describing how to collect your 2015 Safety Incentive Awards money was e-mailed on or about February 9, 2016. On October 6, 2016 reminder letters showing any available balances were emailed out to all Fund Commissioners, Safety Coordinators and RMC's. A report detailing the available balances for each member is attached for your review. **Please note that the deadline to claim or encumber these funds is November 1, 2016. All encumbered funds had to be claimed by February 1, 2017.**

D. 2016 Optional Safety Budget (pg. 32)

A letter from our office describing how to collect your 2016 Optional Safety Budget allowance was e-mailed on or about February 2, 2016. On October 6, 2016 reminder letters showing any available balances were emailed out to all Fund Commissioners, Safety Coordinators and RMC's. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2016 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 1, 2016. All encumbered funds have to be claimed by February 1, 2017.**

E. 2016 Wellness Incentive (pg. 33)

A report detailing the available balance for each member for the 2016 Wellness Incentive Program is attached for your review. Instructions on claiming these funds were e-mailed to all members on or about January 20, 2016. On October 6, 2016 reminder letters showing any available balances were emailed out to all Fund Commissioners, Safety Coordinators and RMC's. If you have any questions on how to utilize your 2016 Wellness Incentive Program funding, please contact Debby Schiffer, Wellness Director, or our office. **Please note that the deadline for claiming or encumbering these funds is November 1, 2016. All encumbered funds must be claimed by February 1, 2017.**

F. EPL Helpline – Authorized Contact List (pg. 34)

With the placement of the member's EPL/POL coverage in the commercial insurance market, the insurance company QBE has implemented an EPL Helpline for the member's use. Those authorized to access this service must be appointed by Resolution of the Governing Body. **Please note that Municipal Solicitors can not be appointed as Helpline Contacts.** There is no restriction on the number of calls or amount of time that members can contact this service.

Members can appoint two representatives to use this service. Enclosed, please find the most recent list of authorized contacts for the EPL Helpline. These are the only representatives authorized to access this service. All members are asked to review this list and respond to the e-mail request as soon as possible. Please contact the Executive Director's Office with any questions.

G. EPL Allowance (pg. 35)

The JIF has provided each member with \$540 of funding that can be used by each member for employment practices related expenses. These expenses include employment related training that the member would like to arrange for its personnel. Additional employee training can be effective mechanisms for members looking to manage their employment liability risks. If you need additional information regarding this program, please contact our office.

H. Employment Practices Liability Compliance (pgs. 36-37)

A compliance status report regarding the Employment Practices Liability Coverage is attached for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly. Also attached this month is the compliance status report 2017/2018.

I. Financial Fast Track (pg. 38)

The Financial Fast Track Report as of August 31, 2016 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of August 31, 2016 was \$19,804,054.

J. Regulatory Filing Checklists (pgs. 39-40)

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items outlined.

K. Skateboard Park Approval Status (pg. 41)

Enclosed, please find a spreadsheet depicting 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 **2016-09**, which must be followed by all members who wish to construct a skateboard park and have the TRICO JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

L. Capehart & Scatchard Updates (pgs. 42-49)

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA and FMLA issues. Copies of his latest updates are included for your information.

M. Statutory Bond Status (pgs. 50)

Attached for your review is the latest listing of Statutory Bonds issued by the MEL for JIF members. This list should be reviewed for accuracy. Any questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA. Cate can be reached at 201-518-7031.

N. Elected Officials – Save the Dates (pg. 51)

Again, this year, 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/RSVP's 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

O. Pfeiffer Power Seminars

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/RSVP's for the sessions were emailed out to all Clerks, Fund Commissioners and RMC's on September 26, 2016. 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

Sign-in sheets will be posted to the JIF websites for all three days.

O. Quarterly Attendance (pgs. 52-54)

A Report detailing attendance records through the third quarter of the 2016 Fund Year is attached for your review.

P. New Member Activity

There is no new member activity at this time.

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2015 Safety Incentive Program Awards**

Member Municipality	Opening Balance	Jan 2016	Feb 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	Sept. 2016	October 2016	Nov. 2016	Dec. 2016	Paid 2017	Total Expenses	Ending Balance	Encum. Funds
Alloway	1,755.00														0.00	1,755.00	
Carneys Point	2,925.00				2,925.00										2,925.00	0.00	
Clayton	2,925.00				2,925.00										2,925.00	0.00	
Deptford	4,225.00					4,225.00									4,225.00	0.00	
East Greenwich	2,925.00			2,925.00											2,925.00	0.00	
Elk	2,275.00					309.99									309.99	1,965.01	
Elsinboro	1,755.00			1,755.00											1,755.00	0.00	
Fairfield	2,275.00														0.00	2,275.00	10/7/16
Franklin	3,575.00			3,575.00											3,575.00	0.00	
Glassboro	4,225.00														0.00	4,225.00	
Greenwich	2,925.00			2,925.00											2,925.00	0.00	
Harrison	2,925.00			2,925.00											2,925.00	0.00	
Logan	2,925.00														0.00	2,925.00	
Lower Alloways Creek	2,925.00														0.00	2,925.00	
Mannington	1,755.00			1,755.00											1,755.00	0.00	
Mantua	3,575.00				3,575.00										3,575.00	0.00	
Monroe	4,225.00				4,225.00										4,225.00	0.00	
Oldmans	1,755.00				1,755.00										1,755.00	0.00	
Paulsboro	2,925.00				2,925.00										2,925.00	0.00	
Penns Grove	3,575.00				3,575.00										3,575.00	0.00	
Pennsville	3,575.00			3,575.00											3,575.00	0.00	
Pilesgrove	1,755.00										252.28				252.28	1,502.72	
Pitman	3,575.00														0.00	3,575.00	
Quinton Twp.	1,755.00			1,755.00											1,755.00	0.00	
Shiloh	1,755.00					1,755.00									1,755.00	0.00	
South Harrison	1,755.00			1,755.00											1,755.00	0.00	
Swedesboro	2,275.00				2,275.00										2,275.00	0.00	
Upper Pittsgrove	1,755.00			1,755.00											1,755.00	0.00	
Vineland	4,225.00														0.00	4,225.00	
Washington	4,225.00				4,225.00										4,225.00	0.00	
Wenonah	2,275.00			2,275.00											2,275.00	0.00	
Westville	2,925.00				2,925.00										2,925.00	0.00	
Woodbury	3,575.00			3,575.00											3,575.00	0.00	
Woodbury Hghts.	2,925.00			2,925.00											2,925.00	0.00	
Woodstown	2,275.00														0.00	2,275.00	
Woolwich	2,925.00										2,925.00				2,925.00	0.00	
Total By Line	101,920.00	0.00	0.00	33,475.00	31,330.00	6,289.99	0.00	0.00	0.00	0.00	3,177.28	0.00	0.00	0.00	74,272.27	27,647.73	42,650.00

Must be claimed by November 3, 2016. All Encumbered Funds must be claimed by February 1, 2017

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2016 Optional Safety Budget**

Member Municipality	Opening Balance	Jan 2016	Feb 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	Sept. 2016	Oct. 2016	Nov. 2016	Dec. 2016	Paid 2017	Total YTD Expenses	Ending Balance	Encum. Funds
Alloway	750.00														0.00	750.00	
Carney's Point	2,500.00														0.00	2,500.00	
Clayton	2,500.00														0.00	2,500.00	
Deptford	4,500.00														0.00	4,500.00	
East Greenwich	2,500.00										2,500.00				2,500.00	0.00	
Elk Township	1,500.00							712.28							712.28	787.72	
Elsinboro	750.00														0.00	750.00	
Fairfield	1,500.00										1,485.10				1,485.10	14.90	10/07/16
Franklin	3,500.00									3,182.48	317.52				3,500.00	0.00	
Glassboro	4,500.00										2,825.32				2,825.32	1,674.68	
Greenwich	3,500.00														0.00	3,500.00	
Harrison	2,500.00														0.00	2,500.00	
Logan	2,500.00														0.00	2,500.00	
Lowers Alloways Creek	2,500.00				357.18						1,240.87				1,598.05	901.95	
Mannington	750.00														0.00	750.00	
Mantua	3,500.00														0.00	3,500.00	10/11/16
Monroe	4,500.00														0.00	4,500.00	
Oldmans	750.00														0.00	750.00	10/17/16
Paulsboro	3,500.00														0.00	3,500.00	
Penns Grove	3,500.00										2,192.77				2,192.77	1,307.23	
Pennsville	3,500.00									3,500.00					3,500.00	0.00	
Pilesgrove	750.00										750.00				750.00	0.00	
Pitman	3,500.00														0.00	3,500.00	
Quinton	750.00														0.00	750.00	10/11/16
Shiloh	750.00														0.00	750.00	
South Harrison	750.00														0.00	750.00	
Swedesboro	1,500.00														0.00	1,500.00	
Upper Pittsgrove	750.00			444.45			111.53				194.02				750.00	0.00	
Vineland City	2,500.00														0.00	2,500.00	
Washington Township	4,500.00														0.00	4,500.00	
Wenonah	1,500.00										1,500.00				1,500.00	0.00	
Westville	2,500.00														0.00	2,500.00	
Woodbury City	3,500.00														0.00	3,500.00	
Woodbury Heights	2,500.00									2,500.00					2,500.00	0.00	
Woodstown	1,500.00														0.00	1,500.00	
Woolwich	1,500.00										912.53				912.53	587.47	
Total By Line	\$84,250.00	\$0.00	\$0.00	\$444.45	\$357.18	\$0.00	\$111.53	\$712.28	\$0.00	\$9,182.48	\$13,918.13	\$0.00	\$0.00	\$0.00	\$24,726.05	\$59,523.95	

Must be encumbered by November 1, 2016 and claimed by February 1, 2017

TRICOJIF

Updated as of 10/17/2016

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2016 Wellness Incentive Program**

Member Municipality	Opening Balance	Jan 2016	Feb 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	Sept. 2016	Oct. 2016	Nov. 2016	Dec. 2016	Paid 2017	Total YTD Expenses	Ending Balance	Encum. Funds
Alloway	500.00														0.00	500.00	
Carney's Point	1,000.00				75.44	293.47	200.00								568.91	431.09	
Clayton	1,000.00														0.00	1,000.00	
Deptford	1,500.00														0.00	1,500.00	
East Greenwich	1,000.00										1,000.00				1,000.00	0.00	
Elk Township	750.00														0.00	750.00	
Elsinboro	500.00														0.00	500.00	
Fairfield	750.00														0.00	750.00	10/07/16
Franklin	1,250.00				269.31	420.00					260.27				949.58	300.42	
Glassboro	1,500.00														0.00	1,500.00	
Greenwich	1,000.00														0.00	1,000.00	
Harrison	1,000.00														0.00	1,000.00	
Logan	1,000.00														0.00	1,000.00	
Lowers Alloways Creek	1,000.00				30.00										30.00	970.00	
Mannington	500.00								208.79						208.79	291.21	
Mantua	1,250.00														0.00	1,250.00	10/11/16
Monroe	1,500.00														0.00	1,500.00	
Oldmans	500.00														0.00	500.00	10/17/16
Paulsboro	1,000.00														0.00	1,000.00	
Penns Grove	1,250.00														0.00	1,250.00	
Pennsville	1,250.00														0.00	1,250.00	
Pilesgrove	500.00						495.00								495.00	5.00	
Pitman	1,250.00														0.00	1,250.00	
Quinton	500.00										236.00				236.00	264.00	10/11/16
Shiloh	500.00														0.00	500.00	
South Harrison	500.00														0.00	500.00	
Swedesboro	750.00														0.00	750.00	
Upper Pittsgrove	500.00														0.00	500.00	10/03/16
Vineland City	1,500.00														0.00	1,500.00	
Washington Township	1,500.00														0.00	1,500.00	
Wenonah	750.00										741.44				741.44	8.56	
Westville	1,000.00														0.00	1,000.00	
Woodbury City	1,250.00														0.00	1,250.00	
Woodbury Heights	1,000.00														0.00	1,000.00	
Woodstown	750.00														0.00	750.00	
Woolwich	1,000.00										1,000.00				1,000.00	0.00	
Total By Line	\$34,250.00	\$0.00	\$0.00	\$0.00	\$374.75	\$713.47	\$695.00	\$0.00	\$208.79	\$0.00	\$3,237.71	\$0.00	\$0.00	\$0.00	\$5,229.72	\$29,020.28	

Must be claimed or encumbered by November 1, 2016 and claimed by February 1, 2017

TRICOJIF

Updated as of 10/17/2016

**Attention: Fund Commissioners &
Municipal Clerks**

Please share this information with your Elected Officials



**SAVE THE
DATE**

Elected Officials Liability Seminar

Wednesday, December 7, 2016 – Merighi’s Savoy Inn, Vineland

Tuesday, January 31, 2017 – Nicolosi’s Caterers, West Deptford

Thursday, February 16, 2017 – Merighi’s Savoy Inn, Vineland

Wednesday, March 29, 2017 – O’Connor’s, Eastampton

Registration 5:30 PM

Dinner 6:00 PM

**This is an opportunity to qualify for the \$250 credit
per Elected Official towards your municipality’s
2017 MEL Assessment.**

2016 TRICO JIF Fund Commissioner Attendance

Municipality	County	Last	First	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	# Attended	# Meetings	% Attend
(Meeting Occurred)				Y	Y	Y	Y	Y	Y	Y		Y					8	
Alloway	Salem	Reilly	Beth	X	P	X	X	X	X	P		X				2	8	25%
Carneys Point	Salem	Brown	Ken	P	P	P	P	P	P	P		P				8	8	100%
Clayton	Gloucester	Miller	Sue	P	P	P	P	P	P	P		P				8	8	100%
Deptford	Gloucester	Banks	Donald	P	P	P	P	P	P	P		P				8	8	100%
East Greenwich	Gloucester	McCaffrey	Stephanie	P	P	X	P	P	P	P		P				7	8	88%
Elk	Gloucester	King-Sammons	Carolyn	P	X	P	P	P	P	P		X				5	8	63%
Elsinboro Twp.	Salem	Hogate	Doug	P	P	P	P	P	P	P		P				8	8	100%
Fairfield	Cumberland	Dunn	Nate	X	P	P	X	X	X	P		P				4	8	50%
Franklin	Gloucester	Freijomil	Barbara	P	P	X	X	P	P	P		P				6	8	75%
Glassboro	Gloucester	Foure	Debra	X	P	P	P	P	P	P		X				6	8	75%
Greenwich	Gloucester	Rink	Harry	P	X	P	P	P	P	X		P				6	8	75%
Harrison	Gloucester	Gravinese	Mark	P	P	P	P	P	P	P		P				8	8	100%
Logan	Gloucester	Hall	Doris	X	X	P	P	X	P	X		P				4	8	50%
Lower Alloways Creek	Salem	Clour	Kevin	P	P	P	P	P	P	P		P				8	8	100%
Mannington	Salem	Spina	Dante A.	P	X	P	P	X	X	P		P				5	8	63%
Mantua	Gloucester	Bileci	Jennica	X	P	X	X	P	P	P		P				5	8	63%
Monroe	Gloucester	Heydel	Kevin	P	P	X	X	P	P	P		P				6	8	75%
Oldmans	Salem	Slusser	William	P	P	P	P	P	P	X		P				7	8	88%
Paulsboro	Gloucester	Boyer	Lorraine	X	X	P	P	X	X	P		P				4	8	50%
Penns Grove	Salem	Washington	John	P	P	P	P	P	P	P		P				8	8	100%
Pennsville	Salem	Raine	Richard G.	P	X	P	P	X	X	X		P				4	8	50%
Pilesgrove	Salem	Abdill	Maureen	P	P	P	P	P	P	P		P				8	8	100%
Pitman	Gloucester	Razze	Michael	P	X	P	P	P	P	P		X				6	8	75%
Quinton	Salem	Sperry	Marjorie	P	P	P	P	P	P	X		P				7	8	88%
Shiloh	Cumberland	Campbell	Brad	P	P	P	P	P	X	P		P				7	8	88%
South Harrison	Gloucester	Diaz	Robert	P	P	P	P	P	P	P		P				8	8	100%
Swedesboro	Gloucester	Bagby	Carl	P	X	P	P	P	P	P		P				7	8	88%
Upper Pittsgrove	Salem	Zeck, Sr.	David	X	P	P	P	P	P	X		P				6	8	75%
Vineland	Cumberland	Dickenson	Bob	P	P	P	X	X	X	X		P				4	8	50%
Washington Twp.	Gloucester	D'Auria	Jim	P	P	P	P	P	P	P		P				8	8	100%
Wenonah	Gloucester	Sweeney	Karen	P	P	P	P	P	P	X		X				6	8	75%
Westville	Gloucester	Bittner	William	P	P	P	X	P	P	P		P				7	8	88%
Woodbury, City of	Gloucester	Law	Robert	P	P	P	P	P	P	P		P				8	8	100%
Woodbury Heights	Gloucester	Yerka	Robert	P	P	P	P	P	P	P		P				8	8	100%
Woodstown	Salem	Hall	John	P	P	P	P	P	P	P		P				8	8	100%
Woolwich	Gloucester	DiBella	Jane	X	P	P	P	P	P	P		P				7	8	88%
36				28	28	31	29	29	29	27		27	0	0	0		8	81%
				76%	76%	84%	78%	78%	78%	73%		73%	0%	0%	0%			

No. Municipalities ↑

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10/14/2016






No representation for this municipality
 Alt. Fund Commissioner in attendance
 Representative in attendance

2016 TRICO JIF Alternate Fund Commissioner Attendance

Municipality	County	Last	First	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	# Attended
Alloway	Salem	McKelvey	Ed	X		X	X	X	X			X				0
Carneys Point	Salem	Pelura	Wayne	X												0
Clayton	Gloucester	Vondran	Darlene	X												0
Deptford	Gloucester	Zawadski	Dina	X												0
East Greenwich	Gloucester	Rossett	Anthony	X		X										0
Elk	Gloucester	Pine	Debbie		X					P		X				1
Elsinboro Twp.	Salem	Elk	John J.	X												0
Fairfield	Cumberland	Davis	Darryl	X			X	X	X							0
Franklin	Gloucester	Tyciak	Deanne			P	X	X								1
Glassboro	Gloucester	Paccione	Karyn	X								P				1
Greenwich	Gloucester	Giovannitti	Vincent		P				X							1
Harrison	Gloucester	Chambers	Dennis	X					X							0
Logan	Gloucester	Jackson	Bernadine	X					X							0
Lower Alloways Creek	Salem	Campbell, Sr.	Ronald	X					X							0
Mannington	Salem	Mitchell	Esther	X					X							0
Mantua	Gloucester	LeVine	Pamela	P		X	P									2
Monroe	Gloucester	McLaughlin	Frank	X		X	X									0
Oldmans	Salem	Nipe	Jim	X					X							0
Paulsboro	Gloucester	Giampola	Alfonso	X	X				X							0
Penns Grove	Salem	Burl	Bertha	X					X							0
Pennsville	Salem	McCafferty	Patrick		P			X	X							1
Pilesgrove	Salem	Bonowski	David	X					X							0
Pitman	Gloucester	O'Donnell	Judy		P							P				2
Quinton	Salem	Uzdanovics	Marty	X						P						1
Shiloh	Cumberland	Newkirk	Glenn	X					X							0
South Harrison	Gloucester	Howard	Mary	X												0
Swedesboro	Gloucester	Fromm	Thomas	X	X											0
Upper Pittsgrove	Salem	Gantz	William	X					X							0
Vineland	Cumberland	Sotomayer	Aldis				P	X	P	P						3
Washington Twp.	Gloucester	Riiff	Adele	X												0
Wenonah	Gloucester	Schools	Kathy	X						P		P				2
Westville	Gloucester	Helder	Christine	X			X									0
Woodbury, City of	Gloucester	Theokas	Michael	X												0
Woodbury Heights	Gloucester	Gambale	Richard	X												0
Woodstown	Salem	Hiles	Joe	X												0
Woolwich	Gloucester	Bertino	Anthony	P												1
36		36		2	3	1	2	0	1	4		3	0	0	0	11
				6%	10%	3%	6%	0%	3%	13%		10%	0%	0%	0%	

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-  No representation for this municipality
-  Fund Commissioner in attendance
-  Representative in attendance

2016 TRICO JIF Combined Attendance

Municipality	County	Name	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	# Attended	# Meetings	% Attend
Alloway	Salem	Reilly/McKelvey	-	1	-	-	-	-	1	-	-	-	-	-	2	8	25%
Carneys Point	Salem	Brown/Pelura	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Clayton	Gloucester	Miller/Vondran	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Deptford	Gloucester	Banks/Zawadski	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
East Greenwich	Gloucester	McCaffrey/Rossett	1	1	-	1	1	1	1	-	1	-	-	-	7	8	88%
Elk	Gloucester	King-Sammons/Pine	1	-	1	1	1	1	1	-	-	-	-	-	6	8	75%
Elsinboro	Salem	Hogate/Elk	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Fairfield	Cumberland	Dunn/Davis	-	1	1	-	-	-	1	-	1	-	-	-	4	8	50%
Franklin	Gloucester	Freijomil/Tyciak	1	1	1	-	1	1	1	-	1	-	-	-	7	8	88%
Glassboro	Gloucester	Campisi/Paccione	-	1	1	1	1	1	1	-	1	-	-	-	7	8	88%
Greenwich	Gloucester	Rink/Giovannitti	1	1	1	1	1	1	1	-	1	-	-	-	7	8	88%
Harrison	Gloucester	Gravinese/Chambers	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Logan	Gloucester	Hall/Jackson	-	-	1	1	-	1	-	-	1	-	-	-	4	8	50%
Lower Alloways Creek	Salem	Clour/Campbell	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Mannington	Salem	Spina/Mitchell	1	-	1	1	-	-	1	-	1	-	-	-	5	8	63%
Mantua	Gloucester	Bileci/LeVine	1	1	-	1	1	1	1	-	1	-	-	-	7	8	88%
Monroe	Gloucester	Heydel/McLaughlin	1	1	-	-	1	1	1	-	1	-	-	-	6	8	75%
Oldmans	Salem	Slusser/Nipe	1	1	1	1	1	1	1	-	1	-	-	-	7	8	88%
Paulsboro	Gloucester	Boyer/Giampola	-	-	1	1	-	-	1	-	1	-	-	-	4	8	50%
Penns Grove	Salem	Washington/Burl	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Pennsville	Salem	Raine/McCaffery	1	1	1	1	-	-	-	-	1	-	-	-	5	8	63%
Piles Grove	Salem	Abdill/Bonowski	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Pitman	Gloucester	Razza/O'Donnell	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Quinton	Salem	Sperry/Uzdanovics	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Shiloh	Cumberland	Campbell/Newkirk	1	1	1	1	1	1	-	-	1	-	-	-	7	8	88%
South Harrison	Gloucester	Diaz/Howard	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Swedesboro	Gloucester	Bagby/Fromm	1	-	1	1	1	1	1	-	1	-	-	-	7	8	88%
Upper Pittsgrove	Salem	Zeck/Gantz	-	1	1	1	1	1	1	-	1	-	-	-	6	8	75%
Vineland	Cumberland	Dickenson/Sotomayor	1	1	1	1	1	-	1	1	1	-	-	-	7	8	88%
Washington Twp.	Gloucester	D'Auria/Riiff	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Wenonah	Gloucester	Sweeney/Schools	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Westville	Gloucester	Bittner/Helder	1	1	1	-	1	1	1	-	1	-	-	-	7	8	88%
City of Woodbury	Gloucester	Law/Theokas	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Woodbury Heights	Gloucester	Yerka/Gambale	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Woodstown	Salem	Hall/Hiles	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Woolwich	Gloucester	DiBella/Bertino	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
36			30	31	32	31	29	30	31		34	-	-	-			
			81%	84%	86%	84%	78%	81%	84%		92%	0%	0%	0%			86%

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
SAFETY DIRECTOR'S REPORT**

TO: Municipal Fund Commissioners, Safety Coordinators and Risk Managers
FROM: Timothy Sheehan, Associate Public Sector Director
DATE: September 30, 2016

Service Team:

<p>Timothy Sheehan Associate Public Sector Director tsheehan@jamontgomery.com Office: 856-552-6862 Cell: 609-352-6378</p>	<p>Mailing Address: 231 Main Street P. O. Box 2017, Toms River New Jersey 08754 Toll Free: 877-398-3046</p>	<p>Howard Spencer, Consultant hspencer@jamontgomery.com Office: 856-552-4754 Cell: 856-905-3508</p>
<p>Karen La Sala Executive Assistant klasala@jamontgomery.com Office: 732-660-5006 Fax: 856-830-1496</p>		<p>Robert Garish, Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719</p>

SEPTEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Clayton – Conducted a Loss Control Survey on September 8
- Borough of Paulsboro – Conducted a Loss Control Survey on September 13
- Township of Pennsville – Conducted a Loss Control Survey on September 20
- Borough of Pitman – Conducted a Loss Control Survey on September 26
- Township of Washington – Conducted a Loss Control Survey on September 29
- Supervisor Incident Reports Received – 23

JIF MEETINGS ATTENDED

- Executive Committee/Claims Review – September 26
- Executive Safety – September 22
- Regional Training – Sovereign Citizens, September 28

MEL VIDEO LIBRARY

The following members used the MEL Video Library during September. **Please note the new e-mail address: melvideolibrary@jamontgomery.com and telephone number: 856-552-4900.**

To either view the full video catalog or rent videos, use the above website or NJMEL.org.

<u>Municipality</u>	<u># of Videos</u>
Township of Elk	1
Township of Pilesgrove	3
Borough of Wenonah	4

MEL MEDIA CATALOG

To view the entire updated MEL Media Catalog with 100 new DVD titles go to NJMEL.org, click on the Video button at the top of the page, then choose 'Order Conventional Videos'.

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

Regional training announcements and Bulletins are distributed by e-mail to Fund Commissioners, Safety Coordinators and Risk Consultants. Please access the TRICO JIF (<http://www.tricojif.org/>) to verify Fund Commissioners, Safety Coordinators and Risk Managers contact information is correct. If you find a discrepancy, please let us know. If applicable, a copy or copies of Safety Director's Bulletins are attached.

The following Safety Director Bulletins and alerts were distributed by e-mail during September. If you are not receiving updates or would like to add other names to the distribution list, please let us know.

- Ø TRICO JIF - Safety Director's Bulletin - Office Safety
- Ø TRICO JIF - Safety Director's Bulletin - September is National Preparedness Month
- Ø TRICO JIF - Did You Know? – MSI Training Schedule – October, November, December 2016
- Ø TRICO JIF - MSI Class Notice - Township of Harrison 10/4 & 10/20
- Ø TRICO JIF - Safety Director's Message - Bottled Eyewash Solution Recall
- Ø TRICO JIF - Career Survival for Police Officers - October 7, 2016

UPCOMING EVENTS

- Executive Committee/Claims Review - October 24
- Regional Training – Career Survival for Police Officers – October 7

MSI TRAINING PROGRAMS

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions or you need to add a new Training Administrator, please advise (klasala@jamontgomery.com).

Listed below are upcoming MSI training programs scheduled for October, November and December. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time.

Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

Date	Location	Topic	Time
10/3/16	Township of Egg Harbor #5	CMVO	8:00 - 12:00 pm
10/4/16	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/4/16	Township of Winslow	Shop and Tool Safety	11:15 - 12:15 pm
10/4/16	Township of Harrison	CEVO-Police	8:30 - 12:30 pm
10/5/16	Township of Burlington #3	Back Safety/Material Handling	8:00 - 9:00 am
10/5/16	Township of Burlington #3	Hearing Conservation	9:15 - 10:15 am
10/7/16	City of Wildwood #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/11/16	Township of Washington	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/14/16	Borough of Willingboro #4	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
10/14/16	Borough of Stone Harbor #1	CMVO	8:30 - 12:30 pm
10/17/16	Merchantville-Pennsauken SA #2	DDC-6	8:30 - 3:00 pm w/lunch brk
10/17/16	Monroe Township MUA #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
10/18/16	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/19/16	Evesham Twp. MUA	Heavy Equipment	8:00 - 11:00 am
10/20/16	Township of Harrison	CEVO-Police	8:30 - 12:30 pm
10/20/16	Township of Middle #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/20/16	Borough of Stone Harbor #1	Fall Protection Awareness	1:00 - 3:00 pm
10/21/16	Township of Evesham #4	Leaf Collection Safety	8:30 - 10:30 am
10/21/16	Township of Evesham #4	PPE	10:45 - 12:45 pm
10/21/16	Township of Mantua	Leaf Collection Safety	1:00 - 3:00 pm
10/21/16	Township of Carneys Point #2	PPE	8:30 - 10:30 am
10/21/16	Township of Carneys Point #2	Shop & Tool Safety	10:45 - 11:45 am
10/24/16	Township of Tabernacle #1	Hearing Conservation	8:30 - 9:30 am
10/24/16	Township of Tabernacle #1	BBP	9:45 - 10:45 am
10/24/16	Township of Upper	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/25/16	City of Woodbury	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
10/27/16	Township of Delran	Snow Plow/Snow Removal	8:00 - 10:00 am
10/27/16	Township of Delran	Back Safety/Material Handling	10:15 - 11:15 am
10/28/16	Borough of Stone Harbor #1	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
10/28/16	Borough of Stone Harbor #1	LOTO	10:15 - 12:15 pm
10/28/16	Borough of Stone Harbor #1	Back Safety/Material Handling	1:00 - 2:00 pm
11/1/16	Township of Tabernacle #1	Flagger/Work Zone	8:30 - 12:30 pm
11/4/16	Monroe Township MUA #1	Jetter/Vacuum Safety	8:00 - 10:00 am
11/4/16	Monroe Township MUA #1	Confined Space Awareness	10:15 - 11:15 am
11/4/16	Monroe Township MUA #1	Hearing Conservation	11:30 - 12:30 pm
11/10/16	Borough of Stone Harbor #1	PPE	1:00 - 3:00 pm
11/15/16	Township of Elsinboro	HazMat Awareness w/HazCom GHS- Evening	6:30 - 10:30 pm
11/18/16	Borough of Berlin	Snow Plow/Snow Removal	8:30 - 10:30 am
11/18/16	Township of Middle #3	Jetter/Vacuum Safety	8:30 - 10:30 am
12/12/16	Borough of Glassboro #1	Snow Plow/Snow Removal	12:30 - 2:30 pm
12/16/16	Township of Bordentown	Shop & Tool Safety	11:00 - 12:00 pm
12/16/16	Township of Bordentown	Special Events Management	12:30 - 2:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Advanced Safety Leadership	10 / M	Hearing Conservation	1 / T,G
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Heavy Equipment Safety	1 / G - 2 / T
Back Safety / Material Handling	1 / T	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Training	1 / G	Housing Authority Safety Awareness	3 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Jetter Safety	2 / T
BOE Safety Awareness	3 / T	Landscape Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Leaf Collection Safety Awareness	2 / T
CDL - Drivers' Safety Regulations	2 / G	Lockout Tagout	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Personal Protective Equipment (PPE)	2 / T
Confined Space Entry – Permit Required	3.5 / T	Playground Safety	2 / T
Confined Space Awareness	1 / T,G	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	3 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Flagger / Workzone Safety	2 / T,M	Special Events Management	2 / M
HazCom with Globally Harmonized System	1 / T,G	Toolbox Talk Essentials	1 / M
Hazardous Materials Awareness w/ HazCom & GHS	3 / T		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5/ P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6/P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Train- the- Trainer	2.5 / S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Excavation Trenching & Shoring	4 / S	Personal Protective Equipment (PPE)	2 / S
Fall Protection Awareness	2 / S	Safety Committee Best Practices	1.5 / S
Fast Track to Safety	5 / S	Safety Coordinator's Skills Training	5 / S
Fire Extinguisher	1 / S	Seasonal Public Works Operations	3 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5/ S	Toolbox Talk Essentials	1 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2		
Heavy Equipment	3		
Sanitation and Recycling Safety	2		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

BE YOUR OWN RISK MANAGER

- Risk Management is a tool to help control cost, balance your budget and keep your employees and others safe.
- Building a Culture of Safety starts with the town's leadership and it must include a "buy-in" from all employees.
- There must be legitimate concern and focus on the employee's health and well-being.
- This awareness must be accompanied by training and education as the job environment is always changing.
- Hold regular safety meetings.
- Walk around and check things out; a presence can make a difference.



Remember S.A.R.A

- § Scan – look for & identify exposures
- § Analyze – look for patterns
- § Response – rules, regs, policies
- § Assess - evaluate your progress

- ü Fire Chief overseeing 14 companies of firefighters fighting a structure fire in frigid temperatures with no injuries.
- ü Fundraiser by town and ambulance squad to help purchase power lift stretchers to make it easier and help prevent injuries lifting heavier patients
- ü Police Chief develops a crossing guard initiative involving high visibility uniforms, lighted paddles, annual training and reconfiguration of the walkway

COMING NEXT MONTH

Worker's Compensation 101

OTHER THINGS TO KEEP IN MIND:

*SAFE COLLECTING OF BRUSH ON ROADWAYS;
NJMEL.ORG > SAFETY > PUBLIC WORKS > COLLECTING
BRUSH ON ROADWAYS

*LEAF COLLECTION GENERAL SAFETY; NJMEL.ORG >
SAFETY > TOOLBOX TALKS > FALL SEASON > LEAF
COLLECTION GENERAL SAFETY

**GLOUCESTER, SALEM AND CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT**

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: October 24, 2016 Gloucester County Library, Mullica Hill NJ
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

OCTOBER ACTIVITIES AND PLANNED EVENTS

Carneys Point: Employee Health Fair scheduled for Oct 20th. I will be having a table top display of materials.

Deptford: Planning their second Employee Health Fair for Oct 21st. I will be having a table top display of materials. Also looking to add an afterwork Pilates class.

East Greenwich: Gave my "sitting disease" presentation and demonstrated simple strength training exercises that can be done home or office.

Elsinboro: Planning to set up chair massages which would also be offered to Quinton Township employees.

Harrison Township: Scheduled to have a workshop on Smoothies with VitalBody Wellness.

Logan Township: Had a "Meet and Greet" table top display of information. Great opportunity to meet with the employees, answer questions, hear what it is they are interested or concerned about.

Mannington: Conducted another Lunch & Learn this time on the Sitting Disease. Every time we have a Lunch & Learn, healthy food choices are offered.

Mantua: Did a presentation for the Public Works Department on the nutritional value of a WAWA sandwich they indicated they would typically order.

Pennsville: Planning to do two lunch and learns before the end of the year. One possibly in October on Stress Management.

Pilesgrove: They invited me to present during their Safety Meeting. Spoke on Diabetes and Your Body. A healthy lunch was offered (which was a homemade chicken chili from Maureen!)

Swedesboro: Continue with monthly weigh-ins. Did a demonstration of the Tabata protocol that is October's Exercise of the Month. Starting a walking challenge for the month of October.

Vineland: Having their annual Employee Health Fair on October. 26th As the employees walk around to visit the vendors, vendors are encouraged to come up with creative ways for the employee to earn extra raffle tickets for the silent auction gift baskets.

Washington Twp: Having their Employee Health Fair on October 19th.

Wenonah: Using the wellness funds, they purchased a standing desk. You can see a picture of the display on our JIF website.

The following Municipalities are anticipating a Fall Employee Health Fair:

Washington Twp – Oct 19

Carneys Point – Oct 20

Deptford Twp – Oct 21

City of Vineland – Oct 26

2016 Wellness Funds:

Please note that the deadline to encumber or claim your **2016 Wellness Funds** is November 30th, 2016

The FINAL Date to claim encumbered Wellness Funds is February 1st, 2017

Wellness Connection Newsletter

The October Wellness Connection Newsletter has been sent via email and has been posted on the BURLCO JIF website. For your convenience, a copy has been included in your agenda packet. Topics include: 1) Slashing your risk of Cancer; 2) Healthy cooking swaps; 3) Preparing for flu season; 4) and the Nutritional Benefits of Beets

Also the Exercise of the Month focuses on the Tabata protocol.

**Gloucester, Salem, Cumberland Counties Municipal JIF
Managed Care Summary Report
2016**

Intake	September-16	September-15	2016 YTD	2015 YTD
# of New Claims Reported	28	42	268	267
# of Report Only	4	13	56	88
% Report Only	14.3%	31.0%	20.9%	33.0%
# of Medical Only	24	28	191	158
# of Lost Time	0	1	21	21
Medical Only to Lost Time Ratio	100:00	97:03	90:10	88:12
Average # of Days to Report a Claim	2.9	5.9	2.7	4.7

Nurse Case Management	September-16	September-15
# of Cases Assigned to Case Management	34	37
# of Cases >90 days	20	20

Savings	September-16	September-15	2016 YTD	2015 YTD
Bill Count	226	304	2608	2442
Provider Charges	\$176,365	\$456,097	\$3,062,510	\$2,335,161
Repriced Amount	\$68,810	\$291,983	\$1,148,619	\$1,099,915
Savings \$	\$107,556	\$163,489	\$1,913,957	\$1,232,895
% of Savings	61.0%	35.8%	62.5%	52.8%

Participating Provider Penetration Rate	September-16	September-15	2016 YTD	2015 YTD
Bill Count	96.9%	97.0%	96.5%	93.1%
Provider Charges	99.0%	99.6%	95.0%	94.5%

EPO Penetration Rate	September-16	September-15	2016 YTD	2015 YTD
Bill Count	96.0%	83.8%	93.3%	86.0%
Provider Charges	78.8%	73.4%	95.1%	86.1%

Transitional Duty Summary	2016 YTD	2015 YTD
% of Transitional Duty Days Worked	58.0%	68.6%
% of Transitional Duty Days Not Accommodated	42.0%	31.4%



October 4, 2016

To the Members of the
Executive Board of the
Salem, Cumberland, Gloucester Counties
Municipal Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending September 30, 2016 for Closed Fund Years 1991 to 2011, and Fund Years 2012, 2013, 2014, 2015 and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 18,515.91. This generated an average annual yield of .68%. However, after including an unrealized net gain of \$ 14,860.00 in the asset portfolio, the yield is adjusted to 1.23% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$31,290.00 as it relates to current market value of \$ 18,968,710.00 vs. the amount we have invested.

Our asset portfolio with TD Wealth Management and consists of 2 obligation with a maturity greater than two years, 2 obligations with maturities between one and two years and 1 obligation maturing in less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 16,629.71 w/YTD Total of \$ 268,382.38 (detailed in my report)
Overpayment Reimbursements \$ 55.36
Trico JIF vs. Killen \$ 258.52
FY 2016 Premium Assessments \$ 769,434.00
FY 2013 Retro. Premium E.Greenwich Twp. \$1,204.00

A.E.L.C.F. MEMBER PARTICIPANT BALANCES:

Woodbury City	\$20,063.00
Pittsgrove Township	\$30,870.00
Stow Creek Twp.	\$ 751.00

LOSS RUN PAYMENT REGISTER FOR THE PERIOD:

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 434,492.80. The claims detail shows 289 claims payments issued and are categorized as follows:

Direct Loss Payments	\$ 434,492.80
Claim Expenses	8,451.05
Legal Defense Costs	31,164.30

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 32,428,535.30 to a closing balance of \$ 32,647,837.94 showing an increase in the fund of \$ 219,302.64. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list at the end of my report.

The information contained in this cover report is a summary of key elements related to activity during the reporting period. Other detailed information is contained in the attached documents and, if desired, a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**TRI-COUNTY
MUNICIPAL JOINT INS. FUND
Subrogation/ Salvage Report
Calendar Year 2016**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/5	MONROE TWP.	Z29443	MONROE TWP.	PR	2015	535.00	
1/5	MONROE TWP.	Z17001	MONROE TWP.	PR	2015	276.40	
1/5	MONROE TWP.	Z31328	MONROE TWP.	PR	2015	350.00	
1/5	PITMAN BOROUGH	Z12077	PITMAN BOROUGH	PR	2015	567.45	
1/5	GLASSBORO BOROUGH	Z25063	GLASSBORO BOROUGH	PR	2015	3,465.00	
1/5	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
1/8	LOWER ALLOWS CRK	Z14960	LOWER ALLOWS CRK	PR	2015	8,390.04	
1/8	GLASSBORO BOROUGH	Z30309	GLASSBORO BOROUGH	PR	2015	3,451.75	
1/15	MONROE TWP.	X08288	DONALD DARCANGELO	WC	2011	10.00	
1/15	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
1/15	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	25.00	
1/20	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
1/25	LOWER ALLOWS CRK	Z14960	LOWER ALLOWS CRK	PR	2015	746.91	
TOTAL-JAN.						18,803.05	
TOTAL-YTD							18,803.05
2/4	GREENWICH TWP.	Z31361	GREENWICH TWP.	PR	2015	2,729.17	
2/15	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	25.00	
2/16	GLASSBORO BOROUGH	Z21921	GLASSBORO BOROUGH	PR	2015	2,824.00	
2/16	GLASSBORO BOROUGH	Z30953	GLASSBORO BOROUGH	PR	2015	2,976.53	
2/18	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
2/19	MONROE TWP.	Z33293	MONROE TWP.	PR	2016	1,394.90	
TOTAL-FEB.						10,417.35	
TOTAL-YTD							29,220.40
3/2	FRANKLIN TOWNSHIP	Z28290	FRANKLIN TOWNSHIP	PR	2015	5,000.00	
3/16	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
3/16	ELK TOWNSHIP	Z32289	ELK TOWNSHIP	PR	2016	11,844.00	
3/21	WESTVILLE BOROUGH	Z18985	WESTVILLE BOROUGH	PR	2015	4,171.00	
3/22	PITMAN BOROUGH	Z02346	CLINTON CARTER	WC	2014	5.59	
3/22	DEPTFORD TWP.	X45945	LOUISA BENEDETTI	WC	2012	50.00	
3/22	PENNS GROVE BORO	X87704	PENNS GROVE BORO	WC	2014	16.00	
3/22	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
3/23	MONROE TWP.	Z33701	MONROE TWP.	PR	2016	7,261.05	
TOTAL-MAR.						28,865.39	
TOTAL-YTD							58,085.79
4/4	ELK TOWNSHIP	Z34888	ELK TOWNSHIP	PR	2016	1,600.00	
4/4	MONROE TWP.	X62961	KRISTA PARKS	WC	2013	3,684.34	
4/18	CLAYTON BOROUGH	Z34837	CLAYTON BOROUGH	PR	2016	350.00	
4/18	PENNS GROVE BORO	X87704	ANTHONY MINGUEZ	WC	2014	25.00	
4/18	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
4/18	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
4/18	DEPTFORD TWP.	X45945	LOUISA BENEDETTI	WC	2012	50.00	
TOTAL-APR						5,789.34	
TOTAL-YTD							63,875.13
5/2	MANTUA TOWNSHIP	Z19087	MANTUA TOWNSHIP	PR	2015	9,891.00	
5/2	DEPTFORD TWP.	Z31015	DEPTFORD TWP.	PR	2015	5,595.00	
5/3	MONROE TWP.	X56223	WILLIAM YORIO	WC	2013	33,333.00	
5/4	DEPTFORD TWP.	Z36060	DEPTFORD TWP.	PR	2016	1,334.17	
5/13	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	43.00	
5/13	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	166.50	
5/13	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2015	166.50	
5/13	PENNS GROVE BORO	X87704	ANTHONY MINGUEZ	WC	2014	31.00	
5/13	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
5/18	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
5/18	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
5/19	EAST GREENWICH TWP.	Z35409	EAST GREENWICH TWP.	PR	2016	450.00	
5/19	WASHINGTON TWP.	Z29711	WASHINGTON TWP.	PR	2015	400.00	
5/20	CARNEY'S POINT TWP.	Z37525	CARNEY'S POINT TWP.	PR	2016	2,706.83	
5/24	WOODBURY CITY	X49360	WILLIAM LYNCH	WC	2012	368.19	
5/24	WOODBURY CITY	X49360	CHRIS LACROIX	WC	2012	112.00	
5/24	PAULSBORO BOROUGH	X50400	DAVID BELBIN	WC	2012	1,113.02	

**TRI-COUNTY
MUNICIPAL JOINT INS. FUND
Subrogation/ Salvage Report**

Calendar Year 2016

5/24	PAULSBORO BOROUGH	X50400	TIMOTHY PECK	WC	2012	200.00	
5/24	PAULSBORO BOROUGH	X50400	JOAN LUTZ	WC	2012	200.00	
5/24	PAULSBORO BOROUGH	X50400	JASON BISH	WC	2012	328.71	
5/24	PAULSBORO BOROUGH	X50400	RODNEY RICHARDS	WC	2012	213.04	
5/24	PAULSBORO BOROUGH	X50400	CHRISTOPHER GILCREST	WC	2012	389.93	
5/24	GREENWICH TWP.	X49562	WILLIAM DICK	WC	2012	208.67	
5/24	WOODBURY CITY	X49360	SHAWN ANDERSON	WC	2012	407.70	
5/24	WOODBURY CITY	X49360	RANDALL GARTNER	WC	2012	256.14	
5/24	WOODBURY CITY	X49360	JEFFERY HAINES	WC	2012	112.00	
5/26	WASHINGTON TWP.	Z34390	WASHINGTON TWP.	PR	2016	1,146.48	
TOTAL-.MAY						60,158.38	
TOTAL-YTD							124,033.51
6/2	WASHINGTON TWP.	Z34185	WASHINGTON TWP.	PR	2016	11,486.66	
6/2	LOWER ALLOWS CRK	Z29625	LOWER ALLOWS CRK	PR	2015	6,645.25	
6/2	DEPTFORD TWP.	Z36178	DEPTFORD TWP.	PR	2016	10,835.36	
6/9	FRANKLIN TOWNSHIP	Z32551	FRANKLIN TOWNSHIP	PR	2015	2,364.93	
6/10	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
6/10	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	100.00	
6/10	DEPTFORD TWP.	X45945	LOUISA BENEDETTI	WC	2012	50.00	
6/14	WESTVILLE BOROUGH	Z34103	WESTVILLE BOROUGH	PR	2016	1,275.00	
6/15	WESTVILLE BOROUGH	Z31689	WESTVILLE BOROUGH	PR	2015	2,059.61	
6/15	CARNEY'S POINT TWP.	Z37525	CARNEY'S POINT TWP.	PR	2016	150.00	
6/21	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2015	50.00	
6/21	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	50.00	
6/23	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
TOTAL-.JUNE						35,564.56	
TOTAL-YTD							159,598.07
7/5	WOODBURY CITY	X70970	TIMOTHY NELSON	WC	2013	34,630.78	
7/14	EAST GREENWICH TWP.	Z38409	EAST GREENWICH TWP.	PR	2016	1,191.65	
7/19	PENNVILLE TWP.	Z39775	PENNVILLE TWP.	PR	2016	1,200.00	
7/19	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
7/21	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
TOTAL-.JULY						37,520.18	
TOTAL-YTD							197,118.25
8/1	FRANKLIN TOWNSHIP	Z31113	FRANKLIN TOWNSHIP	PR	2015	14,695.50	
8/1	EAST GREENWICH TWP.	Z38409	EAST GREENWICH TWP.	PR	2016	8,897.50	
8/1	PENNVILLE TWP.	Z39775	PENNVILLE TWP.	PR	2016	5,278.70	
8/15	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
8/15	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
8/16	DEPTFORD TWP.	Z26404	DEPTFORD TWP.	PR	2015	3,762.91	
8/18	ELK TOWNSHIP	Z34888	ELK TOWNSHIP	PR	2016	21,919.81	
TOTAL-.AUG						54,634.42	
TOTAL-YTD							251,752.67
9/1	WASHINGTON TWP.	Z41684	WASHINGTON TWP.	PR	2016	5,593.34	
9/1	WOODBURY CITY	Z39365	WOODBURY CITY	PR	2016	1,310.10	
9/8	SWEDESBORO BORO	Z42008	SWEDESBORO BORO	PR	2016	2,853.27	
9/12	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
9/12	MANTUA TOWNSHIP	Z21054	BRIAN HUSS	WC	2015	531.23	
9/13	WOODBURY HEIGHTS	X51440	JOSHUA MOLINE	WC	2013	500.00	
9/13	FRANKLIN TOWNSHIP	Z40795	FRANKLIN TOWNSHIP	PR	2016	2,850.00	
9/14	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	78.00	
9/14	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
9/20	DEPTFORD TWP.	Z36178	DEPTFORD TWP.	PR	2016	1,928.27	
9/21	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
TOTAL-.SEP						16,629.71	
TOTAL-YTD							268,382.38

**TRI- COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2016**

	<u>July</u>	<u>August</u>	<u>September</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	28,583,621.24	30,152,536.88	32,428,535.30	
RECEIPTS:				
Interest Income (Cash)	13,723.33	-76,664.10	15,667.55	41,448.97
Premium Assessment Receipts	3,204,048.00	2,831,129.50	769,434.00	13,210,083.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	1,204.00	1,204.00
Subrogation & Reimb. Receipts:	0.00	0.00	0.00	
Fund Year 2016	2,391.65	36,096.01	14,534.98	104,858.80
Fund Year 2015	0.00	18,744.61	586.59	82,989.56
Fund Year 2014	50.55	80.00	128.00	789.14
Fund Year 2013	35,098.53	0.00	1,435.50	82,266.62
Fund Year 2012	0.00	0.00	0.00	4,059.40
Closed Fund Year	0.00	0.00	0.00	10.00
Total Subrogation & Reimb.Receipts	37,540.73	54,920.62	16,685.07	274,973.52
FY 2016 Appropriation Refunds	0.00	0.00	0.00	1,002.85
FY 2015 Appropriation Refunds	0.00	0.00	0.00	480.00
Late Payment Penalties	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	25,829.73
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	258.52	413.62	258.52	2,276.36
TOTAL RECEIPTS:	3,255,570.58	2,809,799.64	803,249.14	13,557,298.43

DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2016	129,834.76	185,904.16	185,759.25	1,266,721.58
Fund Year 2015	117,249.95	51,172.50	57,190.13	1,128,906.78
Fund Year 2014	63,781.26	28,112.13	41,682.97	355,003.56
Fund Year 2013	52,546.46	126,431.53	76,795.70	674,347.10
Fund Year 2012	19,602.25	646.50	67,394.75	399,912.24
Closed Fund Year	-2,558.87	-189.00	0.00	-2,747.87
Total Net Claim Payments	380,455.81	392,077.82	428,822.80	3,822,143.39
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2016	409,290.20	139,673.03	155,123.70	1,791,383.37
Property Fund Charges FY 2016	0.00	0.00	0.00	0.00
E-JIF Premium FY 2016	194,144.14	0.00	0.00	388,288.32
M.E.L. Premium FY 2016	702,678.70	0.00	0.00	2,108,036.10
POL/EPL Policy Premium FY 2016	0.00	256.00	0.00	1,133,818.00
Exp. & Cont. Charges FY 2015	0.00	1,725.50	0.00	179,162.45
Property Fund Charges FY 2015	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2015	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2014	0.00	0.00	0.00	12,261.81
Property Fund Charges FY 2014	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	86.09	68.87	0.00	57,751.79
Total Bill List Payments	1,306,199.13	141,723.40	155,123.70	5,670,701.84
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	467.75
TOTAL DISBURSEMENTS:	1,686,654.94	533,801.22	583,946.50	9,493,312.98

Closing Balance for the Period:	30,152,536.88	32,428,535.30	32,647,837.94	
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Account Net Cash Change During the Period:				
Operating Account	1,557,163.57	2,403,604.30	206,382.36	-4,304,188.87
NJ Cash Management Account	4.00	-50,510.45	0.00	-50,482.45
Investment Account	1,004,378.07	-1,000,826.43	-868.72	-53,703.23
TD Wealth Management Account	-992,630.00	922,660.00	14,860.00	8,472,360.00
Claims Imprest Account	0.00	1,071.00	-1,071.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	1,568,915.64	2,275,998.42	219,302.64	4,063,985.45

Proof: 0.00 0.00 0.00

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF
BILL LIST - OCTOBER 2016**

	Payable To:	FY 2016	FY 2015	Closed Yrs	Appropriation	Description	Perma GL
1	Arthur J. Gallagher Risk Management Services, Inc.	52,411.00			Prof Services/Administration	Oct 2016 Fees	530-60-0000
2	Arthur J. Gallagher Risk Management Services, Inc.	243.78			Misc/Postage/Copies/Faxes	Sept 2016 Fees	540-60-0000
3	Arthur J. Gallagher Risk Management Services, Inc.	878.48			Wellness	promotions; pd PF amex(split with Burlco)	550-60-0700
4	David DeWeese	7,957.00			Prof Services/Attorney	Oct 2016 Fees	530-60-0200
5	David DeWeese			154.96	Closed Years -Other Income	1/3 recovery of expenses (\$258.52 and \$206.81)from Reimb of docket#GLO-2053-10 Killen; Inv#D-5123-26	430-00-0000
6	Qual-Lynx	39,828.00			Prof Services/Claims Admin	Oct 2016 Fees	520-60-0000
7	Brenda Smith	413.00			Misc/Recording Secretary	Oct 2016 Fees	540-60-0400
8	Iron Mountain	69.91			Misc/Records Retention Service	Inv#NAH5167 stor 10/1-30; serv 8/24-9/27	550-60-0001
9	J.A. Montgomery Risk Control Services	15,807.00			Prof Services/Safety Director	Oct 2016 Fees	520-60-0200
10	Tom Tontarski	1,084.00			Prof Services/Treasurer	Oct 2016 Fees	530-60-0400
11	Conner Strong & Buckelew	875.00			Prof Services/Underwriting Manag	Oct 2016 Fees	530-60-0600
12	Joyce Media	315.00			Misc/JIF Website	Oct 2016 Fees	550-60-0003
13	Debby Schiffer	4,372.00			Wellness	Oct 2016 Fees	550-60-0700
14	William Stoms	40.00			Misc/Meeting Expense	Oct 24, 2016 Meeting setup	540-60-0300
15	MEL RCF			735,117.69	Transfer to RCF	Transfer of 2012 FY	280-00-0000
16	AGRIP	2,355.42			Misc/PRIMA/AGRIP	Cust#1215	550-60-0004
17	ARC Reprographics	125.08			Misc/Printing	Acct#8156; Inv#268173; woodbury hgts	540-60-0100
18	Pfeiffer Power Seminars	1,260.00			EPL Consulting & Training	10/19-21/16; 3 days/2 sessions per day	550-60-0002
19	East Greenwich Township	2,500.00			Optional Safety Budget	Reimb for safety items	520-60-0500
20	East Greenwich Township	1,000.00			Wellness	Reimb for wellness items	550-60-0700
21	East Greenwich Township	540.00			EPL Consulting & Training	EPL reimbursement	550-60-0002
22	Fairfield Township	1,485.10			Optional Safety Budget	Reimb for safety items	520-60-0500
23	Franklin Township	317.52			Optional Safety Budget	Reimb for safety items	520-60-0500
24	Franklin Township	260.27			Wellness	Reimb for wellness items	550-60-0700
25	Borough of Glassboro	2,825.32			Optional Safety Budget	Reimb for safety items	520-60-0500
26	Lower Alloways Creek Township	1,240.87			Optional Safety Budget	Reimb for safety items	520-60-0500
27	Borough of Penns Grove	2,192.77			Optional Safety Budget	Reimb for safety items	520-60-0500
28	Pilesgrove Township	750.00			Optional Safety Budget	Reimb for safety items	520-60-0500
29	Pilesgrove Township		252.28		Safety Incentive Program	Reimb for safety items	520-60-0400
30	Quinton Township	236.00			Wellness	Reimb for wellness items	550-60-0700
31	Upper Pittsgrove Township	194.02			Optional Safety Budget	Reimb for safety items	520-60-0500
32	Wenonah Borough	1,500.00			Optional Safety Budget	Fire dept resp. fitness exams	520-60-0500
33	Wenonah Borough	741.44			Wellness	Reimb for wellness items	550-60-0700
34	Woolwich Township	1,000.00			Wellness	Reimb for wellness items	550-60-0700
35	Woolwich Township		2,925.00		Safety Incentive Program	Reimb for safety items	520-60-0400
36	Woolwich Township	912.53			Optional Safety Budget	Reimb for safety items	520-60-0500
	TOTAL	145,730.51	3,177.28	735,272.65			

JIF BILL LIST TOTAL	884,180.44
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EXECUTIVE SAFETY COMMITTEE MEETING MINUTES

**Pilesgrove Township Municipal Building
1180 Route 40 East
Pilesgrove, NJ 08098
September 22, 2016 at 9:00am**

An Executive Safety Committee meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (“TRICOJIF”) was held at the Pilesgrove Township Municipal Building, Pilesgrove, New Jersey on Thursday, September 22, 2016. The meeting was called to order at 9:00AM.

Those in attendance were:

Maureen Abdill, *Chair*, **Pilesgrove Township**
Mark Gravinese, **Harrison Township**
Danta Spina, **Mannington Township**
Mayor John Washington, **Penns Grove Township**
Marty Uzdancovics, **Quinton Township**
Robert Diaz, **South Harrison Township**
Bob Dickenson, **Vineland City**
John Hall, **Woodstown Borough**
Joe Henry, **Hardenbergh Insurance Group**
Len Eckman, **Len Eckman Insurance**
Ilene Laursen, **Conner Strong & Buckelew**
Tim Sheehan, *Public Sector Director*, **J.A. Montgomery Risk Control**
Howard Spencer, *Senior Loss Control Consultant*, **J. A. Montgomery Risk Control**
Robert Garish, *Consultant*, **J. A. Montgomery Risk Control**
Paul J. Miola, CPCU, *ARM Executive Director*, **AJG Risk Management**
Paul A. Forlenza, *Deputy Executive Director*, **AJG Risk Management**
Sheila Ortiz, *Account Representative*, **AJG Risk Management**
Debby Schiffer, **Wellness Director**

Those not in attendance were:

Beth Reilly, **Alloway Township**
Nate Dunn, **Fairfield Township**
Lorraine Boyer, **Paulsboro Borough**
Mike Razzo, **Pitman Borough**
Robert Yerka, **Woodbury Heights**
Dave Strout, **Cettei & Connell**
Vanessa Monroe, **Corporate Employee Benefits**
Chris Powell, **Hardenbergh Insurance**

These minutes may not represent the order in which some items were discussed.

I. MEETING MINUTES – JUNE 2, 2016 (E-mailed 09/02/2016)

A copy of the June 2, 2016 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the meeting notice for today’s meeting. Ms. Abdill asked if

there were any questions. No questions were entertained. Mr. Forlenza noted that there are several follow-up items from the June meeting that will be discussed today.

II. AMENDED SAFETY COMMITTEE CHARTER

Mr. Forlenza mentioned that the amended *Safety Committee Charter* was adopted at the Executive Committee meeting on June 27, 2016.

Mr. Forlenza then asked if there were any questions. No questions were entertained.

III. SEMI-ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT (E-mailed 09/12/2016)

The Safety Director's Semi Annual report was e-mailed to the Committee on September 12, 2016. Mr. Sheehan handed out an abridged version for the Committee's review. He briefly reviewed the report with the Committee.

Ms. Abdill asked if the *Claims by Loss Cause* report incorporate "all other" injuries.

Mr. Miola commented that there are a significant number of claims that are falling under the "NOC" (*Not Otherwise Classified*) line as total number of claims and total incurred costs. He mentioned that this has been an ongoing concern of his; therefore, he contacted Qual-Lynx regarding the development of a report that would differentiate the loss cause of a claim. Mr. Miola then reported that a meeting has been scheduled with J.A. Montgomery (Loss Control), Qual-Lynx (Claims), and the Executive Director's office to narrow down how/where the claim trends are being generated. Discussion ensued.

Following a brief overview, Mr. Sheehan highlighted the Safety Director's *2016 Initiatives* beginning on page 20 of the Loss Control Report.

Mr. Sheehan asked if there were any questions. Mr. Eckman asked if Police Departments are acquiring "back-up" cameras on Police vehicles due to high backing incident claims. Mr. Sheehan responded that most new Police vehicles already have them installed when purchased. He stated that some of the older vehicles have the "in dash cameras", which would eliminate the "back-up" camera.

Mr. Miola indicated that years ago it was a requirement that Police vehicles had to be "backed" into a parking spot at the Police Station. He stated that this procedure was developed so if there is an emergency call the officer could just pull-out as opposed to backing out of a police station. Mr. Sheehan stated that when he or anyone from his office visits a Police Department they discuss the importance of "backing" into a parking spot.

(The Semi Annual Safety Director's Loss Control Report is attached to the minutes of today's meeting.)

IV. SAFETY INTERVENTION / MONITORING

Mr. Forlenza asked if there were any candidates for Safety Intervention / Monitoring. Mr. Sheehan responded that there are no candidates for Safety Intervention / Monitoring at this time; however, his staff is monitoring several members due to high metrics.

East Greenwich

Mr. Garish reported that he attended a few meetings with East Greenwich. During these meetings, they discussed their accidents and how they can complete better Accident

Investigations. He noted their metrics have begun to come down since the last meeting. Mr. Sheehan mentioned that East Greenwich has a new Police Chief that is on board with the Safety Program.

Mr. Sheehan mentioned that East Greenwich will be on their “watch list” for their metrics only.

Woodbury Heights

Mr. Spencer reported that Woodbury Heights currently has a new DPW Superintendent that is also the Safety Coordinator. Mr. Garish mentioned that beginning this month; the Borough will be one of his scheduled visits.

Mr. Forlenza mentioned that he conducted his renewal visit with Woodbury Heights at last night’s council meeting. He commented that he emphasized the importance of the Safety Program to the Elected Officials.

Mr. Henry mentioned that Paul Pheasant is the new Fund Commissioner and Safety Coordinator for Woodbury Heights. He is knowledgeable with the Safety Program as he was in several other JIF towns.

Mr. Garish noted that he has a scheduled visit prior to the December Executive Safety Committee meeting; therefore, he will have a full report at the December Meeting.

Fairfield

Mr. Spencer indicated that has not been successful obtaining a scheduled visit since the last meeting. He will schedule a visit for next month and will report back to this Committee at the December meeting.

Mr. Spencer recommends keeping Fairfield on their “watch list” until he reports back at the December Meeting. The Committee agreed.

Mr. Forlenza asked if there were any questions. No questions were entertained.

V. MEMBERSHIP RENEWALS

Mr. Forlenza indicated that all Renewal Resolutions and Agreements have been received for those members that are renewing effective January 1, 2017.

VI. JIF LOSS RATIO REPORTS – June 30, 2016

Mr. Forlenza directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of June 30, 2016, which were included in the agenda packet. The report reflects a six-year period for Fund Years 2010-2015. Mr. Forlenza noted that the six-year average loss ratio for the TRICO JIF is 72.9%. He noted that these ratios indicated incurred losses, which is money paid on known claims, and money set aside to pay on known claims within the JIFs self-insured retention versus the members’ JIF loss funding budget. Mr. Forlenza then briefly reviewed the following reports included in the agenda packet with the Committee.

Loss Ratio Summary FY 2010 – FY 2015 - Incurred v. Loss Funds as of June 30, 2016

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010– 2015 – By Town, By LOC

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2014 – By Town, By LOC

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2013 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2012 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2011 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010 – By Town, By LOC

Mr. Forlenza mentioned that in prior year's workers compensation losses were normally above 100% and liability and property claims were well below 100%. In more recent years, the workers compensation line is performing well and property claims are the new challenge. He mentioned that the MEL is currently dealing with the same issue with other JIFs. Mr. Forlenza noted that all JIF's across the state will have a minimum \$100,000 Property SIR, the MEL will cover the next \$400,000 of a loss, with Zurich providing coverage in excess of \$500,000.

Mr. Miola mentioned that the Fund is taking a harder look at property claims from an underwriting standpoint. He noted that the Loss Control Representatives review the property claims in more detail when they have their visits with the members. Discussion ensued.

Mr. Forlenza noted that this data was used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

Mr. Forlenza asked if there were any questions. No questions were entertained.

VII. MEL LOSS RATIO REPORTS – June 30, 2016

Mr. Forlenza directed the Committee to a copy of the June 30, 2016 *MEL Six Year Average Loss Ratio Reports* that were included in the agenda packet. The report reflects a six-year period for Fund Years 2010-2015. He indicated that this report includes incurred losses vs. loss funding for Excess Liability, Property & Workers Compensation losses within the MEL's self-insured retention. Mr. Forlenza noted that overall the six-year average loss ratio is 54.0%. He then reviewed the following MEL Loss Ratio Reports:

Loss Ratio Summary FY 2010 – FY 2015 - Incurred v. Loss Funds as of June 30, 2016

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010– 2015 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2014 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2013 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2012 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2011 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010 – By Town, By LOC

Mr. Forlenza indicated that once again this year the MEL will be placing each member JIF in the Retrospective Program.

Mr. Forlenza noted that this data is used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

Mr. Forlenza asked if there were any questions. No questions were entertained.

VIII. REGIONAL TRAINING SCHEDULE

Mr. Sheehan reviewed the Regional Training Schedule as follows:

- **Sovereign Citizens Training:** Mr. Sheehan indicated that this training is scheduled for September 28, 2016 at the Gloucester County Library at 9:00am. The target audience is all municipal employees.
- **Career Survival for Police Officers:** This training will be held on October 7, 2016 in Washington Township, NJ
- **Dealing with Difficult People:** Sessions will be held on October 19-21, 2016. All sessions are identical with AM/PM sessions over three days. The invitation was e-mailed to all members on September 8, 2016. The target audience is for all employees.

2016 Regional Training Schedule

Mr. Sheehan indicated that his office is currently working on the 2017 Regional Training Schedule. Mr. Forlenza asked the Committee if they have any suggested topics for the 2017 Regional Training Schedule. Discussion Ensued.

Following a group discussion, the Committee suggested the following Regional Training Topics:

- Cyber Risk Management
- Wellness Coordinator Training (this training would give the members new resources for wellness)
- Roadway, Sign and Walkway Program

Mr. Forlenza asked the Committee to send any additional suggested Regional Training topics to Mr. Sheehan or himself. He stated that a draft 2017 Regional Training schedule will be presented at the December meeting for the Committee's approval.

IX. SAFETY DIRECTOR'S BULLETIN

Mr. Garish referred the Committee to a copy of the five (5) Safety Director Bulletins that have been distributed since their last meeting:

- *Summertime & High Visibility*
- *Ladder Safety*
- *Resources for School Crossing Guard Safety Programs*
- *Office Safety*
- *September is National Preparedness Month*

Mr. Garish mentioned that October is Fire Safety Month; therefore, a Safety Bulletin will be distributed to the members.

X. SAFETY DIRECTOR'S MESSAGES

Mr. Garish mentioned that the following correspondence was e-mailed to members since the Committee's last meeting:

- Zika Virus
- Transition to Electronic Distribution – Loss Control Reports (LCR's)
- Seat Belts Save Lives

XI. MEL SAFETY INSTITUTE

Training Administrators

Mr. Sheehan mentioned that all members with the exception of one (1) has appointed a Training Administrator for the MEL Safety Institute. The report is included in the Safety Director's Report on a Quarterly basis.

MEL Leadership Institute

Mr. Sheehan reported that there is currently one (1) *Safety Leadership Program* taking place. He noted that there is one (1) additional session that will take place in Beechwood, NJ later this year.

Mr. Sheehan indicated that the dates for the 2017 sessions have not been determined at this time.

Online Training – Auto Mechanics

Mr. Garish mentioned that Joe Murraci from his North Jersey office is organizing the Auto Mechanic Online Training. He noted that there have been discussions to change the proposed online training to Regional Training for more “hands on” experience. Mr. Garish stated that Mr. Murraci is working with a mechanic with over 20 years of experience to build this training. The logistics are currently in progress.

Fast Track Courses

Mr. Sheehan mentioned that the 2017 *Fast Track Courses* were developed and will be available throughout the State. The idea is to place these courses in proximity to all member towns to have better attendance throughout the State. He noted that an employee can take the session that they need to receive a certificate Mr. Spencer indicated that recently attendance has been low. Generally, there needs to be at least 15-20 people in attendance, but only approximately 5-7 employees will attend each course.

XII. S:ERVE

Mr. Garish discussed S:ERVE, the online training program sponsored by Safety National, which is available to Police, Fire, and EMS. He indicated that they continue to promote this program to the members.

Mr. Garish mentioned there are two separate modules; one is the Distracted Driver Module that takes approximately 30 minutes, and the second module is an Intersection Analysis Course that takes approximately 1 hour and 30 minutes to complete. He noted a certificate is available to print upon completion of both modules.

Mr. Forlenza asked if there were any questions. No questions were entertained.

XIII. POLICE TOPICS

Accreditation Update / Reaccreditation Update

Mr. Sheehan referred the Committee to pages 35-36 of the agenda packet to review those agencies that are either accredited or going through the Accreditation / Reaccreditation process as of June 9, 2016.

Command Staff Training

Mr. Forlenza mentioned that retired Police Chief Denis Connell annually conducts Command Staff Training sessions in Southern New Jersey. He indicated that the JIF will continue to provide a \$100 stipend per attendee to offset the cost to this program to members.

Police Ad Hoc Committee

Mr. Sheehan mentioned that the minutes from the Police Ad Hoc Committee meeting were included on pages 37-42 of the agenda packet. The next meeting is scheduled for December 9, 2016 in Marlton, NJ.

XIV. MEL SAFETY & EDUCATION MEETING

Mr. Forlenza referred the Committee to pages 43-48 to the meeting minutes from the last MEL Safety & Education Meeting that was held on July 26, 2016. He noted that the meeting minutes are self-explanatory and provides the Committee an idea as to what the MEL is working on from a "Statewide" perspective.

Mr. Forlenza indicated that the MEL Safety & Education Committee is made up of all Executive Safety Committee Chairs from each local Joint Insurance Fund. He noted that representatives are able to call into the meetings via tele-conference. Mr. Forlenza indicated that he will ensure a conference call number is available for the next meeting.

XV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Spencer referred the Committee to pages 49-50 of the agenda packet. He then highlighted the *15 most frequently cited standards for period of April 1, 2016 through June 30, 2016* with the Committee.

Mr. Spencer mentioned that PEOSHA's focus is still geared toward the Public Works Departments along with the Water & Sewer Departments. He also mentioned that PEOSH continues to focus on Recordkeeping, Lockout/Tagout Program, Confined Space and No HazCom Training records.

Right to Know

Mr. Spencer mentioned that the state portal is currently up and running. He indicated that his office still has 2-3 members to complete to make them compliant.

Mr. Spencer noted that J. A. Montgomery has hired retired Police Officers to take place of the interns to conduct the Right to Know Program.

XVI. NATIONAL SAFETY MONTH – JUNE, 2016

Mr. Forlenza mentioned that June was National Safety Month. He indicated that Safety Banners were distributed to members at the June Executive Committee Meeting. Also, the "A Moment Can Change Your Life", posters were distributed to the members in June.

Mr. Forlenza mentioned that he has seen the posters displayed at a few member towns.

XVII. WELLNESS INITIATIVE

Ms. Schiffer briefed the Committee on her recent activities.

- Alloway Township – the Township is giving reimbursements in the amount of \$25 toward the purchase of sneakers, Fit-Bits or any wellness related item.
- Alloway Creek – Scheduled to present “Diabetes and Your Body” to Fire Dept. and EMT Squad on September 12th during their meeting night
- Carneys Point – Working together on details of an October Employee Health Fair
- Deptford – Planning their second Employee Health Fair this year
- East Greenwich – In, August chair massages were offered for all employees interested. Planning to have Ms. Schiffer as a guest speaker in October for a presentation on “sitting disease” and to educate on strengthening exercises. They are also interested in Diabetes presentation.
- Elk – offered employees the opportunity to submit ideas and suggestions through Employee Interest Surveys. Events and activities will be decided upon based on results.
- Glassboro – Scheduled a therapist from Vir’Tu to offer Reflexology to all employees. Overwhelming participation and positive feedback was received. They are also planning an Annual September Employee Safety and Wellness Fair.
- Greenwich – Ms. Schiffer indicated that she is waiting to confirm dates for a “sitting disease” presentation for Administration and Public Works. Also, will schedule a Diabetes and Your Body presentation for Firefighters during one of their evening meeting.
- Logan – Offered monthly chair massages from January – July. They would like Ms. Schiffer to set-up a table to offer information on exercises, encourage participation in a walking challenge for October, and answer any questions face to face. Also, offer some holiday survival tips. Ms. Schiffer also mentioned they are looking to purchase pedometers for those who do not already have a tracking device. She will be instructing a “Tabata” exercise to those interested; which is a high intense workout.
- Mannington – Ms. Schiffer conducted her Stress Management Lunch & Learn in August, which was well received. She is planning for another Lunch & Learn for October.
- Mantua – Distributed Employee Interest Survey, tallied responses and future events will be discussed. Public Works maybe interested in having the WAWA Build a Sandwich demonstration. Details to follow.
- Pilesgrove – They are planning to have a Lunch and Learn sometime in September during their quarterly Safety Meeting. Ms. Schiffer mentioned that they purchased co-ops (fruits and vegetables from local farmer) over the summer for employees to share. In October, she will be conducting her “Diabetes and Eating Clean” presentation.
- Swedesboro – Continue with monthly weigh-ins. Ms. Schiffer is planning to demonstrate quick exercise workout that can be completed in 20 minutes.
- Upper Pittsgrove – Ms. Schiffer will conduct her “sitting disease” presentation today.
- Vineland – Since March, they have been offering a monthly challenge in support of their S.M.A.R.T Goals towards Wellness. They installed a new healthy vending machine in City Hall. An Employee Health Fair will be scheduled in October.
- Washington Twp – They are currently in the process of putting a bid for a healthy vending machine to be installed. Ms. Schiffer is planning a Lunch & Learn and will conduct her “Sitting Disease” presentation.
- Westville – Ms. Schiffer coordinated a ShopRite dietician to present on Nutrition
- Woodbury – Offering Flu Shots in September.

Wellness Incentive Program Budget

Mr. Forlenza directed the Committee to a copy of the 2016 Wellness Incentive Program Budget Balance spreadsheet included in the agenda packet on page 51. He reminded the Committee that the deadline to claim or encumber these funds is November 1, 2016. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2017. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

Ms. Schiffer mentioned that she was recently a presenter at the Municipal Clerks Association Conference for Gloucester County held on September 9th. She presented "Techniques to Manage Stress". Continuing education credits were awarded for those in attendance. She mentioned that those Counties that were present were Burlington County, Mercer County and Salem County.

Ms. Schiffer is in the process of drafting an e-mail to the members that would provide ideas on how to spend their Wellness Incentive Funds. She noted that she has been asked by some members if there are posters that would focus on "how to deal with stress", reading food labels, exercises, etc. Mr. Diaz commented that this expense would be a great idea for the members. He noted that a town should designate a "bulletin board" specifically for these types of posters.

Ms. Schiffer mentioned that she recently attended the BURLCO JIF Fire Fighter Ad Hoc Committee, where she asked Virtua to attend. She noted that Virtua offers a "Hero Program" that is available to first responders; Fire Fighters, EMT and Police are invited to participate in this program for "functional" training.

Ms. Schiffer reported that she will be attending a Healthy Worksite Reunion in Vineland that is hosted by the Vineland Health Department and Cumberland County Health Department. She indicated that there will be a speaker from the Mayors Wellness Campaign.

Ms. Schiffer asked if there were any questions. No questions were entertained.

XVIII. OPTIONAL SAFETY BUDGET

Mr. Forlenza directed the Committee to a copy of the 2016 Optional Safety Budget Balance spreadsheet included in the agenda packet on page 52. He reminded the Committee that the deadline to claim or encumber these funds is November 1, 2016. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2017. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

XIX. SAFETY INCENTIVE PROGRAM

2015 Program

Mr. Forlenza directed the Committee to a spreadsheet on page 53 of the agenda packet. He noted the deadline to encumber or claim these funds is November 1, 2016. The final date to claim encumbered funds is February 1, 2017.

Mr. Forlenza mentioned that reminder letters will be e-mailed to the members in early October for each of these programs where members have balances.

2016 Program

Outstanding Suggestions for Improvement

Mr. Forlenza indicated that *Outstanding Suggestions for Improvement* that are over two (2) years of age will be reviewed at the December Meeting.

Special Recognition Award Nominations

Mr. Sheehan mentioned that a reminder regarding the *Special Recognition Award* Nominations will be sent to all members shortly.

2017 Proposed Revisions

Mr. Forlenza indicated that proposed revisions to the 2017 Program will be reviewed at the December Meeting.

XX. 2017 SAFETY & WELLNESS CALENDARS

Mr. Forlenza indicated that it has been the Fund's practice to order calendars for the Fund members. He noted that his office would like to continue to split the purchase between Wellness Calendar and Safety Calendars for 2017. The cost would be approximately \$2,025. Mr. Forlenza then asked the Committee for their approval of this expenditure. The Committee authorized the purchase of the Wellness and Safety Calendars for 2017.

XXI. 2017 SAFETY KICKOFF BREAKFAST

Mr. Forlenza asked the Committee if they would still like to hold the 2017 Safety Kickoff Breakfast at Nicolosi's. Discussion ensued.

Following a group discussion, the Committee agreed to hold the Safety Kickoff Breakfast at Nicolosi's, as they are conducive to our needs. In addition, his office will schedule the breakfast on Tuesday, March 28, 2017. The Committee agreed.

Mr. Forlenza mentioned that the Budget, Award and Size Category's for the 2017 Program will be finalized at the December meeting.

XXIII. NEXT MEETING DATE

The next Executive Safety Committee Meeting will take place on December 1, 2016 at the Pilesgrove Municipal Building at 9:00 am. The Committee Agreed.

The meeting concluded at 10:53 a.m.

File: TRICOJIF/2016/Safety Committee
TRICOJIF/GEN/Safety Committee

Tab 09/22/2016
Tab: 09/22/2016

**2016 Semi-Annual
Safety Director's Report**

For:

**Gloucester, Salem, Cumberland Counties
Municipal Joint Insurance Fund**

Prepared by:

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August 6, 2016

Gloucester, Salem, Cumberland Counties Municipal
Joint Insurance Fund
2016 Semi-Annual Safety Director's Report

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EXECUTIVE SUMMARY

2016 CONTRACT STATUS

The 2016 Safety Director's contract calls for a minimum of 97 loss control visits to the 36 members of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund. As of June 30, 2016, 43 of the proposed 97 visits have been completed. Renewal surveys have been completed for the eleven members that will be renewing in 2017. Right to Know Inventory and labeling surveys are in the process of being completed for all members. Refer to the Management Report in Appendix A for additional details. The Safety Director Service team consists of Tim Sheehan, Safety Director, and service consultants Howard Spencer and Robert Garish. The team is administratively supported by Karen La Sala. Training support is administered by the MSI Learning Management System staff, including Susan Kopeck, Andrea Felip and Natalie Dougherty.

SAFETY MONITORING AND INTERVENTION ACTIVITY

The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation and SIP involvement on a quarterly basis. Members who show any deterioration in their results are brought to the attention of the Executive Safety Committee. There are no members of the TRICO JIF on safety monitoring or intervention at this time. J.A. Montgomery will continue to monitor the loss ratios, LTAF rates, and participation of all members in the safety programs.

REGIONAL TRAINING

Two Regional Training programs have been held so far this year.

Safety/Claims Coordinator Round Table: was held on February 18, 2016.

DPW Roundtable: Was held on May 19, 2016 in Washington Twp. N.J.

Sovereign Citizens Training: is scheduled for September 28, 2016 at the Gloucester County Library.

Career Survival for Police Officers: Is scheduled for October 7, 2016 in Washington Twp. N.J.

EPL/POL Plan of Risk Management

The Safety Director's Office participated in eight training sessions for Managers Supervisors, and Police Command Staff as part of the compliance requirements for the 2017-2018 Employment Practices Risk Control Program.

POLICE ACTIVITIES

The Police Chief Ad Hoc Committee met on January 15, 2016, and June 17, 2016. Chiefs from Paulsboro, Mantua Twp., Woodbury and Harrison Twp. attended. The purpose of the meeting was to review Accreditation, Training, and other risk management issues related to law enforcement.

Training for Special Officers was presented at the Atlantic and Cape May County Police Academies in May. Course was taught by Ret. Chief Denis Connell from Clark, N.J.

RENEWAL SURVEYS

Renewal surveys have been completed on the eleven members that are renewing with the JIF in 2017. During the surveys all municipal operations were reviewed, buildings more than 50 + years old were visited and the following elements were reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures and comments on their loss metrics.

Results were summarized and reported at the June Executive Safety Committee meeting. Although there were some unique exposures identified, none of the conditions found presented concerns with the desirability of these members for renewal. Eleven members will be reviewed for renewal in 2017 including Alloway, Elk, Elsinboro, Paulsboro, Penns Grove, Pennsville, Washington, Wenonah, Westville, Woodbury Heights and Woodstown.

2016 MID-YEAR SUMMARY OF SIP PARTICIPATION

2016 Mid-Year Results																		
SIP Elements	Commitment & Accountability			Controlling Hazards			Continuing Education			Communication		Coaching		Claims Management				
TRICO JIF MEMBERS	Safety on the Agenda	Signed the contract	Police Participation in SIP	Inspections	Hazard Correction SFI	Roadway Sign & walkway	MSI or other major Training	Training Administrator Assigned	Tool Box Talks	Safety Committee	Daily Contact	Coaching	JSO	Transitional Duty	Accident Review	Claims Management	Health & Wellness	Attended JIF Planning Retreat
Alloway	OK	Yes	N/A	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	
Carneys Point	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	
Clayton	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	UK	OK	NW	NW	OK	OK	
Deptford	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
East Greenwich	OK	Yes	OK	OK	OK	OK	NW	Yes	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Elk	OK	Yes	OK	OK	OK	OK	OK	Yes	UK	OK	UK	UK	UK	NW	OK	OK	OK	OK
Elsinboro	OK	Yes	N/A	OK	OK	OK	OK	Yes	UK	NW	UK	UK	UK	OK	UK	OK	OK	OK
Fairfield	NW	Yes	N/A	OK	OK	OK	OK	Yes	UK	OK	UK	UK	UK	OK	NW	OK	NW	OK
Franklin	OK	Yes	OK	OK	OK	OK	OK	YES	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Glassboro	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	UK	OK	OK	OK	OK
Greenwich	OK	Yes	OK	OK	OK	OK	NW	Yes	OK	NW	OK	OK	OK	OK	OK	OK	NW	OK
Harrison	UK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Logan	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	UK	OK
Lower Alloways Creek	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	OK	OK	OK	OK	OK	OK	NW	OK
Mannington	OK	Yes	N/A	OK	OK	OK	OK	Yes	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Mantua	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	UK	OK	OK	OK
Monroe	OK	Yes	OK	OK	NW	OK	OK	Yes	OK	OK	UK	NW	UK	NW	OK	OK	OK	OK
Oldmans Twp	OK	Yes	N/A	OK	OK	OK	OK	Yes	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Paulsboro	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Penns Grove	OK	Yes	OK	OK	NW	OK	OK	Yes	UK	OK	UK	OK	OK	OK	NW	NW	NW	OK
Pennsville	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	OK	OK	OK	NW	OK	OK	NW	OK
Pilesgrove	OK	Yes	N/A	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Pitman	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Pittsgrove																		OK
Quinton	OK	Yes	N/A	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Shiloh	OK	Yes	N/A	OK	OK	OK	NW	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
South Harrison	OK	Yes	OK	OK	OK	OK	NW	Yes	OK	OK	UK	OK	OK	OK	OK	OK	NW	OK
Swedesboro	OK	Yes	N/A	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	NW	NW	OK	OK	OK
Upper Pittsgrove	OK	Yes	N/A	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	UK	OK	NW	OK
Vineland	OK	Late	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	NW	OK	OK	OK
Washington	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	NW	OK	OK	OK
Wenonah	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	NW	OK	OK	OK	OK	OK
Westville	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Woodbury City	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Woodbury Heights	OK	Yes	OK	OK	OK	OK	OK	Yes	NW	OK	UK	NW	OK	OK	UK	OK	NW	OK
Woodstown	OK	Yes	OK	OK	OK	OK	OK	Yes	OK	OK	UK	OK	OK	OK	OK	OK	OK	OK
Woolwich	OK	Yes	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

OK = Meets Standards NW = Needs Work N/A = Not applicable UK = Unknown

As part of the 2016 Safety Incentive Program, member towns are expected to actively participate in **all aspects** of the program. Safety records are maintained in the workplace by the Safety Coordinator. Once or twice a year the safety records are reviewed on site by the Safety Consultants.

Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat, which was held on July 28-29, 2016.

During on site record checks, all elements of the program are reviewed. We work with members to secure a commitment of participation for any areas that are found to be lacking during the review. Members make written documentation available for review, such as Safety Committee Minutes, hazard inspections, training records, job site observations, etc. Over the past few years we have made a concerted effort to improve the quality and detail included in the Job Site Observation reports. Once completed, a narrative observation report can serve as a training document to orient new workers to specific job tasks. Photos enhance the report.

All safety elements are scored and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award. Note: Training participation is based on MSI, Regional Training and participation in locally presented technical training.

MSI TRAINING PARTICIPATION AND APPOINTMENT OF TRAINING ADMINISTRATORS

Through June 30, 2016, TRICO JIF members have participated in 1315 total Instructor Led Learning Events through the MSI. One member does not have Training Administrator assigned.

In addition to traditional instructor led training, the employees from the following 18 municipalities have participated in 366 on-line classes: Alloway, Logan, Oldmans, Pennsville, Deptford, Fairfield Township, Franklin Township, Greenwich, Harrison, Mantua, Quinton, Washington Township, Wenonah, Westville, Woodbury and Woolwich.

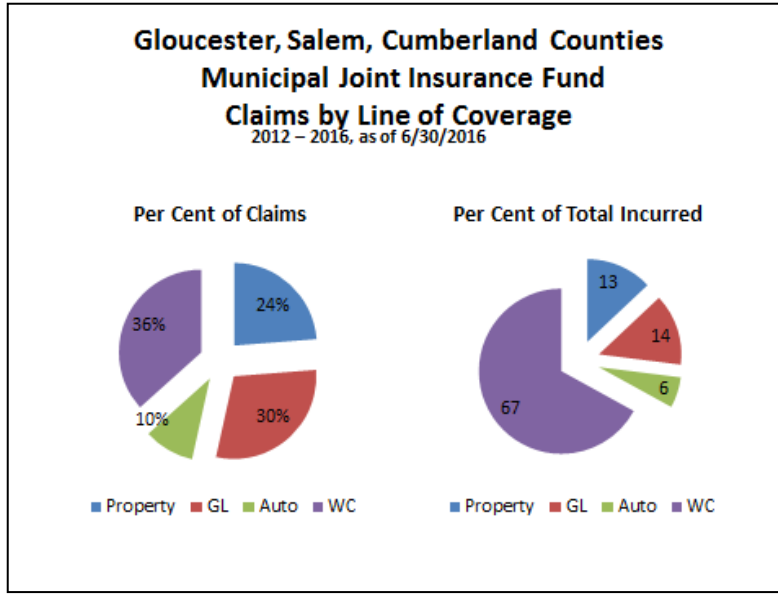
Currently, there are 22 on line programs offered through the MSI Learning Management System with the addition of safe patient lifting. Currently available courses are:

- Avoid Back Pain
- Bloodborne Pathogens
- Crossing Guard Training
- Crush Zone
- Cyber Security
- Fire Safety
- Hazard Communication & the Globally Harmonized System

- New Employee Safety Orientation
- New Employee Safety Orientation - Part 2
- Office Safety - Perils and Pitfalls
- Playground Safety for DPW/Rec Maintenance
- Rights & Duties of an Employee in Local Government
- Risk Management for Officials in Local Government
- Safe Patient Lifting for Emergency Responders
- Survival Driving - Emergencies and Natural Disasters
- Survival Driving - Urban Driving
- Aquatic Safety for Camp Counselors
- Bullying Prevention at Camp
- Child Sexual Abuse Prevention at Camp
- Playground Safety for Camp Counselors
- The Professional Lifeguard
- Trip and Transportation Safety

MID YEAR LOSS ANALYSIS

TRENDS BY LINE OF COVERAGE



MID YEAR SNAPSHOT

COMPARISON OF MID-YEAR CLAIM FREQUENCY BY LINE OF COVERAGE						
Line of Coverage	Mid Year Claim Frequency					FY 2016
	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	% of Claims by Line
Property	78	66	93	83	78	24%
General Liability	50	57	77	121	91	27%
Auto Liability	28	26	45	40	38	11%
Workers Comp	<u>127</u>	<u>106</u>	<u>110</u>	<u>107</u>	<u>124</u>	<u>37%</u>
Total Mid-Year Claims	283	255	325	351	331	100%

Mid year, the number of claims is lower than last year. There was an increase in WC claims and a decline in Property, GL and Auto compared with the prior year.

TRI-COUNTY MUNICIPAL JOINT INSURANCE FUND					
CLAIMS BY LINE OF COVERAGE : FUND YEAR 2012 - 2016					
FUND YEAR 2012					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	156	\$ 305,764	\$ 1,960	24%	7%
General Liability	162	\$ 974,617	\$ 6,016	25%	22%
Auto Liability	58	\$ 522,154	\$ 9,003	9%	12%
Workers Comp	283	\$ 2,643,143	\$ 9,340	43%	59%
Totals for Fund Year 2012	659	\$ 4,445,678	\$ 6,746	100%	100%
FUND YEAR 2013					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	135	\$ 500,177	\$ 3,705	23%	11%
General Liability	181	\$ 868,307	\$ 4,797	30%	19%
Auto Liability	55	\$ 239,529	\$ 4,355	9%	5%
Workers Comp	227	\$ 2,944,055	\$ 12,969	38%	65%
Totals for Fund Year 2013	598	\$ 4,552,068	\$ 7,612	100%	100%
FUND YEAR 2014					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	190	\$ 835,828	\$ 4,399	28%	21%
General Liability	187	\$ 432,067	\$ 2,311	27%	11%
Auto Liability	83	\$ 360,439	\$ 4,343	12%	9%
Workers Comp	223	\$ 2,437,526	\$ 10,931	33%	60%
Totals for Fund Year 2014	683	\$ 4,065,859	\$ 5,953	100%	100%
FUND YEAR 2015					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	156	\$ 526,893	\$ 3,378	21%	11%
General Liability	283	\$ 344,813	\$ 1,218	39%	7%
Auto Liability	65	\$ 57,675	\$ 887	9%	1%
Workers Comp	223	\$ 3,851,520	\$ 17,271	31%	81%
Totals for Fund Year 2015	727	\$ 4,780,901	\$ 6,576	100%	100%
FUND YEAR 2016					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	78	\$ 364,656	\$ 4,675	23%	19%
General Liability	91	\$ 94,850	\$ 1,042	27%	5%
Auto Liability	39	\$ 69,654	\$ 1,786	12%	4%
Workers Comp	128	\$ 1,341,019	\$ 10,477	38%	72%
Totals for Fund Year 2016	336	\$ 1,870,179	\$ 5,566	100%	100%
TOTAL FUND YEARS 2012 - 2016					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	715	\$ 2,533,319	\$ 3,543	24%	13%
General Liability	904	\$ 2,714,654	\$ 3,003	30%	14%
Auto Liability	300	\$ 1,249,451	\$ 4,165	10%	6%
Workers Comp	1,084	\$ 13,217,263	\$ 12,193	36%	67%
Totals for Fund Years 2012 - 2016	3,003	\$ 19,714,686	\$ 6,565	100%	100%

WORKERS COMPENSATION

For the five year period (2012 - 2016), WC accounted for (36%) of the claim frequency and (67 %) of the incurred costs. The average cost per WC claim is \$12,193. WC mid -year metrics from 2012 to 2016 YTD show the following trends:

- The number of WC claims has declined steadily since 2012, resulting in 21% reduction in claims
- Payroll has remained relatively flat since 2013.
- Total WC Claim frequency per 100 F/T employees has dropped steadily since 2011 and coincides with other frequency measures
- The LTAF rate is the lowest it has been in years.
- Claim cost as a per cent of payroll shows a sharp increase in 2015,
- In 2015, the average cost per WC claim soared to \$17,271.

Workers' Compensation Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	283	227	223	223	128
Payroll (Millions)	\$125.5	\$160.2	\$159.8	\$159.8	\$162.8
# of Claims per Million \$ of Payroll	2.26	1.42	1.40	1.40	0.79
Number of FTE Employees	3,179	2,808	3,826	3,768	3,533
Total Claim Frequency / 100 FTE	8.9	8.08	5.83	5.92	3.62
LTA Claim Frequency / 100 FTE			2.09	1.93	1.65
Claim Cost as a % of Payroll	2.11%	1.84%	1.53%	2.41%	0.82%

LOST TIME ACCIDENT FREQUENCY RATE

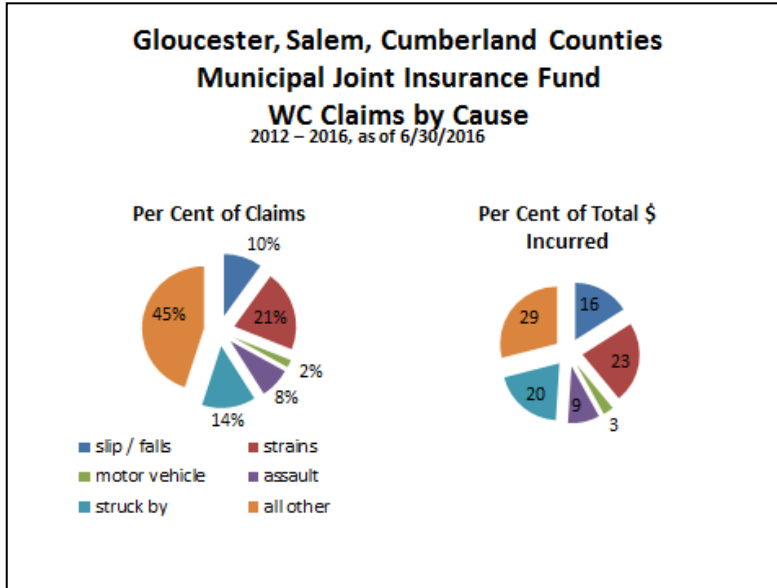
2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		June 30, 2016		
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
ATLANTIC	2.38	2.42	3.05	2.67
OCEAN	2.11	2.12	2.39	2.23
SUBURBAN MUNICIPAL	1.89	2.12	1.76	1.93
N.J.U.A.	1.76	2.44	2.94	2.50
SOUTH BERGEN	1.72	2.63	2.46	2.38
MORRIS	1.68	2.00	2.01	1.94
TRI-COUNTY	1.65	1.93	2.09	1.94
PROF MUN MGMT	1.45	3.70	2.37	2.70
NJ PUBLIC HOUSING	1.38	1.75	2.82	2.12
MONMOUTH	1.38	2.17	2.24	2.04
SUBURBAN ESSEX	1.31	2.12	2.55	2.15
CENTRAL	1.26	1.83	2.52	2.01
CAMDEN	1.25	2.44	2.07	1.97
BERGEN	1.18	2.23	2.30	2.04
BURLINGTON	1.04	1.85	1.85	1.70
AVERAGE	1.56	2.25	2.36	2.16

The LTAF rate has been trending downward over the period in each of the years reported, and TRICO JIF has been well below the MEL average for the past two years.

TRENDS BY MEMBER: WC Losses 2012 – 2016

TRI-COUNTY MUNICIPAL JOINT INSURANCE FUND				
Claims by Member				
Member Name	Total Fund Years 2012 - 2016			
	# Claims	Total Incurred	% of Total	Average Cost per
ALLOWAY	6	\$ 392,940	2.97%	\$ 65,490
CARNEY'S POINT	19	\$ 38,587	0.29%	\$ 2,031
CLAYTON	34	\$ 222,616	1.68%	\$ 6,548
DEPTFORD	120	\$ 989,110	7.48%	\$ 8,243
EAST GREENWICH	25	\$ 397,344	3.01%	\$ 15,894
ELK	12	\$ 53,892	0.41%	\$ 4,491
ELSINBORO	1	\$ 3,818	0.03%	\$ 3,818
FAIRFIELD TOWNSHIP T	8	\$ 24,521	0.19%	\$ 3,065
FRANKLIN TOWNSHIP T	50	\$ 651,483	4.93%	\$ 13,030
GLASSBORO	122	\$ 677,143	5.12%	\$ 5,550
GREENWICH	35	\$ 299,574	2.27%	\$ 8,559
HARRISON	13	\$ 23,846	0.18%	\$ 1,834
LOGAN	20	\$ 85,923	0.65%	\$ 4,296
LOWER ALLOWAYS CREEK	8	\$ 12,733	0.10%	\$ 1,592
MANNINGTON TOWNSHIP	-	\$ -	0.00%	\$ -
MANTUA	57	\$ 870,245	6.58%	\$ 15,267
MONROE	115	\$ 2,557,167	19.35%	\$ 22,236
OLDMANS	1	\$ 437	0.00%	\$ 437
PAULSBORO	33	\$ 236,477	1.79%	\$ 7,166
PENNS GROVE	31	\$ 439,581	3.33%	\$ 14,180
PENNSVILLE	33	\$ 849,144	6.42%	\$ 25,732
PILESGROVE	-	\$ -	0.00%	\$ -
PITMAN	44	\$ 265,353	2.01%	\$ 6,031
QUINTON	3	\$ 205,306	1.55%	\$ 68,435
SHILOH	-	\$ -	0.00%	\$ -
SHILOH	-	\$ -	0.00%	\$ -
SOUTH HARRISON	4	\$ 4,827	0.04%	\$ 1,207
SWEDESBORO BORO	10	\$ 533,919	4.04%	\$ 53,392
UPPER PITTSBORO	4	\$ 7,419	0.06%	\$ 1,855
VINELAND	-	\$ -	0.00%	\$ -
WASHINGTON TOWNSHIP T	125	\$ 1,913,044	14.47%	\$ 15,304
WENONAH	7	\$ 37,362	0.28%	\$ 5,337
WESTVILLE	17	\$ 59,473	0.45%	\$ 3,498
WOODBURY	82	\$ 982,306	7.43%	\$ 11,979
WOODBURY HEIGHTS	22	\$ 211,237	1.60%	\$ 9,602
WOODSTOWN	8	\$ 20,951	0.16%	\$ 2,619
WOOLWICH	15	\$ 149,484	1.13%	\$ 9,966
Total All Members	<u>1084</u>	<u>\$ 13,217,263</u>	<u>100.00%</u>	<u>\$ 418,684</u>

TRENDS BY CAUSE OF LOSS: WC 2012 – 2016



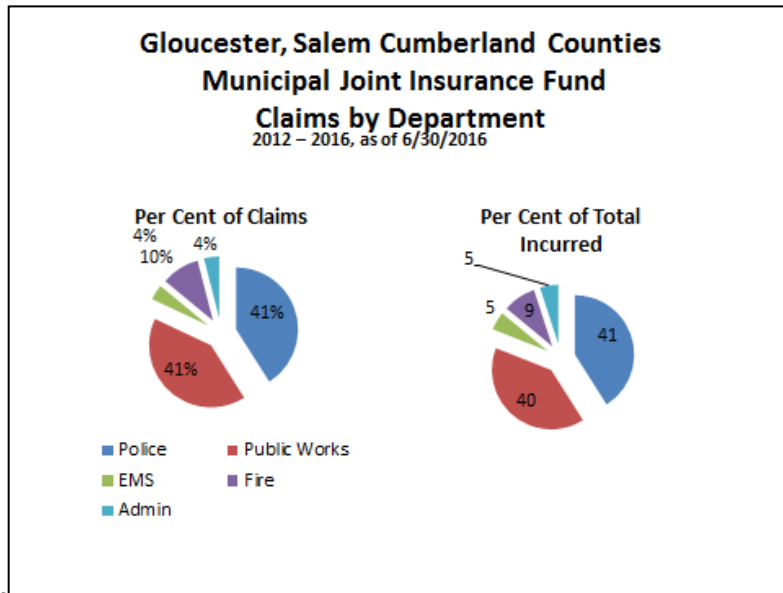
The table below shows the WC trends by cause (2012 – 2016 YTD). The largest category of claims as a percentage of costs is Strains (23%) including lifting, carrying, jumping and twisting. Lifting is the primary loss cause in this category. The next largest is Struck by claims (20%), followed by Slip / Fall claims (16%), followed by assaults and motor vehicle incidents.

The most significant loss sources in terms of frequency and severity are;

- Strains: 21% frequency; 23% of cost
- Fall or Slip From: 10% frequency; 16% of cost; average cost per claim more than \$19,000
- Robbery / Criminal Assault: 8% frequency; 9 % cost.
- Motor Vehicle accidents: 2 % frequency; 3% of cost; average cost per claim more than \$19,000.

TRI-COUNTY MUNICIPAL JOINT INSURANCE FUND				
WORKERS' COMPENSATION CLAIMS : FUND YEARS 2012 - 2016				
Claims by Loss Cause				
	Total Fund Years 2012 - 2016			
Loss Cause/	# Claims	Total Incurred	% of Total	Average Cost per Claim
Burns or Scald - Heat or Cold Exposure	68	\$ 454,778	3.44%	\$ 6,688
Caught In Or Between	29	\$ 449,895	3.40%	\$ 15,514
Cut, Puncture, Scrape Injured By	52	\$ 94,550	0.72%	\$ 1,818
Fall Or Slip From	110	\$ 2,130,219	16.12%	\$ 19,366
Motor Vehicle	21	\$ 399,043	3.02%	\$ 19,002
Strain or Injured By	231	\$ 3,085,232	23.34%	\$ 13,356
Striking Against Or Stepping On	24	\$ 208,143	1.57%	\$ 8,673
Struck or Injured By	154	\$ 2,749,231	20.80%	\$ 17,852
Contact With Electric Current	-	\$ -	0.00%	\$ -
Animal, Insect, Plant (Poison Ivy Etc.)	86	\$ 185,082	1.40%	\$ 2,152
Explosion Or Flare Back	-	\$ -	0.00%	\$ -
Foreign Body In Eye	29	\$ 44,770	0.34%	\$ 1,544
Robbery Or Criminal Assault	83	\$ 1,172,746	8.87%	\$ 14,129
Repetitive Motion	24	\$ 56,394	0.43%	\$ 2,350
Cumulative (All Other) - Latex	10	\$ 41,957	0.32%	\$ 4,196
Other Misc. Cause - Disease Exposure	17	\$ 37,759	0.29%	\$ 2,221
NOC	146	\$ 2,107,463	15.94%	\$ 14,435
Total All Loss Causes	<u>1084</u>	<u>\$ 13,217,263</u>	<u>100.00%</u>	<u>\$ 12,193</u>

TRENDS BY DEPARTMENT



Police make up 41% of the frequency and 41% of the incurred losses. Public Works make up 41 % of frequency and 40% of incurred losses. These two departments make up the thrust of our service initiatives and training

TRI-COUNTY MUNICIPAL JOINT INSURANCE FUND				
WORKERS' COMPENSATION CLAIMS : FUND YEARS 2012 - 2016				
Claims by Department				
Department Name	Total Fund Years 2012 - 2016			
	# Claims	Total Incurred	% of Total	Average Cost per Claim
Administration	40	\$ 589,058	4.46%	\$ 14,726
<u>EMS</u>				
Paid	31	\$ 477,405	3.61%	\$ 15,400
Volunteer	11	\$ 158,694	1.20%	\$ 14,427
Subtotal EMS	42	\$ 636,099	4.81%	\$ 15,145
<u>Fire</u>				
Paid	7	\$ 57,299	0.43%	\$ 8,186
Volunteer	97	\$ 1,050,663	7.95%	\$ 10,832
Subtotal Fire	104	\$ 1,107,962	8.38%	\$ 10,653
<u>Municipal</u>				
Library	5	\$ 5,451	0.04%	\$ 1,090
Municipality, NOC	2	\$ 1,368	0.01%	\$ 684
Subtotal Municipal	7	\$ 6,818	0.05%	\$ 974
<u>Police</u>				
Police	437	\$ 5,409,355	40.93%	\$ 12,378
Police Off Duty	4	\$ 59,527	0.45%	\$ 14,882
Crossing Guards	-	\$ -	0.00%	\$ -
Subtotal Police	441	\$ 5,468,882	41.38%	\$ 12,401
<u>Public Works</u>				
Building Dept	9	\$ 92,014	0.70%	\$ 10,224
Garbage Removal	90	\$ 1,132,520	8.57%	\$ 12,584
Parks & Recreation	21	\$ 94,384	0.71%	\$ 4,494
Sewage Dept	19	\$ 72,996	0.55%	\$ 3,842
Street Maintenance/Cleaning	297	\$ 3,875,807	29.32%	\$ 13,050
Water Dept	8	\$ 16,292	0.12%	\$ 2,037
Subtotal Public Works	444	\$ 5,284,014	39.98%	\$ 11,901
NOC	6	\$ 124,430	0.94%	\$ 20,738
Total All Departments	1084	\$ 13,217,263	100.00%	\$ 12,193

GENERAL LIABILITY CLAIMS:

For the five year period (2012 - 2016), General Liability incidents, represent 30% of total claim frequency and 14% of total incurred costs. GL mid-year metrics show the following trends.

- Claim count shows a strong uptick in 2015 compared with prior years.

- Annual appropriations – unexplained variations; increase in 2014 is questioned
- GL Claims per appropriations - trending in the right direction.

General Liability Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	162	181	187	283	91
Annual Appropriations	\$234,912,066	\$235,998,792	\$472,955,483	\$387,444,663	\$397,118,839
# of Claims per Million \$ of Appropriations	0.69	0.77	0.40	0.73	0.23

The table below shows the General Liability experience (2012 – 2016 YTD) by Cause. The most significant loss sources in terms of frequency and cost were “Damaged or Injured” (42% frequency, 21% cost); Police Professional (19% frequency, 34% cost), Falls (12% frequency, 26% cost) and Motor Vehicle (16% frequency, 6% cost).

TRI-COUNTY MUNICIPAL JOINT INSURANCE FUND					
GENERAL LIABILITY CLAIMS : FUND YEARS 2012 - 2016					
Claims by Loss Cause					
Total Fund Years 2012 - 2016					
Loss Cause/	# Claims	Total Incurred	% of Total	Average Cost per Claim	
Falls	113	\$ 705,383	25.98%	\$ 6,242	
Damaged or Injured By	388	\$ 808,539	29.78%	\$ 2,084	
Police Professional	173	\$ 928,708	34.21%	\$ 5,368	
M/V Collision w/Another Vehicle					
Motor Vehicle All Other	149	\$ 150,871	5.56%	\$ 1,013	
NOC	27	\$ 32,886	1.21%	\$ 1,218	
Total All Loss Causes	<u>904</u>	<u>\$ 2,714,654</u>	<u>99.99%</u>	<u>\$ 3,003</u>	

AUTO LIABILITY CLAIMS

For the five year period (2012 - 2016), Auto Liability claims, represent 10% of total claim frequency and 6% of total incurred costs. Auto liability mid-year metrics show the following trends.

- Number of claims showed a spike in 2014.
- Number of vehicles has increased over past 4 years.
- Auto claims per 100 vehicles showed uptick in 2014.

Auto Liability Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	58	55	83	65	39
Number of Vehicles	1,773	1,848	2,190	2,181	1,307
# of Claims per 100 Vehicles	3.27	2.98	3.79	2.98	2.98

The table below shows the Auto Liability experience (2012 - 2016 YTD). The average cost per claim was \$4,165. The most significant types of incidents in terms of severity were rear enders and intersection claims. Backing and collision with fixed object were the most frequent types of incidents.

TRI-COUNTY MUNICIPAL JOINT INSURANCE FUND				
AUTO LIABILITY CLAIMS : FUND YEARS 2012 - 2016				
Claims by Loss Cause				
	Total Fund Years 2012 - 2016			
Loss Cause/	# Claims	Total Incurred	% of Total	Average Cost per Claim
Damaged or Injured By	17	\$ 13,637	1.09%	\$ 802
M/V Collision w/Another Vehicle				
Rear Ended	22	\$ 516,904	41.37%	\$ 23,496
Pass, Turn, Lane Change	17	\$ 19,927	1.59%	\$ 1,172
Backing up	59	\$ 51,446	4.12%	\$ 872
Intersection	31	\$ 168,836	13.51%	\$ 5,446
All Other	53	\$ 33,678	2.70%	\$ 635
MV Collision W/ Fixed Object	89	\$ 157,915	12.64%	\$ 1,774
Motor Vehicle All Other	8	\$ 282,639	22.62%	\$ 35,330
NOC	3	\$ 3,590	0.29%	\$ 1,197
Total All Loss Causes	<u>300</u>	<u>\$ 1,249,451</u>	<u>100.00%</u>	<u>\$ 4,165</u>

PROPERTY CLAIMS

For the five year period (2012 - 2016), Property claims, represent 24% of total claim frequency and 13% of total incurred costs. Property mid-year metrics show the following trends.

- Property claims spiked in 2014. The number of property claims tracks directly with Auto liability frequency.

Property Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	156	135	190	156	78

The most significant property losses arise from physical damage / motor vehicle claims, which represent 37% of incurred losses. Traditional perils (wind, lightning, flood, fire & explosion, vandalism and theft represent (6%) of the claim frequency and 21% of the incurred cost. The same service initiatives identified under auto liability losses apply to the physical damage components of these claims.

TRI-COUNTY MUNICIPAL JOINT INSURANCE FUND				
PROPERTY CLAIMS : FUND YEARS 2012 - 2016				
Claims by Loss Cause				
Loss Cause/	Total Fund Years 2012 - 2016			
	# Claims	Total Incurred	% of Total	Average Cost per Claim
Wind Damage	12	\$ 115,734	4.57%	\$ 9,644
Lightening	9	\$ 37,409	1.48%	\$ 4,157
Flooding	1	\$ 49,000	1.93%	\$ 49,000
Fire/Explosion	9	\$ 234,291	9.25%	\$ 26,032
Vandalism	3	\$ 2,042	0.08%	\$ 681
Theft	11	\$ 73,349	2.90%	\$ 6,668
Damaged or Injured By	191	\$ 951,239	37.55%	\$ 4,980
M/V Collision w/Another Vehicle				
Rear Ended	46	\$ 96,168	3.80%	\$ 2,091
Pass, Turn, Lane Change	68	\$ 87,164	3.44%	\$ 1,282
Backing up	73	\$ 27,824	1.10%	\$ 381
Intersection	43	\$ 130,432	5.15%	\$ 3,033
All Other	155	\$ 296,702	11.71%	\$ 1,914
MV Collision W/ Fixed Object	86	\$ 359,473	14.19%	\$ 4,180
Motor Vehicle All Other	3	\$ 50,453	1.99%	\$ 16,818
NOC	4	\$ 17,243	0.68%	\$ 4,311
Total All Loss Causes	<u>715</u>	<u>\$ 2,533,319</u>	<u>100.01%</u>	<u>\$ 3,543</u>
* See attached schedule for break down to provide more specific cause categories				

ONGOING 2016 SAFETY INITIATIVES

Service Initiative #1: Service Direction: The thrust of our service efforts are directed at Workers' Compensation exposures. We continue to support claims mitigation and reduction efforts, especially focusing on Accident Investigation and promoting the transitional duty initiatives of the JIF.

Service Initiative #2: Member Evaluations

- We continue to monitor the WC metrics through the "Watch List" to identify members that may show deteriorating loss experience. Members that show worsening loss metrics may be placed on Safety Monitoring, a process which initiates greater attention from the Safety Director office. Members that show significant deterioration or unwillingness to address exposures may be placed on "Safety Intervention" to enlist the assistance of other Fund members and JIF professionals.
- The Safety Director's office identifies and reviews members on "Watch," "Monitoring," and "Intervention" during every Executive Safety Committee meeting.

Service Initiative #3: Accident Investigation is one of the key components in preventing future incidents. One of our key elements in the 2016 service plan is to identify members high WC frequency, and work with these members on their accident investigation programs. We have identified ten members in terms of frequency for special emphasis in 2016:

- Each of these members will receive a focused survey visit to address WC accident experience. We will review 5 years of loss experience, identify departments with the highest frequency rates, review recent investigation reports and review procedures and conduct at least one on-site investigation with the safety coordinator. If needed, we will meet with the safety committee and conduct an accident investigation workshop.
- Our goal from this process will be to see 1) increased utilization of the accident investigation program; 2) more meaningful and substantive accident investigation findings; 3) clearer understanding on the part of the member towns on how to use the JIF accident investigation resources, including on-line reports, root cause analysis worksheet and the expertise of Loss Control consultants.

Service Initiative #4: Focus on most frequent injury types. Strains, falls and motor vehicle incidents are the most frequent and severe types of injuries. Several actions could be taken to improve this experience:

- Promote new MSI online training for Safe Patient Lifting.
- Reinforce during daily safety briefings between employees and supervisors.
- Evaluate every lift. Is there a method to lift / move the material to eliminate or limit manual handling? Is there a mechanical aid to lessen musculoskeletal strain potential? Can workers be added or re-positioned to promote better body mechanics?
- Encourage workers to engage in pre-lift stretches. Promote wellness initiatives.
- Prevent winter slips and falls: Snow removal and salting on walkways and parking lots should be thorough, and repeated as necessary to account for melting-refreezing cycles
- Personnel in the field should be encouraged to take additional precautions during winter months. Evaluate providing removable shoe cleats for certain tasks.
- Effective self-inspections can identify snow removal and housekeeping concerns. They should be done frequently, and especially during inclement weather.
- Provide adequate (3-step length), walk off mats at entrances and clean or replace regularly, to minimize carryover of moisture into the building.
- Provide boot/shoe cleaner brushes at entrances frequented by field personnel.
- Reinforce three-points-of-contact when using ladders, stairs, and entering / exiting vehicles.
- Defensive driving habits must be consistently emphasized. Offer Defensive Driving Course, Driver Awareness, S:ERVE or CEVO presentation.

Service Initiative #5: General Liability Exposures. Focus on most frequent GL Claim types. Several actions could be taken to improve this experience:

- Motor vehicle incidents and fall related claims can be mitigated with strong Roadway Sign and Walkway programs.
- Falls can also be mitigated with some of the same strategies noted under Workers Comp above.
- There is a correlation between Police accreditation and reduced Police Professional Liability claims. Police accreditation is encouraged.

Service Initiative #6: Motor Vehicle Exposures. Focus on most costly types of claims, especially intersection pedestrian, backing and collision with fixed objects. Several actions could be taken to improve this experience:

- Backing incidents - Encourage the use of spotters and new technologies like cameras and alarm sensors.
- Intersection claims are a concern, especially to first responders. Fire, Police and EMS Departments are encouraged to take part in the on-line training offered by S:ERVE on avoiding intersection accidents. These types of claims tend to be frequent and costly.
- Collision with fixed objects and Rear-end accidents – Emphasize the importance of maintaining proper following distance, 3 -second rule. Always wear seat belts and avoid cell phone use while driving. Develop a cell phone policy and train all employees on its major requirements. Encourage the new Driver Safety Awareness program as remedial training for anyone involved in accidents.

Service Initiative #7: Safety program best practices and Safety Incentive Program. Encourage all members to show significant demonstration of participation in each of the areas:

- Commitment and Accountability;
- Controlling hazards;
- Continuing Education and Training;
- Communication;
- Coaching;
- Claims Management.

Service Initiative# 8 – Special Focus on Police Departments

- Police Ad Hoc Committee - The purpose of the meetings is to review Accreditation, training, and other risk management issues related to law enforcement.
- Uniform consulting plan for law enforcement agencies to address specific risks that are exclusive to the law enforcement community.

Service Initiative #9 – Special Focus on Public Works Departments

- Encourage more meaningful Job Site Observations and daily crew meetings for the DPW
- Continue to develop Tool-Box-Talk outlines for MSI classes to assist supervisors in providing specific safety refresher in the years between mandated MSI training.
- Encourage the use of training resources, including MSI, online and regional training workshops.

PLANNED SERVICE ACTIVITIES FOR Q3 AND Q4

- Work with Police Departments to continue training for Class II new graduates
- Present suggested revisions for 2017 Safety Program to JIF Executive Safety Committee – Continue 2016 emphasis on police.
- Review Suggestions for Improvement; identify any important suggestions that are more than two years old.
- Work closely with members with above average frequency / LTAF rates
- Facilitate Police Chief Ad Hoc Committee meeting.
- Summarize mid year participation in the Safety Incentive Program; feedback is provided to the members at the time of their reviews.
- Promote nomination of “Special Recognition Award Winners.”
- Distribution of Safety Director Bulletins and notices.
- Participate in the Annual Planning retreat, fund commissioner meetings and all JIF related activities.

SERVICE PLAN CONSIDERATIONS FOR 2017

- Continue new theme and format for Safety Kick off events
- Develop communication strategy to support annual theme.
- Revisit the low attendance at Regional Training sessions.
- Get “back to basics” with Safety Coordinator Round Table, DPW Round Table, and Police Command Staff Training event.
- Coordinate services with Wellness Director.

APPENDIX A: 2016 LOSS CONTROL MANAGEMENT REPORT

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Loss Control Management Report - Contract Period 1/1/2016 to 12/31/2016 2016 Visit Schedule														
Municipality	Service Consultant	Projected Consultant Visits	SPECIAL FOCUS SURVEY	1st visit	2nd visit	3rd visit	4th visit	5th visit	6th visit	Project ed visits	Completed Visits	Remaining Visits	Comments	2016 Completed Contracts
Alloway	RG	2		4/16						2	1	1	4/16 Renewal	3/24/2016
Carneys Point	RG	3		6/17						3	1	2	6/17 SIP/SFI Review	1/29/2016
Clayton	HWS	3	Acc Review	2/1						3	1	2	2/1 AI	2/5/2016
Deptford	RG	3	RTK	6/17						3	1	2	6/17 LCR	2/11/2016
East Greenwich	RG	2	Acc Review	3/1	6/1					2	2	0	3/1 Police LCR; 6/1 SCM	1/22/2016
Elk	HWS	2		5/12						2	1	1	5/12 Renewal	2/25/2016
Elsinboro	RG	2		1/21						2	1	1	1/21 Renewal	3/9/2016
Fairfield	HWS	2		3/28						2	1	1	3/28 SIP/SFI Review	3/1/2016
Franklin	RG	3	RTK							3	0	3		2/22/2016
Glassboro	HWS	4	RTK	7/22						4	1	3	7/22 LCR	2/16/2016
Greenwich	RG	2	Acc Review	7/11						2	1	1	7/11 LCR	1/22/2016
Harrison	HWS	2	Acc Review	7/22						2	1	1	7/22 LCR	1/29/2016
Logan	HWS	3	Acc Review	7/25						3	1	2	7/25 SIP/SFI Review	1/21/2016
Lower Alloways Creek	HWS	3		7/23						3	1	2	7/23 LCR	1/28/2016
Mannington	RG	2		3/29						2	1	1	3/29 LCR	1/29/2016
Mantua	HWS	4	RTK	3/29						4	1	3	3/29 LCR	3/18/2016
Monroe	HWS	4		3/8						4	1	3	3/8 LCR Owens Park	3/29/2016
Oldmans Twp	RG	2		3/29						2	1	1	3/29 LCR	2/8/2016
Paulsboro	HWS	2	Acc Review	3/16						2	1	1	3/16 Renewal	1/19/2016
Penns Grove	RG	3	Acc Review	5/23	5/23	5/23				3	3	0	5/23 Renewal; 5/23 SCM	5/25/2016
Pennsville	RG	3	RTK	1/21	1/21					3	2	1	1/21 Renewal	2/2/2016
Pilesgrove	HWS	2		7/26						2	1	1	7/26 SIP/SFI Review	2/12/2016
Pitman	HWS	3	RTK	3/23						3	1	2	3/23 LCR	2/2/2016
Quinton	RG	2		3/29						2	1	1	3/29 LCR	3/1/2016
Shiloh	RG	2		5/31						2	1	1	5/31 LCR	5/4/2016
South Harrison	RG	2		6/30						2	1	1	6/30 LCR/SIP	2/22/2016
Swedesboro	HWS	2		6/14						2	1	1	6/14 LCR	1/28/2016
Upper Pittsgrove	HWS	2		6/2						2	1	1	6/2 SFI/Records Review	1/26/2016
Vineland	HWS	6	RTK	3/18	6/22					6	2	4	3/18 LCR; 6/22 LCR	6/1/2016
Washington	HWS	4	RTK	4/8	4/8	4/8				4	3	1	4/8 Renewal; 4/8 RTK Review	2/16/2016
Wenonah	HWS	2		1/14						2	1	1	1/14 Renewal	1/26/2016
Westville	HWS	2		2/2						2	1	1	2/2 Renewal	2/18/2016
Woodbury City	HWS	4	RTK	7/14						4	1	3	7/14 LCR	3/21/2016
Woodbury Heights	RG	3	Acc Review	2/24	6/23					3	2	1	2/24 Renewal; 6/23 LCR	5/13/2016
Woodstown	HWS	2	Acc Review	1/28						2	1	1	1/28 Renewal	1/26/2016
Woolwich	RG	3	Acc Review	5/26						3	1	2	5/26 LCR	2/2/2016
XXTotal		97	0							97	43	54		
XXRenewal visits: 12; to be completed by 5/31/2016														

APPENDIX B: MID-YEAR REGIONAL TRAINING SUMMARY

Gloucester, Salem, Cumberland Municipal Joint Insurance Fund							
Loss Control Management Report - Contract Period 1/1/2016 to 12/31/2016							
2016 Regional Training Attendance							
		SC/Claims RT 2/18/16	DPW RT 5/19/16				Annual Retreat
Alloway	XS	1					
Carneys Point	M	1	1				
Clayton	M	1	1				
Deptford	XL	1					
East Greenwich	M	1					
Elk	S	1					
Elsinboro	XS	1					
Fairfield	S						
Franklin	L	1					
Glassboro	XL	1	1				
Greenwich	M	1	1				
Harrison	M	1	1				
Logan	M	1	1				
Lower Alloways Creek	M	1					
Mannington	XS	1					
Mantua	L	1					
Monroe	XL		1				
Oldmans Twp	XS	1					
Paulsboro	M	1					
Penns Grove	L	1					
Pennsville	L	1					
Pilesgrove	XS	1	1				
Pitman	L	1					
Quinton	XS	1	1				
Shiloh	XS						
South Harrison	XS	1					
Swedesboro	S	1					
Upper Pittsgrove	XS	1					
Vineland	XL	1	1				
Washington	XL	1	1				
Wenonah	S	1	1				
Westville	M	1					
Woodbury City	L	1					
Woodbury Heights	M	1					
Woodstown	S	1	1				
Woolwich	M	1					
		33	13				
% ATTENDANCE							



Finance Committee Meeting Minutes
Tuesday, September 27, 2016
City of Woodbury, Council Chambers, Woodbury, NJ

A meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Finance Committee was held on Tuesday, September 27, 2016 at 2:00 PM at the City of Woodbury, Council Chambers, Woodbury, NJ.

Those in attendance were:

Bob Law, *Committee Chair, Woodbury City*
Stephanie McCaffrey, *East Greenwich Township*
Doug Hogate, *Elsinboro Township*
Kevin Heydel, *Monroe Township*
Carl Bagby, *Swedesboro Borough*
Jim D'Auria, *Washington Township*
John Hall, *Woodstown Borough*
Paul J. Miola, CPCU, ARM, Executive Director, *AJGRMS*
Paul A. Forlenza, Deputy Executive Director, *AJGRMS*
Jodi Palmeri, Senior Financial Analyst, *AJGRMS*
Tracy Forlenza, Financial Analyst, *AJGRMS*

Those unable to attend were:

Bill Bittner, *Westville Borough*

Those unable to attend the meeting will receive a copy of the agenda and handouts.

These minutes do not necessarily reflect the order in which these matters were discussed.

Calendar of Events

Ms. Palmeri directed the Committee to the Calendar of Events section of the workbook. She indicated that she had included copies of the Budget, Renewal, and Reorganization process timelines in the Workbook. She noted that Exigis had completed their exposure data transfer earlier than expected. She also stated that all other processes are on target and that each of the process timelines will be updated accordingly as various tasks are completed.

Return of Surplus Resolutions

Ms. Palmeri stated that the Resolution authorizing the release of surplus was presented and approved at the September Executive Committee meeting yesterday. She noted that it was filed with the State and dividend notices will be sent to the members following the 30 day filing period. Mr. Law inquired when dividend funds would be available. Ms. Palmeri noted that if the option was to take a direct check, the members could receive it as early as November.

Update on Results of RFQs

Mr. Forlenza stated that there was only one (1) response received in response to the Property Appraiser RFQ. This was from AssetWorks who is the current vendor. He noted that the Strategic Planning Committee evaluated the proposal and recommended reappointment for the 2017 Fund Year.

Mr. Forlenza stated that responses to the Fund Attorney and Subrogation Attorney RFQ's were received and sent to the Executive Claims Committee for evaluation on August 1, 2016. Mr. Forlenza noted that he followed up with the Committee on September 12, 2016 and received three (3) evaluations. At yesterday's Executive Committee meeting, he reminded the members that they needed to complete the evaluation process and return the evaluations back to his office.

Mr. Forlenza noted that the Claims Administrator RFQ was reviewed and weighted at the Executive Claims Review Committee meeting on September 26, 2016. Mr. Forlenza then forwarded the responses and an evaluation sheet to the Committee to complete their evaluations. All responses are due by October 14, 2016. He noted that evaluation forms will be reviewed at October Executive Committee meeting.

MEL Financial Fast Track (FFT) as of June 30, 2016

Ms. Palmeri noted that the TRICO JIF's FFT report was accidentally included in the agenda and her office will email the MEL's FFT to the Committee.

2017 Draft Budget

Ms. Palmeri stated that the Loss Funding portion of the Draft Budget has not changed from what was presented at the Committee's last meeting. She also stated there are no changes in the operating expenses.

Ms. Palmeri noted that at the Committee's last meeting there were some questions regarding the Fund Actuary's loss funding allocation by member; Elsinboro increase when most members were receiving decreases and Glassboro and South Harrison increasing over 15% when column is supposed to be capped at 15%.

Ms. Palmeri stated that the Actuary's email response, a copy of which is included in the agenda, explains that Elsinboro's increase was due to the impact adding coverage for the Borough's Fire Company during 2016. In the agenda packet, the actuary broke out the loss funds to show Elsinboro without the Fire Company exposures is the same percentage and only changes when the new exposure is added.

Ms. Palmeri noted that other question was regarding the *Summary of Experience Rated Loss Fund Assessments*, Tab (7), page 2, column (9) assessment percentage change, which the footer indicates that this should be capped at +/- 15%. She explained that the actuary stated that the experience modification factor is capped at 15%, not the actual column and he will adjust the footer in the future to avoid confusion.

Finally, Ms. Palmeri commented that the draft budget presented at the Committee's last meeting indicated an approximate \$100,000 budget decrease; however, since the last meeting her office has revised the excess premium figures resulting in a flat budget for 2017.

2017 MEL Draft Budget

Ms. Palmeri reviewed the 2017 MEL Draft Budget broken out by line of coverage on page 4 of the agenda. She noted that this budget assumes flat exposures growth for 2017, resulting in a 0.9% increase. She highlighted line item 4; *Excess Property to \$500k*, is increasing 12.7%. She reminded the members that effective January 1, 2017; all JIFs will have a minimum of a \$100k SIR for Property claims. She noted that the MEL will then self-insure, at a minimum, the next \$400,000 of each claim. She then reminded the Committee that in 2016, the MEL was required to self-insure the next \$400,000 or \$450,000, depending on the JIF's SIR, of each property claim; however, the MEL never billed the members for this difference during 2016. She noted that in 2017, the MEL will bill this difference to the members.

She also highlighted that line 14, *Excess Property*, has increase 6.1% and line 40, *Miscellaneous Expense*, is a negative figure due to the fact that the Housing Authority JIF figures are not included in this budget. She noted that when these figures are included it will offset the negative number.

Ms. Palmeri reported that the MEL Excess WC and Liability line is increasing 8.52%. She stated that the EPL/POL premiums had increased 5% statewide, but the TRICO JIFs experience rating is 3%; however, the line item increase is 2.9% due to a flat renewal VDO and cyber coverage. She reported that the EJIF has a 0.9% increase over 2016 budget.

MEL Retro Program

Ms. Palmeri informed the Committee that the MEL will continue to experience rate member JIFs and utilize a Retrospective Program for all the JIFs. She noted that the MEL uses a 10 year loss ratio, not a 5 year ratio in calculating the experience rating, which is why she initially budgeted at 2.5% increase in the MEL WC & Liability line item. She stated that the TRICO JIF would see a 10% experience rating applied to the MEL WC & Liability loss funding budget capped at a 115% maximum exposure for all claims within the MEL SIR. She stated that this is what drove the change in the excess premium budget from 2.5% to 8.52% since the Committee's last meeting. She reported that the budget will remain flat as the savings in the EPL line compensated for the money needed in the MEL WC & GL line. She reminded the Committee that last year her office did not fully fund for the 125% exposure (they budgeted approximately 115-120%), but feels that the 8.52% is sufficient and budgets the full potential exposure under the program.

Ms. Palmeri continued noting that effective January 1, 2017; the JIFs will be billed for 85% of WC & GL loss funding, but will be liable up to the 115% of the loss funding obligation for 10 years. She stated that by fully funding this potential exposure, this money will be in the budget and no additional assessments will be needed. She further stated that if the money is not paid out after 10 years; it will be returned to the members as a proportionate share similar to surplus release. Mr. Law inquired if it will be tracked in a similar fashion to the Closed Years Account. Ms. Palmeri stated that it will be set up and tracked as its own account separate from the Closed Years Account.

2017 EPL/POL Draft Premium

Ms. Palmeri directed the members to page 5 of the agenda packet outlining the EPL/POL Premium adjustments. She noted that the statewide EPL/POL premium is increasing 5%; however, each JIF's performance will dictate their increase above or below the 5% increase. She commented that the TRICO JIF's loss ratio is 42.25% so according to the rate table, the increase will be 3%. She explained that since the EPL/POL coverage is being provided by a

commercial insurer, a 100% loss ratio is not breakeven as with the JIF. She stated that the commercial insurers breakeven point is 55% because of all of the expenses included in a commercial policy.

Ms. Palmeri noted that in years past her office has applied the JIF Philosophy (apply increases/decrease to EPL line based on performance) to the EPL/POL line. She explained that this year, the new carrier presented a recommendation on premium changes for 2017. She noted that the recommendation from the carrier includes a 1% increase across all members with poor performers seeing an additional increase to make up the premium balance. Ms. Palmeri then directed the Committee to a spreadsheet included in the agenda packet. She noted that the difference between the premiums recommended by the carrier and those developed by her office using the Fund's process are very close suggesting that the members are accurately priced. Ms. Palmeri noted that her office is looking for direction if the Committee wishes to continue to use the current JIF philosophy in determining member's EPL/POL assessment or begin utilizing the carrier's recommendations. Mr. Hogate and Mr. Bagby commented that using the carriers numbers goes against the JIF philosophy; to not be individually priced. Mr. Forlenza stated that this also does not allow the JIF to temper a poor performing member as the JIF normally has in the past. The Committee discussed the two options and agreed to remain with the current JIF philosophy utilizing the presented performance layer ratios. Mr. Forlenza noted that the carrier does have the final decision and will update the Committee if the carrier has any concerns; however, he is expecting the carrier to accept the Fund's recommended assessments.

EPL/POL Deductibles/Co-insurance

Ms. Palmeri then reviewed the spreadsheet containing proposed deductibles for 2017. She noted that there are two changes to this sheet. She stated that Franklin Township currently has a \$75,000 deductible on police claims only; however, since they are now performing better, it is proposed that their deductible be reduced back to \$20,000 for all claims. She also stated that currently Paulsboro has a \$2,500 deductible with no co-insurance due to their purchasing of lower deductibles and co-insurance. Based upon their recent poor performance, the carrier is removing their buy down option and reinstating the \$20,000 deductible and \$250,000 co-insurance. Ms. Palmeri then stated that the carrier is increasing Vineland City's deductible to \$50,000 based on their increase in claims.

Finally, Ms. Palmeri noted that Washington Township's deductible for police claims only will increase to \$75,000 effective January 1, 2017. She reported that there is no monetary impact to the budget on these proposed changes. Mr. Law confirmed that these decisions to increase/decrease deductibles and co-insurance are done annually based on performance. Ms. Palmeri confirmed that the carrier reviews these changes annually. She further stated that size and performance determines member buy down options. The members will be notified of these changes by mid-late November to be effective for January 1, 2017.

2017 EJIF Premium

Ms. Palmeri directed the members to the EJIF budget on page 8 of the agenda. She reported that the 0.9% increase was accounted for in the 2017 TRICO JIF Draft budget. She noted that the budget is broken out to show what is driving the increase.

2017 Assessment Strategies

Ms. Palmeri reminded the members that at the August meeting there was a discussion regarding recommended loss funding changes for renewing members. She noted that her office utilizes the actuary's recommendations for the upcoming year, number of members renewing

and their size, anomaly losses, as well as overall budget impact. She explained how the actuary does not take anomaly losses into consideration and how this can affect the members.

Ms. Palmeri explained that she discussed different assessment scenarios with Mr. Law following the Committee's last meeting and both agreed that changing the percentages would have had too much impact on non-renewing members. She stated that she is presenting the same scenario from last meeting for consideration. Mr. Law explained that if a new scenario was created it would decrease Washington Township's loss funding lower than the actuary's recommendation which is not ideal. He also noted that as highlighted on page 11, Washington Township's loss ratio will increase slightly because there is the same number of claims being paid from a smaller amount of loss funding. Mr. D'Auria thanked Mr. Law for his explanation and noted that they would need to keep a closer eye on claims and the loss ratio percentage. Ms. Palmeri reminded all members that they should be monitoring their open claims and loss ratio percentage when they receive their quarterly loss ratio snapshots which contain both JIF and EPL/POL claims. She also noted that they could contact the Qual-Lynx adjuster to discuss any claims. Ms. Palmeri also encouraged the members to try to utilize the AELCF option when receiving their dividends. She explained how by monitoring the EPL claims, the members would know if they will be billed deductibles and co-insurance. Mr. Law commented that it is a good year for Washington Township to put some of their dividend into the AELCF since their premium will be reduced.

Ms. Palmeri discussed the presented options with the Committee. She noted that the renewing member percentages are consistent in all three options with decreases ranging from -7.5% to -25.0%. Ms. Palmeri noted that the increase in loss funds for non-renewing members range from a -10% decrease to 5% increase. Following a brief discussion, the Committee agreed to proceed with Assessment Strategy Option 1 with Anomaly Losses and \$100,000 Property SIR.

Miscellaneous

MEL Retro Closed Year Account Draft Resolution

Ms. Palmeri reviewed the draft resolution on page 12 of the agenda. She noted that this resolution allows the creation of a new Closed Years account to hold the excess funding for potential MEL Retrospective payments. She stated that this would be tracked by Fund Year, by member, similar to the Closed Years Account. She explained again that the MEL Retro will be billed at 85%, but members are liable up to 125% (Fund Year 2016); therefore, the remaining money will be placed into this new account. Should the money remain 10 years after the claims close, the money will be distributed back to the members based upon their percentage of the MEL loss funding assessment for that year. The Committee approved the resolution for presentation at the October Executive Committee meeting. Ms. Palmeri further stated that after the account is created, the 2016 excess funds will be transferred into this account with an interfund transfer.

Transition of Banking and Asset Managers - Update

Mr. Forlenza reminded the Committee that at the August meeting he informed them of the discussion to switch banking and asset manager services to Investor's Bank for banking and Wilmington Trust for asset management. He further stated that through the MEL's RFP, the JIF is able to utilize the same terms and conditions offered to the MEL.

Mr. Forlenza reported that Wilmington Trust does not have a GUDPA certificate. He noted that Mr. DeWeese has a continuing concern in this regard. Mr. Forlenza noted that the solicitor has approved establishing an account with M&T Bank, corporate owner of Wilmington Trust,

to be used as a clearing account for any proceeds from any transactions with Wilmington Trust. This should meet the GUDPA requirements.

Mr. Forlenza noted that if approved by this Committee, a resolution would be presented to the Executive Committee in October, authorizing these accounts to be established by January 1, 2017 and transition of these services. Following a brief conversation, the Committee agreed.

Next Meeting Date

Ms. Palmeri noted the next meeting would consist of final assessment allocation strategy, final budget, final EPL Allocation and MEL & EJIF assessments. The next meeting will be Tuesday, November 1, 2016 at 9:30 via conference call.

Seeing no other business, the meeting was adjourned at 3:10PM.

File: TRICO/GEN/Finance Committee Tab: 09/27/16
TRICO/2016/Finance Committee Tab: 09/27/16

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2016-___**

**RESOLUTION AUTHORIZING THE CREATION OF THE MUNICIPAL EXCESS LIABILITY
JOINT INSURANCE FUND RETROSPECTIVE ACCOUNT**

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (hereafter referred to as the FUND) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

WHEREAS, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, pursuant to NJAC 11:15-2.23, the FUND has previously established a Closed Years Account to hold surplus funds from Fund Years that have been transferred to the Residual Claims Fund Joint Insurance Fund (RCFJIF); and

WHEREAS, beginning with Fund Year 2016, the Municipal Excess Liability Joint Insurance Fund (MEL JIF) implemented a Retrospective Program in which the FUND is participating; and

WHEREAS, pursuant to terms of the MEL JIF Retrospective Program, the FUND must pay the MEL JIF an amount equal to 85% of the workers' compensation and liability loss funding as determined by the MEL JIF based upon the exposures of the FUND; and

WHEREAS, pursuant to terms of the MEL JIF Retrospective Program, the FUND is obligated to pay the MEL JIF up to a maximum of 125% of the workers' compensation and liability loss funding should at any point over the next 10 years the MEL JIF pays more than the 85% of the workers' compensation and liability loss funding for claims occurring in the Fund Year covered by the MEL JIF Retrospective Program; and

WHEREAS, in anticipation that the FUND might have to provide additional funding to the MEL JIF should the MEL JIF make payments on FUND claims that exceed 85% of loss funding for the Fund Year covered by the MEL JIF Retrospective Program, the Fund has budgeted additional loss funds above the 85% obligation for this purpose in the Fund Year Budget covered by the MEL JIF Retrospective Program; and

WHEREAS, since the FUND transfers its liabilities for open FUND claims inclusive of established reserves on those claims and IBNR to the RCFJIF 42 months following the close of the Fund Year with the balance of cash being transferred to the FUND's Closed Years Account, it is recommended that the FUND establish an independent account to hold the additional budgeted funds potentially due to the MEL pursuant to the MEL JIF Retrospective Program separate from the FUND's Closed Years Account.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to establish a MEL JIF Retrospective Account; and

BE IT FURTHER RESOLVED, that available funds from remaining balances from the MEL JIF line item of the Fund Year Budget in Fund Years when the FUND is participating in the MEL JIF Retrospective Program may be transferred in to the MEL JIF Retrospective Account as authorized by Resolution of the FUND; and

BE IT FURTHER RESOLVED, the FUND Treasurer and FUND Auditor are hereby directed to account for these funds in accordance with accepted accounting practices for Joint Insurance Funds; and

BE IT FURTHER RESOLVED that a copy of this resolution be provided to the Executive Director's office, the FUND Treasurer, and the FUND Auditor for their attention and action.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Joint Insurance Fund at a public meeting held on October 24, 2016.

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

Attest: _____
Brad Campbell, Secretary

By: _____
William Slusser, Chairperson

Date: _____

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2016-___**

**RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO EXECUTE A
CONTRACT WITH INVESTOR'S BANK FOR BANKING SERVICES AND WILMINGTON
TRUST FOR ASSET MANAGEMENT SERVICES AND AUTHORIZING THE FUND
TREASURER TO OPEN AN ACCOUNT WITH M & T BANK**

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (FUND) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

WHEREAS, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, in June of 2015 the Municipal Excess Liability Joint Insurance Fund (MEL JIF) issued a Request for Proposals (RFP) for Banking and Asset Management Services for the MEL JIF, Residual Claims Fund (RCF), and Environmental Risk Management Joint Insurance Fund (EJIF); and

WHEREAS, the RFP included a provision that allowed Joint Insurance Funds that are members of the MEL JIF to benefit from any proposal accepted by the MEL JIF as a result of the issuance of the RFP; and

WHEREAS, in response to the issuance of the RFP, the MEL JIF received proposals from various banks and asset management firms including Investor's Bank for banking services and Wilmington Trust for asset management services; and

WHEREAS, after careful consideration of all proposals received, the MEL JIF, RCF, and EJIF decided it was in these funds' best interest to enter into a contract with Investor's Bank for banking services and Wilmington Trust for asset management services; and

WHEREAS, several MEL JIF funds have engaged the services of Investor's Bank and Wilmington Trust since the award of contract by the NJ MEL; and

WHEREAS, the proposals received from Investor's Bank and Wilmington Trust were reviewed and evaluated by the FUND Treasurer and Finance Committee taking into consideration, among other factors, compensating balance requirements, guaranteed interest rates, services to be provided, and investment structure; and

WHEREAS, after careful consideration it is the recommendation of the FUND Treasurers, Finance Committee Chair, and the Executive Director's office that the Executive Committee of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund authorize the Fund Chair and Secretary to execute a contract with Investor's Bank for banking services and Wilmington Trust for asset management services in accordance with their July 21, 2015 proposal to the NJ MEL; and

WHEREAS, because Wilmington Trust does not currently hold a Governmental Unit Deposit Protection Act (GUDPA) Certificate issued by the State Department of Banking & Insurance it is necessary for the FUND to authorize the FUND Treasurer to open an account at M & T Bank, corporate owner of Wilmington Trust, to ensure the FUND's compliance with this act;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the Fund Chair and Secretary are hereby authorized to execute a contract with Investor's Bank for banking services and Wilmington Trust for asset management services in accordance with their July 21, 2015 proposal to the NJ MEL; and

BE IT FURTHER RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to open an

account with M & T Bank, corporate owner of Wilmington Trust, for the purpose of holding any proceeds from the FUND's transactions with Wilmington Trust so as to guarantee that the FUND is in compliance with the GUDPA; and

BE IT FURTHER RESOLVED, that the Executive Director's office shall secure copies of the GUDPA Certificates issued by the NJ Department of Banking and Insurance for Investor's Bank and M & T Bank, with the understanding that no funds shall be deposited with Wilmington Trust until the GUDPA Certificate for M & T Bank has been provided; and

BE IT FURTHER RESOLVED, that the Fund Chair, Fund Secretary, Executive Director, Deputy Executive Director, and Fund Treasurer are hereby authorized to execute any required documentation in the furtherance of the services to be provided through the execution of the aforementioned contracts; and

BE IT FURTHER RESOLVED, that a copy of this Resolution be provide to the Executive Director's office and Fund Treasurer for their information and knowledge.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on October 24, 2016.

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

Attest: _____
Brad Campbell, Secretary

By: _____
William Slusser, Chairperson

Date:_____