Gloucester, Salem, Cumberland Counties Municipal Joint Municipal Insurance Fund

Established in 1991

South Jersey Communities Securing Their Future

AGENDA PACKET

Monday, November 28, 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
November 28, 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 **October 24, 2016 –** Executive Claims Committee Meeting Minutes – **Motion – All in Favor**……..Pages 1-5
- B. Motion to adopt the **October 24, 2016 -** Executive Committee Meeting Minutes – **Motion – All in Favor**…….……...Pages 6-20
- C. Motion to adopt the **October 24, 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 21-51
- A. Lost Time Accident Frequency Reports. .....Pages 24-25
- B. Certificates of Insurance .....Pages 26-29
- C. 2015 Safety Incentive Program Awards ..... Page 30
- D. 2016 Optional Safety Budget..... Page 31
- E. 2016 Wellness Incentive……Page 32
- F. EPL Hotline – Authorized Contact List. ..... Page 33
- G. EPL Attorney Hotline Allowance ..... Page 34
- H. Employment Practices Liability Compliance ..... Page 35
- I. Financial Fast Track ..... Page 36
- J. Regulatory Filing Checklists .....Pages 37-38
- K. Skateboard Park Approval Status .....Page 39
- L. Capehart & Scatchard Updates……..……Pages 40-48
- M. Statutory Bond Status ..... Page 49
- N. Elected Officials – Invite……..……..Pages 50-51
- O. Dividend Distribution Notice
- P. Inclement Weather Policy
- Q. New Member Activity

VIII. Solicitor's Report

IX. Safety Director's Report
- A. Activity Report ……Pages 52-57
- B. Bulletin: Leaf Collection……Pages 58-59
- C. Bulletin: October is Fire Prevention Month……Pages 60-61

X. Claims Administrator's Report
- A. Lessons Learned from Losses – November 2016……Page 62

XI. Wellness Director Report
- A. Monthly Activity Report ……Page 63
- B. Wellness Corner Connection ……Pages 64-66
- C. Exercise: Increase Daily Activity……Pages 67

XII. Managed Care Report
- A. Summary Report ……Page 68
- B. Average Number of Days to Report a Claim……Page 69
- C. Transitional Duty Summary Report……Page 70
- D. PPO Savings & Penetration Reports ……Pages 71-72
- E. Paid Provider by Specialty……Page 73
- F. Top 5 Provider by Specialty……Page 74

XIII. Treasurer's Report as of October 31, 2016……Pages 75- 109
- A. Fund Status
- B. Investment Portfolio Report
- C. Loss Run Payment Register – **Motion** – **Roll Call**
- D. Disbursements
- E. Approval of November Bill List– **Motion – Roll Call**……Page 110

XIV. Committee Reports
- A. Strategic Planning Committee Meeting – October 20, 2016……Pages 111-118
- B. Finance Committee Meeting Minutes – November 7, 2016……Handout
  1. 2017 Budget Message……Pages 119-122
  2. 2017 Budget Introduction – **Motion to Introduce – Roll Call**……Page 123
  3. 2017 Assessment Allocation Strategy - **Motion to Introduce – Roll Call**….Pages 124-137
  4. 2017 Assessment Certification - **Motion to Introduce – Roll Call**……Page 138
- C. Nominating Committee Meeting Minutes – November 10, 2016……Pages 139-141
  1. 2017 Executive Committee Slate……Page 142

XV. MEL/E-JIF/RCF Reports
- A. EJIF Report – November 16, 2016……Page 143
- B. Resolution 2016-____ appointing the 2017 MEL/RCF/EJIF Representatives – **Motion – Roll Call**……Pages 144-145

XVI. Miscellaneous Business
- A. Motion to Authorize the Executive Director's Office to bind EPL/POL Coverage with QBE Insurance for the 2017 Fund Year – **Motion – All in Favor**
- B. Motion to Authorize the Executive Director's Office to bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2017 Fund Year – **Motion – All in Favor**
- C. Motion to Authorize the Executive Director's Office to bind Cyber Liability Coverage with XL Insurance for the 2017 Fund Year – **Motion – All in Favor**
- D. Resolution 2016-_____ amending Resolution 2016-09 "Adopting Fiscal Policies and Procedures" – **Motion – Roll Call**……Page 146
- E. Resolution 2016-____ amending the 2017 Public Officials/Employment Practices Liability Policy – **Motion – Roll Call**……Pages 147-148

The Next Meeting will be held on December 19, 2016 at 4:00 PM,
Mantua Twp Municipal Bldg

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

October 24, 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, October 24, 2016 at 3:30 PM, prevailing time. Chair Slusser, **Oldmans Twp,** presiding. The meeting was called to order at 3:30 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**
Mike Razze, **Pitman Borough**
Bob Dickenson, **Vineland City**
Karen Sweeney**, Wenonah Borough**
Bob Law**, Woodbury City**

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.***
Howard Spencer, **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 October 24, 2016 at 5:00 PM.

Motion by Mr. Law, seconded by Ms. Hall, 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 Mr. Law, seconded by Mr. Razze, 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 nine (9) claims. Of the claims reviewed, there were five (5) Workers' Compensation, two (2) General Liability and two (2) 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 October, 2016:

Moriarity vs. Township of Washington	*Settlement negotiated for payment to the Plaintiff in the amount of $50,000.00. A Stipulation of Dismissal was filed.*
Griner vs. Township of Fairfield	*Motion for Summary Judgment was granted with prejudice.*

Defense Panel Annual Report

Mr. DeWeese stated that his report was included in the agenda packet and he highlighted the following:

First Eight Months of 2016 – There were 18 closed cases.
First Eight Months of 2016 – There were 18 open cases.
There are currently four (4) members on the Defense Panel.

He stated that the current fee schedule for the Defense Panel was revised in 2015. He recommended that the following adjustments be made to the fee schedule for 2017:

- General Liability Assigned Defense Counsel rate be increased from $140.00 per hour to $150.00 per hour;
- General Liability Approved Associates rate be increased from $120.00 per hour to $125.00 per hour;
- General Liability paralegal rate stay the same;
- Workers' Compensation Assigned Defense Counsel rate be increased from $125.00 per hour to $135.00 per hour;
- Workers' Compensation paralegal rate stay the same;
- Workers' Compensation maximum of $65.00 per Court appearance stay the same.

He noted that these rates are still comparatively low. Mr. Law asked if he could determine how much of an aggregate increase this change would cause. Mr. DeWeese stated that he could try to determine that amount. He also noted that this is Year One of the Three Year Contract and he does not think that another member of the panel is needed at this time.

Meeting with Qual-Lynx Supervisors & Adjusters – October 19, 2016

Mr. DeWeese stated that he met with the Qual-Lynx supervisors and adjusters and the meeting was very informative. He noted that the exchange of comments and discussing specific cases is important. They also discussed communication with the members in getting the appropriate information which is important to the whole claim process. He stated that he will have a written report for the November meeting.

MANAGED CARE REPORT

Lost Time v. Medical Only Cases

Ms. Beatty presented the TRICO JIF *Lost Time v. Medical Only Cases* (*Intake Report*).

	September	**YTD**
Lost Time	*0*	*21*
Medical Only	*24*	*191*
Report Only	*4*	*56*
Total Intakes(New Claims)	*28*	*268*
Report Only % of Total	*14.3%*	*20.9%*
Medical Only/Lost Time Ratio	*100:00*	*90:10*
Average Days to Report	*2.9*	*2.7*

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	**YTD**
Transitional Duty Days Available	*4,348*
Transitional Duty Days Worked	*2,521*
% of Transitional Duty Days Worked	*58.0%*
Transitional Duty Days Not Accommodated	*1,877*
% of Transitional Duty Days Not Accommodated	*42.0%*

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report

PPO Penetration Rate	September
Bill Count	*226*
Original Provider Charges	*$176,365*
Re-priced Bill Amount	*$68,810*
Savings	*$107,556*
% of Savings	*61.0%*
PPO Penetration Rate Bill Count Percentage	*96.9%*
PPO Penetration Rate Provider Charge Percentage	*99.0%*
EPO Penetration Rate Bill Count Percentage	*96.0%*
EPO Penetration Rate Provider Charge Percentage	*78.8%*

QUAL-LYNX REPORT

Lessons Learned from Losses – October

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

Adjuster File Counts

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

MISCELLANEOUS BUSINESS

Fund Solicitor/Subrogation Attorney RFQ Response Scoring

Mr. Forlenza stated that the scoring is complete for the RFQ for Fund Solicitor and Subrogation Attorney and Dave DeWeese of the DeWeese Law Firm and had the highest score of all respondents.

Claims Administrator RFQs – Category Weighing

Mr. Forlenza stated that the score sheet and RFQ responses were emailed to the Committee on September 27, 2016 and they were due by October 14, 2016. He stated that he will send out a final reminder as he has only received two responses. A recommendation will be discussed at the November meeting.

Managed Care RFQ – Scoring of Responses

Mr. Forlenza stated that all the score sheets have been received and the final cumulative scores will be sent to the Committee shortly for their review. A recommendation will be discussed at the November meeting.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, November 28, 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 4:31 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

October 24, 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, October 24, 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 ***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.

ROLL CALL

Those in attendance were:

Beth Reilly, **Alloway Twp**
Ken Brown, **Carneys Point Twp**
Sue Miller, **Clayton Borough**
Don Banks, **Deptford Twp**
Carolyn King-Sammons, **Elk 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**
Doris Hall, **Logan Twp**
Kevin Clour, **Lower Alloways Creek Twp**
Dante Spina, **Mannington Twp**
Kevin Heydel, **Monroe Twp**
Bill Slusser, *Chair*, **Oldmans Twp**
Lorraine Boyer, **Paulsboro Borough**
Mayor John Washington, **Penns Grove Borough**
Maureen Abdill, **Pilesgrove Twp**
Mike Razze, **Pitman Borough**

Marjorie Sperry, **Quinton Twp**
Brad Campbell, *Secretary*, **Shiloh Borough**
Robert Diaz, **South Harrison Twp**
Carl Bagby, **Swedesboro Borough**
David Zeck, **Upper Pittsgrove Twp**
Bob Dickenson, **Vineland City**
Jim D'Auria, **Washington Township**
Karen Sweeney, **Wenonah Borough**
Christine Helder, *Alternate*, **Westville Borough**
Bob Law, **Woodbury City**
John Hall, **Woodstown Borough**
Jane DiBella, **Woolwich Twp**

Absent Fund Commissioners were:
Stephanie McCaffrey, **East Greenwich Twp**
Jennica Bilecki, **Mantua Twp**
Richie Raine, **Pennsville Twp**
Robert Yerka, **Woodbury Heights Borough**

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
Howard Spencer, 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
Biondi Insurance Agency
Cettei & Connell
E.H. Sloan Insurance Agency
Len Eckman Insurance

Absent RMCs were:
Brown & Brown
Chesney-Stanton Insurance Group
Conner Strong & Buckelew
Henry D. Young Insurance
CEB-Corporate Employee Benefits
Hardenbergh Insurance Group

Motion by Mr. Law, seconded by Mr. Razze, to appoint Commissioner Rink to the Executive Committee in the absence of Commissioner Bittner for voting purposes. All in favor. Motion carried by unanimous vote.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Slusser presented the meeting minutes of the September 26, 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 September 26, 2016 Executive Committee meeting.

Motion by Mr. Law, seconded by Mr. Razze, to approve the minutes of the September 26, 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 September 26, 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 Mr. Razze, to approve the meeting minutes of the September 26, 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 September 26, 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 Mr. Razze, to approve the Executive Claims Review Committee Closed Session meeting minutes of September 26, 2016 as presented.

The Executive Claims Review Committee Closed Session minutes of the September 26, 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 September 26, 2016 meeting were collected.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – October 24, 2016

Chair Slusser reported that an Executive Claims Committee Meeting was held on Monday, October 24, 2016 at Gloucester County Library, Mullica Hill.

The Committee reviewed nine (9) claims. Of the claims reviewed, there were five (5) Workers' Compensation, two (2) General Liability and two (2) 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 August, 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. He stated that the deadline for claiming or encumbering the funds is December 31, 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 that the resolution to update this list 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 to be eligible for the lower co-pay and deductible. He noted that the list in the agenda packet has not been updated for the new program.

Financial Fast Track – Mr. Miola reported that the JIF's surplus position as of August 31, 2016 was **$19,804,054.**

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.

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 – Mr. Miola stated that in conjunction with the BURLCO & ACM JIF's, the Fund sponsored six (6) identical seminars presented by Janet Pfeiffer, a leading authority in the field of anger management and conflict resolution. All the seminars were held and very successful.

Quarterly Attendance – Mr. Miola stated that a report detailing Fund Commissioners attendance at the meeting was included in his report. He asked the members to review the report and contact his office with any questions or revisions.

New Member Activity – Mr. Miola stated that there was no new member activity to report.

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

SOLICITOR'S REPORT

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

Assignment of New Cases
Mr. DeWeese reported two (2) new case(s) has been assigned since the last meeting.

New Cases
Pantich vs. Township of Elsinboro
Otero vs. City of Vineland

Closed Cases

Mr. DeWeese reported that there were two (2) case(s) was closed since the last meeting in which no payments were made to the Plaintiffs.

Closed Cases
Moriarity vs. Township of Washington
Griner vs. Township of Fairfield

General Liability Status Report

Mr. DeWeese noted that there are 32 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 $1,122,963.16 has been collected year to date. He noted that $100,000.00 was collected this month.

Defense Panel Annual Report – Mr. DeWeese stated that he reported to the Claims Committee that in the first eight months of 2016 there were 18 cases closed and 18 new cases opened. There are currently four (4) members on the Defense Panel.

SAFETY DIRECTOR'S REPORT

Mr. Spencer 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; *Office Safety and September is National Preparedness Month.*

MSI Training Programs – He noted that the upcoming MSI training programs for October, November and December 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.

MSI Training Administrators– Mr. Spencer 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. Spencer asked if there were any questions at this time. No questions were entertained.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – October

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 being your own risk manager. He noted that building a culture of safety starts with the town's leadership and it must include all employees. There should be a focus on the employee's health and well-being. This is accomplished by training and education as the job environment is always changing. He suggested that every town hold regular safety meetings. He also noted that employees who walk around and check things can make a real difference.

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:

- Carneys Point had an Employee Health Fair on October 20th.
- Deptford is planning their second Employee Health Fair and also looking to have an after work Pilates class.
- East Greenwich gave a Sitting Disease presentation and demonstrated simple strength training exercises.
- Elsinboro is planning to set up chair massages which will also be offered to Quinton Township employees.
- Harrison Township has a workshop scheduled for smoothies with VitaBody Wellness.
- Logan Township had a meet and greet display of information.
- Mannington conducted another Lunch & Learn on the Sitting Disease. Healthy foods are offered at their Lunch & Learns.
- Mantua did a presentation for the Public Works Department on the nutritional value of WAWA sandwiches.

- Pennsville is planning to hold (2) Lunch & Learns before the end of the year.
- Pilesgrove invited her to their safety meeting and she spoke on diabetes and your body.
- Swedesboro continued with their month weigh-ins. They also did a presentation of the Tabata protocol, which is October's exercise of the month. They also started a walking challenge.
- Vineland held their annual Employee Health Fair.
- Washington Township had their Employee Health Fair.
- Wenonah is using their wellness funds to purchase a standing desk. A picture of their display is on the website.
- She noted that the she made a mistake on the deadline to encumber or claim the 2016 Wellness Funds. The date is November 1st not November 30th like she previously stated. The final date to claim encumbered Wellness Funds is February 1, 2016.
- The Wellness Connection Newsletter for the month of October was included in her report and can also be found on the website.

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*).

	September	**YTD**
Lost Time	*0*	*21*
Medical Only	*24*	*191*
Report Only	*4*	*56*
Total Intakes(New Claims)	*28*	*268*
Report Only % of Total	*14.3%*	*20.9%*
Medical Only/Lost Time Ratio	*100:00*	*90:10*
Average Days to Report	*2.9*	*2.7*

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report for 2016.

Transitional Duty Summary Report	**YTD**
Transitional Duty Days Available	*4,348*
Transitional Duty Days Worked	*2,521*
% of Transitional Duty Days Worked	*58.0%*
Transitional Duty Days Not Accommodated	*1,877*
% of Transitional Duty Days Not Accommodated	*42.0%*

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report September, 2016.

PPO Penetration Rate	September
Bill Count	*226*
Original Provider Charges	*$176,365*
Re-priced Bill Amount	*$68,810*
Savings	*$107,556*
% of Savings	*61.0%*
PPO Penetration Rate Bill Count Percentage	*96.9%*
PPO Penetration Rate Provider Charge Percentage	*99.0%*
EPO Penetration Rate Bill Count Percentage	*96.0%*
EPO Penetration Rate Provider Charge Percentage	*78.8%*

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

TREASURER'S REPORT

Mr. Tontarksi provided an overview of the Treasurer's Report for September 30, 2016.

Investment Interest

Mr. Tontarski reported interest received or accrued for the current month totaled $18,515.91. This generated an average annual yield of .68%. 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 market value of $18,968,710.00 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	$16,629.71	$268,382.38
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 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 $434,492.80. The claims detail for the 289 checks is as follows:

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

Cash Activity for the Period

Mr. Tontarski stated 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.

Loss Run Payment Register

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

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

ROLL CALL ***Yeas:*** Harry Rink, **Greenwich Township**
Doris Hall, **Logan Township**
Bill Slusser, *Chair*, **Oldmans Township**
Mike Razze, **Pitman Borough**
Brad Campbell, Secretary, **Shiloh Borough**
Karen Sweeney, **Wenonah Borough**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Bill List – October, 2016

Mr. Tontarski presented the *October 2016 Bill List* for the members' consideration in the amount of **$884,180.44.**

Chair Slusser entertained a motion to approve the *October 2016 Bill List* in the amount of **$884,180.44.**

Motion by Mr. Law, seconded by Mr. Razze, to approve the *October 2016 Bill List* in the amount of **$884,180.44.**

ROLL CALL	***Yeas:***	Harry Rink, **Greenwich Township** Doris Hall, **Logan Township** Bill Slusser, *Chair*, **Oldmans Township** Mike Razze, **Pitman Borough** Brad Campbell, Secretary, **Shiloh Borough** Karen Sweeney, **Wenonah Borough** Bob Law, **Woodbury City**
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

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COMMITTEE REPORTS

SAFETY COMMITTEE

Ms. Abdill reported that the committee met on September 22, 2016 and the meeting minutes were included in the agenda packet and are self-explanatory.

FINANCE COMMITTEE

Mr. Law stated that the Finance Committee met on September 27, 2016 and he noted that the minutes were included in the agenda packet for the members to review. He highlighted the following items:

2017 Budget – Mr. Law stated that the Committee reviewed the 2017 Budget and it will be finalized and presented to the members at the November Executive Committee meeting.

Resolution 2016-25 – Authorizing the Creation of the MEL Retrospective Account– Mr. Law stated that the MEL created a *Retrospective Program* for 2016. As a result, they will be assessing the Fund at 85% of the total amount of workers compensation and liability loss funding; however, the total amount of loss funding to be paid can increase if the Fund has additional losses. The Fund's cap is 125% of the

workers compensation and liability loss funding budget. He explained that the Fund has budgeted more than the 85% initial obligation in the case that the losses exceed the initial 85% and additional premiums need to be paid. The excess budgeted funds will transferred into the new account in case they need to be paid. The funds will be held for 10 years and at the end of those 10 years if the funds are not used it will be returned to the member. Each year of the Program will be accounted for separately.

Motion by Mr. Law, seconded by Mr. Razze, to adopt Resolution 2016-25, Authorizing the creation of the MEL Retrospective Account as presented.

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ROLL CALL	***Yeas:***	Harry Rink, **Greenwich Township** Doris Hall, **Logan Township** Bill Slusser, *Chair*, **Oldmans Township** Mike Razze, **Pitman Borough** Brad Campbell, Secretary, **Shiloh Borough** Karen Sweeney, **Wenonah Borough** Bob Law, **Woodbury City**
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

Resolution 2016-26 – Authorizing Fund Chair and Fund Secretary to execute a contract with Investors Bank for banking services and Wilmington Trust for Asset Management – Mr. Law stated that Wilmington Trust does not have a GUDPA Certificate so this Resolution will authorize the opening of a holding account with M & T Bank who is the holding company of Wilmington Trust. Wilmington Trust will be the Funds new asset manager. If the TRICO JIF has proceeds from an investment at Wilmington trust that happens overnight or on weekends, the funds will transfer to M&T Bank who has the GUDPA certificate before it gets transferred to the Investor's Bank. Mr. Forlenza stated that this process keeps the TRICO JIF in compliance with State regulation.

Motion by Mr. Law, seconded by Ms. Hall, to adopt Resolution 2016-26, Authorizing the Fund Chair and Fund Secretary to execute a contract with Investors Bank for banking services and Wilmington Trust for Asset Management and authorizing the Fund Treasurer to open an account with M&T Bank as presented.

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ROLL CALL	***Yeas:***	Harry Rink, **Greenwich Township** Doris Hall, **Logan Township** Bill Slusser, *Chair*, **Oldmans Township** Mike Razze, **Pitman Borough** Brad Campbell, Secretary, **Shiloh Borough** Karen Sweeney, **Wenonah Borough** Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

STRATEGIC PLANNING COMMITTEE

Ms. Sweeney reported that the committee met on October 20, 2016 and the meeting minutes will be included in the November agenda packet. She highlighted the following items:

AGRIP & PRIMA Conferences– Ms. Sweeney stated that the Committee reviewed the conference schedule for 2017 including the PRIMA Conference which will be held in Phoenix, Arizona in 2017. Notices regarding the 2017 conferences will be emailed out in January.

Chair Slusser stated that these conferences offer many benefits to the members beyond the educational component including making connections with other towns and are open to anyone who is interested. He recommended that members sign up to go to these conferences.

December Executive Meeting/Holiday Dinner– Ms. Sweeney stated that the December, 2016 Executive Committee meeting will be held in Mantua on December 19, 2016 @ 4:00pm. The holiday dinner will follow.

RFQ for Property Appraisal Company– Ms. Sweeney stated that there was only one response for the RFQ for Property Appraisals and that was Asset Works.

2017 Planning Retreat– Ms. Sweeney stated that the Committee continues to discuss the 2017 Planning Retreat which will be held in July, 2017.

MEL/E-JIF/RCF Reports

Mr. Law stated that the meeting minutes were included in the agenda packet. He stated that the MEL reviewed the 2017 Budget and there will be an increase of .6% in the MEL and a .9% increase in the EJIF.

Resolution 2016-27 – Senate Bill 2663 and Assembly Bill 4234 - Mr. Law stated that these Bills would allow the JIFs to be able to invest in other government agencies and bid on municipal notes and bonds. These Bills were supported and approved by the MEL and they are asking all the JIFs to adopt resolutions individually.

Motion by Mr. Law, seconded by Ms. Hall, to adopt Resolution 2016-27, Supporting Senate Bill 2663 and Assembly Bill 4234 as presented.

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ROLL CALL ***Yeas:*** Harry Rink, **Greenwich Township**
Doris Hall, **Logan Township**

Bill Slusser, *Chair*, **Oldmans Township**
Mike Razze, **Pitman Borough**
Brad Campbell, Secretary, **Shiloh Borough**
Karen Sweeney, **Wenonah Borough**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Slusser noted the next meeting of the TRICO JIF will be held on **Monday, November 28, 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 Mr. Razze, 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 Mr. Razze, 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 October 24, 2016.

Workers' Compensation	***Property***	***General***
Z20517	*Z44562*	*X49355*

Z45521	*Z42763*	*X63780*
X63628		
Z40983		
Z43822		

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**
Mike Razze, **Pitman Borough**
Brad Campbell, Secretary, **Shiloh Borough**
Karen Sweeney, **Wenonah Borough**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

There were no claim(s) presented for abandoning subrogation.

MOTION TO ADJOURN

There being no further business, Chair Slusser entertained a *Motion to Adjourn* the October 24, 2016 Executive Committee Meeting.

Motion by Mr. Law, seconded by Mr. Razze, to adjourn the October 24, 2016 Meeting of the TRICO JIF.

The meeting was adjourned at 5:41 PM.

Brenda Smith, Recording Secretary for ***BRAD CAMPBELL, FUND SECRETARY***

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

Established in 1991

South Jersey Communities Securing Their Future

To: Fund Commissioners

From: Paul J. Miola, CPCU, ARM, Executive Director

Date: October 24, 2016

Re: **Executive Director's Report**

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

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

B. Certificates of Insurance (pgs. 26-29)

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

C. 2015 Safety Incentive Program (pg. 30)

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. 31)

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. 32)

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. 33)

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. 34)

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 (pg. 35)

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.

I. Financial Fast Track (pg. 36)

The Financial Fast Track Report as of September 30, 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 September 30, 2016 was **$20,151,709.**

J. Regulatory Filing Checklists (pgs. 37-38)

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. 39)

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. 40-48)

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 (pg. 49)

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 – Invitation (pg. 50-51)

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 were e-mailed to all Municipal Clerks and Fund Commissioners on or about November 1, 2016**.** 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. 2017 Dividend Distribution Notice

On or about November 9, 2016 each member eligible to receive a portion of this year's dividend distribution should have received a notice via email from our office. Members were asked to complete the necessary paperwork directing how they would like to receive their portion of the dividend and return it to the Executive Director's office no later than December 16, 2016. Any questions should be directed to Tracy Forlenza at 856-446-9143.

P. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.tricojif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.tricojif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

Q. 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	11/1/16
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	11/1/16
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											2,813.39			**2,813.39**	1,411.61	10/31/16
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	10/31/16
Lower Alloways Creek	2,925.00														**0.00**	2,925.00	10/31/16
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	10/28/16
Pitman	3,575.00														**0.00**	3,575.00	10/31/16
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	10/25/16
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											775.00			**775.00**	1,500.00	10/31/16
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	3,588.39	0.00	0.00	**77,860.66**	24,059.34	384,038.00

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	11/01/16
Carney's Point	2,500.00														0.00	2,500.00	10/25/16
Clayton	2,500.00											1,079.00			1,079.00	1,421.00	10/28/16
Deptford	4,500.00											4,500.00			4,500.00	0.00	N/A
East Greenwich	2,500.00										2,500.00				2,500.00	0.00	N/A
Elk Township	1,500.00							712.28							712.28	787.72	11/01/16
Elsinboro	750.00														0.00	750.00	10/31/16
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	N/A
Glassboro	4,500.00										2,825.32	1,672.26			4,497.58	2.42	10/31/16
Greenwich	3,500.00											3,500.00			3,500.00	0.00	N/A
Harrison	2,500.00														0.00	2,500.00	10/28/16
Logan	2,500.00														0.00	2,500.00	10/31/16
Lowers Alloways Creek	2,500.00				357.18						1,240.87	623.99			2,222.04	277.96	10/31/16
Mannington	750.00											131.15			131.15	618.85	10/27/16
Mantua	3,500.00														0.00	3,500.00	10/11/16
Monroe	4,500.00											4,500.00			4,500.00	0.00	N/A
Oldmans	750.00														0.00	750.00	10/17/16
Paulsboro	3,500.00														0.00	3,500.00	11/01/16
Penns Grove	3,500.00										2,192.77				2,192.77	1,307.23	10/28/16
Pennsville	3,500.00									3,500.00					3,500.00	0.00	N/A
Pilesgrove	750.00										750.00				750.00	0.00	N/A
Pitman	3,500.00											1,510.11			1,510.11	1,989.89	N/A
Quinton	750.00														0.00	750.00	10/11/16
Shiloh	750.00														0.00	750.00	10/31/16
South Harrison	750.00											750.00			750.00	0.00	10/28/16
Swedesboro	1,500.00											1,500.00			1,500.00	0.00	N/A
Upper Pittsgrove	750.00			444.45			111.53				194.02				750.00	0.00	N/A
Vineland City	2,500.00														0.00	2,500.00	10/25/16
Washington Township	4,500.00														0.00	4,500.00	10/17/16
Wenonah	1,500.00										1,500.00				1,500.00	0.00	N/A
Westville	2,500.00														0.00	2,500.00	10/28/16
Woodbury City	3,500.00											1,192.83			1,192.83	2,307.17	10/21/16
Woodbury Heights	2,500.00									2,500.00					2,500.00	0.00	N/A
Woodstown	1,500.00											1,500.00			1,500.00	0.00	N/A
Woolwich	1,500.00										912.53				912.53	587.47	10/25/16
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	$22,459.34	$0.00	$0.00	$47,185.39	$37,064.61	

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

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	11/01/16
Carney's Point	1,000.00				75.44	293.47	200.00					210.47			779.38	220.62	10/24/16
Clayton	1,000.00											1,000.00			1,000.00	0.00	10/28/16
Deptford	1,500.00											1,500.00			1,500.00	0.00	N/A
East Greenwich	1,000.00										1,000.00				1,000.00	0.00	N/A
Elk Township	750.00														0.00	750.00	11/01/16
Elsinboro	500.00														0.00	500.00	10/31/16
Fairfield	750.00														0.00	750.00	10/07/16
Franklin	1,250.00				269.31	420.00					260.27				949.58	300.42	10/31/16
Glassboro	1,500.00														0.00	1,500.00	10/31/16
Greenwich	1,000.00											1,000.00			1,000.00	0.00	N/A
Harrison	1,000.00														0.00	1,000.00	10/28/16
Logan	1,000.00											395.00			395.00	605.00	11/01/16
Lowers Alloways Creek	1,000.00				30.00										30.00	970.00	11/01/16
Mannington	500.00								208.79			169.10			377.89	122.11	10/27/16
Mantua	1,250.00														0.00	1,250.00	10/11/16
Monroe	1,500.00														0.00	1,500.00	10/24/16
Oldmans	500.00														0.00	500.00	10/17/16
Paulsboro	1,000.00														0.00	1,000.00	11/01/16
Penns Grove	1,250.00														0.00	1,250.00	10/28/16
Pennsville	1,250.00														0.00	1,250.00	10/31/16
Pilesgrove	500.00						495.00								495.00	5.00	N/A
Pitman	1,250.00											519.76			519.76	730.24	10/31/16
Quinton	500.00										236.00				236.00	264.00	10/31/16
Shiloh	500.00														0.00	500.00	
South Harrison	500.00											195.00			195.00	305.00	10//28/16
Swedesboro	750.00											483.23			483.23	266.77	10/27/16
Upper Pittsgrove	500.00														0.00	500.00	10/03/16
Vineland City	1,500.00														0.00	1,500.00	10/25/16
Washington Township	1,500.00														0.00	1,500.00	10/17/16
Wenonah	750.00										741.44				741.44	8.56	
Westville	1,000.00														0.00	1,000.00	10/28/16
Woodbury City	1,250.00											1,250.00			1,250.00	0.00	N/A
Woodbury Heights	1,000.00														0.00	1,000.00	10/28/16
Woodstown	750.00											750.00			750.00	0.00	N/A
Woolwich	1,000.00										1,000.00				1,000.00	0.00	N/A
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	$7,472.56	$0.00	$0.00	$12,702.28	$21,547.72	

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

Municipal Joint Insurance Fund

South Jersey Communities Securing Their Future
P. O. Box 530, Marlton, New Jersey 08053

To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 1, 2016

Re: Elected Officials Seminar

****

It is time once again to extend an invitation to the JIF Elected Officials for this year's training program. This year's program will focus on public official's liability; specifically, land use matters, as well as employment practices liability and ethics. The goal of this training is to make our Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2017 MEL Loss Funding by $250 for each municipal Elected Official who completes the course by May 1, 2017. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 25% of the member's 2017 MEL workers' compensation loss funding assessment.

The schedule of local Elected Official's training seminars is listed below. You are welcome to attend any of the sessions listed. To register, please complete the attached form and return it to Sheila Ortiz at our office.

Locally, the dates & location of this training is as follows:

Registration for all seminars is 5:30 PM – 6:00 PM. Seminars are from 6:00pm – 8:00 pm

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

Please feel free to contact my office if you have any questions.

cc: Risk Management Consultants

PLEASE RESPOND NO LATER THAN 2 WEEKS PRIOR TO ANY TRAINING DATE!

ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

REGISTRATION FORM

Please Print

Course Date/Location: _____

Name: _____

Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

Fax: _____

E-Mail: _____

Forward the completed form to:

Ms. Sheila Ortiz
Arthur J. Gallagher Risk Management Services
PO Box 530
Marlton, NJ 08053
E-Mail: Sheila_Ortiz@ajg.com
Fax: (856) 446-9149

J.A. Montgomery Risk Control
Since 1924

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: October 31, 2016

Service Team:

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

OCTOBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Alloway – Conducted a Loss Control Survey on October 19
- Township of Carneys Point – Conducted a Loss Control Survey on October 20
- Township of Fairfield – Conducted a Loss Control Survey on October 17
- Township of Franklin – Conducted a Loss Control Survey on October 6
- Borough of Glassboro – Conducted an Incident Review on October 3
- Township of Logan – Conducted a Loss Control Survey on October 17
- Township of Lower Alloways Creek – Conducted a Loss Control Survey on October 11
- Township of Quinton – Conducted a Loss Control Survey on October 25
- Borough of Swedesboro – Conducted a Loss Control Survey on October 27
- Township of Upper Pittsgrove – Conducted a Loss Control Survey on October 31
- Borough of Woodbury Heights – Conducted a Loss Control Survey on October 5

JIF MEETINGS ATTENDED

- Executive Committee/Claims Review – October 24

MEL VIDEO LIBRARY

The following members used the MEL Video Library during October. **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.

Municipality	# of Videos
Township of Franklin	1
Township of Greenwich	4
Township of Mannington	4
Township of Mantua	1
Borough of Penns Grove	4
Township of Pilesgrove	1

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 October. If you are not receiving updates or would like to add other names to the distribution list, please let us know.

Ø TRICO JIF - Career Survival for Police Officers - October 7, 2016 – Reminder
Ø TRICO JIF - Safety Director's Bulletin - Leaf Collection Time
Ø TRICO JIF - Safety Director's Bulletin - October is Fire Prevention Month
Ø TRICO JIF - Did You Know? – MSI Training Schedule – November, December 2016

UPCOMING EVENTS

· Executive Committee/Claims Review – November 28
· Executive Safety Committee Meeting – December 1

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).

MEMBER	DEPARTMENT	LAST NAME	FIRST NAME
ALLOWAY	ALLOWAY	CHEESEMAN (MEL_charletcheeseman)	CHARLET

MEMBER	DEPARTMENT	LAST NAME	FIRST NAME
ALLOWAY	ALLOWAY	LAURSEN (MEL_rmcalloway)	ILENE
ALLOWAY	ALLOWAY	MCKELVEY (MEL_212847)	KEN
CARNEY'S POINT	CARNEY'S POINT	GILBERT (MEL_213086)	GENE
CLAYTON	CLAYTON	HENRY (MEL_rmcclayton)	JOE
CLAYTON	CLAYTON	MILLER (MEL_smiller1959)	SUE
CLAYTON	CLAYTON	VIOLA (MEL_rebeccaviola)	REBECCA
DEPTFORD	DEPTFORD	HENRY (MEL_rmcdeptford)	JOE
DEPTFORD	DEPTFORD	NEWMAN (MEL_218400)	TOM
DEPTFORD	DEPTFORD	STORMS (MEL_212681)	MICHAEL
DEPTFORD	EMS	LAW (MEL_dawn1532)	DAWN
EAST GREENWICH	CONSTRUCTION	SABETTA (MEL_jamessabetta)	JAMES
EAST GREENWICH	EAST GREENWICH	COSTILL (MEL_238037)	SUSAN
EAST GREENWICH	EAST GREENWICH	MCCAFFREY (MEL_stephaniemccaffrey)	STEPHANIE
EAST GREENWICH	MUNICIPAL COURT	ATHEY (MEL_238041)	DENISE
EAST GREENWICH	POLICE DEPARTMENT	EVERWINE (MEL_chrostophereverwine)	CHRISTOPHER
EAST GREENWICH	PUBLIC WORKS	ROSSETT (MEL_213386)	ANTHONY
EAST GREENWICH	TAX COLLECTION	CAPASSO (MEL_238448)	GAIL
ELK	ELK	PINE (MEL_elktownship)	DEBBIE
ELSINBORO	NONE		
FAIRFIELD TOWNSHIP	FAIRTON FIRE & EMS	MILETTA (MEL_249551)	DOMINICK
FAIRFIELD TOWNSHIP	FAIRTON FIRE & EMS	RICHARDSON (MEL_LRichardson)	LATRENEE
FAIRFIELD TOWNSHIP	PUBLIC WORKS	DUNN (MEL_213409)	NATHAN
FRANKLIN TOWNSHIP	FRANKLIN TOWNSHIP	DIPIETRO (MEL_221171)	VINCE
FRANKLIN TOWNSHIP	FRANKLIN TOWNSHIP	FREIJOMIL (MEL_franklinclerk)	BARBARA
FRANKLIN TOWNSHIP	PUBLIC WORKS	TYCIAK (MEL_deannatyciak)	DEANNA
GLASSBORO	GLASSBORO	CLARK (MEL_213979)	RUSSELL
GREENWICH (GLOUCESTER)	GREENWICH (GLOUCESTER)	GIORDANO (MEL_josephgiordano)	JOSEPH
GREENWICH (GLOUCESTER)	GREENWICH (GLOUCESTER)	OLIVERI (MEL_maryoliveri)	MARY
HARRISON	HARRISON	GONSERKEVIS (MEL_214277)	MICHAEL, JR.
HARRISON	HARRISON	SCHEMELIA (MEL_231213)	SHANNON
HARRISON	WWTF	THOMPSON (MEL_carolthompson)	CAROL
HARRISON TOWNSHIP FIRE DISTRICT	HARRISON TOWNSHIP FIRE DISTRICT	MARCHEI (MEL_joemarchei)	JOE
LOGAN	ALEXANDRIA RENEW ENTERPRISES	OATMAN (MEL_226864)	SCOTT
LOGAN	ALEXANDRIA RENEW ENTERPRISES	ZANE (MEL_224832)	BRIAN
LOWER ALLOWAYS CREEK	LOWER ALLOWAYS CREEK	CAMPBELL, SR. (MEL_ronaldcampbellsr)	RONALD
LOWER ALLOWAYS CREEK	LOWER ALLOWAYS CREEK	KAUFMANN (MEL_247669)	LANCE

MEMBER	DEPARTMENT	LAST NAME	FIRST NAME
MANNINGTON TOWNSHIP	MANNINGTON TOWNSHIP	DAVIS (MEL_DAVISPATTI)	PATTI
MANTUA	MANTUA	ALEXANDER (MEL_stevealexander)	STEVE
MANTUA	MANTUA	HENRY (MEL_rmcmantua)	JOE
MANTUA	MANTUA	HESTON (MEL_MATTHEWHESTON)	MATTHEW
MANTUA	MANTUA	LEVINE (MEL_MANTUATOWN)	PAMELA
MONROE	CODE ENFORCEMENT	MCLAUGHLIN (MEL_214564)	FRANK
MONROE	OFFICE	SCOLA (MEL_222892)	CHRISTINE
OLDMANS	AMBULANCE SQUAD	HOLMES (MEL_pamholmes)	PAM
OLDMANS	AUBURN FIRE	REESE (MEL_231268)	MELODY
OLDMANS	LOGAN FIRE	MOORE (MEL_lvfcstation3)	JEFFREY
OLDMANS	OLDMANS	LAURSEN (MEL_rmcoldsmans)	ILENE
OLDMANS	OLDMANS	NIPE (MEL_219521)	JIM
OLDMANS	OLDMANS	TAYLOR (MEL_melindataylor)	MELINDA
PAULSBORO	RIVANNA WATER	TINDER (MEL_221072)	CHARLES
PENNS GROVE	FIRE/EMS	ASHCRAFT (MEL_223201)	DEBBIE
PENNS GROVE	FIRE/EMS	HARTSOUGH (MEL_215164)	ADAM
PENNS GROVE	PENNS GROVE	LAURSEN (MEL_rmcpennsgrove)	ILENE
PENNS GROVE	PENNS GROVE	WILLIAMS (MEL_215146)	SHARON
PENNS GROVE	POLICE DEPARTMENT	PAGAN (MEL_215150)	ORLANDO
PENNSVILLE	PENNSVILLE	HENRY (MEL_rmcpennsville)	JOE
PENNSVILLE	PSA	KUHNS (MEL_215442)	MARK
PENNSVILLE	SAFETY OFFICE	MCCAFFERY (MEL_215453)	PATRICK
PENNSVILLE	SAFETY OFFICE	WINFIELD (MEL_223054)	BEN
PILESGROVE	PILESGROVE	ABDILL (MEL_216044)	MAUREEN
PITMAN	PITMAN	MCATEER (MEL_230071)	DANIEL
PITMAN	PITMAN	ODONNELL (MEL_jodonnell)	JUDY
QUINTON	QUINTON	COUNSELLOR (MEL_quintonboy)	ED
QUINTON	QUINTON	UZDANOVICS (MEL_212940)	MARTY
SHILOH	SHILOH	CAMPBELL SR. (MEL_222142)	RONALD
SHILOH	SHILOH	HENRY (MEL_rmcshiloh)	JOE
SOUTH HARRISON	SOUTH HARRISON	CABANAS (MEL_theresacabanas)	THERESA
SOUTH HARRISON	SOUTH HARRISON	DIAZ (MEL_216078)	ROBERT
SWEDESBORO BORO	SWEDESBORO BORO	BAGBY (MEL_216080)	CARL
SWEDESBORO BORO	SWEDESBORO BORO	HENRY (MEL_rmcswedesboro)	JOE
UPPER PITTSGROVE	UPPER PITTSGROVE EMPLOYEES	DEFREHN (MEL_Krissyde)	KRISSY
UPPER PITTSGROVE	UPPER PITTSGROVE EMPLOYEES	FOOTE (MEL_216350)	BARRY
VINELAND	VINELAND	CIULLA (MEL_dciulla1966)	DENISE
VINELAND	VINELAND	LAWLER (MEL_michaellawler)	MICHAEL
WASHINGTON TOWNSHIP	WASHINGTON TOWNSHIP	LAURSEN (MEL_rmcwashingtontwp)	ILENE
WASHINGTON TOWNSHIP	WASHINGTON TOWNSHIP	RIIFF (MEL_205788)	ADELE
WENONAH	WENONAH	SCHOOLS (MEL_kathyschools)	KATHY
WESTVILLE	WESTVILLE	HENRY (MEL_rmcwestville)	JOE
WESTVILLE	WESTVILLE	LEAHY (MEL_222023)	TIMOTHY
WOODBURY	ADMINISTRATION	LAW (MEL_rlaw0123)	ROBERT

MEMBER	DEPARTMENT	LAST NAME	FIRST NAME
WOODBURY	FIRE DEPARTMENT	BUONO (MEL_213477)	JOSEPH
WOODBURY	POLICE	MARRO (MEL_kmarro353)	KELLI
WOODBURY	PUBLIC WORKS	MCCAUGHEY (MEL_michaelmccaughey)	MICHAEL
WOODBURY	WOODBURY	HENRY (MEL_rmcwoodbury)	JOE
WOODBURY HEIGHTS	WOODBURY HEIGHTS	HENRY (MEL_rmcwoodburyheights)	JOE
WOODBURY HEIGHTS	WOODBURY HEIGHTS	PHEASANT (MEL_ppwm08097)	DUANE PAUL
WOODSTOWN	WOODSTOWN	DOLBOW (MEL_222613)	JENA
WOOLWICH	POLICE	LEWIS (MEL_sheldonlewis)	SHELDON
WOOLWICH	WOOLWICH	BERTINO (MEL_199118)	ANTHONY

Listed below are upcoming MSI training programs scheduled for 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
11/1/16	5	Township of Tabernacle #1	Flagger/Work Zone	8:30 - 12:30 pm
11/2/16	5	Township of Mantua	LOTO	8:30 - 10:30 am
11/2/16	5	Township of Mantua	HazCom w/GHS	10:45 - 12:15 pm
11/3/16	6	Township of Galloway #6	DDC-6	8:30 - 3:00 pm w/lunch brk
11/4/16	5	Monroe Township MUA #1	Jetter/Vacuum Safety	8:00 - 10:00 am
11/4/16	5	Monroe Township MUA #1	Confined Space Awareness	10:15 - 11:15 am
11/4/16	5	Monroe Township MUA #1	Hearing Conservation	11:30 - 12:30 pm
11/10/16	6	Borough of Stone Harbor #1	PPE	1:00 - 3:00 pm
11/15/16	6	Township of Elsinboro	HazMat Awareness w/HazCom GHS-Evening	6:30 - 10:30 pm
11/18/16	5	Borough of Berlin	Snow Plow/Snow Removal	8:30 - 10:30 am
11/18/16	6	Township of Middle #3	Jetter/Vacuum Safety	8:30 - 10:30 am
12/2/16	6	Borough of Stone Harbor #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
12/12/16	5	Borough of Glassboro #1	Snow Plow/Snow Removal	12:30 - 2:30 pm
12/13/16	5	Township of Evesham #5	Shop & Tool Safety	8:30 - 9:30 am
12/13/16	5	Township of Evesham #5	Hearing Conservation	9:45 - 10:45 am
12/15/16	5	Township of Evesham #4	Shop & Tool Safety	8:30 - 9:30 am
12/15/16	5	Township of Evesham #4	Hearing Conservation	9:45 - 10:45 am
12/16/16	5	Township of Bordentown	Shop & Tool Safety	11:00 - 12:00 pm
12/16/16	5	Township of Bordentown	Special Events Management	12:30 - 2:30 pm

CEU's for Certified Publics Works Managers

MSI Course	CEU's/Cat.
Accident Investigation	2 / M
Advanced Safety Leadership	10 / M
Asbestos, Lead & Silica Industrial Health Overview	1 /T,G
Back Safety / Material Handling	1 / T
Bloodborne Pathogens Training	1 / G
Bloodborne Pathogens Train- the- Trainer	1 / T
BOE Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M
CDL - Drivers' Safety Regulations	2 / G
Coaching the Maintenance Vehicle Operator	2 /T,M
Confined Space Entry – Permit Required	3.5 / T
Confined Space Awareness	1 /T,G
Driving Safety Awareness	1.5 / T
Employee Conduct and Violence in the Work Place	1.5 / E
Excavation Trenching & Shoring	2 /T,M
Fall Protection Awareness	2 /T,M
Fast Track to Safety	4 / T
Flagger / Workzone Safety	2 /T,M
HazCom with Globally Harmonized System	1 /T,G
Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Hazard Identification - Making Your Observations Count	1 /T,M
Hearing Conservation	1 /T,G
Heavy Equipment Safety	1 / G - 2 / T
Hoists, Cranes and Rigging	2 / T
Housing Authority Safety Awareness	3 / T
Jetter Safety	2 / T
Landscape Safety	2 / T
Leaf Collection Safety Awareness	2 / T
Lockout Tagout	2 / T
Personal Protective Equipment (PPE)	2 / T
Playground Safety	2 / T
Sanitation and Recycling Safety	2 / T
Safety Committee Best Practices	1.5 / M
Safety Coordinator's Skills Training	3 / M,G
Shop and Tool Safety	1 / T
Seasonal Public Works Operations	3 / T
Snow Plow Safety	2 / T
Special Events Management	2 / M
Toolbox Talk Essentials	1 / M

CEU's for Registered Municipal Clerks

MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P
Bloodborne Pathogens Training	1 / P
Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Identification - Making your Observations Count	2 / P
Safety Committee Best Practices	1.5/ P
Safety Coordinator's Skills Training	6/P
Special Event Management	2 / P

TCH's For Water/ Wastewater

MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S
Advanced Safety Leadership	10 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S
Back Safety / Material Handling	1 / S
Bloodborne Pathogens Training	1 / S
Bloodborne Pathogens Train- the- Trainer	2.5 / S
BOE Safety Awareness	3 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S
CDL - Drivers' Safety Regulations	2 / S
Confined Space Awareness	1 /S
Confined Space Entry - Permit Required	3.5 / S
Defensive Driving-6-Hour	5.5 / S
Driving Safety Awareness	1.5 / S
Excavation Trenching & Shoring	4 / S
Fall Protection Awareness	2 / S
Fast Track to Safety	5 / S
Fire Extinguisher	1 / S
Fire Safety	1 / S
Flagger / Workzone Safety	2 / S
HazCom with Globally Harmonized System	1.5/ S
Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Heavy Equipment Safety	3 / S
Housing Authority Safety Awareness	3 / S
Hazard Identification - Making your Observations Count	1.5 / S
Hearing Conservation	1 / S
Hoists, Cranes and Rigging	2 / S
Jetter Safety	2 / S
Ladder Safety/Walking Working Surfaces	2 / S
Landscape Safety	2 / S
Leaf Collection Safety Awareness	2 / S
Lockout Tagout	2 / S
Shop and Tool Safety	1 / S
Office Safety	2 / S
Personal Protective Equipment (PPE)	2 / S
Safety Committee Best Practices	1.5 / S
Safety Coordinator's Skills Training	5 / S
Seasonal Public Works Operations	3 / S
Snow Plow Safety	2 / S
Special Event Management	2 / S
Toolbox Talk Essentials	1 / S

CEU's for Tax Collectors

MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E

CEU's for County/Municipal Finance Officers

MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E

CEU's for Certified Recycling Professionals

MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1
Hazard Recognition- Making your Observations Count	2
Heavy Equipment	3
Sanitation and Recycling Safety	2

CEU's for Qualified Purchasing Agents

MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E

***Category
E- Ethics
T- Technical
G- Governmental
S- Safety
P- Professional Development
M- Management

WORKERS' COMPENSATION 101

- The New Jersey Workers' Compensation Act provisions benefits to workers who are injured or contract a disease while in the course and scope of their employment regardless of their own negligence or that of a co-employee.
- Qual-Lynx adjusters work to confirm that there is an employment relationship, that the accident arose out of and in the course of employment and that there is a causal relationship of an injury or medical condition to an incident or exposure at the work place.
- Worker injuries account for over 75% of all of our claims
- Studies show that most injuries are preventable and can have a lifelong impact on the employee's work and home life.
- What we do after an employee is injured has a significant impact on the outcome.

WHAT CAN YOU DO?

- ü Report the claim as soon as possible to Qual-Lynx at **888-342-3839**
- ü Maintain contact with the injured employee periodically which can help prevent them from getting an attorney.
- ü Investigate the accident promptly to help determine the root cause of the actions leading to the injury and secure any evidence or pictures. Any surveillance cameras or witnesses? Is there a 3rd party at fault(such as a faulty piece of equipment) that we can subrogate against to get money back for the JIF?
- ü Develop a Transitional Duty Policy which helps to reduce claim costs and raise employee morale.
- ü Make sure Supervisors Incident Report is completed and forwarded to Qual-Lynx

THINGS TO KEEP IN MIND

- Chainsaw Safety – njmel.org > safety > toolbox talks > Fall season > Chainsaw-General safety awareness
- Wood Chipper Safety – njmel.org > safety > toolbox talks > Fall season > Wood Chipper

NEXT MONTH

THE WONDERFUL WORLD OF SUBROGATION!!

- q Employee claims to have hurt themselves while stepping down from a work truck. Supervisor's investigation of the area and photos taken led to questions about the claim and it's compensability. This led to surveillance which called the injuries claimed into question. This is likely leading to a Section 20 settlement of the matter and greatly reduced claim costs
- q Employee claims to have fallen walking into the building carrying several cups of coffee. No one saw it happen, but several heard it happen. Those that heard the claimant fall did not think about it at the time, but when completing the supervisor's incident report thought it was odd that no coffee spilled and the claimant did not appear to have just fallen. The incident seemed a little odd which led to further investigation which ultimately led to a denial of the claim.

Municipal Joint Insurance Fund
South Jersey Communities Securing Their Future

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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:	November 28, 2016 Gloucester County Library, Mullica Hill NJ
Contact Information:	debby_schiffer@targetingwellness.com 856-322-1220

NOVEMBER ACTIVITIES AND PLANNED EVENTS

Greenwich: Planning to give a combination presentation on dealing with stress and the "sitting disease". Healthy snacks and door prizes will be offered.
Elsinboro: Offered chair massages which had a positive response from employees who participated. This also included the employees of Quinton.
Glassboro: Offered chair massages for Highway PW one day, and on a separate day offered Hand or Foot Reflexology for Recreation Center and Town Hall. Also had ShopRite Dietitian in with healthy lunch samples that employees could try, offering them ideas on how to prepare a healthier lunch for themselves.
Logan Township: Looking to utilize remaining funds for a Registered Dietitian and Reflexology sessions.
Pennsville: Presented techniques for dealing with stress. Planning to do Holiday Survival Tips in November. Those who attended got their names put in for a door prize drawing.
Pitman: Began submitting a wellness question in everyone's paycheck typically reflecting something discussed in my newsletter that month. Those who responded correctly were put in a drawing for $15 gift card to local eatery. At the end, all entries (right or wrong) will go in for a grand prize drawing.
Swedesboro: Continue with monthly weigh-ins. Planning a wellness day with Reflexology and Chair massage.
Washington Twp: Scheduled to have ShopRite Dietitian speak on Holiday Survival tips.
Vineland: Hosted their annual Employee Health Fair on October. 26th Great turnout. Had theme of Breast cancer awareness and offered Prop Shots. 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.

Several municipalities have been working with me to plan activities for December. I will report back on those events in my December report.

Wellness Connection Newsletter

The November Wellness Connection Newsletter has been sent via email and has been posted on the TRICO JIF website. For your convenience, a copy has been included in your agenda packet. Topics include: 1) Diabetes awareness especially as it pertains to Pre-diabetes; 2) Alzheimer's Disease and ways to keep our memory skills active; 3) Preparing for big Thanksgiving dinner.

In addition, the Exercise of the Month focuses on ways to add daily physical activity to our lives at home and at work.

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

Intake	October-16	October-15	2016 YTD	2015 YTD
# of New Claims Reported	27	23	295	290
# of Report Only	4	10	60	98
% Report Only	14.8%	43.5%	20.3%	33.8%
# of Medical Only	21	11	212	169
# of Lost Time	2	2	23	23
Medical Only to Lost Time Ratio	91:09	85:15	90:10	88:12
Average # of Days to Report a Claim	1.0	1.8		4.4

Nurse Case Management	October-16	October-15
# of Cases Assigned to Case Management	25	31
# of Cases >90 days	16	18

Savings	October-16	October-15	2016 YTD	2015 YTD
Bill Count	158	247	2766	2689
Provider Charges	$452,204	$285,608	$3,514,714	$2,620,768
Repriced Amount	$158,085	$143,672	$1,306,705	$1,243,587
Savings $	$294,118	$141,935	$2,208,075	$1,374,830
% of Savings	65.0%	49.7%	62.8%	52.5%

Participating Provider Penetration Rate	October-16	October-15	2016 YTD	2015 YTD
Bill Count	96.8%	95.5%	96.5%	93.3%
Provider Charges	98.3%	99.1%	95.4%	95.0%

EPO Penetration Rate	October-16	October-15	2016 YTD	2015 YTD
Bill Count	96.0%	91.2%	93.2%	86.4%
Provider Charges	96.2%	75.0%	95.1%	87.5%

Transitional Duty Summary			2016 YTD	2015 YTD
% of Transitional Duty Days Worked			60.5%	62.8%
% of Transitional Duty Days Not Accommodated			39.5%	37.2%

QUAL-LYNX

November 8, 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 October 31, 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 $ 18,673.46. This generated an average annual yield of .70%. However, after including an unrealized net loss of $ 40,860.00 in the asset portfolio, the yield is adjusted to -.83% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of $72,150.00 as it relates to current market value of $ 18,927,850.00 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 $ 126,358.65 w/YTD Total of $ 394,741.03 (detailed in my report)
Overpayment Reimbursements $ .00
Trico JIF vs. Killen $ 206.81
FY 2016 Premium Assessments $ 38,970.00

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

Woodbury City	$20,048.00
Pittsgrove Township	$30,847.00
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 $ 350,583.04. The claims detail shows 246 claims payments issued and are categorized as follows:

Direct Loss Payments	$ 306,210.90
Claim Expenses	3,873.05
Legal Defense Costs	40,499.09

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 $ 32,647,837.94 to a closing balance of $ 31,553,715.02 showing a decrease in the fund of $ 1,094,122.92. 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	
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	

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

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
10/1	CLAYTON BOROUGH	Z40049	CLAYTON BOROUGH	PR	2016	3,639.75	
10/3	PITMAN BOROUGH	Z38632	PITMAN BOROUGH	PR	2016	1,222.00	
10/3	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2015	50.00	
10/3	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	50.00	
10/7	WESTVILLE BOROUGH	Z43095	WESTVILLE BOROUGH	PR	2016	637.22	
10/12	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2015	50.00	
10/12	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	50.00	
10/18	MONROE TWP.	X58198	MAX JANOFSKY	WC	2013	15,379.11	
10/18	MONROE TWP.	X59278	RICHARD MIRAGLIA	WC	2013	84,620.89	
10/19	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
10/20	WASHINGTON TWP.	X84565	ANTHONY AQUILINO	WC	2014	19,961.93	
10/20	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
10/21	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	100.00	
10/21	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	100.00	
TOTAL-.OCT						126,358.65	
TOTAL-YTD							394,741.03

TRI- COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2016

	August	September	October	Year To Date Total
Opening Balance for the Period:	30,152,536.88	32,428,535.30	32,647,837.94	
RECEIPTS:				
Interest Income (Cash)	-76,664.10	15,667.55	-24,894.90	16,554.07
Premium Assessment Receipts	2,831,129.50	769,434.00	38,970.00	13,249,053.00
Prior Yr. Premium Assessment Receipts	0.00	1,204.00	0.00	1,204.00
Subrogation & Reimb. Receipts:	0.00	0.00	0.00	
Fund Year 2016	36,096.01	14,534.98	5,498.97	110,357.77
Fund Year 2015	18,744.61	586.59	200.00	83,189.56
Fund Year 2014	80.00	128.00	20,191.93	20,981.07
Fund Year 2013	0.00	1,435.50	100,467.75	182,734.37
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	54,920.62	16,685.07	126,358.65	401,332.17
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 Clsed Yr. Claims Reimbursement	0.00	0.00	0.00	25,829.73
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	413.62	258.52	206.81	2,483.17
TOTAL RECEIPTS:	2,809,799.64	803,249.14	140,640.56	13,697,938.99
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2016	185,904.16	185,759.25	151,654.48	1,418,376.06
Fund Year 2015	51,172.50	57,190.13	110,232.73	1,239,139.51
Fund Year 2014	28,112.13	41,682.97	44,319.84	399,323.40
Fund Year 2013	126,431.53	76,795.70	44,375.99	718,723.09
Fund Year 2012	646.50	67,394.75	0.00	399,912.24
Closed Fund Year	-189.00	0.00	0.00	-2,747.87
Total Net Claim Payments	392,077.82	428,822.80	350,583.04	4,172,726.43
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2016	139,673.03	155,123.70	145,730.51	1,937,113.88
Property Fund Charges FY 2016	0.00	0.00	0.00	0.00
E-JIF Premium FY 2016	0.00	0.00	0.00	388,288.32
M.E.L. Premium FY 2016	0.00	0.00	0.00	2,108,036.10
POL/EPL Policy Premium FY 2016	256.00	0.00	0.00	1,133,818.00
Exp. & Cont. Charges FY 2015	1,725.50	0.00	3,177.28	182,339.73
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	68.87	0.00	735,272.65	793,024.44
Total Bill List Payments	141,723.40	155,123.70	884,180.44	6,554,882.28
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	467.75
TOTAL DISBURSEMENTS:	533,801.22	583,946.50	1,234,763.48	10,728,076.46
Closing Balance for the Period:	32,428,535.30	32,647,837.94	31,553,715.02	
Account Net Cash Change During the Period:				
Operating Account	2,403,604.30	206,382.36	-1,067,393.52	-5,371,582.39
NJ Cash Management Account	-50,510.45	0.00	0.00	-50,482.45
Investment Account	-1,000,826.43	-868.72	14,130.60	-39,572.63
TD Wealth Management Account	922,660.00	14,860.00	-40,860.00	8,431,500.00
Claims Imprest Account	1,071.00	-1,071.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	2,275,998.42	219,302.64	-1,094,122.92	2,969,862.53
Proof:	**0.00**	**0.00**	**0.00**	

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF
BILL LIST - NOVEMBER 2016

	Payable To:	FY 2016	FY 2016	FY 2015	Closed Yrs	Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.		**52,411.00**			Prof Services/Administration	Nov 2016 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.		**260.50**			Misc/Postage/Copies/Faxes	Oct 2016 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.		**198.84**			EPL Consulting & Training	10/19-21/16; J Pfeiffer hotel expenses (split)
4	David DeWeese		**7,957.00**			Prof Services/Attorney	Nov 2016 Fees
5	Qual-Lynx		**39,828.00**			Prof Services/Claims Admin	Nov 2016 Fees
6	Brenda Smith		**413.00**			Misc/Recording Secretary	Nov 2016 Fees
7	J.A. Montgomery Risk Control Services		**15,807.00**			Prof Services/Safety Director	Nov 2016 Fees
8	Tom Tontarski		**1,084.00**			Prof Services/Treasurer	Nov 2016 Fees
9	Conner Strong & Buckelew		**875.00**			Prof Services/Underwriting Manag	Nov 2016 Fees
10	Conner Strong & Buckelew		**314.94**			Misc/Meeting Expense	9/28 Sovereign Cit & 10/7 Career Survival traini
11	Joyce Media		**315.00**			Misc/JIF Website	Nov 2016 Fees
12	Debby Schiffer		**4,372.00**			Wellness	Nov 2016 Fees
13	William Stoms		**40.00**			Misc/Meeting Expense	Nov 28, 2016 Meeting setup
14	Consolidated Services Group		**49.62**			Misc/Records Retention Service	Inv#692738-IN; 3rd qtr file storage
15	Courier Post		**50.25**			Misc/Legal Notice	Inv#10479273; dec mtg change
16	Iron Mountain		**69.91**			Misc/Records Retention Service	Inv#NCU4365;storage 11/1-31/16; service 9/28-10/25/16
17	Merighi's Savoy Inn		**1,448.95**			EPL Consulting & Training	10/20 Conflict Res Sem; Pfeiffer; AM/PM session; split by 3
18	Nicolosi's Catering		**921.90**			EPL Consulting & Training	10/19 Conflict Res Sem; Pfeiffer; AM/PM session; split by 3
19	NJ Advance Media		**44.70**			Misc/Legal Notice	Ad#04240311-10212016 Dec mtg change
20	O'Connor's American Bar & Grille		**836.33**			EPL Consulting & Training	10/21 Conflict Res Sem; Pfeiffer; AM/PM session; split by 3
21	Janet Pfeiffer		**47.43**			EPL Consulting & Training	10/19-21/16; Travel expenses
22	Pivot Point Security			**18,916.50**		Contingency	#2450 -2nd (33 1/3) for Completion of 50% onsite surveys
23	Pivot Point Security		**18,916.50**			Contingency	#2450 -2nd (33 1/3) for Completion of 50% onsite surveys
24	Postmaster	**280.00**				Misc/Postage/Copies/Faxes	11/30/2017
25	Carney's Point Twp		**210.47**			Wellness	Reimb for wellness items
26	Clayton Borough		**1,079.00**			Optional Safety Budget	Reimb for safety items
27	Clayton Borough		**1,000.00**			Wellness	Reimb for wellness items
28	Deptford Township		**4,500.00**			Optional Safety Budget	Reimb for safety items
29	Deptford Township		**1,500.00**			Wellness	Reimb for wellness items
30	Borough of Glassboro		**1,672.26**			Optional Safety Budget	Reimb for safety items
31	Borough of Glassboro			**2,813.39**		Safety Incentive Program	Reimb for safety items
32	Borough of Glassboro		**540.00**			EPL Consulting & Training	Anti-discrimination training
33	Greenwich Township		**3,500.00**			Optional Safety Budget	Reimb for safety items
34	Greenwich Township		**1,000.00**			Wellness	Reimb for wellness items
35	Logan Township		**395.00**			Wellness	Chair massages
36	Lower Alloways Creek Township		**623.99**			Optional Safety Budget	Reimb for safety items
37	Mannington Township		**131.15**			Optional Safety Budget	Reimb for safety items
38	Mannington Township		**169.10**			Wellness	Reimb for wellness items
39	Monroe Township		**4,500.00**			Optional Safety Budget	Reimb for safety items
40	Monroe Township				**171,406.00**	Closed Years-Return of Surplus	2016 Dividend - check
41	Pitman Borough		**1,510.11**			Optional Safety Budget	Reimb for safety items
42	Pitman Borough		**519.76**			Wellness	Reimb for wellness items
43	South Harrison Township		**750.00**			Optional Safety Budget	Reimb for safety items
44	South Harrison Township		**195.00**			Wellness	Reimb for wellness items
45	Borough of Swedesboro		**1,500.00**			Optional Safety Budget	Reimb for safety items
46	Borough of Swedesboro		**483.23**			Wellness	Reimb for wellness items
47	City of Woodbury		**540.00**			EPL Consulting & Training	Training for mayor and council
48	City of Woodbury		**1,250.00**			Wellness	Reimb for wellness items
49	City of Woodbury		**1,192.83**			Optional Safety Budget	Reimb for safety items
50	Borough of Woodstown		**750.00**			Wellness	Reimb for wellness items
51	Borough of Woodstown		**1,500.00**			Optional Safety Budget	Reimb for safety items
52	Borough of Woodstown			**775.00**		Safety Incentive Program	Reimb for safety items
	TOTAL	**280.00**	**177,273.77**	**22,504.89**	**171,406.00**		

JIF BILL LIST TOTAL	**371,464.66**

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Established in 1991
South Jersey Communities Securing Their Future

STRATEGIC PLANNING COMMITTEE MEETING MINUTES

Thursday, October 20, 2016 at 10:00 AM
Wenonah Municipal Building
Wenonah, NJ

A meeting of the Strategic Planning Committee Meeting was held on Thursday, October 20, 2016 at 10:00 am in Wenonah, NJ. The Meeting was called to order at 10:10 AM.

Those in attendance were:

Karen L. Sweeney, *Chair,* **Wenonah Borough**
Sue Miller, **Clayton Borough**
Barbara Freijomil, **Franklin Township**
Mark Gravinese, **Harrison Township**
Jane DiBella, **Woolwich Township**
Paul Miola, CPCU, ARM, **Executive Director, AJG**
Paul A. Forlenza, **Deputy Executive Director, AJG**

Those unable to attend were:

Donald Banks, **Deptford Township**
Jennica Bileci, **Mantua Township**
Richard Gambale, **Woodbury Heights Borough**

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

I. 2015 MEMBERSHIP RENEWALS

Mr. Forlenza noted that all members up for renewal effective January 1, 2017 have renewed their membership with the Fund and Ms. Ortiz filed the agreements with DOBI & DCA on September 30, 2016.

Mr. Forlenza indicated that copies of the executed contracts will be mailed to all Municipal Clerks in the next few weeks.

II. MEMBERSHIP VISITIATION PROGRAM

Mr. Forlenza stated that he and Mr. Miola have completed all renewing town visits. He noted that the Membership Updates were sent to those towns not up for renewal this year on August 10, 2016.

III. MEMBERSHIP PROSPECTS

Mr. Forlenza indicated that he had discussions with Mike DiGiorgio, Administrator with Pittsgrove Township, on September 9, 2016. During their discussions, Mr. DiGiorgio informed him that he was finalizing their application to the Fund. Mr. Forlenza stated that he has since

follow-up with two emails and two phone calls to Mr. DiGiorgio; however, he has not received a response back.
Mr. Forlenza commented that if he does not hear back from him within the next week or so, it will be difficult to process their application for an effective coverage date of January 1, 2017. He indicated that he will keep this Committee informed.

Ms. Sweeney asked if the Executive Director's office could reach out to National Park as a potential prospect. She indicated that their clerk's name is Josh. Mr. Forlenza stated that he will reach out to National Parks clerk as a potential prospect for next year. The Committee agreed.

IV. 2016 EXECUTIVE COMMITTEE MEETINGS

Mr. Forlenza reported that the Executive Committee Meetings will be held at the Gloucester County Library, Mullica Hill Branch at 5:00 PM on the fourth Monday of the month unless otherwise noted. He then asked the Committee if they are okay not meeting in August. The Committee agreed not to hold an August meeting in 2017.

Mr. Forlenza stated that the meeting dates will be approved at the 2017 Fund Reorganization meeting.

V. FUND COMMISSIONER ATTENDANCE

Mr. Forlenza referred the Committee to page three (3) of the agenda packet to review the attendance spreadsheet from the Executive Committee Meetings through September. He then briefly reviewed the attendance records with the Committee.

Following a brief review, Mr. Forlenza made a recommendation to the Committee that he would like to review the attendance records through October and send a letter to those towns that have not met the Funds attendance criteria in early December. In the letter, he will ask that the governing body to consider appointing a new Fund Commissioner at their Reorganization Meeting that would be able to attend regularly scheduled meetings. The Committee agreed with Mr. Forlenza's recommendation.

VI. ELECTED OFFICIALS TRAINING | 2016 – 2017

Mr. Forlenza referred the Committee to a *Save the Date* for the Elected Officials Training that will be held in conjunction with the BURLCO & ACM JIFs. Invitations will be e-mailed to all Municipal Clerks and Fund Commissioners on November 8, 2016. The trainings have been scheduled on the following dates:

- 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*

Mr. Forlenza indicated that the MEL's Elected Officials Training Script is geared toward "Ethics" for the third year in a row. He would like to remove a portion of the "Ethics" material and add in a section on *Land Use and EPL* related issues. Mr. Forlenza asked the Committee for authorization to engage Michael Ward a Land Use Attorney to be a speaker at the Elected Officials Trainings. He also asked the Committee for authorization to engage Armando Riccio, an attorney who specializes in EPL related matters to also present. The Committee authorized

the Executive Director's office to engage these two attorneys to present at the Elected Officials Training.

Ms. Sweeney commented that her previous Mayor, Vale Taylor, is a Planning Board Attorney located in Mickleton, NJ. Mr. Forlenza responded that Vale Taylor may be a good back up to Michael Ward should he not be available.

VII. 2017 CONFERENCES

Mr. Forlenza stated that the 2017 JIF Budget includes funding for eight (8) positions for attendance at the upcoming 2017 conferences:

PRIMA: June 4-7, 2017 in Phoenix, AZ
AGRIP: Spring Conference | March 5-8 in Orlando, FL
Fall Conference | October 1-4 in Baltimore, MD

Mr. Forlenza stated that email notifications will be sent in January 2017, to those with the highest priority to attend these conferences.

VIII. 2016 ANNUAL REPORTS

Mr. Forlenza noted the 2016 Annual Reports are in "draft" form and will be distributed in December. As was done last year, the JIF will have 350 reports printed with each member receiving eight (8) copies. The reports will be sent to the Clerks with a memo asking them to share copies with their Governing Body.

IX. DECEMBER DINNER MEETING

Mr. Forlenza reported that the December Executive Committee Meeting will be held on December 19, 2016 at 4:00 PM at the Mantua Township Municipal Building. The December Dinner Meeting will be held at the Riverwinds immediately following the Executive Committee Meeting. He noted that the meeting location and times will be re-advertised.

X. FUND PROFESSIONAL PERFORMANCE EVALUATIONS

Mr. Forlenza directed the Committee to page six (6) of the agenda packet to a copy of the Annual Fund Professional Evaluation memorandum included in the agenda packet. He noted that the memorandum was e-mailed to all Fund Commissioners on June 14, 2016 and includes a list of the Fund Professionals and the Committees that have jurisdiction over their performance review. In addition, the contact information for each of the Committee Chairs is also listed. Mr. Forlenza stated that the purpose of the memorandum is to solicit input from the membership on the performance of the Fund Professionals. He noted that no feedback was received from any member.

Mr. Forlenza stated that this Committee engaged in discussions at their last meeting in regards to having two separate programs for Fund Professional Evaluations. The Annual Notice that is distributed in June and the second policy regarding the three (3) year rotation of the Issuance of RFQ's for Fund Professional positions.

Mr. Forlenza then referred the Committee to page eight (8) of the agenda packet and a "draft" copy of the combined *Evaluation Program & Issuance of RFQ's Policy*. He provided a "red lined" version of the policy for the Committee to view the tracked changes.

Mr. Forlenza asked the Committee to review the "draft" policy and send him any suggested changes directly to him. He noted that the minutes for today's meeting will not be completed by Monday's October Executive Committee Meeting; however, any corrections that need to be made by this Committee will be attached to the minutes of today's meeting for adoption at the November meeting. The Committee agreed.

He then asked the Committee if they would like him to e-mail the "draft" policy to Jennica Bileci and Don Banks, as they were not present at today's meeting. The Committee indicated that they would like Mr. Forlenza to send them a copy of the "draft" policy.

XI. RFQ PROCESS FOR 2017 – PROPERTY APPRAISER

Mr. Forlenza reported that the RFQ for the Property Appraiser was released and the only response received was from Asset Works, the Fund's current property appraiser. Unless there are any objections, Asset Works will be re-appointed at the January Reorganization Meeting.

XII. 25TH ANNIVERSARY

Mr. Forlenza referred the Committee to page 11 of the agenda to an excerpt from the Committee's last meeting. He noted that the Committee asked the Executive Director's office to purchase the hourglass, which would be engraved on one side with the JIF Logo, and other side would have the "25th Anniversary Logo".

Mr. Forlenza then mentioned that a resolution "celebrating" the Funds 25th Anniversary will be provided to all JIF members at the re-org meeting. He indicated that a "municipal resolution commemorating the 25th anniversary" will be mailed to all members.

Mr. Forlenza indicated that this Committee agreed to have a dinner following the January 2017 Reorganization meeting. He asked the Committee if they would still like his office to reach out to Riverwinds as a possible venue for the 25th Anniversary celebratory dinner. The Committee authorized the Executive Director's office to reach out to Riverwinds to see if they would be available on January 23, 2017. Mr. Forlenza then asked the Committee if the reorganization meeting will be held at the Gloucester County Library or at Riverwinds. Following a brief discussion, the Committee suggested having the January Reorganization meeting at Riverwinds if they are able to accommodate.

Mr. Forlenza asked the Committee who should be invited to the 25th Anniversary celebratory dinner. The Committee indicated that they would like to invitations to include the Fund Commissioners, Fund Professionals and Claims & Safety Coordinators.

Mr. Forlenza mentioned that the January 2017 Reorganization Meeting will be re-advertised at the November Executive Committee meeting.

XIII. ANNUAL PLANNING RETREAT

2016

Mr. Forlenza referred the Committee to the evaluation summary included in the agenda packet from the 2016 Annual Planning Retreat. He then reviewed the evaluation summary with the

Committee. Mr. Forlenza indicated that the attendees provided good feedback and information that will be used to develop an agenda for the 2017 Annual Planning Retreat.

Following a brief conversation, the Committee agreed to hold the 2017 Retreat at Auletto' s Catering on July 27th & 28th, 2017. Mr. Forlenza then asked the Committee for authorization for his office to reserve Auletto's for the Annual Planning Retreat. The Committee gave authorization to the Executive Director's office to reserve the facilities.

Mr. Forlenza reminded the Committee that it has been the JIF's practice to hold the Executive JIF meeting at 4 PM following the first day of the Retreat. He asked the Committee if they would like to hold the Executive Committee meeting on July 27, 2017 at 4 PM. The Committee agreed.

Miscellaneous – Pivot Point

Mr. Gravinese mentioned that he recently had his visit with Lou Romero from Pivot Point. He asked about the next steps following the visit. Mr. Forlenza indicated that he met with Mr. Romero last week and asked him to restructure the member report to include an Executive Summary in the beginning of the report that the members will understand.

Once the members receive their reports which should be in November / December timeframe, the next step for the Fund would be to develop model policies and procedures as well as training for the members. Mr. Forlenza indicated that his office will receive an Executive Summary Report on all of the members that will highlight the most common risks the towns are facing. He noted that this summary will be used as a mechanism to develop training, model policies, etc. He further explained that the next logical step might be the contracting for a vendor to undertake penetration testing of member's networks and websites. He will keep the committee apprised.

XIV. NEXT MEETING

Mr. Forlenza indicated that the next meeting will be scheduled for the Spring of 2017. The Committee Agreed.

There being no further discussion, the meeting was adjourned at 11:07 AM.

File: TRICO/General/Strategic Planning Committee Tab: 10/20/2016
TRICO/2016/Strategic Planning Committee Tab: 10/20/2016

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

Administrative Polices & Procedures

Date Adopted: _____

POLICY: Fund Professional Evaluations

PURPOSE: To Establish a Procedure for Annually Soliciting Members' Feedback on the Performance of Fund Vendors and establish process for the periodic issuance of Requests for Qualifications (RFQ) for various Fund Professional positions.

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It is the goal of the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund to provide its members with the highest level of service by appointing and retaining skilled professional assistance.

To assure the Fund and its members that it is accomplishing this goal, the Fund continually monitors the performance of its appointed Fund Professionals through their interaction with the Fund's Standing Committees, the Executive Committee, and individual members. On a more formal basis, it shall be the policy of the Fund to annually solicit input from the membership, either positive of negative, on the performance of all Fund vendors. In addition, on a rotating three (3) year basis, the Fund shall issue a RFQ for those Fund Professional positions that are paid in excess of $17,500 per year by the Fund.

Nothing in this policy shall limit the ability of the Executive Committee, or Standing Committee with jurisdiction, to undertake a formal performance evaluation of a Fund Professional at any time. In addition, nothing in this policy should be construed as to limit any member from commenting on the performance of a vendor at any time.

The following procedure shall be implemented in advancement of this policy:

ANNUAL PERFORMANCE FEEDBACK SOLICITATION:

1. On or about June 15th of each year, the Executive Director shall send a written notification to all Fund Commissioners asking for any feedback, either positive or negative in nature, on the performance of any or all Fund vendors.

2. This written notification shall include a list of all vendors and the Committee Chair who can be contacted with any feedback a member may have on a vendor.
3. Feedback on vendor performance can be provided to the appropriate Committee Chair either in writing or verbally.
4. Any Fund Commissioner providing negative feedback to a Committee Chair on the performance of a Fund vendor is encouraged to provide the Chair with examples of poor performance so the Chair can address the specific matter with the vendor.
5. Fund Commissioners are encouraged to provide their feedback to the appropriate Committee Chair no later than July 15th
6. Upon receipt of negative feedback from a Fund Commissioner, the Committee Chair shall contact the appropriate representative of the Fund Vendor and discuss the matter with them.
7. The Committee Chair's discussion with the Fund Vendor shall occur no later than August 1st so that the Committee Chair, at their discretion, will have time to review the matter with the Committee members prior to the Fund considering the Fund Vendor's contract status for the next Fund Year.
8. Upon completing their discussions with the Fund Vendor, the Committee Chair shall contact the Fund Commissioner, who initially raised performance concerns, and provide the member with feedback on the Chair's discussions with the Fund Vendor
9. At the discretion of the Standing Committee with jurisdiction, the Committee may undertake a formal procedure to address any lapses in performance by a Fund Vendor. However, no Standing Committee has the authority to issue "Requests for Proposals" (RFP) or "Requests for Qualifications" (RFQ) due to poor performance by a vendor.
10. The Committee Chair shall notify the Fund Chair, Fund Secretary, Executive Committee and Finance Committee Chair of any formal procedure recommended by the Standing Committee with jurisdiction to address any lapses in performance by a Fund Vendor.

ANNUAL ISSUANCE OF REQUEST FOR QUALIFICATIONS (RFQ):

1. At the first meeting of the Fund Year, each Sub Committee shall review those Fund Professional positions that fall under the Committee's jurisdiction, which will be subject to the issuance of a Request for Qualifications (RFQ) process during that Fund Year.

2. Upon review and approval by the Committee, the Committee shall make a recommendation to the Executive Committee that they authorize the Executive Director's office to prepare, advertise, and

release a RFQ in accordance with the rotating schedule listed below:

Year 1: Safety Director
Right to Know Coordinator
Attorneys – Liability Defense Panel
Attorneys – Workers' Compensation Defense Panel

Year 2: Claims Administration
Fund Attorney
Subrogation Attorney
Property Appraiser

Year 3: Fund Administrator
Fund Auditor
Fund Actuary
Wellness Director

3. Upon receipt of responses to the RFQ, the Executive Director's office shall provide a copy of the RFQ response to the members of the Standing Committee that have jurisdiction over the Fund Professional position for evaluation and scoring in accordance with the evaluation criteria included in the RFQ.

4. At the Standing Committee's next meeting, and upon completing the scoring of the responses received to the RFQ, the Committee members shall discuss their scoring of the RFQ responses and determine a recommendation regarding the appointment of a firm or individual to fulfill the Fund Professional position.

5. The recommendation regarding the appointment of an individual or firm to fulfill a Fund Professional position shall be included in the minutes of the Standing Committee's meeting and shall be reported upon by the Committee Chair to the membership at the next JIF Executive Committee meeting.

6. A copy of the RFQ along with all responses received to the RFQ, and all score sheets shall be retained by the Executive Director's office in accordance with applicable State statutes and retention schedules.

New Jersey Municipal Environmental Risk Management Fund
9 Campus Drive, Suite 216
Parsippany, NJ
Tel (201) 881-7632
Fax (201) 881-7633

DATE: NOVEMBER 16, 2016

TO: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund

FROM: Commissioner Law

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2017 FUND REORGANIZATION SCHEDULE – The Executive Committee adopted a motion to schedule its 2017 Reorganization Meeting on January 4, 2017 at 10:50 AM at the Forsgate Country Club and advertise the same in Accordance with The Open Public Meetings Act.

NOMINATING COMMITTEE- The Nominating Committee (*Joseph Catenaro and Robert Landolfi*) will meet to discuss the 2017 slate. Their recommended slate will be presented at the January 4, 2017 reorganization meeting.

38 LAGOON DRIVE PROPERTY SALE – Resolution 27-16 was adopted authorizing the sale of E-JIF owned property at 38 Lagoon Drive East, Toms River, NJ.

2016 COMMISSIONER COMPENSATION - The Fund adopted resolution 9-16 at its re-organization meeting which authorized the Treasurer to make payments to Fund Commissioners for 2016 meeting attendance.

EXCESS INSURANCE - The Underwriting Manager indicated that we are renewing our excess insurance coverage with Liberty IU. The Executive Committee approved an increase to the coverage limits and authorized the fund's Underwriting Managers to renew the coverage for a limit of $9,000,000 with a $3,000,000 retention as recommended by the Coverage Committee.

STORAGE TANK POLICY – The Storage Tank Policy has been revised and is being reviewed by the excess carrier's coverage counsel. The Underwriting Managers indicated that the policy should be ready for January 2017.

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Established in 1991
South Jersey Communities Securing Their Future

FUND YEAR 2017 DRAFT BUDGET

The attached $13,280,584 JIF, MEL, EPL/POL and E-JIF budget represents a 1.41% decrease over last year's combined annualized budget of $13,469,865. As in past years, individual member assessments will fluctuate above or below the estimated range based on member claims experience as outlined in the JIF Assessment Allocation Policy. The 2017 draft JIF Budget of $8,259,031 represents a decrease of 4.5% (-$389,521) over last year's $8,648,552 annualized budget. Budgeted loss funds decreased by $406,121 (-6.27%). Operating Expenses increased $16,600 (0.77%) over 2016, while the excess premiums, inclusive of the MEL, EPL/POL and E-JIF policies, are projected at $5,021,553 in comparison to $4,821,313 for 2016, an increase of $200,240 (4.15%).

Revaluation Program

Beginning with Fund Year 2011, the Finance Committee implemented a program that allows the Fund to lower a good performing member's loss funding budget if they have been a "net giver" to the Fund over the most recent six-year period. The reasons for this review included ever-increasing pressure on the loss fund budget, tighter municipal budgets, and outside competition due to a prolonged soft insurance market. This program is thoroughly explained in the attached *Assessment Allocation Policy*. Each year, the Finance Committee reviews renewing members' pricing to make sure their assessment accurately reflects their loss exposure to the Fund. This Revaluation program continued in the development of the 2017 Budget.

Retrospective Assessment Program

Beginning in 2011, the Finance Committee also introduced a Retrospective Assessment Program that identifies members that are the driving force behind the Loss Funding increases year to year and removes the risk they place on the Fund by placing these members in a min/max loss-funding contract. This program is thoroughly explained in the attached Assessment Allocation Policy.

The one member (Franklin Township) in the Retrospective Assessment Program for 2017 received a 5% increase in their minimum loss-funding assessment. The differential between the minimum loss funding increase (5%) and the maximum assessment increase (as determined by the Finance Committee) becomes the sole obligation of this member should their claims costs exceed the minimum loss funding level.

BUDGET FACTORS

Loss Funds

Loss Funds represent money used for the payment of member claims.

Each summer, the Fund Actuary, Actuarial Advantage, reviews member exposures and loss experience and projects the total incurred claims for the Fund Year ahead. For Fund Year 2017, the Actuary recommended a 6.31% decrease in the overall loss funding utilizing anticipated exposure growth of 0% for Auto & General Liability and Workers' Compensation and 4% for Property coupled with an anticipated decrease in frequency and severity in claims overall.

Some of the other key factors affecting the loss funds portion of the budget are as follows:

1. **Workers' Compensation** loss funding decreased 6.51% (-$217,600). Over the past several years, the Fund has implemented a number of cost control measures that have helped to stem the increase in workers' compensation claims. Cost control measures include monitoring the number of days it takes each member to report a claim, the use of transitional duty days, and the use of the Fund's managed care EPO. Each of these items is tracked and reported to the membership on a monthly basis. 2017 also marks the fifth year that the Fund has invested in a

Wellness Program. Numerous national studies indicate that healthy employees are less likely to suffer a workers' compensation claim; and, when they are injured, the injury is less severe and the employee recovers faster. In addition, the Fund has recognized a decrease in its lost time accident frequency over the past several years. This trend is an indication that the Fund's emphasis on safety training and management of claims is paying off; however, the Fund is aware that medical and wage inflation continues to put pressure on the workers' compensation claims costs and the Fund budget.

2. **General Liability** loss funding decreased 13.09% (-$170,448). The reduction is a credit to the members who are making good use of the various liability risk control programs offered by the Fund. In addition, the Fund continues to encourage its members to include model indemnification, defense, and hold harmless language in all municipal contracts including inter-local service agreements. Fund members also have access to a TULIP (**T**enant **U**ser **L**iability **I**nsurance **P**rogram) that allows private users of municipal facilities to secure short term, low cost, liability insurance policies over the internet. These policies automatically name the municipality as an *Additional Insured* and provide an added layer of protection to the members. Our claims adjusters are continuing to do a fine job in investigating, settling, and defending liability claims brought against our members. In addition, the Fund's defense attorneys continue to be successful in defending our members in these matters. Finally, it should be noted that the total number of active liability claims remains low in comparison to prior years indicating that the Fund's risk management programs and aggressive defense of claims is paying off.

3. **Auto Liability** loss funding, while not a major component of Loss Funds, is increasing 20.54% ($49,095). Accidents involving police vehicles continue to be a major factor driving this line of coverage. The Safety Director is continuing to monitor losses in this line of coverage and develop additional strategies to help reduce accidents.

4. **Property** loss funding is decreasing 1.10% (-$6,845). After several years of increases in this line of coverage, the Fund is recognizing a small reduction in this area for 2017. Over the past several years, the Fund has seen an increase in the number of property claims exceeding the Fund's SIR and hitting the MEL and excess layer. The Excess Property carrier, Zurich, initially proposed a 30% rate increase for 2017; however, reduced it to a 4.1% increase due to all MEL affiliated JIFs increasing their SIR to $100K and the MEL increasing their retention to $400K allowing Zurich to attach at $500K.

Workers' Compensation

For the past ten years, the insurance industry as a whole has experienced some troubling trends in workers' compensation that has had an impact on local Joint Insurance Funds and the MEL. These trends include increased medical costs, indemnity costs, and an expanding definition of compensability. Each of these has contributed to the skyrocketing cost of workers' compensation claims. Generally, the Fund has not experienced a material increase in the frequency of workers' compensation claims during this period; and, remarkably, the severity of the claims has reduced over the short term.

This recent trend is an indicator of our members' continuing efforts to report claims on a timely basis, utilize transitional duty programs, and strengthen their safety programs to stem the rising costs of workers' compensation claims; however, the Fund is constantly searching for additional methods to curb these costs. As mentioned earlier, effective May 1, 2012, the Fund appointed a Wellness Director who is working with the members to develop or enhance existing municipal Wellness Programs. So far, the Wellness Director has been well received by the members as she assists them in developing local wellness programs. Beginning in 2016, the Finance Committee has also included funding for a *Wellness Incentive Program* that will provide funding for local wellness initiatives.

Operating Expenses

The operating expense portion of the budget has increased by $16,600 (0.77%) and is comprised of the costs required to operate the Fund. Funding for all other professional fees averaged an increase of 2.00%. It is noteworthy to point out that the Fund's operating expenses represent approximately 16% of the combined JIF, MEL, and EPL/POL budget, which is significantly below the typical 30-40% insurance industry-operating ratio and well below the 20% average operating expense ratios for pools nationwide.

MEL

The JIF participates in the Municipal Excess Liability Joint Insurance Fund to provide catastrophic protection over its local loss fund budget. For 2017, the MEL Budget is projected to increase by 0.6% prior to exposure growth. A copy of the proposed 2017 MEL Budget and rate table is enclosed.

The MEL has implemented a Retrospective Program on all member JIFs in addition to an experience rating process based on the prior ten years MEL experience for WC and Liability claims funding. As the TRICO JIF has been a net "taker" from the MEL over the prior ten years, the JIF will receive a 10.0% experience rating penalty applied to their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years MEL experience. Each JIF will be contractually bound to the Retrospective Program for the respective Fund Year for ten (10) years. Again, as the TRICO JIF has been a net taker to the MEL over the prior ten years, the maximum obligation under the Retrospective Program is 125%. The Finance Committee has opted to fund this line up to 125% of the maximum obligation and transfer any potential liability into the MEL Retrospective Claims Fund Account recently authorized by the TRICO JIF.

Overall, the net impact on the MEL Assessment produces a budget increase of $163,653 (4.96%).

EPL

Effective January 1, 2016, the JIF entered into a contract for EPL/POL Coverage with QBE Insurance. The proposal from QBE was for two (2) years (2016 & 2017) and included a guaranteed 5% statewide rate increase for 2017.

Texas Underwriters (an intermediary for QBE) allocated the 5% increase for 2017 on a JIF by JIF basis utilizing five and a half years' experience valued as of June 30, 2016. The relatively good performance by the TRICO JIF members in the EPL/POL line of coverage resulted in a premium increase of 3%. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process and member assessments. Over the past several years, the Fund's Finance Committee has phased in a process in which the member's EPL premiums will be determined based upon their performance resulting in member EPL premiums ranges from a decrease of 2.0% to an increase of 25.0%.

In developing the 2017 POL premiums, the Committee applied EPL premium increase to the existing POL rate and applied it to the member population as utilized by the MEL.

Volunteer, Directors and Officers Liability Coverage remains with QBE at expiring rates.

Cyber Liability Coverage (a $600 per Member fee) will remain with XL Insurance with no rate increase for 2017.

The Fund also implemented a 20% surcharge for all members who are non-compliant with the MEL EPL/POL Plan of Risk Management Program as of January 1, 2017. The surcharge does not affect any members for 2017-2018.

All of the above factors results in an overall increase of 2.9% or $30,764 in the EPL/POL premium for 2017.

E-JIF

Effective May 1, 2005, the JIF became a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides its members with a defined Environmental Liability coverage package along

with strong risk management programs and other member services including educational and training seminars. The E-JIF rate for 2017 is relatively flat over 2016 with an increase of $3,681 (0.95%) over 2016. E-JIF assessments are allocated based upon a member's population.

Risk Management Consultant Fees

Members of the Fund contract independently with their respective Risk Management Consultant. The fees associated with these services are built into member assessments and the expense is passed through the Fund budget.

FUND YEAR 2017 BUDGET

The attached draft budget is being submitted for your review and consideration. A Budget Hearing will be held at the December 19, 2016 Executive Committee meeting.

FUND YEAR 2017 ASSESSMENT STRATEGY

Each year the Finance Committee refines the process by which member assessments are determined to make sure that members are paying their equitable share of the overall Fund Budget. Details outlining the process are documented in the *2017 Assessment Allocation Strategy*. The Finance Committee will make its final 2017 assessment allocation recommendation at the November Executive Committee Meeting. The 2017 JIF loss funding assessments, which is the largest single component of a member's annual assessment, range from decreases of -25.00% for renewing members with a six year average loss ratio below 25%, to a decrease of 6.29% for new members (less than three years) with no experience with the TRICO JIF. Members with a six-year average loss ratios above 150 will receive a 5.00% increase in their loss funding assessment. Member(s) in the Retrospective Program (Franklin Township) will receive a 5% increase in their loss funding assessment.

The member Assessment Certification for the 2017 Fund Year is attached to this Budget Message for your review. We will ask the Fund to certify the assessments at the December Executive Committee meeting.

We will ask the Fund to certify the assessments at the December Executive Committee meeting.

MEL/RCF DIVIDENDS

As members are aware, the MEL will not release dividends this year. This is due to the continued strain on the MEL's surplus resulting from Public Officials and Employment Practices Liability losses prior to the program being transitioned to the commercial insurance market and an increase in the number of claims that exceed local Funds' SIRs.

JIF DIVIDENDS

The Finance Committee made a recommendation to release varying amounts of surplus from Fund Years 1999 through 2012. In arriving at the amount of surplus to be released, the Finance Committee continued its practice of examining the financial development of the most current years so as to guarantee future consistent releases of surplus to the membership while providing a cushion against unforeseen events. After examining its current surplus position, the Committee recommended a release of $1,250,000, which is $125,000 more than last year. In taking this approach, the Committee is confident that the JIF will have a cushion against unforeseen events and will be able to release consistent amounts of surplus for years to come. Following the Finance Committee's recommendation, the Executive Committee authorized the release of JIF surplus at its September 2016 Executive Committee meeting. Members again have the option to take the JIF dividend in the form of a check, have them credited to their Fund Year 2017 JIF/MEL/EPL-POL/E-JIF assessment, apply the funds to the Aggregate Excess Loss Contingency Fund, or apportion the funds to one or more of the available options.

File: TRICO/2017/Budget Development Tab: Budget Message
TRICO/2017/Budget Tab: Budget Message

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF
FUND YEAR 2017 BUDGET
$300K SIR (WC/GL/AL) - $100K SIR (PR)

	ANNUALIZED 2016	PROPOSED 2017	CHANGE $	CHANGE %
PROPERTY	**624,795**	**617,950**	**(6,845)**	**-1.10%**
GENERAL LIABILITY	**1,301,798**	**1,131,350**	**(170,448)**	**-13.09%**
AUTO LIABILITY	**239,055**	**288,150**	**49,095**	**20.54%**
WORKERS' COMPENSATION	**3,341,350**	**3,123,750**	**(217,600)**	**-6.51%**
DEDUCTIBLE	**972,497**	**912,174**	**(60,323)**	**-6.20%**
TOTAL CLAIM LOSS FUNDS	**6,479,495**	**6,073,374**	**(406,121)**	**-6.27%**
CLAIMS ADMINISTRATION	**533,918**	**531,643**	**(2,275)**	**-0.43%**
SAFETY PROGRAMS	**251,607**	**252,267**	**660**	**0.26%**
- Optional Safety Budget	84,250	84,250	-	0.00%
- Police Defense & Training	16,120	16,120	-	0.00%
- Right To Know	33,000	33,660	660	2.00%
- Safety Incentive Program	118,237	118,237	-	0.00%
PROFESSIONAL SERVICES	**404,296**	**412,674**	**8,378**	**2.07%**
- Actuary	30,916	31,380	464	1.50%
- Administrative Consultant	41,369	42,196	827	2.00%
- Attorney	95,481	97,391	1,910	2.00%
- Auditor	21,300	21,725	425	2.00%
- Safety Director	191,718	196,000	4,282	2.23%
- Treasurer	13,011	13,271	260	2.00%
- Underwriting Manager	10,501	10,711	210	2.00%
ADMINISTRATION	**628,935**	**641,514**	**12,579**	**2.00%**
CLAIMS AUDITOR	**7,500**	**7,500**	**-**	**0.00%**
EPL CONSULTING & TRAINING	**19,440**	**19,440**	**-**	**0.00%**
EXPOSURE DATA MGMT SYSTEM	**12,075**	**13,000**	**925**	**7.66%**
PAYROLL AUDITOR	**11,628**	**11,880**	**252**	**2.17%**
PROPERTY APPRAISER	**50,000**	**45,000**	**(5,000)**	**-10.00%**
WELLNESS PROGRAM	**95,450**	**96,882**	**1,432**	**1.50%**
CONTINGENCY	**75,000**	**75,000**	**-**	**0.00%**
MISCELLANEOUS	**79,208**	**78,857**	**(351)**	**-0.44%**
- Annual Planning Retreat	13,500	13,500	-	0.00%
- Fidelity Bond (Admin/TPA/Treasurer)	2,250	2,300	50	2.22%
- JIF Website	4,500	4,500	-	0.00%
- Legal Notices	2,500	2,500	-	0.00%
- Meeting Expense	6,000	6,000	-	0.00%
- Office Supplies	2,500	2,500	-	0.00%
- Other	10,000	10,000	-	0.00%
- Performance Bond (TPA)	2,500	1,500	(1,000)	-40.00%
- Postage/Copies/Fax	5,000	5,000	-	0.00%
- PRIMA/AGRIP Conference	18,000	18,000	-	0.00%
- Printing	7,000	7,000	-	0.00%
- Record Retention Service	500	1,000	500	100.00%
- Recording Secretary	4,958	5,057	99	2.00%
TOTAL EXPENSES	**2,169,057**	**2,185,657**	**16,600**	**0.77%**
SUB TOTAL JIF BUDGET	**8,648,552**	**8,259,031**	**(389,521)**	**-4.50%**
MUNICIPAL EXCESS LIABILITY JIF	**3,299,138**	**3,462,791**	**163,653**	**4.96%**
- MEL Excess WC & Liability	2,625,745	2,691,389	65,644	2.50%
- MEL Excess Property	***673,393***	***771,402***	***98,009***	***14.55%***
- Property	653,393	751,402	98,009	15.00%
- Fidelity	20,000	20,000	-	0.00%
EPL/POL PREMIUM	**1,060,511**	**1,091,275**	**30,764**	**2.90%**
EPL/POL COMMISSION - AJG	**36,688**	**37,759**	**1,071**	**2.92%**
EPL/POL COMMISSION - CONNER STRONG	**36,688**	**37,759**	**1,071**	**2.92%**
ENVIRONMENTAL JIF	**388,288**	**391,969**	**3,681**	**0.95%**
SUB TOTAL PREMIUMS	**4,821,313**	**5,021,553**	**200,240**	**4.15%**
SUB TOTAL JIF & EXCESS BUDGET	**13,469,865**	**13,280,584**	**(189,281)**	**-1.41%**
RISK MANAGEMENT CONSULTANTS	**497,976**	**493,793**	**(4,183)**	**-0.84%**
TOTAL JIF BUDGET	**13,967,841**	**13,774,377**	**(193,464)**	**-1.39%**

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

Prepared By:
Arthur J. Gallagher Risk Management Services
Fund Administrator

Adopted: Fall 1993
Revised: Fall 1996
Re-Adopted: Fall 2003-2009
Revised: Fall 2010- 2012
Revised: Fall 2013
Re-Adopted: Fall 2014-2015
Re-Adopted: Fall 2016

BUDGET DEVELOPMENT

BUDGET PROCESS

The TRICO JIF budget process begins in June each year when the RMCs are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2011 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

Beginning in 2012, the Fund adopted a rotating process of issuing Requests for Qualification (RFQ) or Proposals (RFP) for approximately 1/3 of the Fund Professionals whose annual fee exceeds the $17,500 State established bid threshold. This process ensures that each vendor is subject to a public review at least once every three years. Those Fund Professionals who are not subject to an RFQ or RFP, and those Fund Professionals whose annual fee does not meet the bid threshold, are invited to submit renewal proposals for the upcoming Fund Year. The Finance Committee, or designated Committee with jurisdiction over the a Fund professional reviews these proposals for acceptance, negotiation, and/or other action. The Committees then make their recommendations regarding contract renewal or professional appointment to the Executive Committee.

BUDGET COMPONENTS

The budget consists of five major categories that are described below:

A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. Takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.

B. **Operating Expenses** - Pays all expenses associated with operating the Fund. Includes all contract vendors such as claims adjustment, attorney, safety, actuary, auditor, etc. and

contemplates miscellaneous meeting, administrative, and contingency expenses.

C. **EPL/POL Premiums** – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

D. **MEL Assessment** – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in November.

E. **E-JIF Assessment** – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member's Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30th of the current

year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the six-year period, would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6, 7 and 8**.

Beginning with Fund Year 2013, the Finance Committee opted to introduce a Retrospective Assessment Program that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 6, 7 and 8**.

In the Fall of 2016, the Finance Committee determined that Franklin Township met the established criteria for the Retrospective Assessment Program for the 2017 Fund Year.

The following table is indicative of the current strategy:

Loss Ratio				Increase in Loss Funds	Members Affected
RETROSPECTIVE PROGRAM				5.00%	1
ABOVE	150%			5.00%	0
BETWEEN	120%	and	150%	2.50%	4
BETWEEN	90%	and	120%	0.00%	6
BETWEEN	75%	and	90%	-2.75%	4
NEW MEMBERS LESS THAN 3 YEARS				-6.29%	0
BETWEEN	50%	and	75%	-4.75%	1
BETWEEN	25%	and	50%	-7.00%	4
BELOW			25%	-10.00%	7
RENEWING MEMBERS WITH LR BETWEEN 75%-90%				-7.50%	3
RENEWING MEMBERS WITH LR BETWEEN 50%-75%				-15.00%	5
RENEWING MEMBERS WITH LR BETWEEN 25%-50%				-20.00%	0
RENEWING MEMBERS WITH LR BELOW 25%				-25.00%	1
					36

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "**equalization**". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the TRICO JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example a growing municipality may have had to build a new municipal building while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 11, 12, and 13.**

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the "**Equalization**" strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. This issue is more fully discussed below.

After several years of "Equalization" the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 – EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee

agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance Committee recommended that the chart, which appears on **page 13**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the Fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above "Experience Based Allocation Strategy" appeared equitable, it was recognized that members' share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above "Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members' Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member's assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member's assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF Indirect Operating Expense.

2011 – SIX-YEAR LOSS RATIO & REWARD / REVALUATION PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member's exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member's overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member's long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund's Assessment Allocation Strategy and adjustments to member's assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member's loss funding

budget if they have been a "net giver" to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member's loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

2013 – RETRO ASSESSMENT PROGRAM

Beginning in 2013, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were standalone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary's stand alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy

Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy.

2012 – EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverages. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It will take

four years to transition to the MEL's allocation process.**2013 – EXCESS PREMIUM ALLOCATION**

Beginning in 2013, the MEL implemented several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL phased in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 - 1/3 - 1/3). The TRICO JIF members experienced an increase in population in excess of 11% which had an impact on member assessments. Also, beginning in 2013, the MEL began experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the TRICO JIF has had a negative impact on the MEL over the prior five years, the JIF was impacted by an experience factor subject to change on an annual basis.

2016 – 2017 EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL will implement a Retrospective Program on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the TRICO JIF has been a net taker to the MEL over the prior ten years, the JIF will see an experience rating increase in their WC and Liability claims funding (7.5% for 2016, 10% for 2017). Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the Retrospective Program for the respective Fund Year for ten (10) years. As the TRICO JIF has been a net taker to the MEL over the prior ten years, the maximum obligation under the Retrospective Program is 125%. The Finance Committee has opted to fully fund this line and transfer any potential liability into a MEL Retrospective account in the TRICO JIF.

2013 – 2014 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior six years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer. As part of this negotiation, the JIF secured a premium guarantee for Fund Years 2011 and 2012 based upon the 2010 member assessments.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. However, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium lock with the private insurer. For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a

rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience. For the 2014 Fund Year, the Finance Committee allocated fifty percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's six year loss experience.

In 2013, the private insurer offered a two year renewal (2013-2014) on a JIF by JIF basis allowing the JIF to allocate the premiums across the membership. The 2013 and 2014 JIF Premium was based on 75% of the prior year Premium, 12.5% on performance from the prior five years and 12.5% exposure growth in employee counts. All specific member surcharges were removed; however, the JIF is still responsible for the overall JIF premium inclusive of the surcharge amount. In an attempt to bring equity to the process by which member EPL/POL premiums are determined, the Finance Committee requested that the private insurer provide the Committee with rates for population, and employee counts along with other mediating factors that should be applied depending on population sizes, performance, etc. The Committee applied the formulas provided by the private insurer noting some significant changes in assessments from 2012 to 2013.

Finally, it should be noted that beginning in 2013 Volunteer, Directors and Officers Liability Coverage was added to the EPL/POL policy along with a Premium for Cyber Liability (a per Member fee).

2015 - EPL/POL PREMIUM ALLOCATION

The Fund's overall 2015 EPL/POL Premiums were determined based upon the member's performance from January 1, 2011 through June 30, 2014. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process. As noted above, the Committee has been phasing in a process in which the Member's EPL premiums will be determined based upon their performance. The 2015 Fund Year is the first year the Committee used the members' performance only to allocate EPL premium increases.

In developing the 2015 POL premiums, the Committee utilized the existing POL rate as previously established, applied a 10% rate increase and applied it to the member population as utilized by the MEL.

2016 – 2017 - EPL/POL PREMIUM ALLOCATION

Following a 21% statewide increase in 2015, the private insurer sought a 15% rate increase for 2016. Based upon the proposed rate increase, a recent acquisition of

the insurer by a larger insurance company, and the loss of key personnel involved in their pool business, the MEL decided to look at other coverage options for 2016.

In recognition of these factors, in the Fall of 2015, the MEL decided to place this coverage with QBE Insurance as the key personnel who implemented the pool program in 2011 are currently working for QBE. QBE has a contractual relationship with Texas Underwriters and utilize the same TPA, Summit Risk, which results in no changes for the JIF Members except the carrier.

The Fund's EPL/POL Premiums were determined based upon the JIF's performance from January 1, 2011 through June 30 of the preceding year. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process. As noted above, the Committee allocates the Member's EPL premiums based upon their performance. It should be noted that the Fund's Assessment for EPL/POL coverage will increase 3% in 2017 due to the JIF's positive performance recognized in this line.

In developing the POL premiums, the Committee utilized the existing POL rate as previously established, applied the current JIF rate increase, and applied it to the member population as utilized by the MEL.

It is important to note that Volunteer's Directors and Officers coverage was moved to QBE Insurance effective January 1, 2016 while the Cyber Liability Coverage remains with the current insurer.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self-insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

> *Example: If the JIF members have a total of $100,000,000 in insurable property values and member "A" has $10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.*

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

> *Example: If the JIF members have total appropriations of $100,000,000 and member "A" has appropriations of $5,000,000 then member "A" will be allocated 5% of the liability loss funds.*

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

> *Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.*

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

Example: *If the "Manual" Workers' Compensation premium for the JIF as a whole is $2,000,000 and member "A" has a "Manual" Workers' Compensation premium of $200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.*

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	$ 2,500.00	.90	$ 2,250.00
Liability	$15,000.00	.95	$14,250.00
Automobile	$12,000.00	.94	$11,280.00
Workers' Comp.	$20,000.00	1.02	$20,400.00
Total	$49,500.00	N/A	$48,180.00

Since it takes several years for claims to develop to their full potential, the Committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.

B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's

assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

Risk Management Consulting Fees

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

CAP STRATEGY

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.

TRICO JIF - 2017 Budget Assessment Certification	
Alloway Township	72,510
Carneys Point Township	283,636
Clayton Borough	358,146
Deptford Township	1,123,676
East Greenwich Township	306,722
Elk Township	148,810
Elsinboro Township	27,283
Fairfield Township	131,927
Franklin Township	472,473
Glassboro Borough	985,170
Greenwich Township	355,296
Harrison Township	268,760
Logan Township	232,108
Lower Alloways Creek Township	177,613
Mannington Township	42,561
Mantua Township	678,237
Monroe Township	1,422,687
Oldmans Township	59,632
Paulsboro Borough	325,055
Penns Grove Borough	406,527
Pennsville Township	424,557
Pilesgrove Township	53,973
Pitman Borough	517,512
Quinton Township	63,618
Shiloh Borough	20,274
South Harrison Township	63,652
Swedesboro Borough	147,051
Upper Pittsgrove Township	61,685
Vineland City	1,239,825
Washington Township	1,583,715
Wenonah Borough	109,465
Westville Borough	311,005
Woodbury City	651,855
Woodbury Heights Borough	227,447
Woodstown Borough	100,837
Woolwich Township	319,075
36	13,774,377

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

Established in 1991

South Jersey Communities Securing Their Future

NOMINATING COMMITTEE MEETING

November 10, 2016 at 1:30pm

Via Conference Call

A meeting of the Nominating Committee of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund was held on Thursday, November 10, 2016 at 1:30 PM via Conference Call.

Those in attendance were:

Kevin Heydel, **Monroe Township,** *Past Fund Chair*
Jim D'Auria, **Washington Township,** *Finance Committee Rep.*
Jane DiBella, **Woolwich Township,** *EPL Committee Rep.*
Paul J. Miola, CPCU, ARM, Executive Director, AJG
Paul A. Forlenza, Deputy Executive Director, AJG
Sheila Ortiz, Account Representative, AJG

Those not in attendance were:

Barbara Freijomil**, Franklin Township,** *Strategic & Planning Rep.*
Carolyn King-Sammons**, Elk Township,** *Coverage Committee Rep*
Robert Yerka, **Woodbury Heights,** *Safety Committee Rep*

The meeting was called to order at 1:40 PM

I. Nominating Committee Meeting Minutes of November 13, 2015

Mr. Forlenza directed the Committee to the minutes of the November 13, 2015 Nominating Committee meeting, which were located in the appendix of the agenda packet. He explained that the minutes provide a narrative of the process that the Fund followed last year in developing the 2016 Executive Committee Slate.

II. Nominating Committee Charter – Adopted May 19, 2008

Mr. Miola directed the Committee to a copy of the Committee Charter contained in the agenda packet. Mr. Miola explained that the Charter outlines the members of the Committee and the process that the Fund has been following for the past few years in regards to developing a slate of candidates for the Executive Committee.

Mr. Forlenza indicated that if the Committee has any suggested changes to the Charter to contact the Executive Director's Office.

A. Select Committee Chair

Mr. Forlenza indicated that the Charter requires that the Committee select a Chairperson. The main responsibility of the Chair will be to present the minutes and the recommended Executive Committee Slate to the membership at the November Executive Committee meeting as well as reach out to individuals nominated for the 2017 Slate to make sure they are interested in serving. Kevin Heydel volunteered to take the position of Committee Chair.

III. Executive Committee Election Process

A. Timetable

Mr. Forlenza directed the Committee to the Executive Committee Election process timeline that was included in the agenda packet. Mr. Forlenza indicated that normally, a draft Nomination Slate is presented to the membership at the November Executive Committee meeting. The election of the final 2017 Executive Committee members and Alternates will be held at the January 23, 2017 Reorganization meeting.

Mr. Forlenza indicated that once the 2017 Nomination Slate is created, the Committee Chair will contact all persons who have been nominated to make sure they are interested in serving. Mr. Forlenza encouraged the members to select individuals for the Executive Committee who have been Fund Commissioners for a number of years; are able to dedicate the required time to the position; are willing to take on a leadership role; and have strong attendance and committee participation.

B. Development of a Nomination Slate

Mr. Forlenza then directed the Committee to the Succession Plan Chart located in the Agenda Packet. The chart displayed the current members and alternate members of the Executive Committee.

Mr. Forlenza noted that although it is not a requirement of the Fund, over the past ten years or so, the Fund has developed a trend of having the Fund Chair change every two years. At the end of the second year, the Chair steps down and the Secretary moves up to the position of Fund Chair, then all other Executive Committee Members move up one spot. This will build the knowledge base of members that will eventually move up to the position of Chair. Mr. Forlenza noted that Bill Slusser is just completing his second year as Fund Chair; therefore, Brad Campbell would move up to Fund Chair and Robert Law would be the Fund Secretary.

Mr. Forlenza then asked the Committee members for their recommendation and/or suggestions for the 2017 slate. A discussion ensued regarding the three Alternate Executive Committee vacancies that will exist do to the retirement of Fund Commissioners. The Committee also discussed the need to get additional Fund Commissioners involved in the Executive Committee.

Following a group discussion, the Nominating Committee decided to recommend that Brad Campbell be Fund Chair if he accepts the position. Mr. Heydel indicated that he will contact Brad Campbell to be sure he is comfortable taking on the position. Should Brad Campbell accept the position Robert Law would be Fund Secretary, otherwise Mr. Law would be Fund Chair and Mr. Razze would be asked to be Fund Secretary.

Following this discussion, the Committee made a recommendation to add three (3) new alternates and add Ken Brown from Carneys Point as the backup for alternate #7 should Brad Campbell not accept the position of Fund Chair or another Fund Commissioner decide they do not want to serve in the position for which they were nominated.

The 2017 Executive Committee Slate is as follows:

Chair:	Brad Campbell, **Shiloh Township**	
Secretary:	Robert Law, **Woodbury City**	
Executive Committee Members:	Michael Razze, **Pitman Borough**	**(#1)**
	Karen Sweeney, **Wenonah Borough**	**(#2)**
	Doris Hall, **Logan Township**	**(#3)**

	Bill Bittner, **Westville Borough**	**(#4)**
	Harry Rink, **Greenwich Township**	**(#5)**
Executive Committee Alternates:	Mayor John Washington, **Penns Grove**	**(#1)**
	Sue Miller, **Clayton Borough**	**(#2)**
	Bob Dickenson, **Vineland City**	**(#3)**
	Carl Bagby, **Swedesboro Borough**	**(#4)**
	Robert Diaz, **South Harrison Township**	**(#5)**
	Kevin Clour, **Lower Alloways Creek**	**(#6)**
	Mark Gravinese, **Harrison Township**	**(#7)**

Mr. Forlenza stated that once the meeting minutes are complete, he will forward them to Mr. Heydel to review and ask that he report on the Committee's recommendations at the November 28, 2016 Executive Committee Meeting.

Mr. Heydel stated that he would contact the "draft" slate of candidates for the 2017 Executive Committee and Alternates to be sure they are comfortable taking on the position for which they have been nominated.

Mr. Forlenza added that in the event any of the candidates do not wish to serve, that individual would be removed from the slate and all other candidates would move up to the next appropriate position. Mr. Heydel and the Committee agreed.

Attached is the Draft Slate of the 2017 Executive Committee & Alternates.

Seeing no other business, the meeting was adjourned at 2:00 PM

File: TRICO/Gen/Nominating Committee Tab: 11/10/2016
TRICO/2016/Nominating Committee Tab: 11/10/2016

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Established in 1991
South Jersey Communities Securing Their Future

2017
NOMINATION SLATE

Chair:		**Brad Campbell,** Shiloh Borough
Secretary:		**Robert Law,** Woodbury City
Executive Committee:		**Michael Razze,** Pitman Borough
		Karen Sweeney, Wenonah Borough
		Doris Hall, Logan Township
		Bill Bittner, Westville Borough
		Harry Rink, Greenwich Township
Alternates:	#1	**John Washington,** Penns Grove Borough
	#2	**Sue Miller,** Clayton Borough
	#3	**Bob Dickenson,** Vineland City
	#4	**Carl Bagby,** Swedesboro Borough
	#5	**Robert Diaz,** South Harrison Township
	#6	**Kevin Clour,** Lower Alloways Creek
	#7	**Mark Gravinese,** Harrison Township

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
P.O. Box 490, Marlton, New Jersey 08053 · P:856-446-9100 · F:856-446-9149 · www.tricojif.org

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2016-___

APPOINTING ROBERT LAW AS THE FUND'S REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND, THE RESIDUAL CLAIMS JOINT INSURANCE FUND, AND THE NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND FOR THE 2016 FUND YEAR

Whereas, the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund has been organized pursuant to NJSA 40A:10-36, et seq.; and

Whereas, the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, and the New Jersey Environmental Risk Management Fund; and

Whereas, as a member of each of these Funds, the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund actively participates in the meetings and operations of each of these Funds through the appointment of a representative to each Fund; and

Whereas, the appointment of the representative to each of these Fund's is at the discretion of the Chair of the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund; and

Whereas, Robert Law has indicated his willingness to serve as the Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance and the New Jersey Municipal Environmental Risk Management Fund; and

Whereas, the Fund Chair has determined that it is in the best interest of the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund to appoint Robert Law as the Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, and the New Jersey Municipal Environmental Risk Management Fund.

Now, therefore, be it resolved by the Fund Commissioners of the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund that Robert Law, Fund Commissioner from the City of Woodbury, is hereby appointed as the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, and the New Jersey Municipal Environmental Risk Management Fund; and

Be it Further Resolved that these appointments shall be effective January 1, 2017; and

Be it Further Resolved that a fully executed copy of this resolution be forwarded to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund and the New Jersey Municipal Environmental Risk Management Fund.

This resolution was duly adopted by the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on November 28, 2016.

GLOUCESTER, SALEM CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

By: _____ Attest: _____
CHAIRPERSON SECRETARY

Date: _____

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

RESOLUTION AMENDING RESOLUTION 2016-09 "ADOPTING FISCAL POLICIES & PROCEDURES – DESIGNATION OF DEPOSITORIES, SIGNATORIES, INVESTMENTS, & CASH MANAGEMENT PLAN"

WHEREAS, the Executive Committee of the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) adopted Resolution 2016-09 "Adopting Fiscal Policies & Procedures – Designation of Depositories, Signatories, Investments, & Cash Management Plan" on January 25, 2016; and

WHEREAS, Resolution 2016-09 specifically designated TD Bank as the TRICO JIF's primary depository for 2016; and

WHEREAS, at its meeting of October 24, 2016, the Executive Committee approved Resolution 2016-26 Authorizing the Fund Chair & Fund Secretary to execute a contract with Investor's Bank for Banking Services, Wilmington Trust as Asset Manager, and authorized the Fund Treasurer to establish an account at M & T Bank to hold investment proceeds if necessary; and

WHEREAS, in accordance with Resolution 2016-26, the Fund Treasurer has begun the process of opening new accounts with Investor's Bank and M&T/Wilmington Trust; and

WHEREAS, in order to effectuate the transition of banking activities from TD Bank to Investor's Bank effective January 1, 2017, it is necessary to amend Resolution 2016-09 to designate Investor's Bank and M&T/Wilmington Trust as a primary depository for the TRICO JIF; and

WHEREAS, the transition of the TRICO JIF Claims Account from TD Bank to Investors Bank requires the designation of the Fund Treasurer as an Administrator of the TRICO JIF Claims Account.

NOW THEREFORE BE IT RESOLVED by the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund that Resolution 2016-09 is hereby amended to designate Investor's Bank and M&T/Wilmington Trust as a primary depository for the TRICO JIF, and to designate the Fund Treasurer as a signatory on all accounts; and

BE IT FURTHER RESOLVED that the Fund Treasurer is hereby designated as an Administrator of the TRICO JIF Claims Account; and

BE IT FURTHER RESOLOVED that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, Claims Administrator, and Fund Solicitor for their information and necessary action.

This Resolution was duly adopted by the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on November 28, 2016.

GLOUCESTER, SALEM CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____
Brad Campbell, Secretary William Slusser, Chairperson

Date: _____

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 16-31

Date: **November 16, 2016**

To: **Fund Commissioners of Member Joint Insurance Funds**

From: **Underwriting Manager, Conner Strong & Buckelew**

Re: **2017 Public Officials / Employment Practices Policy Changes**

While most public officials and employment practices liability policies available to NJ municipalities exclude land use matters, the MEL was able to negotiate with QBE Speciality to include some limited coverage for this year's policy. However, because of a series of adverse decisions, QBE notified us of their intent to also exclude land use matters in the renewal policy effective January 1, 2017.

We are pleased to report that QBE has now offered a renewal that includes modified land use liability coverage of $150,000 per claim for cases where there is a demand for monetary damages. As in the current policy, there remains no coverage for cases where the demand is solely for injunctive relief. The renewal policy also simplifies claim reporting requirements to make it easier for members.

Full details of coverage changes will be released by the MEL prior to the January 1, 2017 renewal. If you have any questions, please contact your risk management consultant, JIF Executive Director or Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants

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

RESOLUTION AMENDING THE 2017 PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY POLICY EFFECTIVE JANUARY 1, 2017

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

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) is a member of the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL); and

WHEREAS, through its membership in the MEL, the TRICO JIF secures Public Officials and Employment Practices Liability coverage for its members from QBE Specialty Insurance; and

WHEREAS, earlier this year, the MEL created a task force to review the Public Officials/Employment Practices Liability Policy (POL/EPL Policy) with regard to certain concerns relating to the intent of coverage for land use related claims; and

WHEREAS, the task force recommended certain changes to the POL/EPL Policy to clarify the intent of coverage and to clarify claims reporting obligations of member municipalities; and

WHEREAS, the MEL has reviewed the recommended changes and agrees that these changes are in the best interest of its member Joint Insurance Funds; and

WHEREAS, these proposed changes are for the 2017 EPL/POL Policy and will be effective January 1, 2017.

NOW, THEREFORE, BE IT RESOLVED that the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund do hereby concur with the recommendation of the MEL and authorizes the 2017 QBE Specialty Public Officials/Employment Practices Liability Policy to be amended effective January 1, 2017 as follows:

- Limit otherwise covered claims involving land use and zoning to a sub-limit of $150,000 from the previous sub-limit of $100,000; and
- Clarify language on claim reporting obligations of members to ease time restrictions.

BE IT FURTHER RESOLVED, that this change shall be incorporated for the 2017 EPL/POL policy as set forth in the attached MEL Information Bulletin, which is incorporated herein by reference, and shall be distributed by the MEL to all members of the Fund

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on November 28, 2016.

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Brad Campbell, Secretary

By: _____
William Slusser, Chair

Date: _____