

# **AGENDA PACKET**



Monday, December 19, 2016 at 4:00 PM

Mantua Township Municipal Building 405 Main Street Mantua, NJ

WWW.TRICOJIF.ORG

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

# Mantua Township Municipal Building

# **405 Main Street**

# Mantua, NJ

# **December 19, 2016 – 4:00 PM**

# **AGENDA**

| I.   | Meeting called to order by Chairman   |             |  |                               |
|------|---|-------------|--|-------------------------------|
| II.  | Flag  | 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 <i>South Jerse</i> and the <i>Courier Post</i> , Cherry Hill, NJ | y News, Woodbury, New Jersey  |
|      |   | 2.          | Filing advance written notice of this meeting with the member municipalities of the TRICOJIF; and          | Clerks/ Administrators of all |
|      |   | 3.          | Posting notice on the public bulletin boards of all mer TRICOJIF.  | mber municipalities of the    |
| IV.  | Roll  | Call        |  |                               |
|      | A.  | Fund        | 1 Commissioners  |                               |
|      | B.  |             | l Professionals  |                               |
|      | C.  | Risk        | Management Consultants   |                               |
|      | D.  |             | e up Alternates (if necessary) – <b>Motion – All in Favor</b>  |                               |
| V.   | Appr  | oval of     | Minutes  |                               |
|      | A.  |             | on to adopt the <b>November 28, 2016</b> – Executive Claims ates – <b>Motion – All in Favor</b>            | _                             |
|      | B.  |             | on to adopt the <b>November 28, 2016 -</b> Executive Committion – <b>All in Favor</b>                      | _                             |
|      | C.  | Mot         | ion to adopt the <b>November 28, 2016</b> – Executive Claims sion Minutes – <b>Motion – All in Favor</b>   | 9                             |
| VI.  | Exec  | utive Cl    | aims Committee Meeting Report – December 19, 2016  | Verbal                        |
| VII. | Exec  | utive Di    | irector's Report   | Pages 23-59                   |
|      | A.  | Lost        | Time Accident Frequency Reports  | Pages 27-28                   |
|      | B.  | Certi       | ficates of Insurance   | Pages 29-33                   |
|      | C.  | 2015        | Safety Incentive Program Awards  | Page 34                       |
|      | D.  | 2016        | Optional Safety Budget   | Page 35                       |
|      | E.  | 2016        | Wellness Incentive   | Page 36                       |
|      | F.  |             | Hotline – Authorized Contact List  |                               |
|      | G.  |             | Attorney Hotline Allowance   |                               |
|      | H.  |             | loyment Practices Liability Compliance   |                               |
|      | I.  | Fina        | ncial Fast Track   | Page 41                       |
|      | J.  |             | ılatory Filing Checklists  |                               |
|      | K.  |             | eboard Park Approval Status  | 9                             |
|      | L.  |             | ehart & Scatchard Updates  |                               |
|      | M.  | Statu       | ntory Bond Status  | Page 53                       |
|      | N.  | Web         |  |                               |
|      | O.  | Elec        | ted Officials – Invite   | Pages 54-55                   |
|      | P.  | Divi        | dend Distribution Notice   |                               |
|      | Q.  | RMO         | C Resolutions & Agreements   |                               |
|      | R.  | RMO         | C Model RFQ  |                               |
|      | S.  | Incle       | ement Weather Policy   |                               |
|      | T.  |             | Annual Report  |                               |
|      | U.  | 2017        | Committee Volunteers   | Pages 56-59                   |

V.

New Member Activity

| VIII. | Solicitor's Report  |               |
|-------|---|---------------|
| IX.   | Safety Director's Report  |               |
|       | A. Activity Report  | <u>e</u>      |
|       | B. Bulletin: Managing Slip & Fall Risks During Winter Months  |               |
|       | C. Bulletin: Watch Your Step – Police Slipping on Ice   | Pages 68-69   |
| X.    | Claims Administrator's Report   |               |
|       | A. Lessons Learned from Losses – December 2016  | Page 70       |
| XI.   | Wellness Director Report  |               |
|       | A. Monthly Activity Report  | Page 71       |
|       | B. Wellness Corner Connection   |               |
|       | C. Wellness Focus 2017  | Page 75       |
|       | D. Exercise of the Month  | Page 76       |
| XII.  | Managed Care Report   |               |
|       | A. Summary Report   | Page 77       |
|       | B. Average Number of Days to Report a Claim   | Page 78       |
|       | C. Transitional Duty Summary Report   | Page 79       |
|       | D. PPO Savings & Penetration Reports  | Pages 80-81   |
|       | E. Paid Provider by Specialty   | Page 82       |
|       | F. Top 5 Provider by Specialty  | Page 83       |
|       | G. Nurse Case Management Report   | Page 84       |
| XIII. | Treasurer's Report as of November 30, 2016  | Pages 85-135  |
|       | A. Fund Status  |               |
|       | B. Investment Portfolio Report  |               |
|       | C. Loss Run Payment Register – <b>Motion</b> – <b>Roll Call</b>   |               |
|       | D. Unrealized Losses  |               |
|       | 1. Letter   |               |
|       | 2. Report   |               |
|       | 3. Market Outlook   |               |
|       | E. Disbursements  |               |
|       | F. Approval of December Bill List– <b>Motion – Roll Call</b>  | Page 136      |
| XIV.  | Committee Reports   |               |
|       | A. Finance Committee Meeting Minutes – November 7, 2016   | Pages 137-152 |
|       | B. Finance Committee Meeting Report   |               |
|       | 1. 2017 Budget Public Hearing – Motion to Open – All in Favo  |               |
|       | 2. 2017 Budget Public Hearing – Motion to Close – All in Favo   |               |
|       | 3. 2017 Budget Adoption – Motion to Adopt – Roll Call   | •             |
|       | 4. 2017 Assessment Certification - <b>Motion to Adopt</b>   | _             |
|       | 5. 2017 Assessment Allocation Strategy - <b>Motion to Introduce</b>   |               |
|       | C. Resolution authorizing the Fund Treasurer to transfer funds from   |               |
|       | 2016 MEL Liability & Workers Compensation budget line item a  |               |
|       | line item to the MEL Retrospective account – <b>Motion – Roll Call</b>  | •             |
|       | <ul> <li>D. EPL/POL Claims Review Committee Meeting Minutes – Novemb</li> <li>E. Safety Committee Meeting Minutes – December 1, 2016</li> </ul> |               |
|       | ,   | <u>~</u>      |
|       |   | rage 191      |
| XV.   | MEL/E-JIF/RCF Reports   | D 400 505     |
|       | A. MEL Report – November 16, 2016   |               |
|       | 1. Bulletin – 2017 EPL/POL Policy Changes   |               |
|       | B. EJIF Report – November 16, 2016  | Page 204      |

#### XVI. Miscellaneous Business

- B. Notice Regarding OPRA Requests and Litigation......Page 207

The 2017 Reorganizational meeting will be held Monday, January 23, 2017 4:00 PM at Riverwinds Restaurant, 1075 Riverwinds Drive, West Deptford, NJ

#### XVII. Public Comment

- A. Motion to Open Meeting to Public Comment **Motion All in Favor**
- B. Motion to Close Meeting to Public Comment **Motion All in Favor**
- XVIII. **Closed Session** Resolution 2016 \_\_\_\_\_\_A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations -**Motion All in Favor** 
  - A. Special Executive Committee Meeting Report
    - 1. Report on Claims over \$10,000 (PARs) reviewed
  - B. Professionals' Reports
    - 1. Claims Administrator's Report
    - 2. Executive Director's Report
    - 3. Safety Director's Report
    - 4. Solicitor's Report
  - C. Reopen Public Portion of Meeting **Motion All in Favor**
- XIX. Approval of Claims Payments Motion Roll Call
- XX. Authorization to Abandon Subrogation (if necessary) Motion Roll Call
- XXI. Motion to Adjourn Meeting Motion All in Favor

# GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

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

November 28, 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, November 28, 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:

William Slusser, **Oldmans Twp**Mike Razze, **Pitman Borough**Karen Sweeney, **Wenonah Borough**Bill Bittner, **Westville 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.*Rob Garrish, **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 November 28, 2016 at 5:00 PM.

Motion by Mr. Law, seconded by Ms. Sweeney, 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.

TRICO JIF Executive Claims Meeting Minutes November 28, 2016 Page 2

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 fourteen (14) claims. Of the claims reviewed, there were six (6) Workers' Compensation, one (1) General Liability and seven (7) 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 four (4) cases closed in the month of November, 2016:

| Hoffman vs. Borough of Swedesboro                                | Settlement negotiation of \$12,500.00 was reached   |
|--|---|
| Errico vs. Township of Mantua                                    | A Stipulation of Dismissal without Prejudice was granted.   |
| Van Orden vs. Borough of Woodstown and<br>Township of Pilesgrove | Motion for Summary Judgment was granted and the Judge dismissed the Plaintiff's Complaint with Prejudice.   |
| Milward vs. Borough of Pitman                                    | Defense Counsel was able to convince Plaintiff's Counsel to resolve the matter with no contribution from Pitman. A Stipulation of Dismissal was sent to the Court for filing. |

#### MANAGED CARE REPORT

#### Lost Time v. Medical Only Cases

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

|                              | October | YTD   |
|------------------------------|---------|-------|
| Lost Time                    | 2       | 23    |
| Medical Only                 | 21      | 212   |
| Report Only                  | 4       | 60    |
| Total Intakes(New Claims)    | 27      | 295   |
| Report Only % of Total       | 14.8%   | 20.3% |
| Medical Only/Lost Time Ratio | 91:09   | 90:10 |

| Average Days to Report | 1.0 |  |
|------------------------|-----|--|
|                        |     |  |

#### Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

| Transitional Duty Summary Report             | YTD   |
|--|-------|
| Transitional Duty Days Available             | 4,612 |
| Transitional Duty Days Worked                | 2,789 |
| % of Transitional Duty Days Worked           | 60.5% |
| Transitional Duty Days Not Accommodated      | 1,823 |
| % of Transitional Duty Days Not Accommodated | 39.5% |

# **PPO Penetration Report:**

Ms. Beatty presented the monthly PPO Penetration Report

| PPO Penetration Rate                            | October   |
|---|-----------|
| Bill Count                                      | 158       |
| Original Provider Charges                       | \$452,204 |
| Re-priced Bill Amount                           | \$158,085 |
| Savings   | \$294,118 |
| % of Savings                                    | 65.0%     |
| PPO Penetration Rate Bill Count Percentage      | 96.8%     |
| PPO Penetration Rate Provider Charge Percentage | 98.3%     |
| EPO Penetration Rate Bill Count Percentage      | 96.0%     |
| EPO Penetration Rate Provider Charge Percentage | 96.2%     |

#### **QUAL-LYNX REPORT**

# Lessons Learned from Losses - November

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

#### Adjuster File Counts

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

#### MISCELLANEOUS BUSINESS

#### Claims Administrator RFQs - Category Weighing

Mr. Forlenza stated that the score sheets for the RFQ responses were complete and Qual-Lynx received the highest marks. Following a brief discussion, the Committee decided to recommend to the Executive Committee that Qual\_Lynx be appointed as the Fund Claims Administrator for the 2017 Fund Year.

TRICO JIF Executive Claims Meeting Minutes November 28, 2016 Page 4

# Managed Care RFQ - Scoring of Responses

Mr. Forlenza stated that all the score sheets were completed for the responses received to the Managed care RFP. He noted that Qual-Care received the highest marks. Following a brief discussion, the Committee decided to recommend to the Executive Committee that Qual-Care be appointed as the Fund Managed Care provider for a five year period.

# Request to Serve on the Executive Claims Review Committee

Mr. Forlenza stated that Susan Jacabucci, the new Fund Commissioner from Paulsboro Borough, has requested to serve on the Claims Review Committee. He noted that she is the new Administrator for Paulsboro Borough. Mr. DeWeese noted that the Committee cannot exclude a Fund Commissioner from serving on a committee and the consensus was to accept her request. Mr. Forlenza stated that he would notify her of the Committee decision and the makeup of the Claims Review Committee will be reviewed further by the Strategic Planning Committee next year.

#### **NEXT MEETING**

The next Executive Claims Meeting will be held on Monday, November 28, 2016 at 2:30 PM at the Mantua Township Municipal Building, Mantua, New Jersey.

#### **MOTION TO ADJOURN**

Chair Slusser adjourned the Executive Claims meeting.

The meeting was adjourned at 4:46 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

# November 28, 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, November 28, 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** 

Stephanie McCaffrey, East Greenwich Twp

Doug Hogate, Elsinboro Twp

Barbara Freijomil Franklin Twp

Debra Fourre, Glassboro Borough (arrived after rollcall)

Harry Rink, Greenwich Twp

Mark Gravinese, Harrison Twp

Kevin Clour, Lower Alloways Creek Twp

Pam leVine, Alternate, Mantua Twp

Kevin Heydel, Monroe Twp

Bill Slusser, Chair, Oldmans Twp

Susan Jacabucci, Paulsboro Borough

Mayor John Washington, Penns Grove Borough

Richie Raine, Pennsville Twp

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
Aldis Sotomayor, Alternate, Vineland City
Karen Sweeney, Wenonah Borough
Bill Bittner, Westville Borough
Bob Law, Woodbury City
Robert Yerka, Woodbury Heights Borough
John Hall, Woodstown Borough
Jane DiBella, Woolwich Twp

#### Absent Fund Commissioners were:

Carolyn King-Sammons, Elk Twp

Nate Dunn, Fairfield Twp

Doris Hall, Logan Twp

Dante Spina, Mannington Twp

Jim D'Auria, Washington Township

#### 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

Rob Garrish, 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

Chesney-Stanton Insurance Group

Conner Strong & Buckelew

Henry D. Young Insurance

Hardenbergh Insurance Group

#### Absent RMCs were:

Brown & Brown

**CEB-Corporate Employee Benefits** 

Motion by Mr. Law, seconded by Mr. Razze, to appoint Commissioner Rink to the Executive Committee in the absence of Commissioner Hall 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 October 24, 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 October 24, 2016 Executive Committee meeting.

Motion by Mr. Law, seconded by Mr. Razze, to approve the minutes of the October 24, 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 October 24, 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 October 24, 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 October 24, 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 October 24, 2016 as presented.

The Executive Claims Review Committee Closed Session minutes of the October 24, 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 October 24, 2016 meeting were collected.

#### EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT - November 28, 2016

Chair Slusser reported that an Executive Claims Committee Meeting was held on Monday, November 28, 2016 at Gloucester County Library, Mullica Hill.

The Committee reviewed fourteen (14) claims. Of the claims reviewed, there were six (6) Workers' Compensation, one (1) General Liability and seven (7) Property PARs recommended for approval of settlement or continuing defense.

There was one (1) 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.

**Loss Ratio Report** – Mr. Miola stated that the Loss Ratio Snapshots valued as of 9/30/2016 were distributed to the members and their RMC's at tonight's meeting.

**Lost Time Accident Frequency Report** – Mr. Miola stated that the Lost Time Accident Frequency Summary and the Statewide Recap for September, 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 November 1, 2016. All encumbered funds must be claimed by February 1, 2017.

**EPL Helpline** – **Authorized Contact List** – Mr. Miola asked members to review the attached list for accuracy. He noted that the resolution to make changes to 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 for 2017-2018 to be eligible for the lower co-pay and deductible. He noted that it has not been updated for the new program.

*Financial Fast Track* – Mr. Miola reported that the JIF's surplus position as of September 30, 2016 was \$20,151,709.

**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 for accuracy.

*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. The total credit is limited to 25% of a member's Workers Compensation funding premium. Invitations for the sessions were 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

**2017** *Dividend Distribution Notice – Press Release* – Mr. Miola stated that each member eligible to receive a portion of this year's dividend distribution should have received a notice by email from his office. The members are asked to complete the necessary paperwork directing how they would like to receive their portion of the dividend and return it to his office by December 16, 2016.

*Inclement Weather Policy*— Mr. Miola stated that the JIF adopted an Inclement Weather Policy and a copy can be found on the JIF website (<a href="www.tricojif.org">www.tricojif.org</a>). Should it be necessary to cancel a meeting, his office would attempt to contact each Fund Commissioner by email or telephone contact or posting a message on the website. Members can also call 856-446-9148 for a pre-recorded message.

*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 four (4) new case(s) has been assigned since the last meeting.

| New Cases                          |
|------------------------------------|
| Sykes vs. City of Vineland         |
| Itiowe vs. Township of Monroe      |
| Dodd vs. Township of Monroe        |
| Juliana vs. Township of Washington |

#### Closed Cases

Mr. DeWeese reported that there were four (4) case(s) closed since the last meeting in which no payments were made to the Plaintiffs.

| Closed Cases                         |  |  |
|--------------------------------------|--|--|
| Hoffman vs. Borough of Swedesboro    |  |  |
| Errico vs. Township of Mantua        |  |  |
| Van Orden vs. Borough of Woodstown & |  |  |
| Township of Pilesgrove               |  |  |
| Milward vs. Borough of Pitman        |  |  |

# 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 \$126,000.00 was collected this month.

#### SAFETY DIRECTOR'S REPORT

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

**MEL Video Library** – He noted the email address: <u>melvideolibrary@jamontgomery.com</u> and a new phone number: 856-552-4900.

*Safety Director's Bulletins* – He noted that there were two (2) bulletins issued; *October is Fire Prevention Month and Leaf Collection Time*.

**MSI Training Programs** – He noted that the upcoming MSI training programs for 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 not receiving the emails. He noted that you must pre-register for these programs.

**MSI Training Administrators**— Mr. Garrish 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. Garrish asked if there were any questions at this time. No questions were entertained.

# CLAIMS ADMINISTRATOR'S REPORT

# Lessons Learned from Losses - November

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 Workers' Compensation. He noted that worker injuries account for over 75% of all of the JIF claims. Studies show that most injuries are preventable and can have a lifelong impact on the employee's work and home life. He noted that there are some steps that can be done.

- Report a claim as soon as possible to Qual-Lynx @ 888-342-3839
- · Maintain contact with the injured employee periodically which can help prevent them from getting an attorney
- Investigate the accident promptly to help determine the root cause of the actions leading to the injury and secure any evidence or pictures
- Develop a Transitional Duty Policy which helps reduce claim costs and raise employee morale
- Make sure a Supervisors Incident Report is completed and forwarded to Qual-Lynx

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:

- 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 and had a very positive response.

- · Glassboro: Offered chair massages for the Public Works and hand and foot reflexology for the Recreation Center and Town Hall.
- Logan Township: Looking to use their wellness funds for a registered dietitian and reflexology sessions.
- Pennsville: Presented techniques for dealing with stress. Planning a holiday survival tips session.
- Pitman: Began submitting a wellness question in everyone's paycheck and those who responded were put in a drawing for a \$15 gift card to a local eatery.
- Swedesboro: Continued their monthly weigh-ins. Planning a wellness day with reflexology and chair massages.
- · Washington Township: Scheduled a session with a dietitian for holiday survival tips.
- · Vineland: Hosted their annual Employee Health Fair and had a great turnout.
- The Wellness Connection Newsletter for the month of November 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).

|                              | October | YTD   |
|------------------------------|---------|-------|
| Lost Time                    | 2       | 23    |
| Medical Only                 | 21      | 212   |
| Report Only                  | 4       | 60    |
| Total Intakes(New Claims)    | 27      | 295   |
| Report Only % of Total       | 14.8%   | 20.3% |
| Medical Only/Lost Time Ratio | 91:09   | 90:10 |
| Average Days to Report       | 1.0     |       |

#### Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report for 2016.

| Transitional Duty Summary Report        | YTD   |
|---|-------|
| Transitional Duty Days Available        | 4,612 |
| Transitional Duty Days Worked           | 2,789 |
| % of Transitional Duty Days Worked      | 60.5% |
| Transitional Duty Days Not Accommodated | 1,823 |

| % of Transitional Duty Days Not Accommodated | 39.5% |
|--|-------|
|  |       |

# **PPO Penetration Report:**

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

| PPO Penetration Rate                            | October   |
|---|-----------|
| Bill Count                                      | 158       |
| Original Provider Charges                       | \$452,204 |
| Re-priced Bill Amount                           | \$158,085 |
| Savings   | \$294,118 |
| % of Savings                                    | 65.0%     |
| PPO Penetration Rate Bill Count Percentage      | 96.8%     |
| PPO Penetration Rate Provider Charge Percentage | 98.3%     |
| EPO Penetration Rate Bill Count Percentage      | 96.0%     |
| EPO Penetration Rate Provider Charge Percentage | 96.2%     |

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 October 31, 2016.

#### **Investment Interest**

Mr. Tontarski reported interest received or accrued for the current month totaled \$18,673.46. This generated an average annual yield of .70%. 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 market value of \$18,927,850.00 vs. the amount invested.

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

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

#### Receipt Activity for the Period

Mr. Tontarski reported on the total subrogation & reimbursement receipts.

|                             | Period       | YTD          |
|-----------------------------|--------------|--------------|
| Subrogation Receipts        | \$126,358.65 | \$394,741.03 |
| Overpayment Reimbursements  | \$.00        |              |
| TRICO JIF vs. Killen        | \$206.81     |              |
| FY 2016 Premium Assessments | \$38,970.000 |              |

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

Woodbury City \$20,048.00 Pittsgrove Township \$30,847.00 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 \$350,583.04. The claims detail for the 246 checks is as follows:

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

#### Cash Activity for the Period

Mr. Tontarski stated that during the reporting period, the Fund's "Cash Position" changed from an opening balance of \$32,647,837.94 to a closing balance of \$31,553,715.02 showing a decrease in the Fund of \$1,094,122.92.

#### Loss Run Payment Register

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

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

**ROLL CALL** Yeas: Harry Rink, Greenwich Township

Bill Slusser, Chair, Oldmans Township

Mike Razze, Pitman Borough

Brad Campbell, Secretary, Shiloh Borough

Karen Sweeney, **Wenonah Borough** Bill Bittner, **Westville Borough** 

Bob Law, Woodbury City

Nays: None Abstain: None

All in favor. Motion carried by unanimous vote.

#### Bill List - November, 2016

Mr. Tontarski presented the *November 2016 Bill List* for the members' consideration in the amount of \$371.464.66.

Chair Slusser entertained a motion to approve the *November 2016 Bill List* in the amount of \$371.464.66.

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

**ROLL CALL** *Yeas:* Harry Rink, **Greenwich Township** 

Bill Slusser, Chair, Oldmans Township

Mike Razze, Pitman Borough

Brad Campbell, Secretary, Shiloh Borough

Karen Sweeney, **Wenonah Borough**Bill Bittner, **Westville Borough**Bob Law, **Woodbury City** 

Nays: None Abstain: None

All in favor. Motion carried by unanimous vote.

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#### **COMMITTEE REPORTS**

# STRATEGIC PLANNING COMMITTEE

Ms. Sweeney reported that the committee met on October 20, 2016 and the meeting minutes were included in the agenda packet.

**TRICOJIF 25<sup>th</sup> Anniversary Dinner** - She noted that the 25<sup>th</sup> Anniversary dinner will be held on January 23, 2017 at Riverwinds in Deptford, NJ. Mr. Forlenza noted that there is a need for a motion to allow the Executive Director to re-advertise the January, 2017 Executive Committee meeting.

Motion by Mr. Law, seconded by Mr. Razze, to authorize the Executive Director to re-advertise the January, 2017 Executive Committee meeting. All in favor. Motion carried.

**TRICO JIF Administrative Policies and Procedures** – Mr. Forlenza noted that the Amended *Fund Professional Evaluation Policy* is included in the agenda packet on pages 116-118. If adopted, the policy would combine the existing RFQ process as well as the Annual vendor performance feedback process into one policy. He noted that a motion was needed to adopt the policy.

Motion by Mr. Law, seconded by Mr. Razze, to adopt the Amended *Fund Professional Evaluation Policy* as presented.

**ROLL CALL** Yeas: Harry Rink, Greenwich Township

Bill Slusser, Chair, Oldmans Township

Mike Razze, Pitman Borough

Brad Campbell, Secretary, Shiloh Borough

Karen Sweeney, **Wenonah Borough**Bill Bittner, **Westville Borough**Bob Law, **Woodbury City** 

Nays: None Abstain: None

All in favor. Motion carried by unanimous vote.

#### FINANCE COMMITTEE

Mr. Law stated that the Finance Committee met on November 7, 2016 and he noted that the minutes were extensive and will be included in the December Executive Committee agenda packet for the members to review.

2017 Budget Introduction – Mr. Law stated that the Committee reviewed the 2017 Budget and it will need to be introduced this evening. He stated that there are three (3) items that will need to be approved at the meeting. Mr. Law stated that the first action item is to introduce the 2017 Budget which totals \$13,744,377 which is a decrease of \$193,464 (-1.39%). The second item is the introduction of the 2017 Assessment Certification, which is also included in the agenda packet. The last item is the introduction of the 2017 Assessment Allocation Strategy. He noted that a public hearing will be advertised for the December Executive Committee meeting after which the Fund will move to adopt each of these items.

Motion by Mr. Law, seconded by Mr. Razze, to introduce the 2017 Budget as presented.

**ROLL CALL** Yeas: Harry Rink, Greenwich Township

Bill Slusser, Chair, Oldmans Township

Mike Razze, Pitman Borough

Brad Campbell, Secretary, Shiloh Borough

Karen Sweeney, **Wenonah Borough** Bill Bittner, **Westville Borough** 

Bob Law, Woodbury City

Nays: None Abstain: None

All in favor. Motion carried by unanimous vote.

#### 2017 Assessment Certification

Motion by Mr. Law, seconded by Mr. Razze, to introduce the 2017 Assessment Certification as presented.

**ROLL CALL** Yeas: Harry Rink, Greenwich Township

Bill Slusser, Chair, Oldmans Township

Mike Razze, Pitman Borough

Brad Campbell, Secretary, Shiloh Borough

Karen Sweeney, **Wenonah Borough** Bill Bittner, **Westville Borough** 

Bob Law, Woodbury City

*Nays:* None

Abstain: None

All in favor. Motion carried by unanimous vote.

# 2017 Assessment Allocation Strategy

Motion by Mr. Law, seconded by Mr. Razze, to introduce the 2017 Assessment Allocation Strategy as presented.

ROLL CALL Yeas: Harry Rink, Greenwich Township

Bill Slusser, Chair, Oldmans Township

Mike Razze, Pitman Borough

Brad Campbell, Secretary, Shiloh Borough

Karen Sweeney, **Wenonah Borough** Bill Bittner, **Westville Borough** 

Bob Law, Woodbury City

*Nays:* None

**Abstain:** None

All in favor. Motion carried by unanimous vote.

# **NOMINATING COMMITTEE**

Mr. Heydel stated that the Nominating Committee met on November 10, 2016 and the minutes are included in the agenda packet for the members to review. He stated that the recommendation of the Committee for the 2017 Nominating Slate is as follows:

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: John Washington, Penns Grove Borough

Sue Miller, Clayton Borough Bob Dickenson, Vineland City Carl Bagby, Swedesboro Borough Robert Diaz, South Harrison Township Kevin Clour, Lower Alloways Creek Mark Gravinese, Harrison Township

It was noted that Harry Rink stated that he is stepping down from the Executive Committee position so each Fund Commissioner will each move up one position.

Mr. Heydel thanked Chair Slusser for his service and time as Chairman of the TRICO JIF.

# 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 2016-28** – **Appointing 2017 MEL/RCF/EJIF Representatives-** Mr. Law stated that he would once again serve as the TRICO JIF representative for the MEL, RCF and EJIF for the 2017 Fund Year.

Motion by Mr. Campbell, seconded by Mr. Razze, to adopt Resolution 2016-28, appointing Robert Law as the Representative for the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund and the Environmental Joint Insurance Fund.

**ROLL CALL** Yeas: Harry Rink, Greenwich Township

Bill Slusser, Chair, Oldmans Township

Mike Razze, Pitman Borough

Brad Campbell, Secretary, Shiloh Borough

Karen Sweeney, **Wenonah Borough** Bill Bittner, **Westville Borough** 

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#### 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**, **December 19**, **2016** at **4:00 PM** at the **Mantua Township Municipal Building**, **Mantua**, **New Jersey**.

# EPL/POL Coverage

Motion by Mr. Law, seconded by Mr. Razze, to authorize the Executive Director's Office to bind EPL/POL Coverage with QBE Insurance for the 2017 Fund Year. All in favor. Motion carried.

#### Volunteers, Directors and Officers Coverage

Motion by Mr. Law, seconded by Mr. Razze, to authorize the Executive Director's Office to bind Volunteers, Directors and Officers Coverage with QBE Insurance for the 2017 Fund Year. All in favor. Motion carried.

#### Cyber Liability Coverage

Motion by Mr. Law, seconded by Mr. Razze, to authorize the Executive Director's Office to bind Cyber Liability Coverage with XL Insurance for the 2017 Fund Year. All in favor. Motion carried.

# Resolution 2016-29 - Amending Resolution 2016-09 "Adopting Fiscal Policies and Procedures"

Motion by Mr. Law, seconded by Mr. Razze, to adopt Resolution 2016-29, amending Resolution 2016-09, Adopting Fiscal Policies and Procedures.

ROLL CALL Yeas: Harry Rink, Greenwich Township

Bill Slusser, Chair, Oldmans Township

Mike Razze, Pitman Borough

Brad Campbell, Secretary, Shiloh Borough

Karen Sweeney, **Wenonah Borough** Bill Bittner, **Westville Borough** 

Bob Law, Woodbury City

Nays: None

**Abstain:** None

All in favor. Motion carried by unanimous vote.

## Resolution 2016-30 – Amending the 2017 Public Officials and Employment Practices Liability Policy

Motion by Mr. Law, seconded by Mr. Razze, to adopt Resolution 2016-30, amending the 2017 Public Officials and Employment Practices Liability Policy.

**ROLL CALL** Yeas: Harry Rink, Greenwich Township

Bill Slusser, Chair, Oldmans Township

Mike Razze, Pitman Borough

Brad Campbell, Secretary, Shiloh Borough

Karen Sweeney, **Wenonah Borough** Bill Bittner, **Westville Borough** 

Bob Law, Woodbury City

*Navs:* None

Abstain: None

All in favor. Motion carried by unanimous vote.

#### **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 November 28, 2016.

| Workers'<br>Compensation | Property | General |
|--------------------------|----------|---------|
| Z43823                   | Z16994   | Z39812  |
| E51331                   | Z46030   |         |
| Z15403                   | Z45581   |         |
| Z44253                   | Z48834   |         |
| Z26571                   | Z49088   |         |
| Z26952                   | Z49151   |         |
|                          | Z49250   |         |

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 Mr. Razze, to Approve Payment Authority on the Claims as presented during the Executive Claims Committee Meeting.

**ROLL CALL** Yeas: Harry Rink, Greenwich Township

Bill Slusser, Chair, Oldmans Township

Mike Razze, Pitman Borough

Brad Campbell, Secretary, Shiloh Borough

Karen Sweeney, **Wenonah Borough** Bill Bittner, **Westville Borough** 

Bob Law, Woodbury City

Nays: None Abstain: None

All in favor. Motion carried by unanimous vote.

# APPROVE ABANDONING SUBROGATION

There was one (1) claim(s) presented for abandoning subrogation.

#Z26952 - \$1,828.85

Motion by Mr. Law, seconded by Mr. Razze, to approve Abandoning Subrogation as presented.

**ROLL CALL** Yeas: Harry Rink, Greenwich Township

Bill Slusser, Chair, Oldmans Township

Mike Razze, Pitman Borough

Brad Campbell, Secretary, Shiloh Borough

Karen Sweeney, **Wenonah Borough** Bill Bittner, **Westville Borough** Bob Law, **Woodbury City** 

Nays: None Abstain: None

All in favor. Motion carried by unanimous vote.

#### **MOTION TO ADJOURN**

There being no further business, Chair Slusser entertained a *Motion to Adjourn* the November 28, 2016 Executive Committee Meeting.

Motion by Mr. Law, seconded by Mr. Razze, to adjourn the November 28, 2016 Meeting of the TRICO JIF. The meeting was adjourned at 5:48 PM.

Brenda Smith, Recording Secretary for

BRAD CAMPBELL, FUND SECRETARY



To: Fund Commissioners

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

Date: December 19, 2016

Re: Executive Director's Report

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# A. Lost Time Accident Frequency Report (pgs. 27-28)

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

# B. Certificates of Insurance (pgs. 29-33)

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

# C. 2015 Safety Incentive Program (pg. 34)

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 was November 1, 2016. All encumbered funds must be claimed by February 1, 2017.

# D. 2016 Optional Safety Budget (pg. 35)

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 was November 1, 2016. All encumbered funds must be claimed by February 1, 2017.

#### E. 2016 Wellness Incentive (pg. 36)

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 was November 1, 2016. All encumbered funds must be claimed by February 1, 2017.

# F. EPL Helpline – Authorized Contact List (pg. 37)

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 email request as soon as possible. Please contact the Executive Director's Office with any questions.

#### G. EPL Allowance (pg. 38)

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

# H. Employment Practices Liability Compliance (pgs. 39-40)

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. This month, also attached is the compliance status report for 2017/2018.

# I. Financial Fast Track (pg. 41)

The Financial Fast Track Report as of October 31, 2016 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of October 31, 2016 was \$19,299,306

# J. Regulatory Filing Checklists (pgs. 42-43)

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. 44)

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. 45-52)

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. 53)

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. WEBSITE (WWW.TRICOJIF.ORG)

The JIF has a website that contains useful information for our members:

- Directories
  - Fund Commissioners
  - Claims and Safety Contacts
  - Fund Professionals
- Coverage
  - Bulletins
  - Certificates of Insurance/ID Card Requests
  - Sample Indemnification Language
- Safety
  - Bulletins
  - Training Links

And much, much more. Why not take a moment and explore our website!

# O. Elected Officials – Invitation (pgs. 54-55)

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 sign-in sheets from December 7, 2016 seminar is posted on the JIF website. The remaining trainings have been scheduled on the following dates:

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

#### P. 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.

# Q. Risk Management Consultant - Resolution & Agreements

On or about December 2, 2016 a memo and sample copies of the JIF RMC Resolution and Agreement for the 2017 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2017 fees at the February 2017 meeting of the JIF. Please note that RMC payments cannot be processed until this documentation is received. Also all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

# R. Risk Management Consultant - Model RFQ

On November 9, 2016, an email containing a Model RMC RFQ was sent to all Fund Commissioners and Municipal Clerks. Also included was a memo explaining the benefits of using the Model RFQ. It is recommended that should a member solicit for RMC services for 2017, that they utilize the RFQ rather than an RFP. The RFQ format focuses the solicitation process on services to be provided while allowing the member to determine the cost they are willing to pay for the services provided. The Model RFQ can also be found on the JIF website <a href="https://www.tricojif.org">www.tricojif.org</a> under Appointment Documents. If you have any questions, please contact Tracy Forlenza at 856-446-9143.

# S. 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.

# T. 2016 Annual Report

Several copies of the 2016 Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund Annual Report were presented to each Fund Commissioner at this afternoon's meeting. The Annual Report is also being posted to the JIF website where it can be downloaded and printed. Members are encouraged to review the report with their governing bodies. If you would like extra copies, please contact Kris Kristie at 856-446-9146 or Kristi\_kristie@aig.com.

# U. 2017 Committee Volunteers (pgs. 56-59)

On December 2, 2016, *Committee Volunteer Request Forms* were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 16, 2016. The 2017 Committee Chairs will be meeting in early January to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Sheila Ortiz at 856-446-9137.

#### V. New Member Activity

The Executive Director's office will be seeking the Fund's authorization to bind Workers' Compensation coverage for the emergency response volunteers for the five (5) Franklin Township Fire Districts. The Executive Director's office will continue to work with the Districts, Franklin Township and their RMC to provide the remaining lines of coverage to the Districts in 2017.

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

| Member               | Opening    | Jan  | Feb  | March     | April     | May      | June | July | August | Sept. | October  | Nov.     | Dec. | Paid | Total     | Ending    | Encum.     |
|----------------------|------------|------|------|-----------|-----------|----------|------|------|--------|-------|----------|----------|------|------|-----------|-----------|------------|
| Municipality         | Balance    | 2016 | 2016 | 2016      | 2016      | 2016     | 2016 | 2016 | 2016   | 2016  | 2016     | 2016     | 2016 | 2017 | Expenses  | Balance   | 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      | L          |
| 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 |

|                       | Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund<br>2016 Optional Safety Budget |        |        |          |          |        |          |          |        |            |             |             |            |        |             |             |          |
|-----------------------|--|--------|--------|----------|----------|--------|----------|----------|--------|------------|-------------|-------------|------------|--------|-------------|-------------|----------|
| Member                | Opening  | Jan    | Feb    | March    | April    | May    | June     | July     | August | Sept.      | Oct.        | Nov.        | Dec.       | Paid   | Total YTD   | Ending      | Encum.   |
| Municipality          | Balance  | 2016   | 2016   | 2016     | 2016     | 2016   | 2016     | 2016     | 2016   | 2016       | 2016        | 2016        | 2016       | 2017   | Expenses    | Balance     | 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    | 1,421.00   |        | 2,500.00    | 0.00        | 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   |        |            |             |             | 361.68     |        | 1,073.96    | 426.04      | 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   |        |        |          |          |        |          |          |        |            |             |             | 4,500.00   |        | 4,500.00    | 0.00        | 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    | 2,307.17   |        | 3,500.00    | 0.00        | 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 | \$8,589.85 | \$0.00 | \$55,775.24 | \$28,474.76 |          |

Updated as of 12/12/2016

| Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund<br>2016 Wellness Incentive Program |             |        |        |        |          |          |          |        |          |        |            |            |            |        |             |             |           |
|--|-------------|--------|--------|--------|----------|----------|----------|--------|----------|--------|------------|------------|------------|--------|-------------|-------------|-----------|
| Member   | Opening     | Jan    | Feb    | March  | April    | May      | June     | July   | August   | Sept.  | Oct.       | Nov.       | Dec.       | Paid   | Total YTD   | Ending      | Encum.    |
| Municipality   | Balance     | 2016   | 2016   | 2016   | 2016     | 2016     | 2016     | 2016   | 2016     | 2016   | 2016       | 2016       | 2016       | 2017   | Expenses    | Balance     | 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     | 220.62     |        | 1,000.00    | 0.00        | 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      |        |        |        |          |          |          |        |          |        |            |            | 750.00     |        | 750.00      | 0.00        | 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     |            | 293.20     |        | 1,242.78    | 7.22        | 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    |        |        |        |          |          |          |        |          |        |            |            | 1,500.00   |        | 1,500.00    | 0.00        | 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 | \$2,763.82 | \$0.00 | \$15,466.10 | \$18,783.90 |           |

Updated as of 12/12/2016



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



TO: Fund Commissioners

FROM: Sheila Ortiz, Account Representative

DATE: December 2, 2016

**RE:** 2017 Committee Volunteers

\*

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2017.

#### Choices are as follows:

**Coverage Committee** - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

**EPL Committee** – The Employment Practices Liability (EPL) Committee meets on a quarterly basis to review members' EPL claims, attempts to identify loss trends within specific members and general membership, and recommend programs to eliminate these losses. The Committee also oversees the implementation of the EPL Probation Program, in addition to addressing Cyber Liability issues.

**Finance Committee** - The Finance Committee meets approximately four times per year to review the Fund Audit and service provider contracts. The Committee also drafts the Fund's budget, assessment allocation, and dividend strategy for consideration by the Executive Committee.

**Safety Committee** - The Safety Committee meets approximately four times per year to review the progress of the Safety Director's efforts, to monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and to recommend safety policies to the Fund.

**Strategic Planning Committee** - The Strategic Planning Committee meets approximately three times per year to review the progress of the JIF's planning efforts as developed at the Member Retreat, monitor the effectiveness of the JIF's policies and programs, initiate new programs, and recommend policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund office by **December 16, 2016**. Responses can be sent via e-mail at Sheila\_Ortiz@ajg.com or via facsimile at 856-446-9149.

cc: Risk Management Distribution (PM, PF, KK)

File: TRICO/General/Committee Membership Tab: 2017



### Committee Participation 2017 Fund Year

| Please indicate commi   | ttee(s) you would like to  | serve on for t       | he 2017 Fund Year. |
|-------------------------|----------------------------|----------------------|--------------------|
| Please indicate your fi | rst choice with a "1", see | cond choice w        | ith a "2", etc.    |
| Name:                   |                            |                      |                    |
| Municipality:           |                            |                      |                    |
|                         | COMMITTEES                 | CHOICE               |                    |
|                         | Coverage                   | CHOICE               |                    |
|                         | EPL Claims Review          |                      |                    |
|                         | Finance                    |                      |                    |
|                         | Safety                     |                      |                    |
|                         | Strategic Planning         |                      |                    |
| Are you willing to serv | ve on more than one con    | nmittee?             | _YesNo             |
| Please return this for  | m by December 16, 20       | <mark>16 to</mark> : |                    |
|                         | Sheila Orti                | Z                    |                    |
|                         | Account Represe            | entative             |                    |
|                         | TRICO JII                  | 7                    |                    |
|                         | PO Box 49                  | _                    |                    |
|                         | Marlton, NJ 0              |                      |                    |
|                         | Fax: 856-446-              | 9149                 |                    |

E-mail: Sheila\_Ortiz@ajg.com



TO: Risk Management Consultants

FROM: Sheila Ortiz, Account Representative

DATE: December 2, 2016

**RE:** 2017 Committee Volunteers

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2017.

Choices are as follows:

**Coverage Committee** - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

**Safety Committee** - The Safety Committee meets approximately four times per year to review the progress of the Safety Director's efforts, monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and to recommend safety policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 16, 2016**. Responses can be sent via e-mail at Sheila\_Ortiz@ajg.com or via facsimile at 856-446-9149.

cc: Risk Management Distribution (PM, PF, KK)

File: TRICO/General/Committee Membership Tab: 2017



### Committee Participation 2017 Fund Year

Please indicate which committee(s) you would like to serve on for the 2017 Fund Year. Please indicate your first choice with a "1", second choice with a "2".

| Name:                 |                                 |          | _  |
|-----------------------|---------------------------------|----------|----|
| rganization:          |                                 |          | _  |
|                       |                                 |          |    |
|                       | COMMITTEES                      | CHOICE   |    |
|                       | Coverage<br>Safety              |          |    |
|                       | Burety                          |          |    |
| are you willing to se | erve on more than one committee | ee?Yes _ | No |
| Dlagge weterwe this f | orm by December 16, 2016 to     |          |    |

Sheila Ortiz Account Representative TRICO JIF PO Box 490 Marlton, NJ 08053

Fax: 856-446-9149

E-mail: Sheila\_Ortiz@ajg.com



#### 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: December 6, 2016

#### Service Team:

Timothy Sheehan
Associate Public Sector Director
tsheehan@jamontgomery.com
Office: 856-552-6862
Cell: 609-352-6378

Karen La Sala
Executive Assistant
klasala@jamontgomery.com
Office: 732-660-5006
Fax: 856-830-1496

F

Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899

Mailing Address: 231 Main Street P. O. Box 2017, Toms River New Jersey 08754 Toll Free: 877-398-3046 Howard Spencer, Consultant <a href="mailto:hspencer@jamontgomery.com">hspencer@jamontgomery.com</a>
Office: 856-552-4754
Cell: 856-905-3508

Robert Garish, Consultant rgarish@jamontgomery.com
Office: 856-552-4650
Cell: 609-947-9719

#### **NOVEMBER ACTIVITIES**

#### **LOSS CONTROL SERVICES**

- Borough of Clayton Conducted a Loss Control Survey on November 28
- Township of Deptford Conducted a Loss Control Survey on November 30
- Township of Mannington Conducted a Loss Control Survey on November 28
- Township of Oldmans Conducted a Loss Control Survey on November 11
- Township of Pilesgrove Conducted a Loss Control Survey on November 1
- Borough of Wenonah (Police) Conducted a Loss Control Survey on November 10
- Borough of Woodstown Conducted a Loss Control Survey on November 1
- Township of Woolwich Conducted a Loss Control Survey on November 9

#### **JIF MEETINGS ATTENDED**

- Executive Committee/Claims Review November 28
- Executive Safety Committee December 1

#### **MEL VIDEO LIBRARY**

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

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

| <u>Municipality</u>   | # of Videos |
|-----------------------|-------------|
| Township of Elk       | 1           |
| Township of Franklin  | 2           |
| Township of Greenwich | 1           |
| Township of Mantua    | 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 (<a href="http://www.tricojif.org/">http://www.tricojif.org/</a>) 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 November. If you are not receiving updates or would like to add other names to the distribution list, please let us know.

Ø None sent

#### **UPCOMING EVENTS**

- Executive Committee/Claims Review December 19
- · 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 (dsanders@jamontgomery.com).

Listed below are upcoming MSI training programs scheduled for December 2016, January and February of 2017. *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 <u>www.njmel.org</u> website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. <u>Enrolling your staff ensures you will be notified of any schedule changes</u>.

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

| Date       | Location                   | Topic   | Time                            |
|------------|----------------------------|---|---------------------------------|
| 12/2/2016  | Township of Weymouth       | Fast Track to Safety                          | 8:30 - 2:30 pm<br>w/lunch break |
| 12/2/2016  | Borough of Stone Harbor #1 | Excavation/Trenching/Shoring                  | 8:30 - 12:30 pm                 |
| 12/13/2016 | Township of Evesham #5     | Shop & Tool Safety                            | 8:30 - 9:30 am                  |
| 12/13/2016 | Township of Evesham #5     | Hearing Conservation                          | 9:45 - 10:45 am                 |
| 12/15/2016 | Township of Evesham #4     | Shop & Tool Safety                            | 8:30 - 9:30 am                  |
| 12/15/2016 | Township of Evesham #4     | Hearing Conservation                          | 9:45 - 10:45 am                 |
| 12/16/2016 | Township of Bordentown     | Shop & Tool Safety                            | 11:00 - 12:00<br>pm             |
| 12/16/2016 | Township of Bordentown     | Special Events Management                     | 12:30 - 2:30 pm                 |
| 12/16/2016 | Township of Evesham #4     | HazCom w/GHS                                  | 8:30 - 10:00 am                 |
| 12/16/2016 | Township of Evesham #4     | Fire Extinguisher                             | 10:15 - 11:15<br>am             |
| 1/6/2017   | Township of Berlin #2      | Seasonal (Autumn/Winter) PW Operations        | 8:30 - 11:30 am                 |
| 1/9/2017   | Borough of Lindenwold #1   | DDC-6   | 8:30 - 3:00 pm<br>w/lunch break |
| 1/11/2017  | Township of Burlington #3  | HazCom w/GHS                                  | 8:00 - 9:30 am                  |
| 1/12/2017  | City of Vineland           | Jetter/Vacuum Safety                          | 9:00 - 11:00 am                 |
| 1/13/2017  | Borough of Somerdale       | Flagger/Work Zone                             | 8:30 - 12:30 pm                 |
| 1/13/2017  | City of Brigantine #3      | Snow Plow/Snow Removal                        | 8:30 - 10:30 am                 |
| 1/13/2017  | City of Brigantine #3      | Back Safety/Material<br>Handling              | 10:45 - 11:45<br>am             |
| 1/18/2017  | City of Millville #1       | PPE   | 8:30 - 10:30 am                 |
| 1/18/2017  | City of Millville #1       | Hearing Conservation                          | 10:45 - 11:45<br>am             |
| 1/18/2017  | City of Millville #1       | Asbestos, Lead, Silica<br>Regulatory Overview | 12:00 - 1:00 pm                 |
| 1/20/2017  | Township of Cherry Hill #4 | Ladder Safety/Walking<br>Working Surfaces     | 8:30 - 10:30 am                 |
| 1/20/2017  | Township of Cherry Hill #4 | Fall Protection Awareness                     | 10:45 - 12:45<br>pm             |
| 1/23/2017  | Borough of Lindenwold #1   | PPE   | 8:30 - 10:30 am                 |
| 1/23/2017  | Borough of Lindenwold #1   | Hearing Conservation                          | 10:45 - 11:45<br>am             |
| 1/23/2017  | Borough of Glassboro #1    | HazMat Awareness w/HazCom GHS-Evening         | 7:00 - 10:00 pm                 |
| 1/23/2017  | Borough of Glassboro #1    | BBP-Evening                                   | 10:00 - 11:00<br>pm             |
| 1/23/2017  | Township of Hamilton #2    | CDL-Drivers Safety<br>Regulations             | 8:30 - 10:30 am                 |
| 1/23/2017  | Township of Hamilton #2    | Driving Safety Awareness                      | 10:45 - 12:15<br>pm             |

| Date      | Location                    | Topic                                     | Time                            |
|-----------|-----------------------------|---|---------------------------------|
| 1/23/2017 | Township of Hamilton #2     | CDL-Supervisors Reasonable Suspicion      | 1:00 - 3:00 pm                  |
| 1/24/2017 | Borough of Woodstown #1     | Asbestos, Lead, Silica Health<br>Overview | 8:30 - 9:30 am                  |
| 1/24/2017 | Borough of Woodstown #1     | Back Safety/Material<br>Handling          | 9:45 - 10:45 am                 |
| 1/24/2017 | Borough of Woodstown #1     | Hearing Conservation                      | 11:00 - 12:00<br>pm             |
| 1/25/2017 | Pennsauken SA #3            | Fall Protection Awareness                 | 12:30 - 2:30 pm                 |
| 1/25/2017 | Pennsauken SA #3            | BBP                                       | 2:45 - 3:45 pm                  |
| 1/25/2017 | Township of Galloway        | Employee Conduct/Violence Prevention      | 9:00 - 10:30 am                 |
| 1/25/2017 | Township of Galloway        | Fire Extinguisher                         | 10:45 - 11:45<br>am             |
| 1/26/2017 | Township of Tabernacle #1   | Snow Plow/Snow Removal                    | 8:30 - 10:30 am                 |
| 1/26/2017 | City of Cape May #1         | Snow Plow/Snow Removal                    | 8:30 - 10:30 am                 |
| 1/26/2017 | City of Cape May #1         | PPE                                       | 10:45 - 12:45<br>pm             |
| 1/27/2017 | Borough of Somerdale        | HazMat Awareness<br>w/HazCom GHS          | 8:30 - 11:30 am                 |
| 1/27/2017 | Township of Upper Deerfield | Fast Track to Safety                      | 8:30 - 2:30 pm<br>w/lunch break |
| 1/30/2017 | Borough of Lindenwold #1    | Heavy Equipment Safety                    | 8:30 - 11:30 am                 |
| 1/31/2017 | Borough of Clementon #3     | Office Safety                             | 8:30 - 10:30 am                 |
| 1/31/2017 | Borough of Clementon #3     | Employee Conduct/Violence Prevention      | 10:45 - 12:15<br>pm             |
| 1/31/2017 | Borough of Clementon #3     | Driving Safety Awareness                  | 1:00 - 2:30 pm                  |
| 2/1/2017  | Pennsauken SA #3            | LOTO                                      | 11:15 - 1:15 pm                 |
| 2/1/2017  | Pennsauken SA #3            | Fire Safety                               | 1:30 - 2:30 pm                  |
| 2/1/2017  | Pennsauken SA #3            | Fire Extinguisher                         | 2:45 - 3:45 pm                  |
| 2/1/2017  | City of Vineland #1         | Flagger/Work Zone                         | 8:00 - 12:00 pm                 |
| 2/2/2017  | City of Ocean City #1       | HazCom w/GHS                              | 8:30 - 10:00 am                 |
| 2/3/2017  | Township of Berlin #2       | Sanitation/Recycling Safety               | 8:30 - 10:30 am                 |
| 2/3/2017  | Township of Berlin #2       | BBP                                       | 10:45 - 11:45<br>am             |
| 2/3/2017  | Township of Berlin #2       | Back Safety/Material<br>Handling          | 12:30 - 1:30 pm                 |
| 2/7/2017  | Logan Township MUA #1       | Snow Plow/Snow Removal                    | 8:30 - 10:30 am                 |
| 2/7/2017  | Logan Township MUA #1       | HazCom w/GHS                              | 10:45 - 12:15<br>pm             |
| 2/8/2017  | Pennsauken SA #3            | Ladder Safety/Walking<br>Surfaces         | 12:30 - 2:30 pm                 |
| 2/8/2017  | Pennsauken SA #3            | Hearing Conservation                      | 2:45 - 3:45 pm                  |
| 2/8/2017  | City of Millville #1        | Sanitation/Recycling Safety               | 8:30 - 10:30 am                 |
| 2/8/2017  | City of Millville #1        | Back Safety/Material<br>Handling          | 10:45 - 11:45<br>am             |
| 2/8/2017  | City of Millville #1        | BBP                                       | 12:00 - 1:00 pm                 |

| Doto      | Location                           | Tania   | Time                             |
|-----------|------------------------------------|---|----------------------------------|
| Date      | Location Township of Donnoville #4 | Topic   | Time                             |
| 2/9/2017  | Township of Pennsville #1          | Driving Safety Awareness                      | 8:30 - 10:00 am<br>10:15 - 11:15 |
| 2/9/2017  | Township of Pennsville #1          | Fire Safety                                   | am                               |
| 2/10/2017 | Township of Cherry Hill #4         | PPE   | 8:30 - 10:30 am                  |
| 2/10/2017 | Township of Cherry Hill #4         | Hearing Conservation                          | 10:45 - 11:45<br>am              |
| 2/10/2017 | Township of Cherry Hill #4         | Asbestos, Lead, Silica<br>Regulatory Overview | 12:00 - 1:00 pm                  |
| 2/13/2017 | Township of Hamilton #3            | Landscape Safety                              | 8:30 - 11:30 am                  |
| 2/13/2017 | Township of Hamilton #3            | Playground Safety<br>Inspections              | 12:45 - 2:45 pm                  |
| 2/14/2017 | Borough of Avalon #4               | DDC-6   | 8:30 - 3:00 pm<br>w/lunch break  |
| 2/15/2017 | Township of Burlington #3          | Fire Safety                                   | 8:00 - 9:00 am                   |
| 2/15/2017 | Township of Burlington #3          | Fire Extinguisher                             | 9:15 - 10:15 am                  |
| 2/15/2017 | City of Vineland #1                | Flagger/Work Zone                             | 8:00 - 12:00 pm                  |
| 2/15/2017 | Township of Oldmans                | LOTO-Evening                                  | 6:30 - 8:30 pm                   |
| 2/15/2017 | Township of Oldmans                | Confined Space Awareness-<br>Evening          | 8:45 - 9:45 pm                   |
| 2/16/2017 | City of Cape May #1                | Jetter/Vacuum Safety                          | 8:30 - 10:30 am                  |
| 2/17/2017 | Township of Mantua                 | Employee Conduct/Violence Prevention          | 12:30 - 2:00 pm                  |
| 2/17/2017 | Township of Mantua                 | Back Safety/Material<br>Handling              | 2:15 - 3:15 pm                   |
| 2/21/2017 | Township of Elsinboro              | BBP-Evening                                   | 6:30 - 7:30 pm                   |
| 2/21/2017 | Township of Elsinboro              | Confined Space Awareness-<br>Evening          | 7:45 - 8:45 pm                   |
| 2/22/2017 | Borough of Magnolia #1             | CSE-Permit Required w/Classroom Demo-Evening  | 6:30 - 10:30 pm                  |
| 2/22/2017 | Borough of Woodstown #1            | Fast Track to Safety                          | 8:30 - 2:30 pm<br>w/lunch break  |
| 2/23/2017 | City of Margate #4                 | LOTO  | 8:30 - 10:30 am                  |
| 2/24/2017 | Township of Berlin #2              | CDL-Drivers Safety<br>Regulations             | 8:30 - 10:30 am                  |
| 2/24/2017 | Township of Berlin #2              | Confined Space Awareness                      | 10:45 - 11:45<br>am              |
| 2/27/2017 | Borough of Glassboro #1            | Sanitation/Recycling Safety                   | 8:00 - 10:00 am                  |
| 2/27/2017 | Borough of Glassboro #1            | Asbestos, Lead, Silica Health<br>Overview     | 10:15 - 11:15<br>am              |
| 2/27/2017 | Borough of Glassboro #1            | LOTO-Evening                                  | 7:00 - 9:00 pm                   |
| 2/27/2017 | Borough of Glassboro #1            | Confined Space Awareness-<br>Evening          | 9:00 - 10:00 pm                  |
| 2/27/2017 | Township of Upper                  | Safety Coordinators Skills<br>Training        | 8:30 - 3:00 pm<br>w/lunch break  |
| 2/28/2017 | Borough of Woodstown #1            | Accident Investigation                        | 8:30 - 10:30 am                  |

| <b>CEU's for Certified Publics Works Mana</b>                            | gers               |  |                    |
|--|--------------------|--|--------------------|
| MSI Course   | CEU's/Cat.         | MSI Course   | CEU's/Cat.         |
| Accident Investigation   | 2/M                | Hazard Identification - Making Your Observations Count               | 1 /T,M             |
| Advanced Safety Leadership   | 10 / M             | Hearing Conservation   | 1 /T,G             |
| Asbestos, Lead & Silica Industrial Health Overview                       | 1 /T,G             | Heavy Equipment Safety   | 1/G-2/T            |
| Back Safety / Material Handling  | 1/T                | Hoists, Cranes and Rigging   | 2/T                |
| Bloodborne Pathogens Training  | 1/G                | Housing Authority Safety Awareness                                   | 3/T                |
| Bloodborne Pathogens Train- the- Trainer                                 | 1/T                | Jetter Safety  | 2/T                |
| BOE Safety Awareness   | 3/T                | Landscape Safety   | 2/T                |
| CDL – Supervisors Reasonable Suspicion                                   | 2/M                | Leaf Collection Safety Awareness                                     | 2/T                |
| CDL - Drivers' Safety Regulations  | 2/G                | Lockout Tagout   | 2/T                |
| Coaching the Maintenance Vehicle Operator                                | 2 /T,M             | Personal Protective Equipment (PPE)                                  | 2/T                |
| Confined Space Entry – Permit Required                                   | 3.5 / T            | Playground Safety  | 2/T                |
| Confined Space Awareness   | 1 /T,G             | Sanitation and Recycling Safety                                      | 2/T                |
| Driving Safety Awareness Employee Conduct and Violence in the Work Place | 1.5 / T<br>1.5 / E | Safety Committee Best Practices Safety Coordinator's Skills Training | 1.5 / M<br>3 / M,G |
| Excavation Trenching & Shoring   | 2 /T,M             | Shop and Tool Safety   | 1/T                |
| Fall Protection Awareness  | 2 /T,M             | Seasonal Public Works Operations                                     | 3/T                |
| Fast Track to Safety   | 4/T                | Snow Plow Safety   | 2/T                |
| Hagger / Workzone Safety   | 2 /T,M             | Special Events Management  | 2/M                |
| HazCom with Globally Harmonized System                                   | 1 /T,G             | Toolbox Talk Essentials  | 1 / M              |
| Hazardous Materials Awareness w/ HazCom & GHS                            | 3/T                |  | T                  |
| CEU's for Registered Municipal Clerks                                    |                    |  |                    |
| MSI Course   | CEU's/Cat.         | MSI Course   | CEU's/Cat.         |
| Asbestos, Lead & Silica Industrial Health Overview                       | 1 / P              | Hazard Identification - Making your Observations Count               | 2 / P              |
| Bloodborne Pathogens Training  | 1/P                | Safety Committee Best Practices                                      | 1.5/ P             |
| Employee Conduct and Violence in the Work Place                          | 1.5 / E            | Safety Coordinator's Skills Training                                 | 6/P                |
|  | 1                  | Special Event Management   | 2/P                |
|  |                    |  |                    |
| TCH's For Water/ Wastewater  |                    |  |                    |
| MSI Course   | TCH's/Cat.         | MSI Course   | TCH's/Cat.         |
| Accident Investigation   | 1.5 / S            | Hazardous Materials Awareness w/ HazCom & GHS                        | 3/S                |
| Advanced Safety Leadership   | 10/S               | Heavy Equipment Safety   | 3/S                |
| Asbestos, Lead & Silica Industrial Health Overview                       | 1/S                | Housing Authority Safety Awareness                                   | 3/\$               |
| Back Safety / Material Handling  | 1/8                | Hazard Identification - Making your Observations Count               | 1.5/S              |
| Bloodborne Pathogens Training  | 1/8                | Hearing Conservation   | 1/8                |
| Bloodborne Pathogens Train- the- Trainer                                 | 2.5 / S            | Hoists, Cranes and Rigging   | 2/\$               |
| BOE Safety Awareness   | 3/S<br>1.5/S       | Jetter Safety  | 2/S<br>2/S         |
| CDL - Supervisors Reasonable Suspicion CDL - Drivers' Safety Regulations | 2/\$               | Ladder Safety/Walking Working Surfaces Landscape Safety              | 2/5                |
| Confined Space Awareness   | 1 /S               | Leaf Collection Safety Awareness                                     | 2/5                |
| Confined Space Entry - Permit Required                                   | 3.5/\$             | Lockout Tagout   | 2/5                |
| Defensive Driving-6-Hour   | 5.5 / S            | Shop and Tool Safety   | 1/8                |
| Driving Safety Awareness   | 1.5 / S            | Office Safety  | 2/S                |
| Excavation Trenching & Shoring   | 4/8                | Personal Protective Equipment (PPE)                                  | 2/8                |
| Fall Protection Awareness  | 2/S                | Safety Committee Best Practices                                      | 1.5 / S            |
| Fast Track to Safety   | 5/S                | Safety Coordinator's Skills Training                                 | 5/S                |
| Fire Extinguisher  | 1/S                | Seasonal Public Works Operations                                     | 3/S                |
| Fire Safety  | 1/8                | Snow Plow Safety   | 2/S                |
| Flagger / Workzone Safety  | 2/S                | Special Event Management   | 2/S                |
| HazCom with Globally Harmonized System                                   | 1.5/ S             | Toolbox Talk Essentials  | 1/S                |
| CELl's for Tay Callactors  | ┼┼┼┼               | CELL's for County/Municipal Finance Office                           | re                 |
| CEU's for Tax Collectors   | CELUCIO            | CEU's for County/Municipal Finance Office                            |                    |
| MSI Course   | CEU's/Cat.         | MSI Course   | CEU's/Cat.         |
| Employee Conduct and Violence in the Work Place                          | 1.5 / E            | Employee Conduct and Violence in the Work Place                      | 1.5 / E            |
| <b>CEU's for Certified Recycling Professio</b>                           | nals               | CEU's for Qualified Purchasing Agents                                |                    |
| MSI Course   | CEU's/Cat.         | MSI Course   | CEU's/Cat.         |
| Fire Extinguisher Safety   | 1                  | Employee Conduct and Violence in the Work Place                      | 1.5 / E            |
| Hazard Recognition- Making your Observations Coun                        |                    |  |                    |
| Heavy Equipment  | 3                  |  | ļ                  |
| Sanitation and Recycling Safety  | 2                  |  |                    |
| ***Category  |                    |  |                    |
| E- Ethics  |                    |  |                    |
| T- Technical   | 1                  |  |                    |
|  | -                  |  |                    |
| G- Governmental  |                    |  |                    |
| G- Governmental<br>S- Safety   |                    |  |                    |
| G- Governmental  |                    |  |                    |

### **SUBROGATION**

#### LESSONS LEARNED FROM LOSSES - MONTHLY NEWSLETTER - DECEMBER 2016

#### What is Subrogation

Subrogation is the right of the JIF to pursue an at fault party after a claim payment is made by the JIF. The insuring agreement indicates that you are transferring your right to recover from a negligent party to the JIF, and also that you must cooperate with the JIF's efforts.

#### How it works

- The JIF ultimately makes the decision regarding subrogation recoveries when the offer is less than 100%.
- We can only subrogate for loss payments made and cannot pursue file related expenses.
- We use Inter-company Arbitration, when possible, on vehicle claims as percentage of liability disputes are very common.
- Title 59 limits subrogation against the JIF to out of pocket costs for a claimant and must be pursued by the claimant and not their carrier.
- Low property damage limits are on the rise, which creates issues for us trying to recover funds. Asset checks help us determine what we do next.
- We will pursue subrogation for you, even if below your deductible, as an added service.

#### What can you do?

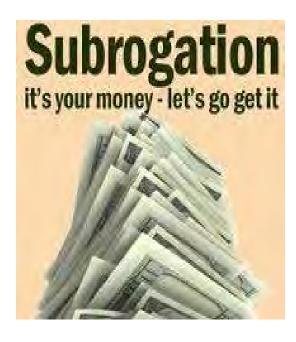
- Be careful not to waive subrogation in AIA documents when undertaking a construction project.
- Supply our office with the Police Report ASAP so we can request restitution be ordered in municipal court.
- Save surveillance videos, in-car mobile videos, faulty equipment or anything that has caused injuries or damages.
- Save contracts, certificates of insurance and indemnity agreements.

#### **Examples**

- 4 juveniles vandalized a recreation building causing extensive damages.
  Normally, the courts are more lenient with juveniles and not making
  them pay back more than the member deductible. In this case, the
  member took video of the damages which allowed the judge to witness
  the complete and reckless disregard for the building, thus ordering a
  much higher reimbursement.
- Other vehicle driver is completely at fault and causes \$7,000 in damage and carries only a \$5,000 PD limit and has no assets. What do we do?



Qual-lynx.com



Other Things To Think About
SADAGE - we suggest taking all
damaged vehicles back to your
DPW yard or other owned facility. If
it is repairable, the repairing shop
will pick it up and likely not charge
for the towing. If it is totaled, then
the vehicle will next be towed by
the highest bidder for the salvage.

Coming
Next Month:
Entering
and Exiting
Vehicles
Safely





### 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: December 19, 2016 Mantua Township Municipal Building Contact Information: debby\_schiffer@targetingwellness.com 856-322-1220

#### **DECEMBER ACTIVITIES AND PLANNED EVENTS**

**Greenwich**: Demonstrated some exercises that could be done utilizing the equipment present in the municipal building. Instruction was left on sets/reps/strength training exercise per muscle group. **Glassboro**: ShopRite Dietitian to present Holiday Survival Tips as well as ideas on healthy lunch and snack ideas that are easy to prepare. Healthy lunch and snack ideas were purchased and made available for all employees to enjoy.

**Harrison Township:** Hosting a "Stress Relief" themed holiday lunch for all employees. Presentation from a new resource on stress management.

**Logan Township:** Registered Dietitian from To Better Health, offered tips and guidelines on getting through the holidays.

**Monroe Township:** Reflexology and Chair massages will be offered later in the month of December. **Pennsville:** Presented my own version of Holiday Survival Tips. Offered two sessions, eight attendees in each. hose who attended got their names put in for a door prize drawing for reimbursement on wellness services and products purchased by Feb 1st.

**Swedesboro:** Continue with monthly weigh-ins. Offered employees Reflexology and plan to have Chair massages later in the month of December.

#### Wellness Funds:

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

#### Wellness Connection Newsletter

The December Wellness Connection Newsletter has been sent via email. For your convenience, a copy has been included in your agenda packet. Topics include: 1) Ending the year with gratitude; 2) Making celebrations fun, healthy and active; 3) holiday tips; 4) Your surroundings could influence your weight. The recipe this month is to help save you some time while you try to get all the holiday preparation done: Slow Cooker Coconut Basil Chicken.

In addition, the Exercise of the Month focuses on short 20 minute workouts you can do anytime and almost anywhere. Try to keep exercise as part of your busy holiday plans!!

#### Planning for 2017

Thank you for all the effort you put forth to utilize the allocated Wellness Funds in 2016. Please allow me to assist you in setting up a plan to do a quarterly wellness theme. By allocating your funds throughout the year towards activities, education, and materials in support of a Wellness Theme of your choice, we can keep the message of wellness in front of your employees' minds. This will also assist in putting your funds to use earlier in the year to prevent the year-end scramble to "use them or lose them". Please find the included draft of some ideas we could start with.



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

| Intake                              | November-16 | November-15 | 2016 YTD | 2015 YTD |
|-------------------------------------|-------------|-------------|----------|----------|
| # of New Claims Reported            | 28          | 20          | 323      | 310      |
| # of Report Only                    | 7           | 7           | 67       | 105      |
| % Report Only                       | 25.0%       | 35.0%       | 20.7%    | 33,9%    |
| # of Medical Only                   | 17          | 10          | 229      | 179      |
| # of Lost Time                      | 4           | 3           | 27       | 26       |
| Medical Only to Lost Time Ratio     | 81:19       | 77:03       | 89:11    | 87:13    |
| Average # of Days to Report a Claim | 2.1         | 6.3         | 2.5      | 4.6      |

| Nurse Case Management                  | November-16 | November-15 |
|--|-------------|-------------|
| # of Cases Assigned to Case Management | 31          | 36          |
| # of Cases >90 days                    | 20          | 23          |

| Savings          | November-16 | November-15 | 2016 YTD    | 2015 YTD    |
|------------------|-------------|-------------|-------------|-------------|
| Bill Count       | 205         | 186         | 2875        | 2689        |
| Provider Charges | \$112,453   | \$129,232   | \$2,750,000 | \$2,620,768 |
| Repriced Amount  | \$55,741    | \$57,199    | \$1,300,786 | \$1,243,587 |
| Savings \$       | \$56,712    | \$72,033    | \$1,446,863 | \$1,374,830 |
| % of Savings     | 50.4%       | 55.7%       | 52.6%       | 52.5%       |

| Participating Provider Penetration Rate | November-16 | November-15 | 2016 YTD | 2015 YTD |
|---|-------------|-------------|----------|----------|
| Bill Count                              | 97.6%       | 95.2%       | 93.4%    | 93.3%    |
| Provider Charges                        | 97.1%       | 93.7%       | 95.0%    | 95.0%    |

| EPO Penetration Rate | November-16 | November-15 | 2016 YTD | 2015 YTD |
|----------------------|-------------|-------------|----------|----------|
| Bill Count           | 95.2%       | 84.6%       | 86.3%    | 86.4%    |
| Provider Charges     | 83.1%       | 85.1%       | 85.1%    | 87.5%    |

| Transitional Duty Summary                    | 2016 YTD | 2015 YTD |
|--|----------|----------|
| % of Transitional Duty Days Worked           | 56.9%    | 62.8%    |
| % of Transitional Duty Days Not Accommodated | 43.1%    | 37.2%    |



December 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 November 30, 2016 for Closed Fund Years 1991 to 2011, and Fund Years 2012, 2013, 2014, 2015 and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

#### **INVESTMENT INTEREST & INVESTMENTS:**

Interest received or accrued for the reporting period totaled \$18,761.74. This generated an average annual yield of .72%. However, after including an unrealized net loss of \$137,790.00 in the asset portfolio, the yield is adjusted to -4.59% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$209,940.00 as it relates to current market value of \$18,790,060.00 vs. the amount we have invested. I have enclosed a report addressing the conditions related to this loss.

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 \$ 13,729.88 w/YTD Total of \$ 408,470.91 (detailed in my report)
Overpayment Reimbursements \$ .315.00
E-JIF FY 2016 Dividend \$ 6,017.00
FY 2016 Premium Assessments \$ 1,999.50

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

Woodbury City \$19,962.00 Pittsgrove Township \$30,714.00 Stow Creek Twp. \$748.00

#### 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 \$ 352,492.86. The claims detail shows 231 claims payments issued and are categorized as follows:

Direct Loss Payments \$ 285,700.82 Claim Expenses 5,971.74 Legal Defense Costs 60,820.30

#### CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 31,553,715.02 to a closing balance of \$ 30,719,309.27 showing a decrease in the fund of \$ 834,405.75. 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<br>REC'D      | CREDITED<br>TO:                  | FILE<br>NUMBER   | CLAIMANT NAME                    | COV.<br>TYPE | FUND<br>YEAR | AMOUNT<br>RECEIVED    | RECEIVED<br>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<br>1/5         | MONROE TWP.<br>PITMAN BOROUGH    | Z31328<br>Z12077 | MONROE TWP.<br>PITMAN BOROUGH    | PR<br>PR     | 2015<br>2015 | 350.00<br>567.45      |                    |
| 1/5<br>1/5         | GLASSBORO BOROUGH                | Z12077<br>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<br>2/19       | HARRISON TOWNSHIP                | X61743<br>Z33293 | HARRISON TOWNSHIP                | PR<br>PR     | 2013<br>2016 | 467.75                |                    |
| Z/19<br>TOTAL-FEB. | MONROE TWP.                      | 233293           | MONROE TWP.                      | PK           | 2016         | 1,394.90<br>10,417.35 |                    |
| TOTAL-YTD          |                                  |                  |                                  |              |              | 10,417.33             | 29,220.40          |
| 3/2                | FRANKLIN TOWNSHIP                | Z28290           | FRANKLIN TOWNSHIP                | PR           | 2015         | 5,000.00              | 23,220.40          |
| 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<br>4/18       | CLAYTON BOROUGH                  | Z34837           | CLAYTON BOROUGH                  | PR<br>WC     | 2016         | 350.00                |                    |
| 4/18               | PENNS GROVE BORO CLAYTON BOROUGH | X87704<br>X99051 | ANTHONY MINGUEZ<br>MICHAEL FOLEY | WC           | 2014<br>2014 | 25.00<br>30.00        |                    |
| 4/18               | DEPTFORD TWP.                    | X90569           | RUDY RUIZ                        | WC           | 2014         | 50.00                 |                    |
| 4/18               | DEPTFORD TWP.                    | X45945           | LOUISA BENEDETTI                 | WC           | 2012         | 50.00                 |                    |
| TOTALAPR           | 22 3.13                          | 74.00.10         | 200.07.22.1222.11                |              | 20.2         | 5,789.34              |                    |
| TOTAL-YTD          |                                  |                  |                                  |              |              | 0,7 0010 1            | 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. HARRISON TOWNSHIP  | X90569           | RUDY RUIZ<br>HARRISON TOWNSHIP   | WC<br>PR     | 2014         | 50.00                 |                    |
| 5/18<br>5/18       | HARRISON TOWNSHIP                | X61743<br>X61743 | HARRISON TOWNSHIP                | PR           | 2013<br>2013 | 467.75<br>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                |                    |
| 5/24               | GREENWICH TWP.                   | X49562           | WILLIAM DICK                     | WC           | 2012         | 208.67                |                    |
| 5/24<br>5/24       | WOODBURY CITY                    | X49360           | SHAWN ANDERSON                   | WC           | 2012         | 407.70                |                    |
| 5/24               | WOODBURY CITY                    | X49360           | RANDALL GARTNER                  | WC           | 2012         | 256.14                |                    |

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

| 5/24<br>5/26<br>TOTALMAY | WOODBURY CITY<br>WASHINGTON TWP.    | X49360<br>Z34390 | JEFFERY HAINES<br>WASHINGTON TWP.     | WC<br>PR | 2012<br>2016 | 112.00<br>1,146.48<br>60,158.38 |            |
|--------------------------|-------------------------------------|------------------|---------------------------------------|----------|--------------|---------------------------------|------------|
| TOTAL-WAT                |                                     |                  |                                       |          |              | 00,130.30                       | 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<br>6/14             | DEPTFORD TWP.<br>WESTVILLE BOROUGH  | X45945<br>Z34103 | LOUISA BENEDETTI<br>WESTVILLE BOROUGH | WC<br>PR | 2012<br>2016 | 50.00<br>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                          |            |
| TOTALJUNE                |                                     |                  |                                       |          |              | 35,564.56                       |            |
| TOTAL-YTD                | WOODBLIDVCITV                       | V70070           | TIMOTUV NEL CON                       | W/0      | 0040         | 24 620 70                       | 159,598.07 |
| 7/5<br>7/14              | WOODBURY CITY EAST GREENWICH TWP.   | X70970<br>Z38409 | TIMOTHY NELSON<br>EAST GREENWICH TWP. | WC<br>PR | 2013<br>2016 | 34,630.78                       |            |
| 7/14<br>7/19             | PENNVILLE TWP.                      | Z30409<br>Z39775 | PENNVILLE TWP.                        | PR       | 2016         | 1,191.65<br>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                          |            |
| TOTALJULY                |                                     |                  |                                       |          |              | 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<br>DEPTFORD TWP.    | X99051           | MICHAEL FOLEY                         | WC<br>WC | 2014         | 30.00                           |            |
| 8/15<br>8/16             | DEPTFORD TWP.                       | X90569<br>Z26404 | RUDY RUIZ<br>DEPTFORD TWP.            | PR       | 2014<br>2015 | 50.00<br>3,762.91               |            |
| 8/18                     | ELK TOWNSHIP                        | Z34888           | ELK TOWNSHIP                          | PR       | 2016         | 21,919.81                       |            |
| TOTALAUG                 | ZZIX FOVVIOLIII                     | 201000           | ZZIX TOVVIOLIII                       |          | 2010         | 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<br>9/13             | MANTUA TOWNSHIP<br>WOODBURY HEIGHTS | Z21054<br>X51440 | BRIAN HUSS<br>JOSHUA MOLINE           | WC<br>WC | 2015<br>2013 | 531.23<br>500.00                |            |
| 9/13                     | FRANKLIN TOWNSHIP                   | Z40795           | FRANKLIN TOWNSHIP                     | PR       | 2013         | 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                          |            |
| TOTALSEP                 |                                     |                  |                                       |          |              | 16,629.71                       |            |
| TOTAL-YTD                | CLAVTON DODOUGU                     | 740040           | CLAVTON DODOLICI                      | DD       | 2046         | 2 620 75                        | 268,382.38 |
| 10/1<br>10/3             | CLAYTON BOROUGH PITMAN BOROUGH      | Z40049<br>Z38632 | CLAYTON BOROUGH<br>PITMAN BOROUGH     | PR<br>PR | 2016<br>2016 | 3,639.75<br>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<br>10/20           | HARRISON TOWNSHIP WASHINGTON TWP.   | X61743           | HARRISON TOWNSHIP<br>ANTHONY AQUILINO | PR<br>WC | 2013<br>2014 | 467.75<br>19,961.93             |            |
| 10/20                    | CLAYTON BOROUGH                     | X84565<br>X99051 | MICHAEL FOLEY                         | WC       | 2014         | 30.00                           |            |
| 10/20                    | GLASSBORO BOROUGH                   | Z00084           | STEPHEN CAVALLARO                     | WC       | 2014         | 100.00                          |            |
| 10/21                    | DEPTFORD TWP.                       | X90569           | RUDY RUIZ                             | WC       | 2014         | 100.00                          |            |
| TOTALOCT                 |                                     |                  |                                       |          |              | 126,358.65                      |            |
| TOTAL-YTD                |                                     |                  |                                       |          |              |                                 | 394,741.03 |
| 11/1                     | WOOLWICH TOWNSHIP                   | Z42946           | WOOLWICH TOWNSHIP                     | PR       | 2016         | 2,800.00                        |            |
| 11/1                     | WOODBURY CITY                       | Z42761           | WOODBURY CITY                         | PR       | 2016         | 3,226.48                        |            |
| 11/7                     | WASHINGTON TWP.                     | Z41684           | WASHINGTON TWP.                       | PR       | 2016         | 4,034.99                        |            |
| 11/15<br>11/18           | GLASSBORO BOROUGH<br>WOODBURY CITY  | Z00084<br>Z39365 | STEPHEN CAVALLARO<br>WOODBURY CITY    | WC<br>PR | 2014<br>2016 | 50.00<br>917.12                 |            |
| 11/13                    | PITMAN BOROUGH                      | Z40047           | PITMAN BOROUGH                        | PR       | 2016         | 366.30                          |            |
| 11/22                    | MONROE TWP.                         | Z40450           | MONROE TWP.                           | PR       | 2016         | 2,334.99                        |            |
| TOTALNOV                 |                                     |                  |                                       |          |              | 13,729.88                       |            |
| TOTAL-YTD                |                                     |                  |                                       |          |              |                                 | 408,470.91 |
|                          |                                     |                  |                                       |          |              |                                 |            |

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

| 20.0   | <u>September</u>        | <u>October</u>           | <u>November</u>         | Year To Date<br><u>Total</u>          |
|--|-------------------------|--------------------------|-------------------------|---------------------------------------|
| Opening Balance for the Period: RECEIPTS:        | 32,428,535.30           | 32,647,837.94            | 31,553,715.02           |                                       |
| Interest Income ( Cash )                         | 15,667.55               | -24,894.90               | -133,736.61             | -117,182.54                           |
| Premium Assessment Receipts                      | 769,434.00              | 38,970.00                | 1,999.50                | 13,251,052.50                         |
| Prior Yr. Premium Assessment Receipts            | 1,204.00                | 0.00                     | 0.00                    | 1,204.00                              |
| Subrogation & Reimb. Receipts:                   | 0.00                    | 0.00                     | 0.00                    | · · · · · · · · · · · · · · · · · · · |
| Fund Year 2016                                   | 14,534.98               | 5,498.97                 | 13,679.88               | 124,037.65                            |
| Fund Year 2015                                   | 586.59                  | 200.00                   | 0.00                    | 83,189.56                             |
| Fund Year 2014                                   | 128.00                  | 20,191.93                | 365.00                  | 21,346.07                             |
| Fund Year 2013                                   | 1,435.50                | 100,467.75               | 0.00                    | 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               | 16,685.07               | 126,358.65               | 14,044.88               | 415,377.05                            |
| 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  | 258.52                  | 206.81                   | 6,017.00                | 8,500.17                              |
| TOTAL RECEIPTS:                                  | 803,249.14              | 140,640.56               | -111,675.23             | 13,586,263.76                         |
| DISBURSEMENTS: Net Claim Payments:               | 405 750 05              | 454.054.40               | 400 000 50              | 4 540 000 50                          |
| Fund Year 2016<br>Fund Year 2015                 | 185,759.25<br>57,190.13 | 151,654.48<br>110,232.73 | 123,863.52<br>47,439.55 | 1,542,239.58<br>1,286,579.06          |
| Fund Year 2014                                   |                         |                          |                         |                                       |
|  | 41,682.97<br>76,795.70  | 44,319.84<br>44,375.99   | 111,544.85<br>68,417.94 | 510,868.25<br>787,141.03              |
| Fund Year 2013                                   |                         |                          |                         |                                       |
| Fund Year 2012                                   | 67,394.75               | 0.00                     | 0.00                    | 399,912.24                            |
| Closed Fund Year Total Net Claim Payments        | 0.00<br>428,822.80      | 0.00<br>350,583.04       | 0.00<br>351,265.86      | -2,747.87<br>4,523,992.29             |
| Exp.& Admin Bill List Payments:                  | 420,022.00              | 350,563.04               |                         |                                       |
| Exp. & Cont. Charges FY 2017                     | 455 400 70              | 4.45.700.54              | 280.00                  | 280.00                                |
| Exp. & Cont. Charges FY 2016                     | 155,123.70              | 145,730.51               | 177,273.77              | 2,114,387.65                          |
| 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                   | 0.00                    | 0.00                     | 0.00                    | 1,133,818.00                          |
| Exp. & Cont. Charges FY 2015                     | 0.00                    | 3,177.28                 | 22,504.89               | 204,844.62                            |
| 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                                 | 0.00                    | 735,272.65               | 171,406.00              | 964,430.44                            |
| Total Bill List Payments                         | 155,123.70              | 884,180.44               | 371,464.66              | 6,926,066.94                          |
| Net Bank Services Fees                           | 0.00                    | 0.00                     | 0.00                    | 0.00                                  |
| Other  | 0.00                    | 0.00                     | 0.00                    | 467.75                                |
| TOTAL DISBURSEMENTS:                             | 583,946.50              | 1,234,763.48             | 722,730.52              | 11,450,806.98                         |
| Closing Balance for the Period:                  | 32,647,837.94           | 31,553,715.02            | 30,719,309.27           |                                       |
| Account Net Cash Change During the Period:       | 206 202 26              | 1 067 202 52             | 600 740 221 1           | 6.070.220.64                          |
| Operating Account                                | 206,382.36              | -1,067,393.52            | -698,748.22             | -6,070,330.61                         |
| NJ Cash Management Account<br>Investment Account | 0.00                    | 0.00                     | 0.00                    | -50,482.45                            |
|  | -868.72                 | 14,130.60                | 2,132.47                | -37,440.16                            |
| TD Wealth Management Account                     | 14,860.00               | -40,860.00               | -137,790.00             | 8,293,710.00                          |
| Claims Imprest Account                           | -1,071.00               | 0.00                     | 0.00                    | 0.00                                  |
| Expense & Contingency Account                    | 0.00                    | 0.00                     | 0.00                    | 0.00                                  |
| Total Change in Account Net Cash:                | 219,302.64              | -1,094,122.92            | -834,405.75             | 2,135,456.78                          |

Proof: 0.00 0.00 0.00

### GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF BILL LIST - DECEMBER 2016

|    | Payable To:  | FY 2017  | FY 2016    | FY 2015 | Closed Yrs | Appropriation                      | Description  |
|----|--|----------|------------|---------|------------|------------------------------------|--|
| 1  | The Actuarial Advantage                            |          | 2,637.00   |         |            | Prof Services/Actuary              | Oct & Nov 2016 Fees  |
|    | Arthur J. Gallagher Risk Management Services, Inc. |          | 52,414.00  |         |            | Prof Services/Administration       | Dec 2016 Fees  |
| 3  | Arthur J. Gallagher Risk Management Services, Inc. |          | 230.90     |         |            | Misc/Postage/Copies/Faxes          | Nov 2016 Fees  |
| 4  | Arthur J. Gallagher Risk Management Services, Inc. |          | 103.77     |         |            | Misc/Meeting Expense               | Amex Harry&David's)  |
| 5  | Arthur J. Gallagher Risk Management Services, Inc. | 1,011.50 |            |         |            | Safety Incentive Program           | PF Amex)   |
| 6  | David DeWeese                                      |          | 7,954.00   |         |            | Prof Services/Attorney             | Dec 2016 Fees  |
| 7  | David DeWeese                                      |          |            |         | 86.09      | Closed Years -Other Income         | docket#GLO-2053-10 Killen; Inv#D-5123-26                       |
|    | Qual-Lynx  |          | 39,828.80  |         |            | Prof Services/Claims Admin         | Dec 2016 Fees  |
| 9  | Brenda Smith                                       |          | 415.00     |         |            | Misc/Recording Secretary           | Dec 2016 Fees  |
| 10 | J.A. Montgomery Risk Control Services              |          | 15,801.00  |         |            | Prof Services/Safety Director      | Dec 2016 Fees  |
| 11 | Tom Tontarski                                      |          | 1,087.00   |         |            | Prof Services/Treasurer            | Dec 2016 Fees  |
| 12 | Conner Strong & Buckelew                           |          | 876.00     |         |            | Prof Services/Underwriting Manag   | Dec 2016 Fees  |
| 13 | Joyce Media  |          | 315.00     |         |            | Misc/JIF Website                   | Dec 2016 Fees  |
| 14 | Debby Schiffer                                     |          | 4,367.00   |         |            | Wellness                           | Dec 2016 Fees  |
| 15 | MEL JIF  |          | 524,053.56 |         |            | MEL                                | MEL 2016 WC & Excess Liability - 4th installme                 |
| 16 | MEL JIF  |          | 156,057.64 |         |            | Property Claims and Premium        | MEL 2016 Property claims & prem4th installme                   |
| 17 | MEL JIF  |          | 3,238.41   |         |            | Faithful Performance/Fidelity Bond | MEL 2016 Fidelity Bond - 4th installment                       |
| 18 | Arc Reprographics                                  |          | 2,560.25   |         |            | Misc/Printing                      | Inv#268804 state of the fund annual reports                    |
|    | Courier Post                                       |          | 58.80      |         |            | Misc/Legal Notice                  | Order#1763521; 2017 mtg time/location change                   |
| 20 | Fleming's Steakhouse & Wine Bar                    |          | 418.70     |         |            | Misc/Meeting Expense               | 12/6/16 Defense Panel Dinner (split by 3)                      |
|    | Hope Health/IHAC                                   | 659.91   |            |         |            | Safety Incentive Program           | INV#545850; Health calendars - split                           |
|    | Iron Mountain                                      |          | 69.91      |         |            | Misc/Records Retention Service     | Inv#NEH0120; storage 12/1-31/16; service 10/26/16-<br>11/21/16 |
|    | Merighi's Savoy Inn                                |          | 1,117.65   |         |            | EPL Consulting & Training          | EO Dinner 12/8/16; split by 3 JIFs                             |
|    | OfficeMAx  | 80.71    |            |         |            | Misc/Office Supplies               | Envelopes for safety calendars                                 |
|    | Paraclyte Training Consultants LLC                 |          | 325.00     |         |            | Police Defense & Training          | 10/7/16 Career survival training at Washington Twp             |
|    | Carneys Point Township                             |          | 220.62     |         |            | Wellness                           | Reimb for wellness items                                       |
|    | Borough of Clayton                                 |          | 1,421.00   |         |            | Optional Safety Budget             | Padding for soccer poles                                       |
|    | Elk Township                                       |          | 750.00     |         |            | Wellness                           | Gift cards for sneakers  |
| 29 | Elk Township                                       |          | 361.68     |         |            | Optional Safety Budget             | sweatshirts/gloves/tees  |
| 30 | Elsinboro Township                                 |          | 261.00     |         |            | Overpayments-Members Assmts        | Incorrect amount received                                      |
|    | Franklin Township                                  |          | 293.20     |         |            | Wellness                           | Healthy lunch  |
|    | Franklin Township                                  |          | 111.00     |         |            | Overpayments-Members Assmts        | Incorrect amount received                                      |
| 33 | Borough of Glassboro                               |          |            |         |            | Closed Years-Return of Surplus     | 2016 Dividend - check  |
| 34 | Township of Pennsville                             |          |            |         | 49,163.00  | Closed Years-Return of Surplus     | 2016 Dividend - check  |
| 35 | Borough of Shiloh                                  |          | 381.00     |         |            | Overpayments-Members Assmts        | Incorrect amount received                                      |
| 36 | Township of Washington                             |          | 4,500.00   |         |            | Optional Safety Budget             | Reimb for safety items   |
| 37 | Township of Washington                             |          | 1,500.00   |         |            | Wellness                           | Items for 10/19/16 health fair                                 |
|    | Township of Washington                             |          |            | 125.35  |            | Safety Incentive Program           | Special recognition award - lunch                              |
|    | City of Woodbury                                   |          | 2,307.17   |         |            | Optional Safety Budget             | Reimb for safety items   |
|    | Maureen Abdill                                     |          | 44.49      |         |            | Misc/Meeting Expense               | Reimbursement for food at 12/1/16 EC safety mtg                |
|    | TOTAL  | 1,752.12 | 826,080.55 | 125.35  | 159,483.09 |                                    |  |
|    |  | ,        | -,         |         | , , ,      |                                    |  |

| JIF BILL LIST TOTAL 987,441.11 |
|--------------------------------|
|--------------------------------|



#### Finance Committee Meeting Minutes Monday, November 7, 2016 City of Woodbury, Council Chambers, Woodbury, NJ

A meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Finance Committee was held on Monday, November 7, 2016 at 1:30 PM at the City of Woodbury, Council Chambers, Woodbury. NJ.

Those in attendance were:

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

Those unable to attend were:

Bill Bittner, Westville Borough Carl Bagby, Swedesboro Borough

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

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

#### 2016 Retrospective Member Analysis - 09/30/16

Ms. Palmeri provided the Committee with an update as to the performance of the candidates participating in the Retrospective Program valued as of 09/30/16. She noted that the members participating in the program are sent quarterly updates to inform them of the potential additional assessments.

Ms. Palmeri noted that when the Claims Paid surpass the Minimum Loss Funds, the members will be liable for the additional loss funding pursuant to their individual contract requirements. She further noted that members participating in the program will be liable to pay the Fund for any incurred losses that exceed their contract minimum up to their contract maximum when the Fund Year is transferred to the RCF.

Ms. Palmeri then reviewed East Greenwich Township noting their participation in the Program in 2013. She noted their loss ratio is 193.1% for this Fund Year. She explained that since their total paid claims has exceeded their minimum loss funding in this Fund Year, they have been invoiced and a payment log outlining payments received and/or due is included in the agenda.

Ms. Palmeri noted that their maximum additional loss funding assessment under their contract with the Fund is \$14,818; and the additional \$104,715 in incurred losses will be absorbed by the TRICO JIF.

Ms. Palmeri stated that Fairfield Township participated in the program in 2013, and currently has a loss ratio of 38.0% for this Fund Year valued as of 09/30/16.

Ms. Palmeri then reviewed Mantua Township noting their participation in the Program in both 2013 and 2014. She noted their loss ratio is 115.1% for 2013 and 59.8% for 2014. Ms. Palmeri noted that the 2013 Claims Paid is close, but has not exceeded the minimum loss funding so they have not been invoiced.

Ms. Palmeri noted that Pitman Borough participated in the Program in 2013. She noted they have a current loss ratio of 25.3%.

Ms. Palmeri reviewed Woodbury Heights Borough noting their participation in the Program in both 2013 and 2014. She noted their loss ratio is 64.5% for 2013 and 27.1% for 2014.

Ms. Palmeri noted that Woolwich Township participated in the Program in 2015. She noted they have currently have a loss ratio of 11.8% for Fund year 2015.

Mr. Law asked if when the 2013 Fund Year is transferred to the RCF if Mantua Township would owe money. Ms. Palmeri explained that when the 2013 Fund Year is transferred to the RCF, Mantua would then be liable for the "potential additional assessment to member" of \$52,001 should the claims remain as indicated. Mr. Law asked that Mantua Township is made aware of this liability so they can properly budget for this potential expense. No other questions were entertained.

#### Interim Financial Summary September 30, 2016

Ms. Palmeri reviewed the Historical Operating Results Summary for the 2012 through 2016 Fund Years valued as of September 30, 2016. She reviewed each line of coverage for each Fund Year and made the following observations:

<u>All Fund Years</u> – Ms. Palmeri noted that as of 09/30/16 there was a total of \$195,357,291 in contributions. The Fund has paid \$162,042,660 in Claims and Payments, including excess insurance. Investment income totals \$8,418,639 with a return surplus of \$12,339,742, leaving the JIF with a Cash Position of \$29,393,528. The Fund currently maintains \$5,802,182 in Case Reserves in the open years and \$3,706,640 in IBNR for a Net Current Surplus of \$19,884,706 which is an increase of \$771,815 since 06/30/16 with an additional 161 claims reported in the open fund years.

Fund Year 2016 – Ms. Palmeri noted there was \$10,474,396 in total contributions which represents 75% of the total anticipated contributions for the year and \$6,616,504 in Claims and Payments, including excess insurance. There is investment income of \$8,928. This leaves the Fund Year with a Cash Position of \$3,866,820. There are Case Reserves of \$1,411,533 and \$2,049,861 in IBNR, resulting in surplus of \$405,426. Ms. Palmeri reminded the Committee that these financials only recognize 75% of contributions; however, a full year of the EPL premium has been paid. There are 508 claims for the year. She noted that for Fund Year 2014, as of September 30, 2014, the Fund had 518 claims with a deficit of \$13k and 561 claims with a deficit of \$104k for Fund Year 2015 as of September 30, 2015.

<u>Fund Year 2015</u> – Ms. Palmeri noted there was a total of \$13,958,830 in contributions to date. She noted that the additional \$468 is late payment interest. The Fund has paid out \$9,647,178

in Claims and Payments, including excess insurance. Investment income totals \$27,515, resulting in a Cash Position of \$4,339,634. The Fund currently maintains \$1,851,461 in Case Reserves and \$816,652 in IBNR for a Net Current Surplus position of \$1,671,521, which is an increase of \$233,186 since 06/30/16. There was 1 new GL claim reported since 06/30/16.

Fund Year 2014 – Ms. Palmeri noted there is a total of \$14,168,661 in contributions to date. The Fund has paid out \$9,723,001 in Claims and Payments, including excess insurance. Investment income totals \$43,377, resulting in a Cash Position of \$4,489,038. The Fund currently maintains \$1,060,823 in Case Reserves and \$513,018 in IBNR for a Net Current Surplus position of \$2,915,331, which is a slight decrease of \$134 since 06/30/16. There were no new claims reported in the period.

Fund Year 2013 – Ms. Palmeri noted there is a total of \$14,057,595 in contributions to date. She noted that \$66,819 is an accrual for a potential payment under the Retrospective Program for East Greenwich and Mantua. The Fund has paid out \$10,066,095 in Claims and Payments, including excess insurance. Investment income totals \$54,652, resulting in a Cash Position of \$4,112,971. The Fund currently maintains \$916,465 in Case Reserves and \$153,791 in IBNR for a Net Current Surplus of \$3,042,716, which has improved by \$104,120 since 06/30/16. There was one (1) new Auto claim reported since 06/30/16.

<u>Fund Year 2012</u> – Ms. Palmeri stated there is no change since 06/30/16 because the Fund Year was transferred to the RCF effective 06/30/16.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2011) there were \$129,816,880 in Total Contributions, \$116,775,786 in Total Payments, and \$8,213,208 in Investment Income. She stated that \$12,339,742 has been returned in surplus. She noted there is a small amount of case reserves totaling \$100, for open property claims which will be updated once the 2016 Financial Audit is complete. Current Surplus position prior to transfer of FY 2012 was \$8,914,460. With the transfer of the 2012 Fund Year of \$2,935,387; the Net Surplus in the Closed Years Fund is \$11,849,847 as of 09/30/16.

A copy of the Historical Operating Results are attached and incorporated herein.

#### Defense Panel Report

Ms. Palmeri noted that the Solicitor's Annual Defense Panel Report is included on page 13 of the agenda packet. She stated that the Fund Solicitor is recommending a rate increase for 2017. She then directed the Committee to a comparison of rates for 2016 versus 2017 listed on the agenda. She further noted that the Actuary's opinion regarding the proposed increase and its impact on the Fund's loss funding projections for 2017 can be found on page 18 of the agenda packet. She noted that the legal fees are paid from loss funding as an allocated file expense. She stated that the proposed hourly rate increase will not impact the budget. Ms. Palmeri asked if there were any questions. Mr. Law questioned when this would go into effect. Mr. Forlenza noted on January 1, 2017. Mr. Law inquired if the RFQ established a minimum hourly rate. Mr. Forlenza stated that the RFQ included a minimum hourly rate with the provision of paying more if determined by the Fund. No other questions were entertained. The Committee agreed to the increase in rates for the Defense Panel in 2017.

#### Calendar of Events - Update

Ms. Palmeri informed the Committee that all items are on target.

#### Assessment Strategy Option 1 with Anomaly

Ms. Palmeri reviewed the previously approved Assessment Allocation stratifications with anomaly losses with the Committee. Ms. Palmeri stated that this should be placed behind tab 7 of the budget workbook. Ms. Palmeri noted that nothing changed since the Committee's last

meeting. Ms. Palmeri asked the Committee if they had any questions on the Assessment Allocation as presented. No questions were entertained. The Committee agreed to the Assessment Allocation Option 1 with Anomaly losses as presented.

#### 2017 MEL Budget

Ms. Palmeri noted that the MEL budget could be found on page 19 of the agenda. She commented that it has not changed since the last meeting noting a 0.6% increase over last year. She noted that this budget does not include any exposure growth for 2017.

#### 2017 MEL Rate Table

Ms. Palmeri noted that page 20 contains the MEL rate table that will be utilized to generate the members' assessments for 2017. She commented that the AL/GL loss funding stratifications do not contain any increases; however, there is a 2% increase in the excess premiums. She stated that WC has a decrease of -7.5% and Property has a 13.6% increase for the claims within the MEL layer (\$150k ex \$100k) and 119.6% increase for the Property claims \$250k ex of \$250k. She stated that this large increase is a result of all MEL affiliated JIFs increasing to the \$100k SIR and Zurich increasing their attachment point from \$250K to \$500K. She explained that the TRICO JIF increased to the \$100k SIR in 2016; however, not all members in the MEL followed suit. She further noted that the MEL utilized surplus funding in the premium to offset the increase for the claims within the MEL layer in 2016 which is now recognized in 2017 rates. She also reported that the Excess Property rate increased 4.1% over 2016. Mr. Palmeri explained that the rating base column, noting a legend toward bottom of rate sheet, is what the MEL uses to establish member premiums. He explained that for AL/GL the MEL uses a rate per capita according to the 2010 census. For WC the MEL uses a rate per \$100 payroll and for property the MEL uses a rate per \$100 TIV which is total insurable values. She asked if there were questions on the rate table. No questioned were entertained.

#### 2017 MEL Retrospective Program

Ms. Palmeri reiterated that the MEL will continue with the MEL Retrospective Program in 2017. The TRICO JIF will see an experience rate of 10% applied and the JIF will be invoiced for 85% of the 2017 workers' compensation and liability loss funding with a 125% maximum exposure. She reminded the members that the difference in funding from the 85% to the 125% will be transferred to the new MEL Retrospective Closed Years account.

Ms. Palmeri explained that with the implementation of the new retro max, Vineland City would absorb a larger share (approximately \$70k) of the increase since their claims funding represents 23% of the overall TRICO JIF MEL premium. She then questioned the Committee if it was fair and equitable for Vineland to pick up the largest share of the increase solely because they are the largest member. She referenced that the MEL retro is driven by 10 year loss ratio of 105.7% (years 2006-2015) and Vineland became a member in 2013. She also noted that the MEL 3 year loss ratio is 31.0% and Vineland's MEL loss ratio is 0.0%.

Ms. Palmeri then discussed two options with the Committee. She stated that Option 1 would be to assess Vineland at 10% experience rating plus 25% retro (\$71,615) resulting in 10.93% MEL increase. She stated that this can be found on page 27 (percentages) and page 28 (dollars) in the agenda. In option 1, the other members would benefit from Vineland absorbing the 23% obligation. Mr. Hall asked if Vineland saved money by joining the JIF. Mr. Forlenza stated that the City did not necessarily save money as much as they saw an increase in coverage, so comparing their rates pre and post JIF is difficult. He also noted that the VMEU

(Vineland Municipal Electric Utility) is no longer part of the standard MEL property program as they now have their own separate policy. Mr. Forlenza stated that Vineland's claims are monitored at the Claims Review Committee and they have been a good performer. Mr. Miola commented that Mr. Dickenson does a good job managing the City's risk. Mr. Forlenza noted that since joining the Fund, they have had only one claim hit the JIF combined layer.

Ms. Palmeri stated that Option 2 would be to assess Vineland at 10% experience rating plus 12.5% retro (\$35,808) resulting in 6.23% MEL increase. In option 2, the other JIF members are helping absorb the 12.5% differential of \$35,808. She stated that this breakout per member can be found on page 29 (percentages) and page 30 (dollars) in the agenda. She further explained that the MEL rate table does not take large members into consideration. Mr. Law questioned if Vineland has that much more property, equipment and employees to be assessed that much of an increase. Mr. Forlenza noted that although they do have considerably more exposure, they have no real losses and currently have a great loss ratio so Mr. Forlenza wants to be cautious not to "over price" them. Mr. Hogate noted that member retention is important so the Fund should consider this option. Mr. Law questioned if option 2 spread the remaining \$35,808 differential across the members or if it is accounted for in the budget. Mr. Forlenza noted that it would need to be absorbed by the members because although the MEL line has some surplus, it will not cover the total increase in that line item. He noted that his office is recommending that the Fund budget the for the full 125% for the MEL retro plus the remaining balance of Vineland's portion utilizing whatever option is selected. Following additional discussion, the Committee decided to utilize option 2 and assess Vineland at 10% experience rating plus 12.5% retro (\$35,808) resulting in 6.23% MEL increase for the City.

#### 2017 EPL/POL Premium

Ms. Palmeri directed the members to page 21 of the agenda packet outlining the EPL/POL Premium Allocations based on the approved tiers in the upper right hand corner of the spreadsheet. Ms. Palmeri explained that the EPL/POL premiums are increasing by 3%, while the VDO premiums and Cyber are remaining unchanged from 2016.

Ms. Palmeri stated that on page 22 are the EPL/POL deductibles and co-insurance terms per member for 2017. She commented that the highlighted figures are changes from the previous year. These members will be notified of any changes in their co-pay and deductible requirements. She noted that all members are currently compliant with the 2017 MEL EPL Plan of Risk Management.

#### *2017 EJIF PREMIUM*

Ms. Palmeri noted that the JIF budget included a 0.9% increase in the EJIF premium, but the actual premiums per member totaled a 0.95% increase with rounding. She noted that there is no impact to the budget with this adjustment.

#### 2017 Draft JIF Budget

Ms. Palmeri stated that the revised draft budget should be placed behind tab 3 of the budget workbook. She stated that the budget handout denotes Option 2 as discussed earlier in the meeting. The difference in the two options is the RMC fees. She explained that if the members are paying the RMC fees as a percentage, the fees fluctuate when the assessments change. Since the Committee will be utilizing Option 2 for the MEL premiums, the fees that are percentage based will fluctuate slightly.

She then reviewed the budget noting that any additional funding that was generated from rounding was placed into the deductible line and had minimal impact on the budget. She also noted that there were no changes in operating expenses since the last meeting. She stated that based on the revised MEL assessments and fully funding the MEL Retro, it is an overall 4.96% increase for the MEL line which is a slightly less increase than previously presented.

Ms. Palmeri stated that the EPL/POL increase is 2.9% and the EJIF increase is .95% making it an overall budget decrease of -1.39% (\$193,464).

Ms. Palmeri asked if the Committee agreed with the budget in order to introduce the 2017 JIF Budget at the November meeting and present for adoption at the December meeting. The Committee agreed the 2017 JIF budget should be introduced and presented for adoption.

#### Model OE

Ms. Palmeri then reviewed Model OE on page 23 which is the allocation of operating expenses noting that the loss funding section of the spreadsheet was updated based upon the assessment allocation stratifications that were approved earlier in the meeting. She stated that the MEL WC, Liability and Excess Property figures were allocated at 100% based on the MEL assessments received. She reminded the members that the MEL line is inflated to provide protection to the members in the event that the MEL premiums increase significantly at the same time as the JIF loss funding budget. She then reviewed the allocations of operating expenses with the members noting that Optional Safety Budget is hard loaded based on member size; Safety Incentive and the Right to Know are a proportionate share of payroll; Actuary, Administration, Attorney, Contingency and Miscellaneous are a proportionate share Ms. Palmeri noted that since some members are receiving significant decreases in loss funding via the Fund's Revaluation Program, it is starting to skew some members' proportionate share of the operating expense. Mr. Forlenza discussed Washington Twp's assessment as an example. He noted that they have a large reduction in the loss funding this year with a corresponding reduction to their share of operating expenses. He further stated that the other members absorb Washington Twp's decrease because certain costs are allocated based upon loss funding, yet the operating expenses remain the same. He recommended that this situation be reviewed in preparation for the 2018 Budget along with a few different scenarios to ensure each member is paying their fair and equitable share of operating expenses. The Committee agreed. Ms. Palmeri asked the members if they had any questions. No questions were entertained.

#### Comparison Report

Ms. Palmeri reviewed the comparison report on page 29 with the members. She noted that the difference between page 29 and 30 is that page 29 is the percentage changes and page 30 is the dollar impact. She reminded the members as stated on the spreadsheet that these figures do not include RMC fees. She also noted that any changes to RMC fees from 2016 will be reflected in a budget amendment in 2017.

#### Administrator/Treasurer/TPA Fidelity Bond

Ms. Palmeri reported that pages 31 and 32 are the response to the bond amount recommendation for the Administrator/Treasurer/TPA Fidelity Bond. She noted the current bond amount is \$1,000,000 with a \$10,000 deductible. The annual premium is \$2,248. She explained that each year she sends the JIF budget to the Auditor requesting recommended bond limits based upon the two State formulas. She reported that the recommended bond limit is

\$175,000-\$200,000 for the Administrator and \$191,000 for the Treasurer and Claims Administrator. Ms. Palmeri noted that the JIF has sufficient coverage, but asked the Committee if anyone wanted to consider increasing the bond limits. The Committee agreed to keep the current fidelity bond limit as the JIF meets the statutorily requirements with the current bond amounts.

Ms. Palmeri reminded the Committee that the budget introduction would be at the November Executive Committee meeting and presented for adoption at the December Executive Committee meeting.

#### Model RMC RFQ

Mr. Forlenza informed the Committee that his office would be sending out RMC Resolutions and Agreements in the near future. He stated that his office has developed a Model RMC RFQ which emphasizes the services which should be provided rather than the price of these services. He asked the Committee if they would be interested in having this sent out along with the RMC Resolutions and Agreements. He also stated that the RFQ includes a section outlining the price the member is willing to pay for the services so it does not become a "price war". Mr. Hall asked that a memo be included with the reasons services over price point should be the determining factor of the responders. Mr. Law asked that this be released as soon as possible as they are advertising this week. The Committee agreed that this Model RMC RFQ should be sent to all Fund Commissioners.

#### Next Meeting Date

Ms. Palmeri noted the next meeting would be in May 2017.

Seeing no other business, the meeting was adjourned at 3:30 PM.

File: TRICO/GEN/Finance Committee Tab:

11/07/16

TRICO/2016/Finance Committee Tab:

11/07/16

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

Interim Financial Statement Summary For the Period Ended September 30, 2016

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

# Gloucester, Salem, Cumberland Counties Municipal JIF Historical Operating Results Summary All Fund Years

#### For the Period Ended September 30, 2016

|  | Total         |
|--|---------------|
| Earned Contributions & MEL / RCF Dividends | \$195,357,291 |
| Claims Paid (Net of Subrogation)           | (65,098,942)  |
| Excess Recoveries                          | 199,269       |
| Excess Insurance Premiums Paid             | (50,021,442)  |
| Operating Expenses Paid                    | (35,212,365)  |
| Residual Claims Fund Transfer Premiums     | (11,909,181)  |
| Total Payments                             | (162,042,660) |
| Position After Expenses                    | 33,314,631    |
| Investment Income (per treasurer)          | 8,418,639     |
| Transfers                                  | 81            |
| Return of Surplus                          | (12,339,742)  |
| CASH POSITION                              | \$29,393,528  |
| Case Reserves                              | (5,802,182)   |
| Position After Case Reserves               | 23,591,346    |
| IBNR Reserves                              | (3,706,640)   |
| Net Current Surplus/(Deficit)              | 19,884,706    |
| Valued as of 06/30/16                      | \$19,112,891  |
| NET CHANGE                                 | \$771,815     |
| Claim Count: 09/30/16 (Open Fund Years)    | 3,308         |
| Claim Count: 06/30/16 (Open Fund Years)    | 3,147         |
| Net Change                                 | 16            |

#### For the Period Ended September 30, 2016

|   |            | General     |            | Workers*    |            | Loss Fund   |            | MEL &       | Expense     |              |
|---|------------|-------------|------------|-------------|------------|-------------|------------|-------------|-------------|--------------|
|   | Property   | Liability   | Automobile | Comp.       | Deductible | Contingency | E-JIF      | EPL/POL     | & Cont.     | Total        |
| Earned Membership Contributions         | \$468,059  | \$976,279   | \$178,994  | \$2,506,013 | \$729,373  | \$0         | \$291,216  | \$3,324,189 | \$2,000,275 | \$10,474,396 |
| Other Income                            |            |             |            |             |            |             |            |             |             | \$0          |
| Claims Paid (Net of Subrogation)        | (366,580)  | (24,856)    | (56,863)   | (713,564)   |            |             |            |             |             | (1,161,863)  |
| Excess Recoveries                       |            |             |            |             |            |             |            |             |             | 9            |
| Excess Insurance Premiums Paid          |            |             |            |             |            |             | (368,268)  | (3,272,242) |             | (3,660,530)  |
| Operating Expenses Paid                 |            |             |            |             |            |             |            |             | (1,794,111) | (1,794,111)  |
| Total Payments                          | (366,580)  | (24,856)    | (56,863)   | (713,564)   | - 4        |             | (388,288)  | (3,272,242) | (1,794,111) | (6,616,504)  |
| Position After Expenses                 | 101,479    | 951,423     | 122,131    | 1,792,449   | 729,373    | -           | (97,072)   | 51,947      | 206,164     | 3,857,892    |
| Investment Income (per treasurer)       | 163        | 1,261       | 171        | 2,933       | 975        |             | 1          | 1,382       | 2,044       | 8,928        |
| Transfers                               |            |             |            |             |            |             |            |             |             |              |
| Return of Surplus                       |            |             |            |             |            |             |            |             |             | P            |
| CASH POSITION                           | \$101,642  | \$952,683   | \$122,301  | \$1,795,381 | \$730,347  | \$0         | (\$97,071) | \$53,328    | \$208,208   | \$3,866,820  |
| Case Reserves                           | (229,963)  | (64,517)    | (27,914)   | (1,089,139) |            | 8           |            | - A.        | (8)         | (1,411,533)  |
| Position After Case Reserves            | (128,321)  | 888,166     | 94,387     | 706,242     | 730,347    | 0           | (97,071)   | 53,328      | 208,208     | 2,455,287    |
| IBNR Reserves                           | 48,149     | (1,059,178) | (124,528)  | (914,304)   | 15         | A.          | ,          | ÷           | 4           | (2,049,861)  |
| Net Current Surplus/(Deficit)           | (\$80,172) | (\$171,012) | (\$30,141) | (\$208,062) | \$730,347  | \$0         | (\$97,071) | \$53,328    | \$208,208   | \$405,426    |
| RECOMMENDED TRANSFERS                   |            |             |            |             |            |             |            |             |             | 4            |
| Valued as of 06/30/16                   | (\$53,364) | (\$113,558) | (\$20,031) | (\$240,571) | \$487,247  | \$0         | \$1        | (\$322,022) | \$245,350   | (\$16,949)   |
| NET CHANGE                              | (26,808)   | (57,453)    | (10,110)   | 32,510      | 243,101    |             | (97,072)   | 375,350     | (37,142)    | 422,375      |
| Claim Count; 09/30/16 (Open Fund Years) | 97         | 139         | 64         | 208         |            |             |            |             |             | 508          |
| Claim Count: 06/30/16 (Open Fund Years) | 78         | 100         | 42         | 128         |            |             |            |             |             | 348          |
| Net Change                              | 19         | 39          | 22         | 80          |            |             |            |             |             | 160          |

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of September 30, 2016

#### For the Period Ended September 30, 2016

|   | Property  | General<br>Liability | Automobile      | Workers'    | Deductible                              | Loss Fund | EJIF      | MEL &<br>EPL/POL | Expense<br>& Cont. | Total        |
|---|-----------|----------------------|-----------------|-------------|---|-----------|-----------|------------------|--------------------|--------------|
|   | Tropolity | Linking              | 7,44,411,414,41 | 77.00       | 200000000000000000000000000000000000000 |           |           | 31141311         | - 0, 44, 12        |              |
| Earned Membership Contributions         | \$520,630 | \$1,324,384          | \$224,577       | \$3,643,067 | \$1,010,749                             | \$20,000  | \$385,684 | \$4,197,590      | \$2,632,149        | \$13,958,830 |
| Other Income                            |           |                      |                 |             |   |           |           |                  | \$468              | \$468        |
| Claims Paid (Net of Subrogation)        | (396,805) | (71,283)             | (50,778)        | (2,433,021) |   |           |           |                  |                    | (2,951,887)  |
| Excess Recoveries                       |           |                      |                 |             |   |           |           |                  |                    | -5-B         |
| Excess Insurance Premiums Paid          |           |                      |                 |             |   |           | (385,684) | (3,976,777)      |                    | (4,362,461)  |
| Operating Expenses Paid                 | , je, je  |                      | 3               |             |   | 4         |           |                  | (2,332,830)        | (2,332,830)  |
| Total Payments                          | (396,805) | (71,283)             | (50,778)        | (2,433,021) | T                                       | <u>u</u>  | (385,684) | (3,976,777)      | (2,332,830)        | (9,647,178)  |
| Position After Expenses                 | 123,825   | 1,253,101            | 173,799         | 1,210,046   | 1,010,749                               | 20,000    | (0)       | 220,813          | 299,787            | 4,312,119    |
| Investment Income (per treasurer)       | 810       | 5,845                | 856             | 10,115      | 4,706                                   | -         |           | 1,679            | 3,503              | 27,515       |
| Transfers                               |           |                      |                 |             |   |           |           |                  |                    |              |
| Return of Surplus                       |           |                      |                 |             |   |           |           |                  |                    | - 6          |
| CASH POSITION                           | \$124,635 | \$1,258,946          | \$174,655       | \$1,220,161 | \$1,015,455                             | \$20,000  | (\$0)     | \$222,491        | \$303,290          | \$4,339,634  |
| Case Reserves                           | (104,995) | (239,031)            | (18,907)        | (1,488,528) |   |           | 19.       | P                | -                  | (1,851,461)  |
| Position After Case Reserves            | 19,640    | 1,019,915            | 155,748         | (268,367)   | 1,015,455                               | 20,000    | (0)       | 222,491          | 303,290            | 2,488,173    |
| IBNR Reserves                           | 6,800     | (339,686)            | (80,315)        | (403,451)   | 3                                       | +         |           | b.               |                    | (816,652)    |
| Net Current Surplus/(Deficit)           | \$26,440  | \$680,229            | \$75,433        | (\$671,818) | \$1,015,455                             | \$20,000  | (\$0)     | \$222,491        | \$303,290          | \$1,671,521  |
| RECOMMENDED TRANSFERS                   |           |                      |                 |             |   |           |           |                  |                    |              |
| Valued as of 06/30/16                   | \$1,429   | \$505,271            | \$65,439        | (\$696,824) | \$1,015,492                             | \$20,000  | (\$0)     | \$222,499        | \$305,028          | \$1,438,335  |
| NET CHANGE                              | 25,011    | 174,958              | 9,994           | 25,006      | (37)                                    | 4         | -         | (8)              | (1,738)            | 233,186      |
| Claim Count: 09/30/16 (Open Fund Years) | 156       | 294                  | 69              | 224         |   |           |           |                  |                    | 743          |
| Claim Count: 06/30/16 (Open Fund Years) | 156       | 293                  | 69              | 224         |   |           |           |                  |                    | 742          |
| Net Change                              | 0         | 1                    | 0               | 0           |   |           |           |                  |                    | 1            |

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#### For the Period Ended September 30, 2016

|   |           |             |             |             |             |           | -           |             |              |
|---|-----------|-------------|-------------|-------------|-------------|-----------|-------------|-------------|--------------|
|   |           | General     |             | Workers'    |             |           | MEL &       | Expense     |              |
|   | Property  | Liability   | Automobile  | Comp.       | Deductible  | EJIF      | EPL/POL     | & Cont.     | Total        |
| Earned Membership Contributions         | \$508,215 | \$1,333,210 | \$273,978   | \$3,982,841 | \$1,077,265 | \$372,141 | \$4,100,900 | \$2,520,111 | \$14,168,661 |
| Other Income                            |           |             |             |             |             |           |             |             | \$0          |
| Claims Paid (Net of Subrogation)        | (834,440) | (222,979)   | (168,036)   | (1,911,531) |             |           |             |             | (3,136,986)  |
| Excess Recoveries                       |           |             |             |             |             |           |             |             | 8            |
| Excess Insurance Premiums Paid          |           |             |             |             |             | (372,140) | (3,920,916) |             | (4,293,056)  |
| Operating Expenses Paid                 |           |             |             |             |             |           |             | (2,292,958) | (2,292,958)  |
| Total Payments                          | (834,440) | (222,979)   | (168,036)   | (1,911,531) | 1           | (372,140) | (3,920,916) | (2,292,958) | (9,723,001)  |
| Position After Expenses                 | (326,225) | 1,110,231   | 105,942     | 2,071,310   | 1,077,265   | 1         | 179,984     | 227,153     | 4,445,660    |
| Investment Income (per treasurer)       | 299       | 8,947       | 1,078       | 19,719      | 6,687       |           | 1,828       | 4,820       | 43,377       |
| Transfers                               | 400,000   |             |             |             | (400,000)   |           |             |             | -            |
| Return of Surplus                       |           |             | 7           |             |             |           |             |             | -            |
| CASH POSITION                           | \$74,074  | \$1,119,178 | \$107,020   | \$2,091,029 | \$683,952   | \$1       | \$181,812   | \$231,972   | \$4,489,038  |
| Case Reserves                           | (1,388)   | (293,300)   | (192,402)   | (573,733)   |             |           |             |             | (1,060,823)  |
| Position After Case Reserves            | 72,686    | 825,878     | (85,382)    | 1,517,296   | 683,952     | 1         | 181,812     | 231,972     | 3,428,215    |
| IBNR Reserves                           | - 21      | (308,721)   | (89,561)    | (114,736)   |             |           |             |             | (513,018)    |
| Net Current Surplus/(Deficit)           | \$72,686  | \$517,157   | (\$174,943) | \$1,402,560 | \$683,952   | \$1       | \$181,812   | \$231,972   | \$2,915,197  |
| RECOMMENDED TRANSFERS                   |           |             |             |             |             |           |             |             |              |
| Valued as of 06/30/16                   | 72,688    | 517,204     | (174,940)   | 1,402,602   | 683,976     | - 1       | 181,819     | 231,980     | \$2,915,331  |
| NET CHANGE                              | (3)       | (47)        | (3)         | (42)        | (24)        | 4         | (7)         | (8)         | (134)        |
| Claim Count: 09/30/16 (Open Fund Years) | 190       | 202         | 89          | 225         |             |           |             |             | 706          |
| Claim Count: 06/30/16 (Open Fund Years) | 190       | 202         | 89          | 225         |             |           |             |             | 706          |
| Net Change                              | 0         | 0           | 0           | 0           |             |           |             |             | 0            |

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of September 30, 2016

#### For the Period Ended September 30, 2016

|   |           | General     |            | Workers'    |             |           | MEL &       | Expense     |              |
|---|-----------|-------------|------------|-------------|-------------|-----------|-------------|-------------|--------------|
|   | Property  | Liability   | Automobile | Comp.       | Deductible  | E-JIF     | EPL/POL     | & Cont.     | Total        |
| Earned Membership Contributions         | \$502,549 | \$1,313,256 | \$321,688  | \$4,001,219 | \$1,083,664 | \$369,302 | \$4,042,525 | \$2,423,392 | \$14,057,595 |
| Olher Income/Retro Program              |           |             |            |             | \$66,819    |           |             |             | \$66,819     |
| Claims Paid (Net of Subrogation)        | (500,795) | (521,878)   | (236,142)  | (2,336,725) |             |           |             |             | (3,595,540)  |
| Excess Recoveries                       |           |             |            |             |             |           |             |             |              |
| Excess Insurance Premiums Paid          |           |             |            |             |             | (366,695) | (3,829,748) |             | (4,196,443)  |
| Operating Expenses Paid                 |           |             |            |             |             |           |             | (2,274,112) | (2,274,112)  |
| Total Payments                          | (500,795) | (521,878)   | (236,142)  | (2,336,725) |             | (366,695) | (3,829,748) | (2,274,112) | (10,066,095) |
| Position After Expenses                 | 1,754     | 791,378     | 85,546     | 1,664,494   | 1,150,483   | 2,607     | 212,777     | 149,280     | 4,058,319    |
| Investment Income (per Treasurer)       | 1,114     | 11,308      | 2,566      | 21,798      | 10,719      | 28        | 2,452       | 4,666       | 54,652       |
| Transfers                               |           |             |            |             |             |           |             |             | -            |
| Return of Surplus                       |           |             |            |             |             |           |             |             | *            |
| CASH POSITION                           | \$2,868   | \$802,686   | \$88,112   | \$1,686,293 | \$1,161,203 | \$2,635   | \$215,229   | \$153,946   | \$4,112,971  |
| Case Reserves                           | 12        | (352,494)   | (5,488)    | (558,483)   |             |           |             |             | (916,465)    |
| Position After Case Reserves            | 2,868     | 450,192     | 82,624     | 1,127,810   | 1,161,203   | 2,635     | 215,229     | 153,946     | 3,196,506    |
| IBNR Reserves                           | 8         | (75,628)    | (48,371)   | (29,792)    |             |           |             |             | (153,791)    |
| Net Current Surplus/(Deficit)           | \$2,868   | \$374,564   | \$34,253   | \$1,098,018 | \$1,161,203 | \$2,635   | \$215,229   | \$153,946   | \$3,042,715  |
| RECOMMENDED TRANSFERS                   |           |             |            |             |             |           |             |             | 8            |
| Valued as of 06/30/16                   | \$3,486   | \$364,623   | \$14,256   | \$1,023,165 | \$1,161,242 | \$2,635   | \$215,237   | \$153,952   | \$2,938,595  |
| NET CHANGE                              | (618)     | 9,941       | 19,997     | 74,853      | (39)        | (0)       | (8)         | (5)         | 104,120      |
| Claim Count: 09/30/16 (Open Fund Years) | 135       | 199         | 59         | 237         |             |           |             |             | 630          |
| Claim Count: 06/30/16 (Open Fund Years) | 135       | 199         | 58         | 237         |             |           |             |             | 629          |
| Net Change                              | 0         | 0           | 1          | 0           |             |           |             |             | 1            |

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of September 30, 2016

#### For the Period Ended September 30, 2016

|   | Branadu   | General<br>Liability | Automobile | Workers'    | Deductible  | E-JIF     | MEL &       | Expense & Cont. | Total        |
|---|-----------|----------------------|------------|-------------|-------------|-----------|-------------|-----------------|--------------|
|   | Property  | Liability            | Automobile | Comp.       | Deductible  | 2-011     | Li di ol    | d out.          | 75%          |
| Earned Membership Contributions         | \$503,455 | \$1,340,025          | \$323,510  | \$3,827,955 | \$1,066,969 | \$300,387 | \$3,106,285 | \$2,336,359     | \$12,804,945 |
| Other Income                            |           |                      |            |             |             |           | \$8,698     |                 | \$8,698      |
| Claims Paid (Net of Subrogation)        | (305,764) | (974,539)            | (473,974)  | (2,129,601) |             | -         | - 5         |                 | (3,883,878)  |
| Excess Recoveries                       |           | 4                    | (b)        | 1-1         | -           | - 4       | *           |                 | 8            |
| Excess Insurance Premiums Paid          | 14        | - (4)                | -          |             | -           | (300,387) | (2,877,012) | X.,             | (3,177,399)  |
| Operating Expenses Paid                 | - E       |                      |            | -           | à.          |           | 8.1         | (2,152,819)     | (2,152,819)  |
| Total Payments                          | (305,764) | (974,539)            | (473,974)  | (2,129,601) | 5 - 4       | (300,387) | (2,877,012) | (2,152,819)     | (9,214,096)  |
| Position After Expenses                 | 197,691   | 365,486              | (150,464)  | 1,698,354   | 1,066,969   | (0)       | 237,971     | 183,540         | 3,599,547    |
| Investment Income (per treasurer)       | 3,549     | 13,168               | 2,428      | 28,801      | 13,409      | (16)      | 2,574       | 7,045           | 70,958       |
| Transfers                               | -         |                      | 150,000    |             | (150,000)   | - 8       | - 4         | (-/)            | 8            |
| Return of Surplus                       |           | E   F 8              | - 6        | _ Y         | -           |           |             |                 |              |
| CASH POSITION                           | \$201,240 | \$378,654            | \$1,964    | \$1,727,155 | \$930,378   | (\$16)    | \$240,545   | \$190,586       | \$3,670,505  |
| Case Reserves                           | 4         | (78)                 | (48,180)   | (513,542)   |             | 5         |             | (4.)            | (561,800)    |
| Position After Case Reserves            | 201,240   | 378,576              | (46,216)   | 1,213,613   | 930,378     | (16)      | 240,545     | 190,586         | 3,108,705    |
| IBNR Reserves                           | 8         | (51,745)             | (45,734)   | (75,839)    | -           | -         |             | -               | (173,318)    |
| Net Current Surplus/(Deficit)           | \$201,240 | \$326,831            | (\$91,950) | \$1,137,774 | \$930,378   | (\$16)    | \$240,545   | \$190,586       | \$2,935,387  |
| RECOMMENDED TRANSFERS                   |           |                      |            |             |             |           |             | T. Y            | F* 3         |
| Valued as of 06/30/16                   | 201,240   | 326,831              | (91,950)   | 1,137,774   | 930,378     | (16)      | 240,545     | 190,586         | \$2,935,387  |
| NET CHANGE                              | -         | H                    | 1          | 4           | +           | - 91      | -           | ÷               | *            |
| Claim Count; 09/30/16 (Open Fund Years) | 161       | 181                  | 62         | 317         |             |           |             |                 | 721          |
| Claim Count: 06/30/16 (Open Fund Years) | 162       | 181                  | 62         | 317         |             |           |             |                 | 722          |
| Net Change                              | (1)       | 0                    | 0          | 0           |             |           |             |                 | (1)          |

[2012 Property includes 6 catastrophe]

Compiled by Arthur J. Gallagher Risk Management Services, Inc. Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of September 30, 2016

# Gloucester, Salem, Cumberland Counties Municipal JIF Historical Operating Results Summary Closed Years Contingency Fund 1991-2011 For the Period Ended September 30, 2016

|   | 1991-2011     |
|---|---------------|
| Earned Contributions & MEL / RCF Dividends      | \$129,816,880 |
| Claims Paid (Net of Subrogation)                | (50,368,788)  |
| Excess Recoveries                               | 199,269       |
| Excess Insurance Premiums Paid                  | (30,331,551)  |
| Residual Claims Fund Premiums Paid              | (11,909,181)  |
| Operating Expenses Paid                         | (24,365,535)  |
| Total Payments                                  | (116,775,786) |
| Position After Expenses                         | 13,041,094    |
| Investment Income (per treasurer)               | 8,213,208     |
| Transfers                                       |               |
| Return of Surplus                               | (12,339,742)  |
| CASH POSITION                                   | \$8,914,560   |
| Case Reserves - Property                        | (100)         |
| Position After Case Reserves                    | 8,914,460     |
| IBNR Reserves - Property                        | ý             |
| Current Surplus/(Deficit)                       | \$8,914,460   |
| 2012 Surplus/(Deficit) Transfer as of 06/30/16  | \$2,935,387   |
| Net Current Surplus/(Deficit)                   | \$11,849,847  |
| Open Property Claim Count: 09/30/16             | 3             |
| Open Property Claim Count: 06/30/16  Net Change | 3 0           |

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of September 30, 2016

# Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Open Years Comparative Operating Results Summary For the Period Ended September 30, 2016

| FUND YEAR 2016                | Property    | GL           | Automobile  | wc           | Deductible | LFC  | EJIF        | MEL &<br>EPL/POL | Operating   | Total        |
|-------------------------------|-------------|--------------|-------------|--------------|------------|------|-------------|------------------|-------------|--------------|
| CASH POSITION                 | \$ 101,642  | \$ 952,683   | \$ 122,301  | \$ 1,795,381 | \$ 730,347 | \$ - | \$ (97,071) | \$ 53,328        | \$ 208,208  | \$ 3,866,820 |
| Net Current Surplus/(Deficit) | \$ (80,172) | \$ (171,012) | \$ (30,141) | \$ (208,062) | \$ 730,347 | \$ - | \$ (97,071) | \$ 53,328        | \$ 208,208  | \$ 405,426   |
| RECOMMENDED TRANSFERS         | <i>\$</i> - | \$ -         | <i>\$</i> - | \$ -         | \$ -       | \$ - | \$ -        | <b>\$</b> -      | \$ -        | \$ -         |
| Valued as of 06/30/16         | \$ (53,364) | \$ (113,558) | \$ (20,031) | \$ (240,571) | \$ 487,247 | \$ - | \$ 1        | \$ (322,022)     | \$ 245,350  | \$ (16,949)  |
| CHANGE                        | \$ (26,808) | \$ (57,453)  | \$ (10,110) | \$ 32,510    | \$ 243,101 | \$ - | \$ (97,072) | \$ 375,350       | \$ (37,142) | \$ 422,375   |

| FUND YEAR 2015                | Property   | GL           | Automobile | wc           | Deductible   | LFC       | EJIF   | MEL &<br>EPL/POL | Operating  | Total        |
|-------------------------------|------------|--------------|------------|--------------|--------------|-----------|--------|------------------|------------|--------------|
| CASH POSITION                 | \$ 124,635 | \$ 1,258,946 | \$ 174,655 | \$ 1,220,161 | \$ 1,015,455 | \$ 20,000 | \$ (0) | \$ 222,491       | \$ 303,290 | \$ 4,339,634 |
| Net Current Surplus/(Deficit) | \$ 26,440  | \$ 680,229   | \$ 75,433  | \$ (671,818) | \$ 1,015,455 | \$ 20,000 | \$ (0) | \$ 222,491       | \$ 303,290 | \$ 1,671,521 |
| RECOMMENDED TRANSFERS         | \$ -       | \$ -         | \$ -       | \$ -         | \$ -         | \$ -      | \$ -   | \$ -             | \$ -       | \$ -         |
| Valued as of 06/30/16         | \$ 1,429   | \$ 505,271   | \$ 65,439  | \$ (696,824) | \$ 1,015,492 | \$ 20,000 | \$ (0) | \$ 222,499       | \$ 305,028 | \$ 1,438,335 |
| CHANGE                        | \$ 25,011  | \$ 174,958   | \$ 9,994   | \$ 25,006    | \$ (37)      | \$ -      | \$ -   | \$ (8)           | \$ (1,738) | \$ 233,186   |

| FUND YEAR 2014                | Property  | GL                    | Automobile   | wc           | Deductible | LFC  | EJIF | MEL &<br>EPL/POL | Operating  | Total        |
|-------------------------------|-----------|-----------------------|--------------|--------------|------------|------|------|------------------|------------|--------------|
| CASH POSITION                 | \$ 74,074 | \$ 1,119, <b>1</b> 78 | \$ 107,020   | \$ 2,091,029 | \$ 683,952 | \$ - | \$ 1 | \$ 181,812       | \$ 231,972 | \$ 4,489,038 |
| Net Current Surplus/(Deficit) | \$ 72,686 | \$ 517,157            | \$ (174,943) | \$ 1,402,560 | \$ 683,952 | \$ - | \$ 1 | \$ 181,812       | \$ 231,972 | \$ 2,915,197 |
| RECOMMENDED TRANSFERS         | \$ -      | \$ -                  | \$ -         | \$ -         | \$ -       | \$ - | \$ - | \$ -             | \$ -       | \$ -         |
| Valued as of 06/30/16         | \$ 72,688 | \$ 517,204            | \$ (174,940) | \$ 1,402,602 | \$ 683,976 | \$ - | \$ 1 | \$ 181,819       | \$ 231,980 | \$ 2,915,331 |
| CHANGE                        | \$ (3)    | \$ (47)               | \$ (3)       | \$ (42)      | \$ (24)    | \$ - | \$ - | \$ (7)           | \$ (8)     | \$ (134)     |

| FUND YEAR 2013                | Property | GL         | Automobile | wc           | Deductible   | LFC  | EJIF     | MEL &<br>EPL/POL | Operating  | Total        |
|-------------------------------|----------|------------|------------|--------------|--------------|------|----------|------------------|------------|--------------|
| CASH POSITION                 | \$ 2,868 | \$ 802,686 | \$ 88,112  | \$ 1,686,293 | \$ 1,161,203 | \$ - | \$ 2,635 | \$ 215,229       | \$ 153,946 | \$ 4,112,971 |
| Net Current Surplus/(Deficit) | \$ 2,868 | \$ 374,564 | \$ 34,253  | \$ 1,098,018 | \$ 1,161,203 | \$ - | \$ 2,635 | \$ 215,229       | \$ 153,946 | \$ 3,042,715 |
| RECOMMENDED TRANSFERS         | \$ -     | \$ -       | \$ -       | \$ -         | \$ -         | \$ - | \$ -     | \$ -             | \$ -       | \$ -         |
| Valued as of 06/30/16         | \$ 3,486 | \$ 364,623 | \$ 14,256  | \$ 1,023,165 | \$ 1,161,242 | \$ - | \$ 2,635 | \$ 215,237       | \$ 153,952 | \$ 2,938,595 |
| CHANGE                        | \$ (618) | \$ 9,941   | \$ 19,997  | \$ 74,853    | \$ (39)      | \$ - | \$ (0)   | \$ (8)           | \$ (5)     | \$ 104,120   |

| FUND YEAR 2012                | Property   | GL         | Automobile  | wc           | Deductible | LFC  | EJIF    | MEL &<br>EPL/POL | Operating  | Total        |
|-------------------------------|------------|------------|-------------|--------------|------------|------|---------|------------------|------------|--------------|
| CASH POSITION                 | \$ 201,240 | \$ 378,654 | \$ 1,964    | \$ 1,727,155 | \$ 930,378 | \$ - | \$ (16) | \$ 240,545       | \$ 190,586 | \$ 3,670,505 |
| Net Current Surplus/(Deficit) | \$ 201,240 | \$ 326,831 | \$ (91,950) | \$ 1,137,774 | \$ 930,378 | \$ - | \$ (16) | \$ 240,545       | \$ 190,586 | \$ 2,935,387 |
| RECOMMENDED TRANSFERS         | \$ -       | \$ -       | \$ -        | \$ -         | \$ -       | \$ - | \$ -    | \$ -             | <b>s</b> - | \$ -         |
| Valued as of 06/30/16         | \$ 201,240 | \$ 326,831 | \$ (91,950) | \$ 1,137,774 | \$ 930,378 | \$ - | \$ (16) | \$ 240,545       | \$ 190,586 | \$ 2,935,387 |
| CHANGE                        | \$ -       | \$ -       | \$ -        | \$ -         | \$ -       | \$ - | \$ -    | \$ -             | \$ -       | \$ -         |

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

|                                       | ANNUALIZED           | PROPOSED             | CHANGE               | CHANGE            |
|---------------------------------------|----------------------|----------------------|----------------------|-------------------|
|                                       | 2016                 | 2017                 | \$                   | %                 |
| PROPERTY                              |                      |                      | -                    |                   |
| GENERAL LIABILITY                     | 624,795<br>1,301,798 | 617,950<br>1,131,350 | (6,845)<br>(170,448) | -1.10%<br>-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                 | F22.040              | F24 642              | (a. a.m.)            | A                 |
| SAFETY PROGRAMS                       | 533,918              | 531,643              | (2,275)              | -0.43%            |
| - Optional Safety Budget              | 251,607              | 252,267              | 660                  | 0.26%             |
| - Police Defense & Training           | 84,250               | 84,250               | -                    | 0.00%             |
| - Right To Know                       | 16,120<br>33,000     | 16,120<br>33,660     |                      | 0.00%             |
| - Safety Incentive Program            | 118,237              | 118,237              | 660                  | 2.00%             |
| 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%            |
|                                       | 1 20,007,041         | 20,7,7,377           | (233,707)            | -1.3370           |

### 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

# 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 30<sup>th</sup> 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<br>in Loss<br>Funds   | Members<br>Affected |    |
|--|--------------|----------|--|---------------------|----|
| RE   | TROSPECTIVE  | PROGR    | MAX  | 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  |
|  | MEMBERS LESS | S THAN 3 | YEARS  | -6.29%              | 0  |
| BETWEEN  | 50%          | and      | 75%  | -4.75%              | 1  |
| BETWEEN  | 25%          | and      | 50%  | -7.00%              | 4  |
| BELOW  |              | 2000     | 25%  | -10.00%             | 7  |
|  | MEMBERS WITH | LR BETW  | /EEN 75%-90%   | -7.50%              | 3  |
| The second secon | MEMBERS WITH |          |  | -15.00%             | 5  |
|  | MEMBERS WITH |          |  | -20.00%             | 0  |
|  | NG MEMBERS W |          | The state of the s | -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 tradeoff 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.

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

RESOLUTION AUTHORIZING THE FUND TREASURER TO TRANSFER \$477,365 FROM THE FUND YEAR 2016 MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM AND \$26,791 FROM THE DEDUCTIBLE LINE ITEM TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND RETROSPECTIVE ACCOUNT

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

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

WHEREAS, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (MEL JIF); and

**WHEREAS**, beginning with Fund Year 2016, the MEL JIF implemented a Retrospective Program in which the FUND is participating; and

WHEREAS, participation in the MEL JIF Retrospective Program requires the FUND to pay the NJ MEL 85% of the 2016 excess workers' compensation and liability loss funding and 100% of all excess premiums for workers compensation, liability and property coverage; and

WHEREAS, pursuant to the terms of the MEL JIF Retrospective Program, the FUND paid the MEL JIF \$2,821,773 (inclusive of EPL credits) in Fund Year 2016 which represents 85% of the FUND's obligation to the MEL JIF for excess workers' compensation and liability loss funding and all excess premiums for Fund Year 2016; and

WHEREAS, the FUND is obligated to pay the MEL JIF up to a maximum of \$3,325,930 in workers' compensation and liability loss funding and excess premiums should at any point over the next 10 years the MEL JIF pay more than the initial \$2,821,773 paid in Fund Year 2016 for claims occurring in Fund Year 2016; and

WHEREAS, the difference between what has been paid to the NJ MEL in Fund Year 2016 (\$2,821,773); and the FUND's potential obligation to the NJ MEL for Fund Year 2016 (\$3,325,930); represents the remaining 15% (\$504,156) of the FUND's 2016 excess loss funding for workers' compensation and liability claims; and

WHEREAS, in anticipation that the FUND might have to provide additional funding up to a maximum of \$504,156 to the MEL JIF to pay for losses in excess of the initial payments made to the MEL JIF in Fund Year 2016; on October 24, 2016, the FUND adopted Resolution 2016-25, creating the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

WHEREAS, since the FUND transfers its liabilities for open FUND claims inclusive of established reserves on those claims and IBNR to the Residual Claims Fund Joint Insurance Fund 42 months following the close of the Fund Year with the balance of cash being transferred to the FUND's Closed Years Account, the creation of the Municipal Excess Liability Joint Insurance Fund Retrospective Account to hold the potential additional funding due to the NJ MEL pursuant to the MEL JIF Retrospective Program will allow the FUND to set aside these funds should they need to be paid to the MEL JIF; and

WHEREAS, it is in the FUND's best interest to transfer \$504,156 from the Fund Year 2016 Budget into the Municipal Excess Liability Joint Insurance Fund Retrospective Account to guarantee that

these funds will be available to pay any obligations pursuant to the MEL JIF Retrospective Program, account for these funds on a member-by-member basis, and to insure for their proper accounting.

**NOW THEREFORE BE IT RESOLVED,** by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer \$477,365 from the Fund Year 2016 MEL Workers' Compensation and Liability Budget line item and \$26,791 from the Deductible line item to the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

**BE IT FURTHER RESOLVED**, that the FUND Treasurer is hereby directed to make this transfer prior to the end of the Fund Year 2016 fiscal year; and

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

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

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on December 19, 2016.

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

| Attest: |                          | By:   |   |                              |  |
|---------|--------------------------|-------|---|------------------------------|--|
|         | Brad Campbell, Secretary |       | • | William Slusser, Chairperson |  |
|         |                          |       |   | •                            |  |
|         |                          | Date: |   |                              |  |



# Employment Practices Liability Committee Meeting Minutes November 28, 2016 at 2:30 PM

Gloucester County Library Mullica Hill, NJ

A meeting of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund Employment Practices Liability Committee was held on Monday, November 28, 2016 at 2:30 PM at the Gloucester County Library, Mullica Hill, NJ

Those in attendance were:

Fund Commissioners: Sue Miller, Clayton Borough

Bob Law, City of Woodbury Ken Brown, Carneys Point Don Banks, Deptford Township Kevin Heydel, Monroe Township Karen Sweeney, Wenonah Borough Kevin Clour, Lower Alloways Creek

Fund Professionals:

David DeWeese, Fund Solicitor

Paul Miola, Executive Director, AJG Risk Management, Inc.

Paul Forlenza, Deputy Executive Director, AJG Risk Management, Inc Kris Kristie, Sr. Account Representative, AJG Risk Management, Inc.

Those unable to attend:

Fund Commissioners: Bob Dickenson, City of Vineland

Bill Slusser, Oldmans Township Jane DiBella, Woolwich Township

Bill Bittner, Committee Chair, Borough of Westville

These minutes do not necessarily reflect the order in which some items were discussed.

### I. EPL/POL Loss Ratio Reports - FY 2010-2015 valued as of 9/30/16

Mr. Forlenza reviewed the EPL/POL Loss Ratio Reports for Fund Years 2010-2015 valued as of September 30, 2016 that were included in the agenda packet. He stated that although there will be development in the more recent years; the Fund's overall results have improved in comparison to five years ago Mr. Forlenza then referenced a spreadsheet that depicted the incurred EPL vs. incurred POL results over the six year period valued as of September 30, 2016 by member. Mr. Forlenza then briefly reviewed the individual Fund Year spreadsheets that depict EPL/POL Incurred Losses vs. Loss Funds for Fund Years 2010-2015 valued as of September 30, 2016 by member. He noted the EPL/POL Six Year Average Loss Ratio for the TRICO JIF is 42.0%. Mr. Forlenza stated that the EPL/POL Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL, will be distributed to the members at tonight's Executive Committee Meeting.

### II. MEL EPL/POL Claims

### A. Warren & Continental Aggregate v Quinton

Mr. Forlenza updated the Committee on the status of this claim that had settled in 2014 for a payment of \$20,000. He noted that the plaintiff passed away prior to signing the release. As a result, the settlement has to be approved by the plaintiff's estate; however, the defense attorney has been unsuccessful in getting the estate to respond to his inquiries. As a result, this case has been closed.

### B. Outstanding invoice – JOI Partnership v Deptford Township

Mr. Forlenza reminded the Committee that at the Committee's April 25<sup>th</sup> meeting the 2<sup>nd</sup> Notice for an outstanding EPL deductible & coinsurance invoice for moneys due from Deptford Township was discussed. Mr. Roselli noted that he had spoken with the Township and determined it was simply an oversight on their part, and they would pay it shortly; however, as of the July 25<sup>th</sup> meeting date, the invoice was still not paid.

Mr. Forlenza updated the Committee by reporting the invoice has since been paid, and that it is the last of the MEL claims to be resolved.

### III. EPL/POL Claims Filed

### A. All Open XL Claims

Mr. DeWeese reviewed the status of all open EPL/POL claims files with XL. He noted there are 15 active/open files inclusive of Notices of Potential Claims: 13 claims in suit with Defense Counsel assigned, 12 in Litigation, and 2 awaiting Coverage determination.

### B. Closed XL Claims since July 2016

Mr. DeWeese then reviewed the status of all closed EPL/POL claims files with XL since the July 2016 meeting. He noted there have been 11 claims closed since the Committee's last meeting: six (6) due to inactivity, two (2) coverage denials, two (2) Litigation matters settled, and one (1) Litigation matter dismissed.

### C. Open QBE Claims

Mr. DeWeese reviewed the Open cases with the new carrier QBE. Mr. DeWeese stated that there are currently 19 open claims; nine (9) are awaiting coverage determination, eight (8) are in Litigation; and ten (10) have Defense Counsel assigned.

### D. Closed Claims with QBE

Mr. DeWeese stated that from July 2016-November 2016, there have been 16 cases closed, all due to coverage denial.

### IV. Issuance of Coverage Determination

Mr. Forlenza asked Mr. DeWeese how his conversations with Mr. Pevner and XL were coming along in regards to the amount of time it is taking Summit Risk to complete claim acknowledgements and return coverage determinations on member claims. Mr. DeWeese reminded the Committee that at their last meeting he explained new time lines for Summit to react when in receipt of a new claim. He noted that he and Mr. Pevner have agreed, in writing, that Summit will provide an acknowledgment of receipt of the claim with a claim number and the Adjuster information no later than 4 business days from them receiving the claim. Summit will then provide a general coverage position within 10 days of receiving the file. Mr.

DeWeese explained that this letter will either indicate a denial of coverage or a "reservation of rights. At this time, they will either assign defense counsel, or wait for the complaint to be filed before assigning counsel. The formal coverage position letter will be sent to the insured within 30 days of the claim being received from Qual-Lynx.

Mr. DeWeese stated that he continues to check on the status of claims with Mr. Pevner as some of the aforementioned time lines are not being met. Mr. DeWeese has also made Mr. Pevner aware that the adjusters need to check with him prior to any Determination of Coverage letters being released. Mr. Pevner is aware there are still some issues, and has stated that the delay resides with getting some of the newer adjusters up to speed. Mr. DeWeese stated that he will continue to monitor the situation and will continue to discuss any delays with Mr. Pevner and update this committee accordingly.

### V. Members of Concern

Mr. Forlenza reminded the committee that at their last meeting they had a brief discussion in regards to numerous complaints coming from the Vineland Public Works Department and that the Committee would monitor this situation.

Mr. DeWeese stated he is in close communication with Vineland's Solicitor and their Solicitor is closely monitoring these matters, and there have been no formal notices received from these complainants. He then reiterated his prior recommendation to allow the City to address these situations as it is being handled "in house" and he is in continuing communication with the City Solicitor. The Committee agreed.

Mr. Forlenza asked if there were any other members of concern at this time, and Mr. DeWeese and the Committee stated there were not.

### VI. MEL EPL Plan of Risk Management Program

### A. 2015-2016 Program - Current Member Status

Mr. Forlenza directed the Committee to a member status report included in the agenda packet. The report indicated whether each member's EPL & POL checklist for 2017-2018 has been approved and identifies their applicable deductible & coinsurance. Mr. Forlenza noted that all member towns are compliant for 2017-2018.

Mr. Forlenza also noted that there had been some changes in specific member's co-payment and deductible requirements as dictated by the carrier. He noted that these members will be notified of the changes shortly. He then stated that although his office and the affected members have the ability to challenge these changes; upon review, the changes appear legitimate.

Mr. Forlenza then explained that the Finance Committee recently approved a 20% surcharge to be applied to any member's EPL/POL assessment that is not in compliance with the MEL EPL Plan of Risk Management by January 1, 2017. As noted earlier in the meeting, all members are incompliance with the Program so none of the members will be affected by this provision.

### VII. Elected Officials Training

Mr. Forlenza stated that the Fund will be sponsoring Elected Officials training again this year. He noted that 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. Mr. Forlenza stated that a *Save the Date* was emailed to all Clerks, Fund Commissioners, and RMC's on or about September 9, 2016, and invitations for the sessions F:\DATA\Risk\WINWORD\TRICO\EPL Committee\2016\November\EPL MINUTES 112816.docx

were e-mailed to all Municipal Clerks and Fund Commissioners on or about November 1, 2016. Mr. Forlenza noted that a copy of the invitation is included in the agenda.

Mr. Forlenza stated that he would like the Committee's authorization to engage Armando Riccio to make a presentation on Ethics. In addition, he would like the Committee's authorization to engage Michael Ward, an attorney specializing in Land Use, to make a presentation on Land Use related matters. Mr. Forlenza recommended that each attorney be compensated for their time, as has been done in the past. The Committee agreed. Mr. Forlenza also noted there should be a generic online version available from the MEL sometime in March 2017. Once we have more information on this particular webinar, it will be distributed.

### VIII. EPL Helpline

### A. Program remains available with QBE

Mr. Forlenza noted that the current EPL/POL *Helpline Program* has remained in effect and unchanged with the transition to QBE.

### **B.** Current EPL Helpline Authorized Users

Mr. Forlenza noted the EPL Authorized User list is included in the agenda packet. He stated that this list depicts the current authorized contacts as appointed by Resolution and reported to his office. He asked everyone to please review the list, which will also be presented at the Executive Committee meeting later that afternoon. He reminded the Committee that all changes to the EPL Helpline contacts must be made via Resolution. Please forward these Resolutions to Kris Kristie, along with all contact information for that appointee, so the records can be updated.

### C. 10/1/15-9/30/16 Quarterly Update

Mr. Forlenza reviewed the attached Quarterly update included in the agenda packet with the Committee, pointing out there has been 51.4% Active Member Utilization by the TRICO JIF members.

The full report is attached to these minutes for further review.

### D. HR Express Update

Mr. Forlenza noted that Enquiron continues to email HR Express Updates, Alerts, and Compliance Updates on a regular basis. These included the following topics:

- 1. It's Hard for Road Warriors to Stay Healthy
- 2. Teaching HSA Participants to be Independent
- 3. An Election Made for the Movies ACA Changes?
- 4. Revised Mandatory Federal Posters
- 5. NEW OSHA rule calls into questions mandatory post-accident drug screenings
- 6. Federal Alert: EEOC Final Enforcement Guidance on Retaliation.

If you are not receiving these email updates, please contact the Executive Director's office.

### E. Enquiron - Webinars

Mr. Forlenza noted that this is a new training resource being offered through Enquiron, and that all members should have received notification of two (2) Webinars posted for viewing in regards to Employee handbooks, and Salary Discrimination; however, there have been no new webinars advertised since July.

### IX. EPL Hotline Upgrades

Mr. Forlenza stated that he is still diligently working on revisions to the Fund's EPL Hotline Program. He stated that his goal is to complete the proposed revisions to the Program and reissue the EPL Hotline instructions to remind the members of the availability of this service and how the funds can be utilized, as it seems the members are not taking advantage of the funding that is available to them. Mr. Forlenza stated that he is hoping to distributed the updated program in early 2017.

### X. Technology Liability

### A. Rutgers/MEL Cyber Study

Mr. Forlenza stated Mark Pfeiffer is starting to schedule regional training seminars, and he will be charging for them. He has indicated that he has availability to come to us and do a session sometime next year, so we will be exploring some possible available dates and costs.

Mr. Forlenza stated that Rutgers and the MEL have entered into a new contract to develop cyber related model policies & procedures. He also noted that he and Mr. Miola had an opportunity to meet with Mr. Pfeiffer and Pivot Point and discuss what Pivot Point has discovered so far in regards to the Technology Risk Assessments they have been performing. Some of their findings have included a lack of Policies & Procedures, a lack of good practices, questionable liability language in contracts with professionals, if there are contracts at all.

Mr. Forlenza explained that once Pivot Point data is finished their activities, it can be determined what the most important issues are and Mr. Pfeiffer will be using those findings to create new Policies & Procedures, as well as prioritizing their development.

Mr. Forlenza then asked the Committee how they felt the Pivot Point surveys went in their specific towns. Mr. Law answered that even though it was a long and painful process; it is absolutely needed to be done and proves that training and policy development/implementation is needed. Mr. Forlenza noted the individual member town reports should be available, hopefully, within the next month or so.

### B. Additional Cyber Training - Media Pro

Mr. Forlenza noted that once the Pivot Point studies are complete he would like to revisit using Media Pro as a possible source of training for JIF members. He noted that this will be discussed with the Committee early next year.

### C. Technology Risk Assessments - Status

Again, Mr. Forlenza stated that all of the Cyber Audits for the TRICOJIF have been completed and the individual reports should be available to members in the next month or so.

Mr. Forlenza noted he has seen the draft version of these reports, and the information included in the reports is extensive. He explained that he worked with Pivot Point to create a format report that will be easier for the towns to read and comprehend as each report is approximately 35 pages.

### XI. 2017 EPL/POL & Cyber Liability Coverage Renewal

Mr. Forlenza referenced a series of motions that are included on the November Executive Committee agenda that will authorize his office to bind various coverages for the Fund for 2017.

TRICOJIF Employment Practices Liability Committee Minutes November 28, 2016 Page 6

Mr. Forlenza then directed the Committee to a copy of a draft resolution in the agenda packet that will considered for adoption later that evening at the November Executive Committee meeting. He explained that the resolution recognizes a change in the 2017 POL/EPL Policy to provide \$150,000 sublimit for land use claims where the damages sought are monetary and simplifies the claims reporting procedures for members.

### XII. Next Meeting

The Committee discussed the meeting schedule for the 2017 Fund year, and agreed to continue to meet quarterly prior to the Executive Claims Review Committee Meetings. The EPL/POL Claims Review Committee will meet in March, June, September and November at 2:30 pm at the Gloucester County Library, Mullica Hill. A meeting notice will be sent out to committee members 2 weeks prior to the meeting date.

Seeing no other business, the meeting adjourned at 3:15 PM

File:

TRICO/2016/EPL/POL Committee TRICO/GEN/EPL/POL Committee

Tab: 11/28/16
Tab: 11/28/16



### CONFIDENTIAL

## 10/1/2015 - 9/30/2016

# **Client Engagement Summary**

Active Clients are representative of only clients enrolled on the day this report was generated. Their utilization is counted from within the date period selected.

|       | Total Active Clients              |    |
|-------|-----------------------------------|----|
| 547   |                                   |    |
|       | Percent Active Client Utilization | 19 |
| 73.9% |                                   |    |
|       | Average Uses Per Utilizing Client |    |
| 15 02 |                                   |    |

This section includes activity from both currently and formerly enrolled clients in the date period selected.

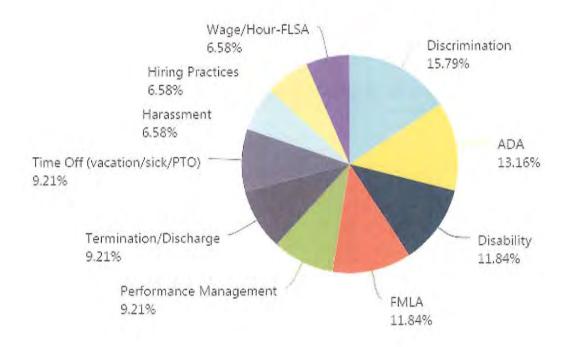
Aggregate Engagement Total

6070

# **Training Summary**

| Course  | Number of People Assigned |  |  |
|---|---------------------------|--|--|
| California Sexual Harassment Prevention - Spanish | 103                       |  |  |
| California Sexual Harassment Prevention           | 99                        |  |  |
| Connecticut Sexual Harassment Prevention          | 99                        |  |  |
| Federal Sexual Harassment Prevention              | 104                       |  |  |
| Federal Sexual Harassment Prevention              | 104                       |  |  |
| Maine Sexual Harassment Prevention                | 99                        |  |  |

# Clients' Top Issues Summary



# **Tools Summary**



# Resources Summary



# Individual JIF Breakdown

| JIF         | Active<br>Members | Percent Active<br>Member<br>Utilization | Total<br>Engagement<br>Activity | Average Uses Per<br>Utilizing Member |
|-------------|-------------------|---|---------------------------------|--------------------------------------|
| ATLANTIC    | 41                | 70.7%                                   | 350                             | 12.1                                 |
| BERGEN      | 37                | 54.1%                                   | 204                             | 10.2                                 |
| BURLCO      | 26                | 50.0%                                   | 97                              | 7.5                                  |
| CAMDEN      | 34                | 64.7%                                   | 171                             | 7.8                                  |
| CENTRAL     | 9                 | 33.3%                                   | 9                               | 3.0                                  |
| MID         | 13                | 100.0%                                  | 272                             | 20.9                                 |
| MONMOUTH    | 38                | 65.8%                                   | 282                             | 11.3                                 |
| MORRIS      | 41                | 63.4%                                   | 271                             | 10.4                                 |
| IZMLN       | 6                 | 50.0%                                   | 19                              | 6.3                                  |
| NJPHA       | 73                | 52.1%                                   | 346                             | 9.1                                  |
| AULA        | 71                | 70.4%                                   | 477                             | 9.5                                  |
| OCEAN       | 31                | 58.1%                                   | 113                             | 6.3                                  |
| PAIC        | 22                | 59.1%                                   | 135                             | 10.4                                 |
| PMM         | 5                 | 60.0%                                   | 14                              | 4.7                                  |
| SOUTHBERGEN | 23                | 47.8%                                   | 82                              | 7.5                                  |
| SUBESSEX    | 10                | 60.0%                                   | 63                              | 10.5                                 |
| SUBURBAN    | 10                | 70.0%                                   | 56                              | 8.0                                  |
| TRICO       | 35                | 51.4%                                   | 122                             | 6.8                                  |



### **EXECUTIVE SAFETY COMMITTEE MEETING MINUTES**

Pilesgrove Township Municipal Building 1180 Route 40 East Pilesgrove, NJ 08098 December 1, 2016 9:00 AM

An Executive Safety Committee meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund ("TRICOJIF") was held at the Pilesgrove Township Municipal Building, Pilesgrove, New Jersey on Thursday, December 1, 2016. The meeting was called to order at 9:05 AM.

#### Those in attendance were:

Maureen Abdill, Chair, Pilesgrove Township Dante Spina, Mannington Township Susan Jacobucci, Paulsboro Borough Mayor John Washington, Penns Grove Township Marty Uzdanovics, Quinton Township Robert Diaz, South Harrison Township John Hall, Woodstown Borough Dave Strout, Cettei & Connell Joe Henry, Hardenbergh Insurance Group Len Eckman, Len Eckman Insurance Ilene Laursen, Conner Strong & Buckelew Joanne Hall, Vice President, J. A. Montgomery Risk Control Howard Spencer, Senior Loss Control Consultant, J. A. Montgomery Risk Control Robert Garish, Loss Control Consultant, J. A. Montgomery Risk Control Paul A. Forlenza, Deputy Executive Director, Arthur J. Gallagher Risk Management Services Sheila Ortiz, Account Representative, Arthur J. Gallagher Risk Management Services

### Those not in attendance were:

Beth Reilly, Alloway Township
Nate Dunn, Fairfield Township
Mark Gravinese, Harrison Township
Mike Razze, Pitman Borough
Bob Dickenson, Vineland City
Robert Yerka, Woodbury Heights
Vanessa Monroe, Corporate Employees Benefits
Paul J. Miola, Executive Director, Arthur J. Gallagher & Co.
Debby Schiffer, Wellness Director

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

### *I. MEETING MINUTES – September 22, 2016* (E-mailed 11/21/2016)

A copy of the September 22, 2016 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the meeting notice for today's meeting. Ms. Abdill asked if there were any questions. No questions were entertained.

### II. THIRD QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT (E-mailed 11/29/2016)

The Safety Director's Third Quarter Report was e-mailed to the Committee members on November 29, 2016. Mr. Garish handed out an abridged version for the Committee's review. He then briefly reviewed the report with the Committee that covered activities from July through September.

Following a brief review, Mr. Garish highlighted that the Sovereign Citizens Regional Training that was held on September 28, 2016 received good feedback. He noted that the speaker was Walter Spock from the FBI.

Mr. Garish reported that at this time, all members are on track to qualify for the 2016 Safety Incentive Program.

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

### III. SAFETY INTERVENTION / MONITORING

### **Safety Intervention**

Mr. Garish indicated that there are no candidates for *Safety Intervention* at this time.

### **Safety Monitoring**

### **Woodbury Heights**

Mr. Forlenza asked for an update regarding Woodbury Heights. Mr. Garish mentioned that Woodbury Heights continues to progress in the right direction. He indicated that the Borough's Safety Coordinator Paul Pheasant is knowledgeable about the Safety Program as he has worked in several other JIF towns. Mr. Garish recommends keeping Woodbury Heights on their Watch List until March 2017.

#### **East Greenwich**

Mr. Garish indicated that East Greenwich has a new Police Chief that is on board with the Safety Program and the Township is moving in the right direction. He recommends keeping them on the Safety Director's "watch list" until the March meeting.

Mr. Strout commented that he attended East Greenwich's second Safety Committee Meeting. He noted that the Fund Commissioner and Police Chief are heavily involved with the Safety Program.

### **Fairfield**

Mr. Spencer indicated that he attended Fairfield Township's recent Safety Committee Meeting. Since his last meeting with the Township, a new Administrator was hired. Mr. Spencer stated that for a small town they are moving in the right direction including improving their Loss Ratio. He stated that the Township has one (1) *Outstanding Suggestion for Improvement (OSFI)* from the Fire Company. Mr. Spencer advised the Township's Safety Coordinator Alphonso Roberts who is a member of the Fire Company to rectify the OSFI. He noted that Mr. Roberts indicated that he would complete the OSFI.

Mr. Forlenza stated that the initial concern with Fairfield Township was with the turnover in positions. Mr. Spencer indicated that the Township's Safety Coordinator has been the same for the last couple of years. Furthermore, Fairfield created a Safety Secretary Position of which Renee Richardson helps the Township with their Safety Program. He added that organizationally the Township is an adequate performer.

Mr. Spencer recommended removing Fairfield Township from the Safety Director's "Watch List". He added that if the leadership deteriorates, they will be placed back on their "watch list".

Mr. Forlenza then asked if there are any other members of concern. Mr. Spencer responded that there are few members with high metrics that are on their internal "watch list".

#### Franklin

Mr. Garish reported that Franklin Township's metrics are high. The Township's goal for 2017 is to have all department heads on board with the Safety Program. He noted there has been some turnover in Administration within the Police Department. Furthermore, Mr. Garish mentioned that Ms. Freijomil, Fund Commissioner, has been keeping a close eye on their performance.

Mr. Garish indicated that the majority of the claims are generated from the Police Department. He then mentioned that he had a visit with the Police Chief to address various classes that are available for police to try to eliminate the high volume of police claims.

### IV. JIF LOSS RATIO REPORTS – September 30, 2016

Mr. Forlenza directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of September 30, 2016, which were included in the agenda packet. Mr. Forlenza noted that the six-year average loss ratio for the TRICO JIF is 73.1%. He noted that these ratios are incurred losses, which is money paid on known claims, and money set aside to pay those known claims within the Fund's SIR versus loss funding in the members assessment to pay these claims.

Mr. Forlenza then briefly reviewed the following reports included in the agenda packet with the Committee:

Loss Ratio Summary FY 2010 - FY 2015 - Incurred v. Loss Funds as of 09/30/16

Incurred v. Loss Funds as of 09/30/16 – Fund Year 2010 – 2015 – By Town, By LOC Incurred v. Loss Funds as of 09/30/16 – Fund Year 2015 – By Town, By LOC Incurred v. Loss Funds as of 09/30/16 – Fund Year 2014 – By Town, By LOC Incurred v. Loss Funds as of 09/30/16 – Fund Year 2013 – By Town, By LOC Incurred v. Loss Funds as of 09/30/16 – Fund Year 2012 – By Town, By LOC Incurred v. Loss Funds as of 09/30/16 – Fund Year 2011 – By Town, By LOC Incurred v. Loss Funds as of 09/30/16 – Fund Year 2011 – By Town, By LOC

Incurred v. Loss Funds as of 09/30/16 – Fund Year 2010 – By Town, By LOC

Mr. Forlenza stated that this data is used to create the Loss Ratio Snapshots, which were distributed to the membership at the November Executive Committee Meeting.

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

### V. MEL LOSS RATIO REPORTS - September 30, 2016

Mr. Forlenza directed the Committee to a copy of the September 30, 2016 *MEL Six Year Average Loss Ratio* reports that were included in the agenda packet. The report reflects a six-year period for Fund Years 2010-2015. He indicated that this report includes incurred losses vs. loss funding for Excess Liability, Property & Workers Compensation losses within the MEL's self-insured retention. Mr. Forlenza noted that overall the six-year average loss ratio is 66.6%. He then reviewed the following MEL Loss ratio Reports:

Loss Ratio Summary FY 2010 - FY 2015 - Incurred v. Loss Funds as of 09/30/16

```
Incurred v. Loss Funds as of 09/30/16 – Fund Year 2010 – 2015 – By Town, By LOC Incurred v. Loss Funds as of 09/30/16 – Fund Year 2015 – By Town, By LOC Incurred v. Loss Funds as of 09/30/16 – Fund Year 2014 – By Town, By LOC Incurred v. Loss Funds as of 09/30/16 – Fund Year 2013 – By Town, By LOC Incurred v. Loss Funds as of 09/30/16 – Fund Year 2012 – By Town, By LOC Incurred v. Loss Funds as of 09/30/16 – Fund Year 2011 – By Town, By LOC Incurred v. Loss Funds as of 09/30/16 – Fund Year 2010 – By Town, By LOC Incurred v. Loss Funds as of 09/30/16 – Fund Year 2010 – By Town, By LOC
```

Mr. Forlenza reported that the MEL handles some of the more difficult claims; as a result, the Fund is likely to see some development occur for Fund Years 2013-2015.

Mr. Forlenza stated that this data is used to create the MEL Loss Ratio Snapshots. He indicated that September 30, 2016 MEL Loss Ratio Snapshots were distributed at the November Executive Committee Meeting.

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

### VI. REGIONAL TRAINING SCHEDULE

### **Police Regional Training**

Mr. Garish reported that there were two (2) Regional Trainings held since our last meeting.

- Sovereign Citizens: This training was held on September 28, 2016 at the Gloucester County Library. Mr. Garish noted that the speaker was Mr. Spock from the FBI. He then reported that there were 25 attendees with 23 evaluations received with positive feedback. Ms. Hall indicated that this training represented (12) TRICO JIF towns.
- Career Survival for Police: This training was held on October 7, 2016 at the Washington Township Municipal Building. Mr. Garish noted that the speaker was retired Police Chief Hummell. He reported that there were 25 attendees mainly from the TRICO JIF. Mr. Garish noted that 25 evaluations were received with positive feedback. Ms. Hall indicated that this training represented seven (7) TRICO JIF towns.

Mr. Forlenza then referred the Committee to page 20 to an excerpt of discussions that took place at the September 22, 2016 Executive Safety Committee Meeting. Ms. Laursen asked how participation has been for Regional Trainings. Ms. Hall commented that members are attending; however, we are not receiving the attendance that we would like to see. Mr. Forlenza indicated that attendance at Regional training events has been an ongoing issue with the Fund. Mr. Hall commented that if the town does not mandate employees to attend Regional Trainings then attendance will be low. Ms. Jacobucci is concerned that if an incentive is not offered to employee, they will not feel the need to attend Regional Trainings. A group discussion ensued.

Following a lengthy discussion the Committee suggested the following 2017 Regional Training Topics:

- Safety Coordinator / Claim Coordinator's Round Table: This training will be held on February 16, 2017 at Nicolosi's in West Deptford.
- **Cyber Risk Management:** This training would be to discuss the results from Pivot Point Study
- **Wellness Coordinator Training:** Debby Schiffer, Wellness Director will be the speaker. This training would give the members new resources for wellness.
- Roadway, Sign & Walkway Program: J. A. Montgomery would conduct this training. Ms. Hall indicated that the MEL is heavily involved with this program and they would like to offer as a webinar. However, Ms. Hall would like to include the Fund Attorney to be a speaker. Ms. Abdill suggested offering the training in person, then offer the webinar. She stated if the training is offered as a webinar first, the employee's would opt out of the in person training. The Committee agreed with Ms. Abdill.
- **OSHA Record Keeping:** This training will be available in January 2017 via webinar. This webinar is a recorded webinar; therefore, the online training can be accessed the entire month of January.

Ms. Abdill asked the Safety Director's office to send an e-mail to all Fund Commissioners requesting their feedback on suggested topics for Regional Training's for 2017. Ms. Hall indicated that she will prepare an e-mail for Fund Commissioners, Safety Coordinators, Claims Coordinators and RMC's that will include the topics discussed at today's meeting and will asked for the Fund Commissioners feedback on suggested topics. Mr. Forlenza asked that the body of the e-mail be phrased in a manner that indicates that the Fund is seeking training topics that will be attractive to all members and their employees.

Mr. Forlenza then asked the Committee if they were okay with the proposed 2017 Regional Training topics. The Committee agreed.

### VII. SAFETY DIRECTOR'S BULLETIN

Mr. Garish referred the Committee to copy of two Safety Bulletins that have been distributed since their last meeting:

- Fire Prevention Month
- Leaf Collections

Ms. Hall stated that additional Bulletins that will be distributed in January & February are:

- Winter Annual Slips, Trips & Falls Best Practices
- Annual Online Smart Moves Course
- Snow Plow / Best Practices

- Annual MVR
- Posting of the OSHA Log Reminder
- S:ERVE
- 3 Point Contact / Police
- Sun glare

### VIII. SAFETY DIRECTOR'S MESSAGES

Mr. Garish mentioned that on August 22, 2016 his office sent out a "Safety Director's Alert" to all members in regards to the Honeywell Eyewash solution recall. He indicated that Honeywell recalled their 32oz. eyewash solution bottles that were potentially contaminated.

### XI. MEL SAFETY INSTITUTE

### **Training Administrators**

Ms. Hall indicated that the Training Administrator report was included in the Safety Director's report at Monday's TRICO JIF Executive Committee Meeting.

### **MEL Leadership Institute**

Ms. Hall indicated that the dates have not been scheduled for the MEL Leadership Institute that is offered to up and coming managers and supervisors. She indicated that the MEL Leadership Institute is a three (3) day course that is offered five (5) times per year. Once the dates are set, an announcement will be released.

Ms. Hall mentioned that an Advanced Course will be offered to Senior Administrators with the focus of conflict management and communication. She indicated a focus group will be meeting next week to review the script to ensure the information is appropriate for the course. Ms. Hall noted that Bob Law from Woodbury City is part of the focus group along with a few other members from the across the state to provide feedback to the trainer. This course will be a two (2) day course that will be offered two (2) times next year.

### **Course Registration for 2017**

Ms. Hall indicated that there were 78-course request from the TRICO JIF. She noted that the 2017 Course calendar has been built. The calendar will be uploaded to the MSI website for course registrations.

### **On-line training**

Ms. Hall reported that to date in 2016, the TRICO JIF completed 2,700 learning events and 822 online learning events. The most popular course is *Bloodborne Pathogen Training* followed by *Hazcom Training*, *Rights and Duties of an Employee & Local Government*. She also reported that smaller towns have been utilizing the online classes.

### **Fast Track Courses**

Ms. Hall mentioned that the 2017 *Fast Track Courses* were developed and will be available throughout the State. She noted that the courses were published in July and they will be posted to the MSI website shortly.

#### **Auto Mechanics**

Ms. Hall mentioned that this training will not be available to the members until later in 2017.

### **Additional Topics in Planning**

Ms. Hall indicated that her office is currently in the process of rewriting the "Employee Conduct and Violence in the Workplace" training. She commented that this will not be a Regional Training; however, this course will be offered via webinar.

### XII. S:ERVE

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

Mr. Garish mentioned there are two separate modules; one is the Distracted Driver Module that takes approximately 48 minutes, and the second module is an Intersection Analysis Course that takes approximately 1 hour and 30 minutes to complete. He noted a certificate is available to print upon completion of both modules.

Mr. Forlenza asked that when the announcement is distributed the members to emphasize that this online training would be beneficial not only to Police but Fire and EMS as well.

#### XIII. POLICE TOPICS

### Accreditation Update / Re-Accreditation Update

Mr. Forlenza referred the Committee to pages 27-28 of the agenda packet to review those agencies that are either accredited or going through the Accreditation / Reaccreditation process as of June 9, 2016.

### **Police Ad Hoc Meeting**

Mr. Forlenza noted that the next Police Ad Hoc Committee Meeting will be scheduled for January 2017.

### XIV. MEL SAFETY & EDUCATION MEETING

Mr. Forlenza indicated that the last MEL Safety & Education Committee meeting was held on October 12, 2016. He referred the Committee to page 29 to the minutes from the last meeting included in the agenda packet. He stated that he includes the minutes from these meetings in the agenda packet so the members are aware of statewide initiatives.

Mr. Forlenza mentioned that the next MEL Safety & Education Meeting will be held on December 5, 2016.

#### XV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Spencer referred the Committee to page 33 of the agenda packet. He then highlighted the 15 most Frequent Citations for period of July 1, 2016 through September 30, 2016 with the Committee.

Mr. Spencer mentioned that PEOSHA's focus is still geared toward floor jacks/hydraulics. He noted that PEOSHA has been citing members in this area for the past two years.

Mr. Diaz asked if there is a checklist that is available to the member towns that would list items the PEOSHA would inspect during their visit. Mr. Spencer indicated that there are Checklists available on the JIF and MEL website. Mr. Forlenza stated that the issue is when PEOSHA goes to visit a town the members are unsure what PEOSHA will be inspecting.

Mr. Spencer stated that he will review the website to see what checklists are currently on the JIF and MEL website. Mr. Forlenza asked Ms. Hall to generate a memorandum to all Safety Coordinators to remind them of the various checklists and resources that are available to them. Ms. Hall indicated that she would add the checklist's to the Safety & Claims Coordinator Roundtable agenda in February.

### Right to Know

Ms. Hall mentioned that the surveys have been completed and data is currently being entered into the State portal.

### XVI. WELLNESS INITIATIVE

Mr. Forlenza mentioned that Ms. Schiffer was unable to attend today's meeting as she is attending a Health Fair for a member town. He then referred the Committee to pages 34-35 to Ms. Schiffer's 4<sup>th</sup> Quarter Activities. Mr. Forlenza indicated that he and Mr. Miola continue to meet with Ms. Schiffer on a monthly basis to review her activities with the members.

### Wellness Budget

Mr. Forlenza directed the Committee to a copy of the 2016 Wellness Incentive Program Budget Balance spreadsheet included in the agenda packet on page 36. He reminded the Committee that the deadline to claim or encumber these funds was November 1, 2016. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2017. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

### XVIII. OPTIONAL SAFETY BUDGET

Mr. Forlenza directed the Committee to a copy of the 2016 Optional Safety Budget Balance spreadsheet included in the agenda packet on page 37. He reminded the Committee that the deadline to claim or encumber these funds is November 1, 2016. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2017. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

### XIX. SAFETY INCENTIVE PROGRAM

### 2015 Program

Mr. Forlenza directed the Committee to a spreadsheet on page 37 of the agenda packet depicting available balances in the 2015 SIP. The deadline to encumber or claim funds is November 1, 2016. The final date to claim encumbered funds is February 1, 2017.

### 2016 Program

### **Special Recognition Award Nominations**

Mr. Garish noted that a reminder was sent to the members on November 1, 2016 with a deadline of December 31, 2016. He indicated that his office has only received two (2) nominations to date. Ms. Hall stated that her office will send another reminder requesting *Special Recognition Award* Nominations.

Mr. Forlenza discussed the award with the Committee and asked if they are okay continuing to offer the department lunch at \$10 per person to the winners as has been done in the past. He also encouraged the Committee to reminder members to submit nominations. The Committee agreed to offer the same award to the winners as in years past.

Mr. Forlenza stated that a sub-Committee will be needed to review the nominations for the *Special Recognition Awards* and to make recommendations as to winners. Mr. Forlenza asked for volunteers, noting the meeting is usually done via conference call. The Committee will consist of Bob Diaz, Ilene Laursen, Marty Uzdanovics, Joe Henry and Mike Razze.

### **Outstanding Suggestions for Improvement**

Mr. Garish indicated that there are two (2) outstanding *Suggestions for Improvement (SFI)* for Greenwich Township that have recently been resolved.

Mr. Spencer reported that Fairfield Township has a SFI for hazard assessment requirements specific to traffic direction. He noted that a CD with written instructions was provided to Fairfield Township on hazard assessments.

Ms. Abdill recommends the Safety Director's office send a letter to Fairfield Township requesting an update on their *Outstanding Suggestions for Improvement* older than two years old. Ms. Hall asked Mr. Spencer to draft a letter that states if they do not complete the SFI they are in danger of not qualifying for their Safety Incentive Funds. Mr. Spencer indicated that he will include the CD that includes written instructions on hazard assessments with the letter. Mr. Forlenza asked that the Fund Commissioner, Mayor & Council and RMC be copied on the letter.

### **Budget & Awards**

Mr. Forlenza then reviewed the 2016 TRICO JIF Safety Incentive Budget. The Committee agreed to the expenses set forth with this budget. Mr. Forlenza noted that any cost overruns would be taken out the Contingency line. The Committee agreed.

Mr. Forlenza mentioned that there are no changes in size categories for 2017.

### **2017 Safety Incentive Program**

Ms. Hall referred the Committee to a copy of the 2017 "draft" SIP program with a few suggested changes that she would like to discuss with the Committee. She then highlighted the following:

- Page #3: Karen LaSala will be retiring and Danielle Sanders, Administrative Assistant has taken over her position.
- Page #4: Safety Contract; Ms. Hall asked the Committee if they would want the
  members to return the Safety Contract on a yearly basis or once every three years to
  coincide with the members renewal in the Fund. After a group discussion, the Committee
  agreed that the Safety Contract should be submitted on a yearly basis. The Safety
  Committee Schedule's need to be submitted by January 31, 2017 and the Safety Contract
  will be due on March 28, 2017.

Page #4: **EMS, Fire and Police Departments;** enroll in and complete "Safe Patient Lifting" online-line training program. Ms. Hall asked if this training should be a required element of the *Safety Incentive Program*. After a group discussion, members of the Committee were not comfortable taking a percentage of funds away from the towns that do not participate in this online training. The Committee then agreed to offer an extra incentive of approximately \$250.00 flat rate per town if they participate in the Safe Patient Lifting online training program. This information will be added to the *Required Elements to Qualify for Awards*.

Mr. Forlenza commented that the statistics show that lifting claims account for a large percentage of the total number of, and cost of, claims.

- Page #8: Commitment and Accountability; add the following requirements:
  - o Renewing members, Sign and Submit 2017 safety contract by January 31, 2017. Final due date March 31, 2017
  - All Members send in your safety committee meeting schedule by January 31, 2017
- Page #9: Continuing Education and Training; add the following requirements:
  - o Participate in annual Kick-off Breakfast and at least one other applicable Regional Safety training workshop.
  - o EMS, Fire and Police Departments enroll in and complete "Safe Patient Lifting" on-line training program (see direction on page XX)

Following a review of the suggested changes, the Committee approved the Safety Director's highlighted changes to the 2017 Safety Incentive Program. Ms. Hall stated that the 2017 Safety Incentive Program will be distributed to the members on January 1, 2017.

### XX. SAFETY CALENDARS

Mr. Forlenza stated that the calendars will be distributed at the December Executive meeting.

### XXI. 2017 SAFETY KICKOFF BREAKFAST

Mr. Forlenza stated the 2017 Safety Kickoff Breakfast will take place on March 28, 2017 at Nicolosi's, West Deptford, NJ. He then asked the Committee if they would still like his office to purchase door prizes for the Safety Breakfast along with Safety and Claims Coordinator gifts. The Committee approved these expenditures for 2017.

Ms. Ortiz provided the Committee with a few ideas for the Safety and Claims Coordinator gifts such as an umbrella or a cooler bag that can be used as a seat. She then asked the Committee for their suggestions. A few Committee members suggested blankets or brief case bags. Ms. Ortiz indicated that she will research some other ideas for the Safety and Claims Coordinator gifts.

Mr. Forlenza stated that he has reached out to a few potential speakers to speak at the Annual Safety Kickoff Breakfast. He will finalize securing speakers by the end of the month.

Mr. Forlenza reminded the Committee that the Safety and Claims Coordinator training will be held on February 16, 2017.

### XXII. NEXT MEETING DATE - TBA

Mr. Forlenza stated that once the Committee volunteer notices are returned and a Committee formed, a meeting will be scheduled in the Spring.

Seeing no other business, the meeting concluded at 11:11 a.m.

File: TRICOJIF/2016/Safety Committee Tab 12/01/2016

TRICOJIF/GEN/Safety Committee Tab: 12/01/2016

# 2016 Third Quarter Safety Director's Report

For:

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

#### Prepared by:

### J. A. Montgomery Risk Control

231 Main Street
P.O. Box 2017
Toms River, New Jersey 08754

**November 10, 2016** 

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

#### 2016 THIRD QUARTER SAFETY DIRECTOR'S REPORT

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#### **EXECUTIVE SUMMARY**

#### 2016 Contract Status

The Third Quarter Safety Director's Report covers service activities provided during July, August, and September 2016. The Annual Safety Director's contract for J. A. Montgomery Risk Control calls for a minimum of 97 loss control visits to the members of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund. As of September 30, 2016, 60 of the 97 planned visits have been completed. All members have been visited at least once so far this year. All Right-to-Know Inventory and Labeling surveys have been completed. The Safety Director Service team consists of Timothy Sheehan, Safety Director, and service consultants Howard Spencer, Robert Garish and Robert Holwitt. The team is administratively supported by Karen La Sala. Training support is administered by the MSI Learning Management System staff - Susan Kopec, Andrea Felip and Natalie Dougherty.

#### Summary of Members Visited

- Borough of Clayton Conducted a Loss Control Survey on August 16
- Township of Deptford Conducted a Loss Control Survey on August 18
- Township of Franklin Conducted a Loss Control Survey on July 8
- Borough of Glassboro Conducted a Loss Control Survey on July 22
- Township of Greenwich Conducted a Loss Control Survey on July 11
- Township of Harrison Conducted a Loss Control Survey on July 22 and Special Survey on August 18
- Township of Logan Conducted a Loss Control Survey on July 25
- Township of Lower Alloways Creek Conducted a Loss Control Survey on July
- Township of Mantua Conducted a Loss Control Survey on August 25
- Township of Monroe Conducted a Loss Control Survey on August 26
- Township of Pilesgrove Conducted a Loss Control Survey on July 26
- Borough of Wenonah Conducted a Loss Control Survey on August 10
- Borough of Westville Conducted a Loss Control Survey on August 10
- City of Woodbury Conducted a Loss Control Survey on July 19, Playground Survey on August 19 and Special RTK Survey on August 30
- Township of Woolwich Conducted a Loss Control Survey on August 19
- Borough of Clayton Conducted a Loss Control Survey on September 8
- Borough of Paulsboro Conducted a Loss Control Survey on September 13
- Township of Pennsville Conducted a Loss Control Survey on September 20
- Borough of Pitman Conducted a Loss Control Survey on September 26
- Township of Washington Conducted a Loss Control Survey on September 29

#### Regional Training Completed

"Sovereign Citizens" Regional Training session was held on 9/28/16 which was attended by twelve members municipalities of the TRICO JIF.

#### ADDITIONAL SERVICE ACTIVITIES

- Make a concerted effort to identify training opportunities within TRICO JIF members, including traditional and on-line formats.
- Include "written program review" for members during surveys.
- Present possible revisions for 2017 Safety Program to JIF Executive Safety Committee – Continue 2016 emphasis on police.
- Work closely with members with above average frequency / LTAF rates.
- Facilitate Police Chief Ad Hoc Committee meetings.
- Summarize mid-year participation in the Safety Incentive Program. Feedback is provided to the members at the time of their reviews.
- Promote nomination of "Special Recognition Award Winners."
- Distribution of Safety Director Bulletins and notices.
- Participate in the Fund Commissioner meetings and all JIF related activities.

#### SAFETY MONITORING AND INTERVENTION ACTIVITY

Currently there are no members of the TRICO JIF member on safety monitoring at this time. J. A. Montgomery will continue to monitor the loss ratios, LTAF rates, and participation of all members in the safety programs.

No members are in the Safety Intervention process. Modifications to the program were reviewed by the Executive Safety Committee and adopted by the JIF. Significant changes include notification process and the requirement for members to respond in writing and submit copies of their Safety Committee Minutes to the Safety Director's office.

#### 2016 SAFETY INCENTIVE PROGRAM UPDATE

- As of this time, ALL MEMBERS are on track to qualify for the 2016 Safety Incentive Program.
- Safety Contracts were received from all but two members.
- All members have attended at least one of the five regional training programs held this year.
- Outstanding SFI's will be evaluated at the December Executive Safety Committee.
- Safety Director will solicit feedback from the members to establish "minimum required participation" for 2017, including attendance at regional training, safety contract, representation at annual planning retreat, Safety Committees, documentation of written PEOSHA programs and completion of outstanding SFI's.

#### 4th QUARTER SERVICE ACTIVITIES

The following specific activities are planned for October, November and December 2016:

- Present possible revisions to 2017 Safety Incentive Program
- Executive Safety Committee meeting
- Summarize outstanding Suggestions for Improvement
- Develop 2017 Regional Training plan
- Attend PEOSH Advisory Committee meeting and report back to members.

### **APPENDIX 1: LOSS CONTROL MANAGEMENT REPORT**

|                          | Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund   |                        |                  |           |           |           |           |           |           |                      |        |           |  |                |
|--------------------------|---|------------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|----------------------|--------|-----------|--|----------------|
|                          | Loss Control Management Report - Contract Period 1/1/2016 to 12/31/2016 |                        |                  |           |           |           |           |           |           |                      |        |           |  |                |
|                          | 2016 Visit Schedule   |                        |                  |           |           |           |           |           |           |                      |        |           |  |                |
|                          | Service<br>Consultan  | Projected<br>Consultan | SPECIAL<br>FOCUS |           |           |           |           |           |           | Projecte<br>d visits |        | Remaining |  | 2016 Completed |
| Municipality             | t   | t Visits               | SURVEY           | 1st visit | 2nd visit | 3rd visit | 4th visit | 5th visit | 6th visit |                      | Visits | Visits    | Comments                                 | Contracts      |
| Alloway                  | RG  | 2                      |                  | 4/16      | 10/19     |           |           |           |           | 2                    | 2      | 0         | 4/16 Renewal; 10/19 LCR                  | 3/24/2016      |
| Carneys Point            | RG/ HWS   | 3                      |                  | 6/17      | 10/20     |           |           |           |           | 3                    | 2      | 1         | 6/17 SIP/SFI Review; 10/20 LCR           | 1/29/2016      |
| Clayton                  | HWS   | 3                      | Acc Review       | 2/1       | 8/16      | 9/8       |           |           |           | 3                    | 3      | 0         | 2/1 AI; 8/16 JSO/SIP; 9/8 LCR            | 2/5/2016       |
| Deptford                 | RG  | 3                      | RTK              | 6/17      | 8/18      |           |           |           |           | 3                    | 2      | 1         | 6/17 LCR; 8/18 LCR                       | 2/11/2016      |
| East Greenwich           | RG  | 2                      | Acc Review       | 3/1       | 6/1       |           |           |           |           | 2                    | 2      | 0         | 3/1 Police LCR; 6/1 SCM                  | 1/22/2016      |
| Elk                      | HWS   | 2                      |                  | 5/12      |           |           |           |           |           | 2                    | 1      | 1         | 5/12 Renewal                             | 2/25/2016      |
| Elsinboro                | RG  | 2                      |                  | 1/21      |           |           |           |           |           | 2                    | 1      | 1         | 1/21 Renewal                             | 3/9/2016       |
| Fairfield                | HWS   | 2                      |                  | 3/28      |           |           |           |           |           | 2                    | 1      | 1         | 3/28 SIP/SFI Review                      | 3/1/2016       |
| Franklin                 | RG  | 3                      | RTK              | 7/8       | 10/6      |           |           |           |           | 3                    | 2      | 1         | 7/8 LCR; 10/6 LCR                        | 2/22/2016      |
| Glassboro                | HWS   | 4                      | RTK              | 7/22      | 10/3      |           |           |           |           | 4                    | 2      | 2         | 7/22 LCR; 10/3 AI                        | 2/16/2016      |
| Greenwich                | RG  | 2                      | Acc Review       | 7/11      |           |           |           |           |           | 2                    | 1      | 1         | 7/11 LCR                                 | 1/22/2016      |
| Harrison                 | HWS   | 2                      | Acc Review       | 7/22      | 8/18      |           |           |           |           | 2                    | 2      | 0         | 7/22 LCR; 8/18 LCR                       | 1/29/2016      |
| Logan                    | HWS   | 3                      | Acc Review       | 7/25      | 10/17     |           |           |           |           | 3                    | 2      | 1         | 7/25 SIP/SFI Review; 10/17 LCR           | 1/21/2016      |
| Lower Alloways Creek     | HWS   | 3                      |                  | 7/23      | 10/11     |           |           |           |           | 3                    | 2      | 1         | 7/23 LCR; 10/11 LCR                      | 1/28/2016      |
| Mannington               | RG  | 2                      |                  | 3/29      |           |           |           |           |           | 2                    | 1      | 1         | 3/29 LCR                                 | 1/29/2016      |
| Mantua                   | HWS   | 4                      | RTK              | 3/29      | 8/25      |           |           |           |           | 4                    | 2      | 2         | 3/29 LCR; 8/25 SIP Review                | 3/18/2016      |
| Monroe                   | HWS   | 4                      |                  | 3/8       | 8/26      |           |           |           |           | 4                    | 2      | 2         | 3/8 LCR Owens Park; 8/26 SIP<br>Review   | 3/29/2016      |
| Oldmans Twp              | RG  | 2                      |                  | 3/29      | 11/11     |           |           |           |           | 2                    | 2      | 0         | 3/29 LCR; 11/11 LCR                      | 2/8/2016       |
| Paulsboro                | HWS   | 2                      | Acc Review       | 3/16      | 9/13      |           |           |           |           | 2                    | 2      | 0         | 3/16 Renewal; 9/13 LCR                   | 1/19/2016      |
| Penns Grove              | RG  | 3                      | Acc Review       | 5/23      | 5/23      | 5/23      |           |           |           | 3                    | 3      | 0         | 5/23 Renewal; 5/23 SCM                   | 5/25/2016      |
| Pennsville               | RG  | 3                      | RTK              | 1/21      | 9/20      |           |           |           |           | 3                    | 2      | 1         | 1/21 Renewal; 9/20 LCR                   | 2/2/2016       |
| Pilesgrove               | HWS   | 2                      |                  | 7/26      | 11/1      |           |           |           |           | 2                    | 2      | 0         | 7/26 SIP/SFI Review; 11/1 LCR            | 2/12/2016      |
| Pitman                   | HWS   | 3                      | RTK              | 3/23      | 9/26      |           |           |           |           | 3                    | 2      | 1         | 3/23 LCR; 9/26 LCR                       | 2/2/2016       |
| Quinton                  | RG  | 2                      |                  | 3/29      | 10/29     |           |           |           |           | 2                    | 2      | 0         | 3/29 LCR; 10/29 LCR                      | 3/1/2016       |
| Shiloh                   | RG  | 2                      |                  | 5/31      |           |           |           |           |           | 2                    | 1      | 1         | 5/31 LCR                                 | 5/4/2016       |
| South Harrison           | RG  | 2                      |                  | 6/30      |           |           |           |           |           | 2                    | 1      | 1         | 6/30 LCR/SIP                             | 2/22/2016      |
| Swedesboro               | HWS   | 2                      |                  | 6/14      | 10/27     |           |           |           |           | 2                    | 2      | 0         | 6/14 LCR; 10/27 LCR                      | 1/28/2016      |
| Upper Pittsgrove         | HWS   | 2                      |                  | 6/2       | 10/31     |           |           |           |           | 2                    | 2      | 0         | 6/2 SFI/Records Review; 10/31<br>LCR     | 1/26/2016      |
| Vineland                 | HWS   | 6                      | RTK              | 3/18      | 6/22      |           |           |           |           | 6                    | 2      | 4         | 3/18 LCR; 6/22 LCR                       | 6/1/2016       |
| Washington               | HWS   | 4                      | RTK              | 4/8       | 4/8       | 4/8       | 10/27     |           |           | 4                    | 4      | 0         | 4/8 Renewal; 4/8 RTK Review; 9/29<br>LCR | 2/16/2016      |
| Wenonah                  | HWS   | 2                      | NIN              | 1/14      | 8/10      | 4/0       | 10121     |           |           | 2                    | 2      | 0         | 1/14 Renewal; 8/10 LCR                   | 1/26/2016      |
| Westville                | HWS   | 2                      |                  | 2/2       | 8/10      |           |           |           |           | 2                    | 2      | 0         | 2/2 Renewal; 8/10 LCR                    | 2/18/2016      |
| Woodbury City            | HWS   | 4                      | RTK              | 7/14      | 8/19      |           |           |           |           | 4                    | 2      | 2         | 7/14 LCR; 8/19 LCR                       | 3/21/2016      |
| Woodbury Heights         | RG  | 3                      | Acc Review       | 2/24      | 6/23      |           |           |           |           | 3                    | 2      | 1         | 2/24 Renewal: 6/23 LCR                   | 5/13/2016      |
| Woodstown                | HWS   | 2                      | Acc Review       | 1/28      | 11/1      |           |           |           |           | 2                    | 2      | 0         | 1/28 Renewal: 11/1 LCR                   | 1/26/2016      |
| Woolwich                 | RG  | 3                      | Acc Review       | 5/26      | 8/19      | 11/9      |           |           |           | 3                    | 3      | 0         | 5/26 LCR: 8/19 LCR: 11/9 LCR             | 2/2/2016       |
| WOOIWICH                 | NU  | J                      | ACC REVIEW       | 3/20      | 0/19      | 11/9      |           |           |           | J                    | J      | U         | 3/20 LOIX, 0/19 LOIX, 11/9 LOIX          | 2/2/2010       |
|                          |   |                        |                  |           |           |           |           |           |           |                      |        |           |  |                |
| XXTotal                  |   | 97                     | 0                |           |           |           |           |           |           | 97                   | 70     | 27        |  |                |
| XXRenewal visits: 12; to | be complete   | ed by 5/31/20          | 016              |           |           |           |           |           |           |                      |        |           |  |                |

### **APPENDIX 2: REGIONAL TRAINING SUMMARY**

Gloucester, Salem, Cumberland Municipal Joint Insurance Fund

Loss Control Management Report - Contract Period 1/1/2016 to 12/31/2016

2016 Regional Training Attendance

|                      |    | 201                     | 6 Regional        | Fraining Atte                    | ndance                        |                   |  |
|----------------------|----|-------------------------|-------------------|----------------------------------|-------------------------------|-------------------|--|
|                      |    | SC/Claims RT<br>2/18/16 | DPW RT<br>5/19/16 | Sovereign<br>Citizens<br>9-28-16 | Career<br>Survival<br>10-7-16 | Annual<br>Retreat |  |
| Alloway              | XS | 1                       |                   |                                  |                               |                   |  |
| Carneys Point        | М  | 1                       | 1                 |                                  |                               |                   |  |
| Clayton              | M  | 1                       | 1                 |                                  |                               |                   |  |
| Deptford             | XL | 1                       |                   |                                  |                               |                   |  |
| East Greenwich       | М  | 1                       |                   | 1                                |                               |                   |  |
| Elk                  | S  | 1                       |                   |                                  |                               |                   |  |
| Elsinboro            | XS | 1                       |                   | 1                                |                               |                   |  |
| Fairfield            | S  |                         |                   |                                  |                               |                   |  |
| Franklin             | L  | 1                       |                   |                                  |                               |                   |  |
| Glassboro            | XL | 1                       | 1                 | 1                                | 1                             |                   |  |
| Greenwich            | M  | 1                       | 1                 |                                  |                               |                   |  |
| Harrison             | М  | 1                       | 1                 | 1                                |                               |                   |  |
| Logan                | М  | 1                       | 1                 |                                  | 1                             |                   |  |
| Lower Alloways Creek | М  | 1                       |                   |                                  |                               |                   |  |
| Mannington           | XS | 1                       |                   | 1                                |                               |                   |  |
| Mantua               | L  | 1                       |                   |                                  |                               |                   |  |
| Monroe               | XL |                         | 1                 |                                  |                               |                   |  |
| Oldmans Twp          | XS | 1                       |                   | 1                                |                               |                   |  |
| Paulsboro            | М  | 1                       |                   | 1                                |                               |                   |  |
| Penns Grove          | L  | 1                       |                   |                                  |                               |                   |  |
| Pennsville           | L  | 1                       |                   | 1                                | 1                             |                   |  |
| Pilesgrove           | XS | 1                       | 1                 | 1                                |                               |                   |  |
| Pitman               | L  | 1                       |                   |                                  |                               |                   |  |
| Quinton              | XS | 1                       | 1                 |                                  |                               |                   |  |
| Shiloh               | XS |                         |                   |                                  |                               |                   |  |
| South Harrison       | XS | 1                       |                   |                                  | 1                             |                   |  |
| Swedesboro           | S  | 1                       |                   |                                  |                               |                   |  |
| Upper Pittsgrove     | XS | 1                       |                   |                                  |                               |                   |  |
| Vineland             | XL | 1                       | 1                 |                                  |                               |                   |  |
| Washington           | XL | 1                       | 1                 |                                  | 1                             |                   |  |
| Wenonah              | S  | 1                       | 1                 | 1                                |                               |                   |  |
| Westville            | М  | 1                       |                   |                                  |                               |                   |  |
| Woodbury City        | L  | 1                       |                   | 1                                | 1                             |                   |  |
| Woodbury Heights     | М  | 1                       |                   |                                  |                               |                   |  |
| Woodstown            | S  | 1                       | 1                 | 1                                | 1                             |                   |  |
| Woolwich             | М  | 1                       |                   |                                  |                               |                   |  |
|                      |    | 33                      | 13                | 12                               | 7                             |                   |  |



## 2017 REVISED 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

John Washington, Penns Grove Borough

Alternates: #1 **Sue Miller,** Clayton Borough

#2 **Bob Dickenson**, Vineland City

#3 Carl Bagby, Swedesboro Borough

#4 **Robert Diaz,** South Harrison Township

**Kevin Clour,** Lower Alloways Creek

#6 Mark Gravinese, Harrison Township

#7 Vacant

#### **Municipal Excess Liability Joint Insurance Fund**



9 Campus Drive – Suite 216 Parsippany, NJ 07054 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:** MEL November Report

**2017 Rate Table & Budget:** The Board of Commissioners adopted 2017 rate table based on those rates against 2017 membership underwriting data. Budget totals \$44,180,845/.

**2017 Insurance and Excess Insurance Renewals:** Underwriting Manager submitted a memorandum outlining the status of renewal negotiations.

Board authorized the Reinsurance Committee to review further and enter into the required agreements for 2017 excess liability, optional excess liability, optional public officials/employment practices liability, excess property and boiler & machinery, excess workers' compensation and non-owned aircraft liability. Reinsurance Committee is MEL Chair & Secretary MEL and Local JIF Executive Directors, Producer, Underwriting Manager, Actuary and Attorney.

**Financial Fast Track:** Enclosed is the Financial Fast Track as of September 30, 2016 reflecting a total statutory surplus of \$18.6 million.

**Marketing RFQ:** An Ad-hoc Committee interviewed the firms that responded to the MEL's RFQ for Marketing Consultant. Committee recommended the formation of a Marketing Committee and recommended awarding contracts to Princeton Strategic Communications and Acrisure.

**POLEPL Task Force:** A task force was formed to address issues arising out of the POLEPL policy language on land use claims earlier in the year. Task Force met several times along with representatives from QBE, including their coverage counsel. Heather Steinmiller (General Counsel for CSB) worked with the MEL's Fund Attorney and QBE's Coverage Counsel to draft policy language to address land use claims. Additionally, the MEL Fund Attorney is developing a risk management program, which will include educational seminars targeting elected officials, planning & zoning board members and attorneys. QBE's recommendation was presented to the Task Force on November 10<sup>th</sup> and to the Board of Commissioners on November 16<sup>th</sup>. Coverage Bulletin is being drafted for presentation affiliated local Joint Insurance Funds.

**Super Storm Sandy update:** MEL Fund Attorney reported that a meeting was held last week with FEMA Representatives to ensure that all information regarding Sandy related claims was relayed to their office so that members can now submit the appropriate filings to FEMA.

**Safety and Education Committee:** The Safety and Education Committee is scheduled to meet on December 5, 2016.

**Legislative Committee:** The Legislative Committee met at 11:00 am in the Sheraton; Committee Chairman Hirsch provided a verbal report.

**MEL Investment Committee:** The committee met on October 19<sup>th</sup>; minutes of the meeting were distributed for information.

**RCF Report:** The RCF met on October 19, 2016 to adopt the amended 2016 budget and 2017 budget. Commissioner Cottman submitted a report on the meeting.

**Claims Committee:** The Claims Committee is scheduled to meet on November 30, 2016 via teleconference. Minutes of the October 19, 2016 meeting are enclosed under separate cover.

**Next Meeting:** The next meeting of the MEL is the 2016 Reorganization meeting scheduled for Wednesday January 4, 2017 11:15AM at the Forsgate CC, Jamesburg, NJ.

|       | MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND     |                 |                        |           |                 |
|-------|---|-----------------|------------------------|-----------|-----------------|
|       | 2017 BUDGET FOR ASSESSMENT CALCULATION              |                 |                        |           |                 |
|       | ADOPTED BUDGET                                      | _               | _                      |           |                 |
|       |   | Α               | В                      | B-A       | B-A             |
|       |   | BUDGET          | 0 BUDGET               | _         |                 |
|       | APPROPRIATIONS                                      | 2016 ANNUALIZED | 2017 PROPOSED          | \$        | %               |
|       | I. CLAIMS AND EXCESS INSURANCE PREMIUMS             |                 |                        | CHANGE    | CHANGE          |
|       |   |                 |                        |           |                 |
|       | CLAIMS  |                 |                        |           |                 |
|       | Excess Liability:                                   |                 |                        |           |                 |
| 1     | JIF to 500K   | 2,938,031       | 2 002 207              | (34,744)  | -1.18%          |
| 2     |   | 3,759,575       | 2,903,287<br>3,696,853 | (62,722)  | -1.67%          |
| 3     |   |                 |                        |           | -5.13%          |
| 4     |   | 8,654,083       | 8,210,023              | (444,060) |                 |
| 5     | Excess Property 200K Ex 50K                         | 2,657,699       | 2,955,297              | 297,599   | 11.20%<br>2.59% |
| <br>6 | Aggregate Excess LFC  JIF Faithful Performance Bond | 27,788          | 28,508                 | 720       |                 |
| 7     |   | 207,228         | 209,023                | 1,795     | 0.87%           |
|       |   | 286,250         | 288,000                | 1,750     | 0.61%           |
| 8     | Sub Total PREMIUMS                                  | 18,530,654      | 18,290,991             | (239,663) | -1.29%          |
|       |   | 5 404 070       | 5.074.007              | 00.054    | 4.000/          |
| 10    |   | 5,181,373       | 5,274,627              | 93,254    | 1.80%           |
| 11    | Optional Excess Liability                           | 1,835,063       | 1,833,676              | (1,387)   | -0.08%          |
| 12    | Optional Excess POL/EPL                             | 906,857         | 911,933                | 5,076     | 0.56%           |
| 13    |   | 2,819,189       | 2,808,038              | (11,151)  | -0.40%          |
| 14    |   | 8,035,852       | 8,615,830              | 579,978   | 7.22%           |
| 15    | Boiler and Machinery                                | 700,857         | 721,739                | 20,882    | 2.98%           |
| 16    | Loss Fund Contingency                               | 473,498         | 478,998                | 5,500     | 1.16%           |
| 17    | Sub Total   | ,,              | 20,644,840             | 692,152   | 3.47%           |
|       | Total Claims & Premiums                             | 38,483,341      | 38,935,831             | 452,490   | 1.18%           |
| 19    |   |                 |                        |           |                 |
|       | II. EXPENSES  |                 |                        |           |                 |
| 21    | Claims Adjustment                                   | 990,422         | 1,010,231              | 19,808    | 2.00%           |
| 22    | Property Adjustment                                 | 160,000         | 163,200                | 3,200     | 2.00%           |
| 23    |   | 982,676         | 1,002,330              | 19,654    | 2.00%           |
| 24    | Loss Fund Management                                | 147,900         | 150,858                | 2,958     | 2.00%           |
| 25    | Actuary   | 48,170          | 49,133                 | 963       | 2.00%           |
| 26    | Attorney  | 43,352          | 44,219                 | 867       | 2.00%           |
| 27    | Deputy Attorney                                     | 1,446           | 1,475                  | 29        | 2.00%           |
| 28    | Attorney - OPRA                                     | 16,320          | 16,646                 | 326       | 2.00%           |
| 29    |   | 27,625          | 28,178                 | 553       | 2.00%           |
| 30    |   | 24,424          | 24,912                 | 488       | 2.00%           |
| 31    | Underwriting Manager                                | 508,472         | 518,641                | 10,169    | 2.00%           |
| 32    | -   | 293,622         | 299,494                | 5,872     | 2.00%           |
| 33    | -   | 194,275         | 194,275                | -         | 0.00%           |
| 34    | ·   | 138,010         | 138,010                | -         | 0.00%           |
| 35    | -   | 26,409          | 26,409                 | -         | 0.00%           |
| 36    |   | 57,856          | 57,856                 | -         | 0.00%           |
| 37    | Strategic Planning Committee                        | 28,928          | 28,928                 | -         | 0.00%           |
| 38    | -   | 38,318          | 38,318                 | -         | 0.00%           |
| 39    |   | 119,079         | 119,079                | -         | 0.00%           |
| 40    | · ·   | 133,528         | 305,035                | 171,507   | 128.44%         |
| 41    | Subtotal  | 3,980,832       | 4,217,227              | 236,395   | 5.94%           |
| 42    |   |                 |                        |           |                 |
| 43    | -   | 1,024,656       | 1,027,787              | 3,131     | 0.31%           |
| 44    | Total Appropriations                                | 43,488,830      | 44,180,845             | 692,016   | 1.59%           |

| 2016 BUDGET FOR ASSESSMENT CALCULATION  |                 |               |             |         |
|---|-----------------|---------------|-------------|---------|
| 2010 DODGET FOR AGGEGGMENT GREEDENTON   |                 |               |             |         |
|   | Α               | В             | B-A         | B-A     |
|   | BUDGET          | BUDGET        |             |         |
| APPROPRIATIONS                          | 2015 ANNUALIZED | 2016 PROPOSED | \$          | %       |
| I. CLAIMS AND EXCESS INSURANCE PREMIUMS |                 |               | CHANGE      | CHANGE  |
| CLAIMS                                  |                 |               |             |         |
| Excess Liability:                       |                 |               |             |         |
| Exocos Embiney.                         |                 |               |             |         |
| JIF to 500K                             | 3,274,846       | 2,973,166     | (301,680)   | -9.21%  |
| 1.25MIL Ex 500K                         | 4,184,376       | 3,817,169     | (367,207)   | -8.78%  |
| Excess WC                               | 10,361,895      | 8,797,817     | (1,564,078) | -15.09% |
| Excess Property 200K Ex 50K             | 2,516,940       | 2,023,828     | (493,112)   | -19.59% |
| Aggregate Excess LFC                    | 28,244          | 27,788        | (457)       | -1.62%  |
| JIF Faithful Performance Bond           | 209,085         | 210,665       | 1,579       | 0.76%   |
| Statutory Bonds                         | 285,750         | 292,750       | 7,000       | 2.45%   |
| Sub Total                               | 20,861,136      | 18,143,183    | (2,717,953) | -13.03% |
| PREMIUMS                                |                 |               |             |         |
| 3.25MIL ex 1.75 MIL                     | 5,157,475       | 5,268,301     | 110,827     | 2.15%   |
| Optional Excess Liability               | 1,880,949       | 1,835,838     | (45,111)    | -2.40%  |
| Optional Excess POL/EPL                 | 897,325         | 895,547       | (1,777)     | -0.20%  |
| Excess WC                               | 2,807,493       | 2,865,904     | 58,411      | 2.089   |
| Excess Property                         | 7,896,395       | 8,702,622     | 806,227     | 10.219  |
| Boiler and Machinery                    | 688,739         | 759,166       | 70,427      | 10.239  |
| Loss Fund Contingency                   | 481,342         | 481,538       | 195         | 0.049   |
| Sub Total                               | 19,809,717      | 20,808,916    | 999,198     | 5.049   |
| Total Claims & Premiums                 | 40,670,853      | 38,952,099    | (1,718,754) | -4.23%  |
| II. EXPENSES                            |                 |               |             |         |
| Claims Adjustment                       | 967,000         | 990,422       | 23,422      | 2.42%   |
| Property Adjustment                     | 160,000         | 160,000       | -           | 0.009   |
| Administration                          | 963,408         | 982,676       | 19,268      | 2.009   |
| Loss Fund Management                    | 145,000         | 147,900       | 2,900       | 2.009   |
| Actuary                                 | 47,225          | 48,170        | 945         | 2.009   |
| Attorney                                | 42,502          | 43,352        | 850         | 2.009   |
| Deputy Attorney                         | 1,418           | 1,446         | 28          | 1.979   |
| Attorney - OPRA                         | 16,000          | 16,320        | 320         | 2.009   |
| Auditor                                 | 27,083          | 27,625        | 542         | 2.009   |
| Treasurer                               | 23,945          | 24,424        | 479         | 2.00%   |
| Underwriting Manager                    | 498,502         | 508,472       | 9,970       | 2.00%   |
| Reinsurance Manager                     | 287,865         | 293,622       | 5,757       | 2.00%   |
| Safety and Education Committee          | 190,466         | 194,275       | 3,809       | 2.00%   |
| Computer Services                       | 135,304         | 138,010       | 2,706       | 2.00%   |
| Legislative Committee                   | 25,891          | 26,409        | 518         | 2.00%   |
| Internal Audit Committee                | 56,722          | 57,856        | 1,134       | 2.00%   |
| Strategic Planning Committee            | 28,361          | 28,928        | 567         | 2.009   |
| Coverage Committee                      | 37,567          | 38,318        | 751         | 2.00%   |
| Communications Committee                | 116,744         | 119,079       | 2,335       | 2.009   |
| Misc Expense                            | 298,460         | 289,406       | (9,054)     | -3.03%  |
| Subtotal                                | 4,069,463       | 4,136,710     | 67,247      | 1.65%   |
| MEL Safety Institute                    | 927,225         | 933,701       | 6,476       | 0.709   |
| Total Appropriations                    | 45,667,541      | 44,022,511    | (1,645,031) | -3.60%  |
| RMC FEES                                | 346,669         | 330 553       | (17 116)    | -4.94%  |
| RING I LLO                              | 340,009         | 329,553       | (17,116)    | -4.947  |

| Muncipal Excess Liability Joint Insurance Fund                         |                  |
|--|------------------|
| 2016 Proposed Assessments  |                  |
|  |                  |
| Atlantic County Municipal Joint Insurance Fund                         | \$ 3,593,730.51  |
| Bergen County Municipal Joint Insurance Fund                           | \$ 3,900,320.58  |
| Burlington County Municipal Joint Insurance Fund                       | \$ 1,496,276.05  |
| Camden County Municipal Joint Insurance Fund                           | \$ 2,581,741.68  |
| Central Jersey Joint Insurance Fund                                    | \$ 2,925,020.11  |
| Mid Jersey Municipal Joint Insurance Fund                              | \$ 1,889,305.78  |
| Monmouth Municipal Joint Insurance Fund                                | \$ 2,951,022.15  |
| Morris County Municipal Joint Insurance Fund                           | \$ 4,304,450.94  |
| New Jersey Self Insurers Joint Insurance Fund                          | \$ 1,317,472.76  |
| Ocean County Municipal Joint Insurance Fund                            | \$ 4,135,552.54  |
| Public Alliance Insurance Coverages Fund                               | \$ 1,465,568.74  |
| Professional Municipal Management Joint Insurance Fund                 | \$ 852,555.50    |
| South Bergen Municipal Joint Insurance Fund                            | \$ 2,751,452.22  |
| Suburban Essex Joint Insurance Fund                                    | \$ 1,414,663.94  |
| Suburban Municipal Joint Insurance Fund                                | \$ 1,323,681.17  |
| Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund | \$ 2,821,773.38  |
| First Responder Joint Insurance Fund                                   | \$ 647,728.74    |
| New Jersey Utilitiy Authorities Joint Insurance Fund                   | \$ 905,559.74    |
| New Jersey Public Housing Authority Joint Insurance Fund               | \$ 3,023,186.78  |
| School Alliance Coverage Fund  | \$ 50,000.00     |
| New Jersey Counties Excess Joint Insurance Fund                        | \$ 1,000.00      |
| Total  | \$ 44,352,063.30 |

#### 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 Specialty 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 clarifies reporting requirements.

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



#### 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 reorganization 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 RESOLUTION #2016-

RESOLUTION AUTHORIZING THE EXECUTIVE DIRECTOR TO BIND WORKERS COMPENSATION COVERAGE FOR THE EMERGENCY RESPONSE VOLUNTEERS OF FRANKLIN TOWNSHIP FIRE DISTRICTS 1, 2, 3, 4, & 5 EFFECTIVE JANUARY 1, 2017 FOR A PERIOD OF ONE (1) YEAR AND ESTABLISHING CERTAIN REQUIREMENTS FOR CONTINUING COVERAGE

WHEREAS, Franklin Township (hereinafter referred to as "Township") joined that Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (hereinafter referred to as "TRICO JIF") effective January 1, 2004; and

WHEREAS, although the Township made application to join the TRICO JIF inclusive of the Franklin Township Fire Districts 1, 2, 3, 4, & 5 (hereinafter referred to as "Districts") it was determined that the Districts would secure their own insurance coverage from sources other than the TRICO JIF; and

WHEREAS, the Districts are currently insured through various sources including the NJ Assigned Risk Pool for Workers' Compensation coverage and VFIS for Property and Liability coverage; and

WHEREAS, the TRICO JIF has established a process wherein fire districts located within the municipal borders of member municipalities can make application to the TRICO JIF to be an additional insured of a member municipality; and

WHEREAS, the application process includes among other provisions, an application fee, a completed underwriting application, loss runs, and the execution of binding resolutions by the member municipality and fire district that they will adhere to the TRICO JIF safety guidelines; and

WHEREAS, it is the preference of the TRICO JIF that the fire districts that are insured through their member municipalities secure all of their coverages through the TRICO JIF to lessen the possibility of coverage disputes, gaps in coverage, and to protect the TRICO JIF and its members against adverse selection; and

WHEREAS, representatives of the Township have recently contacted the TRICO JIF to inquire, whether there would be a cost savings available to the Township should they insure the Districts' rostered emergency response volunteers for Workers' Compensation through the TRICO JIF; and

WHEREAS, the preliminary indications from the TRICO JIF Actuary and excess insurer indicate that the Township should realize a substantial financial savings if Workers' Compensation coverage for the Districts' emergency response volunteers is provided through the TRICO JIF effective January 1, 2017; and

WHEREAS, the remaining property and liability policies for the Districts renew at different dates during 2017; and

WHEREAS, the TRICO JIF is willing to provide Workers' Compensation coverage only to the Districts' emergency response volunteers effective January 1, 2017 for a period of one (1) year with the understanding and knowledge that by May 8, 2017, the Districts and representatives from the Township will complete the following processes:

• Submit completed underwriting applications for the Districts; and

- Submit an underwriting application fee to defer the costs of reviewing the application by the Fund Actuary and Loss Control Representatives; and
- Execute all required documents and adhere to the application guidelines as outlined in the TRICO JIF Fire District application process.

WHEREAS, should any of the aforementioned processes not be completed by the Districts and the Township by May 8, 2017, the Township understands that the TRICO JIF will terminate the Workers' Compensation coverage to the Districts effective January 1, 2018 and the Workers' Compensation coverage for the Districts will not be renewed for 2018.

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund does hereby authorize the Executive Director to bind Workers' Compensation coverage for the rostered emergency response volunteers in Franklin Township Fire Districts 1, 2, 3, 4, & 5 effective January 1, 2017 for a period of one (1) year; and

**BE IT FURTHER RESOLVED** that the Executive Committee of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund authorizes the Executive Director to bind Workers' Compensation coverage for the rostered emergency response volunteers in Franklin Township Fire Districts 1, 2, 3, 4, & 5 with the understanding that the Districts and representatives from the Township will complete the following processes no later than May 8, 2017:

- Submit completed underwriting applications for the Districts; and
- Submit an underwriting application fee to defer the costs of reviewing the application by the Fund Actuary and Loss Control Representatives; and
- Execute all required documents and adhere to the application guidelines as outlined in the TRICO JIF Fire District application process.

**BE IT FURTHER RESOLVED** that the Township Committee of the Township of Franklin shall be placed on notice via a copy of this Resolution that should any of the aforementioned processes not be completed by the Districts and the Township by May 8, 2017, that the TRICO JIF will terminate the Workers' Compensation coverage to the Districts effective January 1, 2018 and the Workers' Compensation coverage for the Districts will not be renewed for 2018; and

**BE IT FURTHER RESOLVED** that a copy of this resolution shall be provided to the Township Committee of the Township of Franklin, their appointed Risk Management Consultant, the Fund Solicitor, and the Executive Director for their information and action.

This resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on December 19, 2016.

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

| BY: |             | ATTEST: |           |  |  |
|-----|-------------|---------|-----------|--|--|
|     | CHAIRPERSON |         | SECRETARY |  |  |
|     | DATE:       |         |           |  |  |



## Memo

To: Fund Commissioners

From: Paul J. Miola, Executive Director

Date: December 14, 2016

Re: Important Notice Regarding OPRA Requests and Litigation

At the Defense Panel Breakfast on December 6, 2016, there was a discussion regarding Plaintiffs and attorneys for Plaintiffs utilizing OPRA to obtain information outside of the Discovery process when pursuing lawsuits against a member municipality.

This practice can cause considerable harm to your Defense Counsel's ability to effectively defend cases based upon Plaintiff's counsel obtaining records of which your Defense Counsel is unaware.

The normal Discovery process in litigation requires such documentation to be provided to the adversary; however, documents obtained through OPRA are not subject to this rule and thus may not be provided to your Defense Attorney. If Defense Counsel is unaware that these documents have been provided in response to an OPRA request, we may be placed at a serious disadvantage.

Please alert your "Custodian of Records" to this practice and have them check with your Claims Coordinator when researching materials needed to respond to an OPRA request. Should the information requested appear to be related to current litigation, your Defense Attorney and the Fund Solicitor, David DeWeese, should be immediately informed of the request, consulted with regard to the response to the request, and copied on any reply to the request.

Thank you.