

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 Salute
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the *South Jersey News*, Woodbury, New Jersey and the *Courier Post*, Cherry Hill, NJ
 - 2. Filing advance written notice of this meeting with the Clerks/ Administrators of all member municipalities of the TRICOJIF; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the TRICOJIF.

IV. Roll Call

- A. Fund Commissioners
- B. Fund Professionals
- C. Risk Management Consultants
- D. Move up Alternates (if necessary) Motion All in Favor

V. Approval of Minutes

A. Motion to adopt the November 28, 2016 – Executive Claims Committee Meeting		
	Minutes – Motion – All in FavorPages 1-4	
B.	Motion to adopt the November 28, 2016 - Executive Committee Meeting Minutes –	

 Motion – All in Favor......Pages 5- 22
 C. Motion to adopt the November 28, 2016 – Executive Claims Committee Meeting Closed Session Minutes – Motion – All in Favor

VI. Executive Claims Committee Meeting Report – December 19, 2016......Verbal

Executive Director's Report.....Pages 23-59 VII. A. Lost Time Accident Frequency Reports.....Pages 27-28 Certificates of Insurance Pages 29-33 B. C. 2015 Safety Incentive Program Awards Page 34 2016 Optional Safety Budget..... Page 35 D. E. 2016 Wellness Incentive......Page 36 EPL Hotline – Authorized Contact List. Page 37 F. G. EPL Attorney Hotline Allowance Page 38 H. Employment Practices Liability CompliancePages 39-40 I. Financial Fast Track Page 41 J. Regulatory Filing ChecklistsPages 42-43 K. Skateboard Park Approval StatusPage 44 L. Capehart & Scatchard Updates.....Pages 45-52 M. Statutory Bond Status Page 53 N. Website Elected Officials – Invite......Pages 54-55 0. P. **Dividend Distribution Notice RMC** Resolutions & Agreements 0. R. RMC Model RFQ S. **Inclement Weather Policy** T. 2016 Annual Report U. 2017 Committee Volunteers.....Pages 56-59

V. New Member Activity

VIII.	Solicitor's Report	
IX.	Safety Director's ReportA.Activity Report	
X.	Claims Administrator's Report A. Lessons Learned from Losses – December 2016Page 70	
XI.	Wellness Director ReportPage 71A.Monthly Activity Report	
XII.	Managed Care ReportA.Summary ReportB.Average Number of Days to Report a Claim.C.Transitional Duty Summary Report.Page 79D.PPO Savings & Penetration ReportsE.Paid Provider by Specialty.Page 82F.Top 5 Provider by Specialty.G.Nurse Case Management Report.Page 84	
XIII.	 Treasurer's Report as of November 30, 2016Pages 85-135 A. Fund Status B. Investment Portfolio Report C. Loss Run Payment Register – Motion – Roll Call D. Unrealized Losses Letter Report Market Outlook E. Disbursements F. Approval of December Bill List– Motion – Roll CallPage 136 	
XIV.	 Committee Reports A. Finance Committee Meeting Minutes – November 7, 2016Pages 137-1 B. Finance Committee Meeting Report 2017 Budget Public Hearing – Motion to Open – All in Favor 2017 Budget Public Hearing – Motion to Close – All in Favor 2017 Budget Adoption – Motion to Adopt – Roll CallPage 153 2017 Assessment Certification - Motion to AdoptPage 154 2017 Assessment Allocation Strategy - Motion to Introduce – Roll CallPages 155 C. Resolution authorizing the Fund Treasurer to transfer funds from the Fund Year 2016 MEL Liability & Workers Compensation budget line item and the Deductible line item to the MEL Retrospective account – Motion – Roll CallPages 169- D. EPL/POL Claims Review Committee Meeting Minutes – November 28, 2016Pages 171- E. Safety Committee Meeting Minutes – December 1, 2016	- -168 170 -179
XV.	 MEL/E-JIF/RCF Reports A. MEL Report – November 16, 2016Pages 198- 1. Bulletin – 2017 EPL/POL Policy ChangesPage 203 B. EJIF Report – November 16, 2016Page 204 	

XVI. Miscellaneous Business

- A. Resolution authorizing the Executive Director to bind Workers Compensation Coverage for the Emergency Response Volunteers of Franklin Township Fire Districts, effective January 1, 2017 for one (1) year and establishing certain requirements for continuing coverage – Motion – Roll Call......Pages 205-206
- 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 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

TRICO JIF Executive Claims Meeting Minutes November 28, 2016 Page 3

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.

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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 (<u>www.tricojif.org</u>). 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%
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% of Transitional Duty Days Not Accommodated	39.5%
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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, <i>Chair</i> , Oldmans Township Mike Razze, Pitman Borough Brad Campbell, <i>Secretary</i> , 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, <i>Chair</i> , Oldmans Township Mike Razze, Pitman Borough Brad Campbell, <i>Secretary</i> , 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.

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 25th Anniversary Dinner - She noted that the 25th 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, <i>Chair</i> , Oldmans Township Mike Razze, Pitman Borough Brad Campbell, <i>Secretary</i> , Shiloh Borough Karen Sweeney, Wenonah Borough Bill Bittner, Westville Borough Bob Law, Woodbury City
	Nays: Abstain:	None 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, <i>Chair</i> , Oldmans Township Mike Razze, Pitman Borough Brad Campbell, <i>Secretary</i> , 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, <i>Chair</i> , Oldmans Township Mike Razze, Pitman Borough Brad Campbell, <i>Secretary</i> , 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, <i>Chair</i> , Oldmans Township Mike Razze, Pitman Borough Brad Campbell, <i>Secretary</i> , 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: Secretary:	Brad Campbell, Shiloh Borough 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

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, <i>Chair</i> , Oldmans Township Mike Razze, Pitman Borough Brad Campbell, <i>Secretary</i> , 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.

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'	Property	General
Compensation		
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, <i>Chair</i> , Oldmans Township Mike Razze, Pitman Borough Brad Campbell, <i>Secretary</i> , 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, <i>Chair</i> , Oldmans Township Mike Razze, Pitman Borough Brad Campbell, <i>Secretary</i> , Shiloh Borough Karen Sweeney, Wenonah Borough Bill Bittner, Westville Borough Bob Law, Woodbury City
	Nays: Abstain:	None 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**

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. <u>Please note that the deadline to claim or encumber these funds was</u> 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. <u>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.</u>

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 cap got be appointed as Helpline Contacts.** There is no restriction on the number of calls or amount of time that members can contact this service.

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

G. EPL Allowance (pg. 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 <u>www.tricojif.org</u> 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 Krist Kristie at 856-446-9146 or Kristi_kristie@ajg.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.

					DATA VALL	-	October 31, 2016				
				#CLAIMS	Y.T.D.	2016	2015	2014			TOTAL
			**	FOR		LOST TIME	LOST TIME	LOST TIME			RATE
_	EMBER_ID		*	10/31/2016		FREQUENCY	FREQUENCY	FREQUENCY		MEMBER	2016 - 201
1	346	CARNEY'S POINT		0	-		0.00	1.03		CARNEY'S POINT	0.37
2		EAST GREENWICH		0	0		3.39	2.19	_	EAST GREENWICH	2.03
3		FAIRFIELD TOWNSHIP T		0	0		0.00	1.39		FAIRFIELD TOWNSHIP	0.50
4		LOGAN		0	0		0.00	2.41		LOGAN	0.88
5		MANTUA		0	0		3.43	1.63	-	MANTUA	1.80
6		PAULSBORO		0	0		0.00	3.92		PAULSBORO	1.42
7		PENNS GROVE		0	0		5.31	5.31		PENNS GROVE	3.78
8		PILESGROVE		0	0		0.00	0.00		PILESGROVE	0.00
9		PITMAN		0	0		0.59	0.59	-	PITMAN	0.44
0		SOUTH HARRISON		0	0		0.00	0.00		SOUTH HARRISON	0.00
11		UPPER PITTSGROVE		0	0		0.00	0.00		UPPER PITTSGROVE	0.00
2	367	WENONAH		0	0		0.00	0.00	12	WENONAH	0.00
3	370	WOODSTOWN		0	0	0.00	0.00	0.00	13	WOODSTOWN	0.00
4	381	WOODBURY		0	0		0.69	1.36		WOODBURY	0.75
15	480	OLDMANS		0	0		0.00	0.00	15	OLDMANS	0.00
6	529	SHILOH		0	0		0.00	0.00	16	SHILOH	0.00
7	603	MANNINGTON TOWNSHIP		0	0		0.00	0.00	17	MANNINGTON TOWNSI	0.00
8	640	LOWER ALLOWAYS CREEK		0	0	0.00	0.00	0.00	18	LOWER ALLOWAYS CF	0.00
9	645	ELSINBORO		0	0	0.00	0.00	0.00	19	ELSINBORO	0.00
0	353	HARRISON		1	1	1.15	0.00	1.23	20	HARRISON	0.79
21	463	DEPTFORD		0	_		1.64	2.17	21	DEPTFORD	1.72
2	352	GREENWICH		0	1	1.37	0.00	1.02	22	GREENWICH	0.75
3	368	WESTVILLE		0	1	1.39	1.18	0.00	23	WESTVILLE	0.84
4	369	WOODBURY HEIGHTS		0	1	2.11	1.85	3.57	24	WOODBURY HEIGHTS	2.54
5		GLASSBORO		1	-		4.95	3.89		GLASSBORO	3.80
6	345	ALLOWAY		0	1	2.53	0.00	2.30	26	ALLOWAY	1.58
7	360	PENNSVILLE		0	3	2.54	1.92	5.13	27	PENNSVILLE	3.26
8	365	SWEDESBORO BORO		0	1	3.24	5.00	0.00	28	SWEDESBORO BORO	2.71
9	357	MONROE		0	8	3.39	3.76	2.57	29	MONROE	3.22
0	528	FRANKLIN TOWNSHIP T		1	3	3.75	2.21	4.02	30	FRANKLIN TOWNSHIP	3.33
31	349	ELK		1	2	4.29	0.00	0.00	31	ELK	1.06
2	374	WASHINGTON TOWNSHIP 1		0	8	4.89	5.03	3.49	32	WASHINGTON TOWNS	4.41
3	347	CLAYTON		1			3.35	4.37		CLAYTON	4.35
4	371	WOOLWICH		0	3	7.06	0.00	0.00	34	YOOLVICH	1.64
5	464	QUINTON		3	3	8.18	2.60	0.00	35	QUINTON	3.52
6		VINELAND							36	VINELAND	
	itals:	= ((Y.T.D. LOST TIME A	CCIDENT	8			1.96	2.09			1.9
- P	Member d	oes not participate in th	e FUND f	or Workers' Comp cov	erage		report				
		R WAS NOT ACTIVE FOR									
)15 Loss equency	Time Accident		October 31, 2015		1.73					

		October 31, 2016		
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 201
CAMDEN	1.27	2.51	2.07	1.89
BERGEN	1.45	2.23	2.30	2.02
PROF MUN MGMT	1.50	3.70	2.37	2.56
SUBURBAN ESSEX	1.52	2.15	2.55	2.13
MONMOUTH	1.61	2.17	2.24	2.03
CENTRAL	1.62	1.85	2.52	2.03
SUBURBAN MUNICIPAL	1.70	2.19	1.76	1.89
MORRIS	1.71	2.00	2.01	1.93
NJ PUBLIC HOUSING	1.79	1.96	2.82	2.22
TRI-COUNTY	1.86	1.96	2.09	1.98
BURLINGTON	2.07	1.85	1.90	1.93
SOUTH BERGEN	2.16	2.73	2.46	2.46
OCEAN	2.16	2.11	2.39	2.22
N.J.U.A.	2.30	2.49	3.09	2.65
ATLANTIC	2.58	2.53	3.10	2.76
AVERAGE	1.82	2.30	2.38	2.18

* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Certificate Of Insurance Monthly Report

From 10/26/2016 To 11/25/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverag
TRICO JIF H- PSE&G I- City of Woodbury	24 Brown Avenue Springfield, NJ 07081 33 Delaware Street Woodbury, NJ 08096	1826	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Polic (but only with respect to liability caused in whole or in part by t acts or omissions of the named insured) temporary instal banners, decorations, lights and signs & pole attachment & conduit occupancy agreement.	y he	GL EX AU WC
H- State of New Jersey I- Township of Deptford	Dept of Health PO Box 369 Trenton, NJ 08625 1011 Cooper Street Deptford, NJ 08096	4182	Evidence of insurance as respects t Deptford EMS Departmen Coverage includes Medical Malpractice Liability.	ıt. 11/1/201	6 GL EX
H- To Whom It May Concern I- Borough of Penns Grove	West Main & East State Streets Penns Grove, N. 08069	4983 J	Evidence of insurance. Inland Marine Coverage is included in property section.	n the 11/10/2	016 GL EX
H- County of GloucesterI- Borough of Pitman	Board of Chosen Freeholders It's Department & Agencies et al PO Box 337 Woodbury, NJ 08096 110 South Broadway Pitman, NJ 08071-2237		Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Polic (but only with respect to liability caused in whole or in part by t acts or omissions of the named insured) in regard to closing of Broadway (Alt 553) Pitman, NJ for 2016 Pitman Santa Parade be held 11/26/2016.	y he	GL EX AU WC

H- County of GloucesterI- Borough of Pitman	Board of Chosen Freeholders It's Department & 5711 Agencies et al PO Box 337 Woodbury, NJ 08096 110 South Broadway Pitman, NJ 08071-2237	Certificate Holder is amended to be included as "additional 11/22/2016 GL EX AU WC insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) in regard to closing of Broadway (Alt 553) Pitman, NJ for 2016 Pitman Santa Parade to be held 11/26/2016.
H- Harrison Township I- Greenwich Township	114 Bridgeton Pike Mullica Hill, NJ0806215057Walnut & Washington Streets Gibbstown, NJ08027	Evidence of insurance for seniors using their bus for 11/16/2016 GL EX AU WC transportation.
H- Salem County Improvement AuthorityI- Township of Pilesgrove	Solid Waste Division PO Box, 890, 52 McKillip Rd. 19589 Alloway, NJ 08001 1180 Route 40 Pilesgrove Township, NJ 08098	Evidence of coverage with respect to disposal of solid waste. 11/9/2016 GL EX AU WC
H- D.P. Partners I, LLC I- Logan Township	c/o Darmody Properties 5500 Equity Ave Reno, Nevada 89502 125 Main Street Bridgeport, NJ 08014	21600 Certificate Holder is amended to be included as "additional 11/15/2016 insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respect to Logan Township Fire Company participating in training at the following location2651 Oldmans Creek Rd., Block 2803, Lot 3 Logan
H- Westhampton Sports ComplexI- Township of Washington (T)	315 Bridge Street Westhampton, NJ 08060 21935 523 Egg Harbor Road P.O. Box 1106 Turnersville, NJ 08012	Township,) on various dates within the policy term . Evidence of insurance with respects to the Washington Township 11/3/2016 GL EX Youth Softball program participating in the Westhampton round robin tournament on 11/5/16.
H- The Grange I- Township of Harrison	84 North Main Street Mullica Hill, NJ 08062 21961 114 Bridgeton Pike Mullica Hill, NJ 08062	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of premises during the annual Lights of main event 11/26/16.
H- Holy Tomato Too I- Township of Harrison	48 North Main Street Mullica Hill, NJ 08062 21962 114 Bridgeton Pike Mullica Hill, NJ 08062	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of premises during the annaul Lights of Main event 11/26/16.
H- Kowalik Real Estate Group I- Township of Harrison	41 North Main Street Mullica Hill, NJ 08062 21963 114 Bridgeton Pike Mullica Hill, NJ 08062 300 8062 300	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respect use of premises during the annual Lights of Main event 11/26/16.

H- St Stephens ChurchI- Township of Harrison	51 North Main Street Mullica Hill, NJ 114 Bridgeton Pike Mullica Hill, NJ	08062 08062	21964	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of premises during the annual Lights of Main event 11/26/16.
H- Victory Asset Mgmt CoI- Township of Harrison	53 North Main Street Mullica Hill, NJ 114 Bridgeton Pike Mullica Hill, NJ	08062 08062	21965	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of premises during the annual Lights of Main event 11/26/16.
H- Naples at the WarehouseI- Township of Harrison	1 South Main Street Mullica Hill, NJ 114 Bridgeton Pike Mullica Hill, NJ	08062 08062	21966	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of premises during the annual Lights of Main event 11/26/16.
H- Mullica Hill Baptist ChurchI- Township of Harrison	18 South Main Street Mullica Hill, NJ 114 Bridgeton Pike Mullica Hill, NJ	08062 08062	21967	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of premises during the annual Lights of Main event 11/26/16.
H- Century 21 Hughes Riggs RealtyI- Township of Harrison	32 North Main Street Mullica Hill, NJ 114 Bridgeton Pike Mullica Hill, NJ	08062 08062	21968	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured)vas respect use of premises for the annual Lights of Main event 11/26/16.
H- OKKA I- Township of Harrison	33 South Main Street Mullica Hill, NJ 114 Bridgeton Pike Mullica Hill, NJ	08062 08062	21969	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of premises during the annual Lights of Main event 11/26/16.
H- Farm House DesignI- Township of Harrison	41 South Main Street Mullica Hill, NJ 114 Bridgeton Pike Mullica Hill, NJ	08062 08062	²¹⁹⁷⁰	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the

			acts or omissions of the named insured) for use of premises during the annual Lights of Main event 11/26/16.
H- Hippie Chick BoutiqueI- Township of Harrison	43 South Main Street Mullica Hill, NJ 08062 114 Bridgeton Pike Mullica Hill, NJ 08062	21971	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respect use of premises during the annual Llights of Main event 11/26/16.
H- Mullica Hill Podiatry Associates	51-53 South Main Street Mullica Hill, NJ 08062	21972	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the
I- Township of Harrison	114 Bridgeton Pike Mullica Hill, NJ 08062		description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of premises for the annual Lights of Main event 11/26/16.
H- Blueplate RestaurantI- Township of Harrison	47 South Main Street Mullica Hill, NJ 08062 114 Bridgeton Pike Mullica Hill, NJ 08062	21973	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respect use of premises for the annual Lights of Main event 11/26/16.
H- Blueplate RestaurantI- Township of Harrison	47 South Main Street Mullica Hill, NJ 08062 114 Bridgeton Pike Mullica Hill, NJ 08062	21973	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respect use of premises for the annual Lights of Main event 11/26/16. Two locations to be used, 47 S Main St., Mullica Hill, NJ 08062 & Blueplate remote parking lot @55 (see pg 2)
H- Friends School I- Township of Harrison	15 High Street Mullica Hill, NJ 08062 114 Bridgeton Pike Mullica Hill, NJ 08062	21974	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of premises for the annual Lights of Main event 11/26/16.
H- Cope Building I- Township of Harrison	15 High Street Mullica Hill, NJ 08062 114 Bridgeton Pike Mullica Hill, NJ 08062	21976 32	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of premises for the annual Lights of Main event 11/26/16.

H- Yellow Garage AntiquesI- Township of Harrison	66 South Main Street Mullica Hill, NJ 114 Bridgeton Pike Mullica Hill, NJ	08062 08062	21977	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of premises for the annual Lights of Main event 11/26/16.
H- US ConstructionI- Township of Harrison	79 South Main Street Mullica Hill, NJ 114 Bridgeton Pike Mullica Hill, NJ	08062 08062	21978	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of premises for the annual Lights of Main event 11/26/16.
H- Harrison Elementary School DistrictI- Township of Harrison	120 North Main Street Mullica Hill, Nj 114 Bridgeton Pike Mullica Hill, NJ	08062 08062	21979	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of premises for the annual Lights of Main event 11/26/16.
H- Retro I- Township of Harrison	40 North Main Street Mullica Hill, NJ 114 Bridgeton Pike Mullica Hill, NJ	08062 08062	21980	Certificate Holder is amended to be included as "additional 11/15/2016 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of premises for the annual Lights of Main event 11/26/16.

Total # of Holders = 29

					Glo	ucester, Sale	,		es Municipa Program Av		rance Fund						
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	
East Greenwich	2,925.00			2,925.00											2,925.00	0.00	
Elk	2,275.00					309.99									309.99	1,965.01	11/1/16
Elsinboro	1,755.00			1,755.00											1,755.00	0.00	
Fairfield	2,275.00														0.00	2,275.00	10/7/16
Franklin	3,575.00			3,575.00											3,575.00	0.00	
Glassboro	4,225.00											2,813.39			2,813.39	1,411.61	10/31/16
Greenwich	2,925.00			2,925.00											2,925.00	0.00	
Harrison	2,925.00			2,925.00											2,925.00	0.00	
Logan	2,925.00														0.00	2,925.00	10/31/16
Lower Alloways Creek	2,925.00														0.00	2,925.00	10/31/16
Mannington	1,755.00			1,755.00											1,755.00	0.00	
Mantua	3,575.00				3,575.00										3,575.00	0.00	
Monroe	4,225.00				4,225.00										4,225.00	0.00	
Oldmans	1,755.00				1,755.00										1,755.00	0.00	
Paulsboro	2,925.00				2,925.00										2,925.00	0.00	
Penns Grove	3,575.00				3,575.00										3,575.00	0.00	
Pennsville	3,575.00			3,575.00											3,575.00	0.00	
Pilesgrove	1,755.00										252.28				252.28	1,502.72	10/28/16
Pitman	3,575.00														0.00	3,575.00	10/31/16
Quinton Twp.	1,755.00			1,755.00											1,755.00	0.00	
Shiloh	1,755.00					1,755.00									1,755.00	0.00	
South Harrison	1,755.00			1,755.00											1,755.00	0.00	
Swedesboro	2,275.00				2,275.00										2,275.00	0.00	
Upper Pittsgrove	1,755.00			1,755.00											1,755.00	0.00	
Vineland	4,225.00														0.00	4,225.00	10/25/16
Washington	4,225.00				4,225.00										4,225.00	0.00	
Wenonah	2,275.00			2,275.00											2,275.00	0.00	
Westville	2,925.00				2,925.00										2,925.00	0.00	
Woodbury	3,575.00			3,575.00											3,575.00	0.00	
Woodbury Hghts.	2,925.00			2,925.00											2,925.00	0.00	
Woodstown	2,275.00											775.00			775.00	1,500.00	10/31/16
Woolwich	2,925.00										2,925.00				2,925.00	0.00	
Total By Line	101,920.00	0.00	0.00	33,475.00	31,330.00	6,289.99	0.00	0.00	0.00	0.00	3,177.28	3,588.39	0.00	0.00	77,860.66	24,059.34	384,038.00

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

					Glouc	ester, Salen	·		es Municipa fety Budge		rance Fund	1					
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		\$22,459.34	\$8,589.85	\$0.00			

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

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					Glouce	ester, Salen	·		es Municipa ntive Progra		urance Fund						
							2010 110	miess mee	utive i rogra	am							
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	

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



EPL Helpline Checklist Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Alloway Township	Charlet Cheeseman, Clerk	Ed McKelvey, Mayor
Carneys Point Township	Marie Stout, Clerk	Joseph Racite, Mayor
Clayton Borough	Sue Miller, Administrator	Donna Nestore, CFO
Deptford Township	Dina Zawadski, Clerk	N/A
East Greenwich Township	Stephen Bottiglieri	Dale Archer, Mayor
Elk Township	Deborah Pine, Clerk	Stephen Consodine, CFO
Elsinboro Township	Doug Hogate	N/A
Fairfield Township	Ben Byrd, Sr.	N/A
Franklin Township	Barbara Freijomil	N/A
Glassboro Borough	Debra Fourre	Russell Clark
Greenwich Township	John Godfrey	George W. Shivery, Jr., Mayor
Harrison Township	Mark Gravinese, Administrator	Dennis Chambers, Deputy Administrator
Logan Township	Linda Oswald, Clerk	Lyman Barnes, Administrator
Lower Alloways Creek	Ronald Campbell, Sr.	Kevin Clour, FC
Township		
Mannington Township	Esther Mitchell, Clerk	John Emel, Mayor
Mantua Township	Jennica Bileci	N/A
Monroe Township	Kevin Heydel, BA	Christine Scola
Oldmans Township	Melinda Taylor, Clerk	N/A
Paulsboro Borough	Lorraine Boyer	Vernon Marino, Police Chief
Penns Grove Borough	Steve Labb, CFO	Sharon Williams, Clerk
Pennsville Township	Rich Barnhart, Mayor	Jack Lynch, Mgr.
Pilesgrove Township	Maureen Abdill	Kevin Eachus
Pitman Borough	Judith O'Donnell, Municipal Clerk	Michael Razze, Councilman
Quinton Township	Marty Uzdanovics, Clerk	Pauline Rader, Deputy Clerk
Shiloh Borough	Ronald Campbell, Sr, Clerk	Dallus Bruso, Council President
South Harrison Township	Nancy Kearns, Clerk	Celeste Keen, Deputy Clerk
Swedesboro Borough	Tanya Goodwin, Clerk	Thomas W. Fromm, Mayor
Upper Pittsgrove Township	NA	NA
Vineland City	Rosalia Gonzalez, Pers. Dir.	Robert Dickenson, FC
Washington Township	Robert Smith	N/A
Wenonah Borough	John Dominy, Council Pres.	Karen Sweeney, Treasurer
Westville Borough	William J. Bittner, Jr.	Christine A. Helder
Woodbury City	Robert Law	Michael Theokas, Administrator
Woodbury Heights Borough	Robbie Conley, Mayor	Janet Pizzi, Clerk
Woodstown Borough	Cynthia Dalessio, Clerk	N/A
Woolwich Township	Jane DiBella, Administrator	Alan Schwager, Mayor

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

P.O. Box 490, Marlton, New Jersey 08053 · P:856-446-9100 · F:856-446-9149 · www.tricojif.org

			•	Glouceste	er, Salem, 201		land Cou PL Attorn		-		ance Fun	d				
Member	Opening	Jan	Feb	March	April	May	June	July	August	September	October	November	December	Paid in	Total YTD	Ending
Municipality	Balance	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2017	Expenses	Balance
Alloway	540.00														0.00	540.00
Carneys Point	540.00														0.00	540.00
Clayton	540.00						45.00								45.00	495.00
Deptford	540.00														0.00	540.00
East Greenwich	540.00										540.00				540.00	0.00
Elk	540.00														0.00	540.00
Elsinboro	540.00														0.00	540.00
Fairfield	540.00														0.00	540.00
Franklin	540.00														0.00	540.00
Glassboro	540.00											540.00			540.00	0.00
Greenwich	540.00														0.00	540.00
Harrison	540.00														0.00	540.00
Logan	540.00														0.00	540.00
Lower Alloways Creek	540.00														0.00	540.00
Mannington	540.00														0.00	540.00
Mantua	540.00														0.00	540.00
Monroe	540.00														0.00	540.00
Oldmans	540.00														0.00	540.00
Paulsboro	540.00														0.00	540.00
Penns Grove	540.00														0.00	540.00
Pennsville	540.00														0.00	540.00
Pilesgrove	540.00														0.00	540.00
Pitman	540.00														0.00	540.00
Quinton	540.00			36.00											36.00	504.00
Shiloh	540.00														0.00	540.00
South Harrison	540.00														0.00	540.00
Swedesboro	540.00														0.00	540.00
Upper Pitts.	540.00														0.00	540.00
Vineland	540.00														0.00	540.00
Washington	540.00														0.00	540.00
Wenonah	540.00														0.00	540.00
Westville	540.00														0.00	540.00
Woodbury (City)	540.00											540.00			540.00	0.00
Woodbury Hgts	540.00											2.0.00			0.00	540.00
Woodstown	540.00														0.00	540.00
Woolwich	540.00														0.00	540.00
Total By Line	19,440.00	0.00	0.00	36.00	0.00	0.00	45.00	0.00	0.00	0.00	540.00	1,080.00	0.00	0.00	1,701.00	17,739.00

Must be used by December 31, 2016



Data Valued As of :						
	December 5, 2016					
Total Participating Members	37					
Compliant	34					
Percent Compliant	91.89%					
		01/01/16			2016	
	Compliant	EPL			POL	Co-Insurance
Member Name		Deductible		De	eductible	01/01/16
ALLOWAY	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
CARNEY'S POINT	Yes	\$ 20,000		\$	20,000	0%
CLAYTON	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
DEPTFORD	Yes	\$ 7,500		\$	7,500	20% of 1st 100K
EAST GREENWICH	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
ELK	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
ELSINBORO	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
FAIRFIELD TOWNSHIP T	No	\$ 100,000		\$	20,000	20% of 1st 2Mil/20% of 1st 250K POL
FRANKLIN TOWNSHIP T	Yes	\$ 20,000	\$75.000 EPL Deductible for Police Claims	\$	20,000	20% of 1st 250K
GLASSBORO	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
GREENWICH	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
HARRISON	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
LOGAN	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
LOWER ALLOWAYS CREEK	Yes	\$ 20,000		\$	20,000	20% of 1st 100K
MANNINGTON TOWNSHIP	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
MANTUA	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
MONROE	Yes	. ,	\$75,000 deductible on Police Claims	\$	20,000	20% of 1st 250K
OLDMANS	Yes	\$ 2,500		\$	2,500	0%
PAULSBORO	Yes	\$ 2,500		\$	2,500	0%
PENNS GROVE	Yes	\$ 2,500		\$	2,500	0%
PENNSVILLE	Yes	\$ 5,000		\$	15,000	0%
PILESGROVE	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
PITMAN	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
QUINTON	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
SHILOH	Yes	\$ 2.500		\$	2.500	0%
SOUTH HARRISON	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
SWEDESBORO BORO	Yes	\$ 2,500		\$	2,500	0%
UPPER PITTSGROVE	No	\$ 100,000		\$	20,000	20% of 1st 2Mil/20% of 1st 250K POL
VINELAND	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
WASHINGTON TOWNSHIP T	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
WENONAH	Yes	\$ 2,500		\$	2,500	0%
WESTVILLE	Yes	\$ 5.000		\$	5.000	0%
WOODBURY	Yes	\$ 20,000		\$	20,000	0%
WOODBURY HEIGHTS	Yes	\$ 2,500		\$	2,500	0%
WOODSTOWN	Yes	\$ 2,300		\$	2,300	0%
WOOLWICH	Yes	\$ 20,000		\$ \$	20,000	0%

	XCESS LIABILITY JOINT IN T PRACTICES COMPLIANC	
Data Valued A	s of :	12/6/2016
Total Participa	ating Members	36
MemID	Member	Checklist Submitted
345	ALLOWAY	Yes
346	CARNEY'S POINT	Yes
347	CLAYTON	Yes
463	DEPTFORD	Yes
348	EAST GREENWICH	Yes
349	ELK	Yes
645	ELSINBORO	Yes
350	FAIRFIELD TOWNSHIP T	Yes
528	FRANKLIN TOWNSHIP T	Yes
351	GLASSBORO	Yes
352	GREENWICH	Yes
353	HARRISON	Yes
355	LOGAN	Yes
640	LOWER ALLOWAYS CREEK	Yes
603	MANNINGTON TOWNSHIP	Yes
356	5 MANTUA	Yes
357	MONROE	Yes
480	OLDMANS	Yes
358	PAULSBORO	Yes
359	PENNS GROVE	Yes
360) PENNSVILLE	Yes
361	PILESGROVE	Yes
362	PITMAN	Yes
464	QUINTON	Yes
529	SHILOH	Yes
364	SOUTH HARRISON	Yes
365	SWEDESBORO BORO	Yes
366	UPPER PITTSGROVE	Yes
660) VINELAND	Yes
374	WASHINGTON TOWNSHIP T	Yes
367	' WENONAH	Yes
368	3 WESTVILLE	Yes
381	WOODBURY	Yes
369	WOODBURY HEIGHTS	Yes
370	WOODSTOWN	Yes
371	WOOLWICH	Yes

FINANCIAL FAST TRACK REPORT AS OF October 31, 2016 THIS FUND YTD PRIOR молтн CHANGE BALANCE YEAR END 1. UNDERWRITING INCOME 1,163,874 11,597,458 184,026,363 195,623,821 2. CLAIM EXPENSES Paid Claims 224,224 3,686,508 73,347,837 77,769,463 **Case Reserves** (52,121) 93,551 5,656,410 5,188,160 IBNR 31,308 79,174 3,658,774 3,564,630 **Recoveries** TOTAL CLAIMS 203,411 3,859,232 82,663,021 86,522,253 3. EXPENSES **Excess Premiums** 359,468 3,624,976 46,196,203 49,821,180 Administrative 187,229 1,856,649 33,737,519 35,594,168 **TOTAL EXPENSES** 546,696 79,933,723 85,415,348 5,481,625 4. UNDERWRITING PROFIT (1-2-3) 413,767 2,256,601 21,429,619 23,686,220 **INVESTMENT INCOME** 5 (22,187) 71,958 8,303,654 8,375,612 6. **DIVIDEND INCOME** 6,017 6,017 751,969 757,986 STATUTORY PROFIT (4+5+6) 397,597 2,334,576 30,485,242 32,819,818 7. DIVIDEND 1,250,000 1,250,000 12,270,512 13,520,512 8 **STATUTORY SURPLUS** (7-8) 9. (852, 403)1,084,576 18,214,730 19,299,306

TRI-COUNTY MUNICIPAL FUND

	SURPLUS (DEFICIT	TS) BY FUND YEAR		
Closed	(1,252,574)	(1,144,457)	11,729,789	10,585,332
2013	152,726	84,355	3,055,962	3,140,317
2014	83,440	295,209	2,679,477	2,974,685
2015	65,685	825,398	749,502	1,574,899
2016	98,319	1,024,072		1,024,072
TOTAL SURPLUS (DEFICITS)	(852,403)	1,084,576	18,214,730	19,299,306
TOTAL CASH				31,553,715

CLAIM ANALYSIS BY FUND YEAR

	CLAINI ANALI SIS	DITOND ILAN		
TOTAL CLOSED YEAR CLAIMS	0	(64,768)	66,764,315	66,699,547
FUND YEAR 2013				
Paid Claims	(56,092)	535,989	3,002,876	3,538,864
Case Reserves	(88,558)	(402,834)	1,230,742	827,908
IBNR	(10,734)	(249,032)	392,089	143,057
Recoveries	0	0	0	0
TOTAL FY 2013 CLAIMS	(155,383)	(115,877)	4,625,707	4,509,829
FUND YEAR 2014				
Paid Claims	24,128	378,342	2,782,773	3,161,115
Case Reserves	(73,577)	(255,824)	1,243,070	987,246
IBNR	(36,933)	(406,073)	882,158	476,085
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	(86,382)	(283,555)	4,908,001	4,624,446
FUND YEAR 2015				
Paid Claims	110,033	1,155,949	1,905,970	3,061,919
Case Reserves	(100,319)	(392,715)	2,143,857	1,751,142
IBNR	(78,234)	(1,576,754)	2,315,172	738,418
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	(68,520)	(813,519)	6,364,999	5,551,479
FUND YEAR 2016				
Paid Claims	146,156	1,308,018		1,308,018
Case Reserves	210,332	1,621,865		1,621,865
IBNR	157,208	2,207,069		2,207,069
Recoveries	0	0		0
TOTAL FY 2016 CLAIMS	513,696	5,136,952		5,136,952
MBINED TOTAL CLAIMS	203,411	3,859,232	82,663,021	86,522,253

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

12/1/2016 Per Executive Director, professional fees other than RMC Fees reflect paid amounts.

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

Monthly Regulatory Filing Check List

Fund Year 2016 for the Month of November

ITEM	FILING STATUS
Meeting Minutes	12/19/16
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund <u>Annual</u> Regulatory Filing Check List Year: January 1, 2016 – December 31, 2016

ITEM	FILING STATUS
Ethics Filings (Notification to FG's and Prof's)	4/4/16
Renewal Resolutions and Indemnity & Trust Agreements	9/30/16
Budget and Actuarial Certification/Opinion Letter	1/4/16
Annual Assessments/Contributions	1/4/16
Supplemental Assessments/Contributions	N/A
Risk Management Program	1/27/16
Annual Certified Audit	7/1/16
List of Fund Commissioners & Executive Committee	1/27/16
Identity of Administrator	1/27/16
Identity of Treasurer	1/27/16
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	MEL
Withdrawals	N/A
Exhibit A - Certification of JIF Fund Professionals	1/27/16
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
New Service Providers	1/27/16
Annual Reorganization Resolutions, including Cash Management Plan	1/27/16

Professionals	Contract	Gen Ins	Fidelity	E&O	Surety
Actuary – Actuarial Advantage	Х	7/9/17	N/A	7/16/17	N/A
Administrative Consultant PERMA	Х	12/10/16	N/A	12/10/16	N/A
Administrator - AJG	Х	10/1/17	JIF	9/1/17	N/A
Attorney (including Subro.) - DeWeese	Х	9/1/17	N/A	9/1/17	N/A
Asset Manager – TD Bank	Х	9/30/17	5/1/16	10/1/17	N/A
Auditor - Bowman	Х	8/1/17	N/A	8/1/17	N/A
Claims Administrator Qual-Lynx	Х	7/1/17	5/1/16	10/1/17	12/31/15
Managed Care - QualCare	Х	7/1/17	N/A	10/1/17	N/A
Database Management - Exigis	Х	3/31/17	NA	3/31/17	NA
Payroll Auditor - Bowman	Х	8/1/17	N/A	8/1/17	N/A
Property Appraiser - Assetworks	Х	9/27/17	N/A	9/27/17	N/A
Safety Director – JA Montgomery	Х	12/10/16	N/A	12/10/16	N/A
Underwriting Manager - Hrubash, Conner Strong		12/10/16	N/A	12/10/16	N/A
Website – Joyce Media	Х	NA	NA	NA	NA
Wellness Director - Schiffer	Х	N/A	N/A	N/A	N/A
Treasurer - Tontarski	Х	N/A	5/1/16	N/A	JIF
Recording Secretary - Tracy	Х	N/A	N/A	N/A	N/A

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund				
Skateboard Park Approval Status				
Member	Stago	Status	Notes	
Municipality	Stage	Status	Notes	
Alloway				
Carney's Pt.				
Clayton		Approved		
Deptford				
E. Greenwich				
Elk				
Elsinboro				
Fairfield				
Franklin				
Glassboro				
Greenwich				
Harrison				
Logan		Removed	Skateboard park removed as of 11/17/09	
Lower Alloways Creek				
Mannington				
Mantua				
Monroe		Approved		
Oldmans				
Paulsboro				
Penns Grove				
Pennsville		Approved		
Pilesgrove				
Pitman				
Quinton				
Shiloh				
S. Harrison				
Swedesboro				
U. Pittsgrove				
Vineland				
Washington Twp		Approved		
Wenonah				
Westville				
Woodbury	Inquiry	Active	Letter explaining program sent to RMC on 2/22/05. Per MEL Underwriter - Not a Skatepark - No Approval Required.	
Woodbury Heights				
Woodstown				
Woolwich				
36			1	

WELCOME TO JOHN GEANEY'S

WORKERS' COMP BLOG

About the Authors Seminars

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A Capehart Scatchard Blog

Employer Loses Intoxication Defense Where Blood Alcohol Level of Claimant Was .173 Percent

John H. Geaney November 14, 2016 Compensability 0 Comments

One of the most anachronistic aspects of New Jersey workers' compensation law is that employers pay workers' compensation benefits even when intoxication is a substantial cause of injury. In *Diaz v. National Retail Transportation, Inc.*, A-3927-14T2 (App. Div. November 9, 2016), Antonio Diaz was injured moving a heavy lift which fell over on him. He admitted that prior to work on January 28, 2014, he drank at least two eightounce glasses of half whisky and half ice and water. Respondent's toxicologist testified at trial that petitioner had a blood alcohol level of at least .173 percent. Had petitioner been driving, that percentage would have been more than double the legal limit.

Respondent denied the workers' compensation claim on the basis that petitioner's intoxication was the cause of the injury based on the expert testimony of respondent's toxicologist. Petitioner argued that there was another factor which contributed to the injury, namely a flat tire on the lift. He said that the lift fell over when it "tilted to one side at the same moment" that he was pulling the lift. He noted that one of the tires on the lift was flat.

Respondent produced a forensic engineering expert, who testified that "a flat tire didn't contribute in any way to this accident." The expert did concede that a flat tire on the lift could have caused the lift to tilt to one side or the other. The expert conceded that if someone pulled the lift backwards and it had a flat tire, the lift could fall backwards "cockeyed." The expert said, however, that the lift with a flat tire would tilt only a very small amount, only the one inch that the equipment is off the ground.

Petitioner did not offer expert testimony. Instead, petitioner filed a motion to dismiss the intoxication defense on the basis that under *N.J.S.A.* 34:15-7, respondent must prove that intoxication is the *sole* cause in order to defeat a claim. In this case the Judge of Compensation believed that both the petitioner's intoxication and the flat tire contributed to the cause. Therefore the intoxication was not the sole cause, and petitioner prevailed.

Respondent appealed the dismissal of its intoxication defense. The Appellate Division affirmed the dismissal of the intoxication defense on the grounds that respondent failed to prove that intoxication alone caused the accident. Even if the flat tire contributed in just a small degree, that was enough to permit petitioner to recover workers' compensation benefits.

The case underscores the onerous burden that employers must meet in New Jersey to defeat a workers' compensation claim on the intoxication defense. In most states, if intoxication is found to be a substantial cause, that is enough to defeat the claim. In some states, merely a contributory case is enough. But in New Jersey the legislature

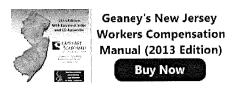
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Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable

http://njworkerscompblog.com/employer-loses-intoxication-defense-where-blood-alcohol-level-of-claimant-was-173-percent/

12/9/2016

Employer Loses Intoxication Defense Where Blood Alcohol Level of Claimant Was .173 Percent - NJ Workers' Comp Blog

requires the employer to prove that there was no other factor which contributed to the happening of the accident. Sole cause means sole cause, which is why there have only been a couple of reported cases over many decades where the intoxication defense succeeded.

📊 💓 🚰 🖸 Share / Save 🗧

Tags: intoxication defense

About the Author:

John H. Geaney, an executive committee member and shareholder with Capehart Scatchard, began an email newsletter entitled Currents in Workers' Compensation, ADA and FMLA in 2001 in order to keep clients and readers informed on leading developments in these three areas of law. Since that time he has written over 500 newsletter updates.



Mr. Geaney is the author of Geaney's New Jersey Workers' Compensation Manual for Practitioners, Adjusters & Employers. The manual is distributed by the New Jersey Institute for Continuing Legal Education (NJICLE). He also authored an ADA and FMLA manual as distributed by NJICLE. If you are interested in purchasing the manual, please contact NJICLE at 732-214-8500 or visit their website at www.njicle.com.

Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers of the American Bar Association and is certified by the Supreme Court of New Jersey as a workers' compensation law attorney. He is one of two firm representatives to the National Workers' Compensation Defense Network. He has served on the Executive Committee of Capehart Scatchard for over ten (10) years.

A graduate of Holy Cross College summa cum laude, Mr. Geaney obtained his law degree from Boston College Law School. He has been named a "Super Lawyer" by his peers and Law and Politics. He serves as Vice President of the Friends of MEND, the fundraising arm of a local charitable organization devoted to promoting affordable housing.

Capehart Scatchard is a full service law firm with offices in Mt. Laurel and Trenton, New Jersey. The firm represents employers and businesses in a wide variety of areas, including workers' compensation, civil litigation, labor, environmental, business, estates and governmental affairs.

More blog posts from John H. Geaney.

Post a Comment

Your email address will not be published. Required fields are marked *

Comment

2,059 views | posted on October 21, 2013



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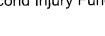
New Jersey Governor Vetoes Two Major Workers' Compensation Bills Opposed by Employers 1,477 views | posted on January 14, 2016



ADA Awards Compensability Controlling Costs Counsel Fees Court Rulings EEOC FMLA Key Defenses Medicare **Occupational Disease Claims** Policy Uncategorized

Topics:

Acceleration Accidental Disability Pension Aggravation Airline Appellate Division Arthritis Atlantic City Automobile Accident Bias Cancer Capehart Scatchard Car Accident casual employment civil suit Cohabitation Common Law Marriage Counsel Fees County **Dependency Benefits Disability** essential job functions Fitness-for-Duty Examination functional capacity exam going and coming rule independent contractor independent contractor defense Jurisdiction Liens Light Duty Martin v. Pollard Maximal Medical Improvement medical reimbursement Occupational occupational stress PIP post-offer medical examinations Reasonable Accommodation reasonable accomodation Relative Nature of Work Test Reopener Section 20 subrogation Supreme Court Telecommuting The Second Injury Fund



2013

LexisNexis*

LexisNexis[®]

Compensation

2014





Compensation

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WORKERS' COMP BLOG

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A Capehart Scatchard Blog

Supervisor's Testimony Rebuts Written Job Description on 35 Pound Lifting Requirement Being **Essential Job Function**

November 23, 2016 ADA 0 Comments John H. Geaney

Kenneth Camp worked for 38 years for Bi-Lo, LLC., a grocery store in Tennessee, as a stock clerk. He worked with two others stocking the grocery with product each night. In March 2012 the Store Director, Mr. Gilreath, arrived at the store and noted that the three stock-shift clerks had not finished shelving all the product. He asked why not. The supervisor, Mr. Bishop, said that Camp had a bad back and the other two workers had to pitch in to help with the heavy stuff. Bishop also said that "it was hard for them to get done with Camp on restrictions."

Since a teenager Camp suffered from scoliosis but he had always worked with this medical condition. Gilreath never knew about the back condition until March 2012. He approached Camp and told him the company was thinking of putting him on light duty. The HR Director asked Camp if he felt he could do the job. Camp said, "Yes, I can still do everything. I know what I can lift and what I can't, and I can do all the other things except lift the real super heavy items."

Camp was given a job description which was written in 2007, almost 30 years after Camp began working for the company, which identified lifting requirements, including being able to safely lift over 35 pounds. The job description also said he had to be able to lift at least 20 pounds constantly and 20-60 pounds frequently. On April 24, 2012 the company advised Camp he would have to take a leave of absence. He was instructed to use his remaining sick leave and vacation days, followed by short-term disability in order to reach his 62nd birthday. At that point he could retire.

Camp wanted to return to work after his short-term disability ended but the HR Director said he would have to be cleared by his doctor to lift 60 pounds. Camp's leave was extended several times but on October 12, 2012, he was advised he would be terminated if he did not provide a fitness for duty form from his doctor. Camp requested that he be permitted to return to work as he had done for many years with his two coworkers lifting the heaviest items. The company refused this request and terminated his employment.

Camp sued and argued that the company discriminated against him on the basis of his disability. He lost at the federal court level and appealed. The issue on appeal came down to whether heavy lifting was an essential job function. Bi-Lo argued that the 35 pound lifting requirement was an essential job function. Camp and his two co-workers testified that they had never seen this 2007 job description or any other job description during their long period of employment. Bishop, who was Camp's immediate supervisor, testified that "heavy lifting was not an essential function of Camp's

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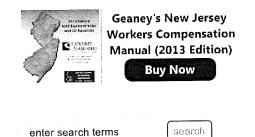
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Supervisor's Testimony Rebuts Written Job Description on 35 Pound Lifting Requirement Being Essential Job Function - NJ Workers' Comp Blog

job, and Mr. Camp did his job fine." Bishop also said that heavy lifting was only a very small part of the job. The other co-worker said the same thing. Both co-workers said that the way they worked was Camp would put items on the shelves while the other two men would carry the heavier items so there was no loss of efficiency. In essence, the two workers made accommodations for Camp's inability to lift very heavy items.

Given this testimony, the Sixth Circuit Court of Appeals said that a supervisor's testimony may rebut the written job description regarding what constitutes an essential function. The Court said, "This is not a case involving a firefighter, nurse, police officer or a military person where the inability to lift the 'required' weight could put an innocent person's life at risk or cause 'undue hardship' or even endanger a colleague." The Court said that summary judgment should not have been granted for the employer in this case because there was enough evidence for a jury to decide that the ability to lift more than 35 pounds is an essential function of the stock-clerk job. The Court further noted that the record showed Camp was meeting all job expectations, and his termination stemmed from only one incident when the crew did not get their work done on time. There was no proof by the company of any other instances where the 35 pound requirement could be shown to explain why there were delays in getting work done. "Bi-Lo has presented no evidence that accommodating Camp's disability caused undue hardship to his coworkers."

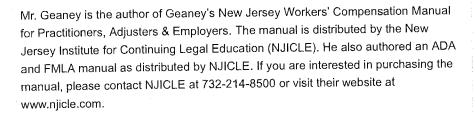
This case can be found at Camp v. Bi-Lo LLC, 2016 U.S. App. LEXIS 19053 (6th Cir. 2016). It is a case worth studying. When it comes to deciding what is an essential job function and what is a reasonable accommodation, this case emphasizes the importance of considering not just the written job description says but what actually happens in the workplace. It also shows how important it is to speak with supervisors on the job before making termination decisions. Ironically, in this case the plaintiff's own supervisor turned out to be the key witness against the company.

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Tags: essential job functions, Reasonable Accommodation

About the Author:

John H. Geaney, an executive committee member and shareholder with Capehart Scatchard, began an email newsletter entitled Currents in Workers' Compensation, ADA and FMLA in 2001 in order to keep clients and readers informed on leading developments in these three areas of law. Since that time he has written over 500 newsletter updates.



Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers of the American Bar Association and is certified by the Supreme Court of New Jersey as a workers' compensation law attorney. He is one of two firm representatives to the

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Hospital Defeats Occupational Claim By Filing Motion To Dismiss After Petitioner's Case

December 2, 2016 Compensability, Occupational Disease Claims John H. Geaney Comments

Diana Vernacchia worked as a housekeeper for Warren Hospital performing vacuuming and cleaning duties in the radiology department and hallways, dusting and cleaning the x-ray machines and diagnostic devices, and lifting and discarding biohazardous waste and linen bags weighing an average of 50 pounds each. She filed an occupational disease claim alleging that she developed neurological problems with her left ankle, ganglion cysts, plantar fasciitis in both feet, lower back pain and fibromyalgia from her work duties. Vernacchia also filed a claim saying that she was shocked while using the vacuum cleaner, which caused and aggravated similar injuries.

Petitioner produced two doctors on her behalf. Dr. Maio, an expert in general surgery, testified that she examined petitioner four times. She diagnosed various injuries including ankle sprains, disc bulges in her low back, and sprains of her knees and ankles. She said that repetitive micro-trauma and movements caused her injuries.

Dr. Waller, a primary care internal medicine practitioner, testified that her ongoing work activities caused burning sensations in her feet, stiffness in her neck and back, and tendonitis in her extremities. He diagnosed petitioner with fibromyalgia which was aggravated by work activities and by the one incident involving electric shocks from the vacuum. Both doctors conceded that petitioner had bilateral ankle pain and edema well before her employment but they contended that work duties aggravated her condition.

Respondent did not produce any medical experts. Rather, respondent made a motion to dismiss the claims based on lack of proof. The Judge of Compensation granted the hospital's motion and entered an order of dismissal stating as follows:

Neither Dr. Maio nor Dr. Waller referred to any demonstrable objective medical evidence to support their assertions. The medical witnesses merely asserted a probable contributory work connection without medical support. I find the petitioner has failed to set forth one iota of proof regarding the compensability of her claim. I find there was no competent evidence submitted relating multiple medical problems to her employment with Warren Hospital.

The Appellate Division affirmed the dismissal of petitioner's case even without testimony from respondent's medical witnesses. It said that it is not enough for a medical witness to simply say something is work related without providing medical support or medical literature. The Appellate Division relied on a line of cases from the 1990s which emphasizes the importance of offering medical literature in occupational disease claims or scientific evidence establishing causation. The Court added, "Also, in this case before us, neither expert witness explained which of petitioner's work

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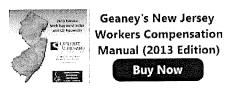
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responsibilities may have resulted in her injuries, choosing, instead, to rely upon broad and conclusory averments untethered to the facts in the case. While petitioner testified about the walking, standing, lifting and pushing associated with her employment with respondent, her expert witnesses failed to show that her injuries were a consequence of her work based upon qualitative medical support."

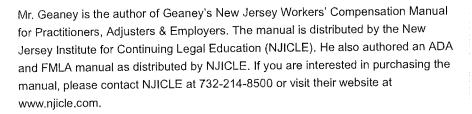
There are many cases currently in the Division that contain similar vague allegations and vague diagnoses. Several firms representing claimants file claims directly along the very same lines of this case. The rationale employed by the Judge of Compensation and Appellate Division in dismissing this case is pertinent to many other similar claims in the Division. Employers can defeat such claims by arguing the well established case law in New Jersey requiring proof in an occupational claim of scientific evidence or medical literature to establish a causal link to work. For a medical expert to testify simply that a condition is work related is completely insufficient. It is always the medical and scientific explanation that is more important than the mere conclusion on causation. This case can be found at Vernacchia v. Warren Hospital, A-4634-14T1, (App. Div. October 19, 2016).

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Tags: motion to dismiss

About the Author:

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Capehart Scatchard is a full service law firm with offices in Mt. Laurel and Trenton, New Jersey. The firm represents employers and businesses in a wide variety of areas, including workers' compensation, civil litigation, labor, environmental, business, estates and governmental affairs.

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Court Validates Firing of City Worker While on Alternative Duty for Work-Related Injury

John H. Geaney

December 7, 2016 ADA 0 Comments

Derrick Dillard injured his back and shoulder in a work-related car accident in March 2011. He was unable to perform his previous duties as a Street and Drainage Maintenance Senior for the City of Austin, Texas. He took FMLA leave and then placed in the City Return to Work Program, which was designed to help employees like Dillard find alternative work for a maximum of 180 days in a year.

Dillard exited the Return to Work Program in January 2012. During the entire period he was enrolled in the program, the City was unable to place him in any position because he remained on a "no duty status." The City continued to allow him to remain on leave. Between late January and late April 2012, Dillard was released by his doctors to perform "limited duty" or "administrative duty" work. The City offered him "administrative work" from May through October 2012.

Dillard lacked the three years of clerical or secretarial experience for an administrative assistant position, so the City offered him on-the-job typing and computer training. Dillard's supervisor testified that she repeatedly told Dillard to complete more training and showed him how to sign up for more training, but Dillard did not do so. He was found playing computer games, surfing the internet, sleeping, making personal calls or looking for other positions while he was supposed to be training. He missed work without proper notice, came late and left early, and lied about his time. He attended work only 74% of the time over a 21-week period. The City gave him an unsatisfactory rating.

For his part Dillard admitted that his lack of typing skills made it impossible for him to complete the one assignment he was given. He asked Human Resources to give him another position. Meanwhile, Dillard's doctors were increasing his capacity to perform certain lifting and physical activities. The City scheduled him for a pre-termination meeting based on his poor performance while on administrative duty. The Director noted that Dillard was unapologetic for his inappropriate behavior and admitted that comments about his poor performance were accurate. The City fired Dillard on October 26, 2012.

Dillard sued for discrimination under the ADA and argued that the City should have considered him for vacancies across all departments, not just the Public Works Department, once it became obvious that he lacked the skills of an administrative assistant. The lower court disagreed and noted that the breakdown in the interactive process was caused by Dillard's failure to make a good faith effort to make the administrative position work.

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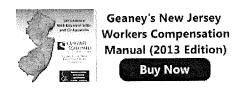
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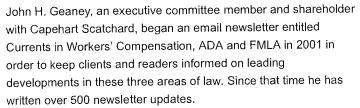
The Fifth Circuit Court of Appeals held that the City did not fire Dillard because of any disability but because he was frequently late, used work time to play games, and failed to take advantage of training opportunities. The Court conceded that the City had a duty to make reasonable accommodation and engage in the interactive process. "Dillard's position neglects that the interactive process is a two-way street; it requires that employer and employee work together, in good faith, to ascertain a reasonable accommodation." The Court said that the City made a reasonable accommodation with the administrative assistant position. "At this point, the ball was in his court; it was up to him to make an honest effort to learn and carry out the duties of his new job with the help of the training the City offered him." The Court felt it was pivotal that the City offered him training which Dillard neglected.

The case can be found at *Dillard v. City of Austin, Texas*, 837 F.3d 557 (5th Cir. 2016). It is an interesting case because there are so few published cases where the plaintiff is fired while on alternative duty and while performing inadequately during alternative duty. Clearly the case's reasoning makes sense: when an employee's job performance is grossly sub-par during alternative duty, and where the employee does not take advantage of offered accommodations, the employee has no argument that his termination is a violation of the ADA.

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Tags: alternative duty

About the Author:



Mr. Geaney is the author of Geaney's New Jersey Workers' Compensation Manual for Practitioners, Adjusters & Employers. The manual is distributed by the New Jersey Institute for Continuing Legal Education (NJICLE). He also authored an ADA and FMLA manual as distributed by NJICLE. If you are interested in purchasing the manual, please contact NJICLE at 732-214-8500 or visit their website at www.njicle.com.

Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers of the American Bar Association and is certified by the Supreme Court of New Jersey as a workers' compensation law attorney. He is one of two firm representatives to the National Workers' Compensation Defense Network. He has served on the Executive Committee of Capehart Scatchard for over ten (10) years.

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MEL STATUTORY BONDS as of 12/1/16

Member IC	Member Name	Fund ID	Applicant	Position	Eff Date
		TRICO	Dawn M. Allen	Tax Collector / Utilities Collec	2/1/2013
345	ALLOWAY	TRICO	Marie Stout	Treasurer	1/1/2016
346	CARNEY'S POINT	TRICO	Linda S. Jones	Treasurer	1/1/2007
346	CARNEY'S POINT	TRICO	Elizabeth A. Ruhl	Tax Collector	1/1/2014
347	CLAYTON	TRICO	Donna M. Nestore	Tax Collector / Treasurer	1/1/2008
463	DEPTFORD	TRICO	Diane Kusmanick	Tax Collector	1/1/2013
463	DEPTFORD	TRICO	Kimberly Bastien	Treasurer	10/22/2012
463	DEPTFORD	TRICO	Nina R. Lamb	Library Treasurer	1/1/2009
348	EAST GREENWICH	TRICO	Susan M. Costill	Treasurer	1/1/2007
		TRICO	Gail Capasso	Tax Collector	1/1/2007
348	EAST GREENWICH	TRICO	Christine Monaco	Utilities Clerk	5/24/2016
349		TRICO	Susan E. Defrancesco		12/13/2007
349		TRICO	Stephen P. Considine		1/1/2009
		TRICO	Joanne M. Eddy	Tax Collector	12/31/2014
	FAIRFIELD TOWNSHIP T		Carla Smith	Tax Collector	1/1/2012
	FAIRFIELD TOWNSHIP T		Lois Buttner	Treasurer	1/1/2012
	FRANKLIN TOWNSHIP T		Joanna Potopchuk	Tax Collector	1/1/2015
	FRANKLIN TOWNSHIP T		Charles Owens	Treasurer/CFO	6/22/2016
	FRANKLIN TOWNSHIP T		Karen Shover	Library Treasurer	1/1/2014
	FRANKLIN TOWNSHIP T GLASSBORO	TRICO	Joanna Potopchuk	Tax Collector Tax Collector	10/1/2014
		TRICO	Rosemary A. Turner Merrie Schmidt	Treasurer	1/1/2008
		TRICO	Suzanne D. Pierce	Tax Collector	1/1/2007
		TRICO	Yvonne Bullock	Treasurer (CFO Crime)	3/2/2015 1/1/2007
		TRICO		Tax Collector/ Utility Collecto	9/10/2007
		TRICO	Robert Best	Teasurer / CFO	12/31/2012
		TRICO	Rosanne Pyle	Tax Collector	1/1/2011
	LOWER ALLOWAYS CREE		Dawn M. Allen	Tax Collector	1/1/2010
	LOWER ALLOWAYS CREE		Kevin S. Clour	Treasurer	1/1/2011
	MANNINGTON TOWNSH		Lynne H. Stiles	Tax Collector	1/1/2009
	MANNINGTON TOWNSH		Linda S. Jones	Treasurer	1/1/2011
		TRICO	Alice M. Kellmyer	Tax Collector	1/1/2009
		TRICO	Gayle L. Tschopp	Treasurer	1/1/2009
		TRICO	Joanna Potopchuk	Tax Collector	8/1/2015
		TRICO	Karyn Paccione	CFO	9/8/2014
		TRICO	James R. Hackett	Treasurer/ Water Collector(Cl	1/1/2007
		TRICO	Anne Deeck	Tax Collector	9/9/2015
358	PAULSBORO	TRICO	Lorraine Boyer	Treasurer / CFO	4/8/2015
358	PAULSBORO	TRICO	Georjean Widener	Tax Collector	8/1/2014
358	PAULSBORO	TRICO	Rita M. Costenbader	Utility Collector	1/1/2007
359	PENNS GROVE	TRICO	Anne McCarthy	Tax Collector	1/1/2013
359	PENNS GROVE	TRICO	Elizabeth A. Ruhl	Tax Collector	1/1/2015
360	PENNSVILLE	TRICO	John F. Willadsen	Treasurer / CFO Crime	1/1/2010
360	PENNSVILLE	TRICO	Lauren E. Schoonmake	Tax Collector	1/1/2010
361	PILESGROVE	TRICO	Kimberly Fleetwood	Treasurer	1/1/2007
361	PILESGROVE	TRICO	Donna L. Denham	Tax Collector	6/9/2009
362	PITMAN	TRICO	Margaret Ware	Library Treasurer	3/7/2014
362	PITMAN	TRICO	Beth A. Walls	Tax Collector	1/1/2007
362	PITMAN	TRICO	Stephen P Considine	Treasurer (CFO crime)	1/1/2007
464	QUINTON	TRICO	Diane L. S. Bowman	Treasurer	1/1/2007
464	QUINTON	TRICO	Dawn Michelle Mitche	Tax Collector	6/2/2008
		TRICO	Ronald L. Campbell Sr		1/1/2007
		TRICO		Tax Collector	1/1/2007
		TRICO	Victoria Holmstrom	Tax Collector	8/26/2013
		TRICO	Lois M. Elder	Treasurer	1/1/2011
		TRICO	,	Tax Collector	3/7/2011
		TRICO		Tax Collector/Treasurer	1/1/2007
	WASHINGTON TOWNSHI		Robin D. Sarlo	Tax Collector	6/10/2015
	WASHINGTON TOWNSHI		James D'Auria	Treasurer	7/28/2014
		TRICO	Karen Sweeney	Treasurer	7/1/2007
		TRICO	Beth A. Walls	Tax Collector	9/29/2014
		TRICO	Christine A. Helder	Tax Collector	1/1/2007
		TRICO	Friz H. Sims Jr	Treasurer-Westville Fire Distr	4/14/2009
		TRICO	William Bittner	Treasurer	1/1/2015
		TRICO	Robert Law	Municipal Treasurer (CFO-crir	1/1/2007
		TRICO	Lorraine Roberts (mar		1/1/2007
		TRICO	Cheryl Slack	Library Treasurer	1/1/2007
		TRICO	Victoria Holmstrom	Treasurer / Tax Collector effe	1/6/2012
		TRICO	Elaine H. Urion	Tax Collector	1/1/2009
		TRICO	James R. Hackett Kim Jaworski	Treasurer/CFO Tax Collector	1/1/2010
	WOOLWICH	TRICO TRICO	William Pine	Treasurer	10/27/2011 1/1/2011
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South Jersey Communities Securing Their Future P. O. Box 530, Marlton, New Jersey 08053

To:Municipal Clerks
Fund CommissionersFrom:Kris Kristie, Sr. Account RepresentativeDate:November 1, 2016Re: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

54

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

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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 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", etc.

Name:_____

Municipality:_____

COMMITTEES	CHOICE
Coverage	
EPL Claims Review	
Finance	
Safety	
Strategic Planning	

Are you willing to serve on more than one committee? ____Yes ____No

Please return this form 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



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:

Organization:

COMMITTEES	CHOICE
Coverage	
Safety	

Are you willing to serve on more than one committee? _____ Yes _____ No

Please return this form 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

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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	Danielle Sanders	Howard Spencer, Consultant
Associate Public Sector Director	Administrative Assistant	hspencer@jamontgomery.com
tsheehan@jamontgomery.com	dsanders@jamontgomery.com	Office: 856-552-4754
Office: 856-552-6862	Office: 856-552-6898	Cell: 856-905-3508
Cell: 609-352-6378	Fax: 856-552-6899	
Karen La Sala		Robert Garish, Consultant
Executive Assistant		rgarish@jamontgomery.com
klasala@jamontgomery.com	Mailing Address:	Office: 856-552-4650
Office: 732-660-5006	231 Main Street	Cell: 609-947-9719
Fax: 856-830-1496	P. O. Box 2017, Toms River	
	New Jersey 08754	
	Toll Free: 877-398-3046	

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

J. A. Montgome by Risk Control

MEL VIDEO LIBRARY

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

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

Municipality	<u># of Videos</u>
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 (<u>http://www.tricojif.org/</u>) 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

<u>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).</u>

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	Торіс	Time
12/2/2016	Township of Weymouth	Fast Track to Safety	8:30 - 2:30 pm 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 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 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 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 Handling	10:45 - 11:45 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 am
1/18/2017	City of Millville #1	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
1/20/2017	Township of Cherry Hill #4	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
1/20/2017	Township of Cherry Hill #4	Fall Protection Awareness	10:45 - 12:45 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 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 pm
1/23/2017	Township of Hamilton #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/23/2017	Township of Hamilton #2	Driving Safety Awareness	10:45 - 12:15 pm

Date	Location	Торіс	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 Overview	8:30 - 9:30 am
1/24/2017	Borough of Woodstown #1	Back Safety/Material Handling	9:45 - 10:45 am
1/24/2017	Borough of Woodstown #1	Hearing Conservation	11:00 - 12:00 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 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 pm
1/27/2017	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/27/2017	Township of Upper Deerfield	Fast Track to Safety	8:30 - 2:30 pm 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 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 am
2/3/2017	Township of Berlin #2	Back Safety/Material 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 pm
2/8/2017	Pennsauken SA #3	Ladder Safety/Walking 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 Handling	10:45 - 11:45 am
2/8/2017	City of Millville #1	BBP	12:00 - 1:00 pm

Date	Location	Topic	Time
2/9/2017	Township of Pennsville #1	Driving Safety Awareness	8:30 - 10:00 am
2/9/2017	Township of Pennsville #1	Fire Safety	10:15 - 11:15 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 am
2/10/2017	Township of Cherry Hill #4	Asbestos, Lead, Silica 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 Inspections	12:45 - 2:45 pm
2/14/2017	Borough of Avalon #4	DDC-6	8:30 - 3:00 pm 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- 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 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- 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 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 Regulations	8:30 - 10:30 am
2/24/2017	Township of Berlin #2	Confined Space Awareness	10:45 - 11:45 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 Overview	10:15 - 11:15 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- Evening	9:00 - 10:00 pm
2/27/2017	Township of Upper	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch break
2/28/2017	Borough of Woodstown #1	Accident Investigation	8:30 - 10:30 am

CEU's for Certified Publics Works Mana	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	1.5 / T	Safety Committee Best Practices	1.5/M
Employee Conduct and Violence in the Work Place	1.5/E	Safety Coordinator's Skills Training	3 / M,G
Excavation Trenching & Shoring	2 /T,M	Shop and Tool Safety	1/T
Fall Protection Awareness	2 /T,M	Seasonal Public Works Operations	3/T
Fast Track to Safety	4/T	Snow Plow Safety	2/T
Ragger / Workzone Safety	2 /T,M	Special Events Management	2/M
HazCom with Globally Harmonized System Hazardous Materials Awareness w/ HazCom & GHS	1/Т,G	Toolbox Talk Essentials	1/M
	3/T		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1/P	Hazard Identification - Making your Observations Count	2/P
Bloodborne Pathogens Training	1/P	Safety Committee Best Practices	1.5/ P
Employee Conduct and Violence in the Work Place	1.5/E	Safety Coordinator's Skills Training	6/P
		Special Event Management	2/P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5/S	Hazardous Materials Awareness w/ HazCom & GHS	3/S
Advanced Safety Leadership	10/S	Heavy Equipment Safety	3/S
Asbestos, Lead & Silica Industrial Health Overview	1/S	Housing Authority Safety Awareness	3/S
Back Safety / Material Handling	1/S	Hazard Identification - Making your Observations Count	1.5/S
Bloodborne Pathogens Training	1/S	Hearing Conservation	1/S
Bloodborne Pathogens Train- the- Trainer	2.5/S	Hoists, Cranes and Rigging	2/S
BOE Safety Awareness	3/S	Jetter Safety	2/S
CDL – Supervisors Reasonable Suspicion	1.5/S	Ladder Safety/Walking Working Surfaces	2/S
CDL - Drivers' Safety Regulations	2/S	Landscape Safety	2/S
Confined Space Awareness	1 /S	Leaf Collection Safety Awareness	2/S
Confined Space Entry - Permit Required	3.5/S	Lockout Tagout	2/S
Defensive Driving-6-Hour	5.5/S	Shop and Tool Safety	1/S
Driving Safety Awareness	1.5/S	Office Safety	2/S
Excavation Trenching & Shoring	4/S	Personal Protective Equipment (PPE)	2/S
Fall Protection Awareness	2/S	Safety Committee Best Practices	1.5/S
Fast Track to Safety	5/S	Safety Coordinator's Skills Training	5/S
Fire Extinguisher	1/S	Seasonal Public Works Operations	3/S
Fire Safety	1/S	Snow Plow Safety	2/S
Flagger / Workzone Safety	2/S	Special Event Management	2/S
HazCom with Globally Harmonized System	1.5/ S	Toolbox Talk Essentials	1/S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Office	rs
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professio		CEU's for Qualified Purchasing Agents	CEL!!o/Oot
MSI Course Fire Extinguisher Safety	CEU's/Cat.	MSI Course Employee Conduct and Violence in the Work Place	CEU's/Cat.
Hazard Recognition- Making your Observations Count			1.3/E
Heavy Equipment	3		1
Sanitation and Recycling Safety	2		
***Category			
E- Ethics			
T- Technical			
G- Governmental S- Safety			
P- Professional Development			
	1		
M- Management			



Managing Slip & Fall Risks During Winter Months



During the winter months exposure to slip and falls greatly increases due to weather conditions such as freezing rain, snow and ice. Public agencies in New Jersey must plan to protect their workers and visitors from slipping on icy surfaces. This bulletin offers suggestions for a comprehensive program to minimize the hazards to employees, residents, and visitors.

The goal of an effective inclement weather plan is to remove snow and ice from all walking surfaces and incorporate continuous surface monitoring and removal at critical times such as work start, at shift change, and when melting and refreezing occurs. Plans should be in writing and reviewed at the conclusion of every snow season. Pay special attention to common trouble spots such as parking areas, sidewalks, stairs and ramps. About one third of all slips on icy surfaces occur in parking areas.

If contractors are used, verify they have the proper levels of insurance. Work with your Risk Manager so that the necessary Certificates of Insurance and Hold Harmless certificates are on file. Agencies should walk the areas to be cleared with contractors to identify features such as curb lines and speed bumps, drainage, etc. and plan how and where snow and ice will be controlled.

Investigate pre-treatments and anti-icing agents. The science of chemical agents and delivery methods is always evolving. Evaluate guidance on anti-icing product effectiveness, temperature use, advantages and disadvantages, environmental impact, and cost per coverage area when making a determination.

Use the same planning process if agency employees will be responsible for snow and ice control. We recommend using a site plan to designate areas for cleaning and should include curbs, fire hydrants, speed humps, walkways and other items. This also facilitates updating your plans.

When possible, roof downspouts should be directed into underground drains versus being directed onto walkways, driveways, or other walking surfaces that could freeze.

Frequently inspect the parking area and sidewalks for:

- o Lighting well illuminated areas permit greater visibility to avoid icy areas
- Drainage melt that cannot drain to sewers or grass will become ice when it refreezes
- Dislocated / damaged items curbs, wheel blocks and similar items are frequently moved or damaged by plows, making new and unfamiliar hazards to users

Also remember that getting in and out of vehicles is one of the most frequent types of slip and fall exposures. Inspect vehicles to be sure step treads, running boards, and grab bars are all in good condition.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

Consider these best practices:

- Monitor weather forecasts. Do not be caught unaware of impending winter weather.
- When possible, parking lots should be barricaded and completely plowed and treated before permitting vehicles to park. This will prevent patches of ice between vehicle which present an ongoing slip and fall hazard to employees and visitors as they must climb over them when entering and exiting vehicles.
- Plan where to pile snow. Subsequent melting-refreezing cycles can create icy patches.
 - o Do not block drains and downspouts
 - Pile on the low side of walkways so run-off does not flow across paths of travel
 - Do not create obstacles to pedestrian access areas such as bus stops, fire exits
 - Utilize grassy areas so run-off is absorbed into the ground
- Talk to employees often about your commitment to preventing slip and fall injuries. Encourage them to report icy conditions and other concerns. Publically acknowledge and thank those who do. Consider establishing a slip-trip-fall prevention committee during winter months to focus on these hazards.
- Discuss footwear with employees. Does your policy permit reasonable exceptions to office shoes for icy conditions? For employees who must work outside, there are many add-on devices to improve traction. Any employee clearing snow and ice should be encouraged to wear such devices. Consider them as personal protective devices. Inspect work boots to verify soles are in acceptable condition.
- Establish a monitoring system to spot black ice. Special attention should be given to walking surfaces during early morning hours, at shift change or prior to employee and visitor arrival.
- Provide salt / sand at entrances and expect employees to protect their welfare and the safety of visitors by using it, and not waiting for someone else.
- Do not overlook lobbies and other entrances. Provide a sufficient number of caution or wet floor signs for vulnerable areas. Entrances should have recessed gridding or mats to scrape / clean shoe bottoms. Entrances should be monitored throughout the day and dry moped as needed.
- Transitioning from outside to inside presents different hazards. Pedestrians need to adjust their gait as they move from outside sidewalks to inside flooring. Remind workers to walk with short, deliberate steps where the mid-foot strikes the ground first (not the heel). Eyes must also adjust from outdoor light (and glare) conditions to interior lighting.
- Slips at the heel are the most common slip occurrence. When walking in slippery conditions, the body should be centered over the feet. Pay attention; do not become distracted with your phone, reaching for keys, etc. Avoid walking with your hands in your pockets or carrying large objects. Use railings whenever possible.
- Remind workers to look before getting out of vehicles. If the area is coated with ice, they may want to park in a different spot. Test potentially slippery surfaces by tapping with a foot before committing to them. Use the vehicle for support. Face the vehicle and use the 3-Points of Contact Rule. Always have both hands on the car as stepping into or out of the vehicle.

Danger lies just outside your door

Watch your step

Maintain 3 points of contact

Police Slipping on Ice - Shift Briefing

Every year police departments in New Jersey experience significant losses from police officers slipping on ice or snow, often when getting out of their patrol vehicles. In 2011, The JIF / MEL system experienced over 100 police officer injuries from slips on ice, totaling over \$1.7M. Responses increase during inclement weather, which means the number of opportunities for a slip-trip and fall also increases. A fall which leads to a back injury can cause a lifetime of pain and limitations. Here are some tips to minimize slip-trip and fall injuries:

• Use 3-Points of Contact when exiting / entering vehicles

Much like climbing a ladder, officers should face the vehicle and hold on with both hands as stepping into or out of the vehicle. Only let go of the vehicle when both feet are firmly on the ground or in the vehicle.

• Be aware when positioning vehicles on arrival

Officers have many factors to consider as they approach a scene.

On non-emergency incidents, officers can take a few seconds to best position and park their vehicles. Note the location of potholes, loose surfaces, curbs, and other features that could cause you to loose your footing when exiting the vehicle. Available lighting is another consideration.

On motor vehicle stops, use the PA if necessary to direct the other vehicle to a safe location.

Emergency incidents such as motor vehicle crashes present additional challenges. Officers must make a quick evaluation of the scene as they approach and consider traffic, downed wires, etc. During cold weather, and to the extent possible, officers must also consider icy patches, snow, etc. in your size-up. You can not help if you are injured. Your safety has to be the initial priority and is worth a second or two of consideration as you arrive.

• Shoe / boot selection during winter months

Officers may wish to invest in a second pair of boots especially designed for icy conditions. Select a softer plastic sole with an aggressive lug pattern for better traction.

Whether you invest in a second pair or not, if your boots' soles are worn, replace them.

• Have a plan for the police station lot and walkways

Work with the local Public Works to make sure the parking lots and sidewalks used by officers are the top priority. Supply salt at the entrances and throughout the lot during winter months. Supervisors and officers must be willing to take immediate actions, such as spreading salt or shoveling sidewalks, to correct unsafe conditions for the officers before Public Works or similar agencies can arrive to take more comprehensive actions.

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?

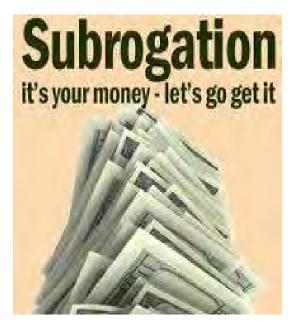
- Be careful not to waive subrogation in AIA documents when undertaking a construction project.
- Supply our office with the Police Report ASAP so we can request restitution be ordered in municipal court.
- Save surveillance videos, in-car mobile videos, faulty equipment or anything that has caused injuries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







<u>Other Things To Think About</u> SALVAGE - 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.

<u>Coming</u> <u>Next Monthr</u> <u>Entering</u> 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 ManagersFROM:Debby Schiffer, JIF Wellness DirectorDATE:December 19, 2016 Mantua Township Municipal BuildingContact Information:debby_schiffer@targetingwellness.com856-322-1220

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.

May Your Workouts Be Merry & Bright

December 2016

Happy Holidays!

Some Healthy Trivia:

Match the drink below with its caloric equivalent in food.

A. Glass of red wine B. Burger King large Fanta C. Starbucks Grande Caramel Frappuccino D. Pina colada

 Lean Cuisine pasta dinner
 Two pancakes with syrup
 Six Oreo cookies
 Five Hershey's Kisses

Which combination of objects should you use as a reference for a healthy serving of meat, vegetables, and starch, respectively? A. A softball, a baseball, a Frisbee B. A golf ball, a deck of cards, a softball C. A deck of cards, a baseball, a computer mouse D. A Frisbee, a matchbook, a softball

One in three Americans will develop diabetes as an adult. What's the most important thing you can do to lower your risk? A. Exercise B. Maintain a healthy weight C. Get enough sleep D. Eat a low-calorie diet



Wellness Corner Connection



Debby Schiffer, Wellness Director for BURLCO & TRICO

Let's End The Year With Gratitude

WHAT IF YOU WOKE UP TOMORROW WITH ONLY WHAT YOU WERE GRATEFUL FOR TODAY? The holidays are fast approaching and soon we'll be starting a New Year! Take a minute. Take a breath. And take a look at all you have to be thankful for in this past year. Maybe things didn't go as smoothly as you had hoped. But guess what? You made it through. That sure is reason to give thanks. As you push through the crowds on your way to buy that perfect gift for someone special, remember that the best gift is giving and receiving sincere gratitude. True happiness starts with a grateful heart. So this year, put "happy" in the holiday beyond just saying it. Try one of the follow suggestions below:

1) Post-It Note Challenge

Expressing gratitude can be as simple as scribbling a note on a Post-It. For those of you who crave the One-a-day challenges, I encourage the Post-It Challenge:

- 1. Carry a stack of Post-It Notes with you wherever you go. (Don't forget the pen!)
- 2. Identify an event or an individual for which you feel thankful.

3. Leave a note for that individual with or without a signature. (Sometimes the anonymous note is a nice surprise)

If you want to feel the true spirit of the season, reach out to your fellowman with appreciation for the things that they do that go unnoticed.

2) Dial-a-Thank-You

Is the postal service too slow for you? I would tell you to pick up your phone then, but chances are it's already in your hand. A 30-second conversation on the phone with someone who has blessed your life, is hardly an inconvenience. "Hey dear friend, thanks for always sending a card on my birthday." She needs to hear it as much as you need to say it.

3) Hit the Pause Button

It's easy to offer a half-hearted 'thanks' as an after thought or on the way out the door. But when was the last time you stopped, looked an individual in the face, and sincerely thanked him or her? Try it and see what happens. Take a moment after a class, lesson, or meeting to thank those in charge. Pause on your way out of the grocery store to thank your cashier. It will lift your heart as much as the person receiving it.

4) How About a Throw-Back to Snail Mail?

When was the last time you sent a Thank You card? Do Thank You cards even

exist anymore? The answer is yes. I received one the other day and it put a smile on my face. Utilize them. Stamps are pretty cheap too. If you're feeling adventurous, try your hand at creating your own Thank You cards. Local stationary and craft stores can give assistance in this area. (Make sure to thank the

store clerks!) Or since many may be sending out Christmas cards, add a special note inside not just the typical holiday message.

5) Send a Call Heavenward as Well

Never forget the Giver of all life and all blessings, no matter what your beliefs may be. Perhaps if we ask for nothing but give thanks for all we DO have, we may be filled with a feeling of peace. Heaven knows we can all use a little more of that!





Make Celebrations Fun, Healthy & Active

Eating healthy and being physically active can be a fun part of parties and events. Great gatherings are easy to do when tasty, healthy foods from all the food groups are offered in a fun, active environment. Above all, focus on enjoying friends and family.

Make healthy habits part of your celebrations

• Food and beverages are a part of an event, but they do not have to be the center of the occasion. Focus on activities to get people moving and enjoy being together.

Make foods look festive

Decorate foods with nuts or seeds or use new shapes for vegetables. Add a few eye-catching fruits to a favorite dish, serve up a new recipe, or add a sprinkle of almonds or green onions to add just an extra something.

Offer thirst quenches that please

Make fun ice cubes from 100% juice or add slices of fruit to make water more exciting. Create a "float" by adding a scoop of low-fat sorbet to seltzer water.

Savor the Flavors

Take time to pay attention to the taste of each bite of food. Make small changes in your old recipes or try dishes from another culture to liven things up.

Use ChooseMyPlate.gov to include food from the food groups for your party

Offer whole-grain crackers, serve a spicy bean dip and a veggie tray, make fruit kabobs, layer yogurt and fruit to create a sweet parfait. Use whole grains and veggies to make a savory, healthy salad.

Make moving part of every event

Being physically active makes everyone feel good. Dancing, moving, playing active games, wiggling, and giggling add fun to any gathering.

Find ways to cut back on sugar, salt, and fat as you prepare your favorite recipes. Try out some of the recipes on ChooseMyPlate.gov.

Keep it simple Have others participate by contributing a prepared dish, helping with the clean up, or keeping the kids active and moving.

Shop smart to eat smart

Save money by offering foods that fit your budget. Buy in-season produce when it costs less and tastes better. Plan in advance and buy foods on sale.

Be a cheerleader for healthy habits It's never too early for adults to set an example. Keep in mind that children follow what the adults around them do—even at parties.



Here are a few things to keep in mind as you celebrate the holidays:

- 1. Do not skip meals in order to "save room" for your holiday dinner. Your metabolism will slow down; you will be ravenous and will eat way more than you should and probably of the wrong stuff too.
- 2. Eat what you want but control your portions. Try to fill your plate with more fruits and veggies to start. Survey the entire buffet line before filling up your plate.
- 3. Don't stand or sit around the food table while you chat. You may mindlessly pick at the food even though you are not hungry.
- 4. Downsize your plate. Put your folk down between each bite. Chew slowly and taste your food.
- 5. Don't forget to keep exercise as part of your routine! It's a great stress reliever and will help burn off some of those extra calories!





Did you know the size

and shape of what's

holding your food

can affect how much

you eat?

Your Surroundings Could Influence Your Weight

Your surroundings can affect how active you are. Studies show that people in neighborhoods without sidewalks, or who live far from a recreational facility or a walking/biking trail, are more likely to be obese. People who perceive their community as unpleasant or unsafe are also more likely to be obese. Recognize your particular challenges and figure out how to add exercise and physical activity to your daily routine.

Once you identify the things that affect your weight, you can start changing them. Set modest goals and gradually improve your habits. Pick one or two things in your life that you think you can change. If selling your house and relocating in not in your plans, than make plans to "move" another way!

Examples of small changes to get you started:

- Add one extra fruit or vegetable to every meal
- Walk 15 to 30 minutes a day-get creative (in a local mall, in your house up and down the hallway or stairs, around your work building, once around the grocery store before you even start shopping)
 - Cut out one soda every day
- Stand up and stretch for one minute every hour
- Start really reading those labels

Interested in starting a Fitness Challenge at work? What a great way to stay motivated. Contact me for details.

You may have to try a few times, but when you meet each goal you can move on to the next one. Moreover, you may be more likely to lose weight if you work with friends, relatives and co-workers to develop healthier lifestyles. Get the family together to make nutritious meals. Form walking groups with co-workers. Take a dance class with friends. Be creative. But be determined to make a difference in your own health. The first step is to believe in yourself. You can do anything you put your mind to. Take a look at your surroundings. What is standing in your way of better health?



Slow Cooker Coconut Basil Chicken

Prep Time: 10 Min Cook Time: 4 Hours Total Time: 4 Hours. 10

Busy day at work and you still need to run to the store before heading home to cook. Why not toss all the ingredients into your crockpot in the morning and come home to a delicious, no fuse, hot meal! I have not tried this recipe yet but it sounds wonderful. The flavors in the sauce supposedly deepen as it cooks. Depending on your preferences, maybe you'll want to try some of these suggestions: Love Thai curry? Consider adding green curry paste. Prefer a sweeter sauce? Add some brown sugar or honey. Love cilantro? Add some fresh to the mix along with the basil. Maybe add some veggies. Carrots, sweet potatoes can be added at the start. Broccoli, cauliflower, pea pods, zucchini, spinach, add the last 30 minutes of cooking.

Ingredients:

- 2 lbs boneless skinless chicken breast 14 oz lite canned coconut milk
- 2 cup basil
- 1 tbsp ginger, chopped (or more to taste)
- 1 jalapenos, chopped (or more to taste)
- 3 garlic cloves
- 2 limes
- 1 tsp turmeric
- 1 tsp cumin
- 1 tsp curry powder
- 1 tsp salt
- 1/2 tsp pepper
- 1/2 tsp cinnamon

Directions:

1) Add the coconut milk, basil, ginger, jalapeno, garlic, lime juice, turmeric, cumin, curry powder, salt, pepper, and cinnamon to a blender. Blend until combined.

2) Add the chicken to the slow cooker. Pour the sauce over top.

3) Cook for 4 hours or until chicken is cooked through and tender.

Recipe from Slender Kitchen.



₩; B3; C2; D1; C; B Answer Key To Trivia Questions:

% Daily Value * 8% Total Fat 6g Saturated Fat 3g 17% 0% Monounsaturated Fat 0g Polyunsaturated Fat 0 g 0% Cholesterol 74mg 24% Sodium 479ma 21% Total Carbohvdrate 4g 1% Dietary Fiber 1g 6% Sugars 1g

Calories 226 Calories from Fat 52

SERVINGS: 6

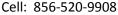
Nutritional Facts

Amount Per Serving

Protein 33g Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.

The Nutritional Values provided are estimates only and may vary based on the preparation method.

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF E-mail: debby schiffer@targetingwellness.com Office: 856-322-1220





Wishing everyone a healthy and safe holiday season!!!

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WHEEL OF HEALTH

Quarterly Wellness Focus in 2017

Let's start off with a plan to allocated our wellness funds throughout the year. Using the components on the Wheel of Health, let's focus on a theme each quarter and use our wellness funds to provide activities, education, and materials to support that theme. Here are just a few ideas to get us started. This will be designed to reflect the needs and interests of your municipality. Let's plan to meet to discuss this in more detail.

Nutrition	Physical Activity - prevent or reduce chronic disease	Social	Stress Management/Sleep
Weight Loss Challenge	Fitness Challenge/Walking Challenge	Team building activities	Guest Speakers on Stress Manage- ment
Guest Speaker - Dietitian	Demonstrations - trainer on exercises and stretches to do at work or home	Start a walking club	Meditation Demonstration
Posters and Handouts on portion control, label read- ing, healthy recipes	Posters and Handouts on proper tech- nique, why strength training is impor- tant, why aerobics is important, what is aerobic training	Start a softball team	Yoga/Stretching Demonstrations
Healthy potluck lunch	Guest speaker on Heart disease, stroke, high blood pressure, diabetes	Sign up for a 5k run as a group	Chair massage/Reflexology
Fruit bowls in office	Biometric screenings offered - what do your numbers mean?	Potluck lunch to bring folks together	Guest Speaker on Sleep Deprevation
Encourage employees to record food intake		Acts of kindness - paying it forward	Offer 1 extra break to take a walk dur- ing selected week
Challenge to eat 5 or more vegetables and fruit a day for one week			

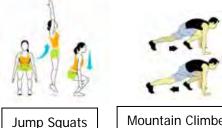
Stress Communication Sleep Movement

QUICK WORKOUTS YOU CAN DO ANYTIME AND ALMOST ANYWHERE

Work out 1

Complete each exercise, rest, and do 3 more rounds

- 30 Jumping Jacks
- 15 Ab Crunches .
- 15 Pushups .
- 10 Jump Squats .
- **15** Mountain Climbers .
- . Rest 90 seconds



Mountain Climbers

Work out 2

Complete each exercise, rest, and do 3 more rounds

- 50 jumping jacks •
- 15 body weight squats •
- 15 push-ups or knee push-ups .
- 15 reverse lunges per side .
- 15 tricep dips (using chair, bench or other elevated surface) .

Work Out 3

Complete each exercise, rest, and do 3 more rounds

Depending on your level of fitness, use 5 to 10 pound dumbbells or moderate to heavy resistance band.

- 30 secs High Knees or jog in place
- 15 Bent over Back Rows (dumbbells or resistance band)
- 30-60 sec Plank Hold on forearms .
- 10 Squat to Overhead Press (dumbbells or resistance band)
- 15 Mountain Climbers
- Rest 90 seconds

Work Out 4

Complete each exercise, rest, and do 3 more rounds Depending on your level of fitness, use 5 to 10 pound dumbbells or moderate to heavy resistance band.

- . 30 Jumping Jacks
- 15 Ab Bicycles .
- . 15 Bicep Curls
- . 10 Alternating Lunges
- 15 Tricep Kickbacks .
- **15** Mountain Climbers .
- . Rest 90 seconds

Debby Schiffer, Wellness Director BURLCO & TRICO JIFs, debby_schiffer@targetingwellness.com

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%





Gloucester, Salem, Cumberland Counties Municipal JIF Average Days To Report By JIF Member January 1, 2016 - November 30, 2016

	# Of Claims Reported	Average Days To Report
Alloway Township	2	0.5
Carneys Point Township	2	0.4
Clayton Borough	17	0.3
Deptford Township	37	1.1
East Greenwich Township	3	4.0
Elk Township	5	9.4
Fairfield Township	2	1.0
Franklin Township	19	3.9
Glassboro Borough	28	1.9
Greenwich Township	10	0.7
Harrison Township	12	5.3
Logan Township	6	10.0
Lower Alloways Creek Twp.	5	1.2
Mantua Township	19	4.6
Monroe Township	30	2.2
Paulsboro Borough	8	5.8
Penns Grove Borough	9	0.7
Pennsville Township	8	3.0
Pilesgrove Township	1	0.0
Pitman Borough	17	1.4
Quinton Township	3	1.0
South Harrison Township	3 2 5	14.5
Swedesboro Borough	5	5.0
Washington Township	35	1.7
Wenonah Borough	1	0.0
Westville Borough	2	0.5
Woodbury City	18	3.4
Woodbury Heights Borough	3	0.3
Woolwich Township	8	1.9
Grand Total	323	2.5



Gloucester, Salem, Cumberland Counties Municipal JIF Transitional Duty Summary Report January 1, 2016 - November 20, 2016

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
CLAYTON BOROUGH	167	33	19.8%	134	80.2%
DEPTFORD TOWNSHIP	622	589	94.7%	33	5.3%
ELK TOWNSHIP	16	0	0.0%	16	100.0%
FAIRFIELD TOWNSHIP	7	7	100.0%	0	0.0%
FRANKLIN TOWNSHIP	496	365	73.6%	131	26.4%
GLASSBORO BOROUGH	170	103	60.6%	67	39.4%
GREENWICH TOWNSHIP	90	0	0.0%	90	100.0%
LOGAN TOWNSHIP	15	4	26.7%	11	73.3%
MANTUA TOWNSHIP	402	311	77.4%	91	22.6%
MONROE TOWNSHIP	995	473	47.5%	522	52.5%
PAULSBORO BOROUGH	78	78	100.0%	0	0.0%
PENNS GROVE BOROUGH	142	142	100.0%	0	0.0%
PENNSVILLE TOWNSHIP	517	0	0.0%	517	100.0%
PILESGROVE TOWNSHIP	14	14	100.0%	0	0.0%
PITMAN BOROUGH	156	156	100.0%	0	0.0%
SWEDESBORO BOROUGH	363	6	1.7%	357	98.3%
WASHINGTON TOWNSHIP	606	303	50.0%	303	50.0%
WOODBURY CITY	71	71	100.0%	0	0.0%
WOODBURY HEIGHTS BOROUGH	133	91	68.4%	42	31.6%
WOOLWICH TOWNSHIP	310	307	99.0%	3	1.0%
Grand Total	5370	3053	56.9%	2317	43.1%



Gloucester, Salem, Cumberland Counties Municipal JIF PPO Savings and Penetration Report November 1, 2016 - November 20, 2016

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	200	\$109,177	\$52,779	\$56,399	51.7%
Facility	6	\$18,957	\$15,426	\$3,531	18.6%
Physician Fees	17	\$18,905	\$5,030	\$13,875	73.4%
Physical Therapy	72	\$18,075	\$4,671	\$13,404	74.2%
Ortho/Neuro	27	\$17,982	\$6,725	\$11,257	62.6%
MRI/Radiology	20	\$15,148	\$11,130	\$4,018	26.5%
Occ Med/Primary Care	29	\$7,887	\$5,003	\$2,884	36.6%
Occupational Therapy	18	\$5,667	\$1,584	\$4,083	72.0%
Anesthesia	4	\$4,397	\$1,533	\$2,864	65.1%
Other	7	\$2,159	\$1,676	\$483	22.4%
Out Of Network	5	\$3,276	\$2,962	\$314	9.6%
Other	2	\$1,731	\$1,717	\$14	0.8%
Physician Fees	2	\$1,238	\$938	\$300	24.2%
MRI/Radiology	1	\$307	\$307	\$0	0.0%
Grand Total	205	\$112,453	\$55,741	\$56,712	50.4%

Participating Provider Per	netration Rate
Bill Count	97.6%
Provider Charges	97.1%
EPO Penetration Rate	
Bill Count	95.2%
Provider Charges	83.1%



Gloucester, Salem, Cumberland Counties Municipal JIF PPO Savings And Penetration Report January 1, 2016 - November 20, 2016

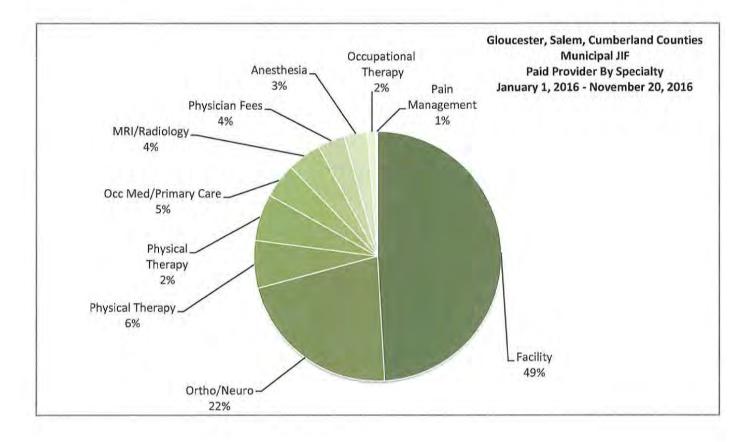
	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	2870	to a surplus of some particular and the solution of the second second second second second second second second	\$1,244,486	\$2,218,637	64.1%
Facility	143	\$1,549,331	\$627,767	\$921,564	59.5%
Ortho/Neuro	421	\$946,218	\$288,095	\$658,197	69.6%
Physical Therapy	1261	\$318,084	\$83,737	\$234,387	73.7%
Physician Fees	136	\$143,375	\$35,995	\$107,380	74.9%
MRI/Radiology	140	\$132,105	\$51,940	\$80,116	60.6%
Occ Med/Primary Care	387	\$119,123	\$61,133	\$57,990	48.7%
Anesthesia	55	\$105,263	\$41,101	\$64,162	61.0%
Other	135	\$72,446	\$36,465	\$35,981	49.7%
Occupational Therapy	187	\$66,842	\$15,951	\$50,891	76.1%
Pain Management	5	\$10,270	\$2,302	\$7,968	77.6%
Out Of Network	101	\$164,110	\$117,960	\$46,151	28.1%
Facility	5	\$70,106	and the second field of the	termination and a second se	
Other	31	\$55,481	\$46,640		15.9%
Physician Fees	31	\$16,124	\$12,915	\$3,209	19.9%
Ortho/Neuro	12	and the second sec	\$8,644	\$3,038	26.0%
MRI/Radiology	21	\$10,298	\$8,223	\$2,076	20.2%
Physical Therapy	1	\$420	the second se	\$0	0.0%
Grand Total	2971	\$3,627,167	\$1,362,445	\$2,264,788	62.4%

Participating Provider Per	netration Rate
Bill Count	96.6%
Provider Charges	95.5%
EPO Penetration Rate	
Bill Count	93.3%
Provider Charges	94.6%



Gloucester, Salem, Cumberland Counties Municipal JIF Paid Provider By Specialty January 1, 2016 - November 20, 2016

	Repriced Amount
Facility	\$668,885
Ortho/Neuro	\$296,739
Physical Therapy	\$84,157
Other	\$83,106
Occ Med/Primary Care	\$61,133
MRI/Radiology	\$60,163
Physician Fees	\$48,910
Anesthesia	\$41,101
Occupational Therapy	\$15,951
Pain Management	\$2,302





Gloucester, Salem, Cumberland Counties Municipal JIF Top 5 Providers By Specialty January 1, 2016 - November 20, 2016

	Bill Count	Repriced Amount
Facility	90	\$412,498
INSPIRA MEDICAL CENTER WOODBURY	31	\$117,823
COOPER HEALTH SYSTEMS	3	\$92,132
KENNEDY UNIVERSITY HOSPITAL, INC.	34	\$70,717
PREMIER ORTHOPAEDIC ASSOCIATES SURGICAL CENTER	9	\$69,277
SALEM HOSPITAL CORPORATION	13	\$62,549
MRI/Radiology	133	\$57,976
ONE CALL MEDICAL, INC.	100	\$38,967
ATLANTIC MEDICAL IMAGING	4	\$9,144
OCM FN, LLC	6	\$5,672
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	22	\$3,362
PATHOLOGY-DCLP,	1	\$830
Occ Med/Primary Care	359	\$54,652
VIRTUA AT WORK	140	\$21,281
INSPIRA HEALTH NETWORK URGENT CARE PC	75	\$15,352
LIFE CARE INSITUTE, PA	77	\$7,685
MEDEXPRESS URGENT CARE-NEW JERSEY INC.	46	\$6,682
WORKNET OCCUPATIONAL MEDICINE	21	\$3,653
Occupational Therapy	187	\$15,951
NOVACARE REHABILITATION	187	\$15,951
Ortho/Neuro	317	\$261,009
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	169	\$168,549
COASTAL PHYSICIANS & SURGEONS, P.C.	8	\$34,514
PREMIER ORTHOPEDIC OF SOUTH JERSEY	54	\$24,313
COASTAL SPINE, PC.	49	\$21,538
HAND SURGERY AND REHABILITATION CENTER OF NJ, PA	37	\$12,094
Pain Management	5	\$2,302
PAIN CONTROL ASSOCIATES PC	5	
Physical Therapy	1092	
DISABATINO PHYSICAL THERAPY	374	
HEARTLAND REHABILITATION SERVICES	276	
REHAB EXCELLENCE CENTER	231	 NET PRODUCT
ACHIEVE PHYSICAL THERAPY FITNESS, LLC	140	
NOVACARE REHABILITATION	71	

Nurse Case Management Assignment Report November 2016

	Jan-16	Jan-16 Feb-16 Mar-16	Mar-16	Apr-16	Apr-16 May-16 Jun-16 Jul-16 Aug-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Sep-16 Oct-16 Nov-16 Dec-16	Dec-16
I KICU, ACCASBU,												
BCIP, GCSSD												
Jennifer Hann	53	63	54	59	67	64	60	50	52		49	
Stephanie Dionisio	47	48	54	53	57		61	52	52		44	
Sharon Maurer	67	70	61	59	60	68	60	52	56		48	
Karen Kofoet	50	49	51	57	62	53	57	44	51		37	
Vineland & Other												
Accounts												
Patricia Henchy	44	41	53	45	41	50	48	44	45		6	
Team Leader												
Russel Bayer	29	24	19	35	20	28	23	20	14		7	
Total	290	295	292	308	307	327	309	262	270		194	

Valued as of 12/5/2016

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 REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/5	MONROE TWP.	Z29443	MONROE TWP.	PR	2015	535.00	
1/5	MONROE TWP.	Z17001	MONROE TWP.	PR	2015	276.40	
1/5	MONROE TWP.	Z31328	MONROE TWP.	PR	2015	350.00	
1/5	PITMAN BOROUGH	Z12077	PITMAN BOROUGH	PR	2015	567.45	
1/5	GLASSBORO BOROUGH	Z25063	GLASSBORO BOROUGH	PR	2015	3,465.00	
1/5	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
1/8	LOWER ALLOWS CRK	Z14960	LOWER ALLOWS CRK	PR	2015	8,390.04	
1/8	GLASSBORO BOROUGH	Z30309	GLASSBORO BOROUGH	PR	2015	3,451.75	
1/15	MONROE TWP.	X08288	DONALD DARCANGELO	WC	2011	10.00	
1/15	DEPTFORD TWP.	X90569		WC	2014	50.00 25.00	
1/15 1/20	CLAYTON BOROUGH HARRISON TOWNSHIP	X99051 X61743	MICHAEL FOLEY HARRISON TOWNSHIP	WC PR	2014 2013	25.00 467.75	
1/20	LOWER ALLOWS CRK	Z14960	LOWER ALLOWS CRK	PR	2013	746.91	
TOTAL-JAN.	LOWER ALLOWS ORR	214300	LOWER ALLOWS BRIC		2015	18,803.05	
TOTAL-YTD						10,000.00	18,803.05
2/4	GREENWICH TWP.	Z31361	GREENWICH TWP.	PR	2015	2,729.17	10,000.00
2/15	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	25.00	
2/16	GLASSBORO BOROUGH	Z21921	GLASSBORO BOROUGH	PR	2015	2,824.00	
2/16	GLASSBORO BOROUGH	Z30953	GLASSBORO BOROUGH	PR	2015	2,976.53	
2/18	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
2/19	MONROE TWP.	Z33293	MONROE TWP.	PR	2016	1,394.90	
TOTAL-FEB.						10,417.35	
TOTAL-YTD							29,220.40
3/2	FRANKLIN TOWNSHIP	Z28290	FRANKLIN TOWNSHIP	PR	2015	5,000.00	
3/16	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
3/16	ELK TOWNSHIP	Z32289	ELK TOWNSHIP	PR	2016	11,844.00	
3/21	WESTVILLE BOROUGH	Z18985	WESTVILLE BOROUGH	PR	2015	4,171.00	
3/22	PITMAN BOROUGH	Z02346	CLINTON CARTER	WC	2014	5.59	
3/22	DEPTFORD TWP.	X45945	LOUISA BENEDETTI	WC	2012	50.00	
3/22	PENNS GROVE BORO	X87704	PENNS GROVE BORO	WC	2014	16.00	
3/22	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
3/23 TOTAL-MAR.	MONROE TWP.	Z33701	MONROE TWP.	PR	2016	7,261.05	
TOTAL-MAR.						28,865.39	E0 00E 70
4/4	ELK TOWNSHIP	Z34888	ELK TOWNSHIP	PR	2016	1,600.00	58,085.79
4/4	MONROE TWP.	X62961	KRISTA PARKS	WC	2010	3,684.34	
4/18	CLAYTON BOROUGH	Z34837	CLAYTON BOROUGH	PR	2016	350.00	
4/18	PENNS GROVE BORO	X87704	ANTHONY MINGUEZ	WC	2014	25.00	
4/18	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
4/18	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
4/18	DEPTFORD TWP.	X45945	LOUISA BENEDETTI	WC	2012	50.00	
TOTALAPR						5,789.34	
TOTAL-YTD							63,875.13
5/2	MANTUA TOWNSHIP	Z19087	MANTUA TOWNSHIP	PR	2015	9,891.00	
5/2	DEPTFORD TWP.	Z31015	DEPTFORD TWP.	PR	2015	5,595.00	
5/3	MONROE TWP.	X56223	WILLIAM YORIO	WC	2013	33,333.00	
5/4	DEPTFORD TWP.	Z36060	DEPTFORD TWP.	PR	2016	1,334.17	
5/13	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	43.00	
5/13	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	166.50	
5/13	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2015	166.50	
5/13	PENNS GROVE BORO	X87704		WC	2014	31.00	
5/13 5/18	DEPTFORD TWP. HARRISON TOWNSHIP	X90569 X61743	RUDY RUIZ HARRISON TOWNSHIP	WC PR	2014 2013	50.00 467.75	
5/18	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
5/19	EAST GREENWICH TWP.	Z35409	EAST GREENWICH TWP.	PR	2015	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	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

			Calendar Year 2016				
5/24	WOODBURY CITY	X49360	JEFFERY HAINES	WC	2012	112.00	
5/26	WASHINGTON TWP.	Z34390	WASHINGTON TWP.	PR	2016	1,146.48	
TOTALMAY						60,158.38	101000 51
TOTAL-YTD		704405			0040	11 100 00	124,033.51
6/2 6/2	WASHINGTON TWP.	Z34185	WASHINGTON TWP.	PR	2016	11,486.66	
6/2 6/2		Z29625 Z36178	LOWER ALLOWS CRK DEPTFORD TWP.	PR	2015	6,645.25	
6/2 6/9	DEPTFORD TWP.	Z36178 Z32551		PR PR	2016 2015	10,835.36	
6/10	FRANKLIN TOWNSHIP CLAYTON BOROUGH	X99051	FRANKLIN TOWNSHIP MICHAEL FOLEY	WC	2015	2,364.93 30.00	
6/10	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	100.00	
6/10	DEPTFORD TWP.	X45945	LOUISA BENEDETTI	WC	2014	50.00	
6/14	WESTVILLE BOROUGH	Z34103	WESTVILLE BOROUGH	PR	2012	1,275.00	
6/15	WESTVILLE BOROUGH	Z31689	WESTVILLE BOROUGH	PR	2010	2,059.61	
6/15	CARNEY'S POINT TWP.	Z37525	CARNEY'S POINT TWP.	PR	2015	150.00	
6/21	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2010	50.00	
6/21	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	50.00	
6/23	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
TOTAL-JUNE					2010	35,564.56	
TOTAL-YTD						00,00 1100	159,598.07
7/5	WOODBURY CITY	X70970	TIMOTHY NELSON	WC	2013	34,630.78	,
7/14	EAST GREENWICH TWP.	Z38409	EAST GREENWICH TWP.	PR	2016	1,191.65	
7/19	PENNVILLE TWP.	Z39775	PENNVILLE TWP.	PR	2016	1,200.00	
7/19	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
7/21	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
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	X99051	MICHAEL FOLEY	WC	2014	30.00	
8/15	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
8/16	DEPTFORD TWP.	Z26404	DEPTFORD TWP.	PR	2015	3,762.91	
8/18	ELK TOWNSHIP	Z34888	ELK TOWNSHIP	PR	2016	21,919.81	
TOTALAUG						54,634.42	
TOTAL-YTD							251,752.67
9/1	WASHINGTON TWP.	Z41684	WASHINGTON TWP.	PR	2016	5,593.34	
9/1	WOODBURY CITY	Z39365	WOODBURY CITY	PR	2016	1,310.10	
9/8	SWEDESBORO BORO	Z42008	SWEDESBORO BORO	PR	2016	2,853.27	
9/12	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
9/12	MANTUA TOWNSHIP	Z21054	BRIAN HUSS	WC	2015	531.23	
9/13	WOODBURY HEIGHTS	X51440	JOSHUA MOLINE	WC	2013	500.00	
9/13	FRANKLIN TOWNSHIP	Z40795	FRANKLIN TOWNSHIP	PR	2016	2,850.00	
9/14	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	78.00	
9/14	DEPTFORD TWP.	X90569		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	260 202 20
TOTAL-YTD 10/1	CLAYTON BOROUGH	Z40049	CLAYTON BOROUGH	PR	2016	2 620 75	268,382.38
10/1	PITMAN BOROUGH	Z38632	PITMAN BOROUGH	PR	2016	3,639.75 1,222.00	
10/3 10/3	GLASSBORO BOROUGH GLASSBORO BOROUGH	Z25478 Z25478	MATTHEW TEYSSIER RICK WATT	WC WC	2015 2015	50.00 50.00	
10/3	WESTVILLE BOROUGH	Z43095	WESTVILLE BOROUGH	PR	2015	637.22	
10/12	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2010	50.00	
10/12	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	50.00	
10/12	MONROE TWP.	X58198	MAX JANOFSKY	WC	2013	15,379.11	
10/18	MONROE TWP.	X59278	RICHARD MIRAGLIA	WC	2013	84,620.89	
10/19	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
10/20	WASHINGTON TWP.	X84565	ANTHONY AQUILINO	WC	2013	19,961.93	
10/20	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
10/21	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	100.00	
10/21	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	100.00	
TOTALOCT		100000			2011	126,358.65	
TOTAL-YTD						120,000.00	394,741.03
11/1	WOOLWICH TOWNSHIP	Z42946	WOOLWICH TOWNSHIP	PR	2016	2,800.00	30.,. 11.00
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	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	50.00	
11/18	WOODBURY CITY	Z39365	WOODBURY CITY	PR	2016	917.12	
11/21	PITMAN BOROUGH	Z40047	PITMAN BOROUGH	PR	2016	366.30	
11/21 11/22	PITMAN BOROUGH MONROE TWP.	Z40047 Z40450	MONROE TWP.	PR PR	2016 2016	366.30 2,334.99	
11/22						2,334.99	408,470.91

TRI- COUNTY MUNICIPAL JIF ACCOUNT RECONCILIATION ACTIVITY REPORT FY 2016

FY 2016				
	<u>September</u>	<u>October</u>	<u>November</u>	Year To Date <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	117 192 54
Premium Assessment Receipts	15,667.55 769,434.00	38,970.00	1,999.50	-117,182.54 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	1,204.00
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
	000,2 1011 1	110,010100	,0.0.20	.0,000,200110
DISBURSEMENTS: Net Claim Payments:				
Fund Year 2016	185,759.25	151,654.48	123,863.52	1,542,239.58
Fund Year 2015	57,190.13	110.232.73	47,439.55	1,286,579.06
Fund Year 2014	41,682.97	44,319.84	111,544.85	510,868.25
Fund Year 2013	76,795.70	44,375.99	68,417.94	787,141.03
Fund Year 2012	67,394.75	0.00	0.00	399,912.24
Closed Fund Year	0.00	0.00	0.00	-2,747.87
Total Net Claim Payments	428,822.80	350,583.04	351,265.86	4,523,992.29
Exp.& Admin Bill List Payments:	,			.,
Exp. & Cont. Charges FY 2017			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:				
Operating Account	206,382.36	-1,067,393.52	-698,748.22	-6,070,330.61
NJ Cash Management Account	0.00	0.00	0.00	-50,482.45
Investment Account	-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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS

TRICOUNTY MUNICIPAL JOINT INSURANCE FUND

ALL FUND YEARS COMBINED

CURRENT MONTH CURRENT FUND YEAR	November 2016							
	Description: 1	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7
	ID Number:	OPERATING ACC	NJ CASH MGMNT	INVEST ACCT.	ASSET MGR.	CLAIMS ACCT.	EXPENSE ACC	0
	Maturity (Yrs)	0	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0	0
	TOTAL for All							
	Accts & instruments							
Opening Cash & Investment Balance	\$31,553,715.05	12512390.02	-2.98314E-10	62974.95	18927850	50000	500.08	0
Opening Interest Accrual Balance	\$66,993.03	0	0	0	66993.03	0	0	0
1 Interest Accrued and/or Interest Cost	\$17,708.33	\$0.00	\$0.00	\$0.00	\$17,708.33	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost) \$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$1,053.41	\$1,920.94	\$0.00	(\$867.53)	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$3,000.00	\$0.00	\$0.00	\$0.00	\$3,000.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$137,790.00)	\$0.00	\$0.00	\$0.00	(\$137,790.00)	\$0.00	\$0.00	\$0.00
8 Net Investment Income	(\$119,028.26)	\$1,920.94	\$0.00	(\$867.53)	(\$120,081.67)	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$747,791.90	\$22,061.38	\$0.00	\$3,000.00	\$0.00	\$351,265.86	\$371,464.66	\$0.00
10 (Withdrawals - Sales)	(\$1,448,461.04)	(\$722,730.52)	\$0.00	\$0.00	(\$3,000.00)	(\$351,265.86)	(\$371,464.66)	\$0.00
Ending Cash & Investment Balance	\$30,719,309.32	\$11,813,641.82	(\$0.00)	\$65,107.42	\$18,790,060.00	\$50,000.00	\$500.08	\$0.00
Ending Interest Accrual Balance	\$81,701.36	\$0.00	\$0.00	\$0.00	\$81,701.36	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$190,512.78	\$0.00	\$0.00	\$0.00	\$0.00	\$112,808.80	\$77,703.98	\$0.00
(Less Deposits in Transit)	(\$13,307.91)	(\$10,307.91)	\$0.00	(\$3,000.00)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$30,896,514.19	\$11,803,333.91	(\$0.00)	\$62,107.42	\$18,790,060.00	\$162,808.80	\$78,204.06	\$0.00

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2016	Opening Cash & Investment Balance	85,969.66	1,206,844.78	150,239.77	2,586,334.58	943,996.15	(1,133,818.00)	(27,649.94)	1,060,084.68	1,495,167.80	\$6,367,169.48
	Opening Interest Accrual Balance	\$183.63	\$1,883.52	\$229.00	\$4,186.03	\$1,471.09	\$0.00	\$0.05	\$1,094.01	\$2,381.78	\$11,429.09
	1 Interest Accrued and/or Interest Cost	\$46.53	\$653.17	\$81.31	\$1,399.78	\$510.91	\$0.00	\$0.00	\$573.74	\$809.22	\$4,074.66
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$2.77	\$38.85	\$4.84	\$83.27	\$30.39	\$0.00	\$0.00	\$34.13	\$48.14	\$242.39
	6 Interest Paid - Term Instr.s	\$8.22	\$84.35	\$10.25	\$187.45	\$65.88	\$0.00	\$0.00	\$48.99	\$106.66	\$511.80
	7 Unrealized Gain (Loss)	(\$362.04)	(\$5,082.37)	(\$632.70)	(\$10,891.80)	(\$3,975.44)	\$0.00	\$0.00	(\$4,464.32)	(\$6,296.58)	(\$31,705.26)
	8 Net Investment Income	(\$312.75)	(\$4,390.35)	(\$546.55)	(\$9,408.75)	(\$3,434.14)	\$0.00	\$0.00	(\$3,856.45)	(\$5,439.23)	(\$27,388.21)
	9 Interest Accrued - Net Change	\$38.31	\$568.82	\$71.06	\$1,212.33	\$445.03	\$0.00	(\$0.00)	\$524.75	\$702.56	\$3,562.85
	Ending Cash & Investment Balance	\$79,704.59	\$1,200,531.50	\$147,186.95	\$2,476,039.41	\$940,259.61	(\$1,133,818.00)	(\$21,578.51)	#######################################	\$1,311,990.29	\$6,056,497.50
	Ending Interest Accrual Balance	\$221.94	\$2,452.34	\$300.06	\$5,398.35	\$1,916.12	\$0.00	\$0.04	\$1,618.76	\$3,084.33	\$14,991.95

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2015	Opening Cash & Investment Balance	122,032.48	1,254,182.12	174,102.33	1,108,328.17	1,032,285.48	3,771.48	(122.99)	217,029.54	292,454.89	\$4,204,063.50
	Opening Interest Accrual Balance	\$240.84	\$2,641.35	\$366.71	\$2,831.73	\$2,169.41	\$7.92	\$0.00	\$458.31	\$628.80	\$9,345.07
	1 Interest Accrued and/or Interest Cost	\$66.05	\$678.79	\$94.23	\$599.85	\$558.69	\$2.04	\$0.00	\$117.46	\$158.28	\$2,275.39
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$3.93	\$40.38	\$5.61	\$35.68	\$33.23	\$0.12	\$0.00	\$6.99	\$9.42	\$135.36
	6 Interest Paid - Term Instr.s	\$10.79	\$118.28	\$16.42	\$126.81	\$97.15	\$0.35	\$0.00	\$20.52	\$28.16	\$418.48
	7 Unrealized Gain (Loss)	(\$513.91)	(\$5,281.72)	(\$733.19)	(\$4,667.49)	(\$4,347.25)	(\$15.88)	\$0.00	(\$913.97)	(\$1,231.61)	(\$17,705.04)
	8 Net Investment Income	(\$443.94)	(\$4,562.55)	(\$633.36)	(\$4,031.95)	(\$3,755.32)	(\$13.72)	\$0.00	(\$789.53)	(\$1,063.91)	(\$15,294.29)
	9 Interest Accrued - Net Change	\$55.26	\$560.51	\$77.81	\$473.04	\$461.55	\$1.69	\$0.00	\$96.94	\$130.12	\$1,856.92
	Ending Cash & Investment Balance	\$121,383.28	\$1,244,288.56	\$173,391.16	\$1,061,304.12	\$1,028,068.61	\$3,756.07	(\$122.99)	\$216,143.08	\$268,755.96	\$4,116,967.85
	Ending Interest Accrual Balance	\$296.10	\$3,201.86	\$444.52	\$3,304.77	\$2,630.95	\$9.61	\$0.00	\$555.25	\$758.93	\$11,201.99

		_							_		
		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2014	Opening Cash & Investment Balance	73,869.86	1,102,078.63	103,921.16	2,077,809.35	682,070.26	(3,076.00)	0.76	184,379.21	231,332.61	\$4,452,385.84
	Opening Interest Accrual Balance	\$155.21	\$2,374.32	\$226.57	\$4,515.79	\$1,433.86	\$0.00	\$0.00	\$387.54	\$486.63	\$9,579.93
	1 Interest Accrued and/or Interest Cost	\$39.98	\$596.47	\$56.24	\$1,124.55	\$369.15	\$0.00	\$0.00	\$99.79	\$125.20	\$2,411.39
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$2.38	\$35.48	\$3.35	\$66.90	\$21.96	\$0.00	\$0.00	\$5.94	\$7.45	\$143.45
	6 Interest Paid - Term Instr.s	\$6.95	\$106.32	\$10.15	\$202.22	\$64.21	\$0.00	\$0.00	\$17.35	\$21.79	\$429.00
	7 Unrealized Gain (Loss)	(\$311.09)	(\$4,641.17)	(\$437.64)	(\$8,750.25)	(\$2,872.39)	\$0.00	(\$0.00)	(\$776.47)	(\$974.21)	(\$18,763.23)
	8 Net Investment Income	(\$268.73)	(\$4,009.22)	(\$378.05)	(\$7,558.80)	(\$2,481.28)	\$0.00	\$0.00	(\$670.75)	(\$841.56)	(\$16,208.39)
	9 Interest Accrued - Net Change	\$33.03	\$490.14	\$46.10	\$922.33	\$304.94	\$0.00	\$0.00	\$82.44	\$103.41	\$1,982.39
	Ending Cash & Investment Balance	\$73,568.10	\$1,085,182.52	\$103,497.01	\$1,970,545.11	\$679,284.04	(\$3,076.00)	\$0.76	\$183,626.03	\$230,387.64	\$4,323,015.21
	Ending Interest Accrual Balance	\$188.24	\$2,864.46	\$272.67	\$5,438.13	\$1,738.81	\$0.00	\$0.00	\$469.98	\$590.04	\$11,562.32

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2013	Opening Cash & Investment Balance	3,406.14	793,483.77	87,854.94	1,744,467.22	1,101,250.11	(174.56)	2,627.28	214,814.95	154,724.98	\$4,102,454.83
	Opening Interest Accrual Balance	\$7.64	\$1,889.49	\$199.69	\$3,635.29	\$2,314.61	\$0.00	\$5.52	\$451.52	\$323.34	\$8,827.10
	1 Interest Accrued and/or Interest Cost	\$1.84	\$429.45	\$47.55	\$944.14	\$596.02	\$0.00	\$1.42	\$116.26	\$83.74	\$2,220.43
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.11	\$25.55	\$2.83	\$56.16	\$35.46	\$0.00	\$0.08	\$6.92	\$4.98	\$132.09
	6 Interest Paid - Term Instr.s	\$0.34	\$84.61	\$8.94	\$162.79	\$103.65	\$0.00	\$0.25	\$20.22	\$14.48	\$395.28
	7 Unrealized Gain (Loss)	(\$14.34)	(\$3,341.59)	(\$369.98)	(\$7,346.45)	(\$4,637.68)	\$0.00	(\$11.06)	(\$904.65)	(\$651.59)	(\$17,277.35)
	8 Net Investment Income	(\$12.39)	(\$2,886.59)	(\$319.60)	(\$6,346.15)	(\$4,006.21)	\$0.00	(\$9.56)	(\$781.47)	(\$562.87)	(\$14,924.84)
	9 Interest Accrued - Net Change	\$1.50	\$344.84	\$38.61	\$781.35	\$492.37	(\$0.00)	\$1.17	\$96.04	\$69.26	\$1,825.15
	Ending Cash & Investment Balance	\$3,392.25	\$788,838.34	\$87,496.73	\$1,670,335.78	\$1,096,751.53	(\$174.56)	\$2,616.55	\$213,937.44	\$154,092.85	\$4,017,286.91
	Ending Interest Accrual Balance	\$9.14	\$2,234.32	\$238.30	\$4,416.64	\$2,806.98	\$0.00	\$6.70	\$547.56	\$392.60	\$10,652.24

	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
2012 Opening Cash & Investment Balance	200,679.10	377,268.12	(636.70)	1,637,740.50	927,784.48	806.69	(16.46)	239,071.11	189,900.33	\$3,572,597.17
Opening Interest Accrual Balance	\$421.80	\$808.79	\$1.58	\$3,564.72	\$1,950.70	\$1.70	\$0.00	\$502.49	\$399.14	\$7,650.91
1 Interest Accrued and/or Interest Cost	\$108.61	\$204.19	\$0.00	\$886.38	\$502.14	\$0.44	\$0.00	\$129.39	\$102.78	\$1,933.92
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$6.46	\$12.15	\$0.00	\$52.73	\$29.87	\$0.03	\$0.00	\$7.70	\$6.11	\$115.04
6 Interest Paid - Term Instr.s	\$18.89	\$36.22	\$0.07	\$159.63	\$87.35	\$0.08	\$0.00	\$22.50	\$17.87	\$342.61
7 Unrealized Gain (Loss)	(\$845.12)	(\$1,588.78)	\$0.00	(\$6,897.00)	(\$3,907.17)	(\$3.40)	\$0.00	(\$1,006.80)	(\$799.72)	(\$15,047.98)
8 Net Investment Income	(\$730.04)	(\$1,372.45)	\$0.00	(\$5,957.89)	(\$3,375.16)	(\$2.93)	\$0.00	(\$869.71)	(\$690.83)	(\$12,999.02)
9 Interest Accrued - Net Change	\$89.72	\$167.97	(\$0.07)	\$726.75	\$414.78	\$0.36	\$0.00	\$106.89	\$84.90	\$1,591.31
Ending Cash & Investment Balance	\$199,859.33	\$375,727.70	(\$636.63)	\$1,631,055.86	\$923,994.54	\$803.39	(\$16.46)	\$238,094.51	\$189,124.59	\$3,558,006.83
Ending Interest Accrual Balance	\$511.52	\$976.75	\$1.51	\$4,291.47	\$2,365.48	\$2.06	\$0.00	\$609.38	\$484.05	\$9,242.22

		Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	Total
Closed	Opening Cash & Investment Balance	0.00	520.78	0.00	2,229.53	0.00	0.00	0.00	0.00	8,852,293.89	\$8,855,044.20
	Opening Interest Accrual Balance	\$0.00	\$0.70	\$0.00	\$2.92	\$0.00	\$0.00	\$0.00	\$0.00	\$20,157.30	\$20,160.92
	1 Interest Accrued and/or Interest Cost	\$0.00	\$0.28	\$0.00	\$1.21	\$0.00	\$0.00	\$0.00	\$0.00	\$4,791.05	\$4,792.54
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.02	\$0.00	\$0.07	\$0.00	\$0.00	\$0.00	\$0.00	\$285.00	\$285.09
	6 Interest Paid - Term Instr.s	\$0.00	\$0.03	\$0.00	\$0.13	\$0.00	\$0.00	\$0.00	\$0.00	\$902.66	\$902.82
	7 Unrealized Gain (Loss)	\$0.00	(\$2.19)	\$0.00	(\$9.39)	\$0.00	\$0.00	\$0.00	\$0.00	(\$37,279.55)	(\$37,291.14)
	8 Net Investment Income	\$0.00	(\$1.89)	\$0.00	(\$8.11)	\$0.00	\$0.00	\$0.00	\$0.00	(\$32,203.50)	(\$32,213.51)
	9 Interest Accrued - Net Change	\$0.00	\$0.25	\$0.00	\$1.08	\$0.00	\$0.00	\$0.00	\$0.00	\$3,888.39	\$3,889.72
	Ending Cash & Investment Balance	\$0.00	\$518.63	\$0.00	\$2,220.34	\$0.00	\$0.00	\$0.00	\$0.00	\$8,644,796.00	\$8,647,534.97
	Ending Interest Accrual Balance	\$0.00	\$0.95	\$0.00	\$4.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24,045.69	\$24,050.64



GLOUCESTER, SALEM, CUMBERLAND COUNTIES INVESTMENT MANAGEMENT ACCOUNT NO. 65-P144-01-0

FINANCIAL STATEMENT FOR THE PERIOD 11/01/16 THROUGH 11/30/16

ACCOUNT MANAGER: JASON J. WALLACH

201-574-4836

PORTFOLIO MANAGER: JASON WALLACH

> MR THOMAS TONTARSKI 10796 MALLARD POINT ROAD CHESTERTOWN MD 21620

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ACCOUNT NO. 65-P144-01-0

GLOUCESTER, SALEM, CUMBERLAND COUNTIES INVESTMENT MANAGEMENT

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STATEMENT OF CHANGES IN NET ASSETS FOR PERIOD 11/01/16 THRU 11/30/16	PAGE
ACCOUNT NO. 65-P144-01-0	GLOUCESTER, SALEM, CUMBERLAND COUNTIES INVESTMENT MANAGEMENT
BEGINNING TOTAL PORTFOLIO AS OF 11/01/16	18,994,843.03
TRANSACTION ACTIVITY	
COUPON PAYMENTS/ASSET INCOME	3,000.00
CASH DISBURSEMENTS	3,000.00-
CHANGE IN UNREALIZED CAPITAL GAIN/LOSS	
UNREALIZED GAIN/LOSS CURRENT PERIOD	209,940.00-
UNREALIZED GAIN/LOSS PRIOR PERIOD	72,150.00-
NET CHANGE	137,790.00-
ACCRUED INCOME RECONCILIATION	
ENDING INTEREST ACCRUAL BALANCE	81,701.36
BEGINNING INTEREST ACCRUAL BALANCE	66,993.03
CHANGE IN INCOME ACCRUAL	14,708.33
TOTAL TRANSACTIONS	123,081.67-
ENDING TOTAL PORTFOLIO AS OF 11/30/16	18,871,761.36

TOTAL PORTFOLIO VALUE INCLUDES ASSET MARKET VALUE PLUS ACCRUED INCOME

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POF	RTFC	OLIO	SUMMARY
AS	OF	11/3	80/16

ACCOUNT NO. 65-P144-01-0

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GLOUCESTER, SALEM, CUMBERLAND COUNTIES INVESTMENT MANAGEMENT

	TOTAL COST	TOTAL MARKET		ESTIMATED PURCH ANN INCOME YLD
FIXED INCOME SECURITIES GOVERNMENT OBLIGATIONS CASH AND EQUIVALENTS	19,000,000.00 .00	18,790,060.00 .00	100.00	212,500 1.1
	19,000,000.00	18,790,060.00	100.00	 1.1



PORTFOLIO SUMMARY AS OF 11/30/16

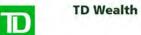
PAGE 3

ACCOUNT NO. 65-P144-01-0

GLOUCESTER, SALEM, CUMBERLAND COUNTIES INVESTMENT MANAGEMENT

BOND MATURITY SUMMARY

	RANGE	PAR VALUE	MARKET VALUE
DEBT OBLIGATIONS 0 - 30 DAYS 1 - 2 YEARS GREATER THAN 2 YEARS		3,000,000 5,000,000 11,000,000	3,000,720.00 4,969,910.00 10,819,430.00
TOTAL DEBT OBLIGATIONS		19,000,000	18,790,060.00
TOTAL		19,000,000	18,790,060.00



PORTFOLIO APPRAISAL AS OF 11/30/16					PAGE 4			
	ACCOUNT NO. 65-P144-01-0	COUNTI	ELOUCESTER, SALEM, CUMBERLAND COUNTIES INVESTMENT MANAGEMENT					
PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD	
CASH &	EQUIVALENTS							
CASH								
0	INCOME CASH	.00	.00	.00	.000			
0	PRINCIPAL CASH	.00	.00	.00	.000			
	TOTAL CASH	.00	.00	.00	.00	.00	0.0	
	TOTAL CASH & EQUIVALENTS	.00	.00	.00	.00	.00	0.0	
DEBT OF	BLIGATIONS							
1 MO1	NTH OR LESS							
3,000,000	3134G5-A4-7 Fhlmc .65% 12/20/2016 DTD 06/30/2014 CALLABLE	8,179.16	3,000,720.00 3,000,000.00	720.00	100.024 3,000,000.00	15.97	.6	
	TOTAL 1 MONTH OR LESS	8,179.16	3,000,720.00 3,000,000.00	720.00	3,000,000.00	15.97	0.7	
1 - 2	2 YEARS							
3,000,000	3134G7-E3-1 FHLMC 1% 04/19/2018 DTD 10/19/2015	3,499.99	2,986,950.00 3,000,000.00	13,050.00-	99.565 3,000,000.00	15.90	1.0	
2,000,000	3134G9-D5-3 Freddie mac .8% 06/29/2018 DTD 06/29/2016 Callable 12/29/2016	6,755.55	1,982,960.00 2,000,000.00	17,040.00-	99.148 2,000,000.00	10.55	. 8	



PORTFOLIO APPRAISAL AS OF 11/30/16

PAGE 5

GLOUCESTER, SALEM, CUMBERLAND COUNTIES INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
	TOTAL 1 - 2 YEARS	10,255.54	4,969,910.00 5,000,000.00	30,090.00-	5,000,000.00	26.45	0.9
GREAT	FER THAN 2 YEARS						
1,000,000	3134GA-AR-5 Fhlmc 1.2% 05/23/2019 DTD 08/23/2016 CALLABLE 11/23/2016	266.66	987,030.00 1,000,000.00	12,970.00-	98.703 1,000,000.00	5.25	1.2
10,000,000	3130A8-FB-4 FHLB 1.35% 12/13/2019 DTD 06/13/2016 CALLABLE 12/13/2016	63,000.00	9,832,400.00 10,000,000.00	167,600.00-	98.324 10,000,000.00	52.33	1.3
	TOTAL GREATER THAN 2 YEARS	63,266.66	10,819,430.00 11,000,000.00	180,570.00-	11,000,000.00	57.58	1.3
	TOTAL DEBT OBLIGATIONS	81,701.36	18,790,060.00 19,000,000.00	209,940.00-	19,000,000.00	100.00	1.1
	NET ASSETS	81,701.36	18,790,060.00 19,000,000.00	209,940.00-	19,000,000.00	100.00	1.1

TOTAL SECURITIES CURRENTLY HELD

ACCOUNT NO. 65-P144-01-0

18,871,761.36



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TRANSACTION LEDGER FOR PERIOD 11/01/16	THRU 11/30/16		E	PAGE 6	
ACC	COUNT NO. 65-P144-01-0	GLOUCESTER, SALEN COUNTIES INVESTMENT MANAGH			
TRADE SETTLEMENT DATE DATE	T TRANSACTION	CUSIP	CASH	COST	SHARES/ PAR VALUE
00/00/00 11/23/16	JIF TRICO DISCRETIONARY DISTRIBUTION DAILY DISTRIBUTION OF INCOME AND PRINCIPAL TO TD BANK NA JIF TRICO ACCT # 7855199985 REP # 2804		3,000.00-	.00	.000
00/00/00 11/23/16	INT 08/23/16 TO 11/23/16 ON 1000000 FHLMC 1.2% 05/23/2019 DTD 08/23/2016 CALLABLE 11/23/2016	3134GA-AR-5	3,000.00	.00	.000
	TOTAL TRANSACTIONS		.00	.00	

By way of background and to reply to your email :

1) All US agency bonds are of the highest quality (AAA) and all are purchased at par value and will mature at par value with no loss in market value to final maturity. A buy-and-hold bond strategy has always worked very well for the JIFs. We do expect to ever sell these bonds before their maturity.

2) To maximize the interest income within the scope of the investment policy of the JIFS, at the time of purchase in 2016, it was necessary to go out 2-3 years in maturity range (with approval) to maximize interest income.

3) All interest income received from the agency bonds is swept back to the respective JIF bank accounts so there is no opportunity to "soften the blow" of subsequent higher interest rates on the respective portfolios by holding any cash in these accounts.

4) There is NO credit issues or fundamental issues with these US Agency bonds affecting their respective market prices.

5) 100% of the decline in the market price of the respective bond is due to subsequent higher interest rates after purchase. There is no credit or fundamental problem with these bonds as they are 100% AAA rated.

6) The decline in the market price since purchase is 100% explained by the bond market pricing these issues a little lower (below par value) than when they were purchased earlier in 2016.

7) The Republican sweep of the US Government saw the 10-year US Treasury jump from approximately <u>1.85% to</u> <u>2.35% in the span of only 7 trading days</u>. Entrenched bond market expectations for significant fiscal stimulus and the risk of higher US government debt levels galvanized an upward trend in short term agency yields that actually took root starting in July 2016 and erupted after the election.

8) The current month of December (to date) has seen a much quieter bond market as the news from the election is being digested and analyzed by the bond market.

9) The passage of time softens the blow of higher interest rates as the bonds accrue interest to the final maturity price of par value (\$100.00)

10) It is a good bet that it will not be smooth sailing throughout 2017. Political risk will remain at the forefront that will have a big effect on interest rates and market prices of the bonds at any time.

11) Attached are fundamental bond reports you can use with your Boards.

12) I would be happy to discuss with your Boards as well. Thank you

Thank you for your business Tom.

Best regards,

Jason

Jason J. Wallach, CFA Vice President | Senior Investment Advisor D Private Client Group, a business of TD Wealth[®] 535 East Crescent Avenue, Ramsey, NJ 07446 T: 201 574 4836 | M: 201 563 9564 | F: 201 574 3930 Mailstop: NJ1-006-101 E: Jason.Wallach@td.com



Investment Presentation for

JIF TRICO I/M

Account 65P144010

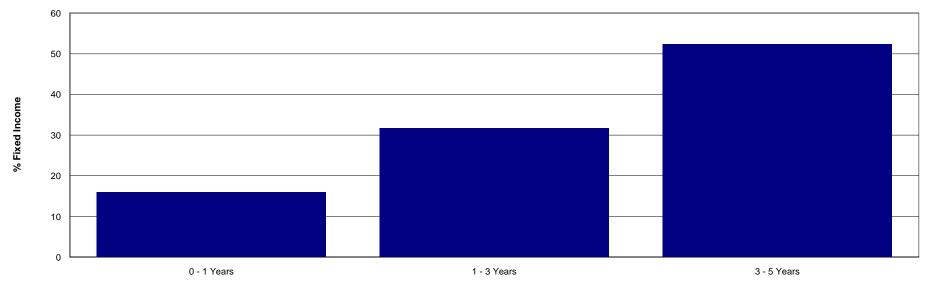


Report	Page
TD Fixed Income Fundamentals.	. 1
Fixed Income Listing.	. 5
TD Maturity Schedule Analysis.	. 6
Fixed Income Maturity.	. 8
Fixed Income Fundamentals and Distributions.	. 9



Fixed Income Fundamentals

JIF TRICO I/M



Maturity

Maturity							
Name	Market Value	Rating	Maturity	Interest Rate	Yield to Mat	Duration	% Fixed
0 - 1 Years	3,000,630.00	AAA	0.07	0.65	0.33	0.07	15.97
1 - 3 Years	5,956,980.00	AAA	1.61	0.97	1.40	1.61	31.70
3 - 5 Years	9,831,500.00	AAA	3.02	1.35	1.92	2.98	52.33
Total Maturity	\$18,789,110.00	AAA	2.10	1.12	1.50	2.08	100.00%

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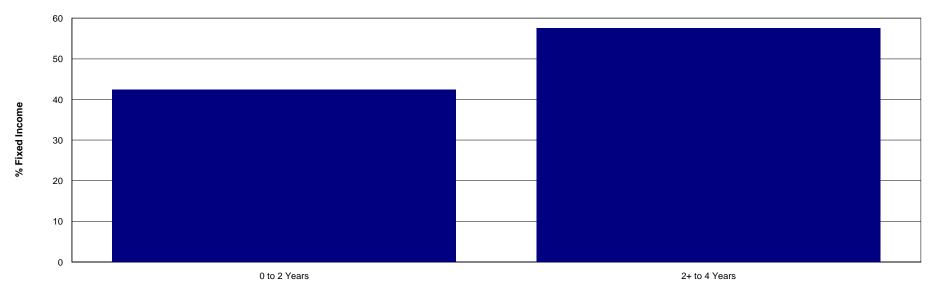


AAA

Credit Rating

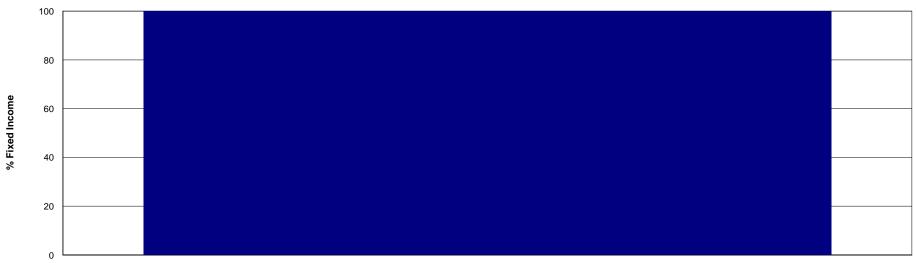
Credit Rating							
Name	Market Value	Rating	Maturity	Interest Rate	Yield to Mat	Duration	% Fixed
AAA	18,789,110.00	AAA	2.10	1.12	1.50	2.08	100.00
Total Credit Rating	\$18,789,110.00	AAA	2.10	1.12	1.50	2.08	100.00%

-





Duration							
Name	Market Value	Rating	Maturity	Interest Rate	Yield to Mat	Duration	% Fixed
0 to 2 Years	7,970,680.00	AAA	0.93	0.82	0.95	0.93	42.42
2+ to 4 Years	10,818,430.00	AAA	2.97	1.34	1.90	2.93	57.58
Total Duration	\$18,789,110.00	AAA	2.10	1.12	1.50	2.08	100.00%



Taxable - Federal Agencies

Sub-categories

Sub-categories											
Name	Market Value	Rating	Maturity	Interest Rate	Yield to Mat	Duration	% Fixed				
Taxable - Federal Agencies	18,789,110.00	AAA	2.10	1.12	1.50	2.08	100.00				
Total Sub-categories	\$18,789,110.00	AAA	2.10	1.12	1.50	2.08	100.00%				

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Fixed Income Listing

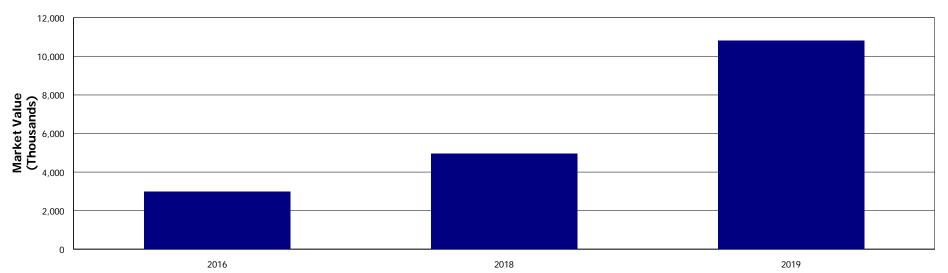
JIF TRICO I/M

Asset	Mat Dt	Par Value	Price	Tax Cost	Market Value	Est. Income	Rating	Yield	% Fixed
Taxable - Federal Agencies									
FHLB 1.35% 12/13/2019 DTD 06/13/2016 CALLABLE 12/13/2016	12/13/19	10,000,000	98.32	10,000,000.00	9,831,500.00	135,000.00	AAA	1.37	52.33
FHLMC .65% 12/20/2016 DTD 06/30/2014 CALLABLE	12/30/16	3,000,000	100.02	3,000,000.00	3,000,630.00	19,500.00	AAA	0.65	15.97
FHLMC 1% 04/19/2018 DTD 10/19/2015	04/19/18	3,000,000	99.57	3,000,000.00	2,987,010.00	30,000.00	AAA	1.00	15.90
FHLMC 1.2% 05/23/2019 DTD 08/23/2016 CALLABLE 11/23/2016	05/23/19	1,000,000	98.69	1,000,000.00	986,930.00	12,000.00	AAA	1.22	5.25
FREDDIE MAC .8% 06/29/2018 DTD 06/29/2016 CALLABLE 12/29/2016	06/29/18	2,000,000	99.15	2,000,000.00	1,983,040.00	16,000.00	AAA	0.81	10.55
Subtotal				\$19,000,000.00	\$18,789,110.00	\$212,500.00	AAA	1.13%	100.00%
Fixed Income & Fixed Income Fu	nds Total			\$19,000,000.00	\$18,789,110.00	\$212,500.00	AAA	1.13%	100.00%



Maturity Schedule Analysis

JIF TRICO I/M



Maturity Year

Asset	CUSIP	Maturity Date	Market Value	Duration	% Fixed
2016					
FHLMC .65% 12/20/2016 DTD 06/30/2014 CALLABLE	3134G5A47	12/30/16	3,000,630.00	0.07	15.97
Subtotal			\$3,000,630.00	0.07	15.97%
2018					
FHLMC 1% 04/19/2018 DTD 10/19/2015	3134G7E31	04/19/18	2,987,010.00	1.37	15.90
FREDDIE MAC .8% 06/29/2018 DTD 06/29/2016 CALLABLE 12/29/2016	3134G9D53	06/29/18	1,983,040.00	1.57	10.55
Subtotal			\$4,970,050.00	1.45	26.45%
2019					
FHLMC 1.2% 05/23/2019 DTD 08/23/2016 CALLABLE 11/23/2016	3134GAAR5	05/23/19	986,930.00	2.44	5.25
FHLB 1.35% 12/13/2019 DTD 06/13/2016 CALLABLE 12/13/2016	3130A8FB4	12/13/19	9,831,500.00	2.98	52.33
Subtotal			\$10,818,430.00	2.93	57.58%

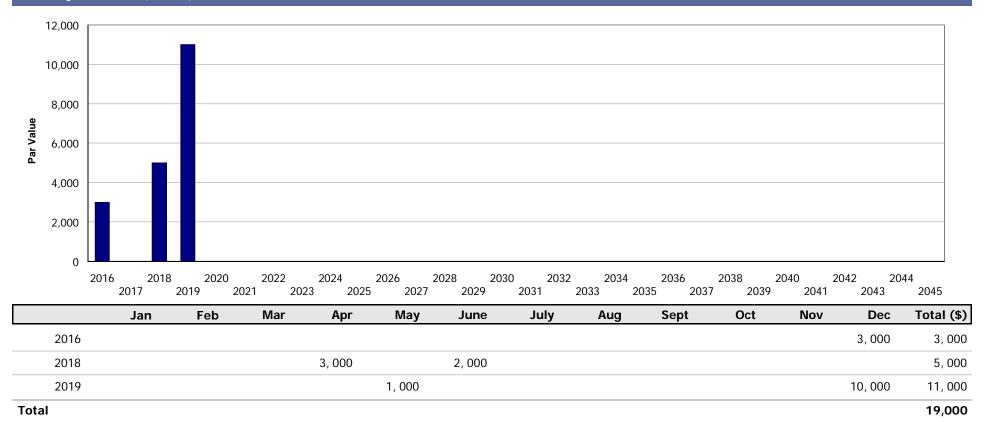
Asset	CUSIP	Maturity Date	Market Value	Duration	% Fixed
Table Fined Income			¢10 700 110 00	2.00	100.000/
Total Fixed Income			\$18,789,110.00	2.08	100.00%



Fixed Income Maturity

JIF TRICO I/M

Maturity Schedule (\$000s)



TD Wealth

Fixed Income Fundamentals and Distributions

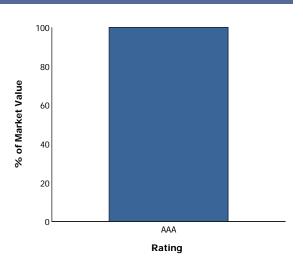
JIF TRICO I/M

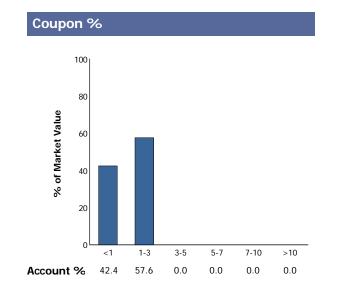
Fixed Income Fundamentals	
Fundamental	Account

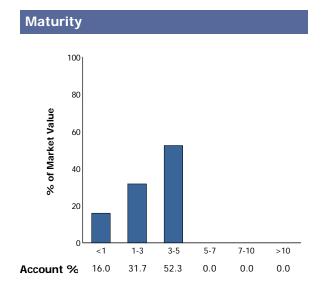
Credit Ratings

%
100.00

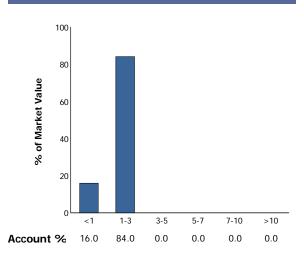
100.00







Duration



December 6, 2016

TD Wealth

Market Outlook

Investment Strategy Quarterly

Q4 2016

TD Wealth Asset Allocation Committee Overview

- High debt levels and demographic trends imply a persistent low growth environment.
- Overall, we expect an environment of muted returns low single digits for fixed income and low to mid-single digits for equities accompanied by episodes of volatility across asset classes.
- High debt levels, tepid earnings growth, full valuations, emerging market and political risks are all potential sources of volatility.
- Ongoing implementation of unprecedented policies, including negative interest rates and the potential for helicopter money, creates a wide range of possible economic and market outcomes.
- Cash, domestic government bonds and gold all provide insurance against the risk of extreme outcomes.

Following an exhausting few days surrounding the surprising Brexit vote toward the end of June, volatility took a much needed holiday and stayed muted for the remainder of the summer. While brief, the post-Brexit volatility was sharp, sending many investors scurrying for the relative safety of government bonds and leading 10-year government yields to hit record low levels in the U.S., U.K., Germany, Switzerland, France, Denmark and Sweden. However, markets recovered guickly as investors digested the news and continued to place their confidence in the support that central banks have been providing to financial markets.

And that support has been unprecedented. With the hope that low interest rates would stimulate economic growth, global central banks have decreased rates to historically low levels, engaged in massive asset purchase programs that infuse financial markets with hundreds of billions of dollars every month, and several have resorted to paying negative yields (i.e. charging for deposits). Yet the results have not reflected these monumental efforts. In fact, they've been lackluster at best, with economic data only showing modest improvement: economic growth is low, productivity is low, capital investment is low. The outlook doesn't look much rosier—over the summer, the International Monetary Fund downgraded its forecast for global growth in the wake of Brexit.

As the effectiveness of current measures appears to be waning, the TD Wealth Asset Allocation Committee ("we") believes the next round of stimulus will include aggressive fiscal spending. We



SECURITIES AND INVESTMENTS							
NOT FDIC INSURED	NO BANK GUARANTEE	MAY LOSE VALUE					

Securities and other investment products and insurance products are not a deposit; not FDIC insured; not insured by any federal government agency; not guaranteed by TD Bank, N.A. or any of its affiliates; and, may be subject to investment risk, including possible loss of value.

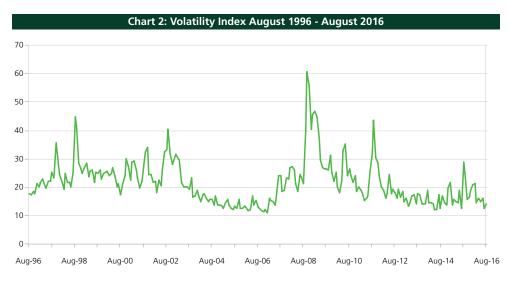
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are already seeing this in Asia, where the Chinese government has been making substantial investments in infrastructure and recently announced a 50% expansion in railway infrastructure spending. In Japan, Prime Minister Abe has announced a meaningful fiscal spending program, amounting to approximately 1.5% of the country's gross domestic product, that will focus on infrastructure, public welfare and earthquake reconstruction. Closer to home, we also expect fiscal spending to pick up in Canada, and if Hillary Clinton wins the November election, we expect she will support additional fiscal expenditures in the U.S. Depending on the size of the programs, fiscal stimulus could spur growth, which in turn would be a tailwind to corporate revenues and earnings, which have been flat to modestly negative in 2016 versus 2015. (For more information, please see the September 2016 edition of forward Perspectives.)

In spite of the current insipid economic backdrop, equities and fixed income continued to march higher over the summer, trading near all-time highs. Markets appear to be engaged in a tug-of-war between low growth and weak earnings, which are restraining gains, and stimulative central banks, which are spurring them. This reinforces our neutral stance.

In terms of fixed income, given stubbornly weak growth and inflation, the global trend toward negative yields continued, and spilled over into longer-term bonds in recent months. For example, Germany issued 10-year bonds with a negative yield for the first time ever, Japan issued a 20-year bond with a negative yield, and Switzerland issued a 40+ year bond with a negative yield. Not to be left out, corporate bonds have also joined the fray—particularly in Europe. Globally, approximately \$680 billion of corporate debt now offers negative nominal yields.

Broadly, we believe that caution is warranted. We expect assets to move modestly higher (we believe bonds will provide coupon-like returns and stocks will



Source: Bloomberg Finance L.P., as of August 31, 2016

provide low to mid-single digit returns), however, we also expect periods of elevated volatility. While there was a brief Brexitrelated uptick in volatility during June, overall, volatility has been notably low over the past several years. For example, as of the end of August the 5-year average level of the VIX Index, which measures implied volatility, was approximately 19% lower than the 20-year average,¹ and from late June to early September, the S&P 500 Index traded in a historically narrow range. In large part it's the actions of global central banks that are suppressing volatility, as their massive asset purchase programs are flooding markets with liquidity.

However, investors shouldn't become complacent; a number of catalysts could reignite volatility. In addition, during this lengthy period of relative calm investors have been moving further out the risk spectrum and leverage has increased, which could amplify volatility's negative effects when it returns. Risks we are monitoring closely include the upcoming U.S. election, stresses in Europe and increasing interest in protectionism in a number of regions, all of which may cause uncertainty. This uncertainty is likely to lead to choppy markets and episodes of volatility. It may also reduce confidence, which would weigh on investment and trade, ultimately restraining already sluggish global growth and increasing the risk of global recession.

Outlook

Our expectation is that global growth will continue to be sluggish, interest rates will remain at historically low levels and stocks will provide positive but modest returns. However, possible policy surprises coupled with high levels of debt globally create the potential for a wide range of potential economic and market outcomes. Therefore. we believe it is crucial to retain a long-term perspective and maximize diversification benefits within portfolios. As such, we maintain our preference for a diversified investment portfolio including high guality dividend paying equities, government and investment grade corporate bonds, plus a modest allocation to cash and gold, where allowed by investment guidelines.

While we maintain our broad positioning, we did make one change during the quarter: downgrading global government bonds from underweight to maximum underweight, as very low real and nominal yields coupled with increasing liquidity concerns make the current risk/reward dynamic unattractive.

Equity/fixed income split

Neutral equities versus bonds

We are neutral equities versus bonds. We believe bonds will provide low single digit returns and equities will provide low to mid-single digit returns. While bond returns may be modest, they offer diversification, some income and can have an important stabilizing effect on portfolios. In terms of equities, we expect earnings growth to be tepid and with valuations already approaching or at fair value, we anticipate that equity returns will be moderate. Although equities are expected to provide slightly higher returns than bonds, we anticipate episodes of elevated volatility. We continue to prefer high quality dividend paying equities that offer a stable, gradually rising stream of income.

Geographic split

Prefer developed markets versus emerging markets

We prefer North American equities over international and emerging market equities. In Europe, growing political uncertainty, ongoing sluggish growth and threats to the earnings outlook all heighten risk. Within the emerging markets, valuations are attractive, but high debt levels, slowing economic growth and weaker commodity prices pose risks.

Corporate/government bond split

- Overweight cash
- Neutral domestic government versus investment grade corporate bonds
- Underweight high vield

We remain overweight cash, which should provide stability in times of increased volatility. Yields remain very low; however, domestic government bonds can offer stability and diversification benefits, which should be helpful amid increasing volatility, and investment grade corporate bonds offer an incremental yield advantage. We remain underweight high yield bonds as we are concerned about select pockets of stress and believe that default rates may rise, particularly in the commodity space.

U.S./foreign currency exposure Neutral the U.S. dollar

Overall, we believe the U.S. dollar will remain strong, with its perceived safehaven status plus relative economic growth and structural advantages favoring it over a basket of global currencies. However, we do not expect the same level of outperformance that we saw over 2014 and 2015.

Gold can be viewed as a currency alternative, and we believe an allocation to gold may provide insurance against the risk of extreme outcomes.



TD Wealth Asset Allocation Committee:

This information was prepared by the TD Wealth Asset Allocation Committee. The material has been reviewed and is now approved and presented for use in the United States by TD Private Client Wealth, LLC and TD Bank N.A.

Important Information

The information contained herein is current as of September 30, 2016. TD Private Client Group is a unit of TD Wealth® in the United States, which is a business of TD Bank N.A., member FDIC (TD Bank). TD Private Client Group provides its clients access to bank and non-bank products and services. Banking, investment and trust services are available through TD Bank. Securities and investment advisory products are available through TD Private Client Wealth LLC, member FINRA/SIPC (TDPCW). TD Asset Management USA, Inc. (TDAM USA) and Epoch Investment Partners, Inc. (Epoch) are federally registered investment advisers that provide client wearing the triving or investment advisers that provide individual financial, legal, tax, trading or investment advice. Past performance is no guarantee of future results. This material should not be considered as investment advice or a recommendation of any particular security, strategy or investment product. Particular investment or trading strategies should be evaluated relative to each individual's objectives and risk tolerance. Readers are urged to seek professional advice with respect to their specific financial, legal, tax, trading or investment. TD Bank and its affiliates and related entities are not liable for any errors or omissions in the information of any intervention of the interventio an other of solicitation to buy of sell any security of other financial product of instrument. ID Bank and its attiliates and related entities are not liable for any errors of omissions in the information or for any loss or damage suffered. Graphs and charts are used for illustrative purposes only and do not reflect future values or future performance of any security, strategy, or investment product. Certain statements in this document may contain forward-looking statements ("FLS") that are predictive in nature and may include words such as "expects", "anticipates", "intends", "believes", "estimates" and similar forward-looking expressions or negative versions thereof. FLS are based on current expectations and projections about future general economic, political and relevant market factors, such as interest and foreign exchange rates, equity and capital markets, and the general business environment, assuming no changes to tax or other laws or government regulation or catastrophic events. Expectations and projections about future events are inherently subject to risks and uncertainties, which may be unforeseeable and may be incorrect in the future. FLS are not guarantees of future performance. Actual events could differ materially from those expressed or implied in any FLS. A number of important factors including those factors set out above can contribute to these digressions. You should avoid placing any reliance on FLS. We may not update any FLS. TD Bank and related entities provide services only to qualified institutions and investors. This material is not an offer to any person in any jurisdiction where unlawful or unauthorized. No part of this publication may be reproduced in any form, or referred institutions and investors. This material is not an offer to any person in any jurisdiction where unlawful or unauthorized. No part of this publication may be reproduced in any form, or referred institutions and investors. This material is not an offer to any person in any jurisdiction where unlawful or unauthoriz to in any other publication, without express written permission. Bloomberg and Bloomberg.com are trademarks and service marks of Bloomberg Finance L.P., a Delaware limited partnership, or its subsidiaries. All rights reserved. Morningstar is a registered trademark of Morningstar Research Inc. All rights reserved. All trademarks are the property of their respective owners. The TD logo and other trade-marks are the property of the Toronto-Dominion Bank or a wholly-owned subsidiary, in Canada and/or other countries. ©2016, TD Bank, N.A.

Investment Risks

Bonds are affected by a number of risks, including fluctuations in interest rates, credit risk, prepayment risk, and inflation risk. Corporate debt securities are subject to the risk of the issuer's inability to meet principal and interest payments on the obligation and may also be subject to price volatility due to factors such as interest rate sensitivity, market perception of the creditworthiness of the issuer and general market liquidity. High yield, lower-rated securities are subject to additional risks such as increased risk of default and greater volatility because of the lower credit quality of the issues. Interest on municipal bonds is generally exempt from federal tax. However, some bonds may be subject to the alternative minimum tax and/or state or local taxes. Equities may decline in value due to both real and perceived general market, economic industry conditions, and individual issuer factors. International investing may not be suitable for every investor and is subject to additional risks, including currency fluctuations, political factors, withholding, lack of liquidity, absence of adequate financial information, and exchange control restrictions impacting foreign issuers. These risks may be magnified in emerging markets.

Current Fund Year: 2016 Month Ending: November Prop Liab Auto WC Ded POL/EPL EJIF Future Admin TOTAL OPEN BALANCE 485,957.24 4,734,378.20 515,481.50 9,156,909.35 4,687,386.48 (1,132,490.39)(25,161.35) 1,915,379.49 11,215,874.50 31,553,715.02 RECEIPTS Assessments 73.47 0.00 186.89 31.69 514.16 142.63 54.43 478.18 518.05 1,999.50 Refunds 13,679.88 0.00 0.00 365.00 0.00 0.00 0.00 0.00 0.00 14,044.88 (133,736.61) Invest Pymnts (1,985.67)(19,355.59)(2,111.07)(37, 428.55)(19, 170.78)(18.71)(10.73)(7,874.95)(45,780.56)0.00 Invest Adj 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 Subtotal Invest (1,985.67) (19,355.59) (2,111.07)(37,428.55) (19, 170.78)(18.71) (10.73)(7,874.95)(45,780.56) (133,736.61) Other * 0.00 0.000.00 0.00 0.000.00 6,017.00 0.000.00 6,017.00 TOTAL 6,060.70 11,767.68 (19, 168.70)(2,079.38)(36, 549.39)(19,028.15)(18.71)(7,396.77) (45,262.51) (111,675.23) EXPENSES Claims Transfers 19,817.37 20,122.25 2,466.90 308,859.34 0.00 0.00 0.00 0.000.00 351,265.86 Expenses 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 371,184.66 371,184.66 Other * 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 280.00 280.00 TOTAL 19,817.37 20,122.25 2,466.90 308,859.34 0.00 0.00 0.00 722,730.52 0.00 371,464.66 510,935.22 END BALANCE 477,907.55 10,799,147.33 30,719,309.27 4,695,087.25 8,811,500.62 4,668,358.33 (1,132,509.10)(19, 100.65)1.907.982.72

TRICOUNTY MUNICIPAL JOINT INSURANCE FUND SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Report Month: Novemb	er		
	Balanc	ce Differences	
Opening Balances:	Opening Balances are equal	\$0.00	
Imprest Transfers:	Imprest Totals are equal	\$0.00	
Investment Balances:	Investment Payment Balances are equal	\$0.00	
	Investment Adjustment Balances are equal	\$0.00	
Ending Balances:	Ending Balances are equal	\$0.00	
Accural Balances:	Accural Balances are equal	\$0.00	
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals	0.00	
Allocation variance 2:	Monthly transactions and allocation totals are equal	0.00	
Allocation variance 3:	Treasurer/TPA net payments NOT e Max/Min	0.00	/ ########
Pre-existing variance:	Prior period unreconciled variance ex Max/Min	0.00	/ ########

SUMMARY OF CASH TRAN	SACTIONS									
FUND YEAR	2016									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	85,969.66	1,206,844.78	150,239.77	2,586,334.58	943,996.15	(1,133,818.00)	(27,649.94)	1,060,084.68	1,495,167.80	6,367,169.48
RECEIPTS										
Assessments	73.47	186.89	31.69	514.16	142.63	0.00	54.43	478.18	518.05	1,999.50
Refunds	13,679.88	0.00	0.00	0.00						13,679.88
Invest Pymnts	(351.05)	(4,959.17)	(617.61)	(10,621.08)	(3,879.17)	0.00	0.00	(4,381.20)	(6,141.79)	(30,951.07)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(351.05)	(4,959.17)	(617.61)	(10,621.08)	(3,879.17)	0.00	0.00	(4,381.20)	(6,141.79)	(30,951.07)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	6,017.00	0.00	0.00	6,017.00
TOTAL	13,402.30	(4,772.28)	(585.92)	(10,106.92)	(3,736.54)	0.00	6,071.43	(3,903.02)	(5,623.74)	(9,254.69)
EXPENSES										0.00
Claims Transfers	19,667.37	1,541.00	2,466.90	100,188.25	0.00	0.00	0.00	0.00	0.00	123,863.52
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177,273.77	177,273.77
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	280.00	280.00
TOTAL	19,667.37	1,541.00	2,466.90	100,188.25	0.00	0.00	0.00	0.00	177,553.77	301,417.29
END BALANCE	79,704.59	1,200,531.50	147,186.95	2,476,039.41	940,259.61	(1,133,818.00)	(21,578.51)	1,056,181.66	1,311,990.29	6,056,497.50

SUMMARY OF CASH TRANS	ACTIONS									
FUND YEAR	2015									
Month Ending: N	lovember									
	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	122,032.48	1,254,182.12	174,102.33	1,108,328.17	1,032,285.48	3,771.48	(122.99)	217,029.54	292,454.89	4,204,063.50
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	(499.20)	(5,123.06)	(711.17)	(4,505.00)	(4,216.87)	(15.41)	0.00	(886.46)	(1,194.04)	(17,151.21)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(499.20)	(5,123.06)	(711.17)	(4,505.00)	(4,216.87)	(15.41)	0.00	(886.46)	(1,194.04)	(17,151.21)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(499.20)	(5,123.06)	(711.17)	(4,505.00)	(4,216.87)	(15.41)	0.00	(886.46)	(1,194.04)	(17,151.21)
EXPENSES										
Claims Transfers	150.00	4,770.50	0.00	42,519.05	0.00	0.00	0.00	0.00	0.00	47,439.55
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,504.89	22,504.89
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	150.00	4,770.50	0.00	42,519.05	0.00	0.00	0.00	0.00	22,504.89	69,944.44
END BALANCE	121,383.28	1,244,288.56	173,391.16	1,061,304.12	1,028,068.61	3,756.07	(122.99)	216,143.08	268,755.96	4,116,967.85

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SUMMARY OF CASH TH	ANSACTIONS									
FUND YEAR	2014									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	73,869.86	1,102,078.63	103,921.16	2,077,809.35	682,070.26	(3,076.00)	0.76	184,379.21	231,332.61	4,452,385.84
RECEIPTS										
Assessme	ents 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refu	nds 0.00	0.00	0.00	365.00						365.00
Invest Pyn	unts (301.76)	(4,499.36)	(424.15)	(8,481.14)	(2,786.22)	0.00	0.00	(753.18)	(944.97)	(18,190.78)
Invest	Adj 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(301.76)	(4,499.36)	(424.15)	(8,481.14)	(2,786.22)	0.00	0.00	(753.18)	(944.97)	(18,190.78)
Oth	er * 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(301.76)	(4,499.36)	(424.15)	(8,116.14)	(2,786.22)	0.00	0.00	(753.18)	(944.97)	(17,825.78)
EXPENSES										
Claims Trans	fers 0.00	12,396.75	0.00	99,148.10	0.00	0.00	0.00	0.00	0.00	111,544.85
Exper	uses 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oth	er * 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	12,396.75	0.00	99,148.10	0.00	0.00	0.00	0.00	0.00	111,544.85
END BALANCE	73,568.10	1,085,182.52	103,497.01	1,970,545.11	679,284.04	(3,076.00)	0.76	183,626.03	230,387.64	4,323,015.21

SUMMARY OF CASH TRAN	NSACTIONS									
FUND YEAR	2013									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	3,406.14	793,483.77	87,854.94	1,744,467.22	1,101,250.11	(174.56)	2,627.28	214,814.95	154,724.98	4,102,454.83
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	(13.89)	(3,231.43)	(358.21)	(7,127.50)	(4,498.58)	0.00	(10.73)	(877.51)	(632.13)	(16,749.98)
Invest Ad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(13.89)	(3,231.43)	(358.21)	(7,127.50)	(4,498.58)	0.00	(10.73)	(877.51)	(632.13)	(16,749.98)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(13.89)	(3,231.43)	(358.21)	(7,127.50)	(4,498.58)	0.00	(10.73)	(877.51)	(632.13)	(16,749.98)
EXPENSES										
Claims Transfers	0.00	1,414.00	0.00	67,003.94	0.00	0.00	0.00	0.00	0.00	68,417.94
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	1,414.00	0.00	67,003.94	0.00	0.00	0.00	0.00	0.00	68,417.94
END BALANCE	3,392.25	788,838.34	87,496.73	1,670,335.78	1,096,751.53	(174.56)	2,616.55	213,937.44	154,092.85	4,017,286.91

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SUMMARY OF CASH TRANS	ACTIONS									
FUND YEAR	2012									
Month Ending: N	lovember									
	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	200,679.10	377,268.12	(636.70)	1,637,740.50	927,784.48	806.69	(16.46)	239,071.11	189,900.33	3,572,597.17
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	(819.77)	(1,540.42)	0.07	(6,684.64)	(3,789.94)	(3.30)	0.00	(976.60)	(775.74)	(14,590.34)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(819.77)	(1,540.42)	0.07	(6,684.64)	(3,789.94)	(3.30)	0.00	(976.60)	(775.74)	(14,590.34)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(819.77)	(1,540.42)	0.07	(6,684.64)	(3,789.94)	(3.30)	0.00	(976.60)	(775.74)	(14,590.34)
EXPENSES										
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	199,859.33	375,727.70	(636.63)	1,631,055.86	923,994.54	803.39	(16.46)	238,094.51	189,124.59	3,558,006.83

SUMMARY OF CASH TR	ANSACTIONS									
FUND YEAR	Closed									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	0.00	520.78	0.00	2,229.53	0.00	0.00	0.00	0.00	8,852,293.89	8,855,044.20
RECEIPTS										
Assessme	ents 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refu	nds 0.00	0.00	0.00	0.00						0.00
Invest Pym	ints 0.00	(2.15)	0.00	(9.19)	0.00	0.00	0.00	0.00	(36,091.89)	(36,103.23)
Invest A	Adj 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	(2.15)	0.00	(9.19)	0.00	0.00	0.00	0.00	(36,091.89)	(36,103.23)
Othe	er * 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	(2.15)	0.00	(9.19)	0.00	0.00	0.00	0.00	(36,091.89)	(36,103.23)
EXPENSES										
Claims Transf	Čers 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expen	ses 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	171,406.00	171,406.00
Othe	er * 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	171,406.00	171,406.00
END BALANCE	0.00	518.63	0.00	2,220.34	0.00	0.00	0.00	0.00	8,644,796.00	8,647,534.97

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CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES TRICOUNTY MUNICIPAL JOINT INSURANCE FUND

Month Current Fund Year November

2016

		1.	2.	3.	4.	5.	6.	7.		8.
		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Cha	nge
Policy		Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	То Ве	Unreconciled	This	-
Year	Coverage	Last Month	November	November	November	November	Reconciled	Variance From	Mon	th
2016	Prop	400,751.63	19,667.37	13,679.88	406,739.12	406,739.12	0	.00	0.00	0.00
	Liab	30,116.18	1,541.00	0.00	31,657.18	31,657.18	0	.00	0.00	0.00
	Auto	59,594.67	2,466.90	0.00	62,061.57	62,061.57	0	.00	0.00	0.00
	WC	817,555.81	100,188.25	0.00	917,744.06	917,744.06	0	.00	0.00	0.00
	Total	1,308,018.29	123,863.52	13,679.88	1,418,201.93	1,418,201.93	0	.00	0.00	0.00
2015	Prop	398,919.53	150.00	0.00	399,069.53	399,069.53	(0	.00)	(0.00)	0.00
	Liab	72,159.31	4,770.50	0.00	76,929.81	76,929.81	0	.00	0.00	0.00
	Auto	50,778.00	0.00	0.00	50,778.00	50,778.00	0	.00	0.00	0.00
	WC	2,540,063.10	42,519.05	0.00	2,582,582.15	2,582,582.15	0	.00	0.00	0.00
	Total	3,061,919.94	47,439.55	0.00	3,109,359.49	3,109,359.49	(0	.00)	(0.00)	0.00
2014	Prop	834,440.16	0.00	0.00	834,440.16	834,440.16	0	.00	0.00	0.00
	Liab	236,971.07	12,396.75	0.00	249,367.82	249,367.82	(0	.00)	(0.00)	0.00
	Auto	170,837.77	0.00	0.00	170,837.77	170,837.77	0	.00	0.00	0.00
	WC	1,918,865.56	99,148.10	365.00	2,017,648.66	2,017,648.66	0	.00	0.00	0.00
	Total	3,161,114.56	111,544.85	365.00	3,272,294.41	3,272,294.41	0	.00	0.00	0.00
2013	Prop	500,326.78	0.00	0.00	500,326.78	500,326.78	(0	.00)	(0.00)	0.00
	Liab	528,665.11	1,414.00	0.00	530,079.11	530,079.11	0	.00	0.00	0.00
	Auto	236,141.72	0.00	0.00	236,141.72	236,141.72	0	.00	0.00	0.00
	WC	2,274,313.21	67,003.94	0.00	2,341,317.15	2,341,317.15	0	.00	0.00	0.00
	Total	3,539,446.82	68,417.94	0.00	3,607,864.76	3,607,864.76	0	.00	0.00	0.00
2012	Prop	305,764.37	0.00	0.00	305,764.37	305,764.37	0	.00	0.00	0.00
	Liab	974,854.89	0.00	0.00	974,854.89	974,854.89	(0	.00)	(0.00)	0.00
	Auto	476,574.31	0.00	0.00	476,574.31	476,574.31	0	.00	0.00	0.00
	WC	2,214,328.60	0.00	0.00	2,214,328.60	2,214,328.60	0	.00	0.00	0.00
	Total	3,971,522.17	0.00	0.00	3,971,522.17	3,971,522.17	0	.00	0.00	0.00
	TOTAL	15,039,263.91	351,265.86	14,044.88	15,376,484.89	15,379,242.76	(2,757	.87) (2,75	57.87)	0.00

ACCOUNT PERIOD:		RI.COUNTY MUN.JIF		BANK->	СВ00	9 7855199	951	RUN DAT	'E: 11	/24/2016 P#	AGE 1
	,					COUNTY JI		RUN TIM			
CHECK N	JMBER ORDER									POI	JICY
DATE	<u>CHECK#</u> PAYEE	IRS#	BATCH#	GRP F	LLE#	CL COV	CLIENT#	<u>AMOUNT</u>		DOL Y	<u>ICCATION</u>
11/04/16		ATIVE CLAIM 04317437						3.00	EXP		L6 005-7580NJ
11/04/16	644282 ISO SERVI	-					_MCO00161818.	9.75	EXP		L6 031-9420NJ
11/04/16	644283 ISO SERVI		2 025653	5_029_Z1	15821_	01_WC_MED	_MCO00148612.	10.25	EXP		L5 029-5509NJ
11/04/16	644283 ISO SERVI	CES, INC. 13397314	2 025653	5_030_Z4	46276_	01_WC_MED	_MCO00162052.	10.25	EXP	10/11/16 1	L6 030-5509NJ
11/04/16	644283 ISO SERVI	CES, INC. 13397314	2 025653	5_029_Z4	17078_	01_WC_MED	_MCO00162086.	10.25	EXP	10/05/16 1	L6 029-9015NJ
11/04/16	644283 ISO SERVI	CES, INC. 13397314	2 025653	5_026_Z4	47145_	01_WC_MED	_MCO00162123.	10.25	EXP	10/17/16 1	L6 026-5509NJ
11/04/16	644283 ISO SERVI	CES, INC. 13397314	2 025653	5_029_Z4	47146_	01_WC_MED	_MCO00162120.	10.25	EXP	10/17/16 1	L6 029-7720NJ
11/04/16	644283 ISO SERVI							10.25	EXP	10/15/16 1	L6 030-7720NJ
11/04/16	644283 ISO SERVI							10.25			L6 029-7720NJ
, ,		,						71.75		L CHECK#:	644283
11/04/16	644284 ISO SERVI	CES INC 13397314	2 025653	5 032 X8	39635	01 GL BI		10.25	EXP		L4 032-5509NJ
11/04/16	644284 ISO SERVI					01_GL_BI		10.25	EXP		L4 014-8838NJ
11/04/16	644284 ISO SERVI					01_GL_BI		10.25	EXP		L4 007-5509NJ
11/04/16	644284 ISO SERVI	•				01_GL_BI		10.25	EXP		L4 007 9909N0
11/04/10	044204 ISO SERVI	CES, INC. 15597514	2 025055	5_005_2-	±1070_	<u></u>		41.00		L CHECK#:	644284
11/04/16		SARACINO, S 14187204			7/011		M000010640E	805.00	LGL		L3 001-7720NJ
11/04/16		SARACINO, S 14187204						202.50	LGL		L4 028-9403NJ
11/04/16		SARACINO, S 14187204						257.50	LGL		L4 029-7720NJ
11/04/16		SARACINO, S 14187204						665.00	LGL		L5 003-5509NJ
11/04/16		SARACINO, S 14187204						252.00	LGL		L5 029-7720NJ
11/04/16		SARACINO, S 14187204						537.50	LGL		L5 003-9403NJ
11/04/16		SARACINO, S 14187204						250.00	LGL		L5 030-8810NJ
11/04/16		SARACINO, S 14187204						336.45	LGL		L5 001-7720NJ
11/04/16		SARACINO, S 14187204						120.00	LGL	9/15/15 1	L5 029-7720NJ
11/04/16	644285 PIETRAS,	SARACINO, S 14187204	6 025653	5_029_Z3	33386_	01_WC_IND	_MCO00157781.	375.00			L6 029-5509NJ
								3,800.95		L CHECK#:	644285
11/04/16	644286 ROBERT JO	HNSON	025653	5_011_Z4	11790_	01_WC_IND	_MCO00160539.	1,742.00	LOSS	7/08/16 1	L6 011-9430NJ
11/04/16	644287 JENNIFER	KEENAN	025653	5_011_z2	29574_	02_WC_IND	_MCO00156115.	516.82	LOSS	11/06/15 1	L5 011-7715NJ
11/04/16	644288 JOSEPH HA	RGRAVES	025653	5_001_X'	74811_	01_WC_IND	_MCO00126405.	1,079.20	LOSS	10/09/13 1	L3 001-7720NJ
11/04/16	644289 WILLIAM M	IICKEN	025653	5_006_z()9251_	01_WC_IND	_MCO00145142.	1,006.12	LOSS	1/26/15 1	L5 006-5509NJ
11/04/16	644290 JOHN WAGN	IER	025653	5_016_Z4	43891_	01_WC_IND	MC000161289.	497.71	LOSS	8/22/16 1	L6 016-9430NJ
11/04/16	644291 JACK MANN	IING	025653	5_003_z1	15161_	01_WC_IND	MC000148285.	1,140.00	LOSS	4/06/15 1	L5 003-7720NJ
11/04/16	644292 INSPIRA M	EDICAL CENT 21063448									L6 007-9430NJ
11/04/16		ST JERSEY H 21063453									L6 029-5509NJ
11/04/16	644294 MANTUA TO										L4 006-7728NJ
11/04/16		N TOWNSHIP 21600133									L6 029-5509NJ
11/04/16		N TOWNSHIP 21600133						•			L6 029-7720NJ
11/04/16		EDICAL CENT 22182021									L4 001-9106NJ
11/04/16		EDICAL CENT 22182021									L6 028-7720NJ
11/04/16		EDICAL CENT 22102021									L6 030-7715NJ
11/04/16		EDICAL CENT 22102021									L6 005-7720NJ
11/04/16		& SCATCHARD 22192021						387.50	LGL		L4 027-5509NJ
								225.00			L3 011-5509NJ
11/04/16	644301 CAPEHARI	& SCATCHARD 22190895	I UZ5053	5_011_2.	1863/_	UI_WC_IND					
11/04/10					17607		MG000140620	612.50		L CHECK#:	644301
11/04/16		REHABILITA 22213759									L5 034-7720NJ
11/04/16		REHABILITA 22213759									L6 007-9403NJ
11/04/16		REHABILITA 22213759									L6 007-9403NJ
11/04/16		REHABILITA 22213759									L6 007-9403NJ
11/04/16	644302 HEARTLAND	REHABILITA 22213759	5 025653	6_007_Z4	13283_	01_WC_MED	_MCO00161071.	63.00			L6 007-9403NJ
						0.1		315.00		L CHECK#:	644302
11/04/16	644303 QUINTON T	'OWNSHIP 22229210	3 025653	5_031_Z2	20517_	U1_WC_IND	_MCO00151319.	456.00	LOSS	6/24/15 1	L5 031-5509NJ

ACCOUNT:	009	TRIJIF-TRI.COUNTY MU	JN.JIF							
PERIOD:1]	BANK->	СВ00	9 7855199	9951	RUN DAT	E: 11/24/2016 PAGE 2
						TRI	COUNTY JI	IF - CB	RUN TIM	E: 15:39:38
CHECK NU	JMBER ORI	DER								POLICY
DATE	<u>CHECK#</u>	PAYEE	IRS#	BATCH#	GRP F	ILE#	CL COV	CLIENT#	AMOUNT	DOL YR LOCATION
11/04/16		LIFE CARE INSITUTE,,							59.80	LOSS 6/01/16 16 022-7720NJ
11/04/16		QUALCARE, INC.						D_MCO00162280.	486.00	LOSS 10/28/16 16 003-9410NJ
11/04/16		QUALCARE, INC.						D_MCO00162286.	486.00	LOSS 10/25/16 16 028-7580NJ
11/04/16		QUALCARE, INC.						D_MCO00162292.	486.00	LOSS 10/20/16 16 029-7580NJ
11/04/16		QUALCARE, INC.						D_MCO00162310.	486.00	LOSS 7/01/16 16 005-7580NJ
11/04/16		QUALCARE, INC.		_				D_MCO00162300.	486.00	LOSS 10/30/16 16 002-9430NJ
11/04/16	644305	QUALCARE, INC.	223129563	0256535 <u></u>	_011_z	49330_	01_WC_MEI	D_MCO00162361.	486.00	LOSS 10/24/16 16 011-8810NJ
									2,916.00	TOTAL CHECK#: 644305
11/04/16		CRAIG ANNIN & BAXTER							3,934.00	LGL 5/14/14 14 022-7720NJ
11/04/16	644306	CRAIG ANNIN & BAXTER	223350233	0256535	_005_Z	39181_	01_GL_PPI	PI	•	LGL 11/12/13 13 005-7720NJ
	<i></i>						0.1 ~		5,348.00	TOTAL CHECK#: 644306
11/04/16		CRAIG ANNIN & BAXTER							2,065.00	LGL 7/07/14 14 014-8838NJ
11/04/16	644307	CRAIG ANNIN & BAXTER	223350233	0256535	_029_2	02177_	_01_GL_BI			LGL 9/08/14 14 029-9102NJ
11/04/16	C 4 4 2 0 0		00040000	0056505	00F 7	10010	01 DD GOI		3,045.00	TOTAL CHECK#: 644307
11/04/16		I.C.U. INVESTIGATION							150.00 150.00	EXP 7/30/16 16 025-7720NJ
11/04/16 11/04/16		I.C.U. INVESTIGATION								EXP 2/21/15 15 018-5509NJ
11/04/16		DISABATINO PHYSICAL EXAMWORKS, INC.							63.00 1,095.00	LOSS 1/13/16 16 030-5509NJ LOSS 6/26/15 15 001-7720NJ
11/04/16		MARC STEVENS	201114252					D_MCO00151428. D_MCO00157895.	928.00	LOSS 1/29/16 16 011-7720NJ
11/04/16		AFFANATO MARUT, LLC	162266116					D_MC000137895. D_MC000133373.	267.50	LGL 3/13/14 14 034-5509NJ
11/04/16		AFFANATO MARUT, LLC						D_MC000133373. D_MC000142852.	480.00	LGL $3/13/14$ 14 $0.34-5509N0$ LGL $11/20/14$ 14 $0.06-7728NJ$
11/04/16		AFFANATO MARUT, LLC	463266146						225.00	LGL 7/30/14 14 011-8810NJ
11/04/16		AFFANATO MARUT, LLC						р_мсо00151637.		LGL 7/06/15 15 011-5509NJ
11/04/16		AFFANATO MARUT, LLC						D_MC000151037. D_MC000154925.	175.00	LGL 10/05/15 15 011-5509N0
11/04/16		AFFANATO MARUT, LLC						D_MC000154925.	125.00	LGL 12/04/15 15 001-7720NJ
11/04/16		AFFANATO MARUT, LLC						D_MC000157135.	292.50	LGL 12/03/15 15 029-5509NJ
11/04/16		AFFANATO MARUT, LLC						D_MC000157759.	329.00	LGL 1/22/16 16 025-7720NJ
11/04/16		AFFANATO MARUT, LLC						D_MC000157734.	165.00	LGL 1/23/16 16 029-5509NJ
11/04/16		AFFANATO MARUT, LLC						D_MCO00157895.	157.50	LGL 1/29/16 16 011-7720NJ
11/04/16		AFFANATO MARUT, LLC								
				-		_		—	2,672.50	TOTAL CHECK#: 644313
11/04/16	644314	GREYSTONE APPRAISALS	542091537	0256535	037 Z	48765	01 PR CON	МР		EXP 10/20/16 16 037-7720NJ
11/04/16		SURGICAL MONITORING								LOSS 7/06/15 15 011-5509NJ
11/04/16		MITCHELL INTERNATION							58.71	LOSS 9/20/16 16 011-7720NJ
11/04/16		CITY OF WOODBURY						M_WOODBURY_CIT	1,537.75	LOSS 7/27/16 16 028-5509NJ
11/04/16	644318	LOWER ALLOWAYS CREEK	9999999999	0256535	_037_z	48765_	01_PR_COM	МР	2,830.00	LOSS 10/20/16 16 037-7720NJ
11/11/16	644319	COASTAL SPINE, PC.	010767058	0256624	_026_Z	43284_	01_WC_MEI	D_MCO00161036.	250.04	LOSS 8/10/16 16 026-7380NJ
11/11/16	644320	ISO SERVICES, INC.	133973142	0256624	_030_Z	45124_	01_GL_PD		10.25	EXP 9/07/16 16 030-9102NJ
11/11/16	644321	ISO SERVICES, INC.	133973142	0256624	_010_z	48671_	01_WC_MEI	D_MCO00162167.	10.25	EXP 10/19/16 16 010-5509NJ
11/11/16	644321	ISO SERVICES, INC.	133973142	0256624	_020_z	48673_	01_WC_MEI	D_MCO00162163.	10.25	EXP 10/19/16 16 001-7720NJ
11/11/16		ISO SERVICES, INC.	133973142	0256624	_030_Z	48674_	01_WC_MEI	D_MCO00162156.	10.25	
11/11/16		ISO SERVICES, INC.						D_MCO00162179.	10.25	
11/11/16		ISO SERVICES, INC.						D_MCO00162182.	10.25	
11/11/16		ISO SERVICES, INC.						D_MCO00162185.	10.25	
11/11/16		ISO SERVICES, INC.						D_MCO00162234.	10.25	
11/11/16	644321	ISO SERVICES, INC.	133973142	0256624 <u></u>	_029_Z	48951_	01_WC_MEI	D_MCO00162232.	10.25	
	<i></i>		10000011-	005555	010	0 4 F 4 F	01		82.00	TOTAL CHECK#: 644321
11/11/16		ISO SERVICES, INC.	133973142							EXP 12/03/15 15 018-5509NJ
11/11/16	644322	ISO SERVICES, INC.	133973142	0256624	_011_Z	48859_	UL_GL_BI		10.25	
11 / 11 / 1 / 1	C / 1 2 0 2	TOTAL GEOGONE		0056604	0.00 **	07700	01 100	NGO00120017	20.50	
11/11/16	044323	JOHN CICCONE		0256624	_029_X	91102_	_UI_WC_INI	D_MCO00138917.	288.00	LOSS 8/07/14 14 029-5509NJ

ACCOUNT:009 TRIJIF-TRI.COUNTY MUN.JIF PERIOD:11/2016				:	BANK-	> CB0(09 78	3551999	951	RUN DA'	rE: 11	/24/2016	PAGE 3	
						TRI	COUN	ITY JI	F – CB	RUN TI	ME: 15			
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							0.1 -	- ~				0 / 1 0 / 1 4	1 4 9 9 4 5 5	
11/11/16		ARD WISOWATY							_MCO00133373.				14 034-55	
11/11/16	644325 SHAW								_MCO00161818.				16 031-94	
11/11/16		LAS MCKINNEY	1 41 0 5 0 0 4 6						_MCO00135783.				14 030-77	
11/11/16		TRAS, SARACINO, S	141872046										15 034-77	
11/11/16		HONY VERRILLI							_MCO00157759.				16 025-77	
11/11/16	644329 JOHN								_MCO00115298.				13 027-94	
11/11/16 11/11/16	644330 DENI 644331 NORM	NIS CHADWICK							_MCO00137839.				14 007-55 16 031-94	
11/11/16		IVE PHYSICAL THER	201001714						_MCO00161818.				16 031 - 94 16 025 - 77	
11/11/16		RADIOLOGY AT SAL											16 025-77	
11/11/16		PIRA MEDICAL CENT											16 001-77	
11/11/16		TUA WEST JERSEY H											16 001-77	
11/11/16		TUA WEST JERSEY H											16 026-55	
11/11/10	044333 VIN.	IOA WEST DERSET II	210034332	0230024	_020_	24/140	_01_/		_MCOOUT02123.	262.35		L CHECK#:		
11/11/16	644336 FRAN	NKLIN TOWNSHIP	216000630	0256624	034	728212	01 V		MCO00155343.				15 034-77	20NJ
11/11/16		NSHIPE OF FRANKLI		-		-				•			16 034-77	
11/11/16		SSBORO BOROUGH							_MCO00162024.				16 003-77	
11/11/16		ENWICH TOWNSHIP							_MCO00161265.				16 004-77	
11/11/16		NSVILLE TOWNSHIP							_MCO00146935.				15 022-55	
11/11/16		NSVILLE TOWNSHIP							_MCO00146935.				15 022-55	
11/11/16									_MCO00146935.				15 022-55	
11/11/16		TUA TOWNSHIP							_MCO00153345.				15 006-77	
11/11/16											LOSS		16 029-55	
11/11/16	644345 WASE										LOSS	6/13/16	16 029-55	09NJ
11/11/16	644346 CAPI	EHART & SCATCHARD	221908951	0256624	_030_	x56843	_01_v	C_IND		337.50	LGL	2/17/13	13 030-77	20NJ
11/11/16	644346 CAPI	EHART & SCATCHARD	221908951	0256624	_020_	X63628_	_01_V	C_IND	_MCO00120527.				13 001-77	20NJ
										775.00		L CHECK#:		
11/11/16		TE SHORTHAND REPO											14 034-55	
11/11/16		RTLAND REHABILITA									LOSS		16 007-94	
11/11/16		RTLAND REHABILITA											16 007-94	
11/11/16		RTLAND REHABILITA											16 007-94	
11/11/16	644348 HEAP	RTLAND REHABILITA	222137595	0256624	_007_	Z43283_	_01_V	VC_MED	_MCO00161071.				16 007-94	03NJ
11/11/10			222214152	0056604	0.2.0	740000	01 -					L CHECK#:		
11/11/16		.R.E. MOTOR COMPA							MCO00161265.				16 030-77	
11/11/16 11/11/16	644350 QUAI 644350 QUAI			-		-			_MCO00161265. _MCO00161818.				16 004-77 16 031-94	
11/11/16	644350 QUAI								_MCO00161818. _MCO00161818.				16 031-94	
11/11/16	644350 QUAI								_MCO00101818.				16 031-94	
11/11/10	044330 QUAI		222403007	0230024	_031_	ZHJJZI	_03_/		_MCOOUTOIOIO.			L CHECK#:		ZUNU
11/11/16	644351 NTCI	HOLAS F. TRABOSH	222603653	0256624	034	x87182	01 1		MCO00133373				14 034-55	0 9 N.T
11/11/16		IQ S. SIDDIQI, MD											16 025-77	
11/11/16									_MCO00162415.				16 005-77	
11/11/16	~								_MCO00162425.				16 005-75	
11/11/16									_MCO00162407.				16 030-77	
11/11/16									_MCO00162443.				16 007-77	
11/11/16									_MCO00162447.				16 030-55	
11/11/16									_MCO00162467.				16 027-77	
11/11/16									_MCO00162471.				16 030-55	
. ,	<u>-</u>	,		· · ·				_ ==-		3,402.00		L CHECK#:		-
11/11/16	644354 ONE	CALL MEDICAL, IN	223218521	0256624	_029	Z47078	_01 V	IC_MED	_MCO00162086.				16 029-90	15NJ
11/11/16		CALL MEDICAL, IN											16 029-90	
											TOTA	L CHECK # :	644354	

ACCOUNT: PERIOD:1	JN.JIF		BANK-	> CB0	097	855199	951	RIIN DA	'E: 11/24/2016 PAGE 4		
	1,2010								F - CB		IE: 15:39:38
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DATE	<u>CHECK#</u>	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL YR LOCATION
11/11/16		BANNETT EYE CENTERS,									LOSS 10/15/16 16 030-7720NJ
11/11/16		MONROE TOWNSHIP							_MCO00151637		LOSS 7/06/15 15 011-5509NJ
11/11/16		ATLANTIC SECURITY IN				-					EXP 5/22/13 13 001-7720NJ
11/11/16		DAVID S. DEWEESE	272802400					_		750.00	LGL 8/12/16 16 038-8810NJ
11/11/16		PREMIER ORTHOPAEDIC							_MCO00161289		LOSS 8/22/16 16 016-9430NJ
11/11/16		CLIFF GRAY APPRAISAL	431958510						MG000161010	95.00	EXP 10/29/16 16 023-9430NJ
11/11/16		JOHN AINSWORTH	455564919						_MC000161818		LOSS 9/25/16 16 031-9420NJ
11/11/16		THE DEWEESE LAW FIRM									EXP 2/27/14 14 022-5509NJ
11/11/16		THE DEWEESE LAW FIRM THE DEWEESE LAW FIRM									LGL 3/07/13 13 011-7720NJ
11/11/16	644363	THE DEWEESE LAW FIRM	455564/1/	0256624	_011_	<u></u>	_01_	WC_IND	_MCOUUI1/89/	28,432.24 33,507.35	LGL 3/07/13 13 011-7720NJ TOTAL CHECK#: 644363
11/11/16	611261	AFFANATO MARUT, LLC	162266116	0256624	024	v07107	01 1		_MCO00133373		LGL $3/13/14$ 14 034-5509NJ
11/11/16		AFFANATO MARUT, LLC							_MCO00133373 _MCO00158014		LGL 2/06/16 16 029-7720NJ
11/11/16		AFFANATO MARUT, LLC							_MCO00158014		LGL $4/25/16$ 16 $029=7720$ NJ
						-		_	_	782.00	TOTAL CHECK#: 644364
11/11/16		STONERIVER PHARMACY							_MCO00155343		LOSS 10/16/15 15 034-7720NJ
11/11/16	644365	STONERIVER PHARMACY	621770924	0256624	_011_	_Z41790	_01_1	WC_MED	_MCO00160539		LOSS 7/08/16 16 011-9430NJ
										54.16	TOTAL CHECK#: 644365
11/11/16		PATRICIA SCHERER	999999999					_		500.00	LOSS 8/20/16 16 030-7715NJ
11/11/16		WASHINGTON TOWNSHIP	999999999					_		1,000.00	LOSS 7/06/16 16 029-7720NJ
11/11/16		WASHINGTON TOWNSHIP	999999999					_		2,091.65	LOSS 11/01/16 16 029-7720NJ
11/11/16		ZOLTON NEMETH	999999999					_		1,361.65	LOSS 10/29/16 16 023-9430NJ
11/18/16		COASTAL SPINE, PC.							_MCO00155343		LOSS 10/16/15 15 034-7720NJ
11/18/16		COASTAL SPINE, PC.							_MCO00155343		LOSS 10/16/15 15 034-7720NJ
11/18/16		COASTAL SPINE, PC.							_MCO00160001		LOSS 6/13/16 16 029-5509NJ
11/18/16		COASTAL SPINE, PC.							_MCO00160539		LOSS 7/08/16 16 011-9430NJ
11/18/16	644370	COASTAL SPINE, PC.	010767058	0256709	_011_	<u>_</u> Z41790	_01_	WC_MED	_MCO00160539	1,020.00 2,360.16	LOSS 7/08/16 16 011-9430NJ TOTAL CHECK#: 644370
11/18/16	644371	ADMINISTRATIVE CLAIM	043174375	0256709	_030_	Z43497	_01_1	WC_MED	_MCO00161122	3.00	EXP 8/15/16 16 030-7715NJ
11/18/16	644372	TAYLOR DARIN CLAIM S	113752574	0256709	_005_	Z49119	_01_:	PR_B/C		846.25	EXP 10/24/16 16 005-9430NJ
11/18/16	644373	ISO SERVICES, INC.	133973142	0256709	_025_	Z42875	_04_2	AL_BI		10.25	EXP 7/30/16 16 025-7720NJ
11/18/16	644374	ISO SERVICES, INC.	133973142	0256709	_003_	Z26942	_01_0	GL_PPP	I	10.25	EXP 9/23/15 15 003-7720NJ
11/18/16	644375	ISO SERVICES, INC.	133973142	0256709	_003_	X76396	_01_1	WC_MED	_MCO00127291	10.25	EXP 10/30/13 13 003-9403NJ
11/18/16	644375	ISO SERVICES, INC.	133973142	0256709	_030_	X78485	_01_1	WC_MED	_MCO00128482	10.25	EXP 11/29/13 13 030-7720NJ
11/18/16	644375	ISO SERVICES, INC.	133973142	0256709	_003_	Z49025	_01_	WC_MED	_MCO00162260	10.25	EXP 10/25/16 16 003-7539NJ
11/18/16	644375	ISO SERVICES, INC.	133973142	0256709	_003_	Z49106	_01_	WC_MED	_MCO00162280	10.25	EXP 10/28/16 16 003-9410NJ
11/18/16	644375	ISO SERVICES, INC.	133973142	0256709	_028_	Z49107	_01_	WC_MED	_MCO00162286	10.25	EXP 10/25/16 16 028-7580NJ
11/18/16	644375	ISO SERVICES, INC.	133973142	0256709	_029_	Z49108	_01_	WC_MED	_MCO00162292	10.25	EXP 10/20/16 16 029-7580NJ
11/18/16	644375	ISO SERVICES, INC.	133973142	0256709	_002_	Z49267	_01_	WC_MED	_MCO00162300	10.25 71.75	EXP 10/30/16 16 002-9430NJ TOTAL CHECK#: 644375
11/18/16	644376	BARBARA HORCHER		0256709	011	X56842	01 1	WC IND	_MCO00116865		LOSS 2/19/13 13 011-8810NJ
11/18/16		DALLAS MCKINNEY							MCO00135783	•	LOSS 5/14/14 14 030-7720NJ
11/18/16		ROBERT JOHNSON									LOSS 7/08/16 16 011-9430NJ
11/18/16		RICHARD MIRAGLIA									LOSS 3/07/13 13 011-7720NJ
11/18/16		JENNIFER KEENAN									LOSS 11/06/15 15 011-7715NJ
11/18/16		JAMES MCLAUGHLIN									LOSS 3/05/15 15 022-5509NJ
11/18/16		STRIVE PHYSICAL THER									LOSS 10/16/15 15 034-7720NJ
11/18/16		STRIVE PHYSICAL THER									LOSS 10/16/15 15 034-7720NJ
11/18/16		STRIVE PHYSICAL THER									LOSS 10/16/15 15 034-7720NJ
11/18/16		STRIVE PHYSICAL THER									LOSS 10/16/15 15 034-7720NJ
11/18/16		STRIVE PHYSICAL THER									LOSS 7/30/16 16 025-7720NJ

ACCOUNT PERIOD:		TRIJIF-TRI.COUNTY MU	JN.JIF		BANK-	-> CB0	097	855199	951	RUN DAI	'E: 11/	24/2016	PAGE 5
						TRI	COU	NTY JI	F – CB	RUN TIM			
CHECK NU	JMBER ORI	DER										P	OLICY
DATE	<u>CHECK#</u>	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	<u>AMOUNT</u>		DOL	YR LOCATION
11/18/16		STRIVE PHYSICAL THER								63.00			16 025-7720NJ
11/18/16		STRIVE PHYSICAL THER								63.00			16 025-7720NJ
11/18/16	644382	STRIVE PHYSICAL THER	201901714	0256709	_025_	_242770	_01_	WC_MED	_MCOUU160828.	63.00			16 025-7720NJ 644382
11/18/16	611202	EMERG CARE SERVICES	201007000	0256700	006	7/0110	01		MCOOOLEO	504.00 620.00		CHECK#:	644382 16 006-7711NJ
11/18/16		NEW JERSEY IME ASSOC				-				650.00			15 022-7715NJ
11/18/16		PREMIER ORTHOPEDIC O								69.76			16 030-5509NJ
11/18/16		PREMIER ORTHOPEDIC O								107.25			16 029-5509NJ
11/10/10	011303		202003117	0200700	_02/_		_01_		110000137731.	177.01		_ CHECK#:	
11/18/16	644386	WILLIAM GOODWIN		0256709	009	Z11699	01	WC IND	_MCO00146536.	912.00			15 009-5509NJ
11/18/16		VIRTUA WEST JERSEY H	210634532							223.20			16 026-7720NJ
11/18/16		VIRTUA WEST JERSEY H								166.95			16 029-5509NJ
11/18/16		VIRTUA WEST JERSEY H								120.40	LOSS	10/17/16	16 029-7720NJ
11/18/16		VIRTUA WEST JERSEY H								166.95	LOSS	10/17/16	16 029-7720NJ
										287.35	TOTAI	_ CHECK#:	644389
11/18/16	644390	AMERICA LEGION AMBUL	210742613	0256709	_031_	_Z45521	_02_	WC_MED	_MCO00161818.	438.00	LOSS	9/25/16	16 031-9420NJ
11/18/16	644390	AMERICA LEGION AMBUL	210742613	0256709	_031_	_Z45521	_03_	WC_MED	_MCO00161818.	438.00	LOSS	9/25/16	16 031-9420NJ
										876.00		_ CHECK#:	
11/18/16		FRANKLIN TOWNSHIP							_MCO00155343.	1,710.00			15 034-7720NJ
11/18/16		FRANKLIN TOWNSHIP							_MCO00159518.	1,742.00			16 034-7720NJ
11/18/16		FRANKLIN TOWNSHIP							_MCO00159518.	871.00			16 034-7720NJ
11/18/16		MANTUA TOWNSHIP							_MCO00142852.	1,686.00			14 006-7728NJ
11/18/16		WASHINGTON TOWNSHIP							_MCO00160001.	1,742.00			16 029-5509NJ
11/18/16 11/18/16		WASHINGTON TOWNSHIP WASHINGTON TOWNSHIP							_MCO00161280. _MCO00161280.	1,742.00 1,742.00			16 029-5509NJ 16 029-5509NJ
11/18/16		LOGAN TOWNSHIP							_MCO00161280.	2,364.14			16 012-7720NJ
11/18/16		LOURDES ANESTHESIA A								455.00			16 034-5509NJ
11/18/16		LOURDES ANESTHESIA A								455.00			15 034-7720NJ
11/18/16		LOURDES ANESTHESIA A								455.00			16 029-5509NJ
,,										910.00		CHECK#:	
11/18/16	644401	HEARTLAND REHABILITA	222137595	0256709	034	Z17627	02	WC_MED	_MCO00149638.	63.00	LOSS	5/13/15	15 034-7720NJ
11/18/16		HEARTLAND REHABILITA								63.00	LOSS	5/13/15	15 034-7720NJ
11/18/16	644401	HEARTLAND REHABILITA	222137595	0256709	_034_	_Z17627	_02_	WC_MED	_MCO00149638.	63.00	LOSS	5/13/15	15 034-7720NJ
11/18/16	644401	HEARTLAND REHABILITA	222137595	0256709	_034_	_Z17627	_02_	WC_MED	_MCO00149638.	63.00	LOSS	5/13/15	15 034-7720NJ
11/18/16		HEARTLAND REHABILITA											15 034-7720NJ
11/18/16		HEARTLAND REHABILITA											16 007-9403NJ
11/18/16		HEARTLAND REHABILITA											16 007-9403NJ
11/18/16		HEARTLAND REHABILITA											16 031-9420NJ
11/18/16		HEARTLAND REHABILITA											16 031-9420NJ
11/18/16		HEARTLAND REHABILITA											16 031-9420NJ
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11/18/16		HEARTLAND REHABILITA											16 031-9420NJ
11/18/16		HEARTLAND REHABILITA								63.00	LOSS	9/25/16	16 031-9420NJ
11/18/16	644401	HEARTLAND REHABILITA	222137595	0256709	_031_	_Z45521	_02_	WC_MED	_MCO00161818.	63.00	LOSS	9/25/16	16 031-9420NJ

ACCOUNT:009 TRIJIF-TRI.COUNTY MUN.JIF											
PERIOD:1	1/2016				BANK			855199			E: 11/24/2016 PAGE 6
QUEOR NU						TRI	COUI	NTY JI	F – CB	RUN TIM	E: 15:39:38 POLICY
CHECK NU <u>DATE</u>	<u>CHECK#</u>		IRS#	BATCH#	מסי		CT	COV	CLIENT#	AMOUNT	DOL YR LOCATION
DALE	CHECK#	PAILE	<u>1K2#</u>	DAICH#	GRP	<u> </u>	СЦ	00		AMOUNT	DOL IR LOCATION
11/18/16	644401	HEARTLAND REHABILITA	222137595	0256709	_031	_Z45521	_02_1	WC_MED	_MCO00161818.	63.00	LOSS 9/25/16 16 031-9420NJ
11/18/16		HEARTLAND REHABILITA								63.00	LOSS 9/25/16 16 031-9420NJ
11/18/16		HEARTLAND REHABILITA								63.00	LOSS 9/25/16 16 031-9420NJ
11/18/16		HEARTLAND REHABILITA				_				63.00	LOSS 9/25/16 16 031-9420NJ
11/18/16		HEARTLAND REHABILITA				_				63.00	LOSS 9/25/16 16 031-9420NJ
11/18/16		HEARTLAND REHABILITA				_				63.00	LOSS 9/25/16 16 031-9420NJ
11/18/16		HEARTLAND REHABILITA				_				90.00	LOSS 9/25/16 16 031-9420NJ
11/18/16		HEARTLAND REHABILITA								63.00	LOSS 9/25/16 16 031-9420NJ
11/18/16		HEARTLAND REHABILITA				_				63.00	LOSS 9/25/16 16 031-9420NJ
11/18/16	644401	HEARTLAND REHABILITA	222137595	0256709	_031	_Z45521	_03_1	WC_MED	_MCO00161818.	63.00	LOSS 9/25/16 16 031-9420NJ
	<i></i>				0.01					2,034.00	TOTAL CHECK#: 644401
11/18/16		QUINTON TOWNSHIP				_			_MCO00151319.	456.00	LOSS 6/24/15 15 031-5509NJ
11/18/16		HAND SURGERY AND REH				_				58.51	LOSS 8/28/15 15 006-7720NJ
11/18/16		SOUTH JERSEY SPORTS							_MCO00162086.	191.21	LOSS 10/05/16 16 029-9015NJ
11/18/16		CONTINENTAL SERVICES QUALCARE, INC.							_MCOUU146935. MCO00161562.	711.00	LOSS 3/05/15 15 022-5509NJ LOSS 9/05/16 16 001-7720NJ
11/18/16		QUALCARE, INC.							_	486.00 486.00	LOSS 9/05/16 16 001-7/20NJ LOSS 11/10/16 16 030-5509NJ
11/18/16 11/18/16		QUALCARE, INC.							_MCO00162471. _MCO00162493.	488.00	LOSS 11/10/16 16 030-5509NJ LOSS 11/14/16 16 003-9403NJ
11/18/16		QUALCARE, INC.							_MC000162506.	486.00	LOSS 11/14/16 16 003-5509NJ
11/18/16		QUALCARE, INC.							_MCO00102500.	486.00	LOSS 11/14/16 16 003-5509NJ
11/18/16		QUALCARE, INC.				_			_MCO00162551.	486.00	LOSS 11/16/16 16 030-9403NJ
11/18/16		QUALCARE, INC.							_MCO00162556.	486.00	LOSS 11/17/16 16 029-7720NJ
11/10/10	011100	gonillerindi, inc.	223127303	0230703	_020		_•+_			3,402.00	TOTAL CHECK#: 644406
11/18/16	644407	GARDEN STATE ORTHOPE	223182607	0256709	028	Z44660	01 1	WC MED	MCO00161544.	237.76	LOSS 9/02/16 16 028-5509NJ
11/18/16		GARDEN STATE ORTHOPE				_				59.80	LOSS 9/02/16 16 028-5509NJ
									_	297.56	TOTAL CHECK#: 644407
11/18/16	644408	PETRILLO & GOLDBERG	223210318	0256709	_022	_X99450	_01_1	WC_IND	_MCO00139766.	1,600.00	LOSS 9/06/14 14 022-9430NJ
11/18/16	644409	KINEMATIC CONSULTANT	223211494	0256709	_006	_Z25001	_01_1	WC_MED	_MCO00153345.	720.00	LOSS 8/28/15 15 006-7720NJ
11/18/16	644410	ONE CALL MEDICAL, IN	223218521	0256709	_005	_Z44352	_01_1	WC_MED	_MCO00161452.	1,150.00	LOSS 8/31/16 16 005-9015NJ
11/18/16	644411	ONE CALL MEDICAL, IN	223218521	0256709	_011	_Z21255	_01_1	WC_MED	_MCO00151637.	75.00	LOSS 7/06/15 15 011-5509NJ
11/18/16		ONE CALL MEDICAL, IN				_				600.00	LOSS 1/23/16 16 029-5509NJ
11/18/16		ONE CALL MEDICAL, IN								109.04	
11/18/16		ONE CALL MEDICAL, IN				_				150.00	LOSS 8/10/16 16 026-7380NJ
11/18/16		ONE CALL MEDICAL, IN								485.00	LOSS 8/18/16 16 029-5509NJ
11/18/16		ONE CALL MEDICAL, IN								485.00	LOSS 9/02/16 16 028-5509NJ
11/18/16	644411	ONE CALL MEDICAL, IN	223218521	0256709	_031	_Z45521	_02_1	WC_MED	_MCO00161818.	16.04	LOSS 9/25/16 16 031-9420NJ
11/10/10	644410		000001000	0056800	0.2.4		01.		NG000155040	1,920.08	TOTAL CHECK#: 644411
11/18/16		LOURDES MEDICAL ASSO								62.72	LOSS 10/16/15 15 034-7720NJ
11/18/16		ADVOCARE ENT SPECIAL				_				154.67	LOSS 3/05/15 15 022-5509NJ
11/18/16		EMERGENCY PHYSICIAN,								176.35	LOSS 5/25/16 16 029-5509NJ
11/18/16		EMERGENCY PHYSICIAN,								176.35	LOSS 5/25/16 16 029-5509NJ
11/18/16		EMERGENCY PHYSICIAN,								176.35	LOSS 9/12/16 16 007-7720NJ
11/18/16 11/18/16		EMERGENCY PHYSICIAN, EMERGENCY PHYSICIAN,								275.24 428.63	LOSS 6/22/16 16 029-7720NJ LOSS 6/29/16 16 003-9403NJ
11/10/10	04441/	EMERGENCI PRISICIAN,	223300300	0250709	_003	_440303	_01_1		0200100204.	428.83	TOTAL CHECK#: 644417
11/18/16	644418	DISABATINO PHYSICAL	223690854	0256709	_030	_Z32727	01 1	WC_MED	MCO00157620.	63.00	LOSS 1/13/16 16 030-5509NJ
11/18/16		DISABATINO PHYSICAL				_			_MCO00157620.	63.00	LOSS 1/13/16 16 030-5509NJ
11/18/16		DISABATINO PHYSICAL				_				63.00	LOSS 1/13/16 16 030-5509NJ
11/18/16	644418	DISABATINO PHYSICAL	223690854	0256709	_030	_Z32727	_01_1	WC_MED	_MCO00157620.	63.00	LOSS 1/13/16 16 030-5509NJ
11/18/16		DISABATINO PHYSICAL							_MCO00157620.	63.00	LOSS 1/13/16 16 030-5509NJ
11/18/16	644418	DISABATINO PHYSICAL	223690854	0256709	_030	_Z32727	_01_1	WC_MED	_MCO00157620.	63.00	LOSS 1/13/16 16 030-5509NJ

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DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT		DOL	YR LOCATION
	<u></u>												
11/18/16	644418	DISABATINO PHYSICAL	223690854	0256709	_029_	_Z43823	_01_	WC_MED	_MCO00161280.	90.00	LOSS	8/18/16	16 029-5509NJ
11/18/16	644418	DISABATINO PHYSICAL	223690854	0256709	_029_		_01_	WC_MED	_мсооо161280.	63.00	LOSS	8/18/16	16 029-5509NJ
										531.00	TOTAI	_ CHECK#:	644418
11/18/16		ROTHMAN INSTITUTE OF											14 006-7728NJ
11/18/16		REHAB EXCELLENCE CEN				-							16 028-5509NJ
11/18/16		SALEM HOSPITAL CORPO											16 031-9420NJ
11/18/16	644421	SALEM HOSPITAL CORPO	223838322	0256709	_031_	_Z45521	_03_	WC_MED	_MCO00161818.	5,836.10	LOSS		16 031-9420NJ
										10,051.08		_ CHECK#:	644421
11/18/16		MONROE TOWNSHIP							_MCO00151637.		LOSS		15 011-5509NJ
11/18/16		NOVACARE REHABILITAT									LOSS		16 034-9403NJ
11/18/16		NOVACARE REHABILITAT									LOSS		16 034-9403NJ
11/18/16		NOVACARE REHABILITAT									LOSS		16 034-9403NJ
11/18/16		NOVACARE REHABILITAT				_					LOSS		16 001-7720NJ
11/18/16		NOVACARE REHABILITAT				_					LOSS		16 001-7720NJ
11/18/16		NOVACARE REHABILITAT				_					LOSS		16 001-7720NJ
11/18/16		NOVACARE REHABILITAT				_					LOSS		16 001-7720NJ 16 001-7720NJ
11/18/16		NOVACARE REHABILITAT				_					LOSS		
11/18/16		NOVACARE REHABILITAT NOVACARE REHABILITAT				_					LOSS LOSS		16 001-7720NJ 16 001-7720NJ
11/18/16 11/18/16		NOVACARE REHABILITAT				_					LOSS		16 001-7720NJ
11/18/16		NOVACARE REHABILITAT				_					LOSS		16 001-7720NJ
11/18/16		NOVACARE REHABILITAT				_					LOSS		16 001-7720NJ
11/18/16		NOVACARE REHABILITAT				_					LOSS		16 001-7720NJ
11/18/16		NOVACARE REHABILITAT				_					LOSS		16 001-7720NJ
11/18/16		NOVACARE REHABILITAT				_					LOSS		16 001-7720NJ
11/18/16		NOVACARE REHABILITAT				_					LOSS		16 001-7720NJ
11/18/16		NOVACARE REHABILITAT				_					LOSS		16 001-7720NJ
, _0, _0	011110		202/00200	0200707	_020_					1,584.00		CHECK#:	644423
11/18/16	644424	LEO PETETTI, LLC.	270005874	0256709	003	Z48834	01	PR COL		515.00			16 003-9430NJ
11/18/16		AMERICAN WORKCARE, P				_				124.45			16 011-7720NJ
11/18/16		AMERICAN WORKCARE, P								144.04	LOSS	9/15/16	16 011-7720NJ
11/18/16	644427	VIRTUA MEDICAL GROUP	271348772	0256709	_003_		01	WC_MED		168.01	LOSS	10/10/16	16 003-7720NJ
11/18/16		SHORE MEMORIAL PHYSI								130.25	LOSS	7/06/15	15 011-5509NJ
11/18/16	644429	PREMIER ORTHOPAEDIC	300028744	0256709	_005_	_Z44352	_01_	WC_MED	_MCO00161452.	88.09	LOSS	8/31/16	16 005-9015NJ
11/18/16	644430	PREMIER ORTHOPAEDIC							_MCO00116865.	2,405.49	LOSS	2/19/13	13 011-8810NJ
11/18/16	644430	PREMIER ORTHOPAEDIC	300028744	0256709	_006_	_Z04640	_01_	WC_MED	_MCO00142852.	221.98	LOSS	11/20/14	14 006-7728NJ
11/18/16		PREMIER ORTHOPAEDIC	300028744	0256709	_011_	_Z29574	_02_	WC_MED	_MCO00156115.	61.66	LOSS	11/06/15	15 011-7715NJ
11/18/16		PREMIER ORTHOPAEDIC							_MCO00158137.				16 009-9430NJ
11/18/16	644430	PREMIER ORTHOPAEDIC							_MCO00161818.		LOSS	9/25/16	16 031-9420NJ
11/18/16	644430	PREMIER ORTHOPAEDIC	300028744	0256709	_031_	_Z45521	_02_	WC_MED	_MCO00161818.				16 031-9420NJ
										3,041.48		_ CHECK#:	644430
11/18/16		WORKNET OCCUPATIONAL											16 001-7720NJ
11/18/16		QUEST DIAGNOSTICS				_			_MCO00157734.				16 029-5509NJ
11/18/16	644432	QUEST DIAGNOSTICS	382084239	0256709	_029_	_Z33146	_01_	WC_MED	_MCO00157734.	8.34			16 029-5509NJ
							• -			14.89		_ CHECK#:	644432
11/18/16		INSPIRA HEALTH NETWO								167.11			16 003-7720NJ
11/18/16		INSPIRA HEALTH NETWO				_							15 011-7715NJ
11/18/16	644434	INSPIRA HEALTH NETWO	452900402	0256709	_011_	_Z29574	_02_	WC_MED	_MCOU0156115.	44.19			15 011-7715NJ
11/10/1 <i>C</i>	611125	NORTH SHORE AGENCY-N	152020500	0256700	020	VQ1/71	01		MCO00125702	274.98 53.52	EXP	CHECK#:	644434 14 030-7720NJ
11/18/16 11/18/16		MEDEXPRESS URGENT CA				_							14 030-7720NJ 16 023-9403NJ
TT/T0/T0	044430	MEDEALKESS OKGENI CA	-00000//0	0250709	_023_	_440000	_01_			100.00	ссоц	9/13/10	TO 072-2402NO

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			TDOU				at	0.017						
DATE	<u>CHECK#</u>	PAYEE	IRS#	BATCH#	GRP	FTTR#	СГ	COV	CLIENT#	AMOUNT		DOL	YR LOCATION	
11/10/10	C 4 4 4 2 17		4552000000	0056800	000	R 4 4 6 6 0	01 11		NG000161544	1 6 0 0 0	TOGG	0 / 0 0 / 1 6	16 000 55001	-
11/18/16		MEDEXPRESS URGENT CA				_							16 028-5509NJ	
11/18/16	644437	MEDEXPRESS URGENT CA	455388778	0256709	_023_	_Z45038	_01_W	C_MED_	_MCOU0161674				16 023-9403NJ	J
										320.00		CHECK#:		
11/18/16		THE DEWEESE LAW FIRM									EXP		15 028-7720NJ	
11/18/16		SHORE PATHOLOGY ASSO				-							15 011-5509NJ	
11/18/16		ACHIEVE PHYSICAL THE											15 011-7715NJ	
11/18/16		ACHIEVE PHYSICAL THE											15 011-7715NJ	
11/18/16	644440	ACHIEVE PHYSICAL THE	470919531	0256709	_011_	_Z29574	_02_W	C_MED_	_MCO00156115	. 63.00			15 011-7715NJ	
11/18/16	644440	ACHIEVE PHYSICAL THE	470919531	0256709	_004_	_Z43822	_01_W	C_MED_	_MCO00161265	. 63.00	LOSS	8/21/16	16 004-7720NJ	J
11/18/16		ACHIEVE PHYSICAL THE									LOSS	8/21/16	16 004-7720NJ	J
11/18/16		ACHIEVE PHYSICAL THE									LOSS	8/21/16	16 004-7720NJ	J
11/18/16		ACHIEVE PHYSICAL THE									LOSS	8/21/16	16 004-7720NJ	J
11/18/16	644440	ACHIEVE PHYSICAL THE	470919531	0256709	_004_	_Z43822	_01_W	C_MED_	_MCO00161265	. 90.00	LOSS	8/21/16	16 004-7720NJ	J
11/18/16		ACHIEVE PHYSICAL THE									LOSS	8/21/16	16 004-7720NJ	J
11/18/16		ACHIEVE PHYSICAL THE									LOSS	8/21/16	16 004-7720NJ	J
									_	657.00	TOTAL	CHECK#:	644440	
11/18/16	644441	SHORE HOSPITALIST AS	472173802	0256709	011	Z21255	01 W	C MED	MCO00151637				15 011-5509NJ	J
11/18/16		BIRCHMEIER & POWELL,				_				3,062.00	LGL		14 011-7715NJ	
11/18/16		GREYSTONE APPRAISALS				_		_		120.00	-		16 030-7720NJ	
11/18/16		GINA SKIPPER-CHIERIC				_		_		500.00			16 006-9403NJ	
11/18/16		WASHINGTON TOWNSHIP				_		_		1,500.00			16 029-7720NJ	
11/22/16		COASTAL SPINE, PC.							_MCO00159752				16 034-5509NJ	
11/22/16		COASTAL SPINE, PC.							_MCO00161818				16 031-9420NJ	
11/22/10	011110	CONDINE DI INE, IC.	010/0/050	0250751	_051_		_05_1		_MCOUDIDIDID	908.21		CHECK#:		,
11/22/16	644447	ADMINISTRATIVE CLAIM	043174375	0256751	022	744354	01 W	C MED	MC000161433		EXP		16 022-7715NJ	т
11/22/16		ADMINISTRATIVE CLAIM											16 003-7720NJ	
11/22/16		RUSLAN ODINTSOV &	043716693							4,750.00			15 011-5509NJ	
11/22/16		CT ORTHO SPECIALISTS							MC000160264				16 003-9403NJ	
11/22/16						_			_MCO00134697		EXP		14 028-9403NJ	
11/22/16						_			_MCO00135783		EXP		14 030-7720NJ	
11/22/16		ISO SERVICES, INC.											16 005-7580NJ	
11/22/16									_MCO00162361				16 011-8810NJ	
11/22/10	011101	ISO SERVICES, INC.	TUDITT	0230731	_011_		_01_1		_MCOUDI02301	41.00		CHECK#:		,
11/22/16	644452	SHAWN PATTON		0256751	031	745521	02 W		MCO00161818				16 031-9420NJ	т
11/22/16		SHAWN PATTON							_MCO00161818				16 031-9420NJ	
11/22/16		DIANE BRADY							_MCO00127550	•			13 006-9403NJ	
11/22/16		PIETRAS SARACINO ET	1 1 1 0 7 2 0 1 6						-				13 006-9403NJ	
11/22/16		ROBERT JOHNSON	1410/2040						_MCO00127530				16 011-9430NJ	
11/22/16		JENNIFER KEENAN							_MC000156115				15 011-7715NJ	
11/22/16		SHANNON WESTFIELD							_MC000154925				15 011-7715NJ	
11/22/16		JACK MANNING							_MCO00134925 _MCO00148285				15 003-7720NJ	
11/22/16		JAMES MCLAUGHLIN				_							15 022-5509NJ	
									_MCO00146935					
11/22/16		WILLIAM HUGGINS							_MCO00148612				15 029-5509NJ	
11/22/16		STRIVE PHYSICAL THER											16 025-7720NJ	
11/22/16		RICHARD DITOMASO, ES											13 006-9403NJ	
11/22/16		RICHARD DITOMASO, ES											13 006-9403NJ	
11/22/16		PREMIER ORTHOPEDIC O											16 007-9403NJ	
11/22/16	644465	PREMIER ORTHOPEDIC O	202803117	0256751	_030_	_Z43340	_01_W	C_MED_	_MCOU0161070				16 030-5509NJ	J
11/00/11	C A A A		005545045	0056555	0.01	BO 401 C	01	a	MG000140401	139.52		CHECK#:		-
11/22/16		INSPIRA HEALTH NETWO				_							14 001-9106NJ	
11/22/16	044467	VIRTUA WEST JERSEY H	210034532	UZ56/51	_026_	_232378	_UT_M	C_MED_	_MCOUU15/4/3	. 223.20	LOSS	1/05/16	16 026-7720NJ	J

ACCOUNT: PERIOD:1		TRIJIF-TRI.COUNTY MU	JN.JIF		BANK-		09 785				E: 11/24/2016 PAGE 9
						TRI	COUNT	Y JII	F – CB	RUN TIM	E: 15:39:38
CHECK NU											POLICY
DATE	<u>CHECK#</u>	PAYEE	IRS#	BATCH#	GRP	FILE#	CL C	'OV	CLIENT#	AMOUNT	DOL YR LOCATION
11/00/16	C A A A C O		010604500	0056551	000	RAR14C	01 110		10000100100		
11/22/16 11/22/16		VIRTUA WEST JERSEY H STATE OF NEW JERSEY				-					LOSS 10/17/16 16 029-7720NJ EXP 8/18/16 16 029-5509NJ
11/22/16		WASHINGTON TOWNSHIP							_MCO00181280. MCO00157734.		LOSS 1/23/16 16 029-5509NJ
11/22/16		CAPEHART & SCATCHARD								•	LGL 11/16/15 15 029-5509NJ
11/22/16		STATE SHORTHAND REPO									EXP 11/06/13 13 006-9403NJ
11/22/16		ATLANTIC MEDICAL IMA									LOSS 1/23/16 16 029-5509NJ
11/22/16		HAND SURGERY AND REH									LOSS 8/28/15 15 006-7720NJ
11/22/16		QUALCARE, INC.									LOSS 10/25/16 16 003-9015NJ
11/22/16		ONE CALL MEDICAL, IN				-					LOSS 1/23/16 16 029-5509NJ
11/22/16		ONE CALL CARE MANAGE				-					LOSS 11/16/15 15 029-5509NJ
11/22/16	644477	ONE CALL CARE MANAGE	223218521	0256751	_009_	Z34508	_01_wc			383.33	LOSS 2/13/16 16 009-9430NJ
11/22/16	644477	ONE CALL CARE MANAGE	223218521	0256751	_034_	_Z38802	_01_WC	_MED_	_MCO00159518.	383.33	LOSS 5/03/16 16 034-7720NJ
										1,488.78	TOTAL CHECK#: 644477
11/22/16		CARDIOVASCULAR ASSOC									LOSS 1/23/16 16 029-5509NJ
11/22/16		REHAB EXCELLENCE CEN									LOSS 9/02/16 16 028-5509NJ
11/22/16		REHAB EXCELLENCE CEN									LOSS 9/02/16 16 028-5509NJ
11/22/16	644479	REHAB EXCELLENCE CEN	223748553	0256751	_028_	_Z44660	_01_WC	_MED_	_MCO00161544.		LOSS 9/02/16 16 028-5509NJ
						_ / _ / _ ^				189.00	TOTAL CHECK#: 644479
11/22/16		SALEM HOSPITAL CORPO				-			_MCO00161870.		LOSS 9/27/16 16 037-7720NJ
11/22/16		DAVID S. DEWEESE	272802400			-		_	1420001 42000	750.00	LGL 10/07/16 16 029-9410NJ
11/22/16		FENWICK EMERGENCY PH									LOSS 1/04/15 15 001-7720NJ
11/22/16 11/22/16		PREMIER ORTHOPAEDIC PREMIER ORTHOPAEDIC							_MCO00161433.		LOSS 8/27/16 16 022-7715NJ LOSS 9/25/16 16 031-9420NJ
11/22/10	044403	PREMIER ORTHOPAEDIC	300020744	0230/31	_031_	_43521	_02_wC	MED_	_MCO00161818.	176.18	LOSS 9/25/16 16 031-9420NJ TOTAL CHECK#: 644483
11/22/16	644484	MEDSOURCE, LLC	364169028	0256751	011	735001	01 WC	י אדּיס	_MCO00158261.		LOSS 2/22/16 16 011-9015NJ
11/22/16		QUEST DIAGNOSTICS				-			_MCO00150201.		LOSS 6/24/16 16 016-7720NJ
11/22/16		JOHN AINSWORTH	502001255			-			_MCO00161818.		LOSS 9/25/16 16 031-9420NJ
11/22/16		JOHN AINSWORTH				-			_MCO00161818.		LOSS 9/25/16 16 031-9420NJ
11/22/16		INSPIRA HEALTH NETWO	452900402								LOSS 10/04/16 16 003-5509NJ
11/22/16		INSPIRA HEALTH NETWO									LOSS 10/19/16 16 005-5509NJ
11/22/16		INSPIRA HEALTH NETWO								324.38	LOSS 10/20/16 16 009-5509NJ
11/22/16	644491	INSPIRA HEALTH NETWO	452900402	0256751	_003_	_Z49025	_01_WC	_MED_	_MCO00162260.	167.48	LOSS 10/25/16 16 003-7539NJ
11/22/16		MEDEXPRESS URGENT CA				-					LOSS 10/11/16 16 030-5509NJ
11/22/16		MEDEXPRESS URGENT CA									LOSS 10/11/16 16 030-5509NJ
11/22/16		MEDEXPRESS URGENT CA									LOSS 10/11/16 16 030-5509NJ
11/22/16		MEDEXPRESS URGENT CA									LOSS 10/11/16 16 030-5509NJ
11/22/16		MEDEXPRESS URGENT CA									LOSS 10/19/16 16 010-5509NJ
11/22/16		MEDEXPRESS URGENT CA									LOSS 10/15/16 16 030-5509NJ
11/22/16	644493	MEDEXPRESS URGENT CA	455388778	0256751	_030_	_248674	_01_wC	:_MED_	_MCOUU162156.		LOSS 10/15/16 16 030-5509NJ
11/00/16	C 1 1 1 0 1		470010521	0056751	011		0.0 1470		MG000156115	960.00	TOTAL CHECK#: 644493
11/22/16 11/22/16		ACHIEVE PHYSICAL THE ACHIEVE PHYSICAL THE									LOSS 11/06/15 15 011-7715NJ LOSS 11/06/15 15 011-7715NJ
11/22/16		ACHIEVE PHISICAL THE ACHIEVE PHYSICAL THE									LOSS 11/06/15 15 011-7715NJ
11/22/16		ACHIEVE PHYSICAL THE ACHIEVE PHYSICAL THE									LOSS 11/06/15 15 011-7715NJ
±±, 22, ±V	U I I I J I	TOTION THISTCAL THE	· · · · · · · · · · · · · · · · · · ·	0200101	_~++_		_02_00			252.00	TOTAL CHECK#: 644494
11/22/16	644495	HEALTHPORT TECHNOLOG	582659941	0256751	031	Z45521	03 WC	MED	MCO00161818.		EXP $9/25/16$ 16 031-9420NJ
11/22/16						-			_MCO00142426.		LOSS 11/11/14 14 001-9106NJ
11/22/16		STONERIVER PHARMACY				-			_MCO00142426.		LOSS 11/11/14 14 001-9106NJ
11/22/16		STONERIVER PHARMACY							_MCO00142426.		LOSS 11/11/14 14 001-9106NJ
11/22/16		STONERIVER PHARMACY									LOSS 11/11/14 14 001-9106NJ
11/22/16	644496	STONERIVER PHARMACY	621770924	0256751	_001_	_Z04019	_01_WC	_MED_	_MCO00142426.	22.68	LOSS 11/11/14 14 001-9106NJ

ACCOUNT: PERIOD:1		MUN.JIF	BANK->	СВ009 7855199	951	RUN DAT	'E: 11/24/2016 PAGE 10
				TRI COUNTY JI	F – CB	RUN TIM	IE: 15:39:38
CHECK NU	JMBER ORDER						POLICY
DATE	<u>CHECK#</u> PAYEE	<u>IRS#</u> <u>BA</u>	ATCH# GRP FI	LE# CL COV	CLIENT#	AMOUNT	DOL YR LOCATION
11/22/16	644496 STONERIVER PHARMACY	621770924 02	256751 001 Z0	4019_01_WC_MED	MCO00142426.	22.43	LOSS 11/11/14 14 001-9106NJ
11/22/16	644496 STONERIVER PHARMACY			4019_01_WC_MED		64.79	LOSS 11/11/14 14 001-9106NJ
11/22/16	644496 STONERIVER PHARMACY			4019_01_WC_MED		30.07	LOSS 11/11/14 14 001-9106NJ
					_	403.39	TOTAL CHECK#: 644496
11/22/16	644497 EBIX, INC	770021975 02	256751_009_Z1	.1699_01_WC_MED	_MCO00146536.	1.75	EXP 2/26/15 15 009-5509NJ
11/22/16	644497 EBIX, INC			26952_01_WC_MED		1.75	EXP 9/26/15 15 028-7720NJ
11/22/16	644497 EBIX, INC			26952_02_WC_MED		1.75	EXP 9/26/15 15 028-7720NJ
11/22/16	644497 EBIX, INC			9703_01_WC_MED		1.75	EXP 6/01/16 16 022-7720NJ
11/22/16	644497 EBIX, INC			1288_01_WC_MED		1.75	EXP 7/06/16 16 030-5509NJ
11/22/16	644497 EBIX, INC			2270_01_WC_MED		1.75	EXP 7/23/16 16 011-7720NJ
11/22/16	644497 EBIX, INC			2770_01_WC_MED		1.75	EXP 7/30/16 16 025-7720NJ
11/22/16	644497 EBIX, INC			2834_01_WC_MED		1.75	EXP 8/01/16 16 003-7720NJ
11/22/16	644497 EBIX, INC			3055_01_WC_MED		1.75	EXP 8/05/16 16 001-7720NJ
11/22/16	644497 EBIX, INC			3136_01_WC_MED		1.75	EXP 8/08/16 16 001-7720NJ
11/22/16	644497 EBIX, INC			3204_01_WC_MED		1.75	EXP 8/09/16 16 025-7720NJ
11/22/16	644497 EBIX, INC			3204_02_WC_MED		1.75 1.75	EXP 8/09/16 16 025-7720NJ EXP 8/09/16 16 007-9403NJ
11/22/16 11/22/16	644497 EBIX, INC 644497 EBIX, INC			3283_01_WC_MED 3340_01_WC_MED		1.75	EXP 8/09/16 16 007-9403NJ EXP 8/10/16 16 030-5509NJ
11/22/16	644497 EBIX, INC			3675_01_WC_MED		1.75	EXP 8/06/16 16 006-7720NJ
11/22/16	644497 EBIX, INC			3824_01_WC_MED		1.75	EXP 8/21/16 16 030-7715NJ
11/22/16	644497 EBIX, INC			3891_01_WC_MED		1.75	EXP 8/22/16 16 016-9430NJ
11/22/16	644497 EBIX, INC			3891_01_WC_MED		1.75	EXP 8/22/16 16 016 9430NJ
11/22/16	644497 EBIX, INC			4080_01_WC_MED		1.75	EXP 8/25/16 16 011-8810NJ
11/22/16	644497 EBIX, INC			4252_01_WC_MED		1.75	EXP 8/26/16 16 007-7720NJ
11/22/16	644497 EBIX, INC			4354_01_WC_MED		1.75	EXP 8/27/16 16 022-7715NJ
11/22/16	644497 EBIX, INC			4728_01_WC_MED		1.75	EXP 8/12/16 16 005-7720NJ
11/22/16	644497 EBIX, INC			5037_01_WC_MED		1.75	EXP 9/15/16 16 007-5509NJ
11/22/16	644497 EBIX, INC	770021975 02	256751_011_z4	5106_01_WC_MED	_MCO00161689.	1.75	EXP 9/15/16 16 011-7720NJ
11/22/16	644497 EBIX, INC	770021975 02	256751_011_z4	5254_01_WC_MED	_MCO00161730.	1.75	EXP 9/20/16 16 011-7720NJ
11/22/16	644497 EBIX, INC	770021975 02	256751_011_z4	5317_01_WC_MED	_MCO00161749.	1.75	EXP 9/21/16 16 011-9403NJ
11/22/16	644497 EBIX, INC	770021975 02	256751_011_Z4	5520_01_WC_MED	_MCO00161831.	1.75	EXP 9/16/16 16 011-5509NJ
11/22/16	644497 EBIX, INC			5740_01_WC_MED		1.75	
11/22/16	644497 EBIX, INC			5980_01_WC_MED		1.75	
11/22/16	644497 EBIX, INC			6164_01_WC_MED		1.75	
11/22/16	644497 EBIX, INC			6165_01_WC_MED		1.75	EXP 10/09/16 16 030-7720NJ
11/22/16	644497 EBIX, INC			6276_01_WC_MED		1.75	EXP 10/11/16 16 030-5509NJ
11/22/16	644497 EBIX, INC			7078_01_WC_MED		1.75	EXP 10/05/16 16 029-9015NJ
11/22/16	644497 EBIX, INC			7145_01_WC_MED		1.75	EXP 10/17/16 16 026-5509NJ
11/22/16	644497 EBIX, INC			7146_01_WC_MED		1.75	
11/22/16	644497 EBIX, INC			7147_01_WC_MED		1.75	
11/22/16	644497 EBIX, INC			8612_01_WC_MED		1.75	
11/22/16 11/22/16	644497 EBIX, INC 644497 EBIX, INC			8671_01_WC_MED 8673_01_WC_MED		1.75 1.75	
11/22/16	644497 EBIX, INC			8674_01_WC_MED		1.75	
11/22/16	644497 EBIX, INC			8735_01_WC_MED		1.75	
11/22/16	644497 EBIX, INC			8736_01_WC_MED		1.75	
11/22/16	644497 EBIX, INC			8737_01_WC_MED		1.75	EXP 10/20/16 16 009-5509NJ
,, _0						75.25	TOTAL CHECK#: 644497
11/22/16	644498 BOROUGH OF SWEDESBO	R 999999999 02	256751 009 z4	9842 01 PR I/M		1,466.00	LOSS 10/18/16 16 009-5509NJ
11/22/16	644499 GLASSBORO BOROUGH			9727_01_PR_COL			LOSS 11/10/16 16 003-7720NJ
11/23/16	644500 ISO SERVICES, INC.			8972_01_GL_PI			EXP 10/07/16 16 029-9410NJ

LR0503558

QUAL-LYNX

ACCOUNT: PERIOD:1		TRIJIF-TRI.COUNTY MU	JN.JIF		BANK->		7855199 UNTY JI			re: 11/24/2016 page 11 me: 15:39:38
CHECK NU	MBER ORD	DER								POLICY
DATE	<u>CHECK#</u>	PAYEE	IRS#	BATCH#	GRP FI	LE# CL	COV	CLIENT#	<u>AMOUNT</u>	DOL YR LOCATION
11/23/16	644501	FRANKLIN TOWNSHIP	216000630	0256824	L_034_Z2	8212_01	_WC_INE	_МСООО155343.	1,710.00	LOSS 10/16/15 15 034-7720NJ
11/23/16	644502	I.C.U. INVESTIGATION	223492387	0256824	L_025_Z4	2946_01	_PR_COL	_WOOLWICH_TWP	255.00	EXP 7/30/16 16 025-7720NJ
11/23/16	644503	MONROE TOWNSHIP	226000892	0256824	<u>011_</u> z2	1255_01	_WC_INE	_MCO00151637.	1,271.94	LOSS 7/06/15 15 011-5509NJ
11/23/16	644504	EXAMWORKS, INC.	261114252	0256824	L_026_Z0	6188_01	_WC_MED	_MCO00143690.	1,375.00	EXP 12/18/14 14 026-7720NJ
11/23/16	644505	AFFANATO MARUT, LLC	463266146	0256824	L_025_Z4	3204_02	_WC_INE	_MCO00161013.	392.50	LGL 8/09/16 16 025-7720NJ
11/23/16	644506	BIRCHMEIER & POWELL,	472344815	0256824	L_020_X9	6450_01	_GL_BI		2,325.00	LGL 7/10/14 14 001-9410NJ
11/23/16	644507	GREYSTONE APPRAISALS	542091537	0256824	_030_z4	9930_01	_PR_COL	1	110.00	EXP 11/11/16 16 030-7720NJ
11/23/16	644508	STONERIVER PHARMACY	621770924	0256824	L_007_Z4	3283_01	_WC_MED	_MCO00161071.	88.57	LOSS 8/09/16 16 007-9403NJ
11/23/16	644509	BOROUGH OF GLASSBORO	9999999999	0256824	L_003_Z4	6266_01	_PR_I/M	I	2,342.44	LOSS 10/01/16 16 003-5509NJ
11/23/16	644510	BOROUGH OF PITMAN	9999999999	0256824	L_007_Z4	0047_01	_PR_I/M	I_PITMAN_BORO	366.30	LOSS 6/07/16 16 007-5509NJ
11/23/16	644511	DEPTFORD TOWNSHIP	9999999999	0256824	_030_Z4	9930_01	_PR_COL	1	3,242.85	LOSS 11/11/16 16 030-7720NJ

ACCOUNT TOTALS:	# OF CHECKS:	231	352492.86	
			285700.82	LOSS PYMT
			5971.74	EXPENSE
			60820.30	LEGAL

CHECKS SPOILED: # OF VOIDS.:

132

LR0503558	QUAL-LYNX	ADJUSTMENT REGISTER
ACCOUNT:009 TRIJIF-TRI.COUNTY MUN.JIF VALUED AS OF: 11/01/2016 THRU 11/30/2016 POLICY PERIOD: 00/00/0000 TO 00/00/0000 CHECK DATE/NUMBER ADJUSTMENT DESCRIPTION GROUP FILE ID CLAIMANT NAME	BANK-> CB009 7855199951 TRI COUNTY JIF - CB ENTRY ADJST DATE AMOUNT	RUN DATE: 11/24/2016 PAGE 1 RUN TIME: 15:39:40 CHECK AMT ADJ DATE PLCY LOCATION ADJUSTED LOSS DATE YEAR COVR ACNT
3/11/2016 642277 VOIDED CHECK/STOP PAY PLACED 011 Z29574 02 KEENAN ,JENNIFER	ADJS 11/09/2016 63.00-	63.00 LOS 11/09/2016 2015 01-17715 NJ 11/06/2015 WCMED 009
3/11/2016 642277 VOIDED CHECK/STOP PAY PLACED 011 Z29574 02 KEENAN ,JENNIFER	ADJS 11/09/2016 63.00-	63.00 LOS 11/09/2016 2015 01-17715 NJ 11/06/2015 WCMED 009
3/11/2016 642277 VOIDED CHECK/STOP PAY PLACED 011 Z29574 02 KEENAN ,JENNIFER	ADJS 11/09/2016 63.00-	63.00 LOS 11/09/2016 2015 01-17715 NJ 11/06/2015 WCMED 009
3/11/2016 642277 VOIDED CHECK/STOP PAY PLACED 011 Z29574 02 KEENAN ,JENNIFER	ADJS 11/09/2016 63.00-	63.00 LOS 11/09/2016 2015 01-17715 NJ 11/06/2015 WCMED 009
3/11/2016 642277 VOIDED CHECK/STOP PAY PLACED 011 Z29574 02 KEENAN ,JENNIFER	ADJS 11/09/2016 63.00-	63.00 LOS 11/09/2016 2015 01-17715 NJ 11/06/2015 WCMED 009
4/15/2016 642565 VOIDED CHECK/STOP PAY PLACED 006 Z09251 01 MICKEN ,WILLIAM	ADJS 11/09/2016 912.00-	912.00 LOS 11/09/2016 2015 00-65509 NJ 01/26/2015 WCIND 009
9/09/2016 643838 HCR MANOR CARE # 6496086 020 X95577 01 DANKS ,MARIE	REIM 11/01/2016 315.00-	315.00 LOS 11/01/2016 2014 00-18810 NJ 07/01/2014 WCMED 009

	POSTED TOTAL	PRIOR CHECKS	CURRENT CHECKS
LOSS ADJS:	1,542.00-	1,542.00-	
ACCOUNT TOTALS: # OF ADJS:	7 1,542.00-	1,542.00-	

LR0503558	QUAL-LYNX	R	ECOVERY REGISTER
ACCOUNT:009 TRI COUNTY JIF - CB VALUED AS OF: 11/01/2016 THRU 11/30/2016			: 11/24/2016 PAGE 1 : 15:39:40
CHECK DATE/NUMBER <u>GROUP FILE ID CLAIMANT NAME</u>	ENTRY <u>DATE</u>	CHECK AMT	CHK DATE PLCY LOCATION LOSS DATE YEAR TYPE COVR
11/02/2016 81664241 SUBROGATION BAP 003 Z00084 01 CAVALLARO ,STEPHEN	SUBR 11/15/2016	50.00	2014 00-37720 NJ 09/12/2014 WCMED
11/14/2016 184486429 SUBROGATION BAP 007 Z40047 01 PITMAN BORO ,	SUBR 11/21/2016	366.30	2016 00-75509 NJ 06/07/2016 PRI/M
11/10/2016 151639414 SUBROGATION BAP 011 Z40450 01 MONROE TWP ,	SUBR 11/22/2016	2,334.99	2016 01-17720 NJ 06/14/2016 PRCOL
10/21/2016 003510 SALVAGE BAP 025 Z42946 01 WOOLWICH TWP ,	SALV 11/01/2016	2,800.00	2016 02-57720 NJ 07/30/2016 PRCOL
11/11/2016 177744 SUBROGATION BAP 028 Z39365 01 WOODBURY ,	SUBR 11/18/2016	917.12	2016 02-85509 NJ 05/24/2016 PRCOL
10/20/2016 184024270 SUBROGATION BAP 028 Z42761 01 WOODBURY CITY ,	SUBR 11/01/2016	3,226.48	2016 02-85509 NJ 07/27/2016 PRI/M
10/29/2016 423728 SUBROGATION BAP 029 Z41684 01 WASHINGTON TWP ,	SUBR 11/07/2016	4,034.99	2016 02-97720 NJ 07/06/2016 PRCOL

POSTED TOTAL

	RECOVERIES	ACCOUNT	TOTALS:	#	OF	CHKS:
EXCESS	RECOVERIES	ACCOUNT	TOTALS:	#	OF	CHKS:

7 13,729.88

LR0503558	QUAL-LYNX		RECOVERY REGISTER
ACCOUNT:009 TRI COUNTY JIF - VALUED AS OF: 11/01/2016 THRU 11 LOSS FILE TYPE YEAR		GROUP	RUN DATE: 11/24/2016 PAGE 1 RUN TIME: 15:39:40 RECOVERY
Period Beginning: 01 01 2014 WC Ending: 12 31 2014	WORKERS COMPENSATION	030	50.00
Period Beginning: 01 01 2016 PR Ending: 12 31 2016	PROPERTY	030	13,679.88
		EXCESS TOTALS:	
		RECOVERY TOTALS:	13,729.88
		TOTALS:	13,729.88

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

1	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
2	Arthur J. Gallagher Risk Management Services, Inc.		52,414.00			Prof Services/Administration	Dec 2016 Fees
	Arthur J. Gallagher Risk Management Services, Inc.		230.90			Misc/Postage/Copies/Faxes	Nov 2016 Fees
	Arthur J. Gallagher Risk Management Services, Inc.		103.77			Misc/Meeting Expense	Amex Harry&David's)
	Arthur J. Gallagher Risk Management Services, Inc.	1,011.50				Safety Incentive Program	PF Amex)
	David DeWeese		7,954.00			Prof Services/Attorney	Dec 2016 Fees
	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
	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
	Tom Tontarski		1,087.00			Prof Services/Treasurer	Dec 2016 Fees
	Conner Strong & Buckelew		876.00			Prof Services/Underwriting Manag	Dec 2016 Fees
	Joyce Media		315.00			Misc/JIF Website	Dec 2016 Fees
	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)
21	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- 11/21/16
			07071				
23	Merighi's Savoy Inn		1,117.65			EPL Consulting & Training	EO Dinner 12/8/16; split by 3 JIFs
24	OfficeMAx	80.71				Misc/Office Supplies	Envelopes for safety calendars
25	Paraclyte Training Consultants LLC		325.00			Police Defense & Training	10/7/16 Career survival training at Washington Twp
26	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
	Elk Township		361.68			Optional Safety Budget	sweatshirts/gloves/tees
	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
_	Borough of Glassboro				110,234.00	Closed Years-Return of Surplus	2016 Dividend - check
	Township of Pennsville			-		Closed Years-Return of Surplus	2016 Dividend - check
	Borough of Shiloh		381.00		17,105.00	Overpayments-Members Assmts	Incorrect amount received
	Township of Washington		4,500.00			Optional Safety Budget	Reimb for safety items
	Township of Washington		1,500.00			Wellness	Items for 10/19/16 health fair
	Township of Washington		1,300.00	125.35		Safety Incentive Program	Special recognition award - lunch
	1 0		1 205 15	125.35		, ,	
- 59	City of Woodbury		2,307.17			Optional Safety Budget	Reimb for safety items
40	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.

Finance Meeting Minutes November 7, 2016

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.

<u>Closed Years Contingency Fund</u> – 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 of loss funding. 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

Finance Meeting Minutes November 7, 2016

\$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	
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	161

For the Period Ended September 30, 2016

	Property	General Liability	Automobile	Workers ⁴ Comp.	Deduclible	Loss Fund Contingency	E-JIF	MEL & EPL/POL	Expense & 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							1			4
Excess Insurance Premiums Paid							(388,288)	(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)	-	-	(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	1,382	2,044	8,928
Transfers										÷.
Return of Surplus										i.
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		÷.,		(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)	÷.	e.	-	•	541	(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										+
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

For the Period Ended September 30, 2016

	Desendu	General	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	EJIF	MEL &	Expense & Cont.	Total
	Property	Liability	Automobile	comp.	Deductible	contaigency	LUII	Li Di Oc	u dom.	
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					1.0.1					E
Excess Insurance Premiums Paid							(385,684)	(3,976,777)		(4,362,461)
Operating Expenses Paid		-	÷	1.1		-			(2,332,830)	(2,332,830)
Total Payments	(396,805)	(71,283)	(50,778)	(2,433,021)	1		(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										-
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	6	-	(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)	2	+		÷.	-	(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)	-	-	(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

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'	100		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	1								
Excess Insurance Premiums Paid						(372,140)	(3,920,916)	_	(4,293,056)
Operating Expenses Paid				1				(2,292,958)	(2,292,958
Total Payments	(834,440)	(222,979)	(168,036)	(1,911,531)	1.1	(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)				1.5
Return of Surplus			2						-
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	-	(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)	-	(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'		1.4	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
Other 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	1					(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		(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		(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									
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

		General		Workers'	THE P		MEL &	Expense	
	Property	Liability	Automobile	Comp.	Deductible	E-JIF	EPL/POL	& Cont.	Total
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		24 A 1					\$8,698		\$8,698
Claims Paid (Net of Subrogation)	(305,764)	(974,539)	(473,974)	(2,129,601)			-	(a)	(3,883,878
Excess Recoveries		-	(4) [-	-		× .		
Excess Insurance Premiums Paid	÷		-			(300,387)	(2,877,012)		(3,177,399
Operating Expenses Paid	-	-	-					(2,152,819)	(2,152,819
Total Payments	(305,764)	(974,539)	(473,974)	(2,129,601)	$r = \epsilon_1$	(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)	- 2	- E		Υ.
Return of Surplus	-	-	e		-	-	-		-
CASH POSITION	\$201,240	\$378,654	\$1,964	\$1,727,155	\$930,378	(\$16)	\$240,545	\$190,586	\$3,670,505
Case Reserves	٦	(78)	(48,180)	(513,542)				- A.	(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	-	(51,745)	(45,734)	(75,839)	4	-	÷	-	(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									•
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	-			-	-		-	e i	+
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)
Compiled by Arthur J. Gallagher Ris		cludes 6 catastro		Constant of	Patron and	NUMBER OF	with the A		D.4.

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	-
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

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

Glouceste	Open Y	ears Co	mparati	ve Opera	s Munici ating Re ptember	sults \$	Summa		und	
FUND YEAR 2016	Property	GL	Automobile	wc	Deductible	LFC	EJIF	MEL & 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	\$ -	\$ -	\$ -	\$-	\$ -	\$-	\$-	\$ -	\$-	\$ -
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 & 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 & EPL/POL	Operating	Total
CASH POSITION	\$ 74,074	\$ 1,119,178	\$ 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 & 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 & 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	\$ -	\$-	\$-	\$-	\$ -	\$-	\$-	\$-	\$-	\$-
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	624,795	617,950	(6,845)	-1.10%
GENERAL LIABILITY	1,301,798	1,131,350	(170,448)	-13.09%
AUTO LIABILITY	239,055	288,150	49,095	20.54%
WORKERS' COMPENSATION	3,341,350	3,123,750	(217,600)	-6.51%
DEDUCTIBLE	972,497	912,174	(60,323)	-6.20%
TOTAL CLAIM LOSS FUNDS	6,479,495	6,073,374	(406,121)	-6.27%
CLAIMS ADMINISTRATION	533,918	531,643	(2,275)	-0.43%
SAFETY PROGRAMS	251,607	252,267	660	0.26%
- Optional Safety Budget	84,250	84,250	-	0.00%
- Police Defense & Training	16,120	16,120		0.00%
- Right To Know	33,000	33,660	660	2.00%
 Safety Incentive Program 	118,237	118,237	-	0.00%
PROFESSIONAL SERVICES	404,296	412,674	8,378	2.07%
- Actuary	30,916	31,380	464	1.50%
 Administrative Consultant 	41,369	42,196	827	2.00%
- Attorney	95,481	97,391	1,910	2.00%
- Auditor	21,300	21,725	425	2.00%
- Safety Director	191,718	196,000	4,282	2.23%
- Treasurer	13,011	13,271	260	2.00%
 Underwriting Manager 	10,501	10,711	210	2.00%
ADMINISTRATION	628,935	641,514	12,579	2.00%
CLAIMS AUDITOR	7,500	7,500	-	0.00%
EPL CONSULTING & TRAINING	19,440	19,440	-	0.00%
EXPOSURE DATA MGMT SYSTEM	12,075	13,000	925	7.66%
PAYROLL AUDITOR	11,628	11,880	252	2.17%
PROPERTY APPRAISER	50,000	45,000	(5,000)	-10.00%
WELLNESS PROGRAM	95,450	96,882	1,432	1.50%
CONTINGENCY	75,000	75,000	-	0.00%
MISCELLANEOUS	79,208	78,857	(351)	-0.44%
- Annual Planning Retreat	13,500	13,500	-	0.00%
 Fidelity Bond (Admin/TPA/Treasurer) 	2,250	2,300	50	2.22%
- JIF Website	4,500	4,500	-	0.00%
- Legal Notices	2,500	2,500	-	0.00%
- Meeting Expense	6,000	6,000	-	0.00%
- Office Supplies	2,500	2,500	-	0.00%
- Other	10,000	10,000	-	0.00%
- Performance Bond (TPA)	2,500	1,500	(1,000)	-40.00%
- Postage/Copies/Fax	5,000	5,000	-	0.00%
- PRIMA/AGRIP Conference	18,000	18,000	-	0.00%
- Printing	7,000	7,000	-	0.00%
- Record Retention Service	500	1,000	500	100.00%
- Recording Secretary TOTAL EXPENSES	4,958 2,169,057	5,057 2,185,657	99 16,600	2.00% 0.77%
SUB TOTAL JIF BUDGET	8,648,552			
	8,048,552	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%
	1,060,511	1,091,275	30,764	2.90%
PL/POL COMMISSION - AJG	36,688	37,759	1,071	2.92%
PL/POL COMMISSION - CONNER STRONG	36,688	37,759	1,071	2.92%
NVIRONMENTAL JIF	388,288	391,969	3,681	0.95%
UB 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%
OTAL JIF BUDGET	13,967,841	13,774,377	(193,464)	-1.39%

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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 30th of the current

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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.

Loss Ratio RETROSPECTIVE PROGRAM				Increase in Loss Funds	Members Affected
				5.00%	1
ABOVE	150%			5.00%	0
BETWEEN	120%	and	150%	2.50%	4
BETWEEN	90%	and	120%	0.00%	6
BETWEEN	75%	and	90%	-2.75%	4
NEW ME	-6.29%	0			
BETWEEN	50%	and	75%	-4.75%	1
BETWEEN	25%	and	50%	-7.00%	4
BELOW	and the second second	2011	25%	-10.00%	7
RENEWING MEMBERS WITH LR BETWEEN 75%-90% -7.50%					3
RENEWING ME	-15.00%	5			
RENEWING MEMBERS WITH LR BETWEEN 25%-50%			-20.00%	0	
RENEWING MEMBERS WITH LR BELOW 25%			-25.00%	1	
					36

The following table is indicative of the current strategy:

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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

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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

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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 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

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



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

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

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

2015 - EPL/POL PREMIUM ALLOCATION

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

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

2016 - 2017 - EPL/POL PREMIUM ALLOCATION

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

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

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

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

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

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

EXPOSURE ALLOCATION STRATEGY

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

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

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

The JIF self-insures four areas of risk:

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

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

PROPERTY

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

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

LIABILITY

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

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

AUTOMOBILE

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

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

WORKERS' COMPENSATION

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

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

EXPERIENCE RATING

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

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

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

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

OPERATING EXPENSE ALLOCATION

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

- A. Allocated These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.
- B. Unallocated These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's

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

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

Risk Management Consulting Fees

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

CAP STRATEGY

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

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

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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

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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:

Brad Campbell, Secretary

By:

William Slusser, Chairperson

Date:

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

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:					
	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.

TRICOJIF Employment Practices Liability Committee Minutes November 28, 2016 Page 2

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 25th meeting the 2nd 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 25th 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.

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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.

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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	
73.9%		
	Average Uses Per Utilizing Client	
15.02		

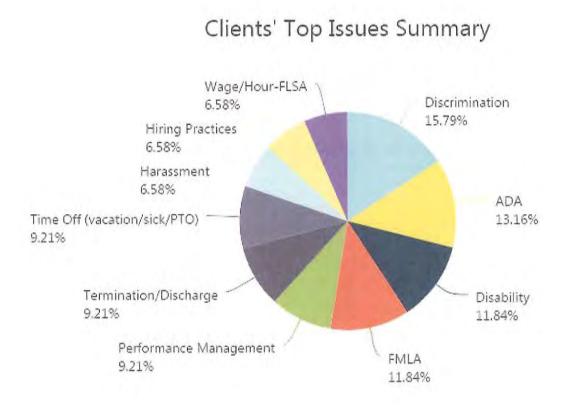
This section includes activity from both currently and formerly enrolled clients in the date period selected.

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



Tools Summary



Resources Summary



Individual JIF Breakdown

JIF	Active Members	Percent Active Member Utilization	Total Engagement Activity	Average Uses Per 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
NJMSI	6	50.0%	19	6.3
NJPHA	73	52.1%	346	9.1
NJUA	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. Montgomerv 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.

TRICO JIF Executive Safety Committee Meeting Minutes December 1, 2016 Page 3

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

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- 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.

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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 4th 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

TRICO JIF Executive Safety Committee Meeting Minutes December 1, 2016 Page 9

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.

TRICO JIF Executive Safety Committee Meeting Minutes December 1, 2016 Page 10

• 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:
 - 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:
 - Participate in annual Kick-off Breakfast and at least one other applicable Regional Safety training workshop.
 - 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 22
- 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.

		Gloud	ester, Salem	, Cumberla	nd Coun	ties Mun	icipal Joi	nt Insura	nce Fund	ł				
		Loss C	Control Mana	gement Re	port - Co	ntract Pe	eriod 1/1/	2016 to 1	2/31/2016					
				2016 \	Visit Sche	dule		-						
	Service Consultan		SPECIAL FOCUS							Projecte d visits	Completed			2016 Completed
Municipality	t	t Visits	SURVEY	1st visit		3rd visit	4th visit	5th visit	6th visit	-	Visits	Visits	Comments	Contracts
Noway	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 Al; 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
ast Greenwich	RG	2	Acc Review	3/1	6/1					2	2	0	3/1 Police LCR; 6/1 SCM	1/22/2016
lk	HWS	2		5/12						2	1	1	5/12 Renewal	2/25/2016
Isinboro	RG	2		1/21						2	1	1	1/21 Renewal	3/9/2016
airfield	HWS	2		3/28						2	1	1	3/28 SIP/SFI Review	3/1/2016
ranklin	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 Al	2/16/2016
Greenwich	RG	2	Acc Review	7/11						2	1	1	7/11 LCR	1/22/2016
larrison	HWS	2	Acc Review	7/22	8/18					2	2	0	7/22 LCR; 8/18 LCR	1/29/2016
_ogan	HWS	3	Acc Review	7/25	10/17					3	2	1	7/25 SIP/SFI Review; 10/17 LCR	1/21/2016
ower Alloways Creek		3		7/23	10/11					3	2	1	7/23 LCR; 10/11 LCR	1/28/2016
lannington	RG	2		3/29						2	1	1	3/29 LCR	1/29/2016
lantua	HWS	4	RTK	3/29	8/25					4	2	2	3/29 LCR; 8/25 SIP Review	3/18/2016
													3/8 LCR Owens Park; 8/26 SIP	
lonroe	HWS	4		3/8	8/26					4	2	2	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 LCR	1/26/2016
/ineland	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 LCR	2/16/2016
Wenonah	HWS	2	NIN	1/14	4/0 8/10	4/0	10121			2	2	0	1/14 Renewal: 8/10 LCR	1/26/2016
Vestville	HWS	2		2/2	8/10					2	2	0	2/2 Renewal; 8/10 LCR	2/18/2016
Noodbury City	HWS	4	RTK	7/14	8/19					4	2	2	7/14 LCR; 8/19 LCR	3/21/2016
	RG	3	Acc Review	2/24	6/23					3	2	1	2/24 Renewal: 6/23 LCR	5/13/2016
Noodbury Heights	HWS	3		2/24	6/23 11/1					3	2	0	2/24 Renewal; 6/23 LCR 1/28 Renewal: 11/1 LCR	1/26/2016
Noodstown Noolwich	RG	2	Acc Review Acc Review	5/26	8/19	11/9				2	2	0	5/26 LCR; 8/19 LCR; 11/9 LCR	2/2/2016
	RU	3	ACC REVIEW	5/20	0/19	11/9				3	3	U	5/20 LGR, 6/19 LGR, 11/9 LGR	2/2/2010
KXTotal		97	0							97	70	27		
XXRenewal visits: 12; to	he complet	••								01	10	21		

APPENDIX 1: LOSS CONTROL MANAGEMENT REPORT

APPENDIX 2: REGIONAL TRAINING SUMMARY

		icester, Salem									
<u></u>	oss Con	trol Managem	ent Report	- Contract P	<u>eriod 1/1/20</u> Indance	16 to 12/31/2	2016				
	2016 Regional Training Attendance										
				Sovereign	Career						
		SC/Claims RT 2/18/16	DPW RT 5/19/16	Citizens 9-28-16	Survival 10-7-16		Annual Retreat				
Alloway	xs	1	5/19/10	5-20-10	10-7-10		Relieat				
Carneys Point	M	1	1								
Clayton	M	1	1								
Deptford	XL	1									
East Greenwich	M	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	M	1	1	1							
	M	. 1	1	•	1						
Logan	M	. 1			•						
Lower Alloways Creek		1		1							
Mannington	XS L	1									
Mantua	_	•	1								
Monroe	XL XS	1		1							
Oldmans Twp	-	1	-	1			-				
Paulsboro Penns Grove	M	1		•							
Pennsville	L	1		1	1						
Pilesgrove	XS	1	1	1	•						
Pitman	L	1		-							
Quinton	XS	1	1				<u> </u>				
Shiloh	XS		•								
South Harrison	XS	1			1						
Swedesboro	S	1			· ·		<u> </u>				
Upper Pittsgrove	XS	1									
Vineland	XL	1	1								
Washington	XL	1	1		1						
Wenonah	S	1	1	1			<u> </u>				
Wendhan	M	1	•								
Woodbury City	L	1		1	1						
Woodbury City Woodbury Heights	M	1		-							
Woodstown	S	1	1	1	1		<u> </u>				
Woolwich	M	1	-				<u> </u>				
		33	13	12	7						



2017 REVISED NOMINATION SLATE

Chair:	Brad Campbell, Shiloh Borough
Secretary:	Robert Law, Woodbury City
Executive Committee:	Michael Razze, Pitman Borough
Executive Commutee.	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
	#5	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 10th and to the Board of Commissioners on November 16th. 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 19th; 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.

	2017 BUDGET FOR ASSESSMENT CALCULATION				
	ADOPTED BUDGET				
		Α	В	B-A	B-A
		BUDGET	0 BUDGET		
	APPROPRIATIONS	2016 ANNUALIZED		\$	%
	I. CLAIMS AND EXCESS INSURANCE PREMIUMS	LOTO MINORELLED	2011111010020	CHANGE	CHANGE
	. CEAMS AND EXCESS INSURANCE FREMIONS			CHANGE	CHANGE
	CLAIMS				
	Excess Liability:				
	Excouse Endemy.				
1	JIF to 500K	2,938,031	2,903,287	(34,744)	-1.189
2	1.25MIL Ex 500K	3,759,575	3,696,853	(62,722)	-1.679
3	Excess WC	8,654,083	8,210,023	(444,060)	-5.139
4	Excess Property 200K Ex 50K	2,657,699	2,955,297	297,599	11.209
5	Aggregate Excess LFC	27,788	28,508	720	2.599
6	JIF Faithful Performance Bond	207,228	209,023	1,795	0.879
7	Statutory Bonds	286,250	288.000	1,750	0.619
. 8	Sub Total	18,530,654	18,290,991	(239,663)	-1.299
	PREMIUMS	10,000,001	10,200,001	(200,000)	-1.207
10	3.25MIL ex 1.75 MIL	5,181,373	5,274,627	93,254	1.809
11	Optional Excess Liability	1,835,063	1,833,676	(1,387)	-0.089
12	Optional Excess POL/EPL	906.857	911,933	5,076	0.56%
13	Excess WC	2,819,189	2,808,038	(11,151)	-0.409
14	Excess Property	8,035,852	8,615,830	579,978	7.229
15	Boiler and Machinery	700,857	721,739	20,882	2.989
16	Loss Fund Contingency	473,498	478,998	5,500	1.169
17	Sub Total	19,952,688	20,644,840	692,152	3.479
	Total Claims & Premiums	38,483,341		452,490	1.189
19	Total Claims & Premiums	30,403,341	38,935,831	452,490	1.107
	II. EXPENSES				
20		000 (00	4.040.004	40.000	2.009
21	Claims Adjustment	990,422	1,010,231	19,808	2.009
	Property Adjustment	160,000	163,200	3,200	
23	Administration	982,676	1,002,330	19,654	2.009
24	Loss Fund Management	147,900	150,858	2,958	2.009
25	Actuary	48,170	49,133	963	2.009
26	Attorney	43,352	44,219	867	2.009
27	Deputy Attorney	1,446	1,475	29	2.009
28	Attorney - OPRA	16,320	16,646	326	2.009
29	Auditor	27,625	28,178	553	2.009
30	Treasurer	24,424	24,912	488	2.009
31	Underwriting Manager	508,472	518,641	10,169	2.009
32	_	293,622	299,494	5,872	2.009
33		194,275	194,275	-	0.009
34	Computer Services	138,010	138,010	-	0.00%
35	Legislative Committee	26,409	26,409	-	0.009
36	Internal Audit Committee	57,856	57,856	-	0.009
37	Strategic Planning Committee	28,928	28,928	-	0.009
38	Coverage Committee	38,318	38,318	-	0.009
39	Communications Committee	119,079	119,079	-	0.009
40	Misc Expense	133,528	305,035	171,507	128.449
41	Subtotal	3,980,832	4,217,227	236,395	5.949
42					
43	MEL Safety Institute	1,024,656	1,027,787	3,131	0.319
44	Total Appropriations	43,488,830	44,180,845	692,016	1.59%

2016 BUDGET FOR ASSESSMENT CALCULATION				
	Α	В	B-A	B-A
	BUDGET	BUDGET		
APPROPRIATIONS	2015 ANNUALIZED	2016 PROPOSED	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS			CHANGE	CHANGE
CLAIMS				
Excess Liability:				
	0.074.040	0.070.400	(224,022)	0.040
JIF to 500K	3,274,846	2,973,166	(301,680)	-9.219
1.25MIL Ex 500K	4,184,376	3,817,169	(367,207)	-8.789
Excess WC	10,361,895	8,797,817	(1,564,078)	-15.099
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%
PREMIUMS Sub Total	20,861,136	18,143,183	(2,717,953)	-13.039
3.25MIL ex 1.75 MIL	5,157,475	5,268,301	110,827	2.159
Optional Excess Liability	1.880.949	1,835,838	(45,111)	-2.409
Optional Excess POL/EPL	897,325	895,547	(43,111)	-0.209
Excess WC	2,807,493	2,865,904	58,411	2.089
Excess Property	7,896,395	8,702,622	806,227	10.21%
Boiler and Machinery	688,739	759,166	70,427	10.217
-			195	0.049
Loss Fund Contingency Sub Total	481,342	481,538		
Total Claims & Premiums	19,809,717 40,670,853	20,808,916 38,952,099	999,198 (1,718,754)	5.04% -4.23%
II. EXPENSES Claims Adjustment	967,000	990,422	23,422	2.42%
Property Adjustment	160,000	160,000	-	0.00%
Administration	963,408	982,676	19,268	2.00%
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	1.97%
Attorney - OPRA	16,000	16,320	320	2.00%
Auditor	27,083	27,625	542	2.00%
Treasurer	23,945	24,424	479	2.00%
Underwriting Manager	498,502	508,472	9,970	2.009
Reinsurance Manager	287,865	293,622	5,757	2.00%
Safety and Education Committee	190,466	194,275	3,809	2.009
Computer Services	135,304	138,010	2,706	2.009
Legislative Committee	25,891	26,409	518	2.009
Internal Audit Committee	56,722	57,856	1,134	2.009
Strategic Planning Committee	28,361	28,928	567	2.007
Coverage Committee	37,567	38,318	751	2.009
Communications Committee	116,744	119,079	2,335	2.007
Misc Expense	298,460	289,406	(9,054)	-3.039
Subtotal	4,069,463	4,136,710	67,247	1.65%
MEL Safety Institute	927,225	933,701	6,476	0.70%
Total Appropriations	45,667,541	44,022,511	(1,645,031)	-3.60%
RMC FEES	346,669	329,553	(17,116)	-4.94%
Grand Total	46,014,210	44,352,063	(1,662,147)	-3.619

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
То:	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:

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• 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:		

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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.