



AGENDA PACKET



Monday, January 23, 2017 at 4:00 PM

**Riverwinds Restaurant
1075 Riverwinds Drive
West Deptford, NJ**

WWW.TRICOJIF.ORG

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND (TRICOJIF)
Riverwinds Restaurant
1075 Riverwinds Drive
West Deptford, NJ
January 23, 2017 – :00 PM**

AGENDA

- I. Sine Die and Reorganization 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, 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. 2016 Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- V. Approval of Minutes
 - A. Motion to adopt the **December 19, 2016** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-3
 - B. Motion to adopt the **December 19, 2016** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 4-22
 - C. Motion to adopt the **December 19, 2016** – Executive Committee Meeting Closed Session Minutes – **Motion – All in Favor**
- VI. Adjourn Sine Die Meeting
 - A. Officers, Executive Committee, Alternates vacate chairs
 - B. Chairperson passes gavel to Executive Director/Administrator
- VII. Roll Call
 - A. 2017 Fund Commissioners
- VIII. Election of 2017 Officers
 - A. Election of a Chairperson and Secretary.....Page 23
 - 1.) **Roll Call Vote** – 2017 Fund Commissioners
 - B. Election of an Executive Committee and Alternates
 - 1.) **Roll Call Vote** – 2017 Fund Commissioners
- IX. Oaths of Office (administered by Fund Solicitor)
 - A. Chairperson
 - B. Secretary
 - C. Executive Committee
 - D. Alternates

(Executive Director returns gavel to Chairperson)
- X. Organizational Resolutions
 - A. R 2017-01: Confirming the Election of a Chairman and SecretaryPage 24
 - B. R 2017-02: Confirming the Election of an Executive Committee and Alternates Page 25
 - C. R 2017-03: Appointing Professional Staff – Non-Fair and Open.....Pages 26-31
 - D. R 2017-04: Appointing Professional Staff – Fair and Open.....Pages 32-34
 - E. R 2017-05: Approving Defense Attorneys.....Pages 35-37

F.	R2017-06: Recommending the EPL/POL Defense Panel.....	Pages 38-39
G.	R 2017-07: Adopting Cash and Investment Policy	Pages 40-43
H.	R 2017-08: Adopting Procedures in Compliance with the Open Public Meetings Act.....	Pages 44-46
I.	R 2017-09: Adopting Fiscal Policies and Procedures	Pages 47-49
J.	R 2017-10: Adopting Administrative Policies and Procedures	Pages 50-51
K.	R 2017-11: Designating the Executive Dir. as Public Agency Compliance Off.....	Page 52
L.	R 2017-12: Adopting and Establishing a Conflict of Interest Policy.....	Pages 53-56
M.	R 2017-13: Establishing a Fund Records Program	Page 57
N.	R 2017-14: Establishing the 2016 Plan of Risk Management	Pages 58-99
O.	R 2017-15: Designation of Certifying and Approving Officer for Payment of Claims ..	Page 100

Approval of Resolutions R 2017-1 through R 2017-15– **Motion – Roll Call**

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I.	Employment Practices Liability Compliance – Update.....	Page 119
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K.	Regulatory Filing Checklists	Pages 121-122
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W.	Website	
X.	New Member Activity	
XIV.	Solicitor’s Report	
XV.	Safety Director’s Report	
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- XVI. Claims Administrator's Report
 - A. Lessons Learned From Losses.....Page 155
- XVII. Wellness Director Report
 - A. Activity ReportPage 156
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- XXII. Miscellaneous Business:
 - A. Resolution Commemorating the Fund's 25th Anniversary – **Motion – Roll Call**...Page 265

<p style="text-align: center;">The next meeting will be held on Monday, February 27, 2017 5:00 PM at the Gloucester County Library – Mullica Hill Branch</p>
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- XXIII. 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**
- XXIV. **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 \$5,000 (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**

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

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

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

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

**Mantua Twp Municipal Building
405 Main Street
Mantua, New Jersey**

December 19, 2016 – 2:30 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 Mantua Township Municipal Building, 405 Main Street, Mullica Hill, New Jersey on Monday, December 19, 2016 at 2:30 PM, prevailing time. Chair Slusser, **Oldmans Twp**, presiding. The meeting was called to order at 2:30 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**
Bob Dickenson, **Vineland**
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.***
Tim Sheehan, **J.A. Montgomery**
Chris Roselli, ***Qual-Lynx***
Karen Beatty, ***Qual-Care***
Debby Schiffer, ***Wellness Director***

CLOSED SESSION PORTION OF MEETING

Chair Slusser entertained a motion to move to Executive Session to review the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on December 19, 2016 at 4:00 PM.

Motion by Mr. Law, seconded by Mr. Dickenson, to move to Executive Closed Session. All in favor. Motion carried.

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Law, seconded by Mr. Dickenson, 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 four (4) claims. Of the claims reviewed, there were two (2) Workers' Compensation and two (2) Property PARs recommended for approval of settlement or continuing defense.

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

SOLICITOR'S REPORT FOR OPEN SESSION:

Closed Cases

Mr. DeWeese noted that there were no cases closed in the month of December, 2016:

MANAGED CARE REPORT

Lost Time v. Medical Only Cases

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

	November	YTD
<i>Lost Time</i>	4	27
<i>Medical Only</i>	17	229
<i>Report Only</i>	7	67
<i>Total Intakes(New Claims)</i>	28	323
<i>Report Only % of Total</i>	25.0%	20.7%
<i>Medical Only/Lost Time Ratio</i>	81:19	89:11
<i>Average Days to Report</i>	2.1	2.5

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	5,370
<i>Transitional Duty Days Worked</i>	3,053
<i>% of Transitional Duty Days Worked</i>	56.9%
<i>Transitional Duty Days Not Accommodated</i>	2,317
<i>% of Transitional Duty Days Not Accommodated</i>	43.1%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report

PPO Penetration Rate	November
<i>Bill Count</i>	205
<i>Original Provider Charges</i>	\$112,453
<i>Re-priced Bill Amount</i>	\$55,741
<i>Savings</i>	\$56,712
<i>% of Savings</i>	\$50.4%
<i>PPO Penetration Rate Bill Count Percentage</i>	97.6%
<i>PPO Penetration Rate Provider Charge Percentage</i>	97.1%
<i>EPO Penetration Rate Bill Count Percentage</i>	95.2%
<i>EPO Penetration Rate Provider Charge Percentage</i>	83.1%

QUAL-LYNX REPORT

Lessons Learned from Losses – December

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

Adjuster File Counts

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

IVOS Update

Mr. Roselli reported that Qual-Lynx is in the third week of the new claims system, IVOS. He stated that the system is working great. Mr. Dickenson asked if the Fund Commissioners can look at their claims' progress and Mr. Miola stated that there will be training scheduled.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, January 23, 2016 at 2:30 PM** at the **Riverwinds, West Deptford, New Jersey.**

MOTION TO ADJOURN

Chair Slusser adjourned the Executive Claims meeting.

The meeting was adjourned at 3:02 PM.

Brenda Smith, Recording Secretary for

WILLIAM SLUSSER, CHAIR

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

**Mantua Twp Municipal Building
405 Main Street
Mantua, New Jersey**

December 19, 2016 – 4:00 PM

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at Mantua Municipal Building, 405 Main Street, Mantua, New Jersey on Monday, December 19, 2016 at 4:00 PM, prevailing time. Chair Slusser, **Oldmans Twp**, presiding. The meeting was called to order at 4:00 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:

Ken Brown, **Carneys Point Twp**
Sue Miller, **Clayton Borough**
Don Banks, **Deptford Twp**
Stephanie McCaffrey, **East Greenwich Twp**
Carolyn King-Sammons, **Elk Twp**
Doug Hogate, **Elsinboro Twp**
Barbara Freijomil **Franklin Twp**
Harry Rink, **Greenwich Twp**
Kevin Clour, **Lower Alloways Creek Twp**
Jennica Bileci, **Mantua Twp**
Kevin Heydel, **Monroe Twp**
Bill Slusser, *Chair*, **Oldmans Twp**
Mayor John Washington, **Penns Grove Borough**
Richie Raine, **Pennsville Twp**
Maureen Abdill, **Pilesgrove Twp**
Brad Campbell, *Secretary*, **Shiloh Borough**
Robert Diaz, **South Harrison Twp**
David Zeck, **Upper Pittsgrove Twp**
Bob Dickenson, **Vineland City**
Jim D'Auria, **Washington Township**

Karen Sweeney, **Wenonah Borough**
Bill Bittner, **Westville Borough**
Bob Law, **Woodbury City**
John Hall, **Woodstown Borough**
Jane DiBella, **Woolwich Twp**

Absent Fund Commissioners were:

Beth Reilly, **Alloway Twp**
Nate Dunn, **Fairfield Twp**
Debra Fourre, **Glassboro Borough**
Mark Gravinese, **Harrison Twp**
Doris Hall, **Logan Twp**
Dante Spina, **Mannington Twp**
Susan Jacabucci, **Paulsboro Borough**
Mike Razze, **Pitman Borough**
Marjorie Sperry, **Quinton Twp**
Carl Bagby, **Swedesboro Borough**
Robert Yerka, **Woodbury Heights Borough**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*
Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
David DeWeese, *The DeWeese Law Firm, P.C.*
Thomas Tontarski, Treasurer
Tim Sheehan, Safety Director's Office, *J. A. Montgomery Risk Control*
Chris Roselli, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*

Also present were the Risk Management Consultants from the following agencies:

AJM Insurance Management
Cettei & Connell
Len Eckman Insurance
Hardenbergh Insurance Group

Absent RMCs were:

Biondi Insurance Agency
Brown & Brown
CEB-Corporate Employee Benefits
Chesney-Stanton Insurance Group
Conner Strong & Buckelew
E.H. Sloan Insurance Agency
Henry D. Young Insurance

Motion by Mr. Law, seconded by Mr. Campbell, to appoint Commissioners Rink and Washington to the Executive Committee in the absence of Commissioners Hall and Razze for voting purposes. All in favor. Motion carried by unanimous vote.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Slusser presented the meeting minutes of the November 28, 2016 Executive Committee meeting for approval.

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

Chair Slusser entertained a motion to approve the minutes of the November 28, 2016 Executive Committee meeting.

Motion by Mr. Law, seconded by Mr. Campbell, to approve the minutes of the November 28, 2016 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Slusser presented the meeting minutes of the November 28, 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. Campbell, to approve the meeting minutes of the November 28, 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 November 28, 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. Campbell, to approve the Executive Claims Review Committee Closed Session meeting minutes of November 28, 2016 as presented.

The Executive Claims Review Committee Closed Session minutes of the November 28, 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 November 28, 2016 meeting were collected.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – December 19, 2016

Chair Slusser reported that an Executive Claims Committee Meeting was held on Monday, December 19, 2016 at Gloucester County Library, Mullica Hill.

The Committee reviewed four (4) claims. Of the claims reviewed, there were two (2) Workers' Compensation and two (2) Property PARs recommended for approval of settlement or continuing defense.

There were no matter(s) presented for *Abandonment of Subrogation*.

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

Mr. Miola reviewed the Executive Director's Report found in the agenda packet with the membership. He highlighted the following items.

Loss Ratio Report – Mr. Miola stated that the Loss Ratio Reports valued as of 9/30/2016 were distributed to the members at today's meeting.

Lost Time Accident Frequency Report – Mr. Miola stated that the Lost Time Accident Frequency Summary and the Statewide Recap for October, 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 was 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 was 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 was 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 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 had to update their Plan of Risk Management to be eligible for the lower co-pay and deductible. He noted that the Fund has 100% compliance this year.

Financial Fast Track – Mr. Miola reported that the JIF's surplus position as of October 31, 2016 was **\$19,299,306.**

Regulatory Filing Checklists - – Mr. Miola noted that there were two regulatory filing checklists in his report and they provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and monthly basis.

Skateboard Park Approval Status– Mr. Miola stated that a report listing the current status of all approved skateboard parks or those under construction were included in his report. He noted that any member with a park currently under construction or in the review process should review the spreadsheet to be sure that it accurately depicts the status of the town's facility. He also noted that all members considering construction of a skateboard park should contact his office prior to moving forward.

Capehart & Scatchard Updates – Mr. Miola noted that the Capehart & Scatchard updates are in the agenda packet and provide valuable information regarding WC, ADA and FMLA issues.

Statutory Bond Status – Mr. Miola reminded members to review the latest listing of the Statutory Bonds issued by the MEL for JIF members. These are issued to the individual, NOT the position. Members should review this list as some changes might occur at upcoming municipal reorganization meetings requiring new bonds to be issued.

Website (www.tricojif.org) – Mr. Miola noted that the JIF has a website that contains very useful information for the members:

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

Elected Officials – Mr. Miola stated that the Fund is 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. Sign in sheets from the December 7th training on the JIF website. Additional 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

2017 Dividend Distribution Notice - 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 were 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.

RMC Resolutions & Agreements – Mr. Miola noted that 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.

Risk Management Consultant – Model RFQ– Mr. Miola noted that 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 www.burlcojif.org under Appointment Documents. If you have any questions, please contact Tracy Forlenza at 856-446-9143.

Inclement Weather Policy– Mr. Miola stated that the JIF adopted an Inclement Weather Policy and a copy can be found on the JIF website (www.tricojif.org). 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.

2016 Annual Report – Mr. Miola stated that the 2016 Annual Report, along with 2017 Calendars were distributed to the members at today's meeting.

2017 Committee Volunteers– Mr. Miola noted that 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.

New Member Activity – Mr. Miola stated that his office would be asking for authorization to bind Workers Compensation coverage for the emergency response volunteers for the five (5) Franklin Township Fire Districts. He stated that his 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.

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 one (1) new case(s) has been assigned since the last meeting.

New Cases
<i>Estate of Phillip White vs. City of Vineland</i>

Closed Cases

Mr. DeWeese reported that there were no case(s) closed since the last meeting.

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 the Fund currently has \$1,122,963.16 in judgements.

Defense Counsel Breakfast– Mr. DeWeese stated that the Defense Counsel Breakfast was held on December 6, 2016. He noted that representatives from the TRICO JIF Defense Panel as well as from the BURLCO JIF and ACM JIF were present at the meeting. There were also representatives from the MEL present. He noted that the meeting was 2 ½ hours long with several great topics and suggestions which he hopes to incorporate into the Litigation Management Guidelines. He noted that he thought that the meeting was the best one to date. He will have a report for the members at the January meeting.

SAFETY DIRECTOR'S REPORT

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

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

Safety Director's Bulletins – He noted that there was one (1) bulletin; *Managing Slip & Falls during the Winter Months*.

MSI Training Programs – He noted that the upcoming MSI training programs for December, 2016 and January and February, 2017 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. Sheehan stated that a list of the MSI Training Administrators was included in his report. He asked the members to review the list and make sure the correct name is listed. Any questions contact his office.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – December

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 Subrogation. He noted that subrogation is the right of the JIF to pursue an at fault party after a claim payment is made by the JIF. The JIF ultimately makes the decision regarding subrogation recoveries when the offer is less than 100%. He noted that the JIF can only subrogate for loss payments made and cannot pursue file relates expenses. He noted that there are a few things the towns can do to help with subrogation:

- Be careful not to waive subrogation in AIA documents when undertaking a construction project
- Supply Qual-Lynx with the Police Report ASAP so they 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

He also noted that Qual-Lynx suggests taking all damaged vehicles back to the town's 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 be towed by the highest bidder for the salvage.

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:

- Glassboro: Had a 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 snacks were purchased and made available for all the employees to enjoy.
- The Wellness Connection Newsletter for the month of December was included in her report and can also be found on the website.
- 2016 Wellness Funds: She thanked all the members for using their Wellness Funds. She noted some examples: healthy snacks and chair massages. She noted that in 2017 she hoped to focus quarterly on the Wellness Funds so the towns are not rushing to encumber their funds.

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)*.

	November	YTD
<i>Lost Time</i>	4	27
<i>Medical Only</i>	17	229
<i>Report Only</i>	7	67
<i>Total Intakes(New Claims)</i>	28	323
<i>Report Only % of Total</i>	25.0%	20.7%
<i>Medical Only/Lost Time Ratio</i>	81:19	89:11
<i>Average Days to Report</i>	2.1	2.5

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report for 2016.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	5,370
<i>Transitional Duty Days Worked</i>	3,053
<i>% of Transitional Duty Days Worked</i>	56.9%
<i>Transitional Duty Days Not Accommodated</i>	2,317
<i>% of Transitional Duty Days Not Accommodated</i>	43.1%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report for November, 2016.

PPO Penetration Rate	November
<i>Bill Count</i>	205
<i>Original Provider Charges</i>	\$112,453
<i>Re-priced Bill Amount</i>	\$55,741
<i>Savings</i>	\$56,712
<i>% of Savings</i>	\$50.4%
<i>PPO Penetration Rate Bill Count Percentage</i>	97.6%

<i>PPO Penetration Rate Provider Charge Percentage</i>	<i>97.1%</i>
<i>EPO Penetration Rate Bill Count Percentage</i>	<i>95.2%</i>
<i>EPO Penetration Rate Provider Charge Percentage</i>	<i>83.1%</i>

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

TREASURER'S REPORT

Mr. Tontarski provided an overview of the Treasurer's Report for November 30, 2016.

Investment Interest

Mr. Tontarski reported interest received or accrued for the current month totaled \$18,761.74. This generated an average annual yield of .72%. 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 market value of \$18,790,060.00 vs. the amount invested.

He noted that interest rates have been going up and the Fund has AAA insured investments. He noted that the Fund holds their investments to majority so the unrealized gains and losses have to be shown.

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	\$13,729.88	\$408,470.91
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 Township	\$748.00

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 \$352,492.86. The claims detail for the 231 checks is as follows:

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

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period, the Fund's "Cash Position" changed from an opening balance of \$31,553,715.02 to a closing balance of \$30,719,309.27 showing a decrease in the Fund of \$834,405.75.

Loss Run Payment Register

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

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

ROLL CALL	<i>Yeas:</i>	Harry Rink, Greenwich Township Bill Slusser, <i>Chair</i> , Oldmans Township John Washington, Penns Grove Borough Brad Campbell, <i>Secretary</i> , Shiloh Borough Karen Sweeney, Wenonah Borough Bill Bittner, Westville Borough Bob Law, Woodbury City
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<i>Nays:</i>	None
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<i>Abstain:</i>	None
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All in favor. Motion carried by unanimous vote.

Bill List – December, 2016

Mr. Tontarski presented the *December 2016 Bill List* for the members' consideration in the amount of **\$987,441.11.**

Chair Slusser entertained a motion to approve the *December 2016 Bill List* in the amount of **\$987,441.11.**

Motion by Mr. Law, seconded by Mr. Rink, to approve the *December 2016 Bill List* in the amount of **\$987,441.11.**

ROLL CALL **Yeas:** Harry Rink, **Greenwich Township**
Bill Slusser, *Chair*, **Oldmans Township**
John Washington, **Penns Grove 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.

Authorizing the Fund Treasurer to draft a check for \$500,000.00 on the TD Bank Expense account and deposit the funds into the TRICO JIF's Claims Payment account at Investors Bank

Chair Slusser entertained a motion to allow the Treasurer to transfer funds from the TD Bank Expense Account into the new Investors Bank Claim Account.

Motion by Mr. Rink, seconded by Mr. Law, authorizing the Fund Treasurer to draft a check for \$500,000.00 on the TD Bank Expense account and deposit the funds into the TRICO JIF's Claims Payment account at Investors Bank.

ROLL CALL **Yeas:** Harry Rink, **Greenwich Township**
Bill Slusser, *Chair*, **Oldmans Township**
John Washington, **Penns Grove 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.

COMMITTEE REPORTS

FINANCE COMMITTEE

Mr. Law stated that the Finance Committee met on November 7, 2016 and he noted that the minutes were extensive and included in the agenda packet for the members to review. He noted that the 2017 Budget was discussed at the November meeting and a Budget Hearing and Adoption of the 2017 Budget, 2017 Assessment Certification and the 2017 Assessment Allocation Strategy will need to be voted on at tonight's meeting.

2017 Budget Hearing – Motion to Open

Chair Slusser entertained a motion to *open the 2017 Budget Hearing to the public*.

Motion by Mr. Law, seconded by Mr. Campbell, to *open the 2017 Budget Hearing to the public*. All in favor. Motion carried.

Chair Slusser asked if there were any questions. No questions were entertained.

2017 Budget Hearing – Motion to Close

Chair Slusser entertained a motion to *close the 2017 Budget Hearing to the public*.

Motion by Mr. Law, seconded by Mr. Campbell, to *close the 2017 Budget Hearing to the public*. All in favor. Motion carried.

2017 Budget Adoption– Mr. Law stated that the 2017 Budget as introduced totals \$13,744,377 which is a decrease of \$193,464 (-1.39%).

Motion by Mr. Law, seconded by Mr. Campbell, to adopt the 2017 Budget as presented.

ROLL CALL	<i>Yeas:</i>	Harry Rink, Greenwich Township Bill Slusser, <i>Chair</i> , Oldmans Township John Washington, Penns Grove Borough Brad Campbell, <i>Secretary</i> , Shiloh Borough Karen Sweeney, Wenonah Borough Bill Bittner, Westville Borough Bob Law, Woodbury City
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<i>Nays:</i>	None
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<i>Abstain:</i>	None
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All in favor. Motion carried by unanimous vote.

2017 Assessment Certification

Motion by Mr. Law, seconded by Mr. Campbell, to adopt the 2017 Assessment Certification as presented.

ROLL CALL ***Yeas:*** Harry Rink, **Greenwich Township**
Bill Slusser, *Chair*, **Oldmans Township**
John Washington, **Penns Grove Borough**
Brad Campbell, *Secretary*, **Shiloh Borough**
Karen Sweeney, **Wenonah Borough**
Bill Bittner, **Westville Borough**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

2017 Assessment Allocation Strategy

Motion by Mr. Law, seconded by Mr. Campbell, to adopt the 2017 Assessment Allocation Strategy as presented.

ROLL CALL ***Yeas:*** Harry Rink, **Greenwich Township**
Bill Slusser, *Chair*, **Oldmans Township**
John Washington, **Penns Grove 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 2016-31 –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 by Mr. Law, seconded by Mr. Campbell, to adopt Resolution 2016-31, 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.

ROLL CALL **Yeas:** Harry Rink, **Greenwich Township**
Bill Slusser, *Chair*, **Oldmans Township**
John Washington, **Penns Grove 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.

EPL/POL CLAIMS REVIEW COMMITTEE

Mr. Bittner stated that the EPL/POL Claims Review Committee met on November 28, 2016 and the minutes were included in the agenda packet for the members to review.

SAFETY COMMITTEE

Ms. Abdill stated that the Safety Committee met on December 1, 2016 and the minutes were included in the agenda packet for the members to review.

NOMINATING COMMITTEE

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

Chair: Brad Campbell, Shiloh Borough
Secretary: Robert Law, Woodbury City

Executive Committee: Michael Razze, Pitman Borough

Karen Sweeney, Wenonah Borough
Doris Hall, Logan Township
Bill Bittner, Westville Borough
John Washington, Penns Grove Borough

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

It was noted that Harry Rink stated that he is stepping down from the Executive Committee position so another Fund Commissioner will need to be appointed.

MEL/E-JIF/RCF Reports

Mr. Law stated that the MEL meetings were held on November 16, 2016 and the meeting minutes were included in the agenda packet.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Slusser noted the Reorganizational meeting of the TRICO JIF will be held on **Monday, January 23, 2017 at 4:00 PM** at the **Riverwinds Restaurant, 1075 Riverwinds Drive, West Deptford, New Jersey.**

Resolution 2016-32 – 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.

Mr. Forlenza stated that his office was contacted in late November regarding possible cost savings if Franklin Township's Fire Districts were to make application to the JIF. He stated that his office was provided with loss runs and exposure data that was provided to the Fund Actuary and the MEL for preliminary pricing. The figures provided by the MEL and the Fund Actuary indicate significant savings available to the Franklin Township should they place the volunteer's workers compensation coverage with the JIF. Mr. Forlenza explained that currently the Fire Districts coverage for workers' compensation is through the NJ Assigned Risk Plan while remaining lines of coverage are through VFIS. In addition, Mr. Forlenza explained that although these entities are Fire Districts that have their own taxing authority, coverage is being paid for by the Township.

Mr. Forlenza noted that due to their office not receiving this inquiry until late in November, he is unable to process an application for all lines of coverage prior to the workers compensation renewal date of January 1, 2017; however, the remaining lines of coverage renew later at other various dates in 2017. As

a result, he is proposing that the JIF bind workers compensation coverage for the Districts effective January 1, 2017 so the Township will recognize the significant savings available to them as a result of making this change. Over the course of the next few months, the Township, Fire Districts, and their RMC will be required to submit full applications to the JIF for the remaining lines of coverage. Failure to follow through on the application process by mid-May of 2017 would result in the JIF terminating workers compensation coverage for the Districts effective January 1, 2018. Mr. Forlenza explained that these conditions are outlined in the Resolution.

Mr. Slusser asked if there were any questions. Ms. Freijomil, Franklin Township, expressed her appreciation to the membership in considering this resolution as the Township will recognize more than \$100,000 in savings in 2017.

Motion by Mr. Law, seconded by Mr. Campbell, to adopt Resolution 2016-32, 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.

ROLL CALL	Yeas:	Harry Rink, Greenwich Township Bill Slusser, <i>Chair</i> , Oldmans Township John Washington, Penns Grove Borough Brad Campbell, <i>Secretary</i> , Shiloh Borough Karen Sweeney, Wenonah Borough Bill Bittner, Westville Borough Bob Law, Woodbury City
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Nays:	None
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Abstain:	None
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All in favor. Motion carried by unanimous vote.

Notice Regarding OPRA Requests and Procedures

Mr. DeWeese stated a Notice regarding OPRA requests and procedures was included in the agenda packet for the members to review. He stated that if the members had any questions, to contact his office or the Executive Director's office.

PUBLIC COMMENT

Open Public Comment

Chair Slusser entertained a motion to open the meeting to the public.

Motion by Mr. Law, seconded by Mr. Campbell, to open the meeting to the public. All in favor. Motion carried.

Close Public Comment

Hearing no comments from the public, Chair Slusser entertained a motion to close the meeting to the public.

Motion by Mr. Law, seconded by Mr. Campbell, to close the meeting to the public. All in favor. Motion carried.

EXECUTIVE SESSION MEETING

A Closed Session of the TRICO JIF was not held.

APPROVE CLAIMS PAYMENTS

Mr. Roselli of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on December 19, 2016.

<i>Workers' Compensation</i>	<i>Property</i>
<i>0001258489</i>	<i>Z42946</i>
<i>0001112836</i>	<i>Z50036</i>

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

ROLL CALL ***Yeas:*** Harry Rink, **Greenwich Township**
Bill Slusser, *Chair*, **Oldmans Township**
John Washington, **Penns Grove Borough**
Brad Campbell, *Secretary*, **Shiloh Borough**
Karen Sweeney, **Wenonah Borough**
Bill Bittner, **Westville Borough**
Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

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

MOTION TO ADJOURN

There being no further business, Chair Slusser entertained a *Motion to Adjourn* the December 19, 2016 Executive Committee Meeting.

Motion by Mr. Law, seconded by Mr. Campbell, to adjourn the December 19, 2016 Meeting of the TRICO JIF.

The meeting was adjourned at 4:45 PM.

Brenda Smith, Recording Secretary for

BRAD CAMPBELL, FUND SECRETARY



2017 REVISED NOMINATION SLATE

Chair: **Brad Campbell**, Shiloh Borough

Secretary: **Robert Law**, Woodbury City

Executive Committee: **Michael Razze**, Pitman Borough
Karen Sweeney, Wenonah Borough
Doris Hall, Logan Township
Bill Bittner, Westville Borough
John Washington, Penns Grove Borough

Alternates:

#1	Sue Miller , Clayton Borough
#2	Bob Dickenson , Vineland City
#3	Carl Bagby , Swedesboro Borough
#4	Robert Diaz , South Harrison Township
#5	Kevin Clour , Lower Alloways Creek
#6	Mark Gravinese , Harrison Township
#7	Vacant

RESOLUTION NO. 2017-1
RESOLUTION CONFIRMING THE ELECTION
OF A CHAIRPERSON AND SECRETARY

BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the following persons have been elected as Chairperson and Secretary:

Brad Campbell - **Chairperson**

Robert Law - **Secretary**

BE IT FURTHER RESOLVED that the Chairperson and Secretary shall serve for the year 2017 and until their successors shall be elected and qualified.

This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund
at a public meeting held on January 23, 2017.

GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____
CHAIRPERSON SECRETARY
DATE: _____

RESOLUTION NO. 2017-2
RESOLUTION CONFIRMING THE ELECTION
OF AN EXECUTIVE COMMITTEE AND ALTERNATES
FOR THE YEAR 2017

BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the following individuals are elected to the Executive Committee of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for the year 2017 and until their successors shall be appointed and qualified are hereby confirmed:

EXECUTIVE COMMITTEE MEMBERS:

1. Michael Razze
2. Karen Sweeney
3. Doris Hall
4. Bill Bittner
5. John Washington

ALTERNATES

1. Susan Miller
2. Bob Dickenson
3. Carl Bagby
4. Robert Diaz
5. Kevin Clour
6. Mark Gravinese

This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund
at a public meeting held on January 23, 2017.

GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

RESOLUTION NO. 2017-3

RESOLUTION APPOINTING PROFESSIONAL STAFF IN ACCORDANCE WITH A NON FAIR AND OPEN PROCESS AS DEFINED IN NJSA 19:44A-20 ET.SEQ.

Whereas, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain professional and other extraordinary and unspecifiable services pursuant to NJSA 40A:11-5 et seq.; and

Whereas, it is anticipated that some of these services will exceed \$17,500 in cost to the Fund during the 2017 Fund Year; and

Whereas, on May 21, 2012, the Fund adopted Resolution 2012-23 Establishing a three year rotating basis for the issuance of Requests for Qualifications for Fund Professionals where it is anticipated that their services will exceed \$17,500; and

Whereas, on November 28, 2016 the Fund adopted the *Fund Professional Evaluations Policy* which incorporates the guidelines regarding the issuance of Requests for Qualifications as established in Resolution 2012-23; and

Whereas, each of the position appointments below, where it is anticipated that the costs of services will exceed \$17,500 in 2017, have been subject to a Request for Qualifications process at least once during the past three years; and

Whereas, after careful consideration by the Fund Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund it has been determined to be in the best interest of the Fund to obtain these services in Fund Year 2017 following a “non fair and open” process pursuant to NJSA 19:44A-20.1 et. seq. so as to eliminate the possibility of any of the Fund’s professionals from making reportable contributions to any elected officials in any member town and so as to guarantee the continuity of the Fund’s professionals; many of which have been servicing the Fund since its inception and have directly contributed to its success; and

Whereas, those service providers whose contracts shall exceed \$17,500 during the 2017 Fund Year have executed a “Political Contribution Disclosure Form”, “Business Entity Disclosure Certification”, and a “Stockholder Disclosure Certification”, a copy of which is attached to their Professional Service contract, acknowledging their understanding that by accepting this appointment they may be limited pursuant to NJSA 19:44A-20.6 in their ability to make reportable contributions pursuant to NJSA 19:44A-8 or 19:44A-16 as detailed in NJSA 19:44A-20.5.

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, assembled in a public session on January 23, 2017, that:

1. Paul J. Miola, CPCU, ARM is hereby appointed as Executive Director and Paul A. Forlenza is hereby appointed as Deputy Executive Director for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
2. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as Administrator for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
3. Arthur J. Gallagher Risk Management Services, Inc. and Conner Strong & Buckelew Insurance are hereby appointed as the Producer for EPL/POL, Volunteer Director’s & Officers Liability,

and Cyber Liability coverage for a term commencing January 1, 2017 and continuing until December 31, 2017 or until the next Reorganization of the Fund.

4. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Fund's EPL/POL Attorney for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017 and continuing until December 31, 2017, with compensation as set forth in the Agreement.
5. J. A. Montgomery Risk Control, a Division of Conner Strong & Buckelew Insurance Companies, Inc. with Susan Kopek as its designated Right-to-Know Coordinator and Timothy Sheehan as Safety Director and Robert Garish and Howard Spencer as its designated loss control representative for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
6. The Actuarial Advantage, Inc. with Dennis R. Henry, FCAS, as its designated representative, is hereby appointed as Actuary for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
7. Bowman & Company, LLP with James Miles as its designated representative, is hereby appointed as Auditor for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund
8. Thomas J. Tontarski is hereby appointed as Treasurer for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
9. Public Entity Risk Management Administration, Inc. [PERMA], a Division of Conner Strong & Buckelew Insurance Companies, with David Grubb, as its designated representative, is hereby appointed as Administrative Consultant for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
10. Iron Mountain is hereby appointed as Record Retention Service for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
11. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017 and continuing until December 31, 2021.
12. Bowman & Company, LLP, with James Miles as the designated contact, is hereby appointed as Payroll Auditor for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund
13. Conner Strong & Buckelew Insurance, with Terrance Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.

14. Brenda Smith is hereby designated as Recording Secretary for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017.
15. Joyce Media, with George E. Joyce, III as its designated representative is hereby appointed as Website Host and Designer for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017 and continuing until December 31, 2017, or until the next Reorganization of the Fund.
16. Exigis, LLC with Frank McMackin as its designated representative and Robert Rodriguez as its designated account manager, is hereby appointed as Exposure Data Manager for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, or until the next Reorganization of the Fund
17. TD Bank, with Melissa D'Alessandrio as its designated representative, is hereby appointed as Banking Depository for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until April 30, 2017.
18. TD Bank Wealth Advisors, with Jason J. Wallach as its designated representative, is hereby appointed as Asset Manager for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until April 30, 2017.
19. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as Banking Depository for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
20. Wilmington Trust, with Fernando Garip as its designated representative, is hereby appointed as Asset Manager for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
21. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as Banking Depository for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
22. Target Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.

Be It Further Resolved that the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find and determine that the appointments herein specified require either professional services for which the individuals designated are licensed to practice a profession or for extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitation of bids for those services meaningful or advisable, and

Be It Further Resolved that the compensation for the services shall be in accordance with the amounts budgeted for the specific services and subject to contracts hereby authorized and approved by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

Be It Further Resolved that the Chairperson and Secretary of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund are hereby authorized to execute Agreements with the individuals, partnerships and corporations hereby appointed for the

performance of professional or for extraordinary and unspecifiable services providing for compensation within the amounts budgeted for those services, as follows:

1. Arthur J. Gallagher Risk Management Services, Inc. as Administrator, Paul J. Miola, CPCU, ARM, Executive Director for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017, in the amount of \$641,514 as set forth specifically in the Agreement.
2. Arthur J. Gallagher Risk Management Services, Inc. and Conner Strong & Buckelew Insurance are hereby appointed as the Producer for EPL/POL, Volunteer Director's & Officers Liability, and Cyber Liability coverage for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017 and continuing until December 31, 2017 and shall be compensated through the commission on the policy in the amount of \$37,759 each.
3. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Fund's EPL/POL Attorney for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017 and continuing until December 31, 2017, with compensation as set forth in the Agreement.
4. J. A. Montgomery Risk Control, a Division of Conner Strong & Buckelew Insurance Companies, with Timothy Sheehan as its Safety Director, in the amount of \$194,095 and Susan Kopek as its designated representative is hereby appointed as Right to Know Coordinator on the basis of an hourly fee schedule set forth in the Agreement, but not to exceed \$32,399 for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017
5. The Actuarial Advantage, Inc. with Dennis R. Henry, FCAS, as its designated representative, as Actuary for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$31,380 without the specific approval of the Commissioners, as set forth specifically in the Agreement.
6. Bowman & Company with James Miles as its designated representative, as Auditor for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$21,725 without the specific approval of the Commissioners, as set forth specifically in the Agreement.
7. Thomas J. Tontarski as Treasurer for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017, in the amount of \$13,271 as set forth specifically in the Agreement.
8. Public Entity Risk Management Administration, Inc. [PERMA], a Division of Conner Strong & Buckelew Insurance Companies, with David Grubb as its designated representative, as Administrative Consultant for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017 and continuing until December 31, 2017, in the amount of \$42,196 as set forth specifically in the Agreement.
9. Iron Mountain is hereby appointed as Record Retention Service for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, on the basis of the rate schedule as set forth specifically in the Agreement.
10. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for the Service for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December

31, 2017, with an allocated file fee of \$486 per file on the basis of the rate schedule as set forth specifically in the Agreement

11. Bowman & Company, LLP with James Miles as its designated representative, as Payroll Auditor for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017 and continuing until December 31, 2017, at a cost not to exceed \$11,880 for calendar year 2017, without the specific approval of the Commissioners, as set forth specifically in the Agreement
12. Conner Strong & Buckelew Insurance, with Terrance Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 in the amount of \$10,711 as set forth specifically in the Agreement.
13. Brenda Smith is hereby designated as Recording Secretary for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017, in the amount of \$5,057 as set forth specifically in the Agreement.
14. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017 and continuing until December 31, 2017, in the amount of \$3,780 as set forth specifically in the Agreement.
15. Exigis, LLC, with Frank McMackin as its designated representative and Robert Rodriguez as its designated account manager, is hereby appointed as Exposure Data Manager for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, with a fee of \$9,292 and \$1,011 for additional work associated with importing property photos, for calendar year 2017, to be paid as set forth specifically in the Agreement
16. TD Bank, with Melissa D'Alessandrio as its designated representative, is hereby appointed as Banking Depository for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until April 30, 2017, on the basis of the rate schedule as set forth specifically in the Agreement.
17. TD Bank Wealth Advisors, with Jason J. Wallach as its designated representative, is hereby appointed as Asset Manager for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until April 30, 2017, on the basis of the rate schedule as set forth specifically in the Agreement.
18. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as Banking Depository for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, on the basis of the rate schedule as set forth specifically in the Agreement.
19. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as Banking Depository for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, on the basis of the rate schedule as set forth specifically in the Agreement.
20. Wilmington Trust, with Fernando Garip as its designated representative, is hereby appointed as Asset Manager for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, on the basis of the rate schedule as set forth specifically in the Agreement.

21. Target Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, at a cost not to exceed \$53,246 as set forth specifically in the Agreement

Be It Further Resolved that all of the Agreements set forth above are subject to specific approval by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

It Further Resolved that notice of the appointments and the Agreements for professional or for extraordinary and unspecifiable services shall be published as required by law, and

Be It Further Resolved that copies of this Resolution shall be provided to the Treasurer of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and those so appointed for their information and attention.

This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund
at a public meeting held on January 23, 2017.

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

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

RESOLUTION NO. 2017-4

RESOLUTION APPOINTING PROFESSIONAL STAFF IN ACCORDANCE WITH A FAIR AND OPEN PROCESS AS DEFINED IN NJSA 19:44A-20 ET.SEQ.

Whereas, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain professional services pursuant to NJSA 40A:11-5 et seq.; and

Whereas, it is anticipated that some of these services will exceed \$17,500 in cost to the Fund during the 2017 Fund Year; and

Whereas, after careful consideration by the Fund Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund it has been determined to be in the best interest of the Fund to obtain these services following a “fair and open” process pursuant to NJSA 19:44A-20.1 et. seq.; and

Whereas, on May 21, 2012, the Fund adopted Resolution 2012-23 Establishing a three year rotating basis for the issuance of Requests for Qualifications for Fund Professionals where it is anticipated that their services will exceed \$17,500; and

Whereas, on November 28, 2016 the Fund adopted the *Fund Professional Evaluations Policy* which incorporates the guidelines regarding the issuance of Requests for Qualifications as established in Resolution 2012-23; and

Whereas, each Sub Committee of the Fund has been assigned responsibility for overseeing the Request for Qualifications process for certain Fund Professionals; and

Whereas, during Fund Year 2016, each of the Committees developed the Request for Qualifications, advertised for and accepted proposals from firms able to provide the services required by the Fund; and

Whereas, each Committee reviewed and scored the proposals based upon a set of established criteria to determine the firm that was best able to provide the required services to the Fund; and

Whereas, each Committee then reported their recommendations for appointment of Fund Professionals to the Executive Committee for their review and action; and

Whereas, each of the recommended firms understand that if awarded a contract the firm would be required to executed a “Political Contribution Disclosure Form”, “Business Entity Disclosure Certification”, and a “Stockholder Disclosure Certification”, a copy of which is attached to their Professional Service contract, acknowledging their understanding that by accepting this appointment they may be limited pursuant to NJSA 19:44A-20.6 in their ability to make reportable contributions pursuant to NJSA 19:44A-8 or 19:44A-16 as detailed in NJSA 19:44A-20.5.

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, assembled in a public session on January 23, 2017, that:

1. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Attorney (Solicitor) for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and ending on December 31, 2017 or until the next Reorganization of the Fund.

2. The DeWeese Law Firm, P. C. with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey as the designated attorney, is hereby appointed as the Subrogation Attorney for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and ending on December 31, 2017, or until the next Reorganization of the Fund.
3. Qual-Lynx, with Alice Lihou and Chris Roselli as its designated claims representatives and Ann L. Noble as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation, and Property claims and Claims Advocate for EPL/POL coverage for a term commencing January 1, 2017 and continuing until December 31, 2017 or until the next Reorganization of the Fund.
4. AssetWORKS, Inc., with Melvin Ngayan as its designated representative is hereby appointed as Property Appraiser for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.

Be It Further Resolved that the compensation for the services shall be in accordance with the amounts budgeted for the specific services and subject to contracts hereby authorized and approved by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

Be It Further Resolved that the Chairperson and Secretary of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund are hereby authorized to execute Agreements with the individuals, partnerships and corporations hereby appointed for the performance of professional services providing for compensation within the amounts budgeted for those services, as follows:

1. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, as the Attorney (Solicitor) for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and ending on December 31, 2017, in an amount not to exceed \$97,391 as set forth specifically in the Agreement.
2. The DeWeese Law Firm, P. C. with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey as the designated attorney, is hereby appointed as the Subrogation Attorney for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2017, and ending on December 31, 2017, in the amounts as set forth specifically in the agreement.
3. Qual-Lynx Associates, with Alice Lihou and Chris Roselli as its designated claims representatives and Ann L. Noble as its designated representative is hereby appointed as Claims Administrator for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for General Liability, Workers' Compensation, Property, and Claims Advocate for EPL/POL coverage for a term commencing January 1, 2017, and continuing until December 31, 2017, shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement, with a minimum fee of \$465,662 but not to exceed \$531,643 as Claims Administrator for General Liability, Workers' Compensation, and Property claims and \$10,000 for their role as Claims Advocate for EPL/POL claims, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
4. AssetWORKS, with Melvin Ngayan as its designated representative, is hereby appointed as Property Appraiser for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, for property appraisal services at a cost of \$33,872 based upon anticipated building counts for calendar year 2017, as set forth specifically in the Agreement.

Be It Further Resolved that all of the Agreements set forth above are subject to specific approval by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

Be It Further Resolved that copies of this Resolution shall be provided to the Treasurer of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and those so appointed for their information and attention.

This resolution was duly adopted by the Gloucester, Salem, Cumberland
Counties Municipal Joint Insurance Fund
at a public meeting held on January 23, 2017.

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

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

RESOLUTION NO. 2017-5

A RESOLUTION AWARDING CONTRACTS TO ASSIGNED DEFENSE COUNSEL AND APPROVED ASSOCIATES

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

WHEREAS, the Fund Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain legal services so that the claims filed against the member municipalities of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund and for which the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund is obligated to provide a legal defense may be properly defended; and

WHEREAS, the TRICOJIF, under the "Fair and Open" process, advertised a Request for Qualifications (RFQ) for three (3) one (1) year Contracts for Assigned Defense Counsel, and the responses to the RFQ were to be submitted to the Executive Director's Office by October 30, 2015; and

WHEREAS, the TRICOJIF received twenty-four (24) responses to the General Liability RFQ and nine (9) responses to the Workers' Compensation RFQ and all responses were referred to the TRICOJIF Executive Claims Review Committee for evaluation; and

WHEREAS, on December 21, 2015, the TRICOJIF Executive Claims Review Committee reviewed and evaluated all responses that were received to the RFQ, and after each member of the Committee individually completed the evaluation process, the Executive Claims Review Committee discussed the responses and determined that certain firms were recommended to be awarded Contracts for 2016; and

WHEREAS, those recommendations were presented to the General Membership by the Executive Committee of the TRICOJIF at their regular meeting on December 21, 2015, and the Executive Committee authorized the Fund Solicitor to prepare a Resolution awarding the Contracts in accordance with the recommendation of the Executive Claims Review Committee, and on January 25, 2016, Resolution # 2016-5 was adopted Awarding Contracts to Assigned Defense Counsel and Approved Associates; and

WHEREAS, the TRICOJIF Executive Committee has recommended that Contracts be awarded to the same firms for 2017, which shall be the second Contract for one year under the RFQ which authorized three (3), one (1) year Contracts.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund assembled in a public session on January 23, 2017, that the following Law Firms and Attorneys are hereby designated as Assigned Defense Counsel and Approved Associates for the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund and each firm shall be awarded a Contract for 2017 under the "Fair and Open" process:

General Liability Claims:

1. Barker, Gelfand & James, P.C. with A. Michael Barker, Esquire, Todd J. Gelfand, Esquire, and Vanessa E. James, Esquire as Assigned Defense Counsel at a rate of \$150.00 per hour of attorney time; Jeffrey Sarvas, Esquire, Greg DiLorenzo, Esquire and William T. Rozell, Esquire as Approved Associates at a rate of \$125.00 per hour of attorney time; and a Paralegal rate of \$75.00 per hour.
2. Craig, Annin & Baxter, LLP with Robert A. Baxter, Esquire, Timothy E. Armin, Esquire, John C. Grady, Esquire, Jeffrey S. Craig, Esquire and Paul D. Kelly, Esquire as Assigned Defense Counsel at a rate of \$150.00 per hour of attorney time; and a Paralegal rate of \$75.00 per hour.
3. Birchmeier & Powell, LLC with James R. Birchmeier, Esquire and Erin R. Thompson, Esquire as Assigned Defense Counsel at a rate of \$150.00 per hour of attorney time; Edward N. Romanik, Esquire as an Approved Associate at a rate of \$125.00 per hour of attorney time; and a Paralegal rate of \$75.00 per hour.
4. Buonadonna & Benson, P.C. with Michael E. Benson, Esquire as Assigned Defense Counsel at a rate of \$150.00 per hour of attorney time and a Paralegal rate of \$75.00 per hour.

Workers' Compensation Claims:

1. Pietras, Saracino, Smith & Meeks, LLP, with James G. Pietras, Esquire; Christopher J. Saracino, Esquire, Benjamin F. Smith, Esquire, Jody L. Meeks, Esquire and Joseph A. Vastano, Jr., Esquire as Assigned Defense Counsel at a rate of \$135.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$65.00 per court appearance; and \$115.00 per hour for Occupational cases.
2. Affanato Marut, LLC with Michael S. Affanato, Esquire and Michelle K. Marut, Esquire as Assigned Defense Counsel at a rate of \$135.00 per hour of attorney time; Elizabeth Tomasso Mosteller, Esquire and Megan C. Davis, Esquire as Approved Associates at a rate of \$110.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$65.00 per court appearance; and \$115.00 per hour for Occupational cases.
3. Capehart & Scatchard, P.A. with John H. Geaney, Esquire, Stephen T. Fannon, Esquire, Lora V. Northern, Esquire, Prudence M. Higbee, Esquire, Michael L. Bileci, Esquire, Claire Y. Ringel, Esquire and Ian G. Zolty, Esquire as Assigned Defense Counsel at a rate of \$135.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$65.00 per court appearance; and \$115.00 per hour for Occupational cases.

Note that the above rates include all reasonable office expenses (e.g.) postage, faxes, telephone, copies, etc., and in conformance with the Litigation Management Guidelines.

BE IT FURTHER RESOLVED that the assignment of specific claims for defense of General Liability and Workers' Compensation claims shall be made by the Fund Solicitor and Claims Administrator for the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund, and they shall supervise and coordinate the defense of these matters in accordance with the Litigation Management Guidelines of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund.

BE IT FURTHER RESOLVED that the assignment of cases for defense made in accordance with prior Resolutions of the Gloucester Salem Cumberland Counties Municipal

Joint Insurance Fund shall continue with the Assigned Defense Counsel so assigned, subject to the authorization of the Fund Solicitor for the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund to supervise the defense of these matters and to reassign the defense matters where appropriate.

BE IT FURTHER RESOLVED that the rates of compensation in the Litigation Management Guidelines of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund are hereby amended to comply with the rates set forth in this Resolution.

BE IT FURTHER RESOLVED that this contract is being awarded following a "Fair and Open" process pursuant to NJSA 19:44A-20.1 et. seq.

BE IT FURTHER RESOLVED that the Fund Chairman and Secretary are hereby authorized to execute the Contracts with the Assigned Defense Counsel Law Firms to provide Legal Services to the Fund.

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the Executive Director, Fund Solicitor, and Claims Administrator of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund and those herein appointed for their information and attention.

This Resolution was duly adopted by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on January 23, 2017.

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

Attest: _____

By: _____

Date: _____

RESOLUTION NO. 2017-6

A RESOLUTION RECOMMENDING THE EMPLOYMENT PRACTICES LIABILITY AND PUBLIC OFFICIALS LIABILITY DEFENSE PANEL

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

WHEREAS, the Fund Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to recommend to the Fund's Employment Practice Liability and Public Officials Liability (EPL/POL) insurance carrier for 2017, QBE Insurance and their Claims Supervisor, Summit Risk, certain law firms and defense attorneys to handle the defense of the EPL/POL claims filed against the member municipalities of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund; and

WHEREAS, the TRICOJIF EPL/POL Committee and the Fund Solicitor have reviewed the performance of the law firms and defense attorneys who have handled the EPL/POL claims that were filed against the member municipalities of the TRICOJIF in prior years, and they have determined that those firms should continue to be assigned to handle the defense of the EPL/POL matters on behalf of the TRICOJIF member municipalities; and

WHEREAS, those recommendations were presented to the Executive Committee of the TRICOJIF at their regular meeting on January 23, 2017, and the Executive Committee has determined that it is appropriate to adopt a Resolution memorializing those recommendations.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund assembled in a public session on January 23, 2017, that the following Law Firms and Attorneys are hereby recommended to the EPL/POL insurance carrier, QBE Insurance and their Claims Supervisor, Summit Risk, to handle the defense of the EPL/POL claims filed against the member municipalities of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund:

Employment Practices Liability/Public Officials Liability Claims:

1. A. Michael Barker, Esquire of the Law Firm of Barker, Scott, Gelfand & James.
2. James R. Birchmeier, Esquire of the Law Firm of Birchmeier & Powell, LLC.
3. Michael P. Madden, Esquire of the Law Firm of Madden & Madden. P.A.
4. Robert A. Baxter, Esquire of the Law Firm of Craig, Annin & Baxter, LLP.

Assigned Defense Counsel shall be compensated in accordance with Professional Defense Counsel Guidelines for the Employment Practices Liability/Public Officials Liability Carrier, QBE Insurance for the TRICOJIF members which are currently at a rate of \$150.00 per hour of attorney time; an Approved Associate at a rate of \$120.00 per hour of attorney time and a Paralegal rate of \$75.00 per hour.

BE IT FURTHER RESOLVED that the recommendation of the assignment of specific EPL/POL claims for defense shall be made by the Fund Solicitor to the EPL/POL insurance carrier, QBE Insurance and their Claims Administrator, Summit Risk, and Fund Solicitor for the

Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund, shall serve as the liaison for the defense of these matters and he shall report to the TRICOJIF EPL/POL Committee as to the status of all pending matters.

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the QBE Insurance, Summit Risk and the Executive Director, the Fund Solicitor, and the Claims Administrator of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund and those herein recommended for their information and attention.

This Resolution was duly adopted by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on January 23, 2017.

GLOUCESTER SALEM CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____

Date: _____

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

RESOLUTION NO. 2017-7

RESOLUTION ADOPTING CASH AND INVESTMENT POLICY

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

Whereas, the Executive Committee of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund has determined that it is advantageous for the Fund to establish an investment program which more closely matches investment maturities to cash requirement projections; and

Whereas, in order to accomplish these objectives, the services of a professional asset manager needs to be procured;

Now, THEREFORE, BE IT RESOLVED, that the following Cash and Investment policy be adopted;

I. Cash Management and Investment Objectives

The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (hereinafter referred to as JIF) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the JIF's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the JIF's economic surplus.

II. Permissible Investments

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America, including securities of, or other interests in, any open-end or closed-end management type investment company or investment trust registered under the "Investment Company Act of 1940", 54 Stat. 847 (15 U.S.C. §80a-1 et seq.), purchased and redeemed only through the use of national or state banks located within this state, if the portfolio of that investment company or investment trust is limited to bonds or other obligations of the United States of America, bonds or other obligations guaranteed by the United States of America and repurchase agreements fully collateralized by bonds or other obligations guaranteed by the United States of America,

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

which collateral shall be delivered to or held by the investment company or investment trust, either directly or through an authorized custodian;

- b.) Bonds of any Federal Intermediate Credit Bank, Federal Home Loan Bank, Federal Land Bank, Federal National Mortgage Associates or of any United States Bank for Cooperatives which have a maturity date not greater than twelve (12) months from the date of purchase;
- c.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located; or
- d.) Bonds or other obligations, having a maturity date of not more than twelve (12) months from the date of purchase, approved by the Division of Investment of the Department of Treasury for investment by local units.
- e.) Debt obligations of federal agencies or government corporations with maturities not greater than ten (10) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent with the Division's own investment guidelines and provided that the investment is of a fixed rate of interest not dependent on any index of external factors.

No investment or deposit shall have a maturity longer than ten (10) years from the date of purchase.

III. Authorized Depositories

In addition to the above, the JIF is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). The JIF is also authorized to invest its assets in the New Jersey Cash Management Fund.

IV. Authority for Investment Management

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the JIF.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the U.S. Treasury.

Transactions shall not be processed through brokerages that are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

V. Preservation of Capital

Securities shall be purchased with the ability to hold until maturity.

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

VI. Safekeeping

Securities purchased on behalf of the JIF shall be delivered electronically or physically to the JIF's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the JIF.

VII. Selection of Asset Managers, Custodial Banks and Operating Banks

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the JIF shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

VIII. Reporting

Asset managers will submit written statements describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director.

Asset managers and the custodial bank shall provide such other reports and documentation as has been specified by the MEL. The asset manager shall provide such other reports as may be requested from time to time by the Treasurer and Executive Director. The Treasurer shall report to the Executive Board at monthly meetings on all investments as required by law.

The asset manager shall provide the Treasurer with a copy of the institution's annual National Association of Security Dealers' audit.

IX. Audit

This plan, and all matters pertaining to the implementation of it, shall be subject to the JIF's annual audit.

X. Cash Flow Projections

Asset management decisions shall be guided by cash flow factors prepared by the JIF's Actuary and reviewed by the Executive Director and the Treasurer.

XI. Cash Management

All monies turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

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

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all accounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Board at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks that remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Fund.

XII. Cooperation with Affiliated Joint Insurance Funds (JIFs)

Where legally permissible, the JIF is authorized to participate in master investment trusts or other cooperative arrangements with other municipal joint insurance funds. Such arrangements must meet minimum standards contained herein, and must be approved by the Executive Board.

Be It Further Resolved that the Chairperson and Secretary be and are hereby authorized to continue the existing agreement with TD Bank Wealth Advisors for asset management services through December 31, 2017.

Be It Further Resolved, that copies of this Resolution shall be provided, within seven (7) days of its adoption, to the Treasurer, Administrative Consultant, Asset Manager, Auditor, and Administrator of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund
at a public meeting held on January 23, 2017.

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

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

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

RESOLUTION NO. 2017-8

**ADOPTING PROCEDURES IN COMPLIANCE WITH
THE OPEN PUBLIC MEETINGS ACT**

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the **Open Public Meetings Act, N.J.S.A. 10:4-6, et seq.**, and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

Whereas, the **Open Public Meetings Act** provides that upon the adoption by a public body of a schedule of meetings to be held during the calendar year that no further notice of those meetings will be necessary, and

Whereas, it is necessary for the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund to make certain other administrative and organizational determinations for the proper operation of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, assembled in public session on this 23rd day of January 2017, that:

1. The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund hereby designates the Fourth Monday of each Month, specifically;

February 27, 2017
March 27, 2017
April 24, 2017
May 22, 2017
June 26, 2017
July 27, 2017 (Fourth Thursday)
No August Meeting
September 25, 2017
October 23, 2017
November 27, 2017
December 18, 2017 (Third Monday)
January 22, 2018

as the dates of its regular meetings except as noted above and the meeting of January 22, 2018, shall serve as the 2018 Reorganization Meeting. Unless otherwise modified by Resolution, all meetings shall begin at 5 PM and be held at the Gloucester County Library, 389 Wolfert Station Road, Mullica Hill, NJ with the exception of the July 27, 2017 meeting which shall begin at 4:00 PM and be held at Auletto's Catering, 1849 Cooper Street, Almonesson, NJ. In addition, with the exception of the July 27, 2017 meeting date, the Executive Claims Committee shall meet on each of these dates at 3:30 PM at the Gloucester County Library, 389 Wolfert Station Road, Mullica Hill, NJ. The

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

Executive Claims Committee shall also meet at 3:30 PM on July 24, 2017 at the Gloucester County Library, 389 Wolfert Station Road, Mullica Hill, NJ.

2. A copy of all advance notices of special meetings of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund shall, shall be provided, in accordance with the Open Public Meetings Act, to the newspaper designated in this Resolution; be filed with the Clerk of each of the municipalities which are members of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and be posted in the Municipal Buildings of each of the member municipalities in the same manner as notices of other public meetings are posted.
3. Any person may request, in writing, that the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund mail to him or her a copy of the schedule of meetings and/or advance written notice of regular, special or re-scheduled meetings of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund. Upon prepayment by such person of the applicable fee set forth in this Resolution, the schedule and/or advance notice shall be mailed to that person. All requests made pursuant to this paragraph shall terminate at midnight, December 31st of the current year, subject to renewal thereafter upon filing of a new written request to the Board together with the prepayment of the applicable fee. Notices requested by new media shall be mailed to one representative of such media free of charge.
4. The following schedule of mailing fees is hereby established:
 - a. For a copy of the schedule of meetings and revisions thereto, the sum of \$10 per year.
 - b. For advance written notice of a particular meeting designated in the request, the sum of \$3.
 - c. For advance written notice of all regular, special or re-scheduled meetings during the calendar year, the sum of \$10.
5. The following newspapers are hereby designated as the official newspapers for transmittal of all notices of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund required pursuant to the Open Public Meetings Act:

South Jersey Times
Courier Post
6. Upon the affirmative vote of three-fourths of the Commissioners present, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund may hold a meeting without compliance with the notice requirements of this Resolution if:
 - a. such a meeting is required to deal with matters of such urgency and importance that delay for the purpose of providing adequate notice would be likely to result in substantial harm to the public interest, and
 - b. the meeting is limited to discussion of and acting with respect to such matters of urgency and importance; and
 - c. notice of such meeting is provided as soon as possible following the calling of such meeting by sending written notice to the newspaper designated in this Resolution and by filing said notice with the Clerk of each of the member municipalities of the Fund; and

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

- d. either (a) the Fund could not reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided; or (b) although the Fund could reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided, it nevertheless failed to do so.

Be It Further Resolved, that copies of this Resolution shall be provided, within seven (7) days of its adoption, to the newspapers designated above to receive notice of meetings and to the Clerks of the municipalities participating in the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for posting as required by law and to the Administrator and Treasurer of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund
at a public meeting held on January 23, 2017.

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

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

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

RESOLUTION NO. 2017-9

ADOPTING FISCAL POLICIES AND PROCEDURES

Designation of Depositories

Designation of Signatories

Investments

Cash Management Plan

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund has been organized in accordance with the provisions of **N.J.S.A. 40A:10-36 et seq.**, and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

Whereas, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to make decisions regarding the operations of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, assembled in public session on January 3, 2017 that:

1. TD Bank, with offices located in Cherry Hill, New Jersey, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund until April 30, 2017.
2. Investors Bank, with offices located in Short Hills, New Jersey, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund until December 31, 2017 or the next Reorganization Meeting of the Fund.
3. M & T Bank, with offices located in Buffalo, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund until December 31, 2017 or the next Reorganization Meeting of the Fund.
4. In addition, any Bank, Trust Company, Savings Bank or Savings and Loan Association, having its principal place of business in the State of New Jersey and organized under the laws of the United States or of the State of New Jersey is hereby designated as an investment depository of the Burlington County Municipal Joint Insurance Fund, provided that prior to the deposit of any funds in any depository authorized herein, the designated institution shall file with the Treasurer of the Burlington County Municipal Joint Insurance Fund a statement certifying that the institution is covered under the provisions of the Government Units Deposit Protection Act, N.J.S.A. 15:9-41, et seq.

Prior to the deposit of any funds in the above-mentioned depositories, said institution shall file with the Fund Treasurer a statement indicating that the bank is covered under the Government Units Deposit Protection Act, N.J.S.A. 17:9-41 et seq.

BE IT FURTHER RESOLVED that the State of New Jersey Case Management Fund and TD Bank be designated as legal depositories for Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for the term ending December 31, 2017.

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

5. The following Fund Officials are hereby authorized to sign checks or withdrawal slips where any two (2) of the following signatures are required:

Fund Chairperson
Fund Secretary
Fund Treasurer
Fund Administrator
(via either the Executive Director
or Deputy Executive Director)

6. The following persons of Qual-Lynx are hereby authorized as signatories for any claims checks to be drawn on the claims accounts of the Fund where any two (2) of the following signatures are required:

Ann L. Noble, President, Qual-Lynx
(facsimile signature authorized)
Janet Buggle, VP, Finance, Qual-Lynx
(facsimile signature not authorized)
Alice Lihou, VP, Account Management & Claims Operations, Qual-Lynx
(facsimile signature not authorized)
David S. Ruber, Controller, Qual-Lynx
(facsimile signature authorized)
Joy Dipatri, VP, Information Systems, Qual-Lynx
(facsimile signature not authorized)

WHEREAS, it is desirable that idle funds of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund be invested in legal investment vehicles at all times, and

WHEREAS, it is occasionally necessary to transfer funds for the purpose of meeting claims, Fund expenses, or for the purpose of effecting investments,

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, that it does hereby authorize the Fund Treasurer to request bids and to place orders for the investment of idle funds solely in legally authorized investment vehicles, and

BE IT FURTHER RESOLVED, that the Fund Treasurer is hereby authorized to transfer funds by wire solely for the following purposes and subject to all pertinent regulations:

- A. To and From Fund checking or savings accounts to other Fund accounts.
 - B. To or from Fund checking or savings accounts to or from accounts specified as authorized depositories or the State of New Jersey Cash Management Funds solely for the purposes of investing for the account of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund.
7. It is the intent of the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and the Treasurer, that all funds be managed in accordance with N.J.S.A. 40A:5-14 and N.J.S.A. 40A:5-15, and all other applicable statutes and regulations pursuant to the New Jersey Statutes of the Department of Community Affairs and any statutes and regulations promulgated by the Department of Banking and Insurance.

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

It is the intent that all monies received from any source shall be deposited within 48 hours after the receipt thereof and that the Treasurer is charged with the custody of all funds of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and he shall deposit all receipts within 48 hours to the credit of the fund to the depositories authorized by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund.

All funds deposited by the Treasurer shall be placed into an approved, interest bearing account and after determination of immediate cash flow requirements, the funds invested in the interest bearing account may be additionally reinvested in federally guaranteed "time" deposit investment vehicles in depositories duly authorized by the State of New Jersey and approved by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund.

All investments shall also be in conformance with N.J.S.A. 40A:5-15(b) and N.J.S.A. 40A:5-15.2. All deposits and payments shall be in conformance with the Fiscal Affairs Law, N.J.S.A. 40A:5-15 in regards to the deposit of monies for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and investments, N.J.S.A. 40A:5-17 and N.J.S.A. 40A 5-18.

Be It Further Resolved, that copies of this Resolution shall be provided, within seven (7) days of its adoption, to the Treasurer, Claims Administrator, Auditor, and Administrator of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund
at a public meeting held on January 23, 2017.

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

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

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

RESOLUTION NO. 2017-10

ADOPTING ADMINISTRATIVE POLICIES AND PROCEDURES

**Delinquent Assessments
Service of Process
Custodian of Records**

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund has been organized in accordance with the provisions of **N.J.S.A. 40A:10-36 et seq.**, and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

Whereas, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to make decisions regarding the operations of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, assembled in public session on January 23, 2017, that:

1. There is hereby established an interest rate to be charged on all delinquent assessments for the year 2017 of ten (10%) per cent per annum from the due date for any such assessments, except that no interest shall be charged after February 15, 2017 if payment is received by March 15, 2017. However, if payment is received after March 15, 2017, interest shall be charged retroactive to February 15, 2017.

Further, no interest shall be charged on the second installment after August 15, 2017 if payment is received by September 15, 2017. However, if payment is received after September 15, 2017, interest shall be charged retroactive to August 15, 2017.

2. There is hereby established a ten(10%) per cent per annum interest rate on all delinquent co-payments and deductibles due and owing to the Municipal Excess Liability Joint Insurance Fund by a member that must be paid on a member's behalf by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund. The amount of interest due from the member shall be calculated from the date the Fund makes the payment on the member's behalf to the date the co pay and deductible are repaid to the Fund.
3. Paul J. Miola, CPCU, ARM is designated as the person authorized to accept service of process on behalf of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at 6000 Sagemore Drive, Suite 6203, Marlton, NJ 08053.

Be It Further Resolved, that copies of this Resolution shall be provided to the Secretary, to the Administrator and to the Treasurer of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for their information and attention.

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

This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund
at a public meeting held on January 23, 2017.

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

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

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

RESOLUTION NO. 2017-11

**DESIGNATING THE EXECUTIVE DIRECTOR
AS THE PUBLIC AGENCY COMPLIANCE OFFICER
IN ACCORDANCE WITH THE AFFIRMATIVE ACTION
REGULATIONS ISSUED BY THE DEPARTMENT OF THE TREASURY**

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund has been organized in accordance with the provisions of N.J.S.A. 40A:10-36 et seq., and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is a public agency with regard to the Local Public Contracts Law and regulations governing the award of contracts by public agencies, and

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is required to designate a Public Agency Compliance Officer in accordance with Affirmative Action regulations issued by the New Jersey Department of the Treasury.

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, assembled in public session on January 23, 2017, that the Executive Director shall be the Public Agency Compliance Officer for purposes of the Affirmative Action regulations issued by the New Jersey Department of the Treasury, and that communications to him may be addressed to:

Paul J. Miola, CPCU, ARM
Executive Director
Gloucester, Salem, Cumberland Counties
Municipal Joint Insurance Fund
P.O. Box 490
Marlton, New Jersey 08053
Telephone: 856/446-9100
TeleFAX: 856/446-9149

BE It Further Resolved that copies of this Resolution shall be provided to the Secretary, Executive Director and Solicitor of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and to the Affirmative Action Office in the New Jersey Department of the Treasury for their information and attention.

This resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on January 23, 2017.

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

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

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

RESOLUTION NO. 2017-12

ADOPTING AND ESTABLISHING A CONFLICT OF INTEREST POLICY

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

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities, and

Whereas, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund have determined that the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is distinguished from commercial insurance providers by virtue of the fact that it is formed by municipalities, it is funded by public monies appropriated by the member municipalities, it serves a public purpose and is responsible for the discharge of its function in a manner consistent with ethical policies applicable to municipal government, and

Whereas, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find that it is appropriate to establish certain policies applicable to potential conflicts of interest by the officials and professional staff of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, assembled in a public session on January 23, 2017, that:

Findings:

1. The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is a joint enterprise of the following municipalities:

Alloway, Carneys Point, Clayton, Deptford, East Greenwich, Elk, Elsinboro, Fairfield, Franklin, Glassboro, Greenwich, Harrison, Logan, Lower Alloways Creek, Mannington, Mantua, Monroe, Oldmans, Paulsboro, Penns Grove, Pennsville, Pilesgrove, Pitman, Quinton, Shiloh, South Harrison, Swedesboro, Upper Pittsgrove, Vineland, Washington, Wenonah, Westville, Woodbury, Woodbury Heights, Woodstown, and Woolwich

providing those municipalities with coverage as permitted by New Jersey statute, including but not limited to, general liability, automobile liability, property, police professional and worker's compensation coverage.

2. The municipalities which are members of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund are jointly responsible for the defense and payment of claims against each other in accordance with the standards and limitations applicable to the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund.
3. While in some aspects of its activity the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund functions in a manner similar to that of a commercial insurance provider, it is clearly distinguished by the fact that it is created by the member municipalities; it is governed by Commissioners appointed by the member municipalities; its funding is provided exclusively by the member municipalities and thereby constitute public funds; those associated with the Gloucester, Salem, Cumberland Counties

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

Municipal Joint Insurance Fund are compensated with those public funds; the function of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is to fulfill a public purpose by providing insurance coverage exclusively to its member municipalities; there is a need for those appointed by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund to freely discuss and evaluate potential liability exposures of the member municipalities and to receive information on municipal activities and operations in the same manner as those directly appointed by the member municipalities to advise them; and the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is bound by many of the same laws and regulations applicable to municipalities with regard to financial records, public contracts and public meetings.

Conflict of Interest Policy

4. It is hereby determined by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that it is in the best interests of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and the member municipalities to establish a policy regarding potential conflicts of interest affecting those appointed or retained by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund.
5. It is further determined that it would be inappropriate for an individual appointed or retained by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, or for any person owning or employed by the business entity with which the appointed individual is associated, to undertake the representation or appearance on behalf of a party in a matter or claim adverse to that of the member municipalities. The potential conflict of interest or appearance of a conflict of interest specifically extends to the assertion of claims against the member municipalities and to appearances before agencies of those municipalities.
6. The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund has determined that it is a conflict of interest for a Gloucester, Salem, Cumberland Counties Municipal Joint Insurance defense attorney to represent any plaintiff, claimant or interest in any legal action, except as stated herein, against any member municipality, regardless of Fund affiliation, including but not limited to the Municipal Excess Liability Fund. It shall be deemed to be a violation of the within Conflict of Interest Policy, by any designated defense attorney of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund to take on such representation enjoined by this paragraph. Any Gloucester, Salem, Cumberland Municipal Joint Insurance Fund defense attorney that knowingly violates this policy is subject to be removed from the list of approved defense attorneys.
7. In determining the nature and extent of the conflict of interest policy, guidance can be drawn from the Opinions of the Advisory Committee on Professional Ethics that address the restrictions on municipal attorneys and those associated with their law offices and the reasons underlying those Opinions. In adopting this Policy, however, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund are aware of Opinion No. 640 issued for attorneys by the Advisory Committee on Professional Ethics which compared a Municipal Joint Insurance Fund to a commercial insurance company and determined that there was not a conflict between representing a Joint Insurance Fund and appearing before a municipal agency. To the extent of the

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

policy adopted by this Resolution, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund do not adopt the rationale of Opinion No. 640 and hereby determine that the nature of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund; its creation by the member municipalities; its funding by the member municipalities; its governance by the municipal officials appointed by the member municipalities and the need to share confidential information regarding potential liabilities affecting the member municipalities is sufficient to present a potential conflict of interest or the potential for an appearance of a conflict of interest and that it must be avoided by those associated with the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund.

Exceptions.

8. The general policy prohibiting those retained or appointed by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund from appearing before agencies of the member municipalities shall not be applicable to the representation of parties in the Municipal Court for motor vehicle violations, including drunk driving, provided that the defense is not based upon and the parties are not asserting any claim against a police officer, a municipal employee or the municipality for any alleged wrongful or improper action. It is noted that even traffic violations require sensitivity to potential conflicts, since charges arising out of a motor vehicle accident, could well result in a subsequent claim against the municipality. Those situations which would present a conflict of interest between the representation of a client and the representation of municipal interests should be avoided. Claims against municipal members will need to be evaluated and defended by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and the defense should not be compromised by the representation of a party asserting a claim.
9. The general policy prohibiting those retained or appointed by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund from appearing before agencies of the member municipalities may be waived with regard to the representation of parties with minor development applications before the Planning Board or the Zoning Board of Adjustment. Where a person retained or appointed by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund seeks to appear before the Planning Board or the Zoning Board of Adjustment of a member municipality for any relatively minor application, in which there is not a substantial adversarial relationship to the municipality, a waiver of the conflict of interest policy may be requested for that application. The request for the waiver shall be reviewed by the Executive Director and the Solicitor for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and the Commissioner representing the municipality in which the application is to be considered to the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund to determine whether a waiver shall be allowed in the particular matter after considering the nature of the application and whether any use or significant bulk variances are requested.
10. Nothing in the policy adopted herein shall bar an individual from representing or appearing for himself or herself or a member of his or her immediate family residing with him or her before any municipal agency.

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

Be It Further Resolved, that copies of this Resolution shall be provided to each of the officials and professionals appointed by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund at a
public meeting held on January 23, 2017.

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

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

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

RESOLUTION 2017 - 13

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS the FUND must establish a formal record retention program for the 2017 fund year.

NOW, THEREFORE BE IT RESOLVED, by the FUND's Governing Body that:

- I.** Robert Law, **Fund Secretary**, is hereby designated as Custodian of the FUND Records, which shall be kept at the office of the Fund Administrator, located at 6000 Sagemore Drive, Suite 6203, Marlton, NJ 08053.
- II.** Paul J. Miola, CPCU, ARM, Executive Director, is hereby designated as **Deputy Custodian of FUND Records**.
- III.** The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.
- IV.** Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in record retention facilities owned and operated by Iron Mountain, located at 2500 Henderson Drive, Sharon Hill, Pennsylvania 19079. The FUND's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund
at a public meeting held on January 23, 2017

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

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____



RESOLUTION NO. 2017-14

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
(hereinafter the "Fund")**

ESTABLISHING THE 2017 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's governing body that the 2017 Plan of Risk Management shall be:

- 1.) **The perils or liability to be insured against.**
 - a.) The Fund insures the following perils or liability:
 - **Workers' Compensation** including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - **General Liability** including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability, Garage Keeper's Liability, Failure to Supply (water and electricity), Riot, Civil Commotion or Mob Action, Good Samaritan, Disinfecting Agents Release Hazard, and Skateboard Facility.
 - **Automobile Liability** including PIP and uninsured/Underinsured Motorists Coverage.
 - **Blanket Crime** including public employee dishonesty; forgery or alteration; theft, disappearance and destruction; robbery and safe burglary; and computer fraud with funds transfer. Excludes Statutory Positions.
 - **Property** including Boiler and Machinery
 - **Public Officials and Employment Practices Liability**
 - **Volunteer Directors & Officers Liability**
 - **Cyber Liability**
 - b.) The following coverages are provided to the Fund's member local units by their membership in the Municipal Excess Liability Joint Insurance Fund (MEL).
 - **Excess Workers' Compensation**

- **Excess General Liability**
 - **Non-Owned Aircraft Liability**
 - **Excess Auto Liability**
 - **Optional Excess Public Officials & Employments Practices Liability**
 - **Optional Excess Liability**
 - **Excess Property including Boiler and Machinery**
 - **Crime** including (1) **excess public employee coverage**, (2) **excess public officials coverage** where the Statutory Positions coverage is insured commercially for primary coverage and (3) coverage for **Statutory Positions** insured on a primary basis with MEL (where approved).
- c.) **Environmental Impairment Liability** – Coverage is provided to the Fund's member local units by the Fund's membership in the New Jersey Municipal Environmental Risk Management Fund.
- 2.) **The limits of coverage.**
- a.) **Workers' Compensation** limits.
- The Fund covers \$300,000 CSL.
 - The MEL covers excess claims to the following limits.
 - Workers' Compensation - statutory
 - Employer's Liability - \$6,700,000 in excess of the Fund's \$300,000
 - USL&H – Included in workers Compensation
 - Harbor Marine/Jones Act - Included in employers liability
 - Incidental Foreign Workers Compensation - included
 - Communicable Disease Coverage - included

b.) **General Liability** limits.

- The Fund covers \$300,000 CSL.
- The MEL covers excess liability claims as follows:
 - General Liability - \$4,700,000 CSL excess the Fund's \$300,000. The \$3,250,000 excess \$1,750,000 layer is subject to a \$3,250,000 per member local unit annual aggregate limit.
 - Police Professional - included in the MEL's excess General Liability limits.
 - Employee Benefits Liability - included in the MEL's excess General Liability limits.
 - Good Samaritan Liability - included in the MEL's excess General Liability limits.
 - Quasi Municipal Organization Liability. (Non-profit organizations included by a member local unit in the town's insurance program.)
 - Emergency Service Units and Auxiliaries - included in the MEL's excess General Liability limits.
 - Other* - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess \$1,750,000 layer is included in the MEL's excess General Liability \$3,250,000 excess \$1,750,000 per member local unit annual aggregate limit.

*Subject to availability and approval within specific JIF.

- Garage Keeper's Liability - \$1,700,000 CSL excess of the Fund's \$300,000. The \$250,000 layer excess of \$1,750,000 is included in the MEL's excess General Liability \$3,250,000 excess \$1,750,000 per member local unit annual aggregate limit.
- Failure to Supply Liability - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability

\$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.

- Riot, Civil Commotion or Mob Action - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.
- Dams (Class III and IV – Low Hazard) - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.
- Dams (Class I and II – High Hazard) - \$700,000 CSL excess of the Fund's \$300,000.
- Subsidence Property Damage Liability- \$3,450,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$1,750,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$1,750,000 each occurrence. There is no bodily injury liability sub-limit for subsidence.
- Sewer Back Up - \$3,450,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$1,750,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$1,750,000 each occurrence. There is no bodily injury liability sub-limit for sewer back-up.
- Disinfecting Agents Release Hazard - \$700,000 CSL excess of the Fund's \$300,000.
- Skateboard Facilities - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of the \$1,750,000 each occurrence. (Note: requires Fund approval).

Approval has been granted for the following Skateboard Facilities:

Pennsville Skateboard Facility



Monroe Township Skateboard Facility
Clayton Borough Skateboard Facility
Washington Township Skateboard Facility

c.) **Automobile Liability** limits.

- The Fund covers \$300,000 CSL for Bodily Injury Liability, Property Damage Liability and PIP.
- The Fund covers \$15,000/\$30,000/5,000 for underinsured/Uninsured Motorists Liability.
- The MEL covers Automobile Bodily Injury and Property Damage Liability claims excess of the Fund's \$300,000 CSL limit in the MEL's excess General Liability limit except that Automobile Liability claims which penetrate the excess of \$1,700,000 layer are not subject to the aggregate limitation.
- The JIF provides PIP limits of \$250,000.
- The MEL does not provide excess PIP or Uninsured/Underinsured Motorist Coverage.

d.) **Non-Owned Aircraft.** The MEL covers \$5,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.

e.) **Public Officials Liability. (POL)**

- The JIF, 100% commercially insured with **QBE North America**, covers \$2,000,000 in the aggregate on a claims made basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
- \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
- 20% coinsurance of the first \$250,000 of the loss.
- For member local units without approved EPL Loss Control/Risk Management Programs:

- 20% surcharge on the local units annual assessment (premium) for this line of coverage
- By Resolution of the Executive Committee, the Fund may authorize the payment of a class action settlement on behalf of each affected participating member for which the Fund, by action of the Executive Committee, agrees to extend coverage.

NOTE: Member local units that qualify based on certain criteria to have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by **QBE North America**.

f.) Employment Practices Liability (EPL)

- The JIF, 100% commercially insured with **QBE North America**, covers \$2,000,000 in the aggregate on a claims made basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
- For member local units with approved EPL Loss Control/Risk Management Programs:
 - \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance of the first \$250,000 of the loss
- For member local units without approved EPL Loss Control/Risk Management Programs:
 - \$100,000 deductible per occurrence, except that a \$150,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance (no cap) 1st \$2 million (not imposed against optional limits).
 - 20% surcharge on the local units annual assessment (premium)

NOTE: Member local units that qualify based on certain criteria have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by **QBE North America**.

g.) **Optional Directors and Officers Liability (D & O) - Fire Companies and Emergency Service Units.**

- The JIF, 100% commercially insured with **QBE North America**, provides optional \$1 million or \$2 million annual aggregate limits for Fire Companies or Emergency Service Units subject to optional deductibles of \$1,000, \$2,000 or a \$5,000 deductible.

h.) **Property** (effective 12:01 A.M. December 31, **2016**) –

The Fund covers \$50,000 per occurrence (Property & Time Element combined) less applicable member deductibles:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm (Flood & Wind)

The MEL retains and provides excess property coverage at limits of **\$400,000 excess \$100,000 per occurrence** (Property & Time Element combined) except for the following:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm(Flood & Wind)

The MEL serves as the lead agency for the purchase of additional excess property at the following MEL statewide limits and sub-limits:

- Policy limit - \$125 million per occurrence for all coverage despite number of locations involved in an occurrence state-wide.
- Named Storm - \$125 million per occurrence (Property and Time Element combined - (120 Hours)
- Earth Movement - \$100 million annual aggregate (168 hours)

- Flood - \$100 million (annual aggregate) except;
- Flood for locations wholly or partially within 100-year flood zone (SFHA) –
 - \$2.5 million per location building & contents
 - \$1 million all outdoor property
 - \$2.5 million for pumping stations
 - Definition of Flood includes Storm Surge
- Asbestos Cleanup - \$50,000 per occurrence
- Equipment Breakdown - \$125 million
 - Ammonia Contamination - \$5 million
 - Spoilage - \$5 million
- Time Element – included in the policy limit.
 - Time element sub-limits include:
 - Business Interruption – Included (12 Months)
 - Extra Expense - \$10 million
 - Tenant Relocation - \$750,000
 - Leasehold Interest - \$15 million
 - Tenant Prohibited Access- \$1 million (24 Hours)
 - Service Interruption - \$10 million
 - Loss of Rents - \$15 million
 - Delay in Completion -60 days
 - Extended Period of Liability – 365 days
- Utilities Member Owned – Property Damage and Time Element Combined - \$125 million
 - Time Element Pass Through Utilities – Per Policy Sub-limit
 - Time Element Power Generation Utilities – **NOT COVERED**
- Valuable Paper and Records (incl. EDP Media/Software - \$10 million
- Accounts Receivable - \$10 million
- Increased Construction Cost - \$25 million (Incl. Demolition)
- Transit - \$1 million per occurrence
- Fine Arts - \$2.5 million
- Land and Water Contamination Cleanup (limited) - \$250,000 (annual aggregate) Including removal & disposal
- Decontamination Costs - \$250,000
- Miscellaneous Unnamed Locations - \$10 million
- New Construction & Additions - \$25 million
 - Including soft costs - \$5 million sub-limit
 - 15 Days Delay in Completion
- Computer Systems Damage - \$2.5 million (24 Hours)
- Newly Acquired Locations – \$25 million per location
 - 90 Day Period
- Ingress/Egress - \$5 million (within 1 mile-30 Day Period)
- Debris Removal - \$25 million

- Expediting Expense - \$10 million
- Civil Authority -\$5 million(within 5 miles-30 Day Period)
- Professional Fees including Architects/Engineering Fees - \$1,250,000
- Errors & Omissions - \$10 million
- Miscellaneous Personal Property - \$10 million
 - Includes Outdoor Property - \$10 million (Named Peril Only)
- Watercraft - \$1 million - 32' or less – ACV in not scheduled
- Vehicles - \$15 million (Property Damage only)
- Bridges and Dams \$10 million. (Property & TE combined). Excluded for the Perils of Flood, Named Storm & Earth Movement.
- Piers, Wharfs, Docks, Boardwalks, Bulkheads, Crossovers - \$10 million - Named Peril Only
- Transmission and Distribution Lines - \$10 million (within a 1 mile radius of an insured Location for overhead lines & 5 mile radius for underground lines)
- Clogging/Blocking of pipes - \$1 million
- Off Premises Storage Under Construction - \$250,000
- Fire Department Service Charge - \$250,000
- Deferred Payments - \$1 million
- Land Improvements - \$10 million
- Off Premises Services Interruption - \$10 million Excluding Utilities 24 hour qualifying period
- Protection & Preservation of Property-\$10 million(48 Hrs BI)
- Research & Development - \$10 million (12 Hours)
- Impounded Water - \$250,000 (30 days)
- Tenant Prohibited Access - \$1 million
- Soft Costs - \$5 million
- Wind Turbine \$1 million per occurrence

FLOOD AGGREGATE NOTE: In no event shall the Zurich primary program aggregate for Flood and/or Surface Water exceed \$50,000,000 in any one policy year. The MEL has an excess flood and earth movement program on a quota share basis with several insurers that provides a combined limit of **\$50,000,000** excess of \$50,000,000. As respects to flood, the limit is excess of the \$50 million Zurich program flood aggregate. It does not drop down over any SFHA sub-limits contained in the Zurich policy such as the \$2.5 million per location sub-limit. The underlying SFHA sub-limits are the maximum amount of limit for those respective locations with loss or damage. This additional limit does not augment or add to any underlying SFHA sub-limits. Please note, however, that

loss or damage from flood up to the underlying SFHA sub-limits for that respective location will be part of the \$50 million attachment point.

The total statewide program annual aggregate for the peril of flood (for locations outside & wholly or partially within areas of 100-Year flooding) is **\$100,000,000**.

- Property Deductibles
 - The standard Member JIF retains and provides **\$100,000** per occurrence (**MELJIF Retention \$500,000 less JIF retention**) (Property & Time Element Combined) less member local unit deductibles except for:
 - Flood for locations wholly or partially within 100-year flood zone
 - Boiler and Machinery
 - Named Storm (Flood & Wind)
 - The standard member local unit deductible is \$1,000 per occurrence except for:
 - Flood for locations wholly or partially within 100-year flood zone
 - Equipment Breakdown
 - Named Storm (Flood & Wind)
 - Equipment Breakdown coverage is subject to a member local unit \$5,000 deductible per occurrence (**MELJIF Retention \$50,000 less JIF retention**) (Property & Time Element Combined).
 - Flood loss and/or surface water for locations with any part of the legal description within a SFHA (wholly or partially within the 100-year flood zone) as defined by the Federal Emergency Management Agency is subject to separate deductibles of \$500,000 each for building damage for municipal buildings, and \$500,000 each building for municipal contents damage and \$250,000 each building damage for housing authority buildings, and \$100,000 each building for housing authorities contents damage or the National Flood Insurance Plans (NFIP) maximum available limits for municipalities and housing authorities respectively, whichever is greater, regardless of whether National Flood Insurance Program coverage is purchased. Vehicles, mobile equipment,

pistol ranges and pumping stations are subject to the standard member local unit deductible unless they are not at a Location then the deductible is \$250,000 per occurrence. “Pumping Stations” include “lift stations” and also include “wet wells” that are an integral part of the “pumping station”. The flood loss deductible outside of the SFHA (100-year flood zone) is the standard member local unit deductible. All other property not eligible for NFIP is either defined as Outdoor or addressed elsewhere in the policy.

NOTE: For housing authorities the MEL self insures the layer of \$250,000 excess \$250,000 each building for housing authority buildings and \$400,000 excess \$100,000 each building for housing authorities contents damage.

- Named Storm” (Wind and Flood)

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located east of the Garden State Parkway and any covered property in **Cape May County**.

Property Damage 1% of the scheduled location value on file with the Company, per the property insured as of the date of loss, for the Location where the direct physical loss or damage occurred, per occurrence.

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located east of the Garden State Parkway and any covered property in **Cape May County**.

Time Element 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following an occurrence by use of facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.

The above Named Storm deductibles are subject to a minimum deductible of \$500,000 for Property Damage and Time Element Combined per Location and maximum deductible of \$1,000,000 per occurrence.

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located west of the Garden State Parkway and any covered property located in the remaining counties, except **Cape May County** as noted above. **SEE PAGE 8 (JIF Retention \$100,000; MELJIF Retention \$500,000 less JIF retention).**

The definitions of “Named Storm” and “Location” are per the definitions in the MEL policy form with Zurich. Named Storm is defined as any storm or weather disturbance that is named by the U.S. Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center of the Center or any comparable worldwide equivalent. Named Storm includes Storm Surge. **Location** is defined as: (1) as specified in the Schedule of Locations. If not specified in the schedule of locations then : (2) A Location is a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than fifty feet wide; (3) A site tract of land occupied or available for occupancy with tangible property.

- As respects to the perils of Flood, Earth Movement and Named Storm, if there is an event or series of related events in which more than one of these perils causes direct physical damage to insured property, a single deductible shall apply to these perils involved. The single deductible will not exceed the largest applicable for the perils of Flood, Earth Movement and Named Storm. In the event of a **Joint Loss** (Property and Equipment Breakdown), the higher deductible applies.
- **Piers, wharfs, docks**, floating docks, boardwalks, buildings, bulkheads, crossovers and/or structures thereon are covered for the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
- **Buildings constructed on pilings** that are located wholly or partially within the Special Flood Zone Hazard (SFHA) designated zones V, VE, V1-30 are excluded except fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism,

sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.

- **Bridges and Dams and Equipment relating thereto** are not covered for loss caused by or resulting from Flood, Earth Movement or Named Storm regardless of any other cause or event, whether or not insured under this Policy, contributing concurrently or is any other sequence to the loss.

- i.) **Blanket Crime** - The JIF provides a limit of \$50,000 less the member entity deductible of \$1,000. Coverage includes Public Employee Dishonesty, Forgery and Alteration, Theft, Disappearance and Destruction, Robbery and Safe Burglary, Computer Fraud with Funds Transfer. The MEL provides its member JIF's excess limits of \$1,000,000 less the member JIF's retention of \$50,000 for Public Employee Dishonesty.

- j.) **Excess Public Officials Crime Coverage** - The MEL provides excess employee dishonesty for those employed positions which are required by law to be individually bonded and where they have not applied and have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000 less a member local units' deductible which is the higher of the following:
 - 1) The amount said persons are required by Law to be individually bonded whether or not such individual Bond is in place, or
 - 2) The amount of the individual Bond in place.

Each member local unit that has not applied for coverage under the MELJIF Statutory Position Bond is required to continue to purchase via the commercial market individual bonds providing primary coverage up to "at least the minimum limit required by law" for those employed positions required by law to be individually bonded.

- k.) **Crime Statutory Position Coverage** - The MEL provides employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position less a member local units' deductible of \$1,000.

- l.) **Optional Excess Liability** - The MEL offers Optional Excess General Liability, including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability (Emergency Service Units and Auxiliaries only), and Automobile Liability (not including PIP or Underinsured/Uninsured Motorist Coverage) as follows:
 - o \$2 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - o \$5 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - o \$5 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
 - o \$10 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
- m.) **Optional Excess POL/EPL** – The MEL offers optional excess POL/EPL as follows:
 - o \$1 million CSL and per member local unit annual aggregate excess of \$2 million
 - o \$2 million CSL and per member local unit annual aggregate excess of \$2 million
 - o \$3 million CSL and per member local unit annual aggregate excess of \$2 million
 - o \$4 million CSL and per member local unit annual aggregate excess of \$2 million
 - o \$4 million CSL and per member local unit annual aggregate excess of \$6 million
- n.) **Environmental Impairment Liability** – The limits of liability as established in the E-JIF's Plan of Risk Management and coverage document.
- o.) **Cyber Liability** – The JIF, 100% commercially insured with XL Insurance, provides Third Party coverage including Media Communication, Network Security Liability and Privacy Liability and First Party coverage including Extortion Threat, Crisis Management Expenses and Privacy Notification Costs. The JIF limits of liability are \$3,000,000 each/\$6,000,000 policy aggregate. The limits are JIF wide and shared amongst member local units of the JIF. There is a \$1,000,000 sub-limit each for (1) Privacy

Notification Costs, (2) Regulatory Fines/Claims Expenses for Privacy Liability, (3) Extortion Damages for Extortion Threat and (4) Crisis Management Expenses. There is a \$10,000 policy deductible. There are options available at limits of: 1) \$3 million each/\$6 million policy aggregate at a \$10,000 deductible; 2) \$5 million each/\$6 million aggregate at a \$10,000 deductible; 3) \$5 million each/\$10 million aggregate at a \$25,000 deductible; 4) other options up to a maximum \$10 million each/\$20 million aggregate at a \$25,000 deductible. There is a \$3,000,000 sub-limit each for (1) Privacy Notification Costs, (2) Regulatory Fines/Claims Expenses for Privacy Liability, (3) Extortion Damages for Extortion Threat and (4) Crisis Management Expenses. There is a \$10,000 policy deductible.

p.) **Optional Individual Self-Insured Retentions** – None.

q.) **Annual Aggregate Insurance** – None.

NOTICE: The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy documents and all issues shall be decided on the policy documents.

3.) **The amount of risk to be retained by the Fund.**

- a.) Workers' Compensation (all coverages) - \$300,000 CSL
- b.) General Liability (all coverages) - \$300,000 CSL
- c.) Employment Practices Liability – none 100% commercially insured with **QBE North America.**
- d.) Non-Owned Aircraft - none
- e.) Automobile Liability
 - o PD & BI - \$300,000 CSL
 - o Underinsured/Uninsured - \$15,000/\$30,000 CSL
 - o PIP - \$250,000 CSL
- f.) Public Officials Liability – none. 100% commercially insured with **QBE North America.**
- g.) Optional Directors and Officials Liability – none. 100% commercially insured with **QBE North America.**
- h.) Property - **\$100,000** per occurrence less member deductibles.

- i.) JIF Blanket Crime - \$50,000 less member deductible
- j.) Optional Excess Liability – none provided by MEL
- k.) Environmental Impairment Liability - none other than the risk of an E JIF assessment.
- l.) Residual Claims Liability - none other than the risk of a RCF assessment.
- m.) MEL Crime Policy – none provided by MEL
- n.) Optional Excess POL\EPL – none provided by MEL
- o.) Cyber Liability – none 100% commercially insured with XL Insurance
- p.) Annual Aggregate Stop Loss Excess Insurance – none

4.) **The amount of unpaid claims to be established.**

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
- b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

5.) **The method of assessing contributions to be paid by each member of the Fund.**

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating municipality is its pro rata share of the probable net cost of the

upcoming Fund year for each line of coverage as computed by the actuary.

- b.) The calculation of pro rata shares is based on each municipality's experience modified manual premium for that line of coverage. The Fund's governing body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the governing body. The total amount of each member's annual assessment is certified by majority vote of the Fund's governing body at least one (1) month prior to the beginning of the next fiscal year.
 - c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
 - d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
 - e.) The Fund's governing body may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
 - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's governing body.
 - h.) The Fund has adopted a loss sensitive retrospective rating plan and has filed the endorsement with the Department of Banking and Insurance and the Department of Community Affairs.
- 6.) **Procedures governing loss adjustment and legal expenses.**

- a.) The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL Volunteer D&O and Cyber Liability insurance which is handled by Summit Risk Services representing **QBE North America for EPL/POL and XL Insurance for Cyber Liability**. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers [i.e. General Re and Munich Re for excess liability, and Safety National for workers' compensation]. Every three years, the MEL's internal auditors also conduct an audit.
- b.) Each member local unit is provided with a claims reporting procedure and appropriate forms.
- c.) In order to control workers' compensation medical costs, the Fund has the Fund has established an approved medical list and all injured employees are required to utilize this panel.
- d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.
- e.) The pursuit of subrogation is important to the member and the JIF because successful recoveries replenish the loss funds thereby benefitting a members' loss history and the ultimate JIF results.

Therefore:

1. All requests for abandonment of subrogation, reduction of subrogation claims, and for execution of releases shall be reviewed by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Claims Review Committee at its next regularly scheduled meeting, except for subrogation claims that are valued at less than **ONE THOUSAND (\$1,000.00) DOLLARS**; and
2. As to all subrogation claims less than **FIVE HUNDRED (\$500.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to Claims Supervisor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund; and
3. As to all subrogation claims greater than **FIVE HUNDRED (\$500.00) DOLLARS** but less than **ONE THOUSAND (\$1,000.00)**

DOLLARS, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to the Fund Solicitor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund; and

4. For all subrogation claims of **ONE THOUSAND (\$1,000.00) DOLLARS** or more, the Claims Review Committee shall review such claims and provide a recommendation to the Executive Committee of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at their next regularly scheduled meeting; and
5. The Executive Committee shall review the recommendations of the Claims Review Committee, the Claims Administrator, and the Fund Solicitor and determine whether to ratify the recommendations and said action will be noted in the meeting minutes via the claim number of the appropriate claim; and
6. If the recommendation is for the execution of a Release and the Executive Committee ratifies that recommendation, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund's Chairperson and Secretary shall be authorized to execute the Release by Resolution.

7.) **Coverage to be purchased from a commercial insurer, if any.**

The Fund does purchases commercial insurance for the POL/EPL, Volunteer D&O, and Cyber Liability coverage which is purchased from **QBE North America** and XL Insurance.

8.) **Reinsurance to be purchased.**

The Fund does not purchase reinsurance.

9.) **Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.**

- a.) The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
- b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.

- c.) Each year, the Fund's governing body will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
 - d.) A member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's governing body will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.
 - e.) All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
 - f.) The Fund will retain all records in accordance with the Fund's record retention program.
- 10.) **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**
- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
 - b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
 - o **Paid Loss Development Method** - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**

- § Property Claims - \$5,000 of Authority
- § Workers Compensation Claims - \$10,000 of Authority
- § Liability Claims - \$5,000 of Settlement Authority; \$10,000 of legal and file expense Authority
- § The Executive Committee has established an Executive Claims Review Committee comprised of Fund Commissioners to review all Payment Authorization Requests, (PARs) where the total cost of a claim will exceed the Authority noted above, and review litigation strategies with the Fund's Attorney. The Executive Claims Review Committee shall advise the Executive Committee regarding claims administration and payments.
- § Prior to each Executive Claims Review Committee Meeting, the certifying and approving officer shall prepare a report that lists the payments on claims where the total expense to date is less than the Authority levels noted above that were approved by the certifying and approving officer since their last report. At a minimum, the report shall include the name of the payee, claim number, affected member, amount paid, reason for payment, and other pertinent information required to substantiate payment. The report shall be provided to the Executive Claims Review Committee at their regular meeting for their review and approval.
- § In situations where the payment of an allocated file expense on a workers compensation file that has been approved for closure will cause the total cost of the claim to exceed the Authority previously granted, the certifying and approving officer may pay that cost without seeking further approval from the Executive Claims Review Committee or Fund.
- § In urgent situations where the Executive Claims Review Committee has not had an opportunity to meet, and where time is of the essence such that an expeditious response to a settlement offer would be in the Fund's best economic interest, the Fund

Attorney, in consultation with the Executive Director and the Executive Claims Review Committee Chair, shall have the authority to authorize the settlement of claims within the JIF's SIR. All such authorizations shall be reported to the Executive Claims Review Committee as soon as possible and no later than the Committee's next meeting. All such authorizations shall be reported to the Executive Committee for approval at their next meeting.

§ In urgent situations where the Executive Claims Review Committee has not had an opportunity to meet, and temporary total disability benefits are due to a claimant and delaying payment of these benefits would have a detrimental impact on the claimant, the Executive Director, in consultation with the Fund Attorney, and the Executive Claims Review Committee Chair, shall have the authority to authorize the payment of temporary total disability benefits to the claimant at an amount not to exceed \$5,000 over what had been previously authorized. All such authorizations shall be reported to the Executive Claims Review Committee as soon as possible and no later than the Committee's next meeting. All such authorizations shall be reported to the Executive Committee for approval at their next meeting.

§ Upon submission of satisfactory documentation, and with the advance approval of the Executive Director, the Certifying and Approving Officer may also pay hospital bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the Certifying and Approving Officer utilizes this authority, a report shall be made to the Executive Claims Review Committee at their next meeting. All such approvals shall be reported to the Executive Committee at their next meeting.

12.) **Operational Philosophy**

- * **General** - As is the case with any organization, an established operating philosophy, formalized in a document such as this, is a necessary precursor to success. This section of the Risk Management Plan is developed to provide general instruction for key areas and providers of service to the Fund. Also included here are sections which restate (and amplify) the roles and responsibilities of important parties and stress the importance of activities upon which the long term success of the Fund will hinge in whole or in part.
- * **Fund Commissioners** - Fund Commissioners, each an elected official or municipal employee, are the backbone of the Fund. These individuals will in large measure control the success of the Fund by actively participating in the safety and loss control programs

developed by the Fund for all members, and by implementing these programs in their respective municipalities. Fund Commissioners are encouraged to attend all meetings of the Fund, to serve on committees studying current issues, to enhance their knowledge of risk management, and to encourage consistent safe practices.

- * Fund Professionals and Risk Management Consultants - Providers of professional services (Fund Professionals and Risk Management Consultants) to the Fund and individual member municipalities are strongly encouraged to participate in and promote Fund activities. The success of the Fund will, in part, be a reflection of the professionalism of those providers whose services are integral components of the Fund. Support of the concept of self-insurance, the Fund in general, and the risk management activities of member municipalities in particular are necessary elements of success.
- * The Fund Bylaws require each member municipality to provide for the services of an individual or firm to serve as the member's Risk Management Consultant and who shall serve as an Insurance Producer as defined under N.J.S.A. 17:22, and shall have demonstrated experience in the management of public sector insurances and risk management. The Risk Management Consultant shall not be an employee of the member. The Risk Management Consultant shall not be a Fund Commissioner.
- * The Risk Management Consultant shall advise the member on matters relating to the Fund's operation and coverages. The Risk Management Consultant shall, in addition to such items as may be included in such individual's or firm's contract or agreement with the member, be governed by the following:
 - a) The Risk Management Consultant shall be retained by each member in conformance with applicable State Law or regulation;
 - b) Risk Management Consultants, who can not be local unit employees, shall be paid a fee not exceeding six (6%) percent of the member's assessment in accordance with the terms of the Risk Management Consultant's Agreement executed by the member; and
 - c) Specific responsibilities shall include, but not be limited to:
 - i.) Evaluation of the member's exposure;
 - ii.) Explanation of the various coverages available from the Fund;
 - iii.) Preparation of applications, statements of values, timely reporting of changes in exposures, and any other exposure based questionnaires and/or applications requested by the Fund;

- iv.) Review of the local unit's assessment and assistance in preparing the member's insurance budget;
- v.) Review and analysis of the member's safety engineering reports and periodic loss runs in order to help the member identify areas requiring greater attention;
- vi.) Assist the member in establishing, monitoring and evaluating a safety committee and claims handling procedure;
- vii.) Attend the majority of meetings of the Fund's Executive Committee; and
- viii.) Analyze and recommend insurance coverages not offered through the Fund.

* Claims Response And Reserving - Were the philosophy of the Fund in these areas to be encapsulated into two sentences, they would read as follows:

- a.) "The Fund will thoroughly review and respond to each claim presented so as to pay only that amount (if any) which it is legally bound and obligated to pay."; and
- b.) "Reserves shall be established on each claim presented in a manner which accurately reflects the full, known liability of the Fund at any given point in time".

In reviewing each claim presented, the Fund (operating through its claims administrator and legal counsel) shall review such claims for coverage, deny those not falling within the purview of coverages offered, aggressively defend those in dispute, pursue to the fullest extent of the law those presented in bad faith, and settle as expeditiously as possible those for which the Fund is legally liable.

* Case reserves, including all types of applicable allocated loss adjusting expenses, will be established with an eye toward identifying the full exposure of the Fund and its excess insurance carriers at the earliest possible date. Reserves shall be periodically reviewed for accuracy and adjusted as needed. For claims aged eighteen (18) months or more, it is expected that reserves will be not less than 85% accurate. For claims aged thirty (30) months or more 95% accuracy is expected.

* Financial Management - Consistent with the objective of serving as a long term vehicle through which to stabilize the costs associated with insurance coverages, the underlying premise of the Fund's financial base shall be one of conservative up-front funding, prudent investment of idle funds, and maintenance of stringent paper and audit trails. As is the case with all other

aspects of the Fund, the financial assets of the Fund can well be considered as moneys held in public trust. Treatment and handling of these Funds must be accomplished in a manner which reflects the stewardship obligation of those whose hands through which they pass. All actuarial, investment, treasury and banking functions of the Fund are to be accomplished in a manner consistent with the same legal and administrative standards applicable to municipalities in the State of New Jersey.

Specific steps taken by the Fund during past years to enhance return on equity include:

- a.) implementing more favorable payment terms with various service providers so as to increase investment income;
- b.) Development and adoption of a Cash Management and Investment Policy which seeks the following objectives:
 - i.) Preservation of capital,
 - ii.) Adequate safekeeping of assets,
 - iii.) Maintenance of liquidity to meet operating needs, claims settlements, and dividends,
 - iv.) Diversification of the JIF's portfolio to minimize risks associated with individual investments,
 - v.) Maximization of total return, consistent with acceptable risk levels,
 - vi.) Investment of assets in accordance with State and Federal laws and regulations,
 - vii.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each fund year,
 - viii.) Cooperation with other local JIFs and the MEL in the planning and execution of investments in order to achieve economies of scale,
 - ix.) Stability in the value of the JIF's economic surplus.

* Safety And Loss Prevention - Every dollar spent to compensate for an avoidable loss, whether it be for property, workers' compensation or any other coverage afforded through the JIF, is a dollar which might better have been used to provide municipal services and conserve tax dollars. In an effort to avoid preventable loss and the financial and human hardships which result therefrom, the JIF (operating through the Fund's Safety Committee) will

implement safety and loss control programs and procedures, directed at reducing or eliminating conditions or practices which lead to loss. These programs, implemented in progressive steps, will include items such as:

- a.) Member facility self-inspections supplemented by those conducted by the Fund's Safety Director;
- b.) Seminars or other training programs directed at specific areas of municipal operations from which losses are likely to occur;
- c.) Promotional safety incentive programs stressing safety in all areas of municipal operations and offering incentives for active participation by all Fund members.

13.) **Aggregate Excess Loss Contingency Fund**

In November of 1996, the Department of Banking and Insurance adopted administrative codes for municipal joint insurance funds like the TRICOJIF, reference N.J.A.C. 11:15-2.1 et. seq. One aspect of these new regulations is the requirement that joint insurance funds either buy aggregate excess insurance or budget additional money to be collected from the members in an aggregate excess loss contingency fund. The spirit of this portion of the administrative code is to provide even greater fiscal security to joint insurance funds than the security provided through the funding of loss retention accounts based upon an independent actuarial loss funding model.

The members view this requirement as supporting their primary objective to stabilize costs. The history of the Fund is to purchase aggregate excess insurance whenever possible to protect against a series of losses. However, the Fund has also observed that this is not always possible and has instead budgeted an additional amount of money as loss fund contingency in those years when aggregate excess insurance was either not available or too costly to consider. For the members, the Aggregate Excess Loss Contingency Fund is simply a new name for an established practice and the TRICOJIF will continue its practice of budgeting extra money in the absence of commercially available aggregate excess insurance but will now refer to these monies as the Aggregate Excess Loss Contingency Fund.

The administrative code defines the Aggregate Excess Loss Contingency Fund as a separate fund which is always accounted for in the current fund fiscal year. The monies are set aside for a period of at least two years to pay for claim activity that exhausts loss funds in a claim retention account in the original fund year in which the monies were set aside. The code also defines the minimum statutory funding for this aggregate loss fund account and specifically states that nothing in the law shall prevent a joint insurance fund from funding this account at a higher level. Both the

statute and administrative code governing the TRICOJIF also require that any surplus and/or deficit in every retention account for each year is owned by the members who were a part of that year according to the percentage that their individual total contribution bears to the budget in that year. Contributions made to the Aggregate Excess Loss Contingency Fund are no different in this regard.

However, the Aggregate Excess Loss Contingency Fund is different than other loss retention accounts in two fundamental ways; the manner in which the TRICOJIF must account for the funds and its use across all years by individual members. Because the Aggregate Excess Loss Contingency Fund moves from the current fiscal year forward to the succeeding fiscal year in its entirety and the statutory minimum funding associated with a specific fund fiscal year must be retained for a minimum of two years, this fund must always be accounted for on an individual member basis showing both a member's statutory encumbered portion and their statutory unencumbered portion.

As discussed above, the Aggregate Excess Loss Contingency Funds are intended to provide an immediate response to the need to replenish money in a loss fund account where the original loss funding has been consumed. It is also true that over time if the value of the projected ultimate cost of claims within a loss retention account as defined by the claims administrator added to the Incurred But Not Reported (IBNR) values developed by the actuary do not exceed the original loss funding within a loss retention account after two years, the administrative code permits but does not mandate a full return of those aggregate excess loss contingency funds to their member owners. Thus, the aggregate excess loss contingency funds that are surplus and not yet returned can be used by members to pay for additional money needs in any fund year when and if needed. This provides members with the opportunity to accrue surplus aggregate excess loss contingency funds and use them across all fund years in much the same way they have used the Loss Fund Contingency money in earlier budgets as a safeguard across multi-line retention accounts in a given fund fiscal year.

In this regard, the Aggregate Excess Loss Contingency Fund is in part a protection against adverse development for both specific retention accounts as well as providing protection on a multi-year and multi-line loss basis.

The administrative code specifically permits a member to use released surplus funds in loss retention accounts to either take them in the form of a return of surplus or to be applied toward the payment of a future premium. As the unencumbered portion of the Aggregate Excess Loss Contingency Fund is an individual member owned surplus account, members with accrued surplus in this account can likewise use these funds in the same way.



Finally, the TRICOJIF views the Aggregate Excess Loss Contingency Fund as a better version of the old Loss Fund Contingency. We believe it provides a stronger vehicle through which members can build a financial bank against adverse development on a multi-year and multi-line basis. It is the hope of the TRICOJIF that members will use this fund to provide themselves with a financial vehicle through which they can manage an additional assessment with no cost to their municipality or pay future insurance premiums to stabilize costs, or both.

14.) **Committee Charters**

Appendix I of the Plan of Risk Management contains Committee Charters for the Coverage, Employment Practices, Finance, Nominating, Strategic Planning, and Safety Committees.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on January 23, 2017

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

BY: _____

CHAIRMAN

ATTEST: _____

SECRETARY

DATE: _____

Coverage Committee Charter

The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) Executive Committee hereby constitutes and establishes a Coverage Committee:

Composition

1. Members of the committee shall be appointed by the Chair at the annual reorganization meeting and shall serve at the pleasure of the Chair.
2. The committee shall be appointed by the Chair of the Executive Committee and shall be chaired by a member of the Executive Committee.
3. Also, serving on the committee as necessary shall be the Fund Actuary, Fund Attorney and a representative from the Administrator's office.
4. Additionally, Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

Authority and Responsibility

The Coverage Committee is to serve as a focal point for discussion on issues pertaining to coverage, underwriting, and reinsurance. The Coverage Committee shall advise the Executive Committee on issues pertaining to coverage requirements of members of the JIF, coverage issues in the insurance industry which should be addressed by the JIF, the efficiency and clarity of communications between the JIF and the members regarding coverage issues, the proposed role of the JIF in addressing areas of insurance outside of its normal purview, retention and reinsurance issues, and underwriting guidelines.

Coverage Committee Bylaws

The Coverage Committee of the TRICOJIF was established by charter approved by motion of the JIF's Executive Committee on January 25, 1999. The committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the committee.

Minutes

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

Specific Duties

The Coverage Committee is to:

- (1) Oversee the implementation of coverage, underwriting, and retention and reinsurance guidelines.
- (2) Monitor the existing coverages of the JIF to determine whether existing coverage is adequate and appropriate; and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing coverage.
- (3) Identify and evaluate emerging techniques for transfer of risk which could be adopted by the JIF in order to enhance the protection of the JIF's assets and, by extension, the financial interests of members of the JIF.
- (4) Review the retention structure of the JIF to determine whether changes in the structure is needed in order to improve coverage or to achieve economies.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Employment Practices Liability Committee

Charter

The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) Executive Committee hereby constitutes and establishes an Employment Practices Liability Committee.

Composition

1. Serving on the Committee shall be the Chairs of the Coverage Committee, Finance Committee, Strategic Planning Committee, and Safety Committee.
2. Serving on the Committee shall be the Fund's Representative to the Municipal Excess Liability (MEL) Joint Insurance Fund.
3. At least three additional Fund Commissioner shall be appointed by the Executive Committee Chair
4. Serving on the Committee shall be the Fund Attorney, Fund Claims Administrator, Safety Director, and a representative from the Administrator's office.

Authority and Responsibility

The Employment Practices Liability Committee is to serve as a focal point for discussion on issues pertaining to employment practices liability and public official's liability claims. The Committee shall advise the Executive Committee on issues pertaining to the source, amount, and types of these claims and their financial impact on members, on the TRICO JIF, and on the MEL. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

The Employment Practices Liability Committee shall also serve as the focal point for discussions on issues pertaining to Technology Liability. The Committee shall advise the Executive Committee on issues pertaining to the source, number, and types of claims impacting members. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

Coverage Committee Bylaws

The Employment Practices Liability Committee of the TRICO JIF was established by charter approved by motion of the JIF's Executive Committee on February 28, 2011. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the Committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee Chair and provided to the Executive Committee.

Specific Duties

The Employment Practices Liability Committee is to:

- (1) Monitor existing claims trends to determine the source, amount, and types of claims being incurred by TRICO JIF members and MEL members statewide.
- (2) Develop policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership
- (3) Determine whether existing measures are adequate and appropriate to prevent claims and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing policies.
- (4) Identify and evaluate emerging techniques for mitigation of risk which could be adopted by members in order to enhance the protection of JIF finances and, by extension, the financial interests of members of the JIF.
- (5) Oversee the creation of training programs designed to educate elected officials, managers and supervisors, and employees with respect to the role they play in the prevention and mitigation of these claims.
- (6) Review individual member claims records and recommend remedial actions to be taken by the member including training, adoption of policies, or utilizing resources available through the JIF/MEL or labor counsel. Recommend members for probation in accordance with policies recommended by the MEL and adopted by the TRICO JIF.
- (7) Review policies and directives issued by the MEL or excess carriers and communicate as necessary with the Executive Committee and the membership at large and oversee the implementation of coverage, underwriting, and retention guidelines.
- (8) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (10) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

Revised: 05/19/2014

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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



Finance Committee Charter

The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) Executive Committee hereby constitutes and establishes a Finance Committee:

Composition

1. Members of the committee shall be appointed by the Chair at the annual reorganization meeting and shall serve at the pleasure of the Chair.
2. The committee shall be appointed by the Chair of the Executive Committee and shall be chaired by a member of the Executive Committee.
3. Also, serving on the committee as necessary shall be the Fund Actuary, Fund Auditor, Fund Treasurer and a representative from the Administrator's office.

Authority and Responsibility

The Finance Committee is to serve as the focal point for communication between the Fund's Commissioners and the Fund's professionals for the development of an annual budget. The Finance Committee shall work with the Fund's Actuary and with the Fund's Professionals and committees as necessary to develop claims funding, expense funding and funding for special programs.

The Finance Committee will also examine the financial audits of the Fund, as prepared by the Fund's Auditor in conjunction with the Fund's Treasurer, Actuary and Claims Administrator. The Finance Committee shall comment on the independence of the Executive Committee's independent auditors, the integrity of management and the adequacy of disclosures to the public. It will serve as a focal point for communication between the independent Auditor, the JIF Treasurer and Fund Professionals as their duties relate to financial accounting, reporting, and internal controls and compliance. The Committee is to assist in fulfilling responsibility as to accounting policies and reporting practices of the Fund and sufficiency of the auditing function. The Committee shall oversee and advise the Fund Executive Committee regarding the selection of independent auditors.

The Executive Committee's access to the independent auditor shall in no way be limited or superseded by the activities of this Committee.

Finance Committee Bylaws

The Finance Committee of the TRICO JIF was established by charter approved by motion of the Executive Committee on January 25, 1999. The committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The committee shall meet at least four times per year at the discretion of the Committee Chair to review issues such as the annual audit, the semi-annual financial review, the fund's budget and assessment allocation strategies.

Attendance

Members of the committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Finance Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

Specific Duties

The Finance Committee is to:

- (1) Review all renewal fees and professional services review worksheets referred by the Fund's Executive Committee on all of the Fund's professional service providers including Actuary, Administrative Consultant, Administrator, Attorney, Auditor, Claims Administrator, Safety Director, Treasurer and any other professionals requiring a performance review.
- (2) Recommend to the Executive Committee the retention or replacement of service providers which may be retained to assist in developing or implementing strategic plans and provide a written summary of the basis for the recommendations.
- (3) Review all funding requirements as determined by the Fund's Actuary.
- (4) Review all funding levels for programs and miscellaneous and contingency items.
- (5) Review assessment strategies at various levels of capping for allocation of the annual assessments to JIF members.
- (6) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (7) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (8) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

With respect to the Fund's financial audits, the committee is to:

- (1) Review with the Executive Committee and the Fund's Treasurer the JIF's policies and procedures to reasonably assure the adequacy of internal controls over accounting, administration, compliance with laws and regulations and financial reporting.
- (2) Have familiarity, through the individual efforts of its members, with the accounting and reporting principles and practices applied by the JIF in preparing its financial statements. Further, the committee is to make, or cause to be made, all necessary inquiries of Executive Committee and the independent auditor concerning established standards of conduct and performance, and deviations therefrom.

- (3) Review, prior to the annual audit, the scope and general extent of the independent auditor's planned examination, including their engagement letter. The auditor's fees are to be arranged with Executive Committee and annually summarized for committee review. The committee's review should entail an understanding from the independent auditor of the factors considered by the auditor in determining the audit scope, including:
 - Risk characteristics of the JIF
 - External reporting requirements
 - Materiality of the various segments of the JIF's combined activities
 - Quality of internal accounting, administrative and compliance controls
 - Extent of internal auditor's involvement in audit examination
 - Other areas to be covered during the audit engagement
- (4) Review with Executive Committee the extent of non-audit services planned to be provided by the independent auditor in relation to the objectivity and independence needed in the audit.
- (5) Review with Executive Committee and the independent auditor instances where the Executive Committee has obtained "second opinions" on accounting and financial reporting policies from other accountants.
- (6) Review with the Executive Committee and the independent auditor, upon completion of their audit, financial results for the year prior to their release to the public. This review is to encompass:
 - The JIF's comprehensive annual financial report, including the financial statements and financial statement and supplemental disclosures required by GAAP and/or the State of New Jersey.
 - Significant transactions not a normal part of the JIF's operations.
 - Selection of and changes, if any, during the year in the JIF's accounting principles or their application.
 - Significant adjustments proposed by the independent auditor.
 - The process used by the Executive Committee in formulating particularly sensitive accounting estimates and the independent auditor's conclusions regarding the reasonableness of those estimates.
 - Any disagreements between the independent auditor and Executive Committee about matters that could be significant to the JIF's financial statements or the auditor's report.
 - Difficulties encountered in performance of the audit.
- (7) Evaluate the cooperation received by the independent auditor during their audit, including their access to all requested records, data and information. Also, elicit the comments of

Executive Committee regarding the responsiveness of the independent auditor to the JIF's needs. Inquire of the independent auditor whether there have been any disagreements with the Executive Committee that, if not satisfactorily resolved, would have caused them to issue a nonstandard report on the JIF's financial statements.

- (8) Discuss with the independent auditor the quality of the JIF's financial and accounting personnel and any recommendations that the independent auditor may have. Topics to be considered during this discussion include improving internal financial controls, controls over compliance, the selection of accounting principles and the Executive Committee reporting systems.
- (9) Review written responses of the Executive Committee to "letter of comments and recommendations" from the independent auditor and discuss with the Executive Committee the status of implementation of prior period recommendations and corrective action plans.
- (10) Discuss with the Executive Committee the scope and quality of internal accounting, administrative, compliance, and financial reporting controls in effect.
- (11) Perform all of the above duties wherever appropriate relative to the JIF's component units. The Executive Committee may satisfy this duty by relying on the work of a component unit's Finance Committee.
- (12) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Nominating Committee Charter

The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) Executive Committee hereby constitutes and establishes a Nominating Committee:

Composition

The Nominating Committee will be comprised of the prior years Executive Committee Chair and one member from each Standing Committee to be selected by the members of that Standing Committee provided, however, that the representative shall not be a current Executive Committee member. In addition, no individual may represent more than one committee on the Nominating Committee. The Nominating Committee members will select the Nominating Committee Chair.

Authority and Responsibility

The Nominating Committee shall be charged with reviewing and nominating candidates for presentation in the event of a need to elect officers to the Executive Committee.

Nominating Committee Bylaws

The Nominating Committee of the TRICOJIF was established by charter approved by motion of the Executive Committee on May 19, 2008.

Meetings

The committee is to meet as many times per year as the Committee Chair deems necessary in accordance with the Committee's operational guidelines.

Attendance

Members of the committee shall be present at all meetings. The Chair may also request that individuals interested in being nominated to the Executive Committee may express their interest to a member of the Committee. A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Nominating Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee Chair and provided to the Executive Committee.

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Specific Duties

The Nominating Committee is to:

- (1) Compile and submit to general membership a slate of candidates to serve as Chair, Secretary, Executive Committee and Alternate Executive Committee members.
- (2) Conduct an election in accordance with any operational guidelines established by the membership.
- (3) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (4) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (5) Perform additional duties as assigned by the Executive Committee related to the above Charter and discharge of duties as assigned above.

Safety Committee Charter

The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) Executive Committee hereby constitutes and establishes a Safety Committee:

Composition

1. Members of the committee shall be appointed by the Chair at the annual reorganization meeting and shall serve at the pleasure of the Chair.
2. The committee shall be appointed by the Chair of the Executive Committee and shall be chaired by a Fund Commissioner.
3. Also, serving on the committee shall be the Fund Safety Director, Wellness Director, and a representative from the Administrator's office.
4. Additionally, Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

Authority and Responsibility

1. The Safety Committee is to serve as a focal point for communication between the TRICOJIF, the Executive Director/Administrator, the Safety Director, and member municipalities.
2. The Safety Committee shall also serve as a focal point for communication between the TRICOJIF, the Executive Director/Administrator, the Wellness Director, and member municipalities.
3. The function of the Committee is advisory in nature and is not intended to infringe upon the responsibility of the Safety Director, Wellness Director, or employees of member towns.
4. The Safety Committee shall advise the Executive Committee on safety and wellness related policies, performance of municipalities in terms of safety and wellness, and of the individual firms responsible for reporting on same.
5. The Safety Committee shall also work with the Executive Director, Wellness Director, and the Safety Director in attempting to identify services which may be provided by the Joint Insurance Fund to member municipalities in order to reduce the risks of accidents to member employees and volunteers and improve the overall health and wellness of member employees and volunteers to reduce the risk of accidents and decrease the severity of injuries associated with those accidents..

Safety Committee Bylaws

The Safety Committee of the TRICOJIF was established by charter approved by motion of the JIF's Executive Committee on January 25, 1999. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's, Wellness, and Safety Director's office shall attend all meetings and shall serve as staff to the Safety Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

Specific Duties

The Safety Committee is to:

- (1) Develop with the Executive Director and the Safety Director on-going and annual safety programs that shall provide for the planning, organization, control, and leadership of the JIF's directed safety efforts.
- (2) Develop with the Executive Director and the Wellness Director on-going wellness programs that shall provide for the planning, organization, control, and leadership of the JIF's directed wellness efforts
- (2) Identify and analyze loss exposures and claims information for the JIF as a whole and for individual members to determine where resources should be directed to reduce claims.
- (3) Examine alternative risk techniques to determine the most efficient method for reducing the risk of loss.
- (4) Recommend to the Executive Committee any appropriate expenditures on programs or services which, in the opinion of the committee, will likely result in long-term savings for the JIF.
- (5) Implement, monitor and evaluate all safety and wellness programs, services, and vendors.
- (6) Recommend to the Executive Committee the retention or replacement of safety and/or wellness vendors and provide a written summary of the basis of such recommendations.
- (7) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (8) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (9) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

Strategic Planning Committee Charter

The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) Executive Committee hereby constitutes and establishes an Strategic Planning Committee:

Composition

1. Members of the committee shall be appointed by the Chair at the annual reorganization meeting and shall serve at the pleasure of the Chair.
2. The committee shall be appointed by the Chair of the Executive Committee. A member of the Executive Committee shall serve on the committee.
3. Also, serving on the committee as necessary shall be a representative from the Administrator's office.

Authority and Responsibility

The Strategic Planning Committee is to serve as the focal point for communication between the Administrator, the Fund Commissioners, and any other professionals regarding long range strategies which should be pursued in order to ensure the integrity, growth, and viability of the Joint Insurance Fund. The Strategic Planning Committee shall advise the Executive Committee regarding long term strategies and planning considerations.

Strategic Planning Committee Bylaws

The Strategic Planning Committee of the TRICOJIF was established by charter approved by motion of the JIF's Executive Committee on January 25, 1999. The committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The committee is to meet as many times per year as the Committee Chair deems necessary, at the discretion of the Chair.

Attendance

Members of the committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Strategic Planning Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

Specific Duties

The Strategic Planning Committee is to:

- (1) Develop a plan for implementation of long term strategies for the Fund.
- (2) Report to the Executive Committee on the progress regarding selection and implementation of the plan and monitor strategy for implementation.
- (3) Identify long range planning issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the Joint Insurance Fund.
- (4) Review the collective organizational structure of the JIF and its servicing agents to assure that it represents a balance of values including flexibility, participation, efficiency and effectiveness which should be weighed in maintaining a healthy organizational structure.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

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

RESOLUTION 2017 - 15

**DESIGNATION OF CERTIFYING AND APPROVING OFFICER FOR
THE PAYMENT OF CLAIMS**

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

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

Whereas the Administrative Code (N.J.A.C. 11:15-2.22) regulating the operation of Joint Insurance Funds requires that all disbursements for the payment of claims must be approved by a majority of the Fund Commissioners or the Executive Committee thereof; and

Whereas, the Fund Commissioners may designate a Certifying and Approving Officer pursuant to N.J.S.A. 40A: 5-17 to allow for the expeditious resolution of claims in an amount not to exceed an amount approved by the Commissioner of the Department of Banking and Insurance in the Plan of Risk Management, and

Be It Hereby Resolved that the Commissioners here assembled appoints the Claims Administrator as the Certifying and Approving Officer for the Fund.

Be It Further Resolved, that by adopting this resolution appointing a Certifying and Approving Officer, the Plan of Risk Management for Fund Year 2017 is amended to include this designation of a Certifying and Approving Officer, and

Be It Further Resolved that copies of this Resolution shall be provided to the Administrator, Claims Administrator, and Fund Attorney of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal
Joint Insurance Fund at a public meeting held on January 23, 2017

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

BY: _____ ATTEST: _____
CHAIRPERSON SECRETARY

DATE: _____

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

RESOLUTION NO. 2017 - 16

**RESOLUTION AUTHORIZING REIMBURSEMENT OF
TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N. J. S. A. 40A:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel, and;

WHEREAS, up to a total of four (4) Fund Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, hereinafter referred to as the TRICO JIF, may need to travel to the PRIMA Conference for the purpose of attending a seminar on public entity risk management and pooling; and

WHEREAS, up to a total of four (4) Fund Commissioners of the TRICO JIF, may need to travel to two AGRIP Conference for the purpose of attending a seminar on public entity risk management and pooling; and

WHEREAS, the Treasurer of the TRICO JIF has certified that funds are available from the 2017 expense budget in the amount of \$2,250 per attending commissioner, including seminar registration costs which will be pre-paid by the TRICO JIF, and;

WHEREAS, the Treasurer of the TRICO JIF is authorized to issue payment in the amount of \$25 per conference attendee to Arthur J. Gallagher Risk Management Services, Inc. for payment of Fund Commissioners' meals at the PRIMA and AGRIP Conferences, and;

WHEREAS, the authorized Commissioners representing the TRICO JIF at either conferences will verify their expenses in accordance with the attached Travel and Expense Reimbursement Policy and Conference Attendance Policy, a copy of which is attached hereto and incorporated herein by reference, with a detailed bill of items or demands, and the certification of affidavit required by N. J. S. A. 40A:5-16 which will be submitted within a reasonable period of time after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby authorized to reimburse authorized Fund Commissioners up to \$2,250 in expenses, including seminar registration costs which will be pre-paid by the TRICO JIF, for attendance at the PRIMA or AGRIP conferences.

BE IT FURTHER RESOLVED that the Treasurer is hereby instructed to make payment to Arthur J. Gallagher Risk Management Services, Inc. in the amount of \$25 per conference attendee for payment of Commissioners' meals at the PRIMA and AGRIP Conferences

This resolution was duly adopted by the Gloucester, Salem, Cumberland Counties
Municipal Joint Insurance Fund at a public meeting held on January 23, 2017

GLOUCESTER, SALEM, CUMBERLAND COUNTIES

MUNICIPAL JOINT INSURANCE FUND

BY: _____

ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

Travel and Expense Reimbursement Policy

Persons authorized to travel on official business are encouraged to exercise the same care in incurring expenses that they would if traveling on personal business at their own expense. Excessive and unnecessary travel and other expenses shall not be approved or reimbursed. Travel routes should be planned so that minimum amounts of travel and expense are involved. Participants shall be responsible for making their own travel arrangements. Expenditures for official travel are reimbursable if incurred in accordance with these guidelines.

I. Conference Registration

Cost of registration for any conference or seminar shall be paid in advance by the Fund.

II. Transportation¹

A. Air Travel

The Fund shall reimburse participants for the full cost of travel by air (if appropriate). The maximum amount reimbursable for air travel shall be the standard fare for travel commencing the day before the conference begins and end on the day after the conference ends.

B. Car Travel

The Fund shall reimburse participants for the actual costs of all tolls and parking expenses. In addition, the Fund shall reimburse members at the prevailing IRS rate of reimbursement per mile for each mile traveled.

III. Lodging²

The Fund shall reimburse participants for the cost of lodging at conference rates. The maximum amounts reimbursable for hotel accommodations shall be conference rates for evenings commencing day before the conference begins and ending the day after the conference ends. Expenses for laundry, valet, entertainment, room service, and other charges of a similar nature are considered personal charges and shall not be reimbursed.

IV. Meals

The Fund shall reimburse participants for all meals incurred during the course of travel and while attending the conference. Meal reimbursement is subject to a maximum rate per diem. Maximum per diem is \$70.00.

V. Related Expenses

The Fund shall reimburse participants for necessary incidental expenses incurred during the course of travel. These shall include airport shuttle services to and from airports; shuttle services to and from hotels to airports, portage and parking expenses (if appropriate). The Fund will reimburse taxi expenses for transportation to and from hotels and airports and for transportation to and from conference events only in cases where shuttle services are unavailable. All other taxi expenses are considered personal charges and shall not be reimbursed.

VI. Reimbursement

Under normal conditions, persons authorized to travel on official business shall provide themselves with sufficient funds of their own to cover all current expenses. To receive reimbursement for travel related expenses, participants shall submit all receipts and other evidence of allowable expenses to the Fund's Treasurer with a completed voucher. The Treasurer shall approve all expenses in accordance with the Fund's guidelines.

¹ Maximum expenses for both transportation and hotel lodging expenses shall not exceed the combined total cost of standard airfare and lodging at conference rates.

² See 1.

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

Administrative Policies & Procedures

Date Adopted: September 26, 2005

POLICY: Conference Attendance

PURPOSE: To Establish a Protocol for Attendance at Various Training Conferences

It is the practice of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) to encourage the further education of its members in Risk Management issues by providing a limited number of Fund Commissioners an opportunity to attend various industry conferences during a Fund Year. These conferences include those offered by Public Risk Management Association (PRIMA) and the Association of Government Risk Insurance Pools (AGRIP).

Because the Fund affords a limited number of Fund Commissioners an opportunity to attend these conferences, and it is possible that more Commissioners may wish to attend a conference than positions are available, it is important that the Fund have a procedure establishing clear guidelines and preferences for Commissioner attendance. Each fall, the Finance Committee, with input from Strategic Planning, shall prepare the annual Conference budget and set forth the number of available openings for conference attendance the following year. Fund Commissioners are eligible to attend either the annual PRIMA Conference or one AGRIP Conference annually.

ANNUAL PRIMA CONFERENCE

The following procedure shall be followed in determining the Fund Commissioners who will attend the **Annual PRIMA Conference**:

1. **Executive Committee Members** – At the beginning of each year, the Executive Director's office shall notify members of the Executive Committee of the opportunity to attend the Annual PRIMA Conference. Members shall be given a deadline to respond. Attendees will be determined based upon their date of response on a first come first served basis.
2. **Alternate Executive Committee Members** - If after the deadline has passed, additional positions remain open, an invitation shall be extended to the Executive Committee Alternates. Responses to the invitations must be received no later than February 1st. Attendees will be determined based upon their date of response on a first come first served basis.

3. **Fund Commissioners** - In the event that positions to attend the Annual PRIMA Conference remain open after invitations have been extended to the Executive Committee members and Alternates, the Executive Director's Office shall announce at the February Executive Committee meeting the opportunity for remaining Fund Commissioners to attend the conference with a response deadline of March 1st. Attendees will be determined based upon their date of response on a first come first served basis.

No additional announcements regarding opportunities to attend the annual PRIMA Conference shall be made after the February Executive Committee meeting.

Any Fund Commissioner who attends the annual PRIMA Conference will be ineligible to attend additional conferences for the remainder of the Fund Year.

AGRIP CONFERENCE

Fund Commissioners are eligible to attend either the annual PRIMA Conference or one AGRIP Conference annually.

The following procedure shall be followed in determining the Fund Commissioners eligible to attend any of the **AGRIP Conferences**.

1. In January of each year the Executive Director's office shall notify members of the Executive Committee and Alternate Executive Committee members of the AGRIP Conference schedule for the coming Fund Year. They will be asked to notify the Executive Director's office of their interest in attending any one of the conferences. If more than one conference is requested, preference must be indicated by the individual.
2. The Executive Director's office shall keep track of the date of, number of, and specific AGRIP conference that the individual wishes to attend along with the date they responded.
3. In the event that more individuals ask to attend a conference than positions available, priority shall be given in the following order:
 - Fund Chair
 - Fund Secretary
 - Executive Committee members in their order of succession
 - Alternate Executive Committee members in their order of succession
4. In the event that the February 1st deadline to register for the Spring AGRIP Conference passes, and all positions are not filled, then unfilled positions will be made available for attendance at the PRIMA conference.

CONFERENCE REIMBURSEMENT GUIDELINES

1. Each attendee at a PRIMA or AGRIP conference shall be eligible for up to \$2,000¹ in reimbursable expenses. Reimbursable expenses are defined in the Fund's *Travel & Reimbursement Policy* adopted by the Fund at its Annual Reorganization meeting.
2. Prior to receiving a final reimbursement from the Fund, attendees at each conference shall provide the membership, at the next Executive Committee meeting following their return, with a summary report of the seminars they attended. Any written materials that the attendee brings from the conference shall be made available to the Executive Director's office for copying and distribution to any Fund Commissioner upon their request.

¹ As recommended by the Strategic Planning Committee at their meeting of May 17, 2007 and accepted by the Executive Committee at the June 25, 2007 meeting.



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: January 23, 2017
Re: **Executive Director's Report**

A. AJG Risk Management Services – Disclosure Statement (pg. 110)

A Disclosure Statement for AJG Risk Management Services, Inc. is enclosed for your review. We ask that this information be made a part of the minutes for the January 2017 Executive Committee Meeting.

B. Lost Time Accident Frequency Report (pgs. 111-112)

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

C. Certificates of Insurance (pg. 113)

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

D. 2015 Safety Incentive Program (pg. 114)

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.**

E. 2016 Optional Safety Budget (pg. 115)

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

F. 2016 Wellness Incentive (pg. 116)

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

G. EPL Helpline – Authorized Contact List (pg. 117)

With the placement of the member's EPL/POL coverage in the commercial insurance market, the insurance company QBE has implemented an EPL Helpline for the member's use. Those authorized to access this service must be appointed by Resolution of the Governing Body. **Please note that Municipal Solicitors can not be appointed as Helpline Contacts.** There is no restriction on the number of calls or amount of time that members can contact this service. Members can appoint two representatives to use this service. Enclosed, please find the most recent list of authorized contacts for the EPL Helpline. These are the only representatives authorized to access this service. All members are asked to review this list and respond to the e-mail request as soon as possible. Please contact the Executive Director's Office with any questions.

H. EPL Allowance (pg. 118)

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.

I. Employment Practices Liability Compliance (pg. 119)

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

J. Financial Fast Track (pg. 120)

The Financial Fast Track Report as of November 30, 2016 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of November 30, 2016 was **\$18,941,315**

K. Regulatory Filing Checklists (pgs. 121-122)

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.

L. Skateboard Park Approval Status (pg. 123)

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.

M. Capehart & Scatchard Updates (pgs. 124-133)

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.

N. Statutory Bond Status (pg. 134)

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.

O. Elected Officials – Invitation (pgs. 135-136)

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. Inclement Weather Policy

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

Q. 2017 1st Installment Billing

First installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant, on or about January 3, 2017. Please note that the first installment is due by February 15, 2017. If you have any questions, please contact Tracy Forlenza at 856-446-9143.

R. 2016 Attendance Records (pgs. 137-139)

A report detailing attendance records through the end of the 2016 Fund Year is attached for your review.

S. RMC Resolutions & 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, due no later than January 20, 2017, 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.

T. PRIMA/AGRIp Conferences

This year TRICO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2017 Budget includes funding for four (4) attendees in total. The TRICO JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRiP Conferences from our office on or about December 19, 2016. Information on the PRIMA Conference will be emailed out by the end of the month.

U. 2017 Safety Kickoff Breakfast – Save the Date (pg. 140)

On March 28, 2017 the Fund will hold its 26th Annual Safety Breakfast at Nicolosi's, West Deptford, NJ beginning at 8:30 AM. A Save the Date was emailed to all Safety Coordinators, Claims Coordinators, Fund Commissioners, and Risk Management Consultants on January 13, 2017. The invitations and Response Forms will be emailed out in early March.

V. Claims Coordinator & Safety Coordinator Roundtable

Again this year, the JIF will be sponsoring a Safety Coordinator & Claims Coordinator Roundtable on February 16, 2017 at Nicolosi's, West Deptford. The Wellness Coordinators are also invited to attend. Invites with more information were emailed out from the Safety Directors office, to all Safety Coordinators, Claims Coordinators and Wellness Coordinators on or about January 11, 2017.

W. 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!

X. New Member Activity

Nothing to Report

Arthur J. Gallagher Risk Management Services, Inc.

Public Entity & Scholastic Division

6000 Sagemore Drive, Suite 6203

PO Box 530

Marlton, New Jersey 08053

856-446-9100

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

FROM: Paul J. Miola, CPCU, ARM
Area Executive Vice President/Niche Director, Arthur J. Gallagher Risk Management Services, Inc.

DATE: January 23, 2017

RE: **Disclosure Statement**
Risk Management Consulting and Fund Administration

Arthur J. Gallagher Risk Management Services, Inc. has served as Administrator for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, hereinafter referred to as "Fund", since January 1, 1991. The Public Entity Practice within our firm presently confines its practice to providing professional administration, brokerage, and consulting service to large individual and pooled public entity self-insureds.

The Brokerage Division of our firm provides a full range of conventional insurance sales and service, including personal and commercial property, casualty, and employee benefits. In the past, our firm has provided Risk Management Consulting Services to individual municipalities having membership in joint insurance funds administered by Arthur J. Gallagher Risk Management Services, Inc.

The purpose of this disclosure memo is to publicly advise the Officers, Executive Committee, and Commissioners that AJG Risk Management Services, Inc. fulfills the roles of Fund Administrator and in some cases, members' Risk Management Consultant. In the case of this Fund, AJG Risk Management Services, Inc. does not presently serve as Risk Management Consultant for any member municipalities.

Beginning January 1, 2011, Arthur J. Gallagher Risk Management Services, Inc. began placing Employment Practices Liability and Public Officials Liability coverage for the Fund. Beginning on January 1, 2012, Arthur J. Gallagher Risk Management Services, Inc. began placing Volunteer Directors and Officers Insurance for the Fund. Finally, beginning January 1, 2013, Arthur J. Gallagher Risk Management Services, Inc. began placing Cyber Liability Insurance for the Fund. In this capacity, we are compensated at a rate of 3.25% of written premiums for placing Employment Practices Liability, Public Officials Liability, and Volunteer Directors and Officers coverage and 2.50% of written premiums for placing Cyber Liability Insurance for the Fund. Paul J. Miola of Arthur J. Gallagher Risk Management Services, Inc. also serves as the Deputy Executive Director of the MEL Residual Claims Fund and as the Producer for the placement of Excess Insurance for the Municipal Excess Liability Joint Insurance Fund.

The only revenue derived from the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is the fee that we are paid under contract to provide administrative services and the above referenced insurance placement to the Fund.

The Fund Secretary has been asked to incorporate this memo into the minutes of the January Reorganization meeting and make it a permanent record of the Fund.

File: TRICO/Gen/Conflict of Interest/Disclosure Statement; Tab: 2017

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

Member Municipality	Opening Balance	Jan 2016	Feb 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	Sept. 2016	October 2016	Nov. 2016	Dec. 2016	Paid 2017	Total Expenses	Ending Balance	Encum. Funds
Alloway	1,755.00														0.00	1,755.00	11/1/16
Carneys Point	2,925.00				2,925.00										2,925.00	0.00	
Clayton	2,925.00				2,925.00										2,925.00	0.00	
Deptford	4,225.00					4,225.00									4,225.00	0.00	
East Greenwich	2,925.00			2,925.00											2,925.00	0.00	
Elk	2,275.00					309.99								1,965.01	2,275.00	0.00	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		1,411.61	4,225.00	0.00	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	3,376.62	81,237.28	20,682.72	384,038.00

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

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

Member Municipality	Opening Balance	Jan 2016	Feb 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	Sept. 2016	Oct. 2016	Nov. 2016	Dec. 2016	Paid 2017	Total YTD Expenses	Ending Balance	Encum. Funds
Alloway	750.00														0.00	750.00	11/01/16
Carney's Point	2,500.00														0.00	2,500.00	10/25/16
Clayton	2,500.00											1,079.00	1,421.00		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													687.59	687.59	62.41	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		277.96	2,500.00	0.00	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													750.00	750.00	0.00	10/17/16
Paulsboro	3,500.00														0.00	3,500.00	11/01/16
Penns Grove	3,500.00										2,192.77				2,192.77	1,307.23	10/28/16
Pennsville	3,500.00									3,500.00					3,500.00	0.00	N/A
Pilesgrove	750.00										750.00				750.00	0.00	N/A
Pitman	3,500.00											1,510.11			1,510.11	1,989.89	N/A
Quinton	750.00														0.00	750.00	10/11/16
Shiloh	750.00														0.00	750.00	10/31/16
South Harrison	750.00											750.00			750.00	0.00	10/28/16
Swedesboro	1,500.00											1,500.00			1,500.00	0.00	N/A
Upper Pittsgrove	750.00			444.45			111.53				194.02				750.00	0.00	N/A
Vineland City	2,500.00														0.00	2,500.00	10/25/16
Washington Township	4,500.00												4,500.00		4,500.00	0.00	10/17/16
Wenonah	1,500.00										1,500.00				1,500.00	0.00	N/A
Westville	2,500.00														0.00	2,500.00	10/28/16
Woodbury City	3,500.00											1,192.83	2,307.17		3,500.00	0.00	10/21/16
Woodbury Heights	2,500.00									2,500.00					2,500.00	0.00	N/A
Woodstown	1,500.00											1,500.00			1,500.00	0.00	N/A
Woolwich	1,500.00										912.53				912.53	587.47	10/25/16
Total By Line	\$84,250.00	\$0.00	\$0.00	\$444.45	\$357.18	\$0.00	\$111.53	\$712.28	\$0.00	\$9,182.48	\$13,918.13	\$22,459.34	\$8,589.85	\$1,715.55	\$57,490.79	\$26,759.21	

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

TRICOJIF

Updated as of 1/17/2017

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

Member Municipality	Opening Balance	Jan 2016	Feb 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	Sept. 2016	Oct. 2016	Nov. 2016	Dec. 2016	Paid 2017	Total YTD Expenses	Ending Balance	Encum. Funds
Alloway	500.00														0.00	500.00	11/01/16
Carney's Point	1,000.00				75.44	293.47	200.00					210.47	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													1,500.00	1,500.00	0.00	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													468.00	468.00	32.00	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													378.64	378.64	121.36	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													1,000.00	1,000.00	0.00	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	\$3,346.64	\$18,812.74	\$15,437.26	

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

TRICOJIF

Updated as of 1/17/2017

2016 TRICO JIF Fund Commissioner Attendance




Municipality	County	Last	First	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	# Attended	# Meetings	% Attend
(Meeting Occurred)				Y	Y	Y	Y	Y	Y	Y		Y	Y	Y	Y		11	
Alloway	Salem	Reilly	Beth		P					P			P	P		4	11	36%
Carneys Point	Salem	Brown	Ken	P	P	P	P	P	P	P		P	P	P	P	11	11	100%
Clayton	Gloucester	Miller	Sue	P	P	P	P	P	P	P		P	P	P	P	11	11	100%
Deptford	Gloucester	Banks	Donald	P	P	P	P	P	P	P		P	P	P	P	11	11	100%
East Greenwich	Gloucester	McCaffrey	Stephanie	P	P		P	P	P	P		P		P	P	9	11	82%
Elk	Gloucester	King-Sammons	Carolyn	P		P	P	P	P	P			P		P	7	11	64%
Elsinboro Twp.	Salem	Hogate	Doug	P	P	P	P	P	P	P		P	P	P	P	11	11	100%
Fairfield	Cumberland	Dunn	Nate		P	P				P		P	P			5	11	45%
Franklin	Gloucester	Freijomil	Barbara	P	P			P	P	P		P	P	P	P	9	11	82%
Glassboro	Gloucester	Foure	Debra		P	P	P	P	P	P				P		7	11	64%
Greenwich	Gloucester	Rink	Harry	P		P	P	P	P			P	P	P	P	9	11	82%
Harrison	Gloucester	Gravinese	Mark	P	P	P	P	P	P	P		P	P	P		10	11	91%
Logan	Gloucester	Hall	Doris			P	P		P			P	P			5	11	45%
Lower Alloways Creek	Salem	Clour	Kevin	P	P	P	P	P	P	P		P	P	P	P	11	11	100%
Mannington	Salem	Spina	Dante A.	P		P	P			P		P	P			6	11	55%
Mantua	Gloucester	Bileci	Jennica		P			P	P	P		P			P	6	11	55%
Monroe	Gloucester	Heydel	Kevin	P	P			P	P	P		P	P	P	P	9	11	82%
Oldmans	Salem	Slusser	William	P	P	P	P	P	P			P	P	P	P	10	11	91%
Paulsboro	Gloucester	Boyer	Lorraine			P	P					P	P	P		6	11	55%
Penns Grove	Salem	Washington	John	P	P	P	P	P	P	P		P	P	P	P	11	11	100%
Pennsville	Salem	Raine	Richard G.	P		P	P					P		P	P	6	11	55%
Pilesgrove	Salem	Abdill	Maureen	P	P	P	P	P	P	P		P	P	P	P	11	11	100%
Pitman	Gloucester	Razze	Michael	P		P	P	P	P	P			P	P		8	11	73%
Quinton	Salem	Sperry	Marjorie	P	P	P	P	P	P			P	P	P		9	11	82%
Shiloh	Cumberland	Campbell	Brad	P	P	P	P	P		P		P	P	P	P	10	11	91%
South Harrison	Gloucester	Diaz	Robert	P	P	P	P	P	P	P		P	P	P	P	11	11	100%
Swedesboro	Gloucester	Bagby	Carl	P		P	P	P	P	P		P	P	P		9	11	82%
Upper Pittsgrove	Salem	Zeck, Sr.	David		P	P	P	P	P			P	P	P	P	9	11	82%
Vineland	Cumberland	Dickenson	Bob	P	P	P						P	P		P	6	11	55%
Washington Twp.	Gloucester	D'Auria	Jim	P	P	P	P	P	P	P		P	P		P	10	11	91%
Wenonah	Gloucester	Sweeney	Karen	P	P	P	P	P	P				P	P	P	9	11	82%
Westville	Gloucester	Bittner	William	P	P	P		P	P	P		P		P	P	9	11	82%
Woodbury, City of	Gloucester	Law	Robert	P	P	P	P	P	P	P		P	P	P	P	11	11	100%
Woodbury Heights	Gloucester	Yerka	Robert	P	P	P	P	P	P	P		P		P		9	11	82%
Woodstown	Salem	Hall	John	P	P	P	P	P	P	P		P	P	P	P	11	11	100%
Woolwich	Gloucester	DiBella	Jane		P	P	P	P	P	P		P	P	P	P	10	11	91%
36				28	28	31	29	29	29	27		27	30	29	25			80%
No. Municipalities				76%	76%	84%	78%	78%	78%	73%		73%	81%	78%	68%			

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

2016 TRICO JIF Alternate Fund Commissioner Attendance

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

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

2016 TRICO JIF Combined Attendance

Municipality	County	Name	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	# Attended	# Meetings	% Attend
Alloway	Salem	Reilly/McKelvey	-	1	-	-	-	-	1	-	-	1	1	-	4	11	36%
Carneys Point	Salem	Brown/Pelura	1	1	1	1	1	1	1		1	1	1	1	11	11	100%
Clayton	Gloucester	Miller/Vondran	1	1	1	1	1	1	1		1	1	1	1	11	11	100%
Deptford	Gloucester	Banks/Zawadski	1	1	1	1	1	1	1		1	1	1	1	11	11	100%
East Greenwich	Gloucester	McCaffrey/Rossett	1	1	-	1	1	1	1		1	-	1	1	9	11	82%
Elk	Gloucester	King-Sammons/Pine	1	-	1	1	1	1	1		-	1	-	1	8	11	73%
Elsinboro	Salem	Hogate/Elk	1	1	1	1	1	1	1		1	1	1	1	11	11	100%
Fairfield	Cumberland	Dunn/Davis	-	1	1	-	-	-	1		1	1	-	-	5	11	45%
Franklin	Gloucester	Freijomil/Tyciak	1	1	1	-	1	1	1		1	1	1	1	10	11	91%
Glassboro	Gloucester	Campisi/Paccione	-	1	1	1	1	1	1		1	1	1	-	9	11	82%
Greenwich	Gloucester	Rink/Giovannitti	1	1	1	1	1	1	-		1	1	1	1	10	11	91%
Harrison	Gloucester	Gravinese/Chambers	1	1	1	1	1	1	1		1	1	1	-	10	11	91%
Logan	Gloucester	Hall/Jackson	-	-	1	1	-	1	-		1	1	-	-	5	11	45%
Lower Alloways Creek	Salem	Clour/Campbell	1	1	1	1	1	1	1		1	1	1	1	11	11	100%
Mannington	Salem	Spina/Mitchell	1	-	1	1	-	-	1		1	1	-	-	6	11	55%
Mantua	Gloucester	Bilecil/LeVine	1	1	-	1	1	1	1		1	-	1	1	9	11	82%
Monroe	Gloucester	Heydel/McLaughlin	1	1	-	-	1	1	1		1	1	1	1	9	11	82%
Oldmans	Salem	Slusser/Nipe	1	1	1	1	1	1	-		1	1	1	1	10	11	91%
Paulsboro	Gloucester	Boyer/Giampola	-	-	1	1	-	-	1		1	1	1	-	6	11	55%
Penns Grove	Salem	Washington/Burl	1	1	1	1	1	1	1		1	1	1	1	11	11	100%
Pennsville	Salem	Raine/McCaffery	1	1	1	1	-	-	-		1	-	1	1	7	11	64%
Pilesgrove	Salem	Abdill/Bonowski	1	1	1	1	1	1	1		1	1	1	1	11	11	100%
Pitman	Gloucester	Razze/O'Donnell	1	1	1	1	1	1	1		1	1	1	-	10	11	91%
Quinton	Salem	Sperry/Uzdanovics	1	1	1	1	1	1	1		1	1	1	-	10	11	91%
Shiloh	Cumberland	Campbell/Newkirk	1	1	1	1	1	-	1		1		1	1	9	11	82%
South Harrison	Gloucester	Diaz/Howard	1	1	1	1	1	1	1		1	1	1	1	11	11	100%
Swedesboro	Gloucester	Bagby/Fromm	1	-	1	1	1	1	1		1	1	1	-	9	11	82%
Upper Pittsgrove	Salem	Zeck/Gantz	-	1	1	1	1	1	-		1	1	1	1	9	11	82%
Vineland	Cumberland	Dickenson/Sotomayor	1	1	1	1	1	-	1		1	1	1	1	10	11	91%
Washington Twp.	Gloucester	D'Auria/Riiff	1	1	1	1	1	1	1		1	1	-	1	10	11	91%
Wenonah	Gloucester	Sweeney/Schools	1	1	1	1	1	1	1		1	1	1	1	11	11	100%
Westville	Gloucester	Bittner/Helder	1	1	1	-	1	1	1		1	1	1	1	10	11	91%
City of Woodbury	Gloucester	Law/Theokas	1	1	1	1	1	1	1		1	1	1	1	11	11	100%
Woodbury Heights	Gloucester	Yerka/Gambale	1	1	1	1	1	1	1		1	-	1	-	9	11	82%
Woodstown	Salem	Hall/Hiles	1	1	1	1	1	1	1		1	1	1	1	11	11	100%
Woolwich	Gloucester	DiBella/Bertino	1	1	1	1	1	1	1		1	1	1	1	11	11	100%
36			30	31	32	31	29	30	31		34	31	31	25			
			81%	84%	86%	84%	78%	81%	84%		92%	84%	84%	68%			85%

SAFETY CELEBRATION BREAKFAST

Save the Date: March 28, 2017



Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF)

**The TRICO JIF 2017 Safety Celebration Breakfast will be held on
March 28, 2017**

The Breakfast will:

- **Celebrate Your 2016 Safety Accomplishments**
- **Strengthen Your resolve for 2017**

Additional information will follow over the next few weeks.

Safety & Claim Coordinators

Please Note: **The Safety & Claim Coordinators Regional Training will be held on February 16, 2017.**

More information is to follow.

Please feel free to contact Sheila Ortiz at sheila_ortiz@ajg.com with any questions.

All information will be emailed as well as posted on the TRICO JIF website
www.tricojif.com



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

TO: Municipal Fund Commissioners, Safety Coordinators and Risk Managers

FROM: Timothy Sheehan, Associate Public Sector Director

DATE: January 4, 2017

Service Team:

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

DECEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Elk – Conducted a Loss Control Survey on December 19
- Township of Elsinboro – Conducted a Loss Control Survey on December 28
- Township of Franklin – Conducted a Loss Control Survey of December 28
- Borough of Glassboro – Conducted a Loss Control Survey on December 9
- Township of Greenwich – Conducted a Loss Control Survey on December 19
- Township of Mantua – Conducted a Loss Control Survey on December 19
- Township of Monroe – Conducted a Loss Control Survey on December 14
- Township of Pennsville – Conducted a Loss Control Survey December 23
- Borough of Pitman - Conducted a Loss Control Survey on December 13
- Borough of Shiloh – Conducted a Loss Control Survey on December 28
- Township of South Harrison – Conducted a Loss Control Survey on December 20
- City of Vineland – Conducted a Loss Control Survey on December 21
- City of Woodbury – Conducted a Loss Control Survey on December 20

JIF MEETINGS ATTENDED

- Executive Safety Committee – December 1
- Executive Committee/Claims Review – December 19

MEL VIDEO LIBRARY

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

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

<u>Municipality</u>	<u># of Videos</u>
Township of Elk	1
Borough of Glassboro	1
Township of Oldmans	4

MEL MEDIA CATALOG

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

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

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

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

- Ø TRICO JIF - Did You Know? – MSI Training Schedule – December 2016, January and February 2017 – December 1
- Ø TRICO JIF - New Topics for 2017 – December 2
- Ø TRICO JIF - 2016 Special Recognition Nominations – December 2
- Ø TRICO JIF - Safety Director's Bulletin- Managing Slip & Falls during Winter Months - December 5
- Ø TRICO JIF - New MSI Online Training Program - Smart Moves to Avoid Falling Down – December 12
- Ø TRICO JIF - Did You Know? – MSI Training Schedule for Jan 2017 – December 21

UPCOMING EVENTS

- Claims Review – January 23
- Executive Committee Meeting – January 23

MSI TRAINING PROGRAMS

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

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

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

Date	Location	Topic	Time
1/6/17	Township of Berlin #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/9/17	Borough of Lindenwold #1	DDC-6	8:30 - 3:00 pm w/lunch brk
1/11/17	Township of Burlington #3	HazCom w/GHS	8:00 - 9:30 am
1/12/17	City of Vineland	Jetter/Vacuum Safety	9:00 - 11:00 am
1/13/17	Borough of Somerdale	Flagger/Work Zone	8:30 - 12:30 pm
1/13/17	City of Brigantine #3	Snow Plow/Snow Removal	8:30 - 10:30 am
1/13/17	City of Brigantine #3	Back Safety/Material Handling	10:45 - 11:45 am
1/18/17	City of Millville #1	PPE	8:30 - 10:30 am
1/18/17	City of Millville #1	Hearing Conservation	10:45 - 11:45 am
1/18/17	City of Millville #1	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
1/20/17	Township of Cherry Hill #4	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
1/20/17	Township of Cherry Hill #4	Fall Protection Awareness	10:45 - 12:45 pm
1/23/17	Borough of Lindenwold #1	PPE	8:30 - 10:30 am
1/23/17	Borough of Lindenwold #1	Hearing Conservation	10:45 - 11:45 am
1/23/17	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS-Evening	7:00 - 10:00 pm
1/23/17	Borough of Glassboro #1	BBP-Evening	10:00 - 11:00 pm
1/23/17	Township of Hamilton #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/23/17	Township of Hamilton #2	Driving Safety Awareness	10:45 - 12:15 pm
1/23/17	Township of Hamilton #2	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
1/24/17	Borough of Woodstown #1	Asbestos, Lead, Silica Health Overview	8:30 - 9:30 am
1/24/17	Borough of Woodstown #1	Back Safety/Material Handling	9:45 - 10:45 am
1/24/17	Borough of Woodstown #1	Hearing Conservation	11:00 - 12:00 pm

Date	Location	Topic	Time
1/25/17	Pennsauken SA #3	Fall Protection Awareness	12:30 - 2:30 pm
1/25/17	Pennsauken SA #3	BBP	2:45 - 3:45 pm
1/25/17	Township of Galloway	Employee Conduct/Violence Prevention	9:00 - 10:30 am
1/25/17	Township of Galloway	Fire Extinguisher	10:45 - 11:45 am
1/26/17	Township of Tabernacle #1	Snow Plow/Snow Removal	8:30 - 10:30 am
1/26/17	City of Cape May #1	Snow Plow/Snow Removal	8:30 - 10:30 am
1/26/17	City of Cape May #1	PPE	10:45 - 12:45 pm
1/27/17	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/27/17	Township of Upper Deerfield	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
1/30/17	Borough of Lindenwold #1	Heavy Equipment Safety	8:30 - 11:30 am
1/31/17	Borough of Clementon #3	Office Safety	8:30 - 10:30 am
1/31/17	Borough of Clementon #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
1/31/17	Borough of Clementon #3	Driving Safety Awareness	1:00 - 2:30 pm
2/1/17	Pennsauken SA #3	LOTO	11:15 - 1:15 pm
2/1/17	Pennsauken SA #3	Fire Safety	1:30 - 2:30 pm
2/1/17	Pennsauken SA #3	Fire Extinguisher	2:45 - 3:45 pm
2/1/17	City of Vineland #1	Flagger/Work Zone	8:00 - 12:00 pm
2/2/17	City of Ocean City #1	HazCom w/GHS	8:30 - 10:00 am
2/3/17	Township of Berlin #2	Sanitation/Recycling Safety	8:30 - 10:30 am
2/3/17	Township of Berlin #2	BBP	10:45 - 11:45 am
2/3/17	Township of Berlin #2	Back Safety/Material Handling	12:30 - 1:30 pm
2/7/17	Logan Township MUA #1	Snow Plow/Snow Removal	8:30 - 10:30 am
2/7/17	Logan Township MUA #1	HazCom w/GHS	10:45 - 12:15 pm
2/8/17	Pennsauken SA #3	Ladder Safety/Walking Surfaces	12:30 - 2:30 pm
2/8/17	Pennsauken SA #3	Hearing Conservation	2:45 - 3:45 pm
2/8/17	City of Millville #1	Sanitation/Recycling Safety	8:30 - 10:30 am
2/8/17	City of Millville #1	Back Safety/Material Handling	10:45 - 11:45 am
2/8/17	City of Millville #1	BBP	12:00 - 1:00 pm
2/9/17	Township of Pennsville #1	Driving Safety Awareness	8:30 - 10:00 am
2/9/17	Township of Pennsville #1	Fire Safety	10:15 - 11:15 am
2/10/17	Township of Cherry Hill #4	PPE	8:30 - 10:30 am
2/10/17	Township of Cherry Hill #4	Hearing Conservation	10:45 - 11:45 am
2/10/17	Township of Cherry Hill #4	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
2/13/17	Township of Hamilton #3	Landscape Safety	8:30 - 11:30 am
2/13/17	Township of Hamilton #3	Playground Safety Inspections	12:45 - 2:45 pm
2/14/17	Borough of Avalon #4	DDC-6	8:30 - 3:00 pm w/lunch brk
2/15/17	Township of Burlington #3	Fire Safety	8:00 - 9:00 am

Date	Location	Topic	Time
2/15/17	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/15/17	City of Vineland #1	Flagger/Work Zone	8:00 - 12:00 pm
2/15/17	Township of Oldmans	LOTO-Evening	6:30 - 8:30 pm
2/15/17	Township of Oldmans	Confined Space Awareness-Evening	8:45 - 9:45 pm
2/16/17	City of Cape May #1	Jetter/Vacuum Safety	8:30 - 10:30 am
2/17/17	Township of Mantua	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
2/17/17	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm
2/21/17	Township of Elsinboro	BBP-Evening	6:30 - 7:30 pm
2/21/17	Township of Elsinboro	Confined Space Awareness-Evening	7:45 - 8:45 pm
2/22/17	Borough of Magnolia #1	CSE-Permit Required w/Classroom Demo-Evening	6:30 - 10:30 pm
2/22/17	Borough of Woodstown #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
2/23/17	City of Margate #4	LOTO	8:30 - 10:30 am
2/24/17	Township of Berlin #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/24/17	Township of Berlin #2	Confined Space Awareness	10:45 - 11:45 am
2/27/17	Borough of Glassboro #1	Sanitation/Recycling Safety	8:00 - 10:00 am
2/27/17	Borough of Glassboro #1	Asbestos, Lead, Silica Health Overview	10:15 - 11:15 am
2/27/17	Borough of Glassboro #1	LOTO-Evening	7:00 - 9:00 pm
2/27/17	Borough of Glassboro #1	Confined Space Awareness-Evening	9:00 - 10:00 pm
2/27/17	Township of Upper	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
2/28/17	Borough of Woodstown #1	Accident Investigation	8:30 - 10:30 am
3/2/17	Township of Pemberton	DDC-6	8:00 - 2:45 pm w/lunch brk
3/7/17	Borough of Woodstown #1	DDC-6	8:30 - 3:00 pm w/lunch brk
3/8/17	City of Vineland	Heavy Equipment	8:00 - 11:00 am
3/8/17	City of Vineland	Confined Space Awareness	11:15 - 12:15 pm
3/9/17	Deptford Township MUA	Jetter/Vacuum Safety	9:00 - 11:00 am
3/9/17	Deptford Township MUA	Asbestos, Lead, Silica Health Overview	11:15 - 12:15 pm
3/10/17	Borough of Clementon #3	Fire Safety	8:30 - 9:30 am
3/10/17	Borough of Clementon #3	Fire Extinguisher	9:45 - 10:45 am
3/10/17	City of Sea Isle City #6	Jetter/Vacuum Safety	8:30 - 10:30 am
3/13/17	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/13/17	Township of Hamilton #3	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
3/13/17	Township of Hamilton #3	Fall Protection Awareness	10:45 - 12:45 pm
3/14/17	Township of Washington	LOTO	8:30 - 10:30 am
3/14/17	Township of Washington	Shop & Tool Safety	10:45 - 11:45 am

Date	Location	Topic	Time
3/14/17	Township of Washington	HazCom w/GHS	12:30 - 2:00 pm
3/15/17	Lower Township MUA	HazCom w/GHS	8:30 - 10:00 am
3/15/17	Lower Township MUA	BBP	10:15 - 11:15 am
3/15/17	Township of Oldmans	CEVO-Fire-Evening	6:30 - 10:30 pm
3/16/17	City of Vineland	Excavation/Trenching/Shoring	8:00 - 12:00 pm
3/17/17	Township of Lower	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/20/17	Township of Egg Harbor #5	DDC-6	8:30 - 3:00 pm w/lunch brk
3/21/17	Borough of Clementon #3	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/21/17	Borough of Clementon #3	BBP	11:45 - 12:45 pm
3/23/17	Township of Pemberton	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
3/23/17	City of Cape May #1	Sanitation/Recycling Safety	8:30 - 10:30 am
3/23/17	City of Cape May #1	Shop & Tool Safety	10:45 - 11:45 am
3/27/17	Borough of Glassboro #1	Landscape Safety	8:00 - 11:00 am
3/28/17	Township of Voorhees #1	Fire Safety	9:00 - 10:00 am
3/28/17	Township of Voorhees #1	Fire Extingisher	10:15 - 11:15 am
3/28/17	Borough of Woodstown #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/29/17	City of Burlington #2	Driving Safety Awareness	8:30 - 10:00 am
3/30/17	City of Ocean City #1	Heavy Equipment Safety	8:30 - 11:30 am
3/31/17	Township of Willingboro	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
3/31/17	Township of Willingboro	Shop & Tool Safety	10:45 - 11:45 am
3/31/17	City of Brigantine #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/31/17	City of Brigantine #3	BBP	10:45 - 11:45 am

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

Exiting and Entering Vehicles Safely

Lessons Learned from Losses Monthly Newsletter January 2017

Many employees get injured when getting on and off some of the larger vehicles owned by municipalities. Due to inattention, speed and rushing in an emergency, workers slip and fall when they do not use vehicle steps and handhold devices. Jumps and falls can cause strains and sprains, broken bones and fatalities.

THINGS TO CONSIDER:

- Maintain 3 points of contact at all times. (2 hands and a foot or 2 feet and 1 hand until seated or standing on the ground.)
- Wear shoes with sturdy and non-slip soles and heels.
- Only step on dedicated stepping areas, not fuel tanks and fenders.
- Wear gloves in hot and cold weather to help grip handholds.
- Face the vehicle when getting on or off the vehicle.
- Do not grab the steering wheel unless it is locked.
- Do not grip the door as it can swing out and cause a fall.
- Do not jump down from the vehicle; use all of the steps.
- Vehicles must be clean and as well maintained as possible.
- Examine the ground before stepping out to look for uneven ground, ice or water.

CLAIM EXAMPLES

- Ø Employee entering a truck and grabbed the steering wheel with his left hand to help him into the truck when he felt immediate pain in his neck and arm. This claim involves 2 surgeries and total costs are above \$300,000 because employee pulled himself up with his upper body instead of his legs.
- Ø Employee stepping off of backhoe when the step broke under his weight causing him to fall. This claim also involves 2 surgeries and total costs are over \$106,000. The town was aware of the deteriorated steps, but the repairs were not completed.



Other Things to Keep in Mind:

§ Ice Safety on ponds/lakes for skaters, fisherman, snowmobiles njmel.org > Safety > Safety Bulletins/Checklists > Parks & Recreation > Winter Ice Activities

§ Remember to take pictures after an incident of the vehicle or other damaged items or the scene of the incident. These pictures could make a huge difference in providing coverage or helping the JIF defend your town.

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

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: January 23, 2017 25th JIF Anniversary River Winds West Deptford
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

JANUARY ACTIVITIES AND PLANNED EVENTS

Monroe Township: Planning to kick-off a Winter Fitness Challenge this month that will run through to the SuperBowl. Lunch & Learn scheduled with me presenting on the "sitting disease".

Swedesboro: Kicking off a Winter Fitness Challenge that will run through to the SuperBowl.

2016 Wellness Funds Encumbered:

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

January Wellness Connection Newsletter

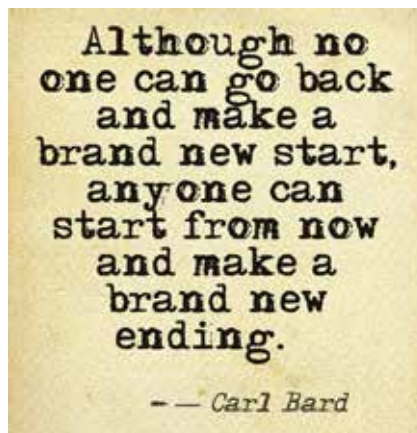
The January Newsletter features some ideas and inspiration to get you started on a positive note this New Year. I hope you will take a few minutes to read some of the articles, which include:

- What to do instead of the traditional New Year's Resolutions
- What your ears may be telling you about your health
- What's the big deal about Chia Seeds
- And how to rethink going on "a diet"
- Featured Recipe is a new way to prepare Mac n' Cheese

The Exercise of the Month highlights a few simple exercises to strength your Core...one of the most important set of muscles in keeping you stable.

Planning for 2017 – Ideas to keep in mind

1. **Set up a meeting** with me to begin laying out a plan for 2017 Wellness – some of you have already met or planned to meet with me. Thank you! Others I will be contacting later in the month to set up a meeting day for February.
2. **Goal** – to have at least one Wellness Event/Initiative/Challenge a quarter. It can be theme directed or take into consideration the Health Observance for that particular month (i.e. February is Heart Health Month).
3. **Wellness Coordinator Training** – some time this year there will be training for your Wellness Coordinator. Please be sure to have a person designated if you do not already have one. Details to follow.
4. **Employee Needs Assessment:** If it has been awhile since our last Employee Interest Survey, it may be a good time to distribute another as we prepare for planning Wellness Activities for 2017. I have attached a sample survey that you can use as is or modify, as you deem appropriate. Please let me know if you need my input and if you would like me to assist in tabulating the responses.



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

Intake	December-16	December-15	2016 YTD	2015 YTD
# of New Claims Reported	21	26	335	336
# of Report Only	10	11	71	116
% Report Only	47.6%	42.3%	21.2%	34.5%
# of Medical Only	8	14	204	193
# of Lost Time	3	1	60	27
Medical Only to Lost Time Ratio	73:27	93:07	77:23	87:13
Average # of Days to Report a Claim	2.3	4.5	3.5	4.5

Nurse Case Management	December-16	December-15	
# of Cases Assigned to Case Management	36	33	
# of Cases >90 days	23	24	

	December-16 Paid Bills	December-15 Repriced Bills	2016 YTD (1/1/16 - 11/20/16)	2015 YTD
Savings				
Bill Count	291	286	2875	3161
Provider Charges	\$318,628	\$515,978	\$2,750,000	\$3,265,978
Repriced Amount	\$104,219	\$210,963	\$1,300,786	\$1,511,749
Savings \$	\$214,409	\$304,881	\$1,446,863	\$1,751,744
% of Savings	67.3%	59.1%	52.6%	53.6%

Participating Provider Penetration Rate	December-16	December-15	2016 YTD	2015 YTD
Bill Count	89.7%	91.6%	93.4%	93.0%
Provider Charges	96.6%	91.3%	95.0%	94.4%

EPO Penetration Rate	December-16	December-15	2016 YTD	2015 YTD
Bill Count	81.5%	74.0%	86.3%	85.3%
Provider Charges	37.2%	90.9%	85.1%	86.1%

Transitional Duty Summary		2016 YTD	2015 YTD
% of Transitional Duty Days Worked		56.4%	62.8%
% of Transitional Duty Days Not Accommodated		43.6%	37.2%

January 7, 2017

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 December 31, 2016 for Closed Fund Years 1991 to 2011, and Fund Years 2012, 2013, 2014, 2015 and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 18,578.61. This generated an average annual yield of .74%. However, after including an unrealized net loss of \$ 9,630.00 in the asset portfolio, the yield is adjusted to .36% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$219,570.00 as it relates to current market value of \$ 15,780,430.00 vs. the amount we have invested.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 935.50 w/YTD Total of \$ 409,406.41 (detailed in my report)
Overpayment Reimbursements \$ 267.50
FY 2013 Retro. Premium Assessments \$ 3,710.00
Trico JIF vs Killen \$258.52

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

Woodbury City	\$20,013.00
Washington Twp.	\$75,000.00
Pittsgrove Township	\$30,792.00
Stow Creek Twp.	\$ 749.00

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 \$ 456,371.50. The claims detail shows 396 claims payments issued.

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 \$ 30,719,309.27 to a closing balance of \$ 29,357,300.59 showing a decrease in the fund of \$ 1,362,008.68. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

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

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/5	MONROE TWP.	Z29443	MONROE TWP.	PR	2015	535.00	
1/5	MONROE TWP.	Z17001	MONROE TWP.	PR	2015	276.40	
1/5	MONROE TWP.	Z31328	MONROE TWP.	PR	2015	350.00	
1/5	PITMAN BOROUGH	Z12077	PITMAN BOROUGH	PR	2015	567.45	
1/5	GLASSBORO BOROUGH	Z25063	GLASSBORO BOROUGH	PR	2015	3,465.00	
1/5	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
1/8	LOWER ALLOWS CRK	Z14960	LOWER ALLOWS CRK	PR	2015	8,390.04	
1/8	GLASSBORO BOROUGH	Z30309	GLASSBORO BOROUGH	PR	2015	3,451.75	
1/15	MONROE TWP.	X08288	DONALD DARCANGELO	WC	2011	10.00	
1/15	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
1/15	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	25.00	
1/20	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
1/25	LOWER ALLOWS CRK	Z14960	LOWER ALLOWS CRK	PR	2015	746.91	
TOTAL-JAN.						18,803.05	
TOTAL-YTD							18,803.05
2/4	GREENWICH TWP.	Z31361	GREENWICH TWP.	PR	2015	2,729.17	
2/15	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	25.00	
2/16	GLASSBORO BOROUGH	Z21921	GLASSBORO BOROUGH	PR	2015	2,824.00	
2/16	GLASSBORO BOROUGH	Z30953	GLASSBORO BOROUGH	PR	2015	2,976.53	
2/18	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
2/19	MONROE TWP.	Z33293	MONROE TWP.	PR	2016	1,394.90	
TOTAL-FEB.						10,417.35	
TOTAL-YTD							29,220.40
3/2	FRANKLIN TOWNSHIP	Z28290	FRANKLIN TOWNSHIP	PR	2015	5,000.00	
3/16	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
3/16	ELK TOWNSHIP	Z32289	ELK TOWNSHIP	PR	2016	11,844.00	
3/21	WESTVILLE BOROUGH	Z18985	WESTVILLE BOROUGH	PR	2015	4,171.00	
3/22	PITMAN BOROUGH	Z02346	CLINTON CARTER	WC	2014	5.59	
3/22	DEPTFORD TWP.	X45945	LOUISA BENEDETTI	WC	2012	50.00	
3/22	PENNS GROVE BORO	X87704	PENNS GROVE BORO	WC	2014	16.00	
3/22	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
3/23	MONROE TWP.	Z33701	MONROE TWP.	PR	2016	7,261.05	
TOTAL-MAR.						28,865.39	
TOTAL-YTD							58,085.79
4/4	ELK TOWNSHIP	Z34888	ELK TOWNSHIP	PR	2016	1,600.00	
4/4	MONROE TWP.	X62961	KRISTA PARKS	WC	2013	3,684.34	
4/18	CLAYTON BOROUGH	Z34837	CLAYTON BOROUGH	PR	2016	350.00	
4/18	PENNS GROVE BORO	X87704	ANTHONY MINGUEZ	WC	2014	25.00	
4/18	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
4/18	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
4/18	DEPTFORD TWP.	X45945	LOUISA BENEDETTI	WC	2012	50.00	
TOTAL-APR						5,789.34	
TOTAL-YTD							63,875.13
5/2	MANTUA TOWNSHIP	Z19087	MANTUA TOWNSHIP	PR	2015	9,891.00	
5/2	DEPTFORD TWP.	Z31015	DEPTFORD TWP.	PR	2015	5,595.00	
5/3	MONROE TWP.	X56223	WILLIAM YORIO	WC	2013	33,333.00	
5/4	DEPTFORD TWP.	Z36060	DEPTFORD TWP.	PR	2016	1,334.17	
5/13	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	43.00	
5/13	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	166.50	
5/13	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2015	166.50	
5/13	PENNS GROVE BORO	X87704	ANTHONY MINGUEZ	WC	2014	31.00	
5/13	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
5/18	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
5/18	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
5/19	EAST GREENWICH TWP.	Z35409	EAST GREENWICH TWP.	PR	2016	450.00	
5/19	WASHINGTON TWP.	Z29711	WASHINGTON TWP.	PR	2015	400.00	
5/20	CARNEY'S POINT TWP.	Z37525	CARNEY'S POINT TWP.	PR	2016	2,706.83	
5/24	WOODBURY CITY	X49360	WILLIAM LYNCH	WC	2012	368.19	
5/24	WOODBURY CITY	X49360	CHRIS LACROIX	WC	2012	112.00	
5/24	PAULSBORO BOROUGH	X50400	DAVID BELBIN	WC	2012	1,113.02	
5/24	PAULSBORO BOROUGH	X50400	TIMOTHY PECK	WC	2012	200.00	
5/24	PAULSBORO BOROUGH	X50400	JOAN LUTZ	WC	2012	200.00	
5/24	PAULSBORO BOROUGH	X50400	JASON BISH	WC	2012	328.71	
5/24	PAULSBORO BOROUGH	X50400	RODNEY RICHARDS	WC	2012	213.04	
5/24	PAULSBORO BOROUGH	X50400	CHRISTOPHER GILCREST	WC	2012	389.93	
5/24	GREENWICH TWP.	X49562	WILLIAM DICK	WC	2012	208.67	
5/24	WOODBURY CITY	X49360	SHAWN ANDERSON	WC	2012	407.70	
5/24	WOODBURY CITY	X49360	RANDALL GARTNER	WC	2012	256.14	
5/24	WOODBURY CITY	X49360	JEFFERY HAINES	WC	2012	112.00	
5/26	WASHINGTON TWP.	Z34390	WASHINGTON TWP.	PR	2016	1,146.48	
TOTAL-MAY						60,158.38	

TOTAL-YTD							124,033.51
6/2	WASHINGTON TWP.	Z34185	WASHINGTON TWP.	PR	2016	11,486.66	
6/2	LOWER ALLOWS CRK	Z29625	LOWER ALLOWS CRK	PR	2015	6,645.25	
6/2	DEPTFORD TWP.	Z36178	DEPTFORD TWP.	PR	2016	10,835.36	
6/9	FRANKLIN TOWNSHIP	Z32551	FRANKLIN TOWNSHIP	PR	2015	2,364.93	
6/10	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
6/10	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	100.00	
6/10	DEPTFORD TWP.	X45945	LOUISA BENEDETTI	WC	2012	50.00	
6/14	WESTVILLE BOROUGH	Z34103	WESTVILLE BOROUGH	PR	2016	1,275.00	
6/15	WESTVILLE BOROUGH	Z31689	WESTVILLE BOROUGH	PR	2015	2,059.61	
6/15	CARNEY'S POINT TWP.	Z37525	CARNEY'S POINT TWP.	PR	2016	150.00	
6/21	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2015	50.00	
6/21	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	50.00	
6/23	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
TOTAL-.JUNE						35,564.56	
TOTAL-YTD							159,598.07
7/5	WOODBURY CITY	X70970	TIMOTHY NELSON	WC	2013	34,630.78	
7/14	EAST GREENWICH TWP.	Z38409	EAST GREENWICH TWP.	PR	2016	1,191.65	
7/19	PENNVILLE TWP.	Z39775	PENNVILLE TWP.	PR	2016	1,200.00	
7/19	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
7/21	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
TOTAL-.JULY						37,520.18	
TOTAL-YTD							197,118.25
8/1	FRANKLIN TOWNSHIP	Z31113	FRANKLIN TOWNSHIP	PR	2015	14,695.50	
8/1	EAST GREENWICH TWP.	Z38409	EAST GREENWICH TWP.	PR	2016	8,897.50	
8/1	PENNVILLE TWP.	Z39775	PENNVILLE TWP.	PR	2016	5,278.70	
8/15	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
8/15	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
8/16	DEPTFORD TWP.	Z26404	DEPTFORD TWP.	PR	2015	3,762.91	
8/18	ELK TOWNSHIP	Z34888	ELK TOWNSHIP	PR	2016	21,919.81	
TOTAL-.AUG						54,634.42	
TOTAL-YTD							251,752.67
9/1	WASHINGTON TWP.	Z41684	WASHINGTON TWP.	PR	2016	5,593.34	
9/1	WOODBURY CITY	Z39365	WOODBURY CITY	PR	2016	1,310.10	
9/8	SWEDESBORO BORO	Z42008	SWEDESBORO BORO	PR	2016	2,853.27	
9/12	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
9/12	MANTUA TOWNSHIP	Z21054	BRIAN HUSS	WC	2015	531.23	
9/13	WOODBURY HEIGHTS	X51440	JOSHUA MOLINE	WC	2013	500.00	
9/13	FRANKLIN TOWNSHIP	Z40795	FRANKLIN TOWNSHIP	PR	2016	2,850.00	
9/14	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	78.00	
9/14	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
9/20	DEPTFORD TWP.	Z36178	DEPTFORD TWP.	PR	2016	1,928.27	
9/21	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
TOTAL-.SEP						16,629.71	
TOTAL-YTD							268,382.38
10/1	CLAYTON BOROUGH	Z40049	CLAYTON BOROUGH	PR	2016	3,639.75	
10/3	PITMAN BOROUGH	Z38632	PITMAN BOROUGH	PR	2016	1,222.00	
10/3	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2015	50.00	
10/3	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	50.00	
10/7	WESTVILLE BOROUGH	Z43095	WESTVILLE BOROUGH	PR	2016	637.22	
10/12	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2015	50.00	
10/12	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	50.00	
10/18	MONROE TWP.	X58198	MAX JANOFISKY	WC	2013	15,379.11	
10/18	MONROE TWP.	X59278	RICHARD MIRAGLIA	WC	2013	84,620.89	
10/19	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
10/20	WASHINGTON TWP.	X84565	ANTHONY AQUILINO	WC	2014	19,961.93	
10/20	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
10/21	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014		

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

	<u>October</u>	<u>November</u>	<u>December</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	32,647,837.94	31,553,715.02	30,719,309.27	
RECEIPTS:				
Interest Income (Cash)	-24,894.90	-133,736.61	76,544.42	-40,638.12
Premium Assessment Receipts	38,970.00	1,999.50	0.00	13,251,052.50
Prior Yr. Premium Assessment Receipts	0.00	0.00	3,710.00	4,914.00
Subrogation & Reimb. Receipts:	0.00	0.00	0.00	
Fund Year 2016	5,498.97	13,679.88	0.00	124,037.65
Fund Year 2015	200.00	0.00	0.00	83,189.56
Fund Year 2014	20,191.93	365.00	267.50	21,613.57
Fund Year 2013	100,467.75	0.00	935.50	183,669.87
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	126,358.65	14,044.88	1,203.00	416,580.05
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 Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	25,829.73
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	206.81	6,017.00	258.52	8,758.69
TOTAL RECEIPTS:	140,640.56	-111,675.23	81,715.94	13,667,979.70

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2016	151,654.48	123,863.52	303,740.64	1,845,980.22
Fund Year 2015	110,232.73	47,439.55	105,624.16	1,392,203.22
Fund Year 2014	44,319.84	111,544.85	30,038.36	540,906.61
Fund Year 2013	44,375.99	68,417.94	16,880.35	804,021.38
Fund Year 2012	0.00	0.00	0.00	399,912.24
Closed Fund Year	0.00	0.00	0.00	-2,747.87
Total Net Claim Payments	350,583.04	351,265.86	456,283.51	4,980,275.80

Exp. & Admin Bill List Payments:

Exp. & Cont. Charges FY 2017	0.00	280.00	1,752.12	2,032.12
Exp. & Cont. Charges FY 2016	145,730.51	177,273.77	142,730.94	2,257,118.59
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	683,349.61	2,791,385.71
POL/EPL Policy Premium FY 2016	0.00	0.00	0.00	1,133,818.00
Exp. & Cont. Charges FY 2015	3,177.28	22,504.89	125.35	204,969.97
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	735,272.65	171,406.00	159,483.09	1,123,913.53
Total Bill List Payments	884,180.44	371,464.66	987,441.11	7,911,755.93
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	467.75
TOTAL DISBURSEMENTS:	1,234,763.48	722,730.52	1,443,724.62	12,894,531.60

Closing Balance for the Period:

31,553,715.02	30,719,309.27	29,357,300.59
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Account Net Cash Change During the Period:

Operating Account	-1,067,393.52	-698,748.22	-1,537,787.53	-7,608,118.14
NJ Cash Management Account	0.00	0.00	0.00	-50,482.45
Investment Account	14,130.60	2,132.47	3,084,388.79	3,046,948.63
TD Wealth Management Account	-40,860.00	-137,790.00	-3,009,630.00	5,284,080.00
Claims Imprest Account	0.00	0.00	100,019.86	100,019.86
Expense & Contingency Account	0.00	0.00	1,000.20	1,000.20
Total Change in Account Net Cash:	-1,094,122.92	-834,405.75	-1,362,008.68	773,448.10

Proof: 0.00 0.00 0.00

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF
BILL LIST - JANUARY 2017**

	Payable To:	FY 2017	FY 2016	FY 2015	Closed Yrs	Appropriation	Description
1	The Actuarial Advantage	10,549.00				Prof Services/Actuary	Jan, Feb, March 2017 fees
2	Arthur J. Gallagher Risk Management Services, Inc.	53,460.00				Prof Services/Administration	Jan 2017 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.		83.35			Misc/Postage/Copies/Faxes	Dec 2016 Fees
4	David DeWeese	8,116.00				Prof Services/Attorney	Jan 2017 Fees
5	David DeWeese				69.96	Closed Years -Other Income	of docket#GLO-2053-10 Killen; Inv#D-5123-26
6	Qual-Lynx	38,805.00				Prof Services/Claims Admin	Jan 2017 Fees
7	Brenda Smith	421.00				Misc/Recording Secretary	Jan 2017 Fees
8	J.A. Montgomery Risk Control Services	16,175.00				Prof Services/Safety Director	Jan 2017 Fees
9	Tom Tontarski	1,106.00				Prof Services/Treasurer	Jan 2017 Fees
10	Conner Strong & Buckelew	893.00				Prof Services/Underwriting Manager	Jan 2017 Fees
11	Joyce Media	315.00				Misc/JIF Website	Jan 2017 Fees
12	Debby Schiffer	4,437.00				Wellness	Jan 2017 Fees
13	MEL JIF	551,233.31				MEL	MEL 2017 WC & Excess Liability - 1st installme
14	MEL JIF	178,964.80				Property Claims and Premium	MEL 2017 Property claims & prem. -1st installme
15	MEL JIF	3,480.93				Faithful Performance/Fidelity Bond	MEL 2017 Fidelity Bond - 1st installment
16	Courier Post		65.10			Misc/Legal Notice	Order#1775014; 2017 budget hearing
17	Iron Mountain		69.91			Misc/Records Retention Service	Inv#NHE0343; storage 1/1-31/17; service 11/22/16-12/27/16
18	NJ Advance Media		99.62			Misc/Legal Notice	I04262905; I04267532 Jan mtg change; 2017 budget hearing
19	Armando Riccio, LLC		500.00			EPL Consulting & Training	12/7/16 EO training
20	Riverwinds Restaurant		2,115.64			Misc/Meeting Expense	12/19/16 dinner mtg; 46 attendees
21	Elk Township			1,965.01		Safety Incentive Program	holiday luncheon, GC, generator conversion
22	Elsinboro Township		127.93			Wellness	Fruit, veggies, water and farm market gc
23	Elsinboro Township		687.59			Optional Safety Budget	Flash lights and fire hose
24	Borough of Glassboro			1,411.61		Safety Incentive Program	holiday lunches
25	Borough of Glassboro		1,500.00			Wellness	Spa and healthy lunch gc
26	Lower Alloways Creek Township		277.96			Optional Safety Budget	safety shoes
27	Oldmans Township		468.00			Wellness	Fruit baskets
28	Oldmans Township		750.00			Optional Safety Budget	Auburn Fire company equipment
29	Upper Pittsgrove Township		378.64			Wellness	fitbits and fruit tray
30	Borough of Westville				36,169.00	Closed Years-Return of Surplus	2016 dividend - full check
31	Borough of Woodbury Heights		1,000.00			Wellness	water bottles, resistance bands, gym bags
	TOTAL	867,956.04	8,123.74	3,376.62	36,238.96		

JIF BILL LIST TOTAL

915,695.36



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: January 4, 2017

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

From: Commissioner Law

Subject: January MEL Report

Chairman Rheinhardt: Executive Director presented outgoing Chairman Rheinhardt with an engraved paper weight expressing the MEL's gratitude for his service as Chairman of the MEL in 2015 and 2016 and noted his efforts in restructuring the standing committee charters, the formation of a Management Committee and moving the MEL's investment legislation forward.

25th Anniversary Presentation: The meeting also began with presentations between GenRe and the MEL JIF commemorating 25 years of a very successful partnership. Deputy Executive Director said when he was involved in early MEL commercial marketing efforts, he met with skepticism and suggestions that the MEL was marketing every year – which had the effect of limiting the carriers that would quote. But in reality, the MEL entered into 2 very favorable long time relationships with Munich Re and Genesis. James Dart presented the MEL with an engraved bowl and pedestal with the words "Respect, Trust & Friendship" and added this his experience with the MEL exceeded his expectations.

James J. Kickham: Executive Director said Jim Kickham retired effective December 31st. The MEL Board of Fund Commissioners adopted a Resolution recognizing the significant contribution to the continued success of the Municipal Excess Liability Joint Insurance Fund, the Municipal Excess Liability Residual Claims Fund and the New Jersey Environmental Risk Management Fund – as well as the local affiliated Joint Insurance Funds. In particular, Executive Director said Mr. Kickham was instrumental in putting together the excess and reinsurance programs that are still in place today. Chairman Landolfi added that beyond his insurance knowledge and expertise, Mr. Kickham conducted himself with great integrity both professionally and personally.

Kathie Tyler-Schohl: Executive Director also announced the retirement of Kathie Tyler-Schohl from Qual-Lynx. Kathie managed the MEL's Public Officials/Employment Practices Liability program almost from the beginning. Executive Director said Kathie was so very

well versed in the MEL's claims and that she worked so well helping him, the Fund Attorneys, Claims Committees, Defense Attorneys and Member Municipalities in resolving very difficult claim matters. The MEL Board of Fund Commissioners presented Kathie with an engraved silver plate expressing their appreciation. Ms. Tyler-Schohl said working on the MEL account was one of the more rewarding accounts she worked on and that she enjoyed working on the MEL for the last 26 years.

2017 Reorganization - The MEL conducted its 2017 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chairman	1	Robert Landolfi	Central Fund
Secretary	2	Richard Hirsh	Atlantic Fund
	3	Mauro Tucci	Suburban Essex Fund
	4	Carol Byrne	Bergen Fund
	5	Joseph Wolk	Camden Fund
	6	Charles Cuccia	South Bergen
	7	James Gildea	Suburban Fund
	1	Robert Law	Trico JIF
	2	Thomas Nolan	Monmouth JIF
	3	William Cottman	NJPHA Fund
	4	Joseph D'Arco	NJSI
	5	Paul Shives	Ocean Fund
	6	Scott Carew	PMM Fund
	7	Jon Rheinhardt	Morris Fund
		Meghan Jack	Burlco JIF
		Cynthia Ege	PAIC
		Andrew Brannen	Mid Jersey JIF
		James Carbin	First Responders JIF
		Bernie Rutkowski	NJUA Fund

2017 MEETING SCHEDULE:

2017 Meeting Schedule		
March 1, 2017	Forsgate Country Club	11:15 am
February 17, 2017	Princeton Marriott	9:00 am
June 7, 2017	Forsgate Country Club	11:15 am
September 6, 2017	Forsgate Country Club	11:15 am
October 18, 2017	Forsgate Country Club	11:15 am
November 15, 2017	Atlantic City Convention Center	5:00 pm
January 3, 2018	Forsgate Country Club	11:15 am

2017 Standing Committees Chairpersons

Management Committee	Robert Landolfi
Coverage Committee	Richard Hirsch
Investment Committee	James Gildea
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Carol Byrne
Audit Committee	Jon Rheinhardt
Claims Review Committee	Richard Hirsh

Fund Commissioners and Risk Management Consultants are encouraged to volunteer on standing committees.

2017 Fund Professionals & Professional Service Agreements – The MEL board awarded professional service agreements in accordance with a fair and open process for Fund years 2015, 2016 & 2017 in January of 2015. Resolution reflected professional fees for 2017.

Purchase of Excess Insurance – The Board of Fund Commissioners adopted a resolution confirming the placement of excess coverage. The MEL commercial carrier for excess workers' compensation is Safety National, Genesis is the excess liability and optional pol/epl carrier, Munich Reinsurance provides the optional excess liability; Caitlin provides the non-owned aircraft and the commercial carrier for excess property and boiler/machinery is Zurich. Underwriting Manager's memorandum on the renewal is attached to this report.

Underwriting Manager said the MEL's sub-limit on flood coverage has been increased by \$100,000,000.

Risk Management Plan - The Board of Fund Commissioners adopted the 2017 MEL Risk Management Plan. The plan has been amended to reflect excess rates and carriers for 2017 as well as other changes - as noted in Underwriting Manager's renewal memorandum.

Legislative Committee: The committee met on November 16, 2016 and submitted the minutes of its meeting. Committee Chairman Hirsch said Assembly A-4234 (Burzichelli) / S-2663 (Sweeney) - which would allow certain joint insurance funds to invest in bonds of State and federal agencies and to form joint cash management and investment programs – has been approved by the Senate and is expected to be posted for a vote in the Assembly in January.

Management Committee: Management Committee met and submitted its recommendation at the November meeting to award Marketing Consultant contracts to Acrisure and Princeton Strategic Communications. Discussion on third candidate tabled for further discussion.

Ad-hoc Risk Management Information/Operating System – A 2nd RFQ was released with a deadline to respond on December 1, 2016. The Ad-hoc committee has scheduled January 19th to interview the prospective vendors. Board authorized the Management Committee to award the contract(s) subject to confirmation at the next Board of Commissioners meeting.

Coverage Committee: Board accepted the December meeting minutes of the Coverage Committee met on December 20th. Underwriting Manager said the Coverage Committee completed its review of the auto and casualty policies.

Audit Committee: Baker Tilly has submitted a draft of its Internal Audit on Claims. Once the report is finalized, a meeting of the Audit Committee will be scheduled. Committee will also review Internal Audits for Reinsurance, Underwriting, Contracts and EDP.

Elected Officials Seminars: VCS is in the process of converting this year's Elected Officials Seminar to an online version, pursuant to the MEL's contract for the preparation of online courses. The Board voted to extend the MEL's Elected Officials Seminar credit to Elected Officials and Chief Operating Officers that complete the Online Elected Officials Seminar Training.

RCF: The Residual Claims Fund met and held its 2017 Reorganization meeting on for Wednesday, January 4, 2017 at 10:30. The Board voted to re-appoint Commissioner Cottman to serve as the Municipal Excess Liability Joint Insurance Fund's 2017 representative to the Municipal Excess Liability Residual Claims Fund.

Annual MEL Commissioner Retreat: The Board of Fund Commissioners annual one-day retreat has been scheduled for 9:00 am on February 17, 2017 in the Princeton Forrestal Marriott.

Claims Committee: The Claims Review Committee met on November 30, 2016 and is scheduled to meet immediately following the Board meeting. The Board accepted the November meeting minutes of the committee. Committee will meet again following the MEL's reorganization.

2017 MEL & MRHIF Educational Seminar

Friday, April 21, 9:00 to 4:00

National Conference Center at the East Windsor Holiday Inn
399 Monmouth Street, East Windsor, N.J. 08520, Turnpike Exit 8

The MEL (Municipal Excess Liability Fund) and MRHIF (Municipal Reinsurance Health Fund) are sponsoring the 7th annual educational seminar for commissioners, municipal personnel, risk managers and vendor personnel. This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

(Attendance for the full morning and afternoon session required for credit)

Topics

- Keynote: Impact of Healthcare Reform Act repeal:
- Cyber liability risk control:
- Law enforcement risk control:
- Local Government Officials Ethics Act:
- The environmental risks of property transfers:
- Use of social media in claims adjusting:

REGISTRATION: RSVP by Friday, April 14

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

Seven digit P/C Insurance Producer License # (if applicable) _____

Phone: _____ cell: _____ e-mail: _____

E-mail or fax registrations to Joeen Ciannella, PERMA: (201) 881-7633 jciannella@permainc.com



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

January 4, 2017

Memo to: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund

From: Commissioner Law

Re: Topics Discussed at the RCF Reorganization Meeting

Reorganization: The Residual Claims Fund reorganized on January 4, 2017. Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee.

Below is a listing of the Executive Committee.

2017 Executive Committee
David Matchett, Burlco JIF, Chairman
Brian Bigler, NJUA JIF, Secretary
Tom Nolan, Monmouth JIF
William Cottman, MEL JIF
Madeline Cook, NJPHA JIF
Joseph Wolk, Camden JIF
Paul Shives, Ocean JIF

The Fund also elected the following alternates for the 2017 Fund Year:

2017 Alternate Executive Committee
Joseph Catenaro, Suburban Essex, JIF
James Gildea, Suburban Muni JIF
Richard Hirsch, Atlantic JIF
Scott Carew, PMM JIF
Robert Landolfi, Central JIF
Robert Law, Trico JIF
Gregory Franz, South Bergen JIF
Paul Tomasko, Bergen JIF
Jon Rheinhardt, Morris JIF

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

- Resolution 1-17 Fund Professionals & Professional Service Agreements
- Resolution 2-17 Fiscal Management Plan
- Resolution 3-17 Public Meeting Procedures
- Resolution 4-17 Fund Records Program
- Resolution 5-17 Risk Management Plan

Fund Professionals & Professional Service Agreements: The Board resolved to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq. for fund years 2015, 2016 and 2017. In October, the Board accepted a recommendation reflecting professional compensation for Fund Year 2017; annual amounts were reflected in Resolution 1-17.

The Board of Fund Commissioners confirmed the following appointments:

2017 Fund Professionals	
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services
Deputy Administrator	Paul Miola, Arthur J. Gallagher Risk Mgmt. Services
Attorney	Fred Semrau, Esq of Dorsey & Semrau
Excess Claims Supervisor	CB Claims LLC
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Ferraioli, Wielkotz, Cerullo & Cuva, P.A.
Asset Manager	Wilmington Trust
Banking Manager	Investors Bank
Claims Data Consultant	Qual-Lynx

Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. Commissioner Gregory Franz was designated as the additional RCF Commissioner signatory.

Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2017 Meeting Schedule & 2018 Reorganization			
March 1, 2017	Forsgate Country Club	10:30 am	
June 7, 2017	Forsgate Country Club	10:30 am	
September 6, 2017	Forsgate Country Club	10:30 am	
October 18, 2017	Forsgate Country Club	10:30 am	
January 3, 2018	Forsgate Country Club	10:30 am	

The RCF Claims Committee will meet on the same day as the Executive Committee at the above listed locations at 9:00AM before the Fund meeting. In addition to the above, the RCF Claims Committee will meet via teleconference at 9:00AM on May 3, 2017, July 5, 2017 and November 29, 2017; Teleconference will be initiated from the fund office located at 9 Campus Drive – Suite 216, Parsippany, NJ.

The Fund's newspaper is The Star Ledger (Newark). In addition, the MEL's webpage is designated for official notices – www.njmel.org.

Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

Risk Management Plan: The Board adopted the 2017 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

Committee Appointments: Chairman Matchett made the following appointments to the RCF Committees:

Claims Committee Commissioner Rheinhardt was added to the committee.

Claims Committee: The Claims Committee met November 30, 2016 and also at 9:00 am on the day of the Commissioners' meeting. Minutes of the November meeting were enclosed under separate cover. The next claims meeting is scheduled for March 1, 2017 at 9:00 am.

Investments: Two proposed legislative bills S-2663 (Sweeney) & A-4234 (Burzichelli) were introduced on October 7, 2016 to their respective review committees. These bills will allow certain joint insurance funds to invest in bonds of municipalities, state and federal agencies and may include the formation of joint cash management and investment programs. The bills were passed by the Senate on December 19, 2016 and are scheduled to be reviewed by the Assembly.

Acknowledgement of Service: Executive Director announced the retirement of James J. Kickham of PERMA as of January 1, 2017 and indicated the MEL would be making a presentation honoring his service.

Fund Attorney: The Fund Attorney reported there are 8 EPL/POL claims - down from 300 - left to be settled since that line of coverage was transferred out of the MEL.

Inclement Weather Procedure: A procedure has been instituted for Commissioners to confirm whether a meeting has been cancelled. The Executive Director will talk to the Chairman to determine if a meeting should be cancelled. In the case of an early morning or evening meeting, PERMA will leave a message which can be obtained by dialing the Fund's main number (201) 881-7632. For meetings that occur during normal business hours, meeting status can also be obtained by dialing the Fund office.

Next Meeting: The next meeting of the RCF will be March 1, 2017 at 10:30 AM at the Forsgate Country Club in Jamesburg, NJ.



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632

DATE: January 4, 2017

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

FROM: Commissioner Law

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2017 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2017 Executive Committee and the 2017 Fund Professionals.

		2017
Chairman:	Central	Robert Landolfi
Secretary:	Sub Essex JIF	Joe Catenaro
Executive Committee:	Monmouth	Thomas Nolan
	Camden	Joe Wolk
	Sub-Muni	Jim Gildea
	PMM	Scott Carew
	Trico	Robert Law
	Ocean	Paul Shives
Alternates:		
#1	South Bergen	Greg Franz
#2	Bergen	Paul Tomasko
#3	Burlco	Meghan Jack
#4	NJUA	Bernie Rutkowski
#5	Morris	Greg Poff

REORGANIZATIONAL RESOLUTIONS – The Resolutions necessary to undertake the 2017 Reorganization of the Fund were reviewed and adopted by the Board.

FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS – At the January 2015 meeting, the EJIF board awarded professional service agreements in accordance

with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2015, 2016 and 2017. Contract Addendums will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2017. During the October 19, 2016 EJIF meeting, the Board of Fund Commissioners adopted the 2017 Budget which included a 2% increase for certain professional's compensation for the 2017 fund year.

The Board of Fund Commissioners made the following appointments:

Executive Director	Stephen Sacco, Perma Risk Management Services
Fund Attorney	Fred Semrau, Esquire
Fund Treasurer	Charles Cuccia
Asset Manager	Wilmington Trust
Fund Auditor	Nisivoccia LLP
Underwriting Manager	Danskin Insurance Agency and Conner Strong & Buckelew
Actuary	AON Worldwide, Inc.
Environmental Engineer	PS&S and First Environment (<i>As per the agreed pricing as a result of the 2016 RFQ process for the 2017 fund year. This will be a 1 year appointment with the Fund reserving the right to renew for one additional year.</i>)
Claims Administrator	Peter King, Esquire

2017 STANDING COMMITTEES - Five standing committees were established for the 2017 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

REINSURANCE - The Underwriting Manager indicated that we are renewing our reinsurance coverage with Liberty IU. The Executive Committee authorized the fund's Underwriting Managers to purchase \$1,000,000 in increased limits for a total limit of \$9,000,000. A summary is as follows:

REINSURANCE RENEWAL

COVERAGE: Follow Form Excess Pollution Liability – Claims Made Coverage

COMPANY: Liberty Insurance Underwriters Inc., A, XV Best Rated

LIMIT OF LIABILITY: \$ 9,000,000 Pollution Incident Limit
\$ 9,000,000 Aggregate Limit

SELF INSURED RETENTION: \$3,000,000 Aggregate of All Losses Incurred

2017 MEETING SCHEDULE:

2017 Meeting Schedule

March 1, 2017	Forsgate Country Club	10:50 am
June 7, 2017	Forsgate Country Club	10:50 am
September 6, 2017	Forsgate Country Club	10:50 am
October 18, 2017	Forsgate Country Club	10:50 am
November 15, 2017	Sheraton Hotel-Atlantic City	12:00 pm
January 3, 2018	Forsgate Country Club	10:50 am

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

RESOLUTION 2017 - __

COMMEMORATING THE FUND'S 25TH ANNIVERSARY

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

WHEREAS, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find it appropriate to commemorate 25 years of successful inter-local cooperation and shared services amongst members of the Fund; and

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund commenced operations on January 1, 1991 with nine charter members; the Township of East Greenwich, Township of Fairfield, Borough of Glassboro, Township of Greenwich, Township of Harrison, Township of Mantua, Borough of Pitman, Township of South Harrison, and Borough of Swedesboro, who, when challenged with an unfavorable market for their insurance, decided to join together to avoid the high costs and limited coverage associated with traditional insurance for fire and property, liability and workers compensation risks; and

WHEREAS, municipalities participating in the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund have saved their local taxpayers millions of dollars in the form of lower premiums and the return of nearly \$14 million dollars in surplus distributions; and

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund wishes to recognize Fund Commissioners, past and present, for their dedication and unwavering determination to ensure the Fund's success.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund assembled in a public session on January 23, 2017, that this body does hereby recognize and commemorate 2017 as the 25th year of the successful operation of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund; and

BE IT FURTHER RESOLVED that the members of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund wish to celebrate this 25th Anniversary as a milestone event for the operation of the Fund; and

BE IT FURTHER RESOLVED, that copies of this Resolution shall be provided to the Mayor and Council of all municipalities participating in the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for their information and attention.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on January 23, 2017.

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

BY: _____
CHAIR

ATTEST: _____
SECRETARY

DATE: _____