



AGENDA PACKET



Monday, May 22, 2017 at 5:00 PM

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

WWW.TRICOJIF.ORG

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

**Gloucester County Library
389 Wolfert Station Rd
Mullica Hill, NJ
May 22, 2017 – 5:00 PM**

AGENDA

- I. Meeting called to order by Chairman
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***South Jersey News***, Woodbury, New Jersey and the ***Courier Post***, Cherry Hill, NJ
 - 2. Filing advance written notice of this meeting with the Clerks/ Administrators of all member municipalities of the TRICOJIF; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the TRICOJIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (if necessary) – **Motion – All in Favor**
- V. Election of a New Executive Committee Member to Replace William Bittner for the remainder of the 2017 Fund Year
 - A. Motion to nominate Sue Miller, Borough of Clayton, as Executive Committee Member # 5 with John Washington, Borough of Penns Grove, moving to Executive Committee #4 for the remainder of the 2017 Fund Year - **Motion – Roll Call Vote – All Fund Commissioners**
 - B. Resolution Electing a Member of the Executive Committee - **Motion – Roll Call....Page 1**
 - C. Resolution Confirming an Executive Committee for the Remainder of the 2017 Fund Year -**Motion – Roll Call.....Pages 2-3**
- VI. Approval of Minutes
 - A. Motion to adopt the **April 24, 2017** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor.....Pages 4-7**
 - B. Motion to adopt the **April 24, 2017** - Executive Committee Meeting Minutes – **Motion – All in Favor.....Pages 8-21**
 - C. Motion to adopt the **April 24, 2017** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**
- VII. Executive Claims Committee Meeting Report – May 22, 2017..... Verbal
- VIII. Executive Director’s Report.....Pages 22-48
 - A. Lost Time Accident Frequency Report.....Page 25
 - B. Certificates of Insurance.....Pages 26-30
 - C. 2016 Safety Incentive Program Awards.....Page 31
 - D. 2017 Optional Safety Budget.....Page 32
 - E. 2017 Wellness Incentive.....Page 33
 - F. EPL Hotline – Authorized Contact List.....Page 34
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B.	MEL Resolution: To extend the National Flood Insurance Program.....	Pages 131-132

XVI. Miscellaneous Business

- A. Motion authorizing the Executive Director to prepare, advertise and receive Requests for Qualifications for the positions of Fund Auditor, Fund Actuary, & Wellness Director – **Motion- All in Favor**
- B. Motion authorizing the Fund Solicitor to prepare, advertise and receive Requests for Qualifications for the position of Fund Administrator– **Motion- All in Favor**

**The Next Meeting will be held on June 26, 2017 at 5:00 PM,
Gloucester County Library, 389 Wolfert Station Rd, Mullica Hill, NJ**

XVII. Public Comment

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

XVIII. **Closed Session** – Resolution 2017 _____ A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations -**Motion - All in Favor**

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

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

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

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

RESOLUTION No. 2017 - ____

GLOUCESTER, SALEM, CUMBERLAND COUNTIES

MUNICIPAL JOINT INSURANCE FUND

ELECTING A MEMBER OF THE EXECUTIVE COMMITTEE TO FILL A VACANCY

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 Public Law 1983, c.372 (N.J.S.A. 40A:10-36 et seq.) and (N.J.A.C. 11:15-2 et seq.); and

WHEREAS, the Bylaws of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund state that if the total number of Fund Commissioners exceeds seven (7), as soon as possible after the beginning of the Fund Year they shall meet and elect five (5) Fund commissioners to serve with the Chairperson and the Secretary as the Executive Committee of the Fund; and

WHEREAS, Article IV, Subsection C (3) of the Bylaws state that vacancies on the Executive Committee caused by a reason other than the expiration of the term of office shall be filled by a majority vote of the Fund Commissioners; and

WHEREAS, the Board of Fund Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to replace Fund Commissioner and Executive Committee member Bill Bittner of the Borough of Westville;

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund in a Public Session held May 22, 2017 that it does hereby elect Susan Miller, Borough of Clayton, to the Executive Committee of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for the remainder of Fund Year 2017 and until a successor shall be appointed and qualified.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties
Municipal Joint Insurance Fund at a public meeting held on May 22, 2017.

GLOUCESTER, SALEM, CUMBERLAND COUNTIES

MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

RESOLUTION No. 2017 - ____

GLOUCESTER, SALEM, CUMBERLAND COUNTIES

MUNICIPAL JOINT INSURANCE FUND

RESOLUTION CONFIRMING AN EXECUTIVE COMMITTEE REPLACEMENT

FOR THE REMAINDER OF THE 2017 FUND YEAR

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 Public Law 1983, c.372 (N.J.S.A. 40A:10-36 et seq.) and (N.J.A.C. 11:15-2 et seq.); and

WHEREAS, the Bylaws of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund state that if the total number of Fund Commissioners exceeds seven (7), as soon as possible after the beginning of the Fund Year they shall meet and elect five (5) Fund Commissioners to serve with the Chairperson and the Secretary as the Executive Committee of the Fund; and

WHEREAS, Article IV, Subsection C (3) of the Bylaws state that vacancies on the Executive Committee caused by a reason other than the expiration of the term of office shall be filled by a majority vote of the Fund Commissioners; and

WHEREAS, the Board of Fund Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to replace Fund Commissioner and Executive Committee member Bill Bittner of the Borough of Westville; and

WHEREAS, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund in a Public Session held May 22, 2017 elected Susan Miller, Borough of Clayton, to the Executive Committee of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for the remainder of Fund Year 2017 and until a successor shall be appointed and qualified;

NOW THEREFORE 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 remainder of the 2017 Fund Year 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. John Washington
5. Susan Miller

ALTERNATES

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

This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund
at a public meeting held on May 22, 2017.

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

BY: _____ ATTEST: _____
CHAIRPERSON SECRETARY

DATE: _____

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

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

April 24, 2017 – 3:30 PM

EXECUTIVE CLAIMS MEETING MINUTES

The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Gloucester County Library, 389 Wolfert Station Road, Mullica Hill, New Jersey on Monday, April 24, 2017 at 3:30 PM, prevailing time. Chair Campbell, **Shiloh Borough**, presiding. The meeting was called to order at 3:30 PM.

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to **South Jersey News**, of Woodbury and the **Courier Post**, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the TRICO Municipal Joint Insurance Fund, and (3) posting notice on the public bulletin boards of all member municipalities of the TRICO Municipal Joint Insurance Fund.

Those in attendance were:

Doris Hall, **Logan Twp**
John Washington, **Penns Grove Borough**
Brad Campbell, **Shiloh Borough**
Robert Diaz, **South Harrison Twp**
Karen Sweeney, **Wenonah Borough**
Bob Law, **Woodbury City**

Also present were:

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

CLOSED SESSION PORTION OF MEETING

Chair Campbell 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 April 24, 2017 at 5:00 PM.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Law, seconded by Ms. Hall, 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 eighteen (18) claims. Of the claims reviewed, there were eight (8) Workers' Compensation, six (6) General Liability, one (1) Auto Liability and three (3) Property PARs recommended for approval of settlement or continuing defense.

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

SOLICITOR'S REPORT FOR OPEN SESSION:

Closed Cases

Mr. DeWeese noted that there were four (4) case(s) closed in the month of April, 2017:

<i>Closed Cases</i>
<i>Roy vs. City of Vineland Municipal Court Judge Killen</i>
<i>Otero vs. City of Vineland</i>
<i>Keenan vs. Township of Harrison</i>
<i>Gilbert vs. Township of Monroe</i>

MANAGED CARE REPORT

Lost Time v. Medical Only Cases

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

	March	YTD
<i>Lost Time</i>	3	12
<i>Medical Only</i>	23	48
<i>Report Only</i>	14	26
<i>Total Intakes(New Claims)</i>	40	86
<i>Report Only % of Total</i>	35.0%	30.2%
<i>Medical Only/Lost Time Ratio</i>	88:12	80:20
<i>Average Days to Report</i>	1.2	4.0

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	429
<i>Transitional Duty Days Worked</i>	103
<i>% of Transitional Duty Days Worked</i>	24.0%
<i>Transitional Duty Days Not Accommodated</i>	326
<i>% of Transitional Duty Days Not Accommodated</i>	76.0%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report

PPO Penetration Rate	March
<i>Bill Count</i>	356
<i>Original Provider Charges</i>	\$585,317
<i>Re-priced Bill Amount</i>	\$205,395
<i>Savings</i>	\$379,922
<i>% of Savings</i>	64.9%
<i>PPO Penetration Rate Bill Count Percentage</i>	93.3%
<i>PPO Penetration Rate Provider Charge Percentage</i>	99.1%
<i>EPO Penetration Rate Bill Count Percentage</i>	91.8%
<i>EPO Penetration Rate Provider Charge Percentage</i>	96.6%

QUAL-LYNX REPORT

Lessons Learned from Losses – April

Mr. Roselli stated that he would present the Lessons Learned report for April, 2017 at the Executive Committee meeting.

Adjuster File Counts

Mr. Roselli reported that the Adjuster File Count report for the month of April, 2017 are included in the agenda packet.

PAR/COI SUB COMMITTEE – ACM, BURLCO & TRICO

Schedule Committee meeting

Mr. Forlenza stated that the Sub-Committee meeting between ACM JIF, BURLCO JIF and TRICO JIF has been scheduled for tomorrow, April 25, 2017 at Merighi's Savoy Inn.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, May 22, 2017 at 3:30 PM** at the Gloucester County Library, **Mullica Hill, New Jersey.**

MOTION TO ADJOURN

Chair Campbell adjourned the Executive Claims meeting. Motion by Ms. Law, seconded by Ms. Hall, to adjourn the meeting.

The meeting was adjourned at 4:37 PM.

Brenda Smith, Recording Secretary for

BRAD CAMPBELL, CHAIR

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

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

April 24, 2017 – 5:00 PM

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at The Gloucester County Library, 389 Wolfert Station Road, Mullica Hill, New Jersey on Monday, April 24, 2017 at 5:00 PM, prevailing time. Chair Campbell, **Shiloh Borough**, presiding. The meeting was called to order at 5:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to ***South Jersey News***, of Woodbury and the ***Courier Post***, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the TRICO Municipal Joint Insurance Fund, and (3) posting notice on the public bulletin boards of all member municipalities of the TRICO Municipal Joint Insurance Fund.

ROLL CALL

Those in attendance were:

Beth Reilly, **Alloway Twp**
Ken Brown, **Carneys Point Twp**
Sue Miller, **Clayton Borough**
Don Banks, **Deptford Twp**
Stephanie McCaffrey, **East Greenwich Twp**
Carolyn King-Sammons, **Elk Twp**
Doug Hogate, **Elsinboro Twp**
Barbara Freijomil, **Franklin Twp**
Debra Fourre, **Glassboro Borough**
Harry Rink, **Greenwich Twp**
Mark Gravinese, **Harrison Twp**
Doris Hall, **Logan Twp**
Kevin Clour, **Lower Alloways Creek Twp**
Jennica Bilecki, **Mantua Twp**
Kevin Heydel, **Monroe Twp**
Harry Moore, **Oldmans Twp**
Susan Jacabucci, **Paulsboro Borough**
Mayor John Washington, **Penns Grove Borough**
Maureen Abdill, **Pilesgrove Twp**
Mike Razze, **Pitman Borough**

Marjorie Sperry, **Quinton Twp**
Brad Campbell, **Shiloh Borough**
Robert Diaz, **South Harrison Twp**
Carl Bagby, **Swedesboro Borough**
Mike Seery, **Upper Pittsgrove Twp**
Aldis Sotomayor, *Alternate*, **Vineland City**
Karen Sweeney, **Wenonah Borough**
Bob Law, **Woodbury City**
Robert Yerka, **Woodbury Heights Borough**
John Hall, **Woodstown Borough**
Jane DiBella, **Woolwich Twp**

Absent Fund Commissioners were:

Nate Dunn, **Fairfield Twp**
Dante Spina, **Mannington Twp**
Richie Raine, **Pennsville Twp**
Jim D'Auria, **Washington Township**
Bill Bittner, **Westville Borough**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*
Paul A. Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Rob Garrish, Safety Director's Office, *J. A. Montgomery Risk Control*
Chris Roselli, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*

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

AJM Insurance Management
CEB Corporate Employee Benefits
Cettei & Connell
Chesney-Stanton Insurance Group
Conner Strong & Buckelew
E.H. Sloan Insurance Agency
Hardenbergh Insurance Group
Henry D. Young Insurance
Len Eckman Insurance

Absent RMCs were:

Biondi Insurance Agency
Glenn Insurance

Alternate Executive Committee Member

Chair Campbell entertained a motion to move up Commissioner Miller to serve on the Executive Committee in the absence of Commissioner Bittner.

Motion by Ms. Hall, seconded by Mr. Razze, to move up Commissioner Miller to serve on the Executive Committee for voting purposes in the absence of Commissioner Bittner. All in favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Campbell presented the meeting minutes of the March 27, 2017 Executive Committee meeting for approval.

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

Chair Campbell entertained a motion to approve the minutes of the March 27, 2017 Executive Committee meeting.

Motion by Mr. Law, seconded by Ms. Hall, to approve the minutes of the March 27, 2017 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Campbell presented the meeting minutes of the March 27, 2017 Executive Claims Review Committee Meeting for approval.

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

Chair Campbell entertained a motion for approval of the Executive Claims Review Committee meeting minutes.

Motion by Mr. Law, seconded by Ms. Hall, to approve the meeting minutes of the March 27, 2017 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Chair Campbell presented the Executive Claims Review Committee Closed Session meeting minutes of March 27, 2017 for approval.

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

Chair Campbell entertained a motion for approval of the Executive Claims Review Committee Closed Session meeting minutes.

Motion by Mr. Law, seconded by Ms. Hall, to approve the Executive Claims Review Committee Closed Session meeting minutes of March 27, 2017 as presented.

The Executive Claims Review Committee Closed Session minutes of the March 27, 2017 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 March 27, 2017 meeting were collected.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – April 24, 2017

Chair Campbell reported that an Executive Claims Committee Meeting was held on Monday, April 24, 2017 at the Gloucester County Library, Mullica Hill, New Jersey.

The Committee reviewed eighteen (18) claims. Of the claims reviewed, there were eight (8) Workers' Compensation, six (6) General Liability, one (1) Auto Liability and three (3) Property PARs recommended for approval of settlement or continuing defense.

The claims will be presented for approval later in the meeting.

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

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

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

Lost Time Accident Frequency Report– Mr. Miola stated that the Lost Time Accident Frequency Summary and Statewide Recap for February, 2017 is included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of March, 2017 be included as part of the meeting minutes.

2016 Safety Incentive Program Awards – Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 1, 2017. All encumbered funds must be claimed by February 1, 2018.

2017 Optional Safety Budget - Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 1, 2017. All encumbered funds must be claimed by February 1, 2018.

2017 Wellness Incentive Program Allowance – Mr. Miola stated that a report detailing the available balance for each member for the 2016 Wellness Incentive Program was included in the agenda packet. Instructions on claiming the funds were emailed to all members on January 27, 2017. He stated that the deadline for claiming or encumbering the funds is November 1, 2017. All encumbered funds must be claimed by February 1, 2018.

Employment Practices Liability Helpline – Authorized Contact List– Mr. Miola stated that QBE has implemented an EPL Helpline for members to use. Those authorized to use the helpline must be appointed by Resolution of the Governing Body. He noted that Municipal Solicitors cannot be appointed as Helpline Contacts. He asked the members to review the list in his report and respond to the email as soon as possible.

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 stated that a compliance report regarding the Employment Practices Liability Coverage was included in his report. He asked the members to review the report carefully to make sure it is accurate. If there are any issues, he told the members to contact PERMA immediately.

Financial Fast Track – Mr. Miola reported that the Financial Fast Track report was included in his report. The JIF's surplus position as of January 31, 2017 was **\$18,951,899** and the JIF's surplus position as of February 28, 2017 was **\$19,068,610**.

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

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

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

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

Elected Officials Training – Mr. Miola stated that the Fund held four Elected Officials training seminars. The MEL will reduce each member's 2017 Workers Compensation loss funding premium by \$250 for each municipal elected official who attended one of those training sessions. The total credit is limited to 25% of a member's Workers Compensation funding premium. The sign-in sheets are posted on the JF website.

On April 4, 2017, the Fund emailed a notification to each member regarding the availability of an online Elected Officials presentation. Those officials that complete this training by May 1, 2017 will also qualify for the \$250 per attendee credit subject to the restrictions mentioned above. A copy of the instructions on how to access this training is included in the agenda packet.

Quarterly Attendance Report– Mr. Miola noted that a report detailing attendance records through the first quarter of the 2017 Fund year was included in the agenda packet for review.

Financial Disclosure Form – Mr. Miola stated that in 2014, the Division of Local Government Services implemented a new “online” process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN# for which to file as their position of Fund Commissioner with the TRICO JIF. He stated that newly appointed Fund Commissioners that have not received their PIN# yet should contact his office.

Technology Risk Assessments– Mr. Miola stated that the Technology Risk Assessments conducted by Pivot Point Security are being completed. He noted that once they are complete, the individual member reports will be mailed to the Municipal Clerk, with an electronic copy of the report emailed to the Fund Commissioners and Risk Management Consultants. That that time, a webinar will be scheduled so that members’ questions can be addressed. He noted that it is anticipated that training and policies and procedures to address the greatest areas will need to be developed.

New Fund Commissioner Orientation– Mr. Miola stated that the New Fund Commissioner Orientation training was not held due to a lack of registration. Those Fund Commissioners that want to learn more about the JIF should contact his office and he will arrange to meet with the Fund Commissioner.

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

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

Loss Ratio Reports– Mr. Miola stated that the Loss Ratio Snapshots were distributed to the members and RMCs at today’s meeting.

Mr. Miola asked if there were any questions at this time. There were none.

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 cases have been assigned since the last meeting.

New Cases
<i>DiBuonaventura vs. Township of Washington</i>

Closed Cases

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

General Liability Files

Mr. DeWeese stated that the TRICO JIF has 29 active General Liability files.

Subrogation Files

Mr. DeWeese stated that the TRICO JIF has 47 Subrogation files.

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

SAFETY DIRECTOR'S REPORT

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

MEL Video Library – He noted that there is a new 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(s); *Bring Your Child to Work Day*.

MSI Training Programs – He noted that the upcoming MSI training programs for April, May and June 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.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – April

Mr. Roselli provided the members with the *Lessons Learned from Losses* which was included in the agenda packet.

Mr. Roselli stated that the Lessons from Losses for this month is on Best Practices for Backing Up Vehicles. He noted that there has been an increase in the number of claims which involve the improper backing of vehicles. He noted that there are a number of things that can be done to mitigate the hazards of backing vehicles. They are:

- Use a spotter every time. Larger vehicles have larger blind spots.
- Install back-up sensors, camera and warning chimes.
- Make sure that all back up sensors, cameras and warning chimes are working correctly.
- The driver should do a walk around the vehicle.
- Extend the painted lines further out to help guide the driver.

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 (12-week) and Swedesboro (1 year) are doing a “Maintain Don’t Gain” weight challenge, with weigh in every month.
- Vineland is having a Floor against Floor Weight Loss Challenge – the goal as a team to lose at least 4% of total weight. The winning floor receives healthy lunch for all and the overall winner (from any floor) will get an individual prize.
- National Walk Day is April 5th. Foot care Center in Vineland offered free foot screenings. There was also a group walk for whoever could participate.
- Wellness Connection Newsletter for April, 2017 was included in the agenda packet as well as being posted to the JIF website.
- Presentations are scheduled in Vineland, Washington Twp, Carneys Point, East Greenwich, Woodbury, Swedesboro and Pennsville.
- Wellness Coordinator Training will be held on September 20, 2017. She asked the members to make sure that their town has someone assigned as the Wellness Coordinator so the information can be sent to them.

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)*.

	March	YTD
<i>Lost Time</i>	3	12
<i>Medical Only</i>	23	48
<i>Report Only</i>	14	26
<i>Total Intakes(New Claims)</i>	40	86
<i>Report Only % of Total</i>	35.0%	30.2%
<i>Medical Only/Lost Time Ratio</i>	88:12	80:20

<i>Average Days to Report</i>	<i>1.2</i>	<i>4.0</i>
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Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report for 2017.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	<i>429</i>
<i>Transitional Duty Days Worked</i>	<i>103</i>
<i>% of Transitional Duty Days Worked</i>	<i>24.0%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>326</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>76.0%</i>

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report for March, 2017.

PPO Penetration Rate	March
<i>Bill Count</i>	<i>356</i>
<i>Original Provider Charges</i>	<i>\$585,317</i>
<i>Re-priced Bill Amount</i>	<i>\$205,395</i>
<i>Savings</i>	<i>\$379,922</i>
<i>% of Savings</i>	<i>64.9%</i>
<i>PPO Penetration Rate Bill Count Percentage</i>	<i>93.3%</i>
<i>PPO Penetration Rate Provider Charge Percentage</i>	<i>99.1%</i>
<i>EPO Penetration Rate Bill Count Percentage</i>	<i>91.8%</i>
<i>EPO Penetration Rate Provider Charge Percentage</i>	<i>96.6%</i>

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

TREASURER'S REPORT

Mr. Tontarski provided an overview of Mr. Tontarski's report for March 31, 2017.

Investment Interest

Mr. Tontarski reported interest received or accrued for the current month totaled \$20,262.03. This generated an average annual yield of .74%. After including an unrealized net gain of \$1,900.00 in the asset portfolio, the yield is adjusted to .81% for this period. The total overview of the asset portfolio for

the Fund shows an overall unrealized loss of \$192,340.00 as it relates to market value of \$15,805,760.00 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of two (2) obligations with maturities greater than two years and two (2) obligations with maturities between one and two years.

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.

	April
Subrogation Receipts	\$14,824.31
Overpayment Reimbursements	\$225.00
FY 2017 Premium Assessment Receipts	\$62,065.00
FY 2016 Appropriation Refund	\$267.08

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

Woodbury City	\$20,181.00
Washington Twp	\$75,135.00
Pittsgrove Township	\$31,052.00
Stow Creek Township	\$755.00

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 \$471,041.86. The claims detail for the 542 checks.

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period, the Fund's "Cash Position" changed from an opening balance of \$33,074,231.37 to a closing balance of \$32,459,051.35 showing a decrease in the Fund of \$615,180.02.

Loss Run Payment Register

Chair Campbell entertained a motion to approve the March Loss Run Payment Register as presented.

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

ROLL CALL	Yeas:	Sue Miller, Clayton Borough
		Doris Hall, Logan Township
		John Washington, Penns Grove Borough
		Mike Razzo, Pitman Borough
		Brad Campbell, <i>Chair</i> , Shiloh Borough

Karen Sweeney, **Wenonah Borough**
Bob Law, *Secretary*, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Bill List – April, 2017

Mr. Tontarski presented the *April 2017 Bill List* for the members' consideration in the amount of **\$1,536,278.45.**

Chair Campbell entertained a motion to approve the *April 2017 Bill List* in the amount of **\$1,536,278.45.**

Motion by Mr. Law, seconded by Ms. Hall, to approve the *April 2017 Bill List* in the amount of **\$1,536,278.45.**

ROLL CALL *Yeas:* Sue Miller, **Clayton Borough**
Doris Hall, **Logan Township**
John Washington, **Penns Grove Borough**
Mike Raze, **Pitman Borough**
Brad Campbell, *Chair*, **Shiloh Borough**
Karen Sweeney, **Wenonah Borough**
Bob Law, *Secretary*, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Mr. Tontarski noted that all accounts will be with Investors Bank by the end of the month.

COMMITTEE REPORTS

EPL/POL CLAIMS REVIEW COMMITTEE - March 27, 2017

Mr. Forlenza stated that over the past several years, the JIF has recognized an increased risk to its members in the area of employment practices and public official's activities as well as the growing use of technology. As a result, the JIF has made funding available to assist member towns in addressing these risks before claims occur.

Chair Campbell asked for a motion to adopt the EPL/Cyber Liability Risk Management Draft Budget.

Motion by Mr. Law, seconded by Mr. Razze, to adopt the EPL/Cyber Liability Risk Management Draft Budget as presented. All in favor. Motion carried.

STRATEGIC PLANNING COMMITTEE - April 11, 2017

Ms. Sweeney reported that the minutes of the April 11, 2017 meeting was distributed to the members for review. She highlighted the following items:

Member Attendance– She noted that the committee reviewed member attendance and agreed to review information at the end of June to see if the towns that are had attendance issues in 2016 are continuing in 2017.

Annual Planning Retreat – She noted that the 2017 Annual Planning Retreat will be held on Thursday, July 27th and Friday July 28th at Auletto Caterers. The Committee will review a draft agenda at the next meeting.

MEL/E-JIF/RCF Reports

Mr. Law reported that the registration form for the 2017 MEL Risk Management Consultant Accreditation Program was included in the agenda packet for review. There are four sessions and they will be held in Jamesburg or Marlton. The deadline for registration is May 12, 2017.

MISCELLANEOUS BUSINESS

Resolution 2017-20 – Honoring William Bittner

Chair Campbell read Resolution 2017-20, Honoring William Bittner into the minutes and thanked him for his years of service as Fund Commissioner of the TRICO JIF.

Motion by Mr. Law, seconded by Ms. Hall, to approve Resolution 2017-20. All in favor. Motion carried.

Next Meeting

Chair Campbell noted the next meeting of the TRICO JIF will be held on **Monday, May 22, 2017 at 5:00 PM** at the **Gloucester County Library, Mullica Hill, NJ**.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

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

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

EXECUTIVE SESSION MEETING

A Closed Session of the TRICO JIF was not held.

APPROVE CLAIMS PAYMENTS

Mr. Roselli of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on April 24, 2017.

<i>Workers' Compensation</i>	<i>Property</i>	<i>General Liability</i>	<i>Auto Liability</i>
001256670	2017096068	1237582	1245722
2017096256	2017099393	1188294	
2017094933	2017095265	1217364	
2017095079		1208014	
000886218		1226726	
001264514		1237982	
2017091420			
001249292			

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

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

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

ROLL CALL ***Yeas:*** Sue Miller, **Clayton Borough**
Doris Hall, **Logan Township**
John Washington, **Penns Grove Borough**
Mike Razze, **Pitman Borough**
Brad Campbell, *Chair*, **Shiloh Borough**
Karen Sweeney, **Wenonah Borough**
Bob Law, *Secretary*, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

There were no claims presented for Abandoning Subrogation.

MOTION TO ADJOURN

There being no further business, Chair Campbell entertained a *Motion to Adjourn* the April 24, 2017 Executive Committee Meeting.

Motion by Mr. Law, seconded by Mr. Razze, to adjourn the April 24, 2017 meeting of the TRICO JIF.

The meeting was adjourned at 5:40 PM.

Brenda Smith, Recording Secretary for

BOB LAW, FUND SECRETARY



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: May 22, 2017
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report (pg. 25)

The March 2017 Lost Time Accident Frequency Summary is attached for your review.

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

Summaries of the Certificates of Insurance issued through April 2017 are attached for your review.

C. 2016 Safety Incentive Program (pg. 31)

A letter from our office describing how to collect your 2016 Safety Incentive Awards money was emailed on or about February 21, 2017. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2017 Optional Safety Budget allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 1, 2017. All encumbered funds must be claimed by February 1, 2018.**

D. 2017 Optional Safety Budget (pg. 32)

A letter from our office describing how to collect your 2017 Optional Safety Budget allowance was e-mailed on or about January 25, 2017. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2017 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 1, 2017. All encumbered funds must be claimed by February 1, 2018.**

E. 2017 Wellness Incentive (pg. 33)

A report detailing the available balance for each member for the 2017 Wellness Incentive Program is attached for your review. Instructions on claiming these funds were e-mailed to all members on or about January 30, 2017. If you have any questions on how to utilize your 2017 Wellness Incentive Program funding, please contact Debby Schiffer, Wellness Director, or our office. **Please note that the deadline for claiming or encumbering these funds is November 1, 2017. All encumbered funds must be claimed by February 1, 2018.**

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

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

Members can appoint two representatives to use this service. Enclosed, please find the most recent list of authorized contacts for the EPL Helpline. These are the only representatives authorized to access this service. All members are asked to review this list and respond to the e-

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

G. EPL/Cyber Risk Management Budget (pg. 35)

The JIF has budgeted \$540 for each member to help offset employment practice and cyber security related expenses. This budget can be a valuable resource to members in addressing these areas of exposure. If you need additional information regarding this program, please contact our office.

H. Employment Practices Liability Compliance (pg. 36)

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

I. Financial Fast Track (pg. 37)

The Financial Fast Track Report as of March 31, 2017 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 March 31, 2017 was \$19,737,692.

J. Regulatory Filing Checklists (pgs. 38-39)

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

K. Capehart & Scatchard Updates (pgs. 40-46)

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.

L. Statutory Bond Status (pg. 47)

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

M. Skateboard Park Approval Status (pg. 48)

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 **2017-09**, 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.

N. Financial Disclosure Form

The Executive Director's office has received notification from the Division of Local Government Services of a delay in the start of the Annual "on line" process for completion and submission of Financial Disclosure Statement. The online system will be available on or about April 13, 2017, and the deadline to file has been extended to May 30, 2017.

Financial Notice 2017-8 was emailed from the Executive Directors office on April 17, 2017 and sent to all Fund Commissioners reminding them of their obligation to include their position as a Fund Commissioner on their Annual Statement. Each Fund Commissioner has a unique PIN # for which to file as their position of Fund Commissioner with the JIF. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie at 856-446-9136.

O. Member Visitations

Beginning later this month, a Representative from our office, will be contacting those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership.

P. Technology Risk Assessment

The Technology Risk Assessments undertaken by Pivot Point Security are being completed. Once complete, the individual member reports will then be mailed to the Municipal Clerk, with an electronic copy of the report emailed to the Fund Commissioners and Risk Management Consultant. At that time, a webinar will be scheduled so that common member questions can be addressed. In addition, it is anticipated that training and policies and procedures to address the greatest areas of need will be developed. In the meantime, please do not hesitate to contact the Executive Director's office if you have any questions.

Q. 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!

R. New Member Activity

Nothing to Report

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

Member Municipality	Opening Balance	Jan 2017	Feb 2017	March 2017	April 2017	May 2017	June 2017	July 2017	August 2017	Sept. 2017	October 2017	Nov. 2017	Dec. 2017	Paid 2018	Total Expenses	Ending Balance	Encum. Funds
Alloway	1,755.00														0.00	1,755.00	
Carneys Point	2,925.00			2,925.00											2,925.00	0.00	
Clayton	2,925.00				2,925.00										2,925.00	0.00	
Deptford	4,225.00					4,225.00									4,225.00	0.00	
East Greenwich	2,925.00			2,925.00											2,925.00	0.00	
Elk	2,275.00														0.00	2,275.00	
Elsinboro	1,755.00			1,755.00											1,755.00	0.00	
Fairfield	2,275.00														0.00	2,275.00	
Franklin	3,575.00			3,575.00											3,575.00	0.00	
Glassboro	4,225.00			4,225.00											4,225.00	0.00	
Greenwich	2,925.00			2,925.00											2,925.00	0.00	
Harrison	2,925.00			2,925.00											2,925.00	0.00	
Logan	2,925.00														0.00	2,925.00	
Lower Alloways Creek	2,925.00														0.00	2,925.00	
Mannington	1,755.00			1,755.00											1,755.00	0.00	
Mantua	3,575.00				3,575.00										3,575.00	0.00	
Monroe	4,225.00			4,225.00											4,225.00	0.00	
Oldmans	1,755.00				1,755.00										1,755.00	0.00	
Paulsboro	2,925.00				2,925.00										2,925.00	0.00	
Penns Grove	3,575.00														0.00	3,575.00	
Pennsville	3,575.00			3,575.00											3,575.00	0.00	
Pilesgrove	1,755.00														0.00	1,755.00	
Pitman	3,575.00														0.00	3,575.00	
Quinton Twp.	1,755.00														0.00	1,755.00	
Shiloh	1,755.00														0.00	1,755.00	
South Harrison	1,755.00														0.00	1,755.00	
Swedesboro	2,275.00			2,275.00											2,275.00	0.00	
Upper Pittsgrove	1,755.00			1,755.00											1,755.00	0.00	
Vineland	4,225.00														0.00	4,225.00	
Washington	4,225.00			4,225.00											4,225.00	0.00	
Wenonah	2,275.00			2,275.00											2,275.00	0.00	
Westville	2,925.00														0.00	2,925.00	
Woodbury	3,575.00			3,575.00											3,575.00	0.00	
Woodbury Hghts.	2,925.00			2,925.00											2,925.00	0.00	
Woodstown	2,275.00														0.00	2,275.00	
Woolwich	2,925.00														0.00	2,925.00	
Total By Line	101,920.00	0.00	0.00	47,840.00	11,180.00	4,225.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63,245.00	38,675.00	0.00

Must be claimed by November 1, 2017. All Encumbered Funds must be claimed by February 1, 2018

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2017 Optional Safety Budget**

Member Municipality	Opening Balance	Jan 2017	Feb 2017	March 2017	April 2017	May 2017	June 2017	July 2017	August 2017	Sept. 2017	Oct. 2017	Nov. 2017	Dec. 2017	Paid 2018	Total YTD Expenses	Ending Balance	Encum. Funds
Alloway	750.00														0.00	750.00	
Carney's Point	2,500.00														0.00	2,500.00	
Clayton	2,500.00														0.00	2,500.00	
Deptford	4,500.00														0.00	4,500.00	
East Greenwich	2,500.00														0.00	2,500.00	
Elk Township	1,500.00														0.00	1,500.00	
Elsinboro	750.00														0.00	750.00	
Fairfield	1,500.00														0.00	1,500.00	
Franklin	3,500.00					1,037.14									1,037.14	2,462.86	
Glassboro	4,500.00														0.00	4,500.00	
Greenwich	3,500.00														0.00	3,500.00	
Harrison	2,500.00														0.00	2,500.00	
Logan	2,500.00														0.00	2,500.00	
Lowers Alloways Creek	2,500.00					556.94									556.94	1,943.06	
Mannington	750.00														0.00	750.00	
Mantua	3,500.00														0.00	3,500.00	
Monroe	4,500.00														0.00	4,500.00	
Oldmans	750.00														0.00	750.00	
Paulsboro	3,500.00														0.00	3,500.00	
Penns Grove	3,500.00														0.00	3,500.00	
Pennsville	3,500.00				3,376.68										3,376.68	123.32	
Pilesgrove	750.00														0.00	750.00	
Pitman	3,500.00														0.00	3,500.00	
Quinton	750.00														0.00	750.00	
Shiloh	750.00														0.00	750.00	
South Harrison	750.00														0.00	750.00	
Swedesboro	1,500.00														0.00	1,500.00	
Upper Pittsgrove	750.00														0.00	750.00	
Vineland City	2,500.00														0.00	2,500.00	
Washington Township	4,500.00														0.00	4,500.00	
Wenonah	1,500.00														0.00	1,500.00	
Westville	2,500.00														0.00	2,500.00	
Woodbury City	3,500.00														0.00	3,500.00	
Woodbury Heights	2,500.00														0.00	2,500.00	02/28/17
Woodstown	1,500.00														0.00	1,500.00	
Woolwich	1,500.00														0.00	1,500.00	
Total By Line	\$84,250.00	\$0.00	\$0.00	\$0.00	\$3,376.68	\$1,594.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,970.76	\$79,279.24	

Must be encumbered by November 1, 2017 and claimed by February 1, 2018

TRICOJIF

Updated as of 5/16/2017

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2017 Wellness Incentive Program**

Member Municipality	Opening Balance	Jan 2017	Feb 2017	March 2017	April 2017	May 2017	June 2017	July 2017	August 2017	Sept. 2017	Oct. 2017	Nov. 2017	Dec. 2017	Paid 2018	Total YTD Expenses	Ending Balance	Encum. Funds
Alloway	500.00														0.00	500.00	
Carney's Point	1,000.00														0.00	1,000.00	
Clayton	1,000.00														0.00	1,000.00	
Deptford	1,500.00														0.00	1,500.00	
East Greenwich	1,000.00														0.00	1,000.00	
Elk Township	750.00														0.00	750.00	
Elsinboro	500.00														0.00	500.00	03/03/17
Fairfield	750.00														0.00	750.00	
Franklin	1,250.00		1,200.00												1,200.00	50.00	
Glassboro	1,500.00														0.00	1,500.00	
Greenwich	1,000.00														0.00	1,000.00	
Harrison	1,000.00														0.00	1,000.00	
Logan	1,000.00														0.00	1,000.00	
Lowers Alloways Creek	1,000.00														0.00	1,000.00	
Mannington	500.00														0.00	500.00	
Mantua	1,250.00														0.00	1,250.00	
Monroe	1,500.00														0.00	1,500.00	
Oldmans	500.00														0.00	500.00	
Paulsboro	1,000.00														0.00	1,000.00	
Penns Grove	1,250.00														0.00	1,250.00	
Pennsville	1,250.00		259.98												259.98	990.02	
Pilesgrove	500.00														0.00	500.00	
Pitman	1,250.00														0.00	1,250.00	
Quinton	500.00														0.00	500.00	03/02/17
Shiloh	500.00														0.00	500.00	
South Harrison	500.00														0.00	500.00	
Swedesboro	750.00		100.00												100.00	650.00	
Upper Pittsgrove	500.00														0.00	500.00	
Vineland City	1,500.00														0.00	1,500.00	
Washington Township	1,500.00														0.00	1,500.00	
Wenonah	750.00														0.00	750.00	
Westville	1,000.00														0.00	1,000.00	
Woodbury City	1,250.00														0.00	1,250.00	
Woodbury Heights	1,000.00														0.00	1,000.00	
Woodstown	750.00														0.00	750.00	
Woolwich	1,000.00														0.00	1,000.00	
Total By Line	\$34,250.00	\$0.00	\$1,559.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,559.98	\$32,690.02	

Must be claimed or encumbered by November 1, 2017 and claimed by February 1, 2018

TRICOJIF

Updated as of 5/16/2017

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund 2017 EPL/Cyber Risk Management Budget																
Member Municipality	Opening Balance	Jan 2017	Feb 2017	March 2017	April 2017	May 2017	June 2017	July 2017	August 2017	September 2017	October 2017	November 2017	December 2017	Paid in 2018	Total YTD Expenses	Ending Balance
Alloway	540.00														0.00	540.00
Carneys Point	540.00														0.00	540.00
Clayton	540.00														0.00	540.00
Deptford	540.00														0.00	540.00
East Greenwich	540.00														0.00	540.00
Elk	540.00														0.00	540.00
Elsinboro	540.00														0.00	540.00
Fairfield	540.00														0.00	540.00
Franklin	540.00														0.00	540.00
Glassboro	540.00														0.00	540.00
Greenwich	540.00														0.00	540.00
Harrison	540.00														0.00	540.00
Logan	540.00														0.00	540.00
Lower Alloways Creek	540.00														0.00	540.00
Mannington	540.00														0.00	540.00
Mantua	540.00														0.00	540.00
Monroe	540.00														0.00	540.00
Oldmans	540.00														0.00	540.00
Paulsboro	540.00														0.00	540.00
Penns Grove	540.00														0.00	540.00
Pennsville	540.00														0.00	540.00
Pilesgrove	540.00			234.00											234.00	306.00
Pitman	540.00														0.00	540.00
Quinton	540.00														0.00	540.00
Shiloh	540.00														0.00	540.00
South Harrison	540.00														0.00	540.00
Swedesboro	540.00														0.00	540.00
Upper Pitts.	540.00														0.00	540.00
Vineland	540.00														0.00	540.00
Washington	540.00														0.00	540.00
Wenonah	540.00														0.00	540.00
Westville	540.00														0.00	540.00
Woodbury (City)	540.00														0.00	540.00
Woodbury Hgts	540.00														0.00	540.00
Woodstown	540.00														0.00	540.00
Woolwich	540.00														0.00	540.00
Total By Line	19,440.00	0.00	0.00	234.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	234.00	19,206.00
Must be used by December 31, 2017																

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

TO: Municipal Fund Commissioners, Safety Coordinators and Risk Managers

FROM: Robert Garish, Senior Risk Control Consultant

DATE: May 8, 2017

Service Team:

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	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

APRIL ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Clayton – Conducted a Loss Control Survey on April 20
- Township of Greenwich – Conducted a Loss Control Survey on April 11
- Borough of Shiloh – Conducted a Loss Control Survey on April 25
- Borough of Woodbury Heights – Conducted a Loss Control Survey on April 27

JIF MEETINGS ATTENDED

- Regional Training – Roadway, Sign & Walkway Program – April 21
- New Fund Commissioner Orientation – April 24
- Claims Meeting – April 24
- Executive Committee Meeting – April 24

MEL MEDIA LIBRARY

The following members used the MEL Media Library during April. **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 Carney's Point	2
Borough of Wenonah	2

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

- Ø TRICO JIF - SD Bulletin - Comprehensive Playground Inspection Program – April 3
- Ø TRICO JIF - SD Bulletin CCV Lateral Sewer Lines, April 2017 – April 12
- Ø TRICO JIF - Regional Training- Roadway, Sign & Walkway Program Reminder – April 12
- Ø TRICO JIF - Safety Director Message - Online Camp Counselor Training Programs – April 17
- Ø TRICO JIF - Message from the Safety Director – MEL Leadership Skills – April 18
- Ø TRICO JIF - Did You Know? – MSI Training Schedule, May 2017 – April 25
- Ø TRICO JIF - NEW CLASS - Leadership Training for Senior Managers Notice and Registration – April 26

UPCOMING EVENTS

- Claims and Executive Committee Meeting – May 22
- Executive Safety Committee Meeting – May 25

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 (afelip@jamontgomery.com).

Listed below are upcoming MSI training programs scheduled for May, June and July 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
5/1/17	Borough of Glassboro #1	Heavy Equipment Safety	12:00 - 3:00 pm
5/2/17	Borough of Clementon #3	Sanitation/Recycling Safety	8:30 - 10:30 am
5/2/17	Borough of Clementon #3	Back Safety/Material Handling	10:45 - 11:45 am
5/2/17	Borough of Clementon #3	BBP	12:00 - 1:00 pm
5/3/17	Evesham Township MUA	Jetter/Vacuum Safety	8:30 - 10:30 am
5/3/17	City of Millville #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
5/3/17	City of Millville #1	BBP	11:45 - 12:45 pm
5/4/17	Borough of Collingswood	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/5/17	Township of Berlin #2	Landscape Safety	8:30 - 11:30 am
5/5/17	Township of Berlin #2	Playground Safety Inspections	12:00 - 2:00 pm
5/9/17	Township of Winslow	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
5/9/17	Township of Winslow	Hearing Conservation	10:45 - 11:45 am
5/10/17	Township of Washington	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/10/17	Township of Washington	Driving Safety Awareness	10:45 - 12:15 pm
5/10/17	Township of Washington	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
5/10/17	City of Vineland #1	Flagger/Work Zone	8:00 - 12:00 pm
5/11/17	Deptford Township MUA	LOTO	8:00 - 10:00 am
5/11/17	Deptford Township MUA	PPE	10:15 - 12:15 pm
5/11/17	Borough of Avalon #4	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/12/17	Township of Willingboro	Landscape Safety	8:30 - 11:30 am
5/15/17	Township of Upper	Landscape Safety	8:30 - 11:30 am
5/15/17	Township of Upper	Playground Safety Inspections	12:00 - 2:00 pm
5/17/17	Township of Mantua	Sanitation/Recycling Safety	12:30 - 2:30 pm
5/17/17	City of Wildwood Crest #1	Driving Safety Awareness	10:00 - 11:30 am
5/17/17	City of Wildwood Crest #2	Back Safety/Material Handling	11:45 - 12:45 pm
5/19/17	Township of Cherry Hill #4	Fire Safety	8:30 - 9:30 am
5/19/17	Township of Cherry Hill #4	Fire Extinguisher	9:45 - 10:45 am
5/19/17	Township of Cherry Hill #4	BBP	11:00 - 12:00 pm
5/19/17	Township of Cherry Hill #4	Confined Space Awareness	12:30 - 1:30 pm
5/22/17	Township of Egg Harbor #5	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
5/22/17	Township of Egg Harbor	Hearing Conservation	10:45 - 11:45 am

DATE	LOCATION	TOPIC	TIME
	#5		
5/23/17	Deptford Township MUA	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/23/17	Deptford Township MUA	Confined Space Awareness	11:15 - 12:15 pm
5/24/17	Township of Washington	BBP Administrator Training	8:30 - 10:30 am
5/24/17	City of Ventnor	LOTO	9:00 - 11:00 am
5/24/17	City of Ventnor	Confined Space Awareness	11:15 - 12:15 pm
5/25/17	Township of Pennsville #1	Driving Safety Awareness	8:30 - 10:00 am
5/25/17	Township of Pennsville #1	Fire Safety	10:15 - 11:15 am
5/31/17	City of Ventnor	LOTO	9:00 - 11:00 am
5/31/17	City of Ventnor	Confined Space Awareness	11:15 - 12:15 pm
6/1/17	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
6/1/17	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
6/2/17	Township of Monroe #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
6/6/17	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/7/17	Deptford Township MUA	Flagger/Work Zone	8:00 - 12:00 pm
6/7/17	Borough of Wildwood Crest #1	Sanitation/Recycling Safety	10:00 - 12:00 pm
6/7/17	Borough of Wildwood Crest #1	CDL-Drivers Safety Regulations	12:30 - 2:30 pm
6/8/17	Township of Tabernacle #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
6/14/17	Lower Township MUA	CMVO	8:30 - 12:30 pm
6/14/17	City of Ventnor	HazCom w/GHS	9:00 - 10:30 am
6/16/17	Township of Cherry Hill #4	Landscape Safety	8:30 - 11:30 am
6/16/17	Township of Cherry Hill #4	Playground Safety Inspections	12:00 - 2:00 pm
6/19/17	Township of Hamilton #3	Fire Safety	8:30 - 9:30 am
6/19/17	Township of Hamilton #3	Fire Extinguisher	9:45 - 10:45 am
6/19/17	Township of Hamilton #3	Confined Space Awareness	11:00 - 12:00 pm
6/19/17	Township of Hamilton #3	BBP	12:30 - 1:30 pm
6/21/17	Township of Mantua	BBP	12:30 - 1:30 pm
6/21/17	Township of Mantua	Hearing Conservation	1:45 - 2:45 pm
6/21/17	City of Millville #1	Special Events Management	8:30 - 10:30 am
6/21/17	City of Sea Isle City #1	CEVO-EMS-Evening	4:00 - 8:00 pm
6/23/17	Township of Waterford	Fire Extinguisher	8:30 - 9:30 am
6/23/17	Township of Waterford	Back Safety/Material Handling	9:45 - 10:45 am
6/27/17	Borough of Clementon #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/27/17	Borough of Clementon #3	Driving Safety Awareness	10:45 - 12:15 pm

DATE	LOCATION	TOPIC	TIME
6/27/17	Borough of Clementon #3	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
6/28/17	City of Burlington #2	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/28/17	City of Ventnor	HazCom w/GHS	9:00 - 10:30 am
6/29/17	Deptford Township MUA	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
6/30/17	Township of Dennis	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
7/6/17	City of Ventnor	Flagger / Work Zone	9:00 - 1:00 pm
7/11/17	Borough of Clementon #3	Hazard ID/Job-Site Observation	8:30 - 10:30 am
7/11/17	Borough of Clementon #3	Accident Investigation	10:45 - 12:45 pm
7/11/17	Borough of Clementon #3	Toolbox Talks	1:30 - 3:00 pm
7/12/17	City of Millville #1	Office Safety	8:30 - 10:30 am
7/12/17	City of Millville #1	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
7/12/17	City of Millville #1	Driving Safety Awareness	1:00 - 2:30 pm
7/13/17	City of Ocean City #1	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
7/13/17	City of Ocean City #1	BBP	1:00 - 2:00 pm
7/14/17	Township of Washington	PPE	8:30 - 10:30 am
7/14/17	Township of Washington	Hearing Conservation	10:45 - 11:45 am
7/14/17	Township of Washington	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
7/17/17	Borough of Magnolia	Sanitation/Recycling Safety	10:00 - 12:00 pm
7/17/17	Township of Hamilton #3	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
7/17/17	Township of Hamilton #3	Fall Protection Awareness	10:45 - 12:45 pm
7/19/17	Lower Township MUA	LOTO	8:30 - 10:30 am
7/21/17	Township of Mantua	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
7/21/17	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm
7/24/17	Township of Upper	PPE	8:30 - 10:30 am
7/24/17	Township of Upper	Hearing Conservation	10:45 - 11:45 am
7/24/17	Township of Upper	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
7/25/17	Township of Washington	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
7/25/17	Township of Washington	Fall Protection Awareness	10:45 - 12:45 pm
7/26/17	City of Ventnor	Flagger / Work Zone	9:00 - 1:00 pm

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

SURVEILLANCE

Monthly Newsletter – May 2017

- Workers' Compensation fraud costs top out at \$7.2 billion per year nationally. (claimsjournal.com)
- Surveillance can be an expensive, but it is an invaluable tool.
- Social Media can help by identifying the claimant or documenting the activities of the claimant.
- Hours spent waiting for a claimant to be spotted can increase costs, but a thorough investigation completed prior to surveillance can cut costs.
- Any suspicions that arise, where the cause of the claim or cause of the injuries become questionable, should be reported to our office as soon as possible.



Examples

- Business Administrator brings upcoming vacation of injured employee to our attention. Surveillance of the employee lifting luggage, running errands and preparing to go away allows us to Section 20 the claim saving almost \$11,000 in related costs.
- Business Administrator advises us that the employee is rumored to be working a second job. Surveillance found the employee working as a siding contractor. This information was shared with the treating physician who discharged him and returned him to work. The claim was settled via Section 20, saving over \$26,000 in permanency awards and \$4,600 in continuing wage replacement.
- Employee's supervisor informs us that the employee has a catering business and the fellow employees feel that the claimant appears to be in pain when they are around her, but, from a distance, she does not appear to be in pain. Surveillance found the employee attending festivals with her food cart. She was seen lifting cases of drinks and food. This case has yet to settle, but the surveillance should allow it to resolve under a Section 20.

**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: May 22, 2017 Gloucester County Library, Mullica Hill
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

MAY ACTIVITIES AND PLANNED EVENTS

Weight Loss Challenge/Maintain Don't Gain Continue:

- **Glassboro** – Public Workers closing in on the end of their challenge.
- **Swedesboro** –Weigh-ins every month. Maintain, names go in once for year-end prize, lose weight it goes in twice, gain weight no name.
- **Vineland Floor against Floor Weight loss challenge.** Goal as a team to lose at least 4% of total weight. Winning floor received healthy lunch for all. Overall winner (from any floor) will get an individual prize – 3rd floor
- **Washington Twp** – started a 6-week challenge with 16 participants whom I am weighing in on a weekly basis. Plus a Fitness challenge which 19 people signed up for.

Presentations:

Completed the following presentations in April:

- Washington Twp – Sitting disease
- Carneys Point – Sitting Disease
- East Greenwich – Healthy Gut
- Woodbury – Sitting Disease
- Swedesboro – Sitting Disease followed by a lunchtime group walk (walked over a mile)
- Pennsville –Rutgers Cooperative Extension of Salem County, Senior Program Coordinator for Family and Community Health Sciences

Scheduled for May:

- Glassboro – Sitting Disease
- Mannington – Blood Pressure (offering screenings as well- Debby)
- City of Woodbury – Vitamins and Supplements, Myth vs. Facts (speaker – ShopRite Dietitian)
- Woodbury Public Works – basic nutrition (speaker – Debby)

Stress Relief Workshops:

- Washington Twp and Swedesboro scheduled Guided Meditation sessions.
- East Greenwich scheduled chair massages.
- Pilesgrove – starting a 2x/month after work Yoga Class.

Other ideas:

Pitman and Franklin Twp – Continue with their monthly Trivia challenge.

Alloway Twp – Continues with their offer of a \$25 one time Refund for a Wellness service or wellness product purchased this year.

Possible water challenge - please contact me for more details if interested.

Fitness Challenges/150-minutes a week Challenge - please contact me for more details if interested

May Wellness Connection Newsletter

This month there are two Health Observance which have been targeted: Better Sleep and Healthy Vision.

- In this newsletter, I touch on the connection of sleep deprivation and cognitive performance. There are suggestions on ways to improve sleep that you may want to try.
- With technology being such a huge part of our lives today, I wanted to focus on the effects of "blue lighting" and things we need to keep in mind to protect against eyestrain while using our devices.
- Many of you have expressed an interest in doing a water challenge. I have included some highlights on the importance of water in our body and encourage everyone to promote drinking water even if you don't run a challenge.
- Lastly, the wonderful uses for avocado as an alternative to butter and other fats. I included two recipes, one that includes a seasonal vegetable right now...asparagus and the other recipe is a dessert containing our featured produce pick, the avocado. Enjoy!

Exercise of the Month is a workout you can do at home. It's straight forward but if you have any questions on form or how to modify a move, please reach out to me.



**Gloucester, Salem, Cumberland Counties Municipal JIF
Managed Care Summary Report
2017**

	April-17	April-16	2017 YTD	2016 YTD
# of New Claims Reported	32	25	118	124
# of Report Only	6	7	31	29
% Report Only	18.8%	28.0%	26.3%	23.4%
# of Medical Only	19	16	61	82
# of Lost Time	7	2	26	13
Medical Only to Lost Time Ratio	73:27	89:10	70:30	86:14
Average # of Days to Report a Claim	1.7	2.0	3.4	2.5

Nurse Case Management	April-17	April-16
# of Cases Assigned to Case Management	27	29
# of Cases >90 days	19	21

Savings	April-17	April-16	2017 YTD	2016 YTD
Bill Count	260	276	1066	1189
Provider Charges	\$366,799	\$361,126	\$1,585,496	\$1,673,687
Repriced Amount	\$135,397	\$121,901	\$521,631	\$639,190
Savings \$	\$231,402	\$239,339	\$1,063,865	\$1,034,612
% of Savings	63.1%	66.3%	67.1%	61.8%

Participating Provider Penetration Rate	April-17	April-16	2017 YTD	2016 YTD
Bill Count	96.5%	95.7%	94.4%	96.7%
Provider Charges	98.8%	98.4%	98.6%	93.1%

Exclusive Provider Panel Penetration Rate	April-17	April-16	2017 YTD	2016 YTD
Bill Count	96.5%	94.6%	93.0%	93.4%
Provider Charges	99.4%	97.0%	97.8%	96.8%

Transitional Duty Summary		2017 YTD	2016 YTD
% of Transitional Duty Days Worked		44.4%	57.1%
% of Transitional Duty Days Not Accommodated		55.6%	42.9%

May 11, 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 April 30, 2017 for Closed Fund Years 1991 to 2012, and Fund Years 2013, 2014, 2015, 2016 and 2017. 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 \$ 126,077.42. This generated an average annual yield of 4.81%. However, after including an unrealized net loss of \$ 78,230.50 in the asset portfolio, the yield is adjusted to 1.82% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$270,570.50 as it relates to current market value of \$ 25,729,429.50 vs. the amount we have invested. The current market value, including accrued income is valued at \$25,845,179.25.

Our asset portfolio with Wilmington Trust and consists of 9 obligations with a maturity greater than two years, 3 obligations with maturities between one and two years.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 14,232.32 YTD \$ 65,092.28 (detailed in my report)
Overpayment Reimbursements \$ 262.35
FY 2017 Premium Assessment Receipts \$ 19,590.00
New Member Application Fee – Franklin Twp. FD \$1,500.00
Trico JIF vs Killen Esq. \$ 237.15

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

Woodbury City	\$20,262.00
Washington Twp.	\$75,436.00
Pittsgrove Township	\$31,176.00
Stow Creek Twp.	\$ 758.00

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 \$ 465,642.44. The claims detail shows 545 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 \$ 32,459,101.35 to a closing balance of \$ 30,487,504.98 showing a decrease in the fund of \$ 1,971,596.37. 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 JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2017**

	<u>February</u>	<u>March</u>	<u>April</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	29,108,495.38	33,074,231.37	32,459,051.35	
RECEIPTS:				
Interest Income (Cash)	9,089.86	6,078.71	-5,547.31	29,308.44
Premium Assessment Receipts	5,409,204.98	62,065.00	19,590.00	6,280,071.98
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation & Reimb. Receipts:				
Fund Year 2017	0.00	0.00	0.00	0.00
Fund Year 2016	20,217.90	13,041.18	14,026.92	47,786.00
Fund Year 2015	300.00	0.00	0.00	541.00
Fund Year 2014	210.00	572.63	0.00	15,122.63
Fund Year 2013	0.00	1,435.50	467.75	2,371.00
Closed Fund Year	0.00	0.00	0.00	0.00
Total Subrogation & Reimb.Receipts	20,727.90	15,049.31	14,494.67	65,820.63
FY 2017 Appropriation Refunds	0.00	0.00	0.00	320.00
FY 2016 Appropriation Refunds	1,335.40	267.08	0.00	1,602.48
Late Payment Penalties	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	474.28	0.00	1,737.15	2,632.31
TOTAL RECEIPTS:	5,440,832.42	83,460.10	30,274.51	6,379,755.84

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2017	38,659.85	88,598.07	175,882.64	305,983.06
Fund Year 2016	196,056.02	232,281.27	124,938.61	652,973.29
Fund Year 2015	54,252.76	69,697.28	29,310.44	183,768.05
Fund Year 2014	35,570.17	34,658.74	116,155.25	197,839.15
Fund Year 2013	37,827.52	43,193.58	19,355.50	109,172.81
Closed Fund Year	0.00	-1,172.50	0.00	3,827.50
Total Net Claim Payments	362,366.32	467,256.44	465,642.44	1,453,563.86

Total Net Claim Payments

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2018	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2017	302,382.94	179,988.49	165,722.84	782,371.27
Property Fund Charges FY 2017	0.00	0.00	0.00	0.00
E-JIF Premium FY 2017	195,984.63	0.00	0.00	195,984.63
M.E.L. Premium FY 2017	0.00	0.00	733,679.04	1,467,358.08
POL/EPL Policy Premium FY 2017	594,367.00	0.00	580,672.00	1,175,039.00
Exp. & Cont. Charges FY 2016	15,409.89	49,570.00	39,472.60	112,576.23
Property Fund Charges FY 2016	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2016	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2015	4,427.72	1,755.00	0.00	9,559.34
Exp. & Cont. Charges FY 2014	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	157.93	70.19	16,731.97	53,199.05
Total Bill List Payments	1,112,730.11	231,383.68	1,536,278.45	3,796,087.60
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	1,475,096.43	698,640.12	2,001,920.89	5,249,651.46

Closing Balance for the Period:

33,074,231.37	32,459,051.35	30,487,404.97
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Account Net Cash Change During the Period:

Operating Account	3,959,078.10	-608,099.11	-11,955,895.94	-5,681,378.89
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-724.11	-8,048.83	62,480.06	-3,087,016.15
Asset Management Account	6,950.00	1,900.00	9,921,769.50	9,948,999.50
Claims Imprest Account	432.00	-932.00	0.00	-50,000.00
Expense & Contingency Account	0.00	-0.08	0.00	-500.08
Total Change in Account Net Cash:	3,965,735.99	-615,180.02	-1,971,646.38	1,130,104.38

Proof: **0.00** **0.00** **0.00**

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

	Payable To:	FY 2017	FY 2016	Closed Yrs	Appropriation	Description
1	The Actuarial Advantage	2,626.00			Prof Services/Actuary	March 2017 Fees
2	Arthur J. Gallagher Risk Management Services, Inc	53,460.00			Prof Services/Administration	May 2017 Fees
3	Arthur J. Gallagher Risk Management Services, Inc	260.14			Misc/Postage/Copies/Faxes	April 2017 Fees
4	Arthur J. Gallagher Risk Management Services, Inc	85.12			Misc/Office Supplies	Finance Comm binders-pd on DP Amex
5	David DeWeese	8,116.00			Prof Services/Attorney	May 2017 Fees
6	Qual-Lynx	38,805.00			Prof Services/Claims Admin	May 2017 Fees
7	Brenda Smith	421.00			Misc/Recording Secretary	May 2017 Fees
8	J.A. Montgomery Risk Control Services	16,175.00			Prof Services/Safety Director	May 2017 Fees
9	Tom Tontarski	1,106.00			Prof Services/Treasurer	May 2017 Fees
10	Conner Strong & Buckelew	893.00			Prof Services/Underwriting Manager	May 2017 Fees
11	Joyce Media	315.00			Misc/JIF Website	May 2017 Fees
12	Debby Schiffer	4,437.00			Wellness	May 2017 Fees
13	Will Stoms	40.00			Misc/Meeting Expense	May Meeting setup
14	APEX Insurance Services, C/O XL Insurance	11,459.00			EPL/POL Policy - Excess Insurance	Cyber Policy - Additional; Inv#3235237; Policy#MTP0039498-04
15	APEX Insurance Services, C/O Beazley	4,970.00			EPL/POL Policy - Excess Insurance	Excess Cyber Policy - 2nd of 2; Inv#3172205; Policy#W1E30E170101
16	Consolidated Services Group, Inc.	49.62			Misc/Records Retention Service	Inv#705096-IN; 1st quarter bill for file storage
17	Iron Mountain	202.36			Misc/Records Retention Service	Inv#NRT5395/NTS2577; Storage 4/1-5/31/17
18	Merighi's Savoy Inn	178.08			Misc/Meeting Expense	4/25/17 Joint COI/PAR mtg; split
19	OfficeMax	56.84			Misc/Office Supplies	Inv#562498; tabs for fin. Comm binders
20	Paul's Custom Awards & Trophies Inc	126.00			Misc/Meeting Expense	Inv#36729 Bittner retirement plaque
21	Michael Ward, LLC	166.00			EPL Consulting & Training	Elected officials training 3/29/17 Eastampton; split
22	Deptford Township		4,225.00		Safety Incentive Program	Full check reimbursement
23	Franklin Township	1,037.14			Optional Safety Budget	employee badges
24	Lower Alloways Creek Township	556.94			Optional Safety Budget	Public works safety items
25	Henry D. Young Inc	805.00			Risk Management Consultants	1st installment - Elsinboro
26	Henry D. Young Inc	1,260.00			Risk Management Consultants	1st installment - Mannington
	TOTAL	147,606.24	4,225.00	0.00		

JIF BILL LIST TOTAL	151,831.24
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***P.A.R. & Certificate of Insurance Guidelines Sub-Committee Meeting
Meeting Minutes
Tuesday, April 25, 2017***

A meeting of the Atlantic, Burlington and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund's Joint PAR/COI Review Sub-Committee met on Tuesday, April 25, 2017 at 9:00 AM at Merighi's Savoy Inn, Vineland.

Those in attendance were:

Fund Commissioners: Peter Miller, Egg Harbor Twp
Ingrid Perez, Hamilton Township
Mike Razze, Borough of Pitman
Kathy Burger, Medford Township

RMC's: Steve Walsh, EJA/Capacity Insurance
Mike McLaughlin, Marsh & McLennan
Chris Powell, Hardenbergh Insurance

Fund Professionals: David DeWeese, *Fund Solicitor*, **The DeWeese Law Firm**
Chris Roselli, *Account Manager*, Property **Qual-Lynx**
Patty Davidson, *Account Manager*, WC, **Qual-Lynx**
Barbara Maclean, *Account Manager*, GL, **Qual-Lynx**
Paul J. Miola, CPCU, ARM, *Executive Director*, **AJG Risk Management, Inc.**
Paul Forlenza, *Deputy Executive Director*, **AJG Risk Management, Inc.**
Kris Kristie, *Sr. Acct. Rep*, **AJG Risk Management, Inc.**

Those unable to attend:

Rich Brook, **Florence Township**
Brad Campbell, **Borough of Shiloh**

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

I. Payment Authorization Request Form

Mr. Forlenza asked everyone to introduce themselves and then referenced an excerpt from the 2017 Plan of Risk Management included in the agenda packet. He explained that the excerpt included the current Claims Adjuster Authority on Property, WC, and Liability claims, as well as explained the role of the Claims Committee in the PAR review and approval process.

Next Mr. Forlenza referenced an example of the current PAR format in the agenda packet, and asked everyone to review it and suggest any changes they would like to see to the new PAR format. Mr. Roselli noted they would like to keep the format consistent amongst all three Funds in how the information is presented. Mr. Miola stated that he would also like to see similar placement of information on the PARs (WC, property, liability) so that information is easy to find.

Ms. Davidson stated that the PAR formats being reviewed by the Committee are those that have been suggested by the adjusters, not those that are currently in use. She further stated that the PAR form is a Word document allowing almost any format change to be made. In addition, any data field that is collected by the iVos system can be added to the PAR.

Mr. Miola stated that he wants to make sure the Funds can track the use of Transitional Duty as he has some concerns about the recent performance of some members. Mr. Miola noted that the "Second Effort Program", which was heavily emphasized in prior years, needs to be a greater focus in the months ahead. He stated that he would like to see the Adjusters utilize the "Second Effort" program again and contact the injured employee's direct Supervisor or Manager should the initial contact person at the town deny transitional duty. A discussion ensued and it was agreed to start to utilize this program again, and document on the PAR if Transitional Duty is accepted or denied, list the date of request, to whom the Adjuster spoke to, and, should the request be denied, the detailed reason why it was denied. Ms. Davidson noted there is currently a check box in iVos in regards to "Loss Days Modified/Not Accommodated", and if the Adjuster does not check that box, it can cause errors on Ms. Beatty's report. She noted that she monitors this issue closely to keep this from occurring. Mr. DeWeese also suggested developing a step-by-step process in regards to the use of Transitional Duty and make it available to the FC's, Claims Coordinator's, and RMC's.

Mr. Miola stated he was going to set up a meeting with Ms. Davidson, Ms. Beatty, Mr. Roselli, and Mr. Garish to discuss the TRICOJIF Transitional Duty program and develop an action plan to start to have this program utilized more in the TRICOJIF. *(As of these minutes, the meeting has been scheduled for May 31, 2017).*

Mr. Forlenza then started to review each section of the PAR, and a discussion ensued in regards to what the Committee wanted to have on the PAR, what could be removed from the PAR, and suggestions on information that could be emailed to the FC in regards to the PAR. Ms. Davidson noted anything emailed to the FC in regards to the PAR would need to be encrypted due to HIPA violations. Ms. Davidson suggested sending the FC the Claimants name and the dollar amount requested for the claim with an explanation why. The Committee agreed this would be better information to receive. It was also stated the FC could go to the Claims Coordinator at any point and see the full PAR.

Mr. Forlenza continued to guide the Committee through each part of the PAR, and did the same for the Liability PAR and the Property PAR. It was suggested to keep each type of PAR as close to the same format as possible. The following suggestions were made for consideration:

- Add a box to indicate if Transitional Duty Second Effort was completed, listing who the contact was and the reason why transitional duty was not available.
- Ms. Davidson to adjust the email that the Fund Commissioner receives in regards to the PAR being presented at the next Claims meeting, with the name of the Claimant, the amount/type of the approval, and why that amount is being requested.
- On the first page of the PAR, between Subrogation and Recovery Received, indicate if the file has been sent to the Subro Attorney.
- In the GOTCHA section of the PAR list the date and any pertinent activity.
- Add a section titled "Investigation Completed" and add the cause of loss to this section.
- Delete CIB/CIB Results, currently on the front page. This information is not needed.
- Delete the claimants "age" from the PAR
- Change the order of the Indemnity, Medical, Expense and Legal authority. The order should go, from left to right: Present Authority, Paid to Date, Open Reserve, Total Incurred, Proposed Authority.
- Under the box "Witness" simply indicate yes or no, do not add any witnesses names.

- Under Self Insured Retention, list the dollar amount.
- Under “Last Incurred”, list date and dollar amount
- On the bottom of the first page, under “Reason for PAR”, delete the boxes: Requested By and Approved By, leaving Recommended by Claim committee/client: and amount and leaving Approved by Executive Committee/division and amount.
- Add a check box that indicates if the claimant is treating at an in-network facility.
- Under Case Strategy, add Litigation comments.
- Under Proposed Authority, add the Request amount, which is a blanket amount
- Under Reason for PAR, indicate the amount requested breakdown: Medical, Indemnity, Expense, and Legal. This will be titled “Proposed Authority Details and Total Incurred”.
- Indicate if the file was “referred to Safety Director” within the Investigation Completed box. This will only indicate that the Safety Directors office has received the PAR, it will not indicate if the Safety Directors office has acted on it.

Mr. Forlenza then directed the committee to the Liability PAR form, noting the changes already discussed would be incorporated into this form as well, where applicable.

In addition, the Committee reviewed the Liability PAR format and recommended the following revisions:

- On the front page, insert a box to indicate: Auto, Civil Rights, or Police Liability claim
- Add a line “Division of Coverage” and the percentage of coverage split. If this can be a trackable box, it will be a trackable box.
- Delete “Date of Birth” and add in its place the claimants age at the time of loss on the front page
- Delete the Coverage section and replace it with list(s) of Defendants names
- Delete “Date of Hire”
- Delete “Net Change” line
- Delete “Plaintiff Counsel/Defense Counsel” phone number
- Delete “Subrogation” line
- Add “Clash Coverage information under the Coverage section
- Delete the line “CIB Results Received”
- Delete “Excess Carrier” line
- Under “Last Claim Committee Review” simply list the date
- On the 2nd page, delete the “Reserve” section
- Be sure to describe a breakdown of the specific request under Recommendations

Mr. Forlenza then directed the committee to the Property PAR form, noting the changes already discussed would be incorporated into this form as well, where applicable.

In addition, the Committee reviewed the Property PAR format and recommended the following revisions:

- Do not include so many photos
- Delete Plaintiff Counsel/Defense Counsel phone number
- Delete “Excess Carrier” line
- Pull iVos “Line of Coverage” and add to the front page
- If the claim is a CAT loss, indicate that, and the date sent to Vanguard. Indicate this in the Narrative section of the PAR.
- On the Property PAR’s 2nd page, delete: Source and Date of Assignment; Enclosure; Coverage; and Cause of Loss lines.

Mr. Forlenza indicated that Qual-Lynx would update the current PAR formats with the recommended revisions. Once the revised PAR formats are received, they will be sent to the Committee for review and additional changes where/if necessary.

II. Existing Certificate of Insurance Guidelines

Mr. Forlenza next referenced a handout of the current Certificate of Insurance Guidelines for the Committee to review. He noted the Guidelines have not been updated since 2006 and, based upon input from Ms. Perez; felt it was time to review the guidelines to determine any appropriate changes to the coverage types and limits that are recommended. He noted that these guidelines are an important tool for municipalities to reference when setting up their own policies.

A. Introduction

Mr. Forlenza first reviewed the introduction, noting that it is a brief explanation regarding why the guidelines were issued. He stated that he will work with Mr. Miola and Mr. DeWeese to review the introduction and accompanying sample letters included in the Guidelines and edit where necessary to make sure they are still pertinent.

Mr. Forlenza noted that his office will also review the Indemnity Clause to be sure it is the most up to date version. He noted there is model Indemnification language on the JIF website for Contractors. He has asked Mr. DeWeese to review and revise where needed so the website verbiage matches the verbiage in the Guidelines. In addition, his office will work with Mr. DeWeese to draft similar indemnification language for other groups of vendors including municipal professionals (i.e. Solicitors, engineers, etc.).

B. Section I- Use of Municipal Facilities

Mr. Forlenza directed the committee to the insurance requirement limits and asked if they felt the limits were still appropriate. A discussion ensued and it was agreed to increase certain limits as such:

- Individual limit: currently \$100,000 – increase to \$300,000
- Non-Profit: currently \$300,000 – increase to \$1 million
- Commercial (for profit): leave at \$1 million

Once the revisions of the Guidelines are complete, Mr. Forlenza will attach a copy of the Use of Facilities Agreement and the Application, and include information on the TULIP program. The Committee agreed.

C. Section II - Contractors

Mr. Forlenza first asked if the definitions under each hazard type of Contractor is still accurate. Ms. Perez noted she would like a bit more detail in the definitions, i.e.: artisan-type contractors.

Next, Mr. Forlenza noted there are currently three hazard levels: low, medium and high, with varying limits. Following a group discussion, the committee agreed to make the following changes:

- Combine the Low and Medium risk categories and increase the coverage limit for this new category to \$1 million
- Leave the High risk category coverage limit at \$3 million
- There are now only two categories instead of three: Low/Medium and High

Mr. Miola noted that in regards to the Certificate of Insurance, members should try and secure a copy of the endorsement showing that the municipality has been named as an additional insured. He stated this is sometimes difficult to get, and you don't want to hold up the contract; however, it is recommended that you try to get a copy of the endorsement.

Mr. Walsh noted under the heading “Additional Insured” under “Contract Considerations” the verbiage should be updated to match changes that the insurance industry has recently implemented regarding “ongoing operations” and “completed operations” noting this is now required in contracts. He noted he has a copy of this contract verbiage and stated it extends the Additional Insured coverage to a period of three (3) years. Mr. Walsh stated he will forward to Mr. Forlenza to incorporate into the Guidelines.

Mr. Walsh also noted that under Commercial General Liability Insurance, section D) *Broad Form General Liability Extensions or equivalent* no longer exists and should be removed completely from the Guidelines.

Ms. Perez stated she has had issues with the verbiage included in this section in regards to employees and volunteers, board members, etc. They simply want it to read “the name of the municipality” and not list every person in the municipality. Mr. Miola stated that he would need to review what impact this might have on the application of the certificate of insurance

Mr. Forlenza noted that Contract Considerations section should also include language regarding the non-waiver of subrogation rights. The Committee agreed. Also, under the “Notice of Cancellation” provision, it was noted that industry standards for notification of policy cancelation is now 30 days and 10 days for non-payment. This language will updated throughout the COI Guidelines.

It was next noted that under the Owners/Contractors Protective Liability, there is verbiage stating “*During the life of this contract the Contractor shall procure and maintain a separate Owners/Contractors Liability Coverage policy with limits of not less than \$ per occurrence and/or aggregate, combined single limit, Personal injury, Bodily injury and Property Damage. The municipality shall be named insured on the policy. Sixty (60) days Notice of Cancellation shall apply to said policy*”. Mr. Walsh noted that any municipality that forces that on a contractor is unrealistic and suggested it read Thirty (30) days and Ten (10) days for non-payment. The committee agreed as this is what complies with what insurance companies are doing.

D. Section III - Vendors

Mr. Forlenza reviewed the definitions of certain vendors and asked the Committee if they felt they were still accurate. The Committee stated that the definitions are still accurate.

In regards to the coverage limits, currently at \$500,000 across the board, the committee felt those limits should be increased to \$1 million, and again changing any reference to Sixty (60) days’ notice of cancellation to Thirty (30) days’ notice.

Also under this section, it was suggested to update the section in regards to Commercial General Liability Insurance and Notice of Cancellation, the same changes should be made as previously discussed.

It was also suggested under the Insurance Requirements, Section II, Professional Services, that the following professionals should also be listed: IT, Payroll Services, Attorney’s, and Online Service Providers/Vendors, plus any others that come to mind as Mr. Forlenza drafts the Guidelines.

Mr. Forlenza also stated that the recommended required coverage for these services should be expanded to include cyber liability coverage and “failure to carry insurance” coverage, especially, for online vendors.

E. Section IV – Lease Agreements

Mr. Forlenza suggested expanding this section of the Guidelines to include information on “Shared Service” Agreements. He noted that the MEL has issued a Coverage Bulletin on shared services and many of the provisions in the Bulletin are applicable. The Committee agreed.

F. Section V – Special Events

Again, Mr. Forlenza asked the Committee to review the definitions and the limits of each category.

It was suggested to increase the “low hazard” coverage limits to \$300,000, and leave the rest of the limits at \$1 million. It was also suggested to add language into this section regarding the TULIP Program, the Special Events brochure, and the MEL Bulletin.

The Committee also discussed adding language into this section in regards to Certificates of Insurance from Sub-Contractors and other vendors that attend various community events. Specifically, the Committee discussed the ability to get a certificate of insurance from those that are sponsoring the event; however, securing certificates from food vendors, amusement ride operators, who the sponsor hires is difficult.

Mr. Forlenza concluded with stating there were a lot of good suggestions, he would work with Mr. Miola to revise and update the Guidelines per this meeting and would email out to the Committee a draft version with the suggested revisions for review. He noted another meeting may take place to do a final review prior to introducing these revised items to the members. The Committee agreed.

III. *Next Meeting*

Mr. Forlenza noted that once the suggested revisions are made to the PAR Form and the COI Guidelines, they will be emailed out to the Committee for review. Should another meeting be required, it will be set up at that time.

Seeing no other business, the meeting adjourned at 11:25 AM



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Tel (201) 881-7632
Fax (201) 881-7633

2017 MEL Risk Management Consultant Accreditation Program

The MEL is instituting a Risk Management Consultant (RMC) accreditation program to recognize the MEL's numerous experienced RMCs and train new staff. Producers who complete this program may use the designation "MEL Accredited Risk Management Consultant". To achieve accreditation, a RMC must complete the four all day sessions that will be conducted over a six month period. (See attached agenda). Each session will be held twice – once in Jamesburg at the Forsgate County Club (Exit 8A) and once at the Conner Strong and Buckelew Headquarters facility in Marlton (Exit 4). The program is also eligible for producer continuing education credits. The fee is a nominal \$500 payable to the Municipal Excess Liability Joint Insurance Fund. You will be billed after you register.

REGISTRATION: RSVP by Friday, May 12

Name: _____ Title: _____ Organization: _____

Address: _____

Seven digit P/C Insurance Producer License # _____

Phone: _____ cell: _____ e-mail: _____

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

Circle preferred class dates for each session:

- Session One: (May 19 in Jamesburg) or (June 2 in Marlton)
- Session Two: (June 16 in Jamesburg) or (June 23 in Marlton)
- Session Three: (September 7 in Jamesburg) or (September 8 in Marlton)
- Session Four: (October 20 in Jamesburg) or (October 27 in Marlton)

E-mail registrations to jciannella@permainc.com

MEL Producer Accreditation Program

Agenda

Session One (May 19 in Jamesburg or June 2 in Marlton)

- Basic risk management for local government (9:00 - 10:15): Dave Grubb
- Governance of a local governmental entity i.e. municipal government 101 (10:30 - 12:00): Robert Landolfi, Paul Shives, Chuck Cuccia, Bob Shannon
- Governance and operation of a Joint Insurance Fund (1:00 - 2:45): Cate Kiernan, Pauline Kontomanolis, Paul Forlenza, Joe Hrubash
- Local Government Ethics Act (3:00 - 4:00): Russ Huntington

Session Two (June 16 in Jamesburg or June 23 in Marlton)

- Title 59: The New Jersey Tort Claims Act (9:00 - 10:30): Chris Botta, Robyn Walcott
- General and Auto Liability Coverage (10:45 - 12:00): Ed Cooney
- The NJ Workers Compensation Law (1:00 - 2:30): Stephanie Ganey
- Employee Safety (2:45 - 4:00): Joanne Hall, Dave McHale, Don Ruprecht

Session Three (September 7 in Jamesburg or September 8 in Marlton)

- Public officials liability including land use liability (9:00 – 9:50): Heather Steinmiller, Fred Semrau
- Employment Practices Liability (10:00 – 10:50): Richard Pevner, Dave Grubb
- Cyber Liability & Coverage (11:00 – 12:00) Marc Pfeiffer, Ed Cooney, Paul Forlenza
- Property coverages (1:00 - 2:30): Ezio Altamura, Mike Avalone, Frank Covelli
- Environmental liability and coverage (2:45 - 4:00): Steve Sacco, Peter King

Session Four (October 20 in Jamesburg or October 27 in Marlton)

- Surety bonds & crime coverage (9:00 - 9:50): Joe Hrubash, Ed Cooney
- Community Safety Issues (10:00 – 10:50): Joanne Hall, Dave Grubb
- Legislative issues (11:00 – 12:00): Richard Hirsch, Paul Forlenza, Paul Bent
- Health insurance funds (HIFs) (1:00 – 2:00): Paul Laracy, Dave Vozza
- Responsibilities and challenges of a risk management consultant (2:15 – 4:00): Mike Avalone, Ezio Altamura, Frank Covelli, Chuck Casagrande

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

RESOLUTION #2017-____

RESOLUTION TO URGE REPRESENTATIVES FROM THE STATE OF NEW JERSEY TO
SUPPORT THE LEGISLATIVE ACTION TO RE-AUTHORIZE AND EXTEND THE NATIONAL
FLOOD INSURANCE PROGRAM ("NFIP")

WHEREAS, floods are the most common and most destructive natural disasters in the
United States; and

WHEREAS, the National Flood Insurance Act authorizes a National Flood Insurance
Program ("NFIP"); and

WHEREAS, the NFIP is a Federal program created by Congress to mitigate future flood
losses nationwide and to provide access to affordable, federally backed flood insurance
protection for property owners; and

WHEREAS, the NFIP is designed to provide an insurance alternative to disaster
assistance to meet the escalating costs of repairing damage to buildings and their contents
caused by floods; and

WHEREAS, New Jersey is fourth in the nation in the number of NFIP policies enforced
and third in total value of claims paid; and

WHEREAS, five hundred and fifty-two communities in New Jersey participate as
members of the NFIP which amounts to over 230,000 policies enforced throughout the State of
New Jersey; and

WHEREAS, the NFIP maintains a significant role in providing financial protection against
flood events to New Jersey residents; and

WHEREAS, the NFIP is set to expire on September 30, 2017; and

WHEREAS, the expiration of this program could cause catastrophic loss of insurance
coverage against flooding which is the number one cause of loss of property throughout the
United States; and

WHEREAS, in the event the program were to expire, the consequences in the form of disruption of coverage and the potential financial burdens to residents throughout the State of New Jersey will be of great economic significance; and

WHEREAS, the purpose of this Resolution is to urge the Federal Representatives to support the extension of the NFIP which promotes the public health, safety and general welfare and minimizes public and private losses due to flooding events in the State of New Jersey

NOW, THEREFORE, BE IT RESOLVED, that the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund hereby urges its Federal Legislators and Representatives to take any and all necessary action to insure that the National Flood Insurance Program is extended beyond the September 30, 2017 expiration date.

BE IT FURTHER RESOLVED, that a copy of this Resolution shall be forwarded to Federal Legislators and Representatives in the Gloucester, Salem & Cumberland County area.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on May 22, 2017.

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

Attest: _____
Bob Law, Secretary

By: _____
Brad Campbell, Chairperson

Date: _____