



## **AGENDA PACKET**



**Monday, September 25, 2017 at 5:00 PM**

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

**[WWW.TRICOJIF.ORG](http://WWW.TRICOJIF.ORG)**

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES  
MUNICIPAL JOINT INSURANCE FUND (TRICOJIF)  
Gloucester County Library  
389 Wolfert Station Rd  
Mullica Hill, NJ  
September 25, 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. Approval of Minutes
  - A. The quorum for the July 24, 2017 Executive Claims Committee Meeting was not met.
  - B. Motion to adopt the **July 24, 2017 - Executive Committee Meeting Minutes – Motion – All in Favor**.....Pages 1-15
- VI. Executive Claims Committee Meeting Report – September 25, 2017.....Verbal
- VII. Executive Director’s Report..... Pages 16- 68
  - A. Lost Time Accident Frequency Report.....Pages 19-22
  - B. Certificates of Insurance.....Pages 23-27
  - C. 2016 Safety Incentive Program Awards.....Page 28
  - D. 2017 Optional Safety Budget.....Page 29
  - E. 2017 Wellness Incentive.....Page 30
  - F. EPL Hotline – Authorized Contact List.....Page 31
  - G. EPL/Cyber Risk Management Budget .....Page 32
  - H. Employment Practices Liability Compliance .....Pages 33-34
  - I. Financial Fast Track .....Pages 35-36
  - J. Regulatory Filing Checklists.....Pages 37-38
  - K. Capehart & Scatchard Updates.....Pages 39-61
  - L. Statutory Bond Status.....Pages 62-63
  - M. Skateboard Park Approval Status.....Page 64
  - N. Renewing Members.....Page 65
  - O. Quarterly Attendance.....Page 66
  - P. Elected Officials Training – Save the Date.....Page 67
  - Q. MEL Cyber Risk Management Program
  - R. Qual-Lynx Memo.....Page 68
  - S. Website
  - T. New Member Activity
- VIII. Solicitor’s Report

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1.	MEL Fiduciary Disclosure.....	Page 210
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XVI. Miscellaneous Business

<p><b>The next meeting will be held on Monday, October 27, 2017 at 5:00 PM at the Gloucester County Library, Mullica Hill, NJ</b></p>
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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**

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

**Auletto's Caterers  
1849 Cooper Street  
Almonesson, New Jersey**

**July 27, 2017 – 4:00 PM**

***EXECUTIVE COMMITTEE MEETING***

***OPEN SESSION MINUTES***

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The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at Auletto's Caterers, 1849 Cooper Street, Almonesson, New Jersey on Thursday, July 27, 2017 at 4:00 PM, prevailing time. Chair Campbell, **Shiloh Borough**, presiding. The meeting was called to order at 4:02 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**  
Debbie Pine, **Alternate, East Greenwich Twp**  
Carolyn King-Sammons, **Elk Twp**  
Karyn Paccione, **Alternate, 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**  
Susan Jacobucci, **Paulsboro Borough**  
Mayor John Washington, **Penns Grove Borough**  
Maureen Abdill, **Pilesgrove Twp**  
Mike Razze, **Pitman Borough**  
Marty Uzdakovics, **Alternate, Quinton Twp**  
Brad Campbell, **Shiloh Borough**  
Robert Diaz, **South Harrison Twp**  
Carl Bagby, **Swedesboro Borough**

Mike Seery, **Upper Pittsgrove Twp**  
Jim D'Auria, **Washington Township**  
Karen Schools, *Alternate*, **Wenonah Borough**  
Ryan Giles, **Westville Borough**  
Bob Law, **Woodbury City**  
John Hall, **Woodstown Borough**  
Jane DiBella, **Woolwich Twp**

Absent Fund Commissioners were:

Don Banks, **Deptford Twp**  
Doug Hogate, **Elsinboro Twp**  
Nate Dunn, **Fairfield Twp**  
Barbara Freijomil, **Franklin Twp**  
Dante Spina, **Mannington Twp**  
Harry Moore, **Oldmans Twp**  
Richie Raine, **Pennsville Twp**  
Bob Dickenson, **Vineland City**  
Robert Yerka, **Woodbury Heights 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 Garish, 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:

Biondi Insurance Agency  
CEB Corporate Employee Benefits  
Chesney-Stanton Insurance Group  
Cettei & Connell  
Conner Strong & Buckelew  
E.H. Sloan Insurance Agency  
Glenn Insurance  
Hardenbergh Insurance Group  
Len Eckman Insurance

Absent RMCs were:

Assured Partners  
Henry D. Young Insurance

***Alternate Fund Commissioners***

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

Motion by Mr. Law, seconded by Ms. Hall, to move Commissioner Bagby up to serve on the Executive Committee in the absence of Commissioner Sweeney. All in favor. Motion carried.

***APPROVAL OF THE MINUTES – Executive Committee Meeting***

Chair Campbell presented the meeting minutes of the June 26, 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 June 26, 2017 Executive Committee meeting.

Motion by Mr. Law, seconded by Ms. Hall, to approve the minutes of the June 26, 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 June 26, 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 June 26, 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 June 26, 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 June 26, 2017 as presented.

The Executive Claims Review Committee Closed Session minutes of the June 26, 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 June 26, 2017 meeting were collected.*

### ***EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – June 24, 2017***

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

The Committee reviewed ten (10) claims. Of the claims reviewed, there were seven (7) Workers' Compensation, two (2) General Liability and one (1) 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 May, 2017 are included in his report.

***Certificates of Insurance*** - Mr. Miola asked that the Certificates of Insurance issued for the month of June, 2017 are included in the agenda packet and be included as part of the minutes of today's meeting.

***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. 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 member 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 advise as to any changes.

***EPL/Cyber Risk Management Budget*** – Mr. Miola stated that 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.



***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 May 31, 2017 was **\$20,116,874**.

***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.

***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.

***Skateboard Park Approval Status***– Mr. Miola stated that a report listing the current status of all approved skateboard parks or those under construction is 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.

***Renewing Members***– Mr. Miola stated that renewal letters were emailed on June 5, 2017 to the thirteen (13) towns whose membership in the JIF is up for renewal on January 1, 2018. Those members Deptford Township, East Greenwich Township, Fairfield Township, Glassboro Borough, Greenwich Township, Harrison Township, Mannington Township, Mantua Township, Monroe Township, Quinton Township, South Harrison Township, Swedesboro Borough and Woolwich Township. He stated that included in the email were the Resolution for Renewal of Membership, a Certification required under the Local Public Contracts Law and an Agreement to renew Membership. He asked those member towns to please put the Resolution on the governing body's agenda and return to his office by August 18, 2017.

***Member Visitations***– Mr. Miola stated that a representative from his office has been 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 that are available. He noted that his office has received Agreements and Resolutions from Deptford Township, Greenwich Township, Harrison Township, Monroe Township and South Harrison Township.

***Technology Risk Assessments***– Mr. Miola stated that the Technology Risk Assessments conducted by Pivot Point Security have been completed. He noted that the individual member reports were mailed to the Municipal Clerk, with an electronic copy of the report emailed to the Fund Commissioners and Risk

Management Consultants. He noted that it is anticipated that training and policies and procedures to address the greatest areas will need to be developed.

**Website ([www.tricojif.org](http://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 his office extended an offer of membership to the Franklin Township Fire Districts on June 22, 2017. His office also presented a JIF Concept presentation to West Deptford on July 19, 2017.

**Loss Ratio Reports** – Mr. Miola stated that JIF/MEL/EPL Loss Ratio Reports valued as of June 30, 2017 were distributed to the Fund Commissioners and Risk Management Consultants at the 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 three (3) new cases have been assigned since the last meeting.

<b>New Cases</b>
<i>Scola vs. Township of Washington</i>
<i>Broughton vs. City of Vineland</i>
<i>Feliciano vs. City of Vineland</i>

***Closed Cases***

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

***Revised Litigation Management Guidelines*** – Mr. DeWeese stated that the revised version of the Litigation Management Guidelines was included in the agenda packet for the members to review. He noted that copies were sent to the Executive Committee members and he did not receive any questions or comments. He noted that there were two (2) resolutions that would need to be adopted.

***Resolution 2017-27 – Adopting the Revised Litigation Management Guidelines***

Motion by Mr. Law, seconded by Mr. Razze, to adopt the revised Litigation Management Guidelines as presented.

**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**  
Carl Bagby, **Swedesboro Borough**  
Bob Law, *Secretary*, **Woodbury City**

***Nays:***      None

***Abstain:***      None

All in favor. Motion carried by unanimous vote.

***Resolution 2017-28 – Revising the Procedures for Assigned Defense Counsel's Authorized Delegation of Litigation Tasks***

Motion by Mr. Law, seconded by Ms. Hall, to adopt the revised Procedures for Assigned Defense Counsel's Authorized Delegation of Litigation Tasks as presented.

**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**  
Carl Bagby, **Swedesboro Borough**  
Bob Law, *Secretary*, **Woodbury City**

***Nays:***      None

***Abstain:***      None

All in favor. Motion carried by unanimous vote.

### ***General Liability Files***

Mr. DeWeese stated that the TRICO JIF has 32 active General Liability files.

### ***Subrogation Files***

Mr. DeWeese stated that the TRICO JIF has 46 Subrogation files.

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

### ***SAFETY DIRECTOR'S REPORT***

Mr. Garish 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](mailto:melvideolibrary@jamontgomery.com) and a new phone number: 856-552-4900.

***Safety Director's Bulletins*** – He noted that there were two (2) bulletin(s); *Stationary Work Zones* and *Ladder Safety* issued since the last meeting.

***MSI Training Programs*** – He noted that the upcoming MSI training programs for July, August and September 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 – July***

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 the Supervisor's Incident Report. He stated that the purpose of the Supervisor's Incident Report is to identify root causes of claims and prevent future occurrences. He stated that the Supervisor's Incident Report is most often thought of as it relates to Workers Compensation claims but it is also used to investigate Property, Automobile and General Liability claims as well. He noted that when an accident occurs these steps should be taken:

- *Render any necessary medical assistance*
- *Take steps to secure the area*
- *Notify law enforcement if a motor vehicle or crime is involved*
- *Take photos and preserve equipment involved in the accident*
- *Use the incident report form as a guide to identify ways to prevent future occurrences*
- *Prepare the report in sufficient detail so that the basic facts can be documented and corrective*

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:

- Logan Township started an 8-week combination challenge Weight Loss/Maintenance and Fitness. They will have bi-weekly weigh ins and names will be entered towards a grand prize based on performance.
- Vineland is doing a Stair Survivor Challenge.
- Logan Township started an 8-week combination Weight Loss/Maintenance and Fitness challenge. Bi-weekly weigh ins will be held. Names are entered towards a grand prize based on performance.
- Fall Health Fairs are being discussed in Carneys Point, Swedesboro, Vineland and Washington Township.
- Regional Training: A Wellness Coordinator Workshop is scheduled for September 20, 2017 at 10am at the Gloucester County Library, Mullica Hill, NJ. She reminded the members to make sure that there is Point Person to attend.
- Wellness Connection Newsletter for July, 2017 was included in the agenda packet as well as being posted to the JIF website.

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

### ***MANAGED HEALTH CARE REPORT***

#### ***Lost Time v. Medical Only Cases***

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

	<b>June</b>	<b>YTD</b>
<i>Lost Time</i>	<i>3</i>	<i>34</i>
<i>Medical Only</i>	<i>24</i>	<i>105</i>
<i>Report Only</i>	<i>14</i>	<i>59</i>
<i>Total Intakes(New Claims)</i>	<i>41</i>	<i>198</i>
<i>Report Only % of Total</i>	<i>34.1%</i>	<i>29.8%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>89:11</i>	<i>76:24</i>
<i>Average Days to Report</i>	<i>2.0</i>	<i>3.1</i>

#### ***Transitional Duty Report***

Ms. Beatty presented the Transitional Duty Report for 2017.

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	1,727
<i>Transitional Duty Days Worked</i>	765
<i>% of Transitional Duty Days Worked</i>	44.3%
<i>Transitional Duty Days Not Accommodated</i>	962
<i>% of Transitional Duty Days Not Accommodated</i>	55.7%

***PPO Penetration Report:***

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

<b>PPO Penetration Rate</b>	<b>June</b>
<i>Bill Count</i>	367
<i>Original Provider Charges</i>	\$209,259
<i>Re-priced Bill Amount</i>	\$81,921
<i>Savings</i>	\$127,337
<i>% of Savings</i>	60.9%
<i>PPO Penetration Rate Bill Count Percentage</i>	95.1%
<i>PPO Penetration Rate Provider Charge Percentage</i>	97.0%
<i>EPO Penetration Rate Bill Count Percentage</i>	95.2%
<i>EPO Penetration Rate Provider Charge Percentage</i>	97.6%

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 June 30, 2017.

***Investment Interest***

Mr. Tontarski reported interest received or accrued for the current month totaled \$28,830.46. This generated an average annual yield of 1.16%. After including an unrealized net loss of \$39,666.50 in the asset portfolio, the yield is adjusted to -.44% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$310,237.00 as it relates to market value of \$25,755,860.00 vs. the amount invested. The current market value, including accrued income is valued at \$25,830,196.75.

Our asset portfolio with Wilmington Trust consists of nine (9) obligations with maturities greater than two years and three (3) 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.

	<b>June</b>
Subrogation Receipts	\$21,362.30
Overpayment Reimbursements	\$ .00
TRICO JIF vs. Killen	\$307.42

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

Woodbury City	\$20,308.00
Washington Twp	\$75,608.00
Pittsgrove Township	\$31,247.00
Stow Creek Township	\$760.00

***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 \$436,278.39. The claims detail for the 571 checks is included in his report.

***Cash Activity for the Period***

Mr. Tontarski stated that during the reporting period, the Fund's "Cash Position" changed from an opening balance of \$29,988,035.58 to a closing balance of \$29,436,260.20 showing a decrease in the Fund of \$551,775.38.

***Loss Run Payment Register***

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

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

**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**  
Carl Bagby, **Swedesboro Borough**  
Bob Law, *Secretary*, **Woodbury City**

**Nays:**      None

**Abstain:**      None

All in favor. Motion carried by unanimous vote.

***Amended Bill List – July, 2017***

Mr. Tontarski presented the amended *July 2017 Bill List* for the members' consideration in the amount of **\$1,104,500.65**.

Chair Campbell entertained a motion to approve the amended *July 2017 Bill List* in the amount of **\$1,104,500.65**.

Motion by Mr. Law, seconded by Ms. Hall, to approve the amended *July 2017 Bill List* in the amount of **\$1,104,500.65** as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Sue Miller, <b>Clayton Borough</b> Doris Hall, <b>Logan Township</b> John Washington, <b>Penns Grove Borough</b> Mike Razze, <b>Pitman Borough</b> Brad Campbell, <i>Chair</i> , <b>Shiloh Borough</b> Carl Bagby, <b>Swedesboro Borough</b> Bob Law, <i>Secretary</i> , <b>Woodbury City</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

All in favor. Motion carried by unanimous vote.

***RMC Bill List – July, 2017***

Mr. Tontarski presented the *July 2017 RMC Bill List* for the members' consideration in the amount of **\$261,915.00**.

Chair Campbell entertained a motion to approve the *July 2017 RMC Bill List* in the amount of **\$261,915.00**.

Motion by Ms. Hall, seconded by Mr. Law, to approve the *July 2017 RMC Bill List* in the amount of **\$261,915.00** as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Sue Miller, <b>Clayton Borough</b> Doris Hall, <b>Logan Township</b> John Washington, <b>Penns Grove Borough</b> Mike Razze, <b>Pitman Borough</b> Brad Campbell, <i>Chair</i> , <b>Shiloh Borough</b> Carl Bagby, <b>Swedesboro Borough</b> Bob Law, <i>Secretary</i> , <b>Woodbury City</b>
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*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

### ***2<sup>nd</sup> Installment JIF Assessments***

Mr. Tontarski stated that the 2<sup>nd</sup> installment of the assessments are due August 15, 2017, however, there is a 30 day grace period.

### ***COMMITTEE REPORTS***

Nothing to report.

### ***MEL/E-JIF/RCF Reports***

Nothing to report.

### ***MISCELLANEOUS BUSINESS***

#### ***Next Meeting***

Chair Campbell noted the next meeting of the TRICO JIF will be held on **Monday, September 25, 2017** at **5:00 PM** at the **Gloucester County Library, Mullica Hill, NJ**.

#### ***Fund Vendor Payments – August, 2017***

Motion by Mr. Law, seconded by Ms. Hall, to authorize the Fund Treasurer to process and pay Fund Vendors in August, 2017.

<b>ROLL CALL</b>	<b>Yeas:</b>	Sue Miller, <b>Clayton Borough</b>
		Doris Hall, <b>Logan Township</b>
		John Washington, <b>Penns Grove Borough</b>
		Mike Razze, <b>Pitman Borough</b>
		Brad Campbell, <i>Chair</i> , <b>Shiloh Borough</b>
		Carl Bagby, <b>Swedesboro Borough</b>
		Bob Law, <i>Secretary</i> , <b>Woodbury City</b>

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

***PUBLIC COMMENT***

***Open Public Comment***

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

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

***Close Public Comment***

Hearing no comments from the public, Chair 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 July 24, 2017.

<b><i>Workers' Compensation</i></b>	<b><i>General Liability</i></b>	<b><i>Property</i></b>
<i>2017104343</i>	<i>1235319</i>	<i>2017097497</i>
<i>2017102283</i>	<i>1176953</i>	
<i>001251970</i>		
<i>001253586</i>		
<i>2017089731</i>		
<i>2017102672</i>		
<i>2017092079</i>		

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 Raze, **Pitman Borough**  
Brad Campbell, *Chair*, **Shiloh Borough**  
Carl Bagby, **Swedesboro 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 July 27, 2017 Executive Committee Meeting.

Motion by Mr. Law, seconded by Ms. Hall, to adjourn the July 27, 2017 meeting of the TRICO JIF.

The meeting was adjourned at 4.29 PM.

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**Brenda Smith, Recording Secretary for**

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***BOB LAW, FUND SECRETARY***



To: Fund Commissioners  
From: Paul J. Miola, CPCU, ARM, Executive Director  
Date: September 25, 2017  
Re: **Executive Director's Report**

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**A. Lost Time Accident Frequency Report (pgs. 19-22)**

The June and July 2017 Lost Time Accident Frequency Summary and the Statewide Recap for June and July 2017 are attached for your review.

**B. Certificates of Insurance (pgs. 23-27)**

Summaries of the Certificates of Insurance issued through July/August 2017 are attached for your review.

**C. 2016 Safety Incentive Program (pg. 28)**

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. 29)**

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. 30)**

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. 31)**

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. 32)**

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 (pgs. 33-34)**

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 (pgs. 35-36)**

The Financial Fast Track Report as of June 30 and July 31, 2017 are 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 June 30, 2017 was \$20,127,473 and the JIF's surplus position as of July 31, 2017 was \$20,222,498.

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

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

**K. Capehart & Scatchard Updates (pgs.39-61)**

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 (pgs. 62-63)**

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. 64)**

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. Renewing Members (pg. 65)**

As of September 18th, 2017 we have received Agreements and Resolutions from all renewing members.

**O. Quarterly Attendance (pg. 66)**

A report detailing attendance records through the second quarter of the 2017 Fund Year is attached for your review.

**P. Elected Officials Training – Save the Date (pg. 67)**

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2018 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2018. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member's 2018 MEL Assessment. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 7, 2017. Invitations/RSVP's for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in late October. The trainings have been scheduled on the following dates:

December 7, 2017 - Merighi's Savoy Inn, Vineland  
January 30, 2018 - Nicolosi's Catering, West Deptford  
February 7, 2018 - Merighi's Savoy Inn, Vineland  
March 28, 2018 - O'Connor's American Bar & Grille, Eastampton

**Q. MEL Cyber Risk Management**

The MEL is in the process of developing a Cyber Risk Management Program that will be rolled out to all members later this fall. The program will incorporate employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance programs. Members who come into compliance with the program will have a reduced deductible for cyber related claims. Additional details on the program will be forthcoming. If you have any questions, please contact the Executive Director's office.

**R. Qual-Lynx Memo (pg. 68)**

A memorandum from Ann Noble, President and CEO of Qual-Lynx, in regards to her resignation as President of Qual Lynx and the new management team, is attached for your information.

**S. WEBSITE ([WWW.TRICOJIF.ORG](http://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!

**T. New Member Activity**

The Executive Director has received an application for admission from West Deptford for membership effective January 1, 2018.

**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									1,517.61					1,517.61	1,407.39	
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							4,225.00							4,225.00	0.00	
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	4,225.00	0.00	1,517.61	0.00	0.00	0.00	0.00	68,987.61	32,932.39	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						881.20	832.00							1,713.20	786.80	
Deptford	4,500.00														0.00	4,500.00	
East Greenwich	2,500.00														0.00	2,500.00	
Elk Township	1,500.00						244.36								244.36	1,255.64	
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	767.98		450.00						1,774.92	725.08	
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							2,500.00							2,500.00	0.00	
Washington Township	4,500.00								4,500.00						4,500.00	0.00	
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									2,500.00					2,500.00	0.00	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	\$1,893.54	\$3,332.00	\$4,950.00	\$2,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$17,646.30	\$66,603.70	

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

TRICOJIF

Updated as of 9/18/2017



**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							625.49							625.49	374.51	
Logan	1,000.00														0.00	1,000.00	
Lowers Alloways Creek	1,000.00								419.40						419.40	580.60	
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							352.43							352.43	397.57	
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	\$977.92	\$0.00	\$419.40	\$0.00	\$0.00	\$0.00	\$0.00	\$2,957.30	\$31,292.70	

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

TRICOJIF

Updated as of 9/18/2017

<p style="text-align: center;"><b>Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund</b>  <b>2017 EPL/Cyber Risk Management Budget</b></p>																
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																

# TRICOJIF

## 2018 Renewal (13)

<b>MUNICIPALITY</b>	<b>RENEWAL / CONTRACT/ AGREEMENT RECEIVED</b>
<b>Alloway</b>	<b>n/a</b>
<b>Carneys Point</b>	<b>n/a</b>
<b>Clayton Borough</b>	<b>n/a</b>
<b>Deptford Township</b>	<b>07/17/2017</b>
<b>East Greenwich Twp</b>	<b>07/31/2017</b>
<b>Elk Township</b>	<b>n/a</b>
<b>Elsinboro Township</b>	<b>n/a</b>
<b>Fairfield Township</b>	<b>09/11/2017</b>
<b>Franklin Township</b>	<b>n/a</b>
<b>Glassboro Borough</b>	<b>08/10/2017</b>
<b>Greenwich Township</b>	<b>06/23/2017</b>
<b>Harrison Township</b>	<b>06/23/2017</b>
<b>Logan Township</b>	<b>n/a</b>
<b>Lower Alloways Creek</b>	<b>n/a</b>
<b>Mannington Township</b>	<b>08/14/2017</b>
<b>Mantua Township</b>	<b>08/07/2017</b>
<b>Monroe Township</b>	<b>07/12/2017</b>
<b>Oldmans Township</b>	<b>n/a</b>
<b>Paulsboro Borough</b>	<b>n/a</b>
<b>Penns Grove Borough</b>	<b>n/a</b>
<b>Pennsville Borough</b>	<b>n/a</b>
<b>Pilesgrove Township</b>	<b>n/a</b>
<b>Pitman Borough</b>	<b>n/a</b>
<b>Pittsgrove Township</b>	<b>n/a</b>
<b>Quinton Township</b>	<b>09/08/2017</b>
<b>Shiloh Borough</b>	<b>n/a</b>
<b>South Harrison Twp</b>	<b>06/27/2017</b>
<b>Swedesboro Borough</b>	<b>08/01/2017</b>
<b>Upper Pittsgrove Twp.</b>	<b>n/a</b>
<b>Vineland City</b>	<b>n/a</b>
<b>Washington Twp</b>	<b>n/a</b>
<b>Wenonah Borough</b>	<b>n/a</b>
<b>Westville Borough</b>	<b>n/a</b>
<b>Woodbury City</b>	<b>n/a</b>
<b>Woodbury Heights</b>	<b>n/a</b>
<b>Woodstown Borough</b>	<b>n/a</b>
<b>Woolwich Township</b>	<b>08/11/2017</b>

### 2017 TRICO Meeting Attendance

Municipality	Name	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y								7			
Alloway	Reilly/McKelvey	N/A	FC	FC	FC	FC	N/A	FC						5	0	7	71%	0%	71%
Carneys Point	Brown/Pelura	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Clayton	Miller/Vondran	N/A	FC	FC	FC	FC	FC	FC						6	0	7	86%	0%	86%
Deptford	Banks/Zawadski	N/A	FC	FC	FC	FC	FC	N/A						5	0	7	71%	0%	71%
East Greenwich	McCaffery/Rossett	FC	FC	FC	FC	FC	FC	ALT						6	1	7	86%	14%	100%
Elk	King-Sammons/Pine	FC	ALT	FC	FC	FC	FC	FC						6	1	7	86%	14%	100%
Elsinboro	Hogate/Elk	FC	FC	FC	FC	FC	FC	N/A						6	0	7	86%	0%	86%
Fairfield	Dunn/Surrency	N/A	N/A	N/A	N/A	N/A	N/A	N/A						0	0	7	0%	0%	0%
Franklin	Freijomil/Tyciak	N/A	FC	FC	FC	FC	FC	N/A						5	0	7	71%	0%	71%
Glassboro	Fouree/Paccione	FC	FC	N/A	FC	ALT	N/A	ALT						3	2	7	43%	29%	71%
Greenwich	Rink/Giovannitt	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Harrison	Gravinese/Chambers	N/A	FC	FC	FC	FC	FC	FC						6	0	7	86%	0%	86%
Logan	Hall, D./Jackson	FC	FC	FC	FC	N/A	N/A	FC						5	0	7	71%	0%	71%
Lower Alloways Ck	Clour/Campbell	FC	FC	FC	FC	FC	N/A	FC						6	0	7	86%	0%	86%
Mannington	Spina/Mitchell	N/A	N/A	N/A	N/A	N/A	N/A	N/A						0	0	7	0%	0%	0%
Mantua	Bileci/LeVine	FC	N/A	FC	FC	FC	FC	FC						6	0	7	86%	0%	86%
Monroe	Heydel/McLaughlin	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Oldmans	Moore/Bradford	FC	FC	FC	FC	FC	N/A	N/A						5	0	7	71%	0%	71%
Paulsboro	Jacobucci/Giampola	FC	FC	N/A	FC	FC	FC	FC						6	0	7	86%	0%	86%
Penns Grove	Washington/Burl	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Pennsville	Raine/Krough	N/A	N/A	FC	N/A	FC	FC	N/A						3	0	7	43%	0%	43%
Pilesgrove	Abdill/Bonowski	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Pitman	Razze/O'Donnell	FC	FC	N/A	FC	FC	ALT	FC						5	1	7	71%	14%	86%
Quinton	Sperry/Uzdanovics	N/A	FC	FC	FC	FC	FC	ALT						5	1	7	71%	14%	86%
Shiloh	Campbell/Newkirk	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
South Harrison	Diaz/Howard	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Swedesboro	Bagby/Fromm	FC	N/A	N/A	FC	FC	FC	FC						5	0	7	71%	0%	71%
Upper Pittsgrove	Seery/Zeck	ALT	ALT	FC	FC	FC	FC	FC						5	2	7	71%	29%	100%
Vineland	Dickenson/Sotomayor	FC	FC	N/A	ALT	N/A	ALT	N/A						2	2	7	29%	29%	57%
Washington	D'Auria/Riiff	FC	FC	N/A	N/A	ALT	FC	FC						4	1	7	57%	14%	71%
Wenonah	Sweeney/Schools	FC	FC	FC	FC	FC	ALT	ALT						5	2	7	71%	29%	100%
Westville	Bittner/Helder	FC	FC	N/A	N/A	N/A	N/A	FC						3	0	7	43%	0%	43%
Woodbury	Law/Theokas	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Woodbury Heights	Yerka/Gambale	N/A	FC	FC	FC	N/A	N/A	N/A						3	0	7	43%	0%	43%
Woodstown	Hall, J./Hiles	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Woolwich	DiBella/Bertino	N/A	FC	FC	FC	ALT	FC	FC						5	1	7	71%	14%	86%
36		25	31	27	31	30	27	27	36	36	36	36	36	184	14	252	73%	6%	79%
		69%	86%	75%	86%	83%	75%	75%	100%	100%	100%	100%	100%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance

F:\DATA\Risk\EXCEL\TRICO\2017\ATTEND TRICO17.xlsx\Mtg Attendance

# **Attention: Fund Commissioners & Municipal Clerks**

*Please share this information with your Elected Officials*



**SAVE THE  
DATE**

## **Elected Officials Liability Seminar**

**Thursday, December 7, 2017 – Merighi's Savoy Inn, Vineland**

**Tuesday, January 30, 2018 – Nicolosi's Caterers, West Deptford**

**Wednesday, February 7, 2018 – Merighi's Savoy Inn, Vineland**

**Wednesday, March 28, 2018 – O'Connor's, Eastampton**

**Registration 5:30 PM**

**Dinner 6:00 PM**

**This is an opportunity to qualify for the \$250 credit  
per Elected Official/Municipal Manager towards  
your municipality's 2018 MEL Assessment.\***

*\*Subject to cap set by the MEL*



June 23, 2017

Dear Valued Clients and Business Partners:

Back in March 2015, Cigna acquired QualCare Alliance Networks, Inc. (QANI). That agreement allowed us to enhance Cigna's broad and integrated portfolio of health-related products and services and national scale with QANI's capabilities and local provider relationships. QANI, now part of Cigna's portfolio, is positioned for a strong future.

A key component of QANI's success has been its Property and Casualty Division. This division has grown from a small workers' compensation network provider under QualCare to the fully integrated managed care and claims service organization, Qual-Lynx, as it is known today. Through periods of strong organic growth and business acquisitions, Qual-Lynx has become a prominent regional provider of property and casualty claims administration services that we can all be proud of. I have had the pleasure of leading a great team down this very rewarding path and through the transition into the Cigna organization.

I am now ready to turn the reigns over to a new leader. I will be leaving my role as President and CEO of Qual-Lynx effective July 10th to pursue my interests outside of the insurance industry. I will be staying on with Cigna, in a consultative role through October to help ensure a smooth transition for the Qual-Lynx team.

I would like to announce that **Alice Lihou** will assume responsibility for the day to day operations of Qual-Lynx, as Senior Vice President, Qual-Lynx Operations. Alice has been my right hand since the acquisition of Scibal Associates, Inc. in 2009. Alice is a seasoned claims professional with thirty years of experience in claims administration, account management and operations. Alice is well known and highly respected in the industry for her claims expertise, strategic thinking and strong client partnerships.

Alice will be supported by the following senior leaders:

**Kathy Kissane** - Assistant Vice President of Account Management. Kathy has over twenty-five years of experience in the insurance industry, including seventeen years with Qual-Lynx in claims and account management roles. Kathy is responsible for overall TPA account management, client retention and client satisfaction. She will also support TPA business development and sales.

**Eileen Luterzo** - Assistant Vice President of Workers' Compensation Clinical Services. Eileen has over twenty-one years of experience in workers' compensation case management including seven years running the day to day operations of the Qual-Lynx case management and claim intake unit.

**Steve McNamara** - Assistant Vice President of Client Services. Steve has thirteen years of experience in the managed care and related services industry. For Qual-Lynx, Steve has overall responsibility for managed care client services and business development.

The future for Qual-Lynx is very bright, especially given the extensive resources that the Cigna organization has brought to the company. Please join me in congratulating Alice and her leadership team as they forge ahead with new and exciting opportunities for Qual-Lynx.

Please feel free to contact me if you have any questions. I can be reached at 609-833-2088.

Sincerely,

Ann L. Noble  
President and CEO

**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: September 6, 2017

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**Service Team:**

Keith Hummel Associate Public Sector Director <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> 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 Senior Risk Consultant <a href="mailto:hspencer@jamontgomery.com">hspencer@jamontgomery.com</a> Office: 856-552-4754 Cell: 856-905-3508
Robert Holwitt Senior Risk Consultant <a href="mailto:rholwitt@jamontgomery.com">rholwitt@jamontgomery.com</a> Office: 856-552-4624 Cell: 856-628-5705	Danielle Sanders Administrative Assistant <a href="mailto:dsanders@jamontgomery.com">dsanders@jamontgomery.com</a> Office: 856-552-6898 Fax: 856-552-6899	Robert Garish Senior Risk Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719

**AUGUST ACTIVITIES**

**LOSS CONTROL SERVICES**

- Township of Carneys Point – Conducted a Loss Control Survey on August 15
- Township of East Greenwich Police Dept. – Conducted a Loss Control Survey on August 17
- Township of Elk – Conducted a Loss Control Survey on August 28
- Township of Fairfield – Conducted a Loss Control Survey on August 22
- Township of Logan – Conducted a Loss control Survey on August 3
- Township of Logan – Conducted a Loss Control Survey on August 17
- Township of Monroe – Conducted a Loss Control Survey on August 14
- Borough of Penns Grove Police Dept. – Conducted a Loss Control Survey on August 22
- Township of Pennsville – Conducted a Loss Control Survey on August 1
- Borough of Pitman Police Dept. – Conducted a Loss Control Survey on August 22
- Township of South Harrison – Conducted a Loss Control Survey on August 2
- Borough of Swedesboro – Conducted a Loss Control Survey on August 23
- City of Woodbury – Conducted a Loss Control Survey on August 30
- City of Woodbury Police Dept. – Conducted a Loss Control Survey on August 28
- Borough of Woodbury Heights – Conducted a Loss Control Survey on August 2
- Township of Woolwich – Conducted a Loss Control Survey on August 11



## **JIF MEETINGS ATTENDED**

- Executive Safety Committee Meeting – August 24

## **MEL MEDIA LIBRARY**

The following members used the MEL Media Library during August. **Please note the new e-mail address: [melvideolibrary@jamontgomery.com](mailto: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.**

<b><u>Municipality</u></b>	<b><u># of Videos</u></b>
Borough of Paulsboro	5
Borough of Westville	1

## **MEL MEDIA CATALOG**

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

## **NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES**

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

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

- Ø TRICO JIF - Regional Training - Career Survival for First Line Police Supervisors on September 13 – August 4
- Ø TRICO JIF - MSI Bulletin - Resources for School Crossing Guard Safety Programs – August 7
- Ø TRICO JIF - MSI Bulletin - Ticks & Tick-borne Diseases – August 10
- Ø TRICO JIF - You're Invited: Police Chief AD-HOC Committee Meeting – August 14
- Ø TRICO JIF - Regional Training REMINDER - Career Survival for First Line Police Supervisors on September 13 – August 22
- Ø TRICO JIF - Did You Know? – MSI Training Schedule, September 2017 – August 24
- Ø TRICO JIF - Regional Training REMINDER- Wellness Coordinator Training – August 25
- Ø TRICO JIF - MSI Bulletin - Firefighter Fitness for Duty and Medical Evaluations – August 28
- Ø TRICO JIF - You're Invited: Police Chief AD-HOC Committee Meeting – August 28

## **UPCOMING EVENTS**

- Police Ad Hoc Committee Meeting – September 12
- Regional Training - Career Survival for First Line Police Supervisors – September 13
- Regional Training – Wellness Coordinator Training – September 20
- Claims Committee Meeting – September 25
- Executive Committee Meeting – September 25



## **MSI TRAINING PROGRAMS**

**The opportunity to request to host 2018 MSI classes has been extended until September 29, 2017.** There are more than 50 different instructor-led courses being offered for 2018, designed to meet the training needs of most public employees. The 2018 MSI Class Request Announcement with Request Form can be found on the MEL website at NJMEL.org, then by clicking on the MSI logo. Please send your 2018 course hosting requests before September 29<sup>th</sup>.

**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](mailto:afelip@jamontgomery.com)).**

Listed below are upcoming MSI training programs scheduled for September, October and November 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.njmcl.org](http://www.njmcl.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
9/11/17	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/11/17	Borough of Glassboro #1	Fire Safety	1:15 - 2:15 pm
9/12/17	Township of Voorhees #1	Fire Safety	9:00 - 10:00 am
9/12/17	Township of Voorhees #1	Fire Extinguisher	10:15 - 11:15 am
9/13/17	Township of Florence	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/13/17	Township of Florence	Hearing Conservation	10:45 - 11:45 am
9/14/17	Township of Delran	Leaf Collection Safety	8:00 - 10:00 am
9/14/17	Township of Delran	Back Safety/Material Handling	10:15 - 11:15 am
9/15/17	Township of Cherry Hill #4	LOTO	8:30 - 10:30 am
9/15/17	Township of Cherry Hill #4	Shop & Tool Safety	10:45 - 11:45 am
9/15/17	Township of Cherry Hill #4	HazCom w/GHS	12:30 - 2:00 pm
9/18/17	Township of Westampton	LOTO	8:30 - 10:30 am
9/18/17	Township of Upper	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/18/17	Township of Upper	Driving Safety Awareness	10:45 - 12:15 pm
9/18/17	Township of Upper	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
9/19/17	Township of Voorhees #1	Driving Safety Awareness	9:00 - 10:30 am
9/19/17	Township of Voorhees #1	HazCom w/GHS	10:45 - 12:15 pm
9/19/17	City of Ocean City #1	Flagger/Work Zone	8:30 - 12:30 pm

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
9/20/17	Evesham Township MUA	Jetter/Vacuum Safety	8:30 - 10:30 am
9/20/17	Evesham Township MUA	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
9/20/17	City of Millville #1	Hazard ID/Job-Site Observation	8:30 - 10:30 am
9/20/17	City of Millville #1	Accident Investigation	10:45 - 12:45 pm
9/20/17	City of Millville #1	Toolbox Talks	1:30 - 3:00 pm
9/21/17	Township of Winslow	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/21/17	Township of Pennsville #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/21/17	Township of Pennsville #1	BBP	11:45 - 12:45 pm
9/22/17	Township of Carneys Point #2	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/25/17	Borough of Glassboro #1	Leaf Collection Safety	8:00 - 10:00 am
9/26/17	Borough of Clementon #3	Leaf Collection	8:30 - 10:30 am
9/26/17	Borough of Clementon #3	Snow Plow/Snow Removal	10:45 - 12:45 pm
9/26/17	Borough of Clementon #3	BBP	1:30 - 2:30 pm
9/26/17	Borough of Avalon #4	Fall Protection Awareness	8:30 - 10:30 am
9/26/17	Borough of Avalon #4	Ladder Safety/Walking Surfaces	10:45 - 12:45 pm
9/26/17	Borough of Avalon #4	Confined Space Awareness	1:30 - 2:30 pm
9/27/17	Lower Township MUA	Fall Protection Awareness	8:30 - 10:30 am
9/27/17	Lower Township MUA	Hearing Conservation	10:45 - 11:45 am
9/28/17	Township of Pemberton	Seasonal (Autumm/Winter) PW Operations	8:30 - 11:30 am
9/28/17	Township of Pemberton	Hearing Conservation	12:30 - 1:30 pm
10/2/17	Borough of Magnolia	Back Safety/Material Handling	10:00 - 11:00 am
10/2/17	Borough of Magnolia	BBP	11:15 - 12:15 pm
10/3/17	Township of Winslow	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/3/17	City of Brigantine #3	Flagger/Work Zone	8:30 - 12:30 pm
10/4/17	Lower Township MUA	CMVO	8:30 - 12:30 pm
10/4/17	Township of Middle #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/5/17	Borough of Avalon #4	PPE	8:30 - 10:30 am
10/5/17	Borough of Avalon #4	Hearing Conservation	10:45 - 11:45 am
10/5/17	Borough of Avalon #4	Fire Extinguisher	12:30 - 1:30 pm
10/5/17	Borough of Avalon #4	Shop & Tool Safety	1:45 - 2:45 pm
10/6/17	Township of Delran	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
10/6/17	Township of Willingboro	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
10/6/17	Township of Willingboro	Shop & Tool Safety	10:45 - 11:45 am
10/10/17	Borough of Clementon #3	PPE	8:30 - 10:30 am
10/10/17	Borough of Clementon	Hearing Conservation	10:45 - 11:45 am

DATE	LOCATION	TOPIC	TIME
	#3		
10/10/17	Borough of Clementon #3	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
10/11/17	City of Margate #4	Flagger/Work Zone	8:30 - 12:30 pm
10/12/17	City of Wildwood #3	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
10/12/17	City of Wildwood #3	Accident Investigation	10:45 - 12:45 pm
10/12/17	City of Wildwood #3	Tool Box Talks Essentials	1:30 - 3:00 pm
10/13/17	Township of Tabernacle #1	BBP	8:30 - 9:30 am
10/13/17	Township of Tabernacle #1	Hearing Conservation	9:45 - 10:45 am
10/17/17	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/17/17	City of Ocean City #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
10/17/17	City of Ocean City #1	Office Safety	10:15 - 12:15 pm
10/18/17	Township of Burlington #3	Hearing Conservation	8:00 - 9:00 am
10/18/17	Township of Burlington #3	Shop & Tool Safety	9:15 - 10:15 am
10/18/17	City of Millville #1	Leaf Collection	8:30 - 10:30 am
10/18/17	City of Millville #1	Snow Plow/Snow Removal	10:45 - 12:45 pm
10/18/17	City of Millville #1	BBP	1:30 - 2:30 pm
10/19/17	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
10/19/17	Township of Winslow	CDL-Driver Safety Regulations	10:15 - 12:15 pm
10/20/17	Township of Evesham #4	Snow Plow/Snow Removal	8:30 - 10:30 am
10/23/17	Township of Hamilton #3	LOTO	8:30 - 10:30 am
10/23/17	Township of Hamilton #3	Shop & Tool Safety	10:45 - 11:45 am
10/23/17	Township of Hamilton #3	HazCom w/GHS	12:45 - 2:15 pm
10/24/17	Township of East Greenwich #2	Snow Plow/Snow Removal- Evening	7:00 - 9:00 pm
10/24/17	Borough of Avalon #4	Heavy Equipment Safety	8:30 - 11:30 am
10/24/17	Borough of Avalon #4	Snow Plow/Snow Removal	12:00 - 2:00 pm
10/25/17	City of Burlington #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 12:30 pm
10/25/17	Township of Galloway	DDC-6	8:30 - 3:00 pm w/lunch brk
10/26/17	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/27/17	Township of Mantua	Leaf Collection Safety	12:30 - 2:30 pm
11/1/17	Township of Washington	Fire Safety	8:30 - 9:30 am
11/1/17	Township of Washington	Fire Extinguisher	9:45 - 10:45 am
11/1/17	Township of Washington	Confined Space Awareness	11:00 - 12:00 pm
11/1/17	Township of Washington	BBP	12:30 - 1:30 pm
11/2/17	City of Margate #4	PPE	8:30 - 10:30 am
11/2/17	City of Margate #4	Shop & Tool Safety	10:45 - 11:45 am
11/2/17	Township of Pennsville	HazMat Awareness w/HazCom	8:30 - 11:30 am

DATE	LOCATION	TOPIC	TIME
	#1	GHS	
11/2/17	Township of Pennsville #1	BBP	11:45 - 12:45 pm
11/3/17	City of Sea Isle City #2	LOTO	8:30 - 10:30 am
11/14/17	Borough of Clementon #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
11/15/17	Township of Burlington #3	CDL-Drivers Safety Regulations	8:00 - 10:00 am
11/15/17	City of Burlington #2	PPE	11:00 - 1:00 pm
11/28/17	Township of Elsinboro	HazMat Awareness w/HazCom GHS-Evening	6:30 - 10:30 pm
11/29/17	Township of Mantua	Snow Plow/Snow Removal	12:30 - 2:30 pm

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

# LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – September 2017

## **HURRICANE PREPAREDNESS**

- Make sure flood policies are in place on buildings that are in a flood zone. Discuss with RMC.
- Appoint someone to be the point person for a catastrophic event. This person should be the person that acts to gather information about damages in the municipality and communicates with insurance claims personnel and FEMA personnel.
- Take pictures of all damages to buildings, building contents and vehicles.
- Make sure the titles and keys to any damaged vehicles are kept in one place.
- Report the claim to our office as soon as possible.
- Report the claim to FEMA as soon as possible and understand FEMA “mitigation”.
- Keep all receipts and rental agreements.

***\*Mitigation from FEMA can take the form of a payment for preventative measures that ensure a similar cause of loss and damage does not occur in the future. If you have any damage at all, report it to FEMA after you report it to us.***

***\*A town had just discovered and reported damage to a building one year after Superstorm Sandy hit the area. This greatly increased the time it took to settle that town's claim. Appointing a “point” person can ensure a quicker resolution to a town's insurance and FEMA claims.***



**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:** Sept 25, 2017 Gloucester County Library, Mullica Hill, NJ  
**Contact Information:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**SEPTEMBER ACTIVITIES & PLANNED EVENTS**

**Wellness Events or Planning Meetings**

***Held in August:***

Glassboro	Washington Twp	
Carneys Point	Swedesboro	
Wenonah	Woolwich	Pitman

***September Scheduled To-date:***

Vineland	Lower Alloways Creek
Clayton	Quinton Woodbury
Woolwich	Washington Twp

**Ideas Tabled or Planned Utilizing Wellness Funds or Free:**

- Purchasing of various books on wellness topics to start a Wellness "Library" for Employees
- Having a bulletin board to post wellness newsletter, articles, recipes, motivational posters
- Incentives for participating in a Smoking Cessation Program plus quitting for set time after cessation
- Incentives for participation in a Fitness Program (6 week Boot Camp)
- Water Bottles to promote drinking more water (even bottled water for Public Workers to have on-site)
- Lunch boxes to promote healthy lunch options
- Chair massages for Employee appreciation
- Meditation workshops to help manage stress
- Reimbursement for wellness services/products – Weight Watchers fee, exercise equipment, computer reading glasses, Community 5/K race registration fee, etc.
- Standing Desk/Active Sitting Discs
- Healthy food options during lunch & learns, employee appreciation, meetings
- Fresh Fruit for the departments (CSA free delivery to municipality)
- Ergonomic assessment
- "Awareness Challenges" offered one week a month, 4-week challenge, or quarterly

**Scheduled and Special Events –**

**Monroe** – Walking Wednesday's during month of Sept with weekly "Awareness Challenge"

**Wenonah** – ShopRite RD presentation on hydration and 10 top food picks (August)

**Woolwich** – Planning a "Wellness Wednesday". Event may include the following:

- Interested participants can contribute to a Salad Bar Lunch
- Drink Water Challenge - no caffeine or sugary beverages that day
- Wear/Bring your sneakers for a 15 minute lunchtime walk
- Intercom announcements every hour to "Get Up and Move"

**September Wellness Connection Newsletter:**

Focus this month is on Healthy Aging:

- Tips to age gracefully
- Why it's important to take your designated breaks and vacation
- Ways to keep your lungs healthy and young

- Fall fitness – what better time than now to get active
- Sleep and Effects on Aging

**Recipe:** Salmon Rosti (a Swiss dish of grated potatoes formed into a small flat cake and fried.)

**Exercise of the Month:** Back to School means “new” beginnings. Importance of incorporating flexibility into your routine.

**Fall Health Fairs being discussed:**

Washington Twp (Sept), Carneys Point (Oct), Vineland (Oct), Deptford is planning a Wellness WEEK (Oct), Swedesboro – Community focused (Nov), and Pitman (Nov)

**Regional Training:** Wellness Coordinator Workshop scheduled for September 20<sup>th</sup> at 10am in the Gloucester County Library, Mullica Hill, NJ. **Please be sure you have a Point Person that can attend.**





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

	July-17	July-16	August-17	August-16	2017 YTD	2016 YTD
# of New Claims Reported	26	31	55	37	282	240
# of Report Only	6	4	17	9	86	52
% Report Only	23.1%	12.9%	30.9%	24.3%	30.5%	21.7%
# of Medical Only	19	25	34	25	154	167
# of Lost Time	1	2	4	3	42	21
Medical Only to Lost Time Ratio	95:05	93:07	89:11	89:11	79:21	89:11
Average # of Days to Report a Claim	4.0	1.6	3	3.3	3.0	2.7

<b>Nurse Case Management</b>	July-17	July-16	August-17	August-16
# of Cases Assigned to Case Management	40	30	45	28
# of Cases >90 days	29	20	31	20

<b>Savings</b>	July-17	July-16	August-17	August-16	2017 YTD	2016 YTD
Bill Count	224	249	308	297	2343	2382
Provider Charges	\$397,190	\$197,778	\$274,227	\$178,482	\$3,040,554	\$2,886,145
Repriced Amount	\$203,869	\$100,069	\$85,687	\$70,167	\$1,160,969	\$1,079,810
Savings \$	\$193,321	\$97,710	\$188,541	\$108,315	\$1,879,586	\$1,806,402
% of Savings	48.7%	49.4%	68.8%	60.7%	61.8%	62.6%

<b>Participating Provider Penetration Rate</b>	July-17	July-16	August-17	August-16	2017 YTD	2016 YTD
Bill Count	93.8%	94.8%	93.8%	98.0%	94.3%	96.5%
Provider Charges	96.7%	91.4%	96.1%	96.5%	93.9%	94.8%

<b>Exclusive Provider Panel Penetration Rate</b>	July-17	July-16	August-17	August-16	2017 YTD	2016 YTD
Bill Count	95.4%	94.9%	96.9%	97.3%	94.7%	93.1%
Provider Charges	94.8%	83.2%	99.4%	98.0%	97.6%	96.0%

<b>Transitional Duty Summary</b>		2017 YTD	2016 YTD
% of Transitional Duty Days Worked		42.9%	53.8%
% of Transitional Duty Days Not Accommodated		57.1%	46.2%

September 9, 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 two month period ending August 31, 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 \$ 58,877.69. This generated an average annual yield of 1.11%. However, after including an unrealized net gain of \$ 73,299.00 in the asset portfolio, the yield is adjusted to 2.50% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$236,938.00 as it relates to current market value of \$ 25,789,492.50 vs. the amount we have invested. The current market value, including accrued income is valued at \$25,867,765.14.

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 \$ 33,106.55 YTD \$ 130,184.91 (detailed in my report)  
Overpayment Reimbursements \$ 1,056.00  
Trico JIF vs. Killen \$491.88  
FY 2017 Premium Assessments \$ 6,652,836.01  
West Deptford App Fee \$1,500.00  
FY 2017 Appropriation Refund \$ 32.33  
RCF FY '16 Claims Reimbursement \$84,855.63

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

Woodbury City	\$20,348.00
Washington Twp.	\$75,754.00
Pittsgrove Township	\$31,308.00
Stow Creek Twp.	\$ 762.00

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 \$ 623,994.18. The claims detail shows 822 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 \$ 29,436,260.20 to a closing balance of \$ 34,103,494.53 showing an increase in the fund of \$ 4,667,234.33. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski  
Treasurer

**TRI-COUNTY  
MUNICIPAL JOINT INS. FUND  
Subrogation/ Salvage Report  
Calendar Year 2017**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/4	CLAYTON BOROUGH	1217846	BRNJAMIN GRASSO	WC	2014	14,160.00	
1/9	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
1/9	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	50.00	
1/20	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	100.00	
1/31	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
1/3	FRANKLIN TOWNSHIP	1256880	FRANKLIN TOWNSHIP	PR	2016	500.00	
TOTAL-JAN.						15,307.75	
TOTAL-YTD							15,307.75
2/1	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2015	300.00	
2/1	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	60.00	
2/1	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	100.00	
2/1	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	50.00	
2/15	WOODBURY CITY		WOODBURY CITY	PR	2016	20,217.90	
TOTAL-FEB.						20,727.90	
TOTAL-YTD							36,035.65
3/2	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
3/3	WOODBURY HEIGHTS	X51440	JOSHUA MOLINE	WC	2013	500.00	
3/16	FRANKLIN TOWNSHIP	Z01719	WARREN RIVELL	WC	2014	487.27	
3/20	PITMAN BOROUGH	Z02346	CLINTON CARTER	WC	2014	5.36	
3/20	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
3/20	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	50.00	
3/23	DEPTFORD TWP.	Z49088	DEPTFORD TWP.	PR	2016	350.00	
3/23	PIESGROVE TWP.	Z42763	PIESGROVE TWP.	PR	2016	6,592.00	
3/25	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
3/25	DEPTFORD TWP.	Z49151	DEPTFORD TWP.	PR	2016	5,874.18	
TOTAL-MAR.						14,824.31	
TOTAL-YTD							50,859.96
4/5	GLASSBORO BOROUGH	N/A	GLASSBORO BOROUGH	PR	2016	2,692.42	
4/7	GLASSBORO BOROUGH	Z45283	GLASSBORO BOROUGH	PR	2016	1,743.55	
4/13	WASHINGTON TWP.	Z49383	WASHINGTON TWP.	PR	2016	5,085.75	
4/19	DEPTFORD TWP.	Z49930	DEPTFORD TWP.	PR	2016	4,242.85	
4/24	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
TOTAL-APR.						14,232.32	
TOTAL-YTD							65,092.28
5/5	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	50.00	
5/5	DEPTFORD TWP.	X90569	RUDY RUIZ	WC	2014	467.33	
5/5	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
5/15	GLASSBORO BOROUGH	Z50207	GLASSBORO BOROUGH	PR	2016	8,676.65	
5/17	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2015	50.00	
5/17	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	50.00	
5/22	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2015	50.00	
5/22	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	50.00	
5/22	GLASSBORO BOROUGH	Z25478	MATTHEW TEYSSIER	WC	2015	50.00	
5/22	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	50.00	
5/22	DEPTFORD TWP.	Z49250	DEPTFORD TWP.	PR	2016	1,100.00	
TOTAL-MAY						10,623.98	
TOTAL-YTD							75,716.26
6/2	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	50.00	
6/2	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
6/8	GLASSBORO BOROUGH	2017100683	GLASSBORO BOROUGH	PR	2017	1,436.55	
6/8	FRANKLIN TOWNSHIP	Z20819	STEPHEN CASAMASSINA	WC	2015	20.00	
6/10	FRANKLIN TOWNSHIP	Z17627	ANDREW MYERS	WC	2015	49.00	
6/10	FRANKLIN TOWNSHIP	Z17627	ANDREW MYERS	WC	2015	49.00	
6/10	FRANKLIN TOWNSHIP	Z17627	ANDREW MYERS	WC	2015	169.00	
6/10	FRANKLIN TOWNSHIP	Z17627	ANDREW MYERS	WC	2015	49.00	
6/10	FRANKLIN TOWNSHIP	Z17627	ANDREW MYERS	WC	2015	24.00	
6/10	FRANKLIN TOWNSHIP	Z20819	STEPHEN CASAMASSINA	WC	2015	169.00	
6/10	FRANKLIN TOWNSHIP	Z20819	STEPHEN CASAMASSINA	WC	2015	49.00	
6/10	FRANKLIN TOWNSHIP	Z20819	STEPHEN CASAMASSINA	WC	2015	24.00	
6/14	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
6/14	MONROE TOWNSHIP	Z33676	MARC STEVENS	WC	2016	8,500.00	

**TRI-COUNTY  
MUNICIPAL JOINT INS. FUND  
Subrogation/ Salvage Report  
Calendar Year 2017**

6/20	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	100.00	
6/21	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	50.00	
6/21	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
6/21	DEPTFORD TWP.	X97085	JOHN CRAIG	WC	2014	7,148.72	
6/21	DEPTFORD TWP.	X97085	JOHN CRAIG	WC	2014	2,851.28	
6/21	PENNS GROVE BOROUGH	X87704	ANTHONY MINGUEZ	WC	2014	96.00	
TOTAL-JUNE						21,362.30	
TOTAL-YTD							97,078.56
7/7	MONROE TOWNSHIP	2017099393	MONROE TOWNSHIP	PR	2017	500.00	
7/12	DEPTFORD TWP.	X98609	ADAM ZIEGLER	WC	2014	12,505.00	
7/17	PITMAN BOROUGH	Z02346	CLINTON CARTER	WC	2014	5.36	
7/25	PITMAN BOROUGH	2017088961	PITMAN BOROUGH	PR	2016	3,152.64	
TOTAL-JULY						16,163.00	
TOTAL-YTD							113,241.56
8/1	HARRISON TOWNSHIP	2017096068	HARRISON TOWNSHIP	PR	2017	3,200.00	
8/8	PITMAN BOROUGH	2017088961	PITMAN BOROUGH	PR	2016	3,747.36	
8/17	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	467.75	
8/18	DEPTFORD TWP.	2017105388	DEPTFORD TWP.	PR	2017	2,333.67	
8/18	DEPTFORD TWP.	1263629	DEPTFORD TWP.	PR	2016	7,096.70	
8/24	GLASSBORO BOROUGH	Z25478	RICK WATT	WC	2015	97.87	
TOTAL-AUG						16,943.35	
TOTAL-YTD							130,184.91

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

	<b>Payable To:</b>	<b>FY 2017</b>	<b>FY 2016</b>	<b>Closed Yrs</b>	<b>Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>10,519.00</b>			Prof Services/Actuary	May and June 2017 Fees
2	PERMA	<b>10,549.00</b>			Prof Services/Admin. Consultant	July, August, Sept 2017 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>53,460.00</b>			Prof Services/Administration	August 2017 Fees
4	Arthur J. Gallagher Risk Management Services, Inc.	<b>407.41</b>			Misc/Postage/Copies/Faxes	July 2017 Fees
5	David DeWeese	<b>8,116.00</b>			Prof Services/Attorney	August 2017 Fees
6	David DeWeese			<b>81.90</b>	Closed Years -Other Income	1/3 recovery of expenses (\$245.94 )from Reimb of docket#GLO-2053-10 Killen; Inv#D-5123-26
7	Qual-Lynx	<b>38,805.00</b>			Prof Services/Claims Admin	August 2017 Fees
8	Brenda Smith	<b>421.00</b>			Misc/Recording Secretary	August 2017 Fees
9	J.A. Montgomery Risk Control Services	<b>16,175.00</b>			Prof Services/Safety Director	August 2017 Fees
10	Tom Tontarski	<b>1,106.00</b>			Prof Services/Treasurer	August 2017 Fees
11	Conner Strong & Buckelew	<b>893.00</b>			Prof Services/Underwriting Manager	August 2017 Fees
12	Joyce Media	<b>315.00</b>			Misc/JIF Website	August 2017 Fees
13	Debby Schiffer	<b>4,437.00</b>			Wellness	August 2017 Fees
14	Qual-Lynx	<b>299.00</b>			Misc/Performance Bond (TPA)	Performance Bond #106451933 1/1-12/31/17
15	AGRIP	<b>725.00</b>			Misc/PRIMA/AGRIP	Reg. for Oct 2017 Conference-Robert Law
16	ARC Reprographics	<b>217.04</b>			Misc/Printing	Inv#270704,270724 member books
17	ARC Reprographics	<b>2,377.58</b>			Misc/Annual Planning Retreat	Inv#270704 Retreat Binders
18	Auletto's	<b>3,660.80</b>			Misc/Annual Planning Retreat	Event#8414 & 8415; 7/27&28/17 Planning Retreat
19	Courier Post	<b>48.48</b>			Misc/Legal Notice	RFQ for Ex Dir/Admin
20	Iron Mountain	<b>74.20</b>			Misc/Records Retention Service	Inv#PAZ8803; Stor 8/1-8/31/17; serv 6/28-7/25/17
21	NJ Advance Media	<b>68.06</b>			Misc/Legal Notice	RFQ for Ex Dir/Admin; RFQ Auditor/Actuary/Wellness Dir
22	OfficeMax	<b>145.04</b>			Misc/Office Supplies	Inv#960171 File Folders
23	Pivot Point Security		<b>37,834.00</b>		Contingency	Inv#002913; Final pymt; reports to members
24	Lower Alloways Creek Township	<b>450.00</b>			Optional Safety Budget	Safety Apparell
25	Washington Township	<b>4,500.00</b>			Optional Safety Budget	Safety Apparell; equipment
	<b>TOTAL</b>	<b>157,768.61</b>	<b>37,834.00</b>	<b>81.90</b>		

<b>JIF BILL LIST TOTAL</b>	<b>195,684.51</b>
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**GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF  
BILL LIST - SEPTEMBER 2017**

	<b>Payable To:</b>	<b>FY 2017</b>	<b>FY 2016</b>	<b>Closed Yrs</b>	<b>Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>6,017.00</b>			Prof Services/Actuary	July 2017 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	<b>53,460.00</b>			Prof Services/Administration	Sept 2017 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>274.21</b>			Misc/Postage/Copies/Faxes	August 2017 Fees
4	Arthur J. Gallagher Risk Management Services, Inc.	<b>631.18</b>			Wellness	Positive Promotions Handouts for wellness(split with Burlco)
5	Arthur J. Gallagher Risk Management Services, Inc.	<b>23.40</b>			Misc/Meeting Expense	Paid on PF amex-Finance mtg 8/4/17
6	David DeWeese	<b>8,116.00</b>			Prof Services/Attorney	Sept 2017 Fees
7	David DeWeese			<b>102.37</b>	Closed Years -Other Income	1/3 recovery of expenses (\$307.42 )from Reimb of docket#GLO-2053-10 Killen; Inv#D-5123-26
8	Qual-Lynx	<b>38,805.00</b>			Prof Services/Claims Admin	Sept 2017 Fees
9	Brenda Smith	<b>421.00</b>			Misc/Recording Secretary	Sept 2017 Fees
10	J.A. Montgomery Risk Control Services	<b>16,175.00</b>			Prof Services/Safety Director	Sept 2017 Fees
11	Tom Tontarski	<b>1,106.00</b>			Prof Services/Treasurer	Sept 2017 Fees
12	Conner Strong & Buckelew	<b>893.00</b>			Prof Services/Underwriting Manager	Sept 2017 Fees
13	Conner Strong & Buckelew	<b>251.86</b>			Misc/Meeting Expense	9/13/17 F/B for Regional Training
14	Joyce Media	<b>315.00</b>			Misc/JIF Website	Sept 2017 Fees
15	Debby Schiffer	<b>4,437.00</b>			Wellness	Sept 2017 Fees
16	Will Stoms	<b>40.00</b>			Misc/Meeting Expense	Meeting room set up - Sept 2017 fee
17	ARC Reprographics	<b>87.15</b>			Misc/Office Supplies	Inv#270914; JIF envelopes
18	ARC Reprographics	<b>304.90</b>			Misc/Printing	Inv#270912, 271022, 271023 member books
19	Iron Mountain	<b>74.20</b>			Misc/Records Retention Service	Inv#PDN7999; Stor 9/1-9/30/17; serv 7/26/17-8/29/17
20	Lower Alloways Creek Township	<b>419.40</b>			Wellness	Pedometers for employees
21	Lower Alloways Creek Township		<b>1,517.61</b>		Safety Incentive Program	spills kits, safety clothes
22	Township of Mantua	<b>2,500.00</b>			Police Defense & Training	Police re-accreditation; June 2017
23	Borough of Woodbury Heights	<b>2,500.00</b>			Optional Safety Budget	Safety Apparel
	<b>TOTAL</b>	<b>136,851.30</b>	<b>1,517.61</b>	<b>102.37</b>		

<b>JIF BILL LIST TOTAL</b>	<b>138,471.28</b>
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## ***Finance Committee Meeting Minutes***

***Friday, August 4, 2017***

***Monroe Township Municipal Building, Williamstown, NJ***

A meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Finance Committee was held on Friday, August 4, 2017 at 9:00 AM at the Monroe Township Municipal Building, Williamstown, NJ.

Those in attendance were:

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

Those unable to attend were:

Carl Bagby, **Swedesboro Borough**

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

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

### ***2017 Retrospective Member Analysis – June 30, 2017***

Ms. Palmeri provided the Committee with an update as to the performance of the members participating in the Retrospective Program valued as of 06/30/17. She highlighted that no members qualified for the program from Fund Years 2014-2017. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments.

Ms. Palmeri noted that since the 2013 Fund Year is being transferred to the RCF, all financial responsibilities will be based on the Claims Net Incurred in lieu of the Claims Paid because the JIF pays the RCF inclusive of Case Reserves.

### ***East Greenwich Township***

Ms. Palmeri reviewed East Greenwich Township noting their participation in the Program in 2013. She explained that their total paid claims exceeded their minimum loss funding in the 2013 Fund Year and they have been invoiced \$14,818 with all payments received. She noted their 2013 loss ratio is 193.1%.



Mr. Law inquired if in 2014 when East Greenwich did not participate in the Retrospective Program, how would their 263.4% loss ratio affect their premiums. Ms. Palmeri noted that since they did not participate in the Program, they were not invoiced; however, this rate affects the JIF overall and East Greenwich's portion of the loss funding budget going forward.

***Fairfield Township***

Ms. Palmeri reviewed Fairfield Township noting their participation in the Program in 2013. She explained that she has no concern with the performance for this Fund Year at this time since their loss ratio is 38.0%.

***Franklin Township***

Ms. Palmeri reviewed Franklin Township noting their participation in the Program in 2017. She explained that she has no concern with the performance of this Fund Year at this time since their loss ratio is 62.7%.

***Mantua Township***

Ms. Palmeri reviewed Mantua Township noting their participation in the Program in 2013 and 2014. She explained that their total paid claims exceeded their minimum loss funding in the 2013 Fund Year and they have been invoiced a total of \$9,137 in two (2) separate invoices, with payments due 09/29/17 and 10/25/17. She noted their 2013 loss ratio was 102.7% and 65.5% for 2014.

***Pitman Borough***

Ms. Palmeri reviewed Pitman Borough noting their participation in the Program in 2013. She explained that she has no concern with the performance of this Fund Year at this time since their loss ratio is 31.8%.

***Woodbury Heights Borough***

Ms. Palmeri reviewed Woodbury Heights noting their participation in the Program in 2013 and 2014. She explained that she has no concern with the performance of this Fund Year at this time since their loss ratio is 64.1% for 2013 and 37.4% for 2014.

***Woolwich Township***

Ms. Palmeri reviewed Woolwich Township noting their participation in the Program in 2015. She explained that she has no concern with the performance of this Fund Year at this time since their loss ratio is 10.2%.

Ms. Palmeri noted that on page 3 of the agenda is the current payment log, noting the amount invoiced, if payment has been received, and the date received. All invoices due are paid to date.

***Interim Financial Summary June 30, 2017***

Ms. Palmeri reviewed the Historical Operating Results Summary for the 2012 through 2016 Fund Years valued as of June 30, 2017. She reviewed each line of coverage for each Fund Year and made the following observations:

**All Fund Years** – Ms. Palmeri noted that as of 06/30/17 there was a total of \$205,701,783 in contributions. The Fund has paid \$171,832,248 in Claims and Payments, including excess insurance. Investment income totals \$8,450,345 with a return surplus of \$13,589,742, leaving

the JIF with a Cash Position of \$28,730,138. The Fund currently maintains \$6,193,290 in Case Reserves in the open years with \$2,804,033 in IBNR for a Net Current Surplus of \$19,732,815 which has improved by \$204,478 since 03/31/17.

**Fund Year 2017** – Ms. Palmeri noted there was \$6,888,689 in total contributions which represents 50% of the total anticipated contributions for the year and \$4,696,998 in Claims and Payments, including excess insurance. There is investment income of \$13,717. This leaves the Fund Year with a Cash Position of \$2,205,407. There are Case Reserves of \$1,698,899 and \$793,272 in IBNR, resulting in deficit of \$286,764. Ms. Palmeri reminded the Committee that the deficit in the EPL/POL is due to only recognizing 50% of contributions, but paying the full year of the EPL premium. She noted that in 2016 at this valuation point, there was a \$17,000 deficit and a \$61,000 deficit in Fund Year 2015. There are 373 claims for the period. At this same period in 2016, there were 348 claims and 363 claims in 2015.

**Fund Year 2016** – Ms. Palmeri noted there was \$13,965,861 in total contributions for the year and \$9,679,760 in Claims and Payments, including excess insurance. There is investment income of \$6,993. Ms. Palmeri explained that there is negative investment income in some specific lines of coverage due to the treasurer making a recent investment purchase; therefore, it shows as an unrealized loss. However, the 2016 Fund Year earned \$6,993 overall in investment income. This leaves the Fund Year with a Cash Position of \$4,293,095. There are Case Reserves of \$1,715,097 and \$1,419,879 in IBNR, resulting in a surplus of \$1,158,119 which improved by \$257,593. Mr. Law asked why the property had a positive IBNR. Ms. Palmeri explained that the actuary is anticipating income from subrogation recoveries in this line. There were eight (8) new claims reported for the period.

**Fund Year 2015** – Ms. Palmeri noted there was a total of \$13,959,298 in contributions to date. The Fund has paid out \$10,217,739 in Claims and Payments, including excess insurance. Investment income totals \$32,326, resulting in a Cash Position of \$3,773,885. The Fund currently maintains \$1,303,675 in Case Reserves and \$409,281 in IBNR for a Net Current Surplus position of \$2,060,929, which has improved by \$206,707 since 03/31/17. There were no (0) new claims reported in the period.

**Fund Year 2014** – Ms. Palmeri noted there is a total of \$14,168,661 in contributions to date. The Fund has paid out \$10,217,061 in Claims and Payments, including excess insurance. Investment income totals \$49,059, resulting in a Cash Position of \$4,000,659. The Fund currently maintains \$868,809 in Case Reserves and \$117,973 in IBNR for a Net Current Surplus position of \$3,013,877, which has improved by \$6,657 since 03/31/17. There were no (0) new claims reported in the period.

**Fund Year 2013** – Ms. Palmeri noted there is a total of \$14,081,550 in contributions to date. She noted that \$23,955 is due to members' participation in the Retrospective Program. She noted that a portion of which, \$14,818, has been received with the remaining balance an accrual. The Fund has paid out \$10,295,702 in Claims and Payments, including excess insurance. Investment income totals \$60,236, resulting in a Cash Position of \$3,846,084. The Fund currently maintains \$606,710 in Case Reserves and \$63,628 in IBNR for a Net Current Surplus of \$3,175,746, which has deteriorated by \$35,364 since 03/31/17. There were no new claims reported in the period. She also noted that the Net Surplus (remaining cash) is transferred to the Closed Years Account valued as of 06/30/17; therefore, the Fund will write a check totaling the sum of Case Reserves and IBNR to the RCF in the fall.

**Closed Years Contingency Fund** – Ms. Palmeri noted that for the Closed Years Fund (1991-2012) there were \$142,637,724 in Total Contributions, \$126,724,989 in Total Payments, and \$8,286,209 in Investment Income. She stated that \$13,589,742 has been returned in surplus. She noted there is a small amount of Case Reserves totaling \$100 carrying over from the audit. The total surplus is \$10,609,102 in the Closed Years Fund. The 2013 Fund Year surplus of \$3,175,746 increases the Unencumbered Net Surplus to \$13,784,848.

Mr. Forlenza informed the members that they have been discussing that instead of transferring to the RCF at 42 months, to transfer at 48 months or 54 months since these claims take longer to mature.

**MEL JIF Retrospective Contingency Fund**– Ms. Palmeri stated that attached is the new MEL JIF Retrospective summary. She noted that the money collected for potential MEL liability for Fund Year 2016 is \$504,156, and is shown as an expense liability as to not overstate the Fund's surplus position. The interest of \$1,806; however, will be allocated to the surplus line as it is true income.

*A copy of the 06/30/17 Historical Operating Results are attached and incorporated herein.*

#### ***Interfund Transfers***

Ms. Palmeri noted that no interfund transfers are recommended at this time.

#### ***Return of Surplus***

##### ***TRICO Dividend Release Scenarios***

Ms. Palmeri then directed the Committee to several surplus release scenarios including a release of \$1,250,000; \$1,375,000; and \$1,500,000. She highlighted that each scenario has an accompanying per member allocation for the Committee to see the overall impact of each scenario on each member.

Ms. Palmeri then asked the Committee to review the scenarios as they will be discussed later in the meeting after the 2018 draft budget is reviewed.

Following a review of the 2018 draft budget, the Committee revisited the surplus release scenarios. The Committee was generally comfortable with a \$1,375,000; however, Mr. Forlenza suggested holding off on making a final decision regarding the release of surplus until which time the Committee can decide if increasing the SIR is appropriate. He reminded the Committee that the goal of the JIF's surplus release strategy is to create long term stability. He noted that although the Fund has a great deal of surplus now, decreasing loss funding budgets and budgeting the MEL at 100% instead of the maximum Retrospective Program obligation could have an impact on the JIF's surplus.

#### ***Finance Committee Workbook – Fund Year 2018***

##### ***Calendar of Events***

Ms. Palmeri stated that all processes are on target. She also noted that she is anticipating closing the Exigis reporting system next week.

##### ***Budget Paid Reports***

Ms. Palmeri directed the Committee to three spreadsheets included in the workbook depicting the Fund's Budget Expenditures for Fund Years 2015, 2016 and 2017 through 06/30/17. She explained this is a simple overview showing expenditures per line item. She added that these sheets are a good indicator of the expenditure of the Fund's operating budget and are utilized during development of the operating budget for the upcoming year.

##### ***Loss Funding and Draft Budget***

Ms. Palmeri then directed the Committee to Section 3 of the Finance workbook that includes the 2018 Loss Funding Projections from the Fund Actuary. She reminded the Committee that beginning last year; the Actuary provided a low, central and high loss funding recommendation based upon various confidence levels. As the Fund has historically utilized the central

recommendation, Actuarial Advantage prepared the recommendations accordingly. Ms. Palmeri asked the Committee if they were still comfortable utilizing the “central” loss funding recommendations. The Committee agreed.

Ms. Palmeri directed the Committee to Tab 3, page 2, where she explained that 85% of the actuarial projection was applied to all lines with the remaining 15% placed into the deductible line. She reminded the Committee that this allows interfund transfers across lines of coverage should deficits arise. She also noted that the Annualized 2017 figures are inclusive of the anticipated annual budget amendment.

Ms. Palmeri reviewed the 2018 draft budget with the members. Ms. Palmeri reviewed the Contingency line increase noting that after the adoption of the 2017 Budget, the Fund opted to increase cyber limits. The additional money was taken from the 2017 Contingency line item and shifted to the EPL/POL line where the cyber coverage installment is debited. She proposed to reinstate that line item back to the original amount of \$75,000 for 2018. The Committee agreed with the recommendation to return the Contingency line to \$75,000.

Ms. Palmeri also proposed a \$500 increase in the meeting expense line item. The Committee agreed with the recommendation to increase the meeting expense line by \$500.

#### ***MEL 2018 Retro***

Ms. Palmeri noted that the MEL is continuing with their Retrospective Program and experience rating member JIFs again in 2018. She stated that on page 20 of the agenda are the loss ratios and corresponding experience rating and retrospective terms per MEL affiliated JIF. She reminded the members that the MEL uses 10 years loss experience. Ms. Palmeri explained that the ten year TRICO JIF loss ratio at the MEL level is 88.4%, which equates to an experience rating modifier of 1.125 and Retrospective cap of 1.138. Ms. Palmeri stated that she is in the process of confirming the Retrospective cap for 2018. She asked the Committee if they were comfortable budgeting for a 5% increase over the 2017 MEL assessment. This should cover expected increases due to changes in exposures and rates for the 2018 MEL assessment. The Committee agreed.

Mr. Forlenza stated when the Fund transfers the 2018 Fund year to the RCF, his office will recommend transferring a certain amount of the Fund’s surplus from the 2018 Fund Year to the MEL Retrospective Contingency account to protect itself from any additional assessments due pursuant to the MEL Retrospective Program. He noted that the amount to be transferred will be based upon the balance in the account and the performance of the 2018 JIF Fund Year in the MEL. Mr. Law inquired if the MEL Retrospective obligation would always be tracked by Fund Year and member. Ms. Palmeri noted that it is tracked in this way so if it becomes surplus after ten years, it will go back to the individual member similar to the JIF dividend distribution process.

#### ***Budget - Excess Premiums***

Ms. Palmeri then directed the Committee to the excess premium section of the draft budget. She stated that her office budgeted 10% above the 2017 paid assessment in the MEL Property line item while leaving the fidelity line flat, which resulted in an overall budget line item increase of 4.67% between the two lines. She noted that although it is still early in the year to discuss renewing rates, she spoke with the Fund Underwriter who indicated he is anticipating a 5% overall statewide increase in the EPL/POL premium. This is the same increase as the last two years. Ms. Palmeri also confirmed that the EPL/POL underwriter will be utilizing a five year loss ratio to allocate the premium amongst all JIFs. She reported that the TRICO JIF has a

five year EPL/POL loss ratio of 58.4% which is good; however, in the commercial market a 55% loss ratio is break even. She stated that since the JIF's loss ratio is slightly above breakeven, she is proposing a 6% increase to cover the estimated increase.

Ms. Palmeri stated that a 2% increase was budgeted for the E-JIF.

Ms. Palmeri noted that the RMC fees will be budgeted at the 2017 contracted rates and adjusted via budget amendment in 2018 as in previous years.

Mr. Law inquired if the cyber budget had enough funding to cover the reimbursement of costs for the members to comply with security recommendations denoted as needing improvement in their cyber audit. Mr. Heydel suggested \$3,000 per member. Mr. Forlenza stated that this can be added in the budget and used for EPL items and Cyber improvements pursuant to the recently proposed updated EPL/Program. He stated that this line item is also used for the Elected Official training and this would bring the total to \$111,000 in this line item. Mr. Law suggested that the JIF wait to announce the details of the reimbursement program until after Pivot Point program is finalized. The Committee agreed.

Ms. Palmeri stated that with these proposed recommended changes in the JIF and Excess Insurance budget, the 2018 budget will decrease by \$439,464 or 3.18%. No questions were entertained.

#### ***Self-Insured Retention (SIR) Options***

Mr. Miola stated that the SIR is the self-insured retention and explained that this is the portion of a claim that the JIF pays. He noted that the SIR for workers compensation and liability is currently \$300,000 with the property SIR at \$100,000. Any costs above and beyond, the MEL pays. Ms. Palmeri stated that with the JIF's strong financial position and the fact that the JIF continues to have many losses hitting the MEL, it makes sense to examine increasing the Fund's SIR for workers' compensation and liability claims only; the property SIR would stay at \$100,000. Ms. Palmeri further noted that the JIF's experience rating drops with increasing the SIR because the exposure within the MEL SIR decreases. As a result, she reached out to PERMA to investigate the options of increasing the SIR. Mr. Miola reminded the Committee that the JIF should evaluate its SIR on a regular basis to see if increasing it makes sense.

Ms. Palmeri then directed the Committee to tab 3, page 7 which provides an analysis of the potential cost/savings to the Fund at different SIRs of \$300,000 \$400,000, and \$500,000. She noted that the current \$300,000 SIR requires a \$5.7 million loss funding budget; a \$400,000 SIR requires a \$5.9 million loss funding budget; and \$500,000 SIR requires a \$6.2 million loss funding budget. She noted that although the \$400,000 SIR includes a \$100,000 loss fund contingency and the \$500,000 SIR includes \$200,000 loss fund contingency coupled with the MEL WC and Liability excess premiums decreases, the overall Budget would still decrease. With a \$400,000 SIR, the MEL assessment would decrease by \$300,620 over the \$300,000 SIR and the \$500,000 SIR would result in a \$588,374 decrease over the \$300,000 SIR. Ms. Palmeri then reviewed the projected overall decreases in the overall budget to be \$439,464 (3.18%) decrease for \$300,000 SIR; \$462,415 (3.35%) decrease with a \$400,000 SIR; and a \$545,682 (3.95%) decrease with a \$500,000 SIR over the annualized 2017 Budget.

Ms. Palmeri then reviewed page 8 of tab 3, which outlines the JIF's claims costs at the MEL level. She then reviewed the MEL payments above the JIF retention in stratifications of \$100,000 for Fund Years 2011 through 2016 and the average payments made over this six year

period. Mr. Forlenza explained that the members should compare the amount of premium the JIF paid the MEL to handle the claims in the \$100,000 stratifications above the JIF's existing retention of \$300,000 to what the MEL actually paid within these stratifications to see if increasing the SIR is warranted.

Mr. Forlenza reminded the members that if the SIR is increased, the amount of savings available to reduce renewing member's assessments via the Revaluation/Reward Program will be decreased as this program directly impacts a member's loss funding. He noted that a process will need to be developed to reward the renewing members for their good performance while still increasing the SIR. Mr. Law and Mr. Heydel stated they are in favor of increasing the SIR. The Committee discussed further and decided to increase the SIR to \$500,000 with the loss fund contingency line to \$200,000.

Mr. Forlenza stated that even with the reduction in the MEL assessment due to the increase in the SIR, there will not be a direct dollar-for-dollar offset on member assessments. In other words, a member's loss funding budget increase due to the increased SIR is not going to be directly offset by a corresponding reduction in their MEL assessment. As a result, the Fund needs to thoroughly review the Reward/Revaluation process for 2018 to make sure it is fair to the renewing members.

#### ***Service Provider Comparison and 2018 Fee Request Letters***

Ms. Palmeri then directed the Committee to a spreadsheet included in the workbook depicting the fee history of each Fund Professional from 2013 up to and including their fee requests for 2018. She stated that behind Tab 5 is a letter from each professional explaining their 2018 fee request. Ms. Palmeri reviewed each vendor's request in more detail. The Committee decisions regarding the fee requests for 2018 are noted below.

Ms. Palmeri stated the Actuary requested a 2.0% increase. *(The Committee approved the 2.0% increase for the Actuary.)*

Ms. Palmeri noted that the Administration/Executive Director is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Executive Director. The contract language changes were approved.)*

Ms. Palmeri noted that the Administrative Consultant is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Administrative Consultant. The contract language changes were approved.)*

Ms. Palmeri noted that the Attorney is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Attorney.)*

Ms. Palmeri noted that the Subrogation Attorney is not requesting any change in his rate structure. *(The Committee approved no increase.)*

Ms. Palmeri stated that the Fund Auditor is requesting a 2.49% increase for 2018. *(The Committee approved the 2.49% increase for completion of the 2018 audit.)*

Ms. Palmeri noted the Claims Administrator is requesting the following changes. She noted that they requested the claim count contract minimum and maximum stay the same; however, she noted a requested increase in their per claim fee of 2% to \$519.10.

The EPL Advocacy Fee would remain flat at a not to exceed of \$10,000 with a rate of \$100 per claim. The new member set up fee would remain unchanged at a maximum of \$1,500 and the G.O.T.C.H.A fee would remain an allocated file expense at \$75 per visit. Ms. Palmeri then reviewed the claims count history in tab 4, page 4 with the Committee. *(The Committee approved the 2.0% rate increase; however, they reduced the minimum claim count to 875 and left the maximum claim count flat. The contract language changes were approved.)*

Ms. Palmeri noted that there has not been a Claims Audit in a few years; however, it is anticipated that a claims audit will occur in 2018. *(The Committee agreed to fund this line item at its current level of \$7,500).*

Ms. Palmeri stated that the Exposure Data Management System position is not requesting an increase in their fee. Ms. Palmeri reminded the Committee that the MEL is developing a RMIS system with Origami that should be ready by year's end; however, should the system not be ready she wants to make sure that funding is available to stay with Exigis if necessary. Mr. Law inquired if Origami would cost the JIF more than the current Exigis Program. Ms. Palmeri noted that this expense is built into the MEL operating expenses. *(The Committee approved no increase.)*

Ms. Palmeri noted that the Website Administrator has requested no increase. *(The Committee approved no increase.)*

Ms. Palmeri noted that the Managed Care position went through an RFP process last year with \$501 rate as per their awarded contract.

Ms. Palmeri reported that the Payroll Auditor has requested a \$2,506 increase in his annual fee which equates to approximately \$70 per member increase. She asked the Committee to review the letter found on tab 5, page 21. Mr. Forlenza explained that the payroll auditor is spending more time to ensure that the payroll is 100% accurate since it dictates workers' compensation premium. *(The Committee approved the \$2,506 increase.)*

Ms. Palmeri noted that the Property Appraiser is not requesting an increase in the rate. She stated that she is proposing another \$5,000 reduction in the line item as they are no longer obtaining RMS-11 data on re-inspected properties. She noted that the budget includes money for buildings that were not anticipated or included in the existing building counts. *(The Committee approved the line item decrease.)*

Ms. Palmeri stated that the Recording Secretary is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Recording Secretary.)*

Ms. Palmeri stated that in 2017, Right to Know (RTK) added a drop box service for \$300 per member which had ample funding in the budget line. The RTK Coordinator is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the RTK Coordinator. The contract language changes were approved.)*

Ms. Palmeri stated the Safety Director has requested a 2.0% increase plus the second 1/3 of a \$1,872 increase spanning three years resulting in an overall increase of 2.32%. Ms. Palmeri referenced the Safety Director's letter in tab 5; page 41. She reminded the Committee that over the last few years, the Safety Director has hired several police

professionals to address the Fund's greatest exposure; police operations. She noted that the retired police officers they have employed have better interact with police chiefs and provide additional training in the area of loss control for police operations. *(The Committee approved the 2.0% increase and the second year of the three year fee increase. The Committee also approved the proposed change in contract language.)*

Ms. Palmeri stated the Treasurer has requested a 2.0% increase. *(The Committee authorized a 2.0% increase. The contract will now include the annual escheat filing process.)*

Ms. Palmeri stated the Underwriting Manager has requested a 2.0% increase. *(The Committee approved the 2.0% increase for the Underwriting Manager. The contract language changes were approved.)*

Ms. Palmeri stated the Wellness Director is requesting a 1.0% increase in her professional service fee. Ms. Palmeri is proposing increasing the budget slightly for JIF wellness expenses. *(The Committee approved the budget increase.)*

#### ***Medicare Letter of Authority***

Mr. Forlenza noted that the Fund Solicitor stated that the Executive Director has the authority to represent the Fund regarding Medicare notifications; however, it should be added to the Executive Director contract as well as included in the Annual Reorganization Resolution *Adopting Fiscal Policies and Procedures*. The Committee agreed.

#### ***Six Year Loss Ratio Summary as of June 30, 2017***

Ms. Palmeri directed the Committee to the Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2011-2016 valued as of 06/30/17. She noted that the JIF Six Year Average Loss Ratio is 67.0%. She then reviewed the individual years, by line of coverage with the Committee.

Ms. Palmeri then presented the MEL Loss Ratio Reports valued as of 06/30/17 for Fund Years 2011- 2016. She noted that the Six Year Average Loss Ratio for the MEL is at 35.8%. She reminded the Committee that the MEL utilizes the ten year loss ratio when determining the Fund's participation in the MEL Retrospective Program. Mr. Heydel inquired about the difference between pure loss ratio and operating loss ratio. Ms. Palmeri explained that the pure loss ratio is the loss funding piece of the budget including all lines of coverage, loss fund contingency and deductible, but not operating expenses. She stated the operating loss ratio is all lines of coverage, loss fund contingency, deductible and operating expenses, thus making up a member's entire JIF assessment.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 06/30/17 for Fund Years 2011-2016. She noted that they use the Five Year Average Loss Ratio for EPL/POL is at 58.4%. Ms. Palmeri noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc.

#### ***Actuarial Valuation***

Ms. Palmeri directed the members to tab 7. Ms. Palmeri noted that each year the Actuary prepares a spreadsheet that outlines the allocation of the loss funding budget based upon a member's losses; allocating the change in the loss funding budget to each member equally; their loss funding assessment if they were a new member (credibility); and a mixture of loss experience (70%) and credibility (30%). She commented that new members are on the bottom



of the spreadsheet as they do not have enough loss experience to be rated accurately. She then referenced and explained the columns and the footer notes.

### ***Renewing Members for 2018***

Ms. Palmeri briefly reviewed the snapshot of the renewing members with the Committee detailing the loss ratio, the claims incurred, changes in exposures, and surplus returned. She noted this process provides the Fund with an opportunity to adjust a member's loss funding premium so that all members are accurately priced. She further noted that if all of the good performing renewing members did not renew their membership in the JIF, the impact on the remaining members would be an increase in loss funding of \$258,820.

Ms. Palmeri identified the members that qualified for the *Reward/Revaluation Program*. She further indicated that her office will present these figures again at the next Committee meeting.

### ***2018 Retrospective Program Candidate Analysis***

Ms. Palmeri then directed the Committee to page 17 of Section 7 of the workbook. Ms. Palmeri reminded the Committee that the Fund has utilized same criteria over the past several years to determine if a member is a candidate for the Retrospective Program. This criterion includes a negative impact on the Fund's surplus of \$200,000 or more over the preceding three (3) year period and six (6) year period and if the member is 15% or more underpriced according to the Actuary. Based upon this criterion, Harrison Twp and Quinton Twp are the only two members that meet both the "surplus impact" criteria and are under assessed by more than 15%. As a result, they are both candidates for the Retrospective Program in 2018. The Committee approved placing these two members on the Retrospective Program for 2018.

### ***Assessment Strategy Options***

Ms. Palmeri then directed the Committee to a proposed assessment allocation scenario for renewing members assuming a \$300,000 SIR, included on page 25 of tab 7. She then briefly reviewed the option regarding the proposed reductions for the renewing members noting that anomalies were identified for renewing members only. Ms. Palmeri noted she would prepare different assessment scenarios based on the new SIR for the next meeting.

The Committee indicated that they were generally comfortable with the allocations outlined in Option 1 which would group members on the Retrospective Program and with a six year average loss ratio above 150% at a 5% increase; 125% - 150% at a 2.50% increase; 100% - 125% with 0 % increase; new members less than 3 years at -6.96%. She noted that renewing members between 75%-100% at -7.0% reduction; 50%-75% at -14% reduction; 25%-50% at -20% reduction; and renewing members with LR <25% at a -25% reduction.

### ***MEL Fiduciary Disclosure***

Ms. Palmeri reviewed a memo with the Committee, which will be attached to the minutes of today's meeting as well, explaining that the MEL, like the TRICO JIF, is a self-insurance fund and is not an insurance entity subject to financial rating by A.M. Best's & Co. Furthermore, like the TRICO JIF, should the MEL become insolvent, the Fund membership is subject to additional assessments to make up any shortfalls. In addition, the Executive Director's office also monitor's the MEL's financial performance and will advise the Fund of any concerns it may have regarding the MEL's financial performance.

*A copy of the MEL Fiduciary Disclosure is attached and incorporated herein by reference.*

***Miscellaneous******Budget Amendment***

Ms. Palmeri stated that a budget amendment will be presented at the next Executive Committee meeting to include the addition of Franklin Twp. Fire Districts (WC only however the other lines of coverage were recently submitted as well), EPL/POL deductible / co-insurance adjustments, Cyber limit increase, and RMC fee adjustments once date joined is confirmed.

***MEL EPL Credits***

Ms. Palmeri noted that PERMA contacted her to notify her that effective with Fund Year 2017, PERMA will be changing process of how the elected officials training credits are issued to the JIFs. She stated the current process is to reimburse the JIF for the elected official's credits via reduction of the last installment of the MEL premium. She noted that she asked them to continue this method of crediting the last installment in lieu of issuing a check. The Committee agreed to keep the process the same by receiving a credit on the MEL premium.

Ms. Palmeri also informed the Committee that some members have complained about the fluctuation in elected officials credits earned each year; especially in small municipalities. She noted the current process provides a credit of \$250 per attendee credit; however, this credit is capped at 25% of a member's WC or GL loss funding assessment (alternating each year). She stated that members were not happy because in some years they were receiving less of a credit even though the same number of attendees participated in the training. Mr. Forlenza reported that the EPL credits may be capped at 5% of the overall MEL assessment. He will update the Committee as he finds out more details.

***MEL Cyber Risk Management Plan***

Mr. Forlenza noted that the MEL cyber risk management plan is being created and will be rolled out by the end of the year. He noted that members will be able to reduce their deductible on a cyber claim if they are in compliance with the program. Additional details to follow.

***MEL RMIS/RMOS RFQ***

Ms. Palmeri updated the Committee on the status of the MEL RFP for RMIS/RMOS noting that the RMOS (Risk Management Operating System) is similar to the Exigis system; whereas RMIS is a Risk Management Information System. She reminded the Committee that Origami was awarded the contract. She explained that the Origami system will provide a system that handles exposure and claims data. She noted that within the next few years, the JIF will move to Origami assuming everyone is comfortable with how the MEL's system is working. She also noted that her office is involved in the system development process via weekly conference calls. Ms. Palmeri commented that the JIF collects more detailed information than the MEL and is assured that Origami will continue with this process. Exigis will be utilized for the Exposure Review Process occurring in 2017 and will be re-evaluated prior to the process occurring in 2018. The scheduled date for the MEL to begin with Origami is January 1, 2018.

***2018 Operating Expense Allocation***

Ms. Palmeri noted that this will be discussed at the next Finance Committee meeting.

*Next Meeting Date*

Ms. Palmeri noted the next meeting will consist of discussions on Loss Funding Recommendations for 2018, as well as Assessment Allocations Strategies, including Reward and Re-evaluations candidates and Retro Assessment Program Candidates, if any. She also stated that the Committee would review updated Surplus Distribution options, the Preliminary Budget, and Vendor Review. The next meeting will be Wednesday, October 11, 2017 at 9 am.

Seeing no other business, the meeting was adjourned at 11:19 am.

File:	TRICO/GEN/Finance Committee	Tab:	08/04/17
	TRICO/2017/Finance Committee	Tab:	08/04/17

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

**Interim Financial Statement Summary  
For the Period Ended June 30, 2017**

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

**Gloucester, Salem, Cumberland Counties Municipal JIF**  
**Historical Operating Results Summary**  
**All Fund Years**  
**For the Period Ended June 30, 2017**

	Total
Earned Contributions & MEL / RCF Dividends	\$205,701,783
Claims Paid (Net of Subrogation)	(68,375,758)
Excess Recoveries	211,230
Excess Insurance Premiums Paid	(54,063,756)
Operating Expenses Paid	(36,959,663)
Residual Claims Fund Transfer Premiums	(12,644,301)
Total Payments	(171,832,248)
Position After Expenses	33,869,534
Investment Income (per treasurer)	8,450,345
Transfers	-
Return of Surplus	(13,589,742)
<b>CASH POSITION</b>	<b>\$28,730,138</b>
Case Reserves	(6,193,290)
Position After Case Reserves	22,536,848
IBNR Reserves	(2,804,033)
<b>Net Current Surplus/(Deficit)</b>	<b>19,732,815</b>
Valued as of 03/31/17	\$19,528,336
NET CHANGE	\$204,478
Claim Count: 06/30/17 (Open Fund Years)	3,167
Claim Count: 03/31/17 (Open Fund Years)	2,946
Net Change	221
Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2017	

# Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

## Cash Position Summary

Fund Year 2017

For the Period Ended June 30, 2017

	Property	General Liability	Automobile	Workers' Comp.	Deductible	E-JIF	MEL & EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$308,975	\$565,675	\$144,075	\$1,561,875	\$456,087	\$195,985	\$2,314,792	\$1,339,725	\$6,887,189
Other Income							\$0	\$1,500	\$1,500
Total Income	\$308,975	\$565,675	\$144,075	\$1,561,875	\$456,087	\$195,985	\$2,314,792	\$1,341,225	\$6,888,689
Claims Paid (Net of Subrogation)	(144,330)	(14,843)	(32,389)	(577,739)	-	-	-	-	(769,301)
Excess Recoveries		-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid	-	-	-	-	-	(195,985)	(2,658,826)	-	(2,854,811)
Operating Expenses Paid	-	-	-	-	-	-	-	(1,072,886)	(1,072,886)
Total Payments	(144,330)	(14,843)	(32,389)	(577,739)	-	(195,985)	(2,658,826)	(1,072,886)	(4,698,998)
Position After Expenses	164,645	550,832	111,686	984,136	456,087	(0)	(344,034)	268,339	2,191,691
Investment Income (per treasurer)	840	1,757	412	4,562	2,354	12	1,830	1,949	13,717
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
CASH POSITION	\$165,485	\$552,589	\$112,098	\$988,698	\$458,441	\$12	(\$342,204)	\$270,288	\$2,205,407
Case Reserves	(174,142)	(133,490)	(32,915)	(1,358,352)	-	-	-	-	(1,698,899)
Position After Case Reserves	(8,657)	419,099	79,183	(369,654)	458,441	12	(342,204)	270,288	506,508
IBNR Reserves	(1,000)	(551,667)	(19,696)	(220,909)	-	-	-	-	(793,272)
Net Current Surplus/(Deficit)	(\$9,657)	(\$132,568)	\$59,487	(\$590,563)	\$458,441	\$12	(\$342,204)	\$270,288	(\$286,764)
RECOMMENDED TRANSFERS									-
Valued as of 03/31/17	30,763	(17,163)	(12,963)	(35,064)	231,275	(97,992)	(170,650)	51,182	(20,611)
NET CHANGE	(40,419)	(115,405)	72,449	(555,499)	227,166	98,004	(171,554)	219,106	(266,153)
Claim Count: 06/30/17 (Open Fund Years)	64	122	49	138					373
Claim Count: 03/31/17 (Open Fund Years)	26	51	23	60					160
Net Change	38	71	26	78					213

[2012 Property includes 6 catastrophe]

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2017



**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund**

**Cash Position Summary**

**Fund Year 2016**

**For the Period Ended June 30, 2017**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	E-JIF	MEL & EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$624,078	\$1,301,705	\$238,658	\$3,341,350	\$972,497	\$388,288	\$4,432,252	\$2,667,033	\$13,965,861
Other Income									\$0
<b>Total Income</b>	<b>\$624,078</b>	<b>\$1,301,705</b>	<b>\$238,658</b>	<b>\$3,341,350</b>	<b>\$972,497</b>	<b>\$388,288</b>	<b>\$4,432,252</b>	<b>\$2,667,033</b>	<b>\$13,965,861</b>
Claims Paid (Net of Subrogation)	(613,084)	(69,475)	(68,819)	(1,680,648)					(2,432,026)
Excess Recoveries									-
Excess Insurance Premiums Paid					(26,791)	(388,288)	(4,432,957)		(4,848,036)
Operating Expenses Paid								(2,399,698)	(2,399,698)
<b>Total Payments</b>	<b>(613,084)</b>	<b>(69,475)</b>	<b>(68,819)</b>	<b>(1,680,648)</b>	<b>(26,791)</b>	<b>(388,288)</b>	<b>(4,432,957)</b>	<b>(2,399,698)</b>	<b>(9,679,760)</b>
<b>Position After Expenses</b>	<b>10,994</b>	<b>1,232,230</b>	<b>169,839</b>	<b>1,660,702</b>	<b>945,706</b>	<b>-</b>	<b>(705)</b>	<b>267,335</b>	<b>4,286,102</b>
Investment Income (per treasurer)	(161)	2,450	379	2,336	5,140	1	(1,953)	(1,189)	6,993
Transfers	35,000				(40,000)		5,000		-
Return of Surplus									-
<b>CASH POSITION</b>	<b>\$45,833</b>	<b>\$1,234,680</b>	<b>\$170,218</b>	<b>\$1,663,038</b>	<b>\$910,846</b>	<b>\$1</b>	<b>\$2,332</b>	<b>\$266,146</b>	<b>\$4,293,095</b>
Case Reserves	(39,594)	(260,533)	(21,459)	(1,393,511)	-	-	-	-	(1,715,097)
<b>Position After Case Reserves</b>	<b>6,239</b>	<b>974,147</b>	<b>148,759</b>	<b>269,527</b>	<b>910,846</b>	<b>1</b>	<b>2,332</b>	<b>266,146</b>	<b>2,577,998</b>
IBNR Reserves	17,678	(919,992)	(199,723)	(317,842)	-	-	-	-	(1,419,879)
<b>Net Current Surplus/(Deficit)</b>	<b>\$23,917</b>	<b>\$54,155</b>	<b>(\$50,964)</b>	<b>(\$48,315)</b>	<b>\$910,846</b>	<b>\$1</b>	<b>\$2,332</b>	<b>\$266,146</b>	<b>\$1,158,119</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/17	(31,127)	(101,880)	(61,778)	(190,191)	958,336	1	(3,574)	330,738	\$900,526
<b>NET CHANGE</b>	<b>55,044</b>	<b>156,035</b>	<b>10,814</b>	<b>141,876</b>	<b>(47,490)</b>	<b>-</b>	<b>5,906</b>	<b>(64,592)</b>	<b>257,593</b>
Claim Count: 06/30/17 (Open Fund Years)	136	217	87	266					706
Claim Count: 03/31/17 (Open Fund Years)	135	212	85	266					698
<b>Net Change</b>	<b>1</b>	<b>5</b>	<b>2</b>	<b>0</b>					<b>8</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc. Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2017

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund**  
**Cash Position Summary**  
**Fund Year 2015**  
**For the Period Ended June 30, 2017**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	EJIF	MEL & EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$520,630	\$1,324,384	\$224,577	\$3,643,067	\$1,010,749	\$20,000	\$385,684	\$4,197,590	\$2,632,149	\$13,958,830
Other Income									\$468	\$468
Total Income	\$520,630	\$1,324,384	\$224,577	\$3,643,067	\$1,010,749	\$20,000	\$385,684	\$4,197,590	\$2,632,617	\$13,959,298
Claims Paid (Net of Subrogation)	(399,070)	(160,694)	(52,733)	(2,841,109)						(3,453,606)
Excess Recoveries										-
Excess Insurance Premiums Paid							(385,684)	(3,976,777)		(4,362,461)
Operating Expenses Paid	-	-	-	-	-	-	-	-	(2,401,672)	(2,401,672)
Total Payments	(399,070)	(160,694)	(52,733)	(2,841,109)	-	-	(385,684)	(3,976,777)	(2,401,672)	(10,217,739)
Position After Expenses	121,560	1,163,690	171,844	801,958	1,010,749	20,000	(0)	220,813	230,945	3,741,559
Investment Income (per treasurer)	915	6,557	1,004	10,116	8,214	(201)	-	2,087	3,633	32,326
Transfers										-
Return of Surplus										-
CASH POSITION	\$122,475	\$1,170,246	\$172,848	\$812,074	\$1,018,964	\$19,799	(\$0)	\$222,900	\$234,579	\$3,773,885
Case Reserves	(54,995)	(321,981)	(17,690)	(909,009)			-	-	-	(1,303,675)
Position After Case Reserves	67,480	848,265	155,158	(96,935)	1,018,964	19,799	(0)	222,900	234,579	2,470,210
IBNR Reserves	-	(161,822)	(47,577)	(199,882)	-	-	-	-	-	(409,281)
Net Current Surplus/(Deficit)	\$67,480	\$686,443	\$107,581	(\$296,817)	\$1,018,964	\$19,799	(\$0)	\$222,900	\$234,579	\$2,060,929
RECOMMENDED TRANSFERS										-
Valued as of 03/31/17	\$66,884	\$674,741	\$83,734	(\$501,351)	\$1,021,868	\$19,799	(\$0)	\$221,806	\$266,741	\$1,854,222
NET CHANGE	596	11,703	23,847	204,534	(2,905)	-	-	1,094	(32,163)	206,707
Claim Count: 06/30/17 (Open Fund Years)	156	297	68	231						752
Claim Count: 03/31/17 (Open Fund Years)	156	297	68	231						752
Net Change	0	0	0	0						0

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2017



**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund**

**Cash Position Summary**

**Fund Year 2014**

**For the Period Ended June 30, 2017**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	EJIF	MEL & EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$508,215	\$1,333,210	\$273,978	\$3,982,841	\$1,077,265	\$372,141	\$4,100,900	\$2,520,111	\$14,168,661
Other Income									\$0
<b>Total Income</b>	<b>\$508,215</b>	<b>\$1,333,210</b>	<b>\$273,978</b>	<b>\$3,982,841</b>	<b>\$1,077,265</b>	<b>\$372,141</b>	<b>\$4,100,900</b>	<b>\$2,520,111</b>	<b>\$14,168,661</b>
Claims Paid (Net of Subrogation)	(834,440)	(473,525)	(189,369)	(2,133,712)					(3,631,046)
Excess Recoveries									-
Excess Insurance Premiums Paid						(372,140)	(3,920,916)		(4,293,056)
Operating Expenses Paid								(2,292,958)	(2,292,958)
<b>Total Payments</b>	<b>(834,440)</b>	<b>(473,525)</b>	<b>(189,369)</b>	<b>(2,133,712)</b>	<b>-</b>	<b>(372,140)</b>	<b>(3,920,916)</b>	<b>(2,292,958)</b>	<b>(10,217,061)</b>
<b>Position After Expenses</b>	<b>(326,225)</b>	<b>859,685</b>	<b>84,609</b>	<b>1,849,129</b>	<b>1,077,265</b>	<b>1</b>	<b>179,984</b>	<b>227,153</b>	<b>3,951,600</b>
Investment Income (per treasurer)	363	9,551	1,108	20,824	10,205	-	1,988	5,020	49,059
Transfers	400,000				(400,000)				-
Return of Surplus									-
<b>CASH POSITION</b>	<b>\$74,138</b>	<b>\$869,236</b>	<b>\$85,717</b>	<b>\$1,869,953</b>	<b>\$687,470</b>	<b>\$1</b>	<b>\$181,972</b>	<b>\$232,173</b>	<b>\$4,000,659</b>
Case Reserves	(1,388)	(292,942)	(167,287)	(407,192)					(868,809)
<b>Position After Case Reserves</b>	<b>72,750</b>	<b>576,294</b>	<b>(81,570)</b>	<b>1,462,761</b>	<b>687,470</b>	<b>1</b>	<b>181,972</b>	<b>232,173</b>	<b>3,131,850</b>
IBNR Reserves	-	(22,533)	(81,344)	(14,096)					(117,973)
<b>Net Current Surplus/(Deficit)</b>	<b>\$72,750</b>	<b>\$553,761</b>	<b>(\$162,914)</b>	<b>\$1,448,665</b>	<b>\$687,470</b>	<b>\$1</b>	<b>\$181,972</b>	<b>\$232,173</b>	<b>\$3,013,877</b>
<b>RECOMMENDED TRANSFERS</b>									<b>-</b>
Valued as of 03/31/17	72,389	585,719	(174,802)	1,419,185	692,613	1	181,072	231,044	\$3,007,221
<b>NET CHANGE</b>	<b>361</b>	<b>(31,958)</b>	<b>11,888</b>	<b>29,480</b>	<b>(5,143)</b>	<b>-</b>	<b>900</b>	<b>1,129</b>	<b>6,657</b>
Claim Count: 06/30/17 (Open Fund Years)	190	204	88	225					707
Claim Count: 03/31/17 (Open Fund Years)	190	204	88	225					707
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					<b>0</b>

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund**

**Cash Position Summary**

**Fund Year 2013**

**For the Period Ended June 30, 2017**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	E-JIF	MEL & EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$502,549	\$1,313,256	\$321,688	\$4,001,219	\$1,083,664	\$369,302	\$4,042,525	\$2,423,392	\$14,057,595
Other Income/Retro Program					\$23,955				\$23,955
<b>Total Income</b>	<b>\$502,549</b>	<b>\$1,313,256</b>	<b>\$321,688</b>	<b>\$4,001,219</b>	<b>\$1,107,619</b>	<b>\$369,302</b>	<b>\$4,042,525</b>	<b>\$2,423,392</b>	<b>\$14,081,550</b>
Claims Paid (Net of Subrogation)	(500,589)	(675,564)	(236,763)	(2,412,235)					(3,825,151)
Excess Recoveries									-
Excess Insurance Premiums Paid						(366,695)	(3,829,748)		(4,196,443)
Operating Expenses Paid								(2,274,108)	(2,274,108)
<b>Total Payments</b>	<b>(500,589)</b>	<b>(675,564)</b>	<b>(236,763)</b>	<b>(2,412,235)</b>	<b>-</b>	<b>(366,695)</b>	<b>(3,829,748)</b>	<b>(2,274,108)</b>	<b>(10,295,702)</b>
<b>Position After Expenses</b>	<b>1,960</b>	<b>637,692</b>	<b>84,925</b>	<b>1,588,984</b>	<b>1,107,619</b>	<b>2,607</b>	<b>212,777</b>	<b>149,284</b>	<b>3,785,848</b>
Investment Income (per Treasurer)	1,114	11,796	2,639	22,803	14,416	30	2,639	4,800	60,236
Transfers									-
Return of Surplus									-
<b>CASH POSITION</b>	<b>\$3,074</b>	<b>\$649,488</b>	<b>\$87,564</b>	<b>\$1,611,787</b>	<b>\$1,122,035</b>	<b>\$2,637</b>	<b>\$215,416</b>	<b>\$154,084</b>	<b>\$3,846,084</b>
Case Reserves	-	(213,441)	(4,867)	(388,402)					(606,710)
<b>Position After Case Reserves</b>	<b>3,074</b>	<b>436,047</b>	<b>82,697</b>	<b>1,223,385</b>	<b>1,122,035</b>	<b>2,637</b>	<b>215,416</b>	<b>154,084</b>	<b>3,239,374</b>
IBNR Reserves	-	(9,994)	(15,271)	(38,363)					(63,628)
<b>Net Current Surplus/(Deficit)</b>	<b>\$3,074</b>	<b>\$426,053</b>	<b>\$67,426</b>	<b>\$1,185,022</b>	<b>\$1,122,035</b>	<b>\$2,637</b>	<b>\$215,416</b>	<b>\$154,084</b>	<b>\$3,175,746</b>
<b>RECOMMENDED TRANSFERS</b>									<b>-</b>
Valued as of 03/31/17	\$3,996	\$431,373	\$64,900	\$1,216,035	\$1,124,486	\$2,624	\$214,367	\$153,329	\$3,211,110
<b>NET CHANGE</b>	<b>(922)</b>	<b>(5,320)</b>	<b>2,526</b>	<b>(31,013)</b>	<b>(2,451)</b>	<b>13</b>	<b>1,049</b>	<b>755</b>	<b>(35,364)</b>
Claim Count: 06/30/17 (Open Fund Years)	135	199	58	237					629
Claim Count: 03/31/17 (Open Fund Years)	135	199	58	237					629
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					<b>0</b>



**Gloucester, Salem, Cumberland Counties Municipal JIF**  
**Historical Operating Results Summary**  
**Closed Years Contingency Fund**  
**For the Period Ended June 30, 2017**

	1991-2012
Earned Contributions & MEL / RCF Dividends	\$142,637,724
Claims Paid (Net of Subrogation)	(54,264,628)
Excess Recoveries	211,230
Excess Insurance Premiums Paid	(33,508,949)
Residual Claims Fund Premiums Paid	(12,644,301)
Operating Expenses Paid	(26,518,341)
Total Payments	(126,724,989)
Position After Expenses	15,912,735
Investment Income (per treasurer)	8,286,209
Transfers	-
Return of Surplus	(13,589,742)
<b>CASH POSITION</b>	<b>\$10,609,202</b>
Case Reserves - Property	(100)
Position After Case Reserves	10,609,102
IBNR Reserves - Property	-
<b>Current Surplus/(Deficit)</b>	<b>\$10,609,102</b>
<b>2013 Surplus/(Deficit) Transfer as of 06/30/17</b>	<b>\$3,175,746</b>
<b>Net Current Surplus/(Deficit)</b>	<b>\$13,784,848</b>
Open Property Claim Count: 06/30/17	2
Open Property Claim Count: 03/31/17	6
Net Change	-4

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial,  
Claims Administrator & Treasurer reports valued as of June 30, 2017

**Gloucester, Salem, Cumberland Counties Municipal JIF  
Historical Operating Results Summary  
MEL JIF RETRO Contingency Fund 2016  
For the Period Ended June 30, 2017**

	Fund Year(s) 2016
Excess Insurance Premiums Paid	504,156
MEL JIF Retro Payments	-
Position After Expenses	504,156
Investment Income (per treasurer)	1,806
Transfers	-
Return of Surplus	-
<b>CASH POSITION</b>	<b>\$505,962</b>
MEL JIF Retro Potential Liability	(504,156)
<b>Current Surplus/(Deficit)</b>	<b>\$1,806</b>
Valued as of 03/31/17	\$337
<b>NET CHANGE</b>	<b>\$1,469</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial,  
Claims Administrator & Treasurer reports valued as of June 30, 2017

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund**  
**Open Years Comparative Operating Results Summary**  
**For the Period Ended June 30, 2017**

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	LFC	EJIF	MEL & EPL/POL	Operating	Total
CASH POSITION	\$ 165,485	\$ 552,589	\$ 112,098	\$ 988,698	\$ 458,441	\$ -	\$ 12	\$ (342,204)	\$ 270,288	\$ 2,205,407
Net Current Surplus/(Deficit)	\$ (9,657)	\$ (132,568)	\$ 59,487	\$ (590,563)	\$ 458,441	\$ -	\$ 12	\$ (342,204)	\$ 270,288	\$ (286,764)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/17	\$ 30,763	\$ (17,163)	\$ (12,963)	\$ (35,064)	\$ 231,275	\$ -	\$ (97,992)	\$ (170,650)	\$ 51,182	\$ (20,611)
CHANGE	\$ (40,419)	\$ (115,405)	\$ 72,449	\$ (555,499)	\$ 227,166	\$ -	\$ 98,004	\$ (171,554)	\$ 219,106	\$ (266,153)

FUND YEAR 2016	Property	GL	Automobile	WC	Deductible	LFC	EJIF	MEL & EPL/POL	Operating	Total
CASH POSITION	\$ 45,833	\$ 1,234,680	\$ 170,218	\$ 1,663,038	\$ 910,846	\$ -	\$ 1	\$ 2,332	\$ 266,146	\$ 4,293,095
Net Current Surplus/(Deficit)	\$ 23,917	\$ 54,155	\$ (50,964)	\$ (48,315)	\$ 910,846	\$ -	\$ 1	\$ 2,332	\$ 266,146	\$ 1,158,119
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/17	\$ (31,127)	\$ (101,880)	\$ (61,778)	\$ (190,191)	\$ 958,336	\$ -	\$ 1	\$ (3,574)	\$ 330,738	\$ 900,526
CHANGE	\$ 55,044	\$ 156,035	\$ 10,814	\$ 141,876	\$ (47,490)	\$ -	\$ -	\$ 5,906	\$ (64,592)	\$ 257,593

FUND YEAR 2015	Property	GL	Automobile	WC	Deductible	LFC	EJIF	MEL & EPL/POL	Operating	Total
CASH POSITION	\$ 122,475	\$ 1,170,246	\$ 172,848	\$ 812,074	\$ 1,018,964	\$ 19,799	\$ (0)	\$ 222,900	\$ 234,579	\$ 3,773,885
Net Current Surplus/(Deficit)	\$ 67,480	\$ 686,443	\$ 107,581	\$ (296,817)	\$ 1,018,964	\$ 19,799	\$ (0)	\$ 222,900	\$ 234,579	\$ 2,060,929
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/17	\$ 66,884	\$ 674,741	\$ 83,734	\$ (501,351)	\$ 1,021,868	\$ 19,799	\$ (0)	\$ 221,806	\$ 266,741	\$ 1,854,222
CHANGE	\$ 596	\$ 11,703	\$ 23,847	\$ 204,534	\$ (2,905)	\$ -	\$ -	\$ 1,094	\$ (32,163)	\$ 206,707

FUND YEAR 2014	Property	GL	Automobile	WC	Deductible	LFC	EJIF	MEL & EPL/POL	Operating	Total
CASH POSITION	\$ 74,138	\$ 869,236	\$ 85,717	\$ 1,869,953	\$ 687,470	\$ -	\$ 1	\$ 181,972	\$ 232,173	\$ 4,000,659
Net Current Surplus/(Deficit)	\$ 72,750	\$ 553,761	\$ (162,914)	\$ 1,448,665	\$ 687,470	\$ -	\$ 1	\$ 181,972	\$ 232,173	\$ 3,013,877
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/17	\$ 72,389	\$ 585,719	\$ (174,802)	\$ 1,419,185	\$ 692,613	\$ -	\$ 1	\$ 181,072	\$ 231,044	\$ 3,007,221
CHANGE	\$ 361	\$ (31,958)	\$ 11,888	\$ 29,480	\$ (5,143)	\$ -	\$ -	\$ 900	\$ 1,129	\$ 6,657

FUND YEAR 2013	Property	GL	Automobile	WC	Deductible	LFC	EJIF	MEL & EPL/POL	Operating	Total
CASH POSITION	\$ 3,074	\$ 649,488	\$ 87,564	\$ 1,611,787	\$ 1,122,035	\$ -	\$ 2,637	\$ 215,416	\$ 154,084	\$ 3,846,084
Net Current Surplus/(Deficit)	\$ 3,074	\$ 426,053	\$ 67,426	\$ 1,185,022	\$ 1,122,035	\$ -	\$ 2,637	\$ 215,416	\$ 154,084	\$ 3,175,746
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/17	\$ 3,996	\$ 431,373	\$ 64,900	\$ 1,216,035	\$ 1,124,486	\$ -	\$ 2,624	\$ 214,367	\$ 153,329	\$ 3,211,110
CHANGE	\$ (922)	\$ (5,320)	\$ 2,526	\$ (31,013)	\$ (2,451)	\$ -	\$ 13	\$ 1,049	\$ 755	\$ (35,364)



**TO:** TRICO JIF Finance Committee  
**FROM:** Paul J. Miola, CPCU, ARM, Area Executive Vice President  
**DATE:** August 4, 2017  
**SUBJECT:** Fiduciary Disclosure

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The **Municipal Excess Liability Joint Insurance Fund** is not an insurance entity subject to financial rating by A.M. Best's & Co. The ratings by A.M. Best's & Co. are the basis upon which Arthur J. Gallagher Risk Management Services, Inc. evaluates the financial strength of insurers used by Arthur J. Gallagher Risk Management Services, Inc. clients. Accordingly, we are not able to offer a similar comparative analysis regarding the financial strength of the **Municipal Excess Liability Joint Insurance Fund**. However, the financial statements produced by the **Municipal Excess Liability Joint Insurance Fund** are shared with the membership on a regular basis. Additionally, other information on the **Municipal Excess Liability Joint Insurance Fund** is shared with the membership through reports given by the Fund's representative to the **Municipal Excess Liability Joint Insurance Fund**, Robert Law. We, of course, will advise you should we become aware of any significant financial information concerning the **Municipal Excess Liability Joint Insurance Fund**. All members are encouraged to monitor the financial position of the **Municipal Excess Liability Joint Insurance Fund**. Although the State Department of Banking and Insurance and the Department of Community Affairs closely monitor pools such as the **Municipal Excess Liability Joint Insurance Fund** these entities are not subject to any Guaranty Fund protection in the event of insolvency. As a result, you should be aware of any potential additional assessments should the **Municipal Excess Liability Joint Insurance Fund** become insolvent.

**CC:** Fund Commissioners *via 08/04/17 Finance Committee Minutes*  
Risk Management Consultants *via 08/04/17 Finance Committee Minutes*



**GLOUCESTER, SALEM, CUMBERLAND COUNTIES  
MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2017-\_\_**

**RESOLUTION AMENDING RESOLUTION 2017-03 AND AUTHORIZING AN  
AMENDMENT TO THE 2017 RIGHT TO KNOW CONTRACT BETWEEN THE  
GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT  
INSURANCE FUND AND J. A. MONTGOMERY**

**WHEREAS**, the Executive Committee of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) adopted Resolution 2017-03 "Appointing Professional Staff" on January 23, 2017; and

**WHEREAS**, Resolution 2017-03 specifically appointed J. A. Montgomery as the Right to Know Coordinator for the TRICO JIF at a fee not to exceed \$32,399; and

**WHEREAS**, in correspondence dated May 16, 2017, following the conclusion of the 2016 Right to Know survey and inventory activities, J. A. Montgomery advised the TRICO JIF of member deficiencies in areas including hazard communication plans, safety data sheets, posters and training records; and

**WHEREAS**, in response to these deficiencies, the Right to Know Coordinator has offered to assist the TRICO JIF members by providing them access to their *Central File Drop Box* service; and

**WHEREAS**, access to the *Central File Drop Box* service will provide members with instant access to Safety Data Sheets, Hazardous Substance Facts Sheets, the member's last Right-to-Know survey, Written Hazard Communication Programs, Training Documentation, and Right to Know Posters; and

**WHEREAS**, at its meeting of May 25, 2017, the Executive Safety Committee reviewed the Right to Know Coordinator's proposal and recommended that the TRICO JIF authorize this additional service for its members to provide them with the necessary tools for compliance with New Jersey PEOSHA regulations; and

**WHEREAS**, the cost for access to this service is \$300 per member or \$10,500 for the 35 members (excluding the City of Vineland) receiving this service; and

**WHEREAS**, funds are available in the Right to Know line item of the TRICO JIF's 2017 Budget to pay for these additional services; and

**WHEREAS**, adoption of this Resolution prior to the end of 2017 will allow the Right to Know Coordinator to implement this service in time for the completion of the 2017 Right to Know Survey & Inventory.

**NOW THEREFORE BE IT RESOLVED** by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the Scope of Services of the 2017 Right to Know contract between J. A. Montgomery and the TRICO JIF is hereby amended to include member access to the Central File Drop Box service; and

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

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on September 25, 2017.

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

Attest: \_\_\_\_\_  
Bob Law, Secretary

By: \_\_\_\_\_  
Brad Campbell, Chairperson

Date: September 25, 2017





## Municipal Excess Liability Residual Claims Fund

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

September 6, 2017

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

From: Commissioner Law

Re: Topics Discussed at the RCF September Meeting

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**Request for Qualifications (RFQ):** Executive Director reported the RFQs for professional services for the 2018-2020 contract term were received for all positions by the July 21<sup>st</sup> deadline. Each position received only one response; recommendations on contract awards will be confirmed at Reorganization on January 3, 2018.

Executive Director reported the MEL and RCF Claims Committees will be working together to review the multiple responses received for the MEL Claims Administrator and Managed Care positions.

**2017 Budget Amendment:** The Board of Fund Commissioners reviewed the proposed budget amendment for Fund Year 2017 to accept the transfer of Fund Year 2013. The Board made a motion to introduce on first reading the amendments to the 2017 Budget and to schedule the Public Hearing on October 18, 2017, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

**2018 Budget:** The Board of Fund Commissioners reviewed the proposed 2018 Budget. Executive Director reported that under the conditions of the Fund, the 2018 expenses cannot be charged directly to the contingency reserve established in the 2017 amended budget and recommended the Fund declare a dividend from the 2017 contingency surplus to offset the 2018 expenses. The Board of Fund Commissioners adopted a resolution returning the surplus from the 2017 Fund Year Contingency Account. In addition, the Board of Fund Commissioners voted to introduce the 2018 budget on first reading and to schedule the Public Hearing on October 18, 2017, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

**Claims Committee:** The Claims Review Committee met in June, July and the morning of the Commissioner's meeting. The next Claims Review Committee is scheduled to meet October 18, 2017 at 9:00AM at the Forsgate Country Club.

**Fund Attorney:** Fund Attorney reported that the POLEPL run-off claims have been reduced to only 9 open claims.

**Next Meeting:** The next meeting of the RCF will be Wednesday October 18, 2017 at 10:30 AM at the Forsgate Country Club in Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2017 AMENDED BUDGET			
	2017	2017	\$
	BUDGET	Revised Budget	CHANGE
APPROPRIATIONS			
MEL	286,664	12,745,531	12,458,867
BMEL	0	0	0
ATLANTIC	45,037	2,328,284	2,283,247
BERGEN	12,582	1,074,770	1,062,188
BURLCO	18,839	432,627	413,788
CAMDEN	21,662	563,970	542,308
MONMOUTH	24,844	997,570	972,726
MORRIS	18,903	1,344,276	1,325,373
NJUA	15,521	593,482	577,961
OCEAN (incl Brick) incremental inr	75,678	1,745,305	1,669,627
PMM	7,809	213,770	205,961
SOUTH BERGEN	20,201	943,425	923,224
SUBURBAN ESSEX	19,668	544,818	525,150
TRICO	28,210	698,548	670,338
SUBURBAN MUNICIPAL	3,186	257,281	254,095
CENTRAL JERSEY	74,203	1,210,231	1,136,028
NJPHA	14,993	630,896	615,903
TOTAL	688,000	26,324,784	25,636,784
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2017 AMENDED BUDGET			
	2017 PROPOSED	2017	
	BUDGET	Revised Budget	
APPROPRIATIONS			
CLAIMS	0	25,016,784	25,016,784
REINSURANCE PREMIUMS	78,000	78,000	0
LOSS FUND CONTINGENCY	0	620,000	620,000
SUBTOTAL LOSS FUND	78,000	25,714,784	25,636,784
EXPENSES			
ADMINISTRATOR	193,970	193,970	0
DEPUTY ADMINISTRATOR	65,982	65,982	0
ATTORNEY	40,157	40,157	0
CLAIMS SUPERVISION & AUDIT	58,050	58,050	0
TREASURER	37,702	37,702	0
AUDITOR	22,272	22,272	0
ACTUARY	39,761	39,761	0
MISCELLANEOUS	23,835	23,835	0
SUBTOTAL	481,729	481,729	0
EXPENSE CONTINGENCY	128,271	128,271	0
SUBTOTAL EXPENSES	610,000	610,000	0
TOTAL BUDGET	688,000	26,324,784	25,636,784

<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>				
<b>2018 PROPOSED BUDGET</b>				
	<b>2017 ANNUALIZED</b>	<b>2018 PROPOSED</b>	<b>\$</b>	<b>%</b>
	<b>BUDGET</b>	<b>BUDGET</b>	<b>CHANGE</b>	<b>CHANGE</b>
<b>APPROPRIATIONS</b>				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	78,000	30,000	(48,000)	-62%
LOSS FUND CONTINGENCY	0	0		
<b>SUBTOTAL LOSS FUND</b>	<b>78,000</b>	<b>30,000</b>	<b>(48,000)</b>	<b>-62%</b>
<b>EXPENSES</b>				
ADMINISTRATOR	193,970	197,849	3,879	2%
DEPUTY ADMINISTRATOR	65,982	67,302	1,320	2%
ATTORNEY	40,157	40,960	803	2%
CLAIMS SUPERVISION & AUDIT	58,050	59,211	1,161	2%
TREASURER	37,702	38,456	754	2%
AUDITOR	22,272	22,717	445	2%
ACTUARY	39,761	40,556	795	2%
MISCELLANEOUS	23,835	23,835	0	0%
<b>SUBTOTAL</b>	<b>481,729</b>	<b>490,886</b>	<b>9,157</b>	<b>2%</b>
EXPENSE CONTINGENCY	128,271	129,114	843	1%
<b>SUBTOTAL EXPENSES</b>	<b>610,000</b>	<b>620,000</b>	<b>10,000</b>	<b>2%</b>
<b>TOTAL BUDGET</b>	<b>688,000</b>	<b>650,000</b>	<b>(38,000)</b>	<b>-5.5%</b>



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

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

Date: September 7, 2017

To: Fund Commissioners

From: MEL Executive Director

Re: Hurricane Harvey - Self Deployment

We have received a number of inquiries from membership on coverage for member town employees and volunteers who want to provide Hurricane Harvey assistance.

Although we commend those who wish to help, self deployment by any municipality or any individual is not encouraged.

It is our understanding that the State of New Jersey participates in the Emergency Management Assistance Compact (EMAC), an inter-local agreement for emergency services, which outlines the protocol for providing assistance but only upon request for aid. For your reference, attached is a copy of the EMAC Fact Sheet which provides an outline of the program.

If you have any questions, please contact your Risk Management Consultant or JIF Executive Director.

CC: JIF Executive Directors  
Risk Management Consultants  
Fund Professionals

# **BOROUGH OF UNION BEACH POLICE DEPARTMENT**

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Michael J Woodrow  
*CHIEF OF POLICE*

Gabriel Farese  
*Captain*

29 August 2017

Anne Marie,

Today, (08/29/2017) I called Sgt First Class Brian Trexler, of the New Jersey State Police Office of Emergency Management in reference to the Texas Hurricane volunteer response.

Sgt Trexler advised that the State of New Jersey has an Emergency Interstate Mutual Agreement Compact (EMAC). He stated that Texas has not called for any assistance from New Jersey as of this point. He stated that right now Local, State surrounding states, and FEMA have been providing assistance to the stricken areas. He stated that right now the only request is for an expert in emergency housing and that is being addressed.

SFC Trexler stated that it is not acceptable for any municipality to self dispatch to the location without and prior request for aid. Furthermore he stated that there is no coverage for liability or funding without a formal request.

SFC Trexler stated that when the request is made that there would be insurances and funding put in place to pay for man hours and incidentals as well as insurance coverage as allowed by the insurer

Sincerely,

Captain Gabriel Farese

# Emergency Management Assistance Compact

## Fact Sheet

### Overview

The Emergency Management Assistance Compact (EMAC) is a type of interstate mutual aid agreement that facilitates the sharing of assistance among states during emergency events, including natural and man-made disasters.<sup>1</sup> EMAC was ratified by the U.S. Congress in 1996.<sup>2</sup> EMAC is the most widely adopted mutual aid arrangement in the United States; it has been adopted by all states, the District of Columbia, and some territories.<sup>3</sup> ([Download a printable PDF.](#))

### What EMAC Does

EMAC provides an organized structure through which a state can request aid such as personnel, services, equipment, and supplies from other states during an emergency. EMAC establishes that the requesting state is responsible for reimbursing the assisting state for any expenses incurred. EMAC also addresses liability, compensation, and licensing issues for personnel deployed pursuant to an EMAC request.

EMAC does not replace federal assistance but acts to complement federal resources or to provide resources when an event does not warrant federal assistance.<sup>3</sup> Participation in mutual aid arrangements like EMAC is seen as an important component of the federal National Incident Management System (NIMS), which is intended to provide a systematic approach to guide governments at all levels, nongovernmental organizations, and the private sector in collaborative emergency preparedness and response activities.

### How EMAC Works

There is no cost to join EMAC, but states are required to adopt the model compact language into their statutes essentially unchanged in order for the compact's reimbursement, liability, and compensation provisions to work. EMAC is overseen by a number of committees and taskforces comprised of representatives of state and local governments and other organizations.<sup>3</sup> EMAC is administered by the National Emergency Management Association (NEMA).

### Requesting Assistance

EMAC is triggered by a requesting state when its governor has declared an emergency and the state enters a request for assistance through the EMAC Operating System.<sup>3</sup> The requesting state can ask the EMAC leadership to send a team of emergency management personnel to the state's emergency operations center to assist with subsequent resource requests under EMAC. The requesting state can seek additional resources through the EMAC network from other states. These assisting states work with the requesting state to identify resources required and other details. Once both the requesting and assisting states approve the final details, resources are deployed to the area of need.

It should be noted that local governments and their employees are not parties to EMAC unless they are specifically deemed to be state forces through statutory mechanisms or otherwise participate in a mutual aid agreement with the state. NEMA developed the Model Intrastate Mutual Aid Legislation in 2004 to provide a model for such an aid agreement.<sup>6</sup> Alternatively, some states have passed state-county mutual aid deployment contracts that allow local emergency responders to deploy under the auspices of EMAC.<sup>7</sup> Other states have developed intrastate mutual aid systems that allow localities to request and provide assistance within the state.

## **Reimbursement**

Once the missions have been completed and resources have returned home, the assisting states prepare formal requests for reimbursement, which are then sent to and processed by the requesting state.<sup>3</sup> Costs for resources are agreed to by the requesting and assisting state before deployment, which serves to facilitate the reimbursement process.

The Federal Emergency Management Agency (FEMA) will reimburse for services provided through mutual aid agreements, like EMAC. FEMA will reimburse mutual aid costs if the aid was requested (i.e., no spontaneous responders), the assistance requested directly related to a disaster eligible for FEMA assistance, and the assistance occurred under a signed, written mutual aid agreement.<sup>4</sup> Only the entity requesting mutual aid (the requesting state) is eligible to apply for grant assistance directly from FEMA; entities providing aid (assisting states) must seek reimbursement from the requesting state.

## **Liability and Immunity Issues**

Those rendering aid under EMAC are considered agents of the requesting state for tort liability and immunity purposes; no assisting state or its officers or employees rendering aid are liable for an act or omission that occurs in good faith.<sup>5</sup> Willful misconduct, gross negligence, or recklessness are excluded from EMAC immunity. Because EMAC only applies to officers and employees of a state, immunity protections and license reciprocity will not automatically extend to volunteers who provide services outside of EMAC. Volunteers would have to be made temporary state government employees to be assured of coverage under EMAC.

## **Compensation Issues**



## Mail

Search Mail and People

New

Delete

Archive

Junk

Sweep

Move to

Categories

Undo

## Favorites

Inbox

3

Sent Items

OEM Union Beach

Inbox

3

Drafts

Sent Items

Deleted Items

Junk E-Mail

Notes

Money

oem

## Inbox

Filter

## Texas



Michael Oppegaard

Texas

Mon 8:07 PM

Good afternoon, As we all watch the devastat...



Michael Oppegaard

Reply all

Yesterday, 2:07 PM

MCSO OEM Coordinators; M

Good afternoon,

As we all watch the devastating disaster that is impacting the state of Texas, our thoughts and prayers go out to the residents and first responders. Although this disaster appears as though it will be much larger than Sandy, we all have some level of understanding of the challenges that they will be faced with in the days, weeks, months and years ahead. As we experienced during Sandy, there is a tremendous urge for everyone to what to help, and in some cases, want to reciprocate what we received during that disaster. However, we all must remember that there are systems, mechanisms and plans in place to coordinate assistance into disaster stricken areas, and we should allow them to play out accordingly.

As of this email, the only official request for assistance that the State has received, was for the National Urban Search & Rescue assets of NJTF-1. MCOEM has received word that NJOEM is monitoring the Emergency Management Assistance Compact EMAC system for any and all requests that NJ and related partners can provide. All requests will be carefully evaluated for New Jersey's capabilities to respond. MCOEM remains in contact with NJOEM and will pass along any pertinent information as it becomes available.

Both Governor Abbott and FEMA Administrator Long have indicated that anyone wishing to assist should direct their efforts to the American Red Cross or other appropriate VOAD agency. In addition the National VOAD website, [www.NVOAD.org](http://www.NVOAD.org) is capturing through their system information on volunteers, corporations and individuals wishing to offer assistance. On the site you will find the ability to enter what type of assistance that is being offered with pertinent details on proximity, cost and ability to provide the assistance. Each entry will be evaluated and compared to what is needed in the impacted area, and if applicable, the appropriate agency will contact the proposing individual or agency. The National VOAD website does indicate that the best way to help now is by cash donations and that the situation on the ground is not conducive for individual volunteers to enter the impacted area.

If you are interested in assisting with the response and recovery efforts to come, please channel your efforts through the established VOAD programs.

MCOEM will remain in contact with our NJOEM Regional Representatives and will share any official requests for assistance accordingly.

Regards  
Mike

Michael Oppegaard  
Emergency  
Management





**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

9 Campus Drive  
Parsippany, NJ 07054  
Telephone (856)552-4660

**BULLETIN MEL 17-30**

**Date: September 14, 2017**

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

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

**Re: Public Officials Liability – Optional Excess Land Use Coverage**

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**The bulletin does not apply to the workers compensation only members of the NJPHA JIF and the members of the First Responders Joint Insurance Fund.**

QBE is offering optional excess limits for the “Land Use Claims” coverage of \$850,000 excess of the \$150,000 (automatically provided in QBE’s policy). This would total \$1,000,000 in coverage for “Land Use Claims”.

The optional excess “Land Use Claims” coverage is subject to QBE’s review and acceptance of the underwriting application addendum attached to this bulletin. Each member entity applying for coverage will be separately underwritten by QBE. QBE has the right to offer or deny the optional coverage, as well as charge the additional assessment needed to meet its underwriting requirements. If approved, coverage for the optional excess limit would be effective no earlier than the date of approval by QBE.

Please note, the MEL optional Excess Public Officials Liability coverage does not cover Land Use Claims.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

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

cc: Risk Management Consultants  
Fund Professionals  
Fund Executive Directors

# QBE Public Officials Application Addendum

## Optional Excess Land Use Coverage

**\*\* Complete a separate application for each board if you have separate planning and zoning boards. \*\***  
**This supplemental application must be completed and signed by the acting planning/zoning board Chairperson.**

### GENERAL INFORMATION

1. Demographics
  - a. Entity name: \_\_\_\_\_
  - b. JIF: \_\_\_\_\_
  - c. Population: \_\_\_\_\_
  - d. Board type: ☐ Planning ☐ Zoning ☐ Combined
  - e. Ratio of residential to non-residential: \_\_\_\_\_
2. How long has current legal counsel served the board in this capacity? \_\_\_\_\_
3. Do officials receive training with respect to the Religious Land Use and Institutionalized Persons Act (RLUIPA)? ☐ Yes ☐ No
4. How many variances were requested in the last 12 months? \_\_\_\_\_
  - a. How many have been granted? \_\_\_\_\_
5. Have you had any disputes, claims or complaints involving RLUIPA in the last 3 years? ☐ Yes ☐ No
6. How many applications were made to the board per annum? (Complete the table below)
  - a. The board attorney must provide a synopsis of all appeals in the last three (3) years. Include as a separate attachment.

	Current Year					1 Year Prior					2 Years Prior				
	Made	Approved	Denied	Appealed	Reversed	Made	Approved	Denied	Appealed	Reversed	Made	Approved	Denied	Appealed	Reversed
Religious															
Group Homes															
Cell Tower															
Afford. Housing															
All Other															

### BOARD CHAIRPERSON

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

How many years have you served as the Chairperson? \_\_\_\_\_

What is the name of your predecessor? \_\_\_\_\_

### BOARD LEGAL ADVISOR

Name: \_\_\_\_\_

Law Firm: \_\_\_\_\_

Mailing address (if different): \_\_\_\_\_

City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

### ATTACHMENTS

1. Please provide a copy of currently valued loss runs for the last five years.
2. Please provide an electronic version of your current zoning master plan / comprehensive plan.
3. Please provide an electronic version of your current zoning ordinances and policies and procedures.

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**WARRANTY AND ATTESTATION**

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The undersigned being authorized by, and acting on behalf of, the applicant and all persons or concerns seeking insurance, has read and understands this Application, and declares that all statements set forth herein are true, complete and accurate. The undersigned further declares and represents that any occurrence or event taking place prior to the inception of the policy applied for, which may render inaccurate, untrue or incomplete any statement made herein will immediately be reported in writing to the insurer. The undersigned acknowledges and agrees that the applicant's submission and Insurer's receipt of such written report, prior to the inception of the policy applied for, is a condition precedent to coverage.

The signing of this Application does not bind the undersigned to purchase the insurance, nor does review of the Application bind the insurance company to issue a policy. The applicant does hereby agree that this policy, if issued, is issued in reliance upon the truth of this application, including all requested attachments, which will be incorporated into and made a part of this policy.



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**Board Chairperson Signature**

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**Title**

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**Date**

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054  
Telephone (201) 881-7632

**BULLETIN MEL 17-31**

**Date:** September 11, 2017  
**To:** Fund Commissioners of Member Joint Insurance Funds  
**From:** Underwriting Manager, Conner Strong & Buckelew  
**Re:** 2018 Public Officials / Employment Practices Policy Changes

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As directed by the MEL Coverage Committee, we have worked with QBE to change policy forms from the MEL's historical policy form to a more standard commercial form. The intent of moving to a new policy form is not to change coverage, but to bring the Public Officials/EPL program in line with policy language standards in the marketplace.

Full details of coverage changes will be released prior to the January 1, 2018 renewal. If you have any questions, please contact your risk management consultant, JIF Executive Director or Underwriting Manager.

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

cc: Fund Executive Directors  
Fund Professionals  
Risk Management Consultants



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: September 6, 2017

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

FROM: Commissioner Law

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**REGULATORY AFFAIRS** - Perma filed the 2016 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

**2018 BUDGET PROCESS** – Attached to this report, is the 2018 draft budget. The Finance Committee met on August 30, 2017 and recommended the 2018 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 18, 2017.

**2017 DIVIDEND** - The Finance Committee is recommending a 2017 dividend of \$1,000,000. Resolution #22-17 authorizing a total return dividend of \$1,000,000 was adopted by the Executive Board.

**RFQ RESULTS** - The EJIF advertised all fund professional positions, except for Environmental Engineer and Legislative Agent, for fund years 2018-2020 pursuant to the Fair and Open process. The results of the RFQ were reviewed by the Board. Recommendations will be presented at the re-organization meeting in January.

**WEB SITE-** The EJIF's web site is up and running and can be found at [www.NJEJIF.org](http://www.NJEJIF.org).

**NEXT MEETING-** The next meeting of the EJIF is scheduled for October 18, 2017 at the Forsgate CC, Jamesburg.

	NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
	2018 BUDGET BASED ON 2010 CENSUS				
	8/31/2017 10:47	2017	2018		
		TOTAL	TOTAL	CHANGE	CHANGE
	I. Claims and Excess Insurance			\$	%
	Claims				
1	Non-Site Specific	385,675	299,024	(86,651)	-22.5%
2	Site Specific	336,967	353,432	16,465	4.9%
3	Legal Defense	1,135,151	1,036,097	(99,054)	-8.7%
4	Superfund Buyout	648,372	625,632	(22,740)	-3.5%
5	LFC	14,569	14,860	291	2.0%
6	<b>Total Loss Fund</b>	<b>2,520,733</b>	<b>2,329,045</b>	<b>(191,688)</b>	<b>-7.6%</b>
7					
8	II. Expenses, Fees & Contingency				
9	Professional Services				
10	Actuary	61,702	62,936	1,234	2.0%
11	Attorney	72,828	74,285	1,457	2.0%
12	Auditor	15,339	15,646	307	2.0%
13	Executive Director	249,332	274,265	24,933	10.0%
14	Treasurer	18,919	19,297	378	2.0%
15	Legislative Agent	45,000	45,000	-	0.0%
16	Underwriting Managers	212,969	217,229	4,259	2.0%
17	Environmental Services	408,790	416,965	8,176	2.0%
18	Claims Administration	25,168	25,671	503	2.0%
19					
20	<b>Subtotal - Contracted Prof Svcs</b>	<b>1,110,046</b>	<b>1,151,294</b>	<b>41,247</b>	<b>3.7%</b>
21					
22	Non-Contracted Services				
23	Postage	5,473	5,473	-	0.0%
24	Printing	4,250	4,250	-	0.0%
25	Telephone	2,423	2,423	-	0.0%
26	Expenses contingency	15,834	15,834	-	0.0%
27	Member Testing	8,233	8,233	-	0.0%
28					
29	<b>Subtotal - Non-contracted svcs</b>	<b>36,213</b>	<b>36,213</b>	<b>-</b>	<b>0.0%</b>
30					
31	<b>Subtotal-Contracted/Non-contra</b>	<b>1,146,259</b>	<b>1,187,507</b>	<b>41,247</b>	<b>3.6%</b>
32					
33	Excess Aggregate Insurance	530,235	546,142	15,907	3.0%
34					
35	General Contingency	72,310	73,756	1,446	2.0%
36					
37	<b>Total Exp, Fees &amp; Contingency</b>	<b>1,748,804</b>	<b>1,807,404</b>	<b>58,601</b>	<b>3.4%</b>
38					
39	<b>TOTAL JIF APPROPRIATIONS</b>	<b>4,269,537</b>	<b>4,136,449</b>	<b>(133,087)</b>	<b>-3.1%</b>