

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

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

November 27, 2017 – 5:00 PM

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at Gloucester County Library, 389 Wolfert Station Road, Mullica Hill, New Jersey on Monday, November 27, 2017 at 5:00 PM, prevailing time. Chair Campbell, **Shiloh Borough**, presiding. The meeting was called to order at 5:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

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

ROLL CALL

Those in attendance were:

Beth Reilly, **Alloway Twp**
Ken Brown, **Carneys Point Twp**
Sue Miller, **Clayton Borough**
Don Banks, **Deptford Twp**
Stephanie McCaffrey, **East Greenwich Twp**
Carolyn King-Sammons, **Elk Twp**
Doug Hogate, **Elsinboro Twp**
Barbara Freijomil, **Franklin Twp**
Valarie VanVeen, **Glassboro Borough**
Harry Rink, **Greenwich Twp**
Mark Gravinese, **Harrison Twp**
Doris Hall, **Logan Twp**
Kevin Clour, **Lower Alloways Creek Twp**
Jennica Bileci, **Mantua Twp**
Kevin Heydel, **Monroe Twp**
Harry Moore, **Oldmans Twp**
Richie Raine, **Pennsville Twp**
Mayor John Washington, **Penns Grove Borough**
Maureen Abdill, **Pilesgrove Twp**
Mike Razzo, **Pitman Borough**
Marjorie Sperry, **Quinton Twp**
Brad Campbell, **Shiloh Borough**

Robert Diaz, **South Harrison Twp**
Carl Bagby, **Swedesboro Borough**
Bob Dickenson, **Vineland City**
Jim D'Auria, **Washington Twp**
Karen Sweeney, **Wenonah Borough**
Bob Law, **Woodbury City**
John Hall, **Woodstown Borough**
Jane DiBella, **Woolwich Twp**

Absent Fund Commissioners were:

Nate Dunn, **Fairfield Twp**
Dante Spina, **Mannington Twp**
Susan Jacabucci, **Paulsboro Borough**
Mike Seery, **Upper Pittsgrove Twp**
Ryan Giles, **Westville Borough**
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:

Assured Partners
Biondi Insurance Agency
Chesney-Stanton Insurance Group
Cettei & Connell
E.H. Sloan Insurance Agency
Hardenbergh Insurance Group
Len Eckman Insurance

Absent RMCs were:

Conner Strong & Buckelew
CEB Corporate Employee Benefits
Glenn Insurance
Henry D. Young Insurance

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Campbell entertained a motion to approve the minutes of the October 23, 2017 Executive Committee meeting.

Motion by Mr. Law, seconded by Mr. Razze, to approve the minutes of the October 23, 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 October 23, 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 Mr. Razze, to approve the meeting minutes of the October 23, 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 October 23, 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 Mr. Razze, to approve the Executive Claims Review Committee Closed Session meeting minutes of October 23, 2017 as presented.

The Executive Claims Review Committee Closed Session minutes of the October 23, 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.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – November 27, 2017

Chair Campbell reported that an Executive Claims Committee Meeting was held on Monday, November 27, 2017 at the Gloucester County Library, Mullica Hill, New Jersey.

The Committee reviewed seventeen (17) claims. Of the claims reviewed, there were eleven (11) Workers' Compensation, two (2) General Liability and four (4) Property PARs were recommended for approval of settlement or continuing defense.

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

There were also six (6) claims presented for *Abandonment of Subrogation*:

001238132
001241310
001224498
001244497
001244499
001247518

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:

He stated the 2018 Safety and Wellness Calendars were distributed prior to the meeting, and are at everyone's seat. He asked that the members to please take the calendars back to their town for distribution.

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

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

2016 Safety Incentive Program Awards – Mr. Miola noted that the deadline to claim or encumber these funds was November 1, 2017. All encumbered funds must be claimed by February 1, 2018.

2017 Optional Safety Budget - Mr. Miola noted that the deadline to claim or encumber these funds was November 1, 2017. All encumbered funds must be claimed by February 1, 2018.

2017 Wellness Incentive Program Allowance – Mr. Miola stated that the deadline for claiming or encumbering the funds was November 1, 2017. All encumbered funds must be claimed by February 1, 2018.

Employment Practices Liability Helpline – Authorized Contact List– Mr. Miola stated that QBE has implemented an EPL Helpline for members to use. Those authorized to use the Helpline must be appointed by Resolution of the Governing Body. He noted that Municipal Solicitors cannot be appointed as Helpline Contacts. He asked the members to review the list in his report and notify his office of 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. He also noted that with the New Year, this allotted amount will be increased, again depending on the size of your town.

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 asked 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 September 30, 2017 was **\$20,806,511**.

Regulatory Filing Checklists – Mr. Miola noted that there are 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 for accuracy.

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

Elected Officials – Save the Date – Mr. Miola stated that 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 5% of a member’s 2018 MEL Assessment. Invitations/RSVP’s for the sessions will be e-mailed out to all Municipal Clerks and Fund Commissioners on November 2, 2017. 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

MEL Cyber Risk Management Program – Mr. Miola stated that the MEL is in the process of finalizing a Cyber Risk Management Program that will be presented to all the members later this fall. Deductibles are being reviewed along with incentives to help drop each members deductible from \$10,000 to \$5,000 and even down to \$2,500 with certain Cyber Security Policies adopted. The program will incorporate employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance programs. Additional details on the program will be forthcoming. If you have any questions, please contact the Executive Director’s office.

Website (www.tricojif.org) – Mr. Miola noted that the JIF has a website that contains very useful information for the members including Directories, Coverage and Safety Bulletins, and other important notifications and upcoming events.

New Member Activity – Mr. Miola stated the New Member Review Committee met today at 1:30pm to discuss the application from West Deptford for membership effective January 1, 2018. A verbal report will be given later on in 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 four (4) new case(s) have been assigned in October and November, 2017.

New Cases
<i>Milne-Gomez v Township of Elk</i>
<i>Mitchell v. Township of Deptford</i>
<i>Bodden v. Borough of Glassboro</i>
<i>Muckenfuss Est. v. Borough of Glassboro</i>

Closed Cases

Mr. DeWeese reported that there were six (6) case(s) closed since the last meeting on October 23, 2017.

Closed Cases
<i>Pantich v. Township of Elsinboro</i>
<i>Sorenson v Township of Franklin</i>
<i>Wille v. Township of Oldmans</i>
<i>Roy v. City of Vineland</i>
<i>Louis v. NJ Manufacturers Insurance Company v. TRICOJIF</i>
<i>Ruiz v. By the Creek Property, LLC v. Alloway</i>

General Liability Files

Mr. DeWeese stated that the TRICO JIF has 30 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 this has been updated recently, so please utilize it. If a copy of the video library titles is needed, you can find it at the MEL or JIF website. He also pointed out there is a new email address: melvideolibrary@jamontgomery.com, and phone number: 856-552-4900.

Safety Director's Bulletins – He noted that there were two (2) bulletin(s);

- *Fire Prevention Month*

- *Leaf Collection Safety*

Right to Know Update – He noted that in addition to the annual Right to Know services, included will be an electronic Central file link distributed to each member town through a Dropbox link. Once the online chemical inventory has been completed, this will allow the following information to be filed in the States RTK portal for each member:

- Safety Data Sheets
- Hazardous Substance Facts Sheets
- Right to Know Survey
- Written Hazardous Communication Program
- Training Documentation
- Right to Know poster
- Instructions on how to download, store, and share the files with affected departments and employees.

Mr. Garish stated it is anticipated that all links will be emailed out by years end.

MSI Class Listing for the Remainder of 2017 – He referenced the list of MSI Classes that are available in November and December that were included in the agenda packet.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – November

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

Mr. Roselli stated that the Lessons from Losses for this month is *on Slip and Fall Risks During Winter Months*. He noted there are a number of slip-on or add-on devices that are an inexpensive way to improve traction and prevent slip and fall accidents. He then referenced a Slip and Fall claim with a total incurred of over \$107,000 that could have been mitigated with the use of this type of device.

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:

- Carneys Point may be doing a Maintain Don't Gain over the holidays
- Swedesboro has been participating in a Weight-In all year.
- Lower Alloways Creek purchased pedometers and has offered a step challenge to all employees that began in mid-November with prizes for most steps and most improved.
- Pennsville is waiting on a grant from Rutgers so that all employees can get standing desks.
- Monroe had a Shoprite Dietitian come in for a Lunch & Learn and will be doing Reflexology and chair massages in December for their employees.

- Wellness Connection Newsletter for November, 2017 was included in the agenda packet as well as being posted to the JIF website.
- Ms. Schiffer presented a flyer included in the agenda packet that depicts how much exercise it takes to burn off those Thanksgiving Day calories.
- Ms. Schiffer noted in her News Letter this month is on Diabetes and there is a test you can take to see if you are Type 2 Pre-Diabetic, so please read the newsletter

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

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

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

	October	YTD
<i>Lost Time</i>	4	47
<i>Medical Only</i>	32	166
<i>Report Only</i>	5	97
<i>Total Intakes(New Claims)</i>	41	310
<i>Report Only % of Total</i>	12.2%	31.3%
<i>Medical Only/Lost Time Ratio</i>	89:11	78:22
<i>Average Days to Report</i>	2.7	3.1

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report for 2017.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	3,295
<i>Transitional Duty Days Worked</i>	1,579
<i>% of Transitional Duty Days Worked</i>	47.9%
<i>Transitional Duty Days Not Accommodated</i>	1,716
<i>% of Transitional Duty Days Not Accommodated</i>	52.1%

PPO Penetration Report:

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

PPO Penetration Rate	October
<i>Bill Count</i>	264
<i>Original Provider Charges</i>	\$1,109,735

<i>Re-priced Bill Amount</i>	\$183,833
<i>Savings</i>	\$952,902
<i>% of Savings</i>	83.4%
<i>PPO Penetration Rate Bill Count Percentage</i>	90.5%
<i>PPO Penetration Rate Provider Charge Percentage</i>	99.2%
<i>EPO Penetration Rate Bill Count Percentage</i>	96.7%
<i>EPO Penetration Rate Provider Charge Percentage</i>	99.7%

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

TREASURER'S REPORT

Mr. Tontarski provided an overview of his report for October 31, 2017 which includes activity for October 2017.

Investment Interest

Mr. Tontarski reported interest received or accrued for the current month totaled \$30,127.43. This generated an average annual yield of 1.09%. After including an unrealized net loss of \$36,542.00 in the asset portfolio, the yield is adjusted to -.23% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$337,265.00 as it relates to market value of \$25,689,165.50 vs. the amount invested. The current market value, including accrued income is valued at \$25,805,282.38.

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.

	October
Subrogation Receipts	\$212,268.41
Overpayment Reimbursements	\$13,374.65
TRICO JIF vs. Killen	\$799.28
EJIF Dividends	\$24,070.00

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

Woodbury City	\$20,386.00
Washington Twp	\$75,897.00

Pittsgrove Township	\$31,367.00
Stow Creek Township	\$763.00

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 \$355,466.31. The claims detail for the 619 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 \$33,617,954.81 to a closing balance of \$32,703,429.59 showing a decrease in the Fund of \$914,525.22.

Loss Run Payment Register

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

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

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Bill List – November, 2017

Mr. Tontarski presented the *November Bill List* for the members' consideration in the amount of **\$202,103.33**.

Chair Campbell entertained a motion to approve the *November Bill List* in the amount of **\$202,103.33**.

Motion by Mr. Law, seconded by Ms. Hall, to approve the *November Bill List* in the amount of **\$202,103.33** as presented.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

STRATEGIC PLANNING COMMITTEE MEETING

Ms. Sweeney stated the Committee met on October 19, 2017 and noted the minutes were included in the agenda packet and highlighted the following:

- The Committee had discussed bringing the idea of a 4:00 PM start time to the Executive Committee for consideration. Ms. Sweeney then asked the members of the TRICOJIF, by show of hands, who would prefer to move the monthly Executive Committee Meetings to a start time of 4:00 PM. Approximately 11 members raised their hands. Mr. Diaz stated it is difficult enough to leave his job in time to arrive at the 5:00 PM, let alone moving it to 4:00 PM and then losing even more time from his job. Following a brief discussion, the consensus was to leave the monthly Executive Committee Meeting start time at 5:00 PM
- She reminded everyone the December Holiday Dinner Meeting would be on Riverwinds, and that Executive Committee Meeting would start at 4:00 PM.
- Ms. Sweeney mentioned there are some concerns regarding attendance of some member towns at the Executive Committee Meetings as the Attendance records for 2017 were reviewed. The Safety Committee is proposing to add an attendance incentive to acquire extra Safety Incentive Funds based on attendance at the monthly meetings. The Safety Committee will be meeting later this week to finalize the Safety Incentive Program for 2018.
- Lastly, Ms. Sweeney noted there was a discussion regarding the resignation of the previous Recording Secretary in October, and the appointment of Ms. Kristie for the 2018 Fund Year. It was agreed upon by the Committee to recommend the appointment of Ms. Kristie as the Recording Secretary for Fund Year 2018.

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

FINANCE COMMITTEE

Mr. Heydel stated that the Finance Committee met on November 6, 2017 and he noted that the minutes were a handout at today's meeting and highlighted the following:

- **Loss Funding** - The overall Loss Funding for the JIF will be a decrease of -2.83% for next year's budget.
- **Cyber/EPL Budget** - As Cyber is such a hot topic right now, the Committee has decided to increase the Cyber/EPL consulting and training line, which is currently \$540 per member to \$1,000 - \$3,000 per member, depending on the size of your town. This will help with costs of Cyber Training, develop polices, etc.

- **SIR** - It was decided to increase our current SIR from \$300,000 to \$500,000 for workers compensation and liability claims effective January 1, 2018. This change will have the JIF be responsible for a smaller portion of future MEL Retrospective premiums and the MEL premium will decrease by -17.54%. for 2018.
- **Dividends** – There will be two (2) Dividends released this year. The first will be the JIF Dividend release that is up from last year’s amount of \$1.25 million to \$1.375 million which should assist in decreasing everyone’s JIF assessment. The second dividend is the EJIF dividend. This is the first time we are seeing a dividend from the EJIF. The JIF received a dividend of \$6,000 for the entire JIF for 2016 and \$24,000 for the entire JIF for 2017. Instead of dividing these amounts up amongst members, it has been decided to place these monies in each member’s AELCF Fund, which Mr. Tontarski will track. This fund will accrue interest over the years, and if you need it for anything, it is there for you. Consider this a rainy day fund for JIF purposes.

2018 Budget Introduction – Mr. Heydel stated that the Committee reviewed the 2018 Budget and it will need to be introduced this evening. He stated that there are three (3) items that will need to be approved at the meeting. Mr. Heydel stated that the first action item is to introduce the 2018 Budget which totals \$13,410,211 which is a decrease of \$390,939 (-2.83%) from 2017. The second item is the introduction of the 2018 Assessment Certification, which is also included in the agenda packet. The last item is the introduction of the 2018 Assessment Allocation Strategy. He noted that a public hearing will be advertised for the December Executive Committee meeting after which the Fund will move to adopt each of these items.

Motion by Mr. Law, seconded by Ms. Sweeney, to introduce the 2018 Budget as presented.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

2018 Assessment Certification

Motion by Mr. Law, seconded by Ms. Hall, to introduce the 2018 Assessment Certification as presented.

ROLL CALL *Yeas:* Sue Miller, **Clayton Borough**
John Washington, **Penns Grove Borough**
Mike Razze, **Pitman Borough**

Brad Campbell, *Chair*, **Shiloh Borough**
Bob Dickenson, **City of Vineland**
Karen Sweeney, **Wenonah Borough**
Bob Law, *Secretary*, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

2018 Assessment Allocation Strategy

Motion by Mr. Law, seconded by Ms. Hall, to introduce the 2018 Assessment Allocation Strategy as presented.

ROLL CALL *Yeas:* Sue Miller, **Clayton Borough**
John Washington, **Penns Grove Borough**
Mike Razzo, **Pitman Borough**
Brad Campbell, *Chair*, **Shiloh Borough**
Bob Dickenson, **City of Vineland**
Karen Sweeney, **Wenonah Borough**
Bob Law, *Secretary*, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2017-32 Authorizing the Fund to Establish AELCF Accounts for each member.

Mr. Heydel also noted Resolution 2017-32 authorizing the Fund to Establish AELCF accounts for each member.

Motion by Mr. Law, seconded by Mr. Razzo to authorize the Fund to Establish AELCF accounts for each member.

ROLL CALL *Yeas:* Sue Miller, **Clayton Borough**
John Washington, **Penns Grove Borough**
Mike Razzo, **Pitman Borough**
Brad Campbell, *Chair*, **Shiloh Borough**
Bob Dickenson, **City of Vineland**
Karen Sweeney, **Wenonah Borough**
Bob Law, *Secretary*, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

NOMINATING COMMITTEE

Ms. DiBella stated that the Nominating Committee met on November 8, 2017 and the minutes are included in the agenda packet for the members to review. She stated that the recommendation of the Committee for the 2018 Nominating Slate is as follows:

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

Executive Committee: Michael Razzo, Pitman Borough
Karen Sweeney, Wenonah Borough
Doris Hall, Logan Township
John Washington, Penns Grove Borough
Sue Miller, Clayton Borough

Alternates: Bob Dickenson, Vineland City
Carl Bagby, Swedesboro Borough
Robert Diaz, South Harrison Township
Kevin Clour, Lower Alloways Creek
Mark Gravinese, Harrison Township
Don Banks, Deptford Township

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

EPL/POL CLAIMS REVIEW COMMITTEE

Mr. Brown stated that the Committee met earlier today, November 27, 2017 and a copy of the meeting minutes will be included in the December agenda packet.

NEW MEMBER REVIEW COMMITTEE MEETING

Ms. Abdil stated the Committee met earlier today to discuss the Township of West Deptford's application for coverage with the TRICOJIF effective January 1, 2018 and highlighted the following items:

- Ms. Abdil stated the Committee is recommending membership to West Deptford, as their exposures and losses are comparable to other towns their size in the JIF.
- She noted the Safety Director's report was complimentary of the Townships overall facilities, though some housekeeping issues need to be addressed, mostly in regards to the skate park.
- Ms. Abdil stated that due to the condition of the Skateboard Park, it is being recommended that coverage be extended to the facility for a period of 120 days (April 30, 2018) only if all defective equipment located at the park is taken out of service prior to January 1, 2018. In addition, the

Township will address other suggestions for improvement as outlined in the Safety Directors Report and shall review their ordinances in regards to park supervision, fees, signage, etc. Prior to April 30, 2018, the Safety Director will visit the facility to verify their concerns have been addressed so coverage can be extended past April 30, 2018. It is important to note that the Township does purchase a separate excess medical policy to provide coverage for those individuals who may be injured while using the skate park and are seeking coverage for their medical expenses.

- She noted the Township currently has four (4) separate fire departments. The membership application specifically requested a separate quote for property coverage for the fire department buildings and contents as these exposures are currently insured outside their existing membership in the Statewide JIF.

Ms. Abdil stated the full minutes will be included in the December agenda, and the Committee is recommending that an offer of membership be extended to the Township of West Deptford for coverage effective January 1, 2018.

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

Ms. Abdil then requested a Motion to approve the membership of the Township of West Deptford into the Gloucester, Salem, Cumberland Counties Joint Insurance Fund and certify an annual Assessment of \$992,982 (\$1,010,343 inclusive of Fire Department Buildings & Contents) subject to approval from the State Department of Banking and Insurance and the Department of Community Affairs. Coverage to be effective upon acceptance by the Township of West Deptford and execution by them of the appropriate instruments within 30 days as furnished to them by the Fund.

Motion by Mr. Campbell, seconded by Mr. Law, to approve membership of the Township of West Deptford into the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund effective January 1, 2018.

ROLL CALL	Yeas:	Sue Miller, Clayton Borough
		John Washington, Penns Grove Borough
		Mike Razze, Pitman Borough
		Brad Campbell, <i>Chair</i> , Shiloh Borough
		Bob Dickenson, City of Vineland
		Karen Sweeney, Wenonah Borough
		Bob Law, <i>Secretary</i> , Woodbury City

Nays:	None
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Abstain:	None
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All in favor. Motion carried by unanimous vote.

MEL/E-JIF/RCF Reports

Mr. Law stated that the meeting minutes were included in the agenda packet and were self-explanatory. He stated that the MEL reviewed the 2018 Budget and there will be an increase of .1% in the MEL and a -4.6% decrease in the EJIF.

Resolution 2017-33 –Appointing 2018 MEL/RCF/EJIF Representatives- Mr. Law stated that he would once again serve as the TRICO JIF representative for the MEL, RCF and EJIF for the 2018 Fund Year.

Motion by Mr. Razze, seconded by Ms. Hall, to adopt Resolution 2017-33, appointing Robert Law as the Representative for the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund and the Environmental Joint Insurance Fund.

ROLL CALL	Yeas:	Sue Miller, Clayton Borough John Washington, Penns Grove Borough Mike Razze, Pitman Borough Brad Campbell, <i>Chair</i> , Shiloh Borough Bob Dickenson, City of Vineland Karen Sweeney, Wenonah Borough
	Nays:	None
	Abstain:	Bob Law, <i>Secretary</i> , Woodbury City

All in favor. Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Campbell noted the next meeting of the TRICO JIF will be held on **Monday, December 18, 2017** at **4:00 PM** at the **Riverwinds Restaurant, West Deptford, NJ**

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 November 27, 2017.

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2017098018	001200967	2018111197
001200908	001211734	001247229
2018110545		2018112636
2018112457		2018115983
2018110335		
2018116831		
2018110378		
001238132		
001241310		
MLT-Z32378		
001247518		

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**
 John Washington, **Penns Grove Borough**
 Mike Razze, **Pitman Borough**
 Brad Campbell, *Chair*, **Shiloh Borough**
 Bob Dickenson, **City of Vineland**
 Karen Sweeney, **Wenonah Borough**
 Bob Law, *Secretary*, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

There was six (6) claims presented for Abandoning Subrogation.

001238132
001241310
001224498
001244497
001244499
001247518

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

ROLL CALL *Yeas:* Sue Miller, **Clayton Borough**
 John Washington, **Penns Grove Borough**
 Mike Razzo, **Pitman Borough**
 Brad Campbell, *Chair*, **Shiloh Borough**
 Bob Dickenson, **City of Vineland**
 Karen Sweeney, **Wenonah Borough**
 Bob Law, *Secretary*, **Woodbury City**

Nays: None

Abstain: None

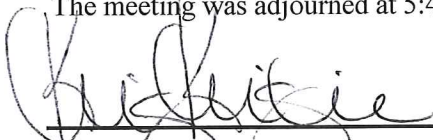
All in favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

There being no further business, Chair Campbell entertained a *Motion to Adjourn* the November 27, 2017 Executive Committee Meeting.

Motion by Mr. Law, seconded by Mr. Razzo, to adjourn the November 27, 2017 meeting of the TRICO JIF.

The meeting was adjourned at 5:46 PM.


Kris Kristie, Recording Secretary for


BOB LAW, FUND SECRETARY