

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

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

September 24, 2018 – 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, September 24, 2018 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:

Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Don Banks, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Debbie Pine, *Alternate*, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
Mike Burden, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Valerie Van Veen, **Glassboro Borough**
Raymond Williams, **Greenwich Twp.**
Kevin Clour, **Lower Alloways Creek Twp**
Luke Patrick, **Mannington Twp.**
Kevin Heydel, **Monroe Twp.**
Harry Moore, **Oldmans Twp.**
Mayor John Washington, **Penns Grove Borough**
Maureen Abdill, **Pilesgrove Twp.**
Mike Razzo, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Brad Campbell, *Chair*, **Shiloh Borough**
Bob Diaz, **South Harrison Twp.**

Mike Seery, **Upper Pittsgrove Twp.**
Aldis Sotomayor, *Alternate*, **Vineland City**
Adele Riiff, *Alternate*, **Washington Township**
Kathy Schools, *Alternate*, **Wenonah Borough**
Lauren Sedberry, **West Deptford Twp.**
Ryan Giles, **Westville Borough**
Bob Law, **Woodbury City**
Robert Yerka, **Woodbury Heights Borough**
John Hall, **Woodstown Borough**
Jane DiBella **Woolwich Township**

Absent Fund Commissioners were:

Beth Reilly, **Alloway Twp**
Mark Gravinese, **Harrison Twp.**
Doris Hall, **Logan Twp**
Jennica Bileci, **Mantua Twp.**
Susan Jacabucci, **Paulsboro Boro**
Scott Hutton, **Pennsville Twp.**
Carl Bagby, **Swedesboro 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*
Tom Tontarski, *Treasurer*

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

Assured Partners
Biondi Insurance Agency
Hardenbergh Insurance Group
Chesney-Stanton Insurance Group
Cettei & Connell
Conner Strong & Buckelew

Absent RMCs were:

CEB Corporate Employee Benefits
E.H. Sloan Insurance Agency
Henry D. Young Insurance
Len Eckman Insurance
Glenn Insurance

MOVE UP ALTERNATES

Motion by Mr. Law, seconded by Ms. Miller, to move Alternate Executive Committee #3 Bob Diaz, Township of South Harrison, to the Executive Committee in the absence of Executive Committee member Karen Sweeney, and Alternate Executive Committee #4 Kevin Clour, Township of Lower Alloways Creek, in the absence of Executive Committee member Doris Hall for voting purposes. All in Favor. Motion carried.

At this time, Chair Campbell welcomed two new Fund Commissioners: Lauren Sedberry, West Deptford Township, and Scott Hutton, Pennsville Township.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Campbell presented the meeting minutes of the July 26, 2018 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 July 26, 2018 Executive Committee meeting.

Motion by Mr. Law, seconded by Mr. Razze, to approve the minutes of the July 26, 2018 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 July 23, 2018 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 July 23, 2018 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 July 23, 2018 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 July 23, 2018 as presented.

The Executive Claims Review Committee Closed Session minutes of the July 23, 2018 meeting 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 July 23, 2018 meeting were collected.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – September 24, 2018

Chair Campbell reported that an Executive Claims Committee Meeting was held at 3:30 PM on Monday, September 24, 2018.

The Committee reviewed twenty-two (22) claims. Of the claims reviewed, there were ten (10) Workers' Compensation, four (4) General Liability, and eight (8) Property PARs recommended for approval of settlement or continuing defense.

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

There was one (1) matter presented for *Abandonment of Subrogation*:

001257295

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 June and July, 2018 are included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of July and August, 2018 be included as part of the meeting and was included in the agenda packet.

2017 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, 2018. All encumbered funds must be claimed by February 1, 2019.

2018 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, 2018. All encumbered funds must be claimed by February 1, 2019.

2018 Wellness Incentive Program Allowance – Mr. Miola stated that a report detailing the available balance for each member for the 2018 Wellness Incentive Program was included in the agenda packet. He stated that the deadline for claiming or encumbering the funds is November 1, 2018. All encumbered funds must be claimed by February 1, 2019.

Employment Practices Liability Helpline – Authorized Contact List– EPL Helpline – Authorized Contact List – Mr. Miola asked members to review the attached list for accuracy. He noted the resolution to make changes to this list is on the JIF website at www.tricojif.org. Please contact the Executive Director's office with any questions.

EPL/Cyber Risk Management Budget - The JIF has budgeted various amount depending on member size, 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.

EPL Compliance– Mr. Miola asked members to review the attached status report for the member’s individual deductibles. He reminded the members that they must update their Plan of Risk Management to be eligible for the lower co-pay and deductible. Currently, there are no towns that are in Compliance, and the deadline to submit your checklist is October 1, 2018.

MEL Cyber Risk Management Plan Compliance Status – Mr. Miola noted a new compliance status report regarding the MEL Cyber Risk Management Plan is included in the agenda 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 Ed Cooney, Fund Underwriter at 973-659-6424.

Financial Fast Track – Mr. Miola reported the Financial Fast Track Report as of June 30 and July 31, 2018 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of June 30, 2018 was **\$20,180,683**, and the JIF’s surplus position as of July 31, 2018 was **\$20,321,429**

Regulatory Filing Checklists – Mr. Miola state there are 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.

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.

MEL Cyber Risk Management Program–Mr. Miola noted on December 18, 2017 the MEL released the MEL Cyber Risk Management Program. The program includes employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance components. Members who come into compliance with the Program will be eligible for reimbursement of a portion of their deductible for cyber related claims. Members are encouraged to work with their IT Professional to come into compliance with the Program components. If you have any questions, please contact the Executive Director’s office.

Website – Mr. Miola reminded the Fund that the website is a plethora of information and be sure to reference it for any information you may need.

Managerial & Supervisory Training – Mr. Miola stated the remaining training is scheduled for September 27, 2018 at Nicolosi's and to please check the sign-in sheets on the JIF website to be sure your attendees signed in so they receive credit for their attendance.

Renewing Members– Mr. Miola noted as of September 17, 2018 all Members up for Renewal effective January 1, 2019, with the exception of Franklin Township and Vineland City, have submitted their Renewal Resolution and Agreements to the Executive Directors office.

Quarterly Attendance – Mr. Miola stated that a report detailing attendance records through July of the 2018 Fund Year was included in the agenda packet for the members to review.

MEL 2019/2020 Employment Practices Liability Program – Mr. Miola stated that on or about May 4, 2018 all members should have received an email and accompanying memorandum outlining the compliance procedure for the 2019/2020 MEL EPL Plan of Risk Management Program. A reminder email was sent out on September 10, 2018. Members that update their loss control programs by October 1, 2018 will receive the standard EPL deductible of \$20,000 per claim plus a co-pay of 20% of the first \$250,000 on each claim and may be eligible to buy down deductibles and co-insurance caps. Members that fail to come into compliance by the October 1, 2018 deadline will have a minimum deductible of \$100,000 per claim plus a co-pay of 20% on each claim with no cap. Members submitting this form after the October 1, 2018 deadline will become eligible for reduced deductibles and co-pays upon approval of their EPL Plan of Risk Management application by the MEL; but not retroactively. Members are encouraged to review this memorandum with their RMC and Municipal Solicitor to be sure they understand the procedure for compliance. Questions on this procedure can be directed to the Executive Director's office.

Mr. Miola then discussed with the Fund requests his office is receiving for an extension on the EPL Program deadline of October 1, 2018. Mr. Forlenza explained this is the deadline put into place by the MEL, so that come November, Budgets can be properly developed and Assessments allocated correctly and timely.

The Executive Committee held a brief discussion and approved the extension of the October 1, 2018 deadline to November 1, 2018, for justifiable reasons.

Motion by Mr. Law, seconded by Mr. Razze, to extend the 2019/2020 EPL Compliance deadline of October 1, 2018 to November 1, 2018 as presented.

Mr. Forlenza noted that should someone call the Executive Directors office asking for an extension, his office will notify the MEL of the approved extension date.

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 five (5) new cases have been assigned in August and September 2018:

New Cases
<i>Vineland Ice & Storage v. City of Vineland</i>
<i>Washington Estate v. City of Vineland</i>
<i>Stewart v. Borough of Penns Grove</i>
<i>Yuk Kam Cho v. Township of Logan</i>
<i>Baker v. Borough of Wenonah</i>

Closed Cases

Mr. DeWeese reported that there were three (3) case(s) closed since the last meeting:

Closed Cases
<i>Milne-Gomez v. Township of Elk</i>
<i>Collins v. Township of Logan</i>
<i>Estate of Edwin T. Medina v. Township of Monroe</i>

General Liability Files

Mr. DeWeese noted that there are 39 active General Liability claims and if a member would like a synopsis of their town's cases sent to them, please contact him.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$1,348,444.41 of potential recoveries on 49 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 four (4) bulletin(s) included in the agenda, along with one (1) Law Enforcement Bulletin in regards to the Below 100 Training

- *Sanitation Best Practices*
- *Buckle Up*
- *Fatalities from Distracted Driving*
- *Crossing Guard Safety*

2019 Class Request List – He noted that the deadline to request a class has been extended to September 28, 2018.

MSI Class Listing – Mr. Garish referenced the list of MSI Classes that are available in September and October that are included in the agenda packet. He noted that a current list of MSI Training Administrators needs to be kept up to date, so if there are any changes in regards to the Training Administrator, please advise afelip@jamontgomery.com

Mr. Garish noted there will be three (3) Excited Delirium Trainings coming up on October 9, November 2, and November 9, 2018. An email with an RSVP form was sent out to all Fund Commissioners, Safety Coordinators, RMC's, and Police Chiefs on September 18 from his office.

Lastly, he noted Tool Box Talks on the MEL website have been rebranded as "Shift Briefings". Also, a new "KWIK" course section will be added to the MSI in the near future. This feature will be recorded video tool box style talks that will be between 2-10 minutes in length each.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – September

Mr. Roselli presented the *Lessons Learned from Losses* for September which reviewed Safe Lifting and noted that lifting injuries are one of the most common claims reported.

He noted that most times, the injury occurs simply because the employee does not take a moment to determine the proper way to lift something and noted the S.M.A. R. T. method:

- Size up the load
- Move the load closer
- Always bend your knees
- Raise the load with your legs
- Turn your feet in the direction you want to move.

Qual-Lynx Supervisor Changes Memo

Mr. Roselli referenced a memo included in the agenda packet announcing the following changes to Qual-Lynx Supervisors:

Ms. Davidson has taken a new position within Qual-Lynx and the Assistant Supervisor, Tammy Langsdorf, will be filling in for her until a formal replacement is announced. Ms. Davidson will continue to be a resource to guide this transition.

Ms. Maclean has taken a new position within Qual-Lynx, and Ms. Mooney has moved into her position as Liability Supervisor. Qual-Lynx is currently searching for a candidate to fill Ms. Mooney's old position.

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, first noting she was pleased to report that even through the busy summer months, there were a few towns that continued with their efforts to bring workplace wellness to their employees.

- Glassboro held their Safety & Wellness Day Fair this month and Carney's Point, Deptford, Washington Twp, and Vineland are all due to hold theirs in October.
- Mantua and Monroe both implemented Walking Wednesday's
- Carney's Point started a Water Challenge
- West Deptford completed their first employee interest survey with over 50 responses.
- Alloway is allocating their wellness fund equally among employees as a reimbursement towards a wellness service or product.
- Logan started an after work yoga class for employees that has been a huge success.
- Fairfield, Elk, East Greenwich and Swedesboro have all held, or will be holding, different presentations including: Sleep Deprivation, Diabetes, Women's Health and Eating for Energy
- Wellness Connection Newsletter for September, 2018 on Healthy Aging, Cholesterol Levels, and Suicide Prevention was included in the agenda packet as well as being posted to the JIF website.

Ms. Schiffer reminded everyone to check your Wellness Fund balances included in the agenda packet. You only have till November 1, 2018 to use or encumber them, or you will lose your funds.

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

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for July and August, 2018.

Lost Time v. Medical Only Cases

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

	July	August	YTD
<i>Lost Time</i>	4	2	44
<i>Medical Only</i>	23	30	141
<i>Report Only</i>	20	11	89
<i>Total Intakes(New Claims)</i>	47	43	274

<i>Report Only % of Total</i>	42.6%	25.6%	32.5%
<i>Medical Only/Lost Time Ratio</i>	85:15	94:06	76:24
<i>Average Days to Report</i>	3.5	1.8	2.3

Transitional Duty Report

Ms. Beatty stated that due to a report running issue and incorrect data, this report is not available this month, but will be presented in October.

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report for July and August, 2018.

PPO Penetration Rate	July	August
<i>Bill Count</i>	312	324
<i>Original Provider Charges</i>	\$381,758	\$243,397
<i>Re-priced Bill Amount</i>	\$175,718	\$86,793
<i>Savings</i>	\$206,040	\$156,604
<i>% of Savings</i>	54.0%	64.3%
<i>PPO Penetration Rate Bill Count Percentage</i>	97.1%	97.5%
<i>PPO Penetration Rate Provider Charge Percentage</i>	98.8%	96.9%
<i>EPO Penetration Rate Bill Count Percentage</i>	96.4%	97.9%
<i>EPO Penetration Rate Provider Charge Percentage</i>	96.5%	99.1%

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

TREASURER'S REPORT

Mr. Tontarski presented a combined overview of the Treasurer's Report for month ending **July 31** and **August 31, 2018**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Mr. Tontarski reported interest received or accrued for the reporting period totaled \$83,826.39. This generated an average annual yield of 1.55%. However, after including an unrealized net gain of \$28,956.40 in the asset portfolio, the yield is adjusted to 2.09% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$273,101.44 as it

relates to current market value of \$ 29,593,072.84 vs. the amount invested. The current market value, including accrued income is valued at \$29,682,193.08.

Our asset portfolio with Wilmington Trust consists of six (6) obligations with a maturity greater than two years, 10 obligations with maturities between one and two years.

Receipt Activity for the Period

	August
Subrogation Receipts	\$43,190.20
Salvage	\$6,401.00
Overpayment Reimbursements	\$83.27
TRICO JIF vs. Killen	\$295.13
FY 2018 Premium Assessments	\$7,100,427.00
FY 2017 Franklin Twp.	\$2,484.00
FY 2018 Appropriation Refund	\$62,550.90

A.E.L.C.F. Participant Balances at Period End

Woodbury City	\$20,617.00
Washington Twp.	\$76,757.00
Pittsgrove Twp.	\$31,722.00
Stow Creek Twp.	\$722.00

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$30,148,159.23 to a closing balance of \$34,687,337.76 showing an increase in the fund of \$4,539,178.53

Claim Activity for the Period

Mr. Tontarski stated the 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 \$971,452.91. The claims detail shows 1,457 claims payments issued.

Bill List – Ratification of August 2018

For the Executive Committee’s consideration, Mr. Tontarski presented the August 2018 Bill List in the amount of \$1,024,249.14.

Bill List – September 2018

For the Executive Committee’s consideration, Mr. Tontarski presented the September 2018 Bill List in the amount of \$172,603.46.

Chair Campbell entertained a motion to approve the July and August 2018 Loss Run Payment Register, ratify the August 2018 Bill List in the amount of \$1,024,249.14, and approve the September 2018 Bill List in the amount of \$172,603.46 as presented

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

Motion by Mr. Law, seconded by Mr. Razze, to approve the *July and August 2018 Loss Run Payment Register, ratify the August 2018 Bill List in the amount of \$1,024,249.14 and approve the September Bill List in the amount of \$172,603.46* as presented.

ROLL CALL ***Yeas:*** Mike Razze, **Pitman Borough**
John Washington, **Penns Grove Borough**
Sue Miller, **Clayton Borough**
Bob Law, *Secretary*, **Woodbury City**
Brad Campbell, *Chair*, **Shiloh Borough**
Robert Diaz, **South Harrison Township**
Kevin Clour, **Lower Alloways Creek**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

FINANCE COMMITTEE

Mr. Heydel stated that the Committee met on August 22, 2018 and a copy of the meeting minutes was included in the agenda packet. He highlighted the following items:

He asked everyone to please review the *Interim Financials* as of 6/30/18, and noted the Fund’s Net Current Surplus of \$19,636,385 which is an increase of \$194,569 since 3/31/18. He then referenced each Fund Year’s budget from 2014-2017 and stated the total surplus in the Closed Year account is \$12,491,350.

Mr. Heydel then referenced a fairly extensive discussion on the Firefighters WC Compensation Cancer Presumption Legislation, which is something the Finance Committee discussed in depth. Should this legislation pass, it could mean a potential substantial annual cost to the TRICO JIF of \$8,227,227. He noted the MEL is working with the Assembly Majority office trying to get amendments to the legislation to lessen its potential financial impact. As we are uncertain of the outcome of this legislation, the Finance Committee is reviewing recommendations should this cause a financial impact in 2020.

Mr. Heydel noted the Committee reviewed the 2019 Budget, inclusive of Excess Premiums. He noted that the MEL is holding a lot of line items flat right now in anticipation of the Firefighters WC Legislation.

Mr. Heydel explained that the Fund's EPL/POL 5 Year Loss Ratio has increased over the past several years. The TRICO JIF's EPL/POL Loss Ratio is currently approximately 60.9%. As a result, the Fund might see an increase of 3.5%-5% in these premiums since break even for this line of coverage is 55%

A thorough review of the vendors and their requests for the 2019 Budget, along with several Assessment Strategies for renewing and non-renewing members, were also reviewed.

Lastly, Mr. Heydel noted there was a Resolution presented for consideration to release \$1,425,000 of surplus this year back to the members.

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

Resolution 2018-39

Chair Campbell presented for consideration *Resolution 2018-39 Authorizing Refund of Closed Year Accounts (2005-2013) Surplus Release of Surplus.*

Motion by Mr. Law, seconded by Mr. Razze, to approve *Resolution 2018-39* as presented.

ROLL CALL	Yeas:	Mike Razze, Pitman Borough John Washington, Penns Grove Borough Sue Miller, Clayton Borough Bob Law, <i>Secretary</i> , Woodbury City Brad Campbell, <i>Chair</i> , Shiloh Borough Robert Diaz, South Harrison Township Kevin Clour, Lower Alloways Creek
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Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MEL Fiduciary Disclosure - He noted that the MEL Fiduciary Disclosure was included in the agenda packet for the members to review.

SAFETY COMMITTEE

Ms. Abdill stated that the Committee met on September 6, 2018 and a copy of the meeting minutes were distributed as a handout and were self-explanatory, but highlighted the following:

She noted member towns still need to collect their SIP/OSB monies. She asked everyone to please review the allowances unclaimed in the agenda packet and either claim your money by November 1, 2018 or be sure to encumber it, but don't lose it. Ms. Abdill also noted the 2019 Annual Safety Breakfast would be held at Auletto's Catering sometime in April.

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

MEL REPORTS

Mr. Law stated that the MEL met on September 5, 2018 and a copy of the meeting minutes was included in the agenda packet. He highlighted the following item:

The MEL has released the 2019 budget, and there is an overall 2% increase as they are holding flat many line items in anticipation of the Fire Fighters Cancer Presumption Bill.

Included in the 2% increase is a reallocation of budgeted monies under the EPL/POL line item for the expanded Land Use Coverage.

Lastly, Mr. Law stated that included in the agenda was a Resolution for consideration to renew membership in the MEL.

Chair Campbell presented ***Resolution 2018-40 for Authorization to Renew Membership in the MEL.***

Motion by Mr. Law, seconded by Mr. Razze, to approve *Resolution 2018-40* as presented.

ROLL CALL	<i>Yeas:</i>	Mike Razze, Pitman Borough John Washington, Penns Grove Borough Sue Miller, Clayton Borough Bob Law, <i>Secretary</i> , Woodbury City Brad Campbell, <i>Chair</i> , Shiloh Borough Robert Diaz, South Harrison Township Kevin Clour, Lower Alloways Creek
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	<i>Nays:</i>	None
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	<i>Abstain:</i>	None
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All in favor. Motion carried by unanimous vote.

MEL Bulletin: OPMA

Mr. Law noted this bulletin was a handout and reviewed updated verbiage in regards to the Open Public Meetings Act for Section 5 of your Policies and Procedures manual.

RCF REPORT

Mr. Law stated that the Residual Claims Fund met on September 5, 2018 and the minutes were included in the agenda packet and were self-explanatory.

Mr. Law stated that included in the agenda was a Resolution for consideration to renew membership in the RCF.

Chair Campbell presented **Resolution 2018-41 for Authorization to Renew Membership in the RCF.**

Motion by Mr. Law, seconded by Mr. Razze, to approve *Resolution 2018-41* as presented.

ROLL CALL *Yeas:* Mike Razze, **Pitman Borough**
John Washington, **Penns Grove Borough**
Sue Miller, **Clayton Borough**
Bob Law, *Secretary*, **Woodbury City**
Brad Campbell, *Chair*, **Shiloh Borough**
Robert Diaz, **South Harrison Township**
Kevin Clour, **Lower Alloways Creek**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

EJIF REPORT

Mr. Law stated that the Environmental JIF met on September 5, 2018 and noted the minutes were included in the agenda packet. He highlighted the following:

The 2019 Budget was introduced which shows a decrease of 1% from 2018.

Mr. Law also noted a memo from the EJIF noting dates/times/location of various 2018 workshops regarding a number of changes to Under Ground Storage Tanks and Storm Water Compliance was included in the agenda.

EJIF PS&S Service Team Memo

Lastly, Mr. Law noted that included in the agenda was an EJIF memo that lists new contacts for PS&S, which is the Environmental Engineer for the EJIF. He asked that everyone please make note of the new contact information.

MISCELLANEOUS BUSINESS

Chair Campbell entertained a motion to approve **Resolution 2018-42 Authorizing the Executive Director to Execute the Required NJ Department of Taxation, Division of Revenue & Enterprise Services, Records Management Services forms for the Destruction of Claims Files**

Motion by Mr. Law, seconded by Mr. Razze, to approve the *Resolution 2018-42* as presented.

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

Bob Law, *Secretary*, **Woodbury City**
Brad Campbell, *Chair*, **Shiloh Borough**
Robert Diaz, **South Harrison Township**
Kevin Clour, **Lower Alloways Creek**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Next Meeting

Chair Campbell noted the next meeting of the TRICO JIF will be held on **Monday, October 22, 2018 at 5:00 PM** at the **Gloucester County Library, Mullica Hill, NJ.**

PUBLIC COMMENT

Open Public Comment

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

Motion by Mr. Law, seconded by 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 September 24, 2018

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2017095079	001210447	2018126707
2018123050	000985009	2019151218
001247468	001238985	2019150288
2018130439	2017102038	2019149176
2018142571		20191048636
2017099206		2019150078
2018127885		2019150581
2019148313		2019147392
2017089888		
001257295		

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

ROLL CALL **Yeas:** Mike Razze, **Pitman Borough**
John Washington, **Penns Grove Borough**
Sue Miller, **Clayton Borough**
Bob Law, *Secretary*, **Woodbury City**
Brad Campbell, *Chair*, **Shiloh Borough**
Robert Diaz, **South Harrison Township**
Kevin Clour, **Lower Alloways Creek**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

Chair Campbell entertained a motion to abandon subrogation on the following Qual Lynx file(s);
Motion by Mr. Law, seconded by Mr. Razze, to Abandoning Subrogation on the following Qual Lynx file(s):

001257295

ROLL CALL *Yeas:* Mike Razze, **Pitman Borough**
John Washington, **Penns Grove Borough**
Sue Miller, **Clayton Borough**
Bob Law, *Secretary*, **Woodbury City**
Brad Campbell, *Chair*, **Shiloh Borough**
Robert Diaz, **South Harrison Township**
Kevin Clour, **Lower Alloways Creek**

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 September 24, 2018 Executive Committee Meeting.

Motion by Mr. Law, seconded by Mr. Razze, to adjourn the September 24, 2018 meeting of the TRICO JIF.

The meeting was adjourned at 5:40 PM.



Kris Kristie, Recording Secretary for



BOB LAW, FUND SECRETARY