



AGENDA PACKET



Monday, October 22, 2018 at 5:00 PM

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

WWW.TRICOJIF.ORG



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

**Gloucester County Library
389 Wolfert Station Rd
Mullica Hill, NJ
October 22, 2018 – 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*, Mullica Hill, 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. Motion to adopt the **September 24, 2018** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-4
 - B. Motion to adopt the **September 24, 2018** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 5-22
 - C. Motion to adopt the **September 24, 2018** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**
The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VI. Executive Claims Committee Meeting Report – October 22, 2018..... Verbal
- VII. Executive Director’s Report..... Pages 23-58
 - A. Lost Time Accident Frequency.....Pages 27-28
 - B. Certificates of Insurance.....Pages 29-34
 - C. Financial Fast Track Report.....Page 35
 - D. Regulatory Filing Checklists.....Pages 36-37
 - E. 2017 Safety Incentive Program Awards.....Page 38
 - F. 2018 Optional Safety Budget.....Page 39
 - G. 2018 Wellness Incentive.....Page 40
 - H. EPL/Cyber Risk Management Budget.....Page 41
 - I. EPL Helpline – Authorized Contact List.....Page 42
 - J. EPL Compliance StatusPage 43
 - K. MEL Cyber Risk Management Plan Compliance Status.....Page 44
 - L. Statutory Bond Status.....Pages 45
 - M. Skateboard Park Approval Status.....Page 46
 - N. Capehart & Scatchard Updates.....Pages 47-53
 - O. Elected Officials Training – Save the Date.....Page 54
 - P. MEL 2019/2020 Employment Practices Liability Program.....Pages 55-57
 - Q. 3rd Qtr. Attendance.....Page 58
 - R. Website
 - S. New Member Activity

VIII.	Solicitor's Report	
IX.	Safety Director's Report	
	A. Activity Report.....	Pages 59-63
	B. MSI Bulletin: Hayride Best Practices.....	Pages 64-65
X.	Claims Administrator's Report	
	A. Lessons Learned from Losses –October 2018.....	Page 66
	B. Emergency Claim Reporting Procedures.....	Pages 67-70
XI.	Wellness Director Report	
	A. Monthly Activity Report.....	Page 71
	B. Corner Connection	Pages 72-77
	C. 30 Day Challenge.....	Page 78
	D. Wellness Best Practices.....	Page 79
	E. In the Spotlight: Mantua.....	Page 80
XII.	Managed Care Report	
	A. Summary Report	Page 81
	B. Average Number of Days to Report a Claim.....	Page 82
	C. Transitional Duty Report.....	Handout
	D. PPO Savings & Penetration Reports	Pages 83-84
	E. Paid Provider by Specialty.....	Page 85
	F. Top 5 Provider by Specialty.....	Page 86
	G. Nurse Case Management Report.....	Page 87
XIII.	Treasurer's Report as of September 30, 2018.....	Pages 88-126
	A. Fund Status	
	B. Investment Portfolio Report	
	C. Loss Run Payment Register	
	D. Disbursements	
	E. October Bill List	Page 127
	F. Motion to approve the Payments Register & Bill Lists – Motion – Roll Call	
XIV.	Committee Reports	
	A. EPL/POL Claims Review Meeting Minutes – September 24, 2018.....	Pages 128-133
	B. Finance Committee Meeting Minutes – October 2, 2018.....	Pages 134-139
	1. Resolution 2018-_____Authorizing the Executive Director to Establish Accounts for Each Member of the Fund Within the Fund's ACLEF Account and to Transfer the 2018 Dividends Received from the EJIF Fund into the Member Accounts – Motion – Roll Call.....	Page 140-141
XV.	MEL/RCF/EJIF Reports	
	Nothing to Report	
XVI.	Miscellaneous Business	

<p style="text-align: center;">The next meeting will be held on Monday, November 26, 2018 at 5:00 PM at Gloucester County Library, Mullica Hill</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 2018 _____ 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**

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

September 24, 2018 – 3:30 PM

EXECUTIVE CLAIMS MEETING MINUTES

The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Gloucester County Library, (Mullica Hill Branch) 389 Wolfert Station Road, Mullica Hill, NJ on September 24, 2018 at 3:30 PM, prevailing time. Acting Chair Mike Razze, **Pitman Borough**, presiding. The meeting was called to order at 3:31 PM.

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

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

Those in attendance were:

Brad Campbell, *Fund Chair*, **City of Shiloh**.....arrived 4:15 pm
Bob Law, *Fund Secretary*, **Woodbury City**.....arrived 3:43 pm
Sue Miller, **Clayton Borough**
John Washington, **Penns Grove Borough**
Karen Sweeney, **Wenonah Borough**
Mike Razze, **Pitman Borough**

Also present were:

Paul Miola, Executive Director, **AJGRMS**
Paul Forlenza, Deputy Executive Director, **AJGRMS**
Kris Kristie, Sr. Account Rep, **AJGRMS**
David DeWeese, **The DeWeese Law Firm, P.C.**
Rob Garish, **J.A. Montgomery**
Chris Roselli, **Qual-Lynx**
Karen Beatty, **Qual-Care**
Debby Schiffer, **Wellness Director**

Those unable to attend:

Doris Hall, **Logan Township**

CLOSED SESSION PORTION OF MEETING

Acting Chair Razze entertained a motion to move to Executive Session to review the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on September 24, 2018 at 5:00 PM.

Motion by Ms. Miller, seconded by Ms. Sweeney, to move to Executive Closed Session. All in favor.
Motion carried

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Washington seconded by Mr. Law, to reopen the public portion of the meeting. All in favor.
Motion carried.

RECOMMENDATION OF APPROVAL OF CLAIMS PAYMENTS

The Executive Claims Committee recommends approval of the PARs at the Executive Committee Meeting as presented in their entirety during the Closed Session portion of the *Executive Claims Meeting*.

The Committee reviewed 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.

There was one (1) claims reviewed for abandonment of subrogation attempt.

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

SOLICITOR'S REPORT FOR OPEN SESSION:

Closed Cases

Mr. DeWeese noted that there were three (3) cases closed since the July, 2018 meeting:

Milne-Gomez v. Twp. of Elk
Collins v. Twp. of Logan
Estate of Edwin T. Medina v. Twp. of Monroe

Defense Panel RFQ's

Lastly, Mr. DeWeese noted that the RFQ's for Defense Panel members were made available on August 27, 2018 and they are due back to the Executive Director's office by 11:00 AM September 28, 2018.

Mr. DeWeese stated his office emailed the RFQ's to all of the existing Defense Panel members, and the Executive Director's office has been emailing them out to any firms requesting the RFQ.

After the September 28 deadline, the Executive Director's office will record the responses received and then pass them along to Mr. DeWeese so he may review for compliance with the RFQ. After his review, Mr. DeWeese will provide a ranking sheet with recommendations to the Committee. The Claims Committee may make recommendations for the Defense Panel to the Executive Committee for appointment.

Mr. DeWeese reminded the Committee that the appointments are for one (1) year; however, the RFQ allows appointment for three (3) one (1) year terms; 2019-2021.

MANAGED CARE REPORT

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>New Claims Reported</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 PPO Penetration Report

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 questions were entertained.

QUAL-LYNX REPORT

Adjuster File Counts

Mr. Roselli reported that the Adjuster File Count report for the month of August 2018 is included in the agenda packet.

Qual-Lynx Supervisor Changes

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 noted that once that position is filled, they will start to update all of the forms on the website, re-do the roadmaps, etc.

Vineland City TPA

Mr. Forlenza met with Vineland Mayor and Council President approximately 2 weeks ago to discuss their Renewal in the Fund as they are up for renewal January 1, 2019.

Mr. Forlenza noted they have since renewed with the Fund; however, they had indicated to him they wish to look at possible replacements for their TPA within their self-insured retention.

Mr. Forlenza explained that when Vineland joined the Fund they continued to use their existing Claims Administrator, PMA. The JIF & MEL reviewed PMA's credentials, and approved the utilization of PMA. They used PMA for approximately one year and then transitioned to Qual-Lynx using the JIF's contract with Qual Lynx due to better pricing, etc. The City has now indicated that there is a local adjusting firm named Franklin Adjustors, who has an office in Vineland, that they would like to utilize to handle claims in their self-insured retention.

Mr. Forlenza and Mr. Miola have requested copies of their credentials and sent the City a copy of the TPA RFQ which includes a lot of questions on staffing, experience, file counts, etc. Franklin Adjustors have been asked to provide answers to the questions in the RFQ. Once the responses are received, they will be reviewed with Mr. DeWeese and this Committee for a recommendation.

Claims Audit RFP

Mr. Forlenza stated the Claims Audit is moving along. His office received a listing of the claims that will be part of the Audit process and the list has been passed onto Mr. Roselli.

Mr. Roselli stated that much of the Audit will be done remotely with North Shore having access into Qual- Lynx's computer system. He noted that they are set to begin today. North Shore will also be onsite at least once to interview the adjusters.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, October 22, 2018 at 3:30 PM** at the Gloucester County Library, Mullica Hill, NJ

MOTION TO ADJOURN

Acting Chair Razze asked for a motion adjourned the Executive Claims meeting. Motion by Ms. Miller, seconded by Ms. Sweeney, to adjourn the meeting.

The meeting was adjourned at 4:50 PM.

**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. Razzo, 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:

- S**ize up the load
- M**ove the load closer
- A**lways bend your knees
- R**aise the load with your legs
- T**urn 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
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	Abstain:	None
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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	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
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	Abstain:	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

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



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: October 22, 2018
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report (pgs. 27-28)

The August 2018 Lost Time Accident Frequency Summary and the Statewide Recap for August 2018 are attached for your review.

B. Certificates of Insurance (pgs. 29-34)

Summaries of the Certificates of Insurance issued through September 2018 are attached for your review.

C. Financial Fast Track (pgs. 35)

The Financial Fast Track Report as of August 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 August 31, 2018 was **\$20,432,695**.

D. Regulatory Filing Checklists (pgs. 36-37)

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.

E. 2017 Safety Incentive Program (pg. 38)

A letter from our office describing how to collect your 2017 Safety Incentive Awards money was emailed on or about February 23, 2018. A reminder letter regarding your available balances was emailed out on or about October 9, 2018. 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 Safety Incentive Program allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 1, 2018. All encumbered funds must be claimed by February 1, 2019.**

F. 2018 Optional Safety Budget (pg. 39)

A letter from our office describing how to collect your 2018 Optional Safety Budget allowance was e-mailed on or about January 25, 2018. A reminder letter regarding your available balances was emailed out on or about October 9, 2018. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2018 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 1, 2018. All encumbered funds must be claimed by February 1, 2019.**

G. 2018 Wellness Incentive (pg. 40)

A report detailing the available balance for each member for the 2018 Wellness Incentive Program is attached for your review. Instructions on claiming these funds were e-mailed to all members on or about February 5, 2018. A reminder letter regarding your available balances was emailed out on or about October 9, 2018. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2018 Wellness Incentive Program allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is November 1, 2018. All encumbered funds must be claimed by February 1, 2019.**

H. EPL/Cyber Risk Management Budget (pg. 41)

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.

I. EPL Helpline – Authorized Contact List (pg. 42)

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.

J. Employment Practices Liability Compliance Status (pg. 43)

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

K. MEL Cyber Risk Management Plan Compliance Status (pg. 44)

A compliance status report regarding the MEL Cyber Risk Management Plan status is included 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.

L. Statutory Bond Status (pg. 45)

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. 46)

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 2018-09, 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 monthly basis, and the status of the items outlined.

N. Capehart & Scatchard Blog (pgs. 47-53)

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.

O. Elected Officials Seminar – Save the Date (pg. 54)

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2019 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2019. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2019 MEL Assessment. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about October 5, 2018. Invitations/RSVP's for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in early November. The trainings have been scheduled on the following dates:

December 6, 2018 - Merighi's Savoy Inn, Vineland
January 31, 2019 - Nicolosi's Catering, West Deptford
February 6, 2019 - Merighi's Savoy Inn, Vineland
March 21, 2019 - O'Connor's American Bar & Grille, Eastampton

P. MEL 2019/2020 Employment Practices Liability Program (pgs. 55-57)

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 regarding the Program was sent on September 10, 2018. Members that update their loss control programs by November 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 November 1, 2018 will be subject to a 20% surcharge on this line of coverage. In addition, employment related claims will have a minimum deductible of \$100,000 per claim plus a co-pay of 20% on the first \$2,500,000 of a loss. Members submitting this form after the November 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 receiving a surcharge will be ineligible for reimbursement of the surcharge until the following year if the members plan is not approved by January 1, 2019. 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.

Q. 3rd Qtr. Attendance (pg. 58)

A report detailing attendance records through the 3rd Qtr is attached for your review.

R. Website (www.tricojif.org)

The JIF has a website that contains useful information for our members:

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

And much, much more. Why not take a moment and explore our website!

S. New Member Activity

Nothing to report

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

Member Municipality	Opening Balance	Jan 2018	Feb 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	Sept. 2018	October 2018	Nov. 2018	Dec. 2018	Paid 2019	Total Expenses	Ending Balance	Encum. Funds	Lunch \$10PP
Alloway	1,755.00					1,755.00									1,755.00	0.00		NA
Carneys Point	2,925.00					2,925.00									2,925.00	0.00		NA
Clayton	2,925.00				2,925.00										2,925.00	0.00		NA
Deptford	4,225.00				4,225.00										4,225.00	0.00		NA
East Greenwich	2,925.00			2,925.00											2,925.00	0.00		NA
Elk	2,275.00														0.00	2,275.00		NA
Elsinboro	1,755.00			1,755.00											1,755.00	0.00		NA
Fairfield	2,275.00														0.00	2,275.00		300.00
Franklin	3,575.00			3,575.00											3,575.00	0.00		NA
Glassboro	4,225.00			4,225.00											4,225.00	0.00		710.77
Greenwich	2,925.00				2,925.00										2,925.00	0.00		NA
Harrison	2,925.00														0.00	2,925.00		NA
Logan	2,925.00														0.00	2,925.00		NA
Lower Alloways Creek	2,925.00														0.00	2,925.00		NA
Mannington	1,755.00				1,755.00										1,755.00	0.00		NA
Mantua	3,575.00					3,575.00									3,575.00	0.00		NA
Monroe	4,225.00					4,225.00									4,225.00	0.00		NA
Oldmans	1,755.00			1,755.00											1,755.00	0.00		NA
Paulsboro	2,925.00				2,925.00										2,925.00	0.00		NA
Penns Grove	3,575.00				3,575.00										3,575.00	0.00		NA
Pennsville	3,575.00			3,575.00											3,575.00	0.00		NA
Pilesgrove	1,755.00														0.00	1,755.00		NA
Pitman	3,575.00														0.00	3,575.00		134.66
Quinton Twp.	1,755.00			1,755.00											1,755.00	0.00		NA
Shiloh	1,755.00														0.00	1,755.00		NA
South Harrison	1,755.00				1,755.00										1,755.00	0.00		NA
Swedesboro	2,275.00					2,275.00									2,275.00	0.00		NA
Upper Pittsgrove	1,755.00			1,755.00											1,755.00	0.00		NA
Vineland	4,225.00														0.00	4,225.00		NA
Washington	4,225.00			4,225.00											4,225.00	0.00		
Wenonah	2,275.00			2,275.00											2,275.00	0.00		NA
West Deptford																		NA
																		NA
Westville	2,925.00					2,925.00									2,925.00	0.00		NA
Woodbury	3,575.00			3,575.00											3,575.00	0.00		NA
Woodbury Hghts.	2,925.00			2,925.00											2,925.00	0.00		NA
Woodstown	2,275.00														0.00	2,275.00		NA
Woolwich	2,925.00														0.00	2,925.00	9/25/18	NA
Total By Line	101,920.00	0.00	0.00	34,320.00	20,085.00	17,680.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72,085.00	29,835.00		

Must be claimed by November 1, 2018. All Encumbered Funds must be claimed by February 1, 2019

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2018 Optional Safety Budget**

Member Municipality	Opening Balance	Jan 2018	Feb 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	Sept. 2018	Oct. 2018	Nov. 2018	Dec. 2018	Paid 2019	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							1,591.53		319.73	588.74				2,500.00	0.00	
Deptford	4,500.00														0.00	4,500.00	
East Greenwich	2,500.00					1,262.67					1,237.33				2,500.00	0.00	
Elk Township	1,500.00														0.00	1,500.00	
Elsinboro	750.00														0.00	750.00	10/02/18
Fairfield	1,500.00														0.00	1,500.00	
Franklin	3,500.00			2,186.39					1,313.61						3,500.00	0.00	
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				1,581.03				676.10						2,257.13	242.87	
Mannington	750.00									664.34					664.34	85.66	
Mantua	3,500.00														0.00	3,500.00	
Monroe	4,500.00										4,500.00				4,500.00	0.00	
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				3,315.89					184.11					3,500.00	0.00	
Pilesgrove	750.00														0.00	750.00	
Pitman	3,500.00														0.00	3,500.00	
Quinton	750.00									750.00					750.00	0.00	
Shiloh	750.00														0.00	750.00	
South Harrison	750.00									152.84					152.84	597.16	
Swedesboro	1,500.00									1,500.00					1,500.00	0.00	
Upper Pittsgrove	750.00														0.00	750.00	
Vineland City	2,500.00														0.00	2,500.00	
Washington Township	4,500.00										4,500.00				4,500.00	0.00	
Wenonah	1,500.00														0.00	1,500.00	
West Deptford Township	4,500.00														0.00	4,500.00	
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	01/26/18
Woodstown	1,500.00														0.00	1,500.00	
Woolwich	1,500.00							789.88			710.12				1,500.00	0.00	
Total By Line	\$88,750.00	\$0.00	\$0.00	\$2,186.39	\$4,896.92	\$1,262.67	\$0.00	\$2,381.41	\$4,489.71	\$3,571.02	\$11,536.19	\$0.00	\$0.00	\$0.00	\$30,324.31	\$58,425.69	

All Funds must be claimed or encumbered by November 1, 2018. All encumbered funds must be claimed by February 1, 2019
TRICOJIF

Updated as of 10/10/2018

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2018 Wellness Incentive Program**

Member Municipality	Opening Balance	Jan 2018	Feb 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	Sept. 2018	Oct. 2018	Nov. 2018	Dec. 2018	Paid 2019	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	10/02/18
Fairfield	750.00														0.00	750.00	
Franklin	1,250.00										850.00				850.00	400.00	
Glassboro	1,500.00														0.00	1,500.00	
Greenwich	1,000.00														0.00	1,000.00	
Harrison	1,000.00														0.00	1,000.00	
Logan	1,000.00														0.00	1,000.00	
Lowers Alloways Creek	1,000.00														0.00	1,000.00	
Mannington	500.00									252.89					252.89	247.11	
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						181.50	230.00		166.67	202.14				780.31	469.69	
Pilesgrove	500.00														0.00	500.00	
Pitman	1,250.00														0.00	1,250.00	
Quinton	500.00														0.00	500.00	10/02/18
Shiloh	500.00														0.00	500.00	
South Harrison	500.00														0.00	500.00	02/01/18
Swedesboro	750.00														0.00	750.00	
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					493.73			250.00						743.73	6.27	
West Deptford	1,500.00														0.00	1,500.00	
Westville	1,000.00														0.00	1,000.00	
Woodbury City	1,250.00														0.00	1,250.00	
Woodbury Heights	1,000.00														0.00	1,000.00	01/26/18
Woodstown	750.00														0.00	750.00	
Woolwich	1,000.00										145.00				145.00	855.00	09/25/18
Total By Line	\$35,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$493.73	\$181.50	\$230.00	\$250.00	\$419.56	\$1,197.14	\$0.00	\$0.00	\$0.00	\$2,771.93	\$32,978.07	

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

TRICUJIF

Updated as of 10/10/2018

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

2018 EPL/Cyber Risk Management Budget

Member Municipality	Opening Balance	Jan 2018	Feb 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid in 2019	Total YTD Expenses	Ending Balance	Date Encumbered
Alloway	1,000.00														0.00	1,000.00	
Carneys Point	2,000.00									700.00					700.00	1,300.00	
Clayton	2,000.00							399.00							399.00	1,601.00	
Deptford	3,000.00														0.00	3,000.00	
East Greenwich	2,000.00						720.00								720.00	1,280.00	
Elk	1,500.00														0.00	1,500.00	
Elsinboro	1,000.00														0.00	1,000.00	10/2/2018
Fairfield	1,500.00														0.00	1,500.00	
Franklin	2,500.00										2,218.95				2,218.95	281.05	
Glassboro	3,000.00														0.00	3,000.00	
Greenwich	2,000.00														0.00	2,000.00	
Harrison	2,000.00														0.00	2,000.00	
Logan	2,000.00														0.00	2,000.00	
Lower Alloways Creek	2,000.00						892.00								892.00	1,108.00	
Mannington	1,000.00														0.00	1,000.00	
Mantua	2,500.00														0.00	2,500.00	
Monroe	3,000.00										3,000.00				3,000.00	0.00	
Oldmans	1,000.00														0.00	1,000.00	
Paulsboro	2,000.00														0.00	2,000.00	
Penns Grove	2,500.00														0.00	2,500.00	
Pennsville	2,500.00								531.16						531.16	1,968.84	
Pilesgrove	1,000.00					63.00									63.00	937.00	
Pitman	2,500.00														0.00	2,500.00	
Quinton	1,000.00							37.50							37.50	962.50	10/2/2018
Shiloh	500.00														0.00	500.00	
South Harrison	1,000.00														0.00	1,000.00	
Swedesboro	1,500.00														0.00	1,500.00	
Upper Pittsgrove	1,000.00														0.00	1,000.00	
Vineland	3,000.00														0.00	3,000.00	
Washington	3,000.00														0.00	3,000.00	
Wenonah	1,500.00														0.00	1,500.00	
West Deptford	3,000.00									2,920.00					2,920.00	80.00	
Westville	2,000.00														0.00	2,000.00	
Woodbury (City)	2,500.00														0.00	2,500.00	
Woodbury Hgts	2,000.00														0.00	2,000.00	1/26/2018
Woodstown	1,500.00														0.00	1,500.00	
Woolwich	2,000.00										2,000.00				2,000.00	0.00	
Total By Line	71,000.00	0.00	0.00	0.00	0.00	63.00	1,612.00	436.50	531.16	3,620.00	7,218.95	0.00	0.00	0.00	13,481.61	57,518.39	

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

**Attention: Fund Commissioners &
Municipal Clerks**

Please share this information with your Elected Officials



**SAVE THE
DATE**

Elected Officials Liability Seminar

Thursday, December 6, 2018 – Merighi’s Savoy Inn, Vineland

Thursday, January 31, 2019 – Nicolosi’s Caterers, West Deptford

Wednesday, February 6, 2019 – Merighi’s Savoy Inn, Vineland

Thursday, March 21, 2011 – 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 2019 MEL Assessment.***

**Subject to cap set by the MEL*



Municipal Excess Liability Joint Insurance Fund

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

To: Members - Municipal Excess Liability Joint Insurance Fund
(Municipalities and Utility Authorities)

From: David N. Grubb, Executive Director

Date: April 2018

Re: 2019-2020 Employment Practices Liability (EPL) Program

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for lower deductibles. These programs must be updated every two years to remain eligible. **PLEASE VISIT THE MEL WEBPAGE – NJMEL.ORG – FOR A COPY OF THE REVISED MODEL.** Attached is a memorandum synopsis of the changes.

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps (See note below concerning members with adverse EPL claims experience).

To qualify for the lower deductibles, have your General Counsel or Employment Attorney complete the one page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Members that did not qualify for the 2017-2018 incentive must adopt the EPL loss control plan and submit to the MEL for review. Have your General Counsel or Employment Attorney complete the two-page form checking the minimum requirements for the plan. The following must be attached to this form: (1) the Personnel Policies and Procedures Manual, (2) the resolution adopting this manual, and (3) the Employee Handbook. Mail the completed form and attachments to the MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Members submitting the required form by October 1, 2018 will qualify or continue to qualify for the deductible incentives effective January 1, 2019. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

Members with adverse EPL claims experience: Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

Public Official's Training Credit: The MEL is continuing the public officials training throughout the state for elected public officials and authority commissioners. Sessions have already been given at the League Convention and the AEA Convention in Atlantic City. The MEL will reduce each member's 2018 MEL premium by \$250 for each municipal elected official and authority commissioner who completes the course. The credit is also extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is capped at 5% of the member's MEL assessment. The MEL webpage will post a listing of sessions scheduled throughout the state. In addition, the course can be taken on-line through the MEL Safety Institute (direction attached).

Required Elements for the Incentive

- 1. Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
- 2. Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
- 3. Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – njmel.org)
- 4. Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion. (which can be found on the MEL webpage – njmel.org)
- 5. Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution. (which can be found on the MEL webpage – njmel.org)
- 6. Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters. The MEL has developed a Model that the local JIFs will conduct over the next 6 months. Your JIF will contact you with the details.
- 7. Police Chief, Captains and Lieutenants Training:** Because Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment-practices training that takes into

consideration the Attorney General's guidelines for police operations. A schedule of these seminars will be distributed by your JIF.

- 8. Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees. This can be accomplished by requiring your employees to complete the 11 minutes on-line “We Must Respect Each Other in Local Government” found on www.njmel.org. Attached are the instructions to access this program.
- 9. MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost. Members are required to enroll (if you have not already done so) by calling 415-817-1611 or emailing bhansen@enquiron.com.

For assistance, please contact the MEL office or the office of your local JIF.

2018 TRICO Meeting Attendance

Municipality	Name	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y						8			
Alloway	Reilly/Morgan	FC	FC	N/A	N/A	N/A	N/A	FC		N/A				3	0	8	38%	0%	38%
Carneys Point	Brown/Pelura	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Clayton	Miller/Vondran	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Deptford	Banks/Zawadski	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
East Greenwich	McCaffery/Rossett	FC	N/A	FC	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Elk	King-Sammons/Pine	Alt	Alt	N/A	N/A	Alt	FC	N/A		Alt				1	4	8	13%	50%	63%
Elsinboro	Hogate/McAllister	FC	FC	FC	N/A	FC	FC	FC		FC				7	0	8	88%	0%	88%
Fairfield	Burden	N/A	FC	N/A	N/A	N/A	FC	FC		FC				4	0	8	50%	0%	50%
Franklin	Freijomil/Kennedy-Brent	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Glassboro	VanVeen/Paccione	FC	FC	N/A	FC	FC	FC	N/A		FC				6	0	8	75%	0%	75%
Greenwich	Williams/Giovannitt	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Harrison	Gravinese/Chambers	FC	FC	FC	FC	FC	FC	N/A		N/A				6	0	8	75%	0%	75%
Logan	Hall, D./Jackson	FC	N/A	FC	N/A	N/A	N/A	N/A		N/A				2	0	8	25%	0%	25%
Lower Alloways Ck	Clour/Campbell	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Mannington	Patrick/Mitchell	N/A	FC	N/A	N/A	N/A	FC	FC		FC				4	0	8	50%	0%	50%
Mantua	Bileci/LeVine	FC	N/A	FC	FC	N/A	FC	FC		N/A				5	0	8	63%	0%	63%
Monroe	Heydel/Scola	FC	FC	FC	N/A	N/A	REP	FC		FC				5	0	8	63%	0%	63%
Oldmans	Moore/Bradford	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Paulsboro	Jacabucci/Giampola	N/A	FC	N/A	REP	N/A	N/A	N/A		N/A				1	0	8	13%	0%	13%
Penns Grove	Washington/Burl	FC	FC	N/A	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Pennsville	Hutton/Krough	FC	FC	FC	FC	N/A	N/A	N/A		N/A				4	0	8	50%	0%	50%
Pilesgrove	Abdill/Bonowski	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Pitman	Razze/O'Donnell	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Quinton	Sperry/Uzdanovics	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Shiloh	Campbell/Willis	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
South Harrison	Diaz/Howard	Alt	FC	FC	FC	FC	FC	FC		FC				7	1	8	88%	13%	100%
Swedesboro	Bagby/Fromm	FC	FC	N/A	FC	FC	N/A	N/A		N/A				4	0	8	50%	0%	50%
Upper Pittsgrove	Seery/Zeck	FC	FC	FC	N/A	FC	FC	FC		FC				7	0	8	88%	0%	88%
Vineland	Dickenson/Sotomayor	FC	FC	Alt	Alt	N/A	FC	FC		Alt				4	3	8	50%	38%	88%
Washington	Bachich/Riiff	FC	N/A	Alt	Alt	Alt	N/A	FC		Alt				2	4	8	25%	50%	75%
Wenonah	Sweeney/Schools	FC	FC	FC	FC	FC	FC	Alt		Alt				6	2	8	75%	25%	100%
West Deptford	Sedberry/Kwasizur	N/A	N/A	FC	FC	N/A	N/A	N/A		FC				3	0	8	38%	0%	38%
Westville	Giles/Carroll	FC	FC	FC	FC	FC	N/A	FC		FC				7	0	8	88%	0%	88%
Woodbury	Law/Wright	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Woodbury Heights	Yerka/Gambale	FC	FC	FC	N/A	FC	FC	N/A		FC				6	0	8	75%	0%	75%
Woodstown	Hall, J/Hiles	Alt	FC	FC	FC	FC	N/A	FC		FC				6	1	8	75%	13%	88%
Woolwich	DiBella/Bertino	FC	FC	FC	Alt	FC	FC	FC		FC				7	1	8	88%	13%	100%
37		33	32	29	28	27	28	28	37	30	37	37	37	217	16	296	73%	5%	79%
		89%	86%	78%	76%	73%	76%	76%	100%	81%	100%	100%	100%						

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

**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: October 3, 2018

Service Team:

Keith Hummel Associate Public Sector Director khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	John Saville Senior Risk Control Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092	Howard Spencer Senior Risk Consultant hspencer@jamontgomery.com Office: 856-552-4754 Cell: 856-905-3508
Robert Holwitt Senior Risk Consultant rholwitt@jamontgomery.com Office: 856-552-4624 Cell: 856-628-5705	Robert Garish Senior Risk Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719	Liam Callahan Risk Control Consultant lcallahan@jamontgomery.com Office: 856-552-4902 Cell: 609-578-0744
Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899		Mailing Address: 231 Main Street P. O. Box 2017, Toms River New Jersey 08754 Toll-Free: 877-398-3046

SEPTEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Logan Police Dept. – Conducted a Loss Control Survey on September 11
- Township of Mantua – Conducted a Loss Control Survey on September 4
- Township of Mantua Police Dept. – Conducted a Loss Control Survey on September 19
- Township of Monroe Police Dept. – Conducted a Loss Control Survey on September 12
- Township of Pennsville – Conducted a Loss Control Survey on September 18
- Township of Pilesgrove – Conducted a Loss Control Survey on September 6
- Borough of Pitman – Conducted a Loss Control Survey on September 25
- City of Vineland – Conducted a Loss Control Survey on September 17
- Borough of Wenonah – Conducted a Loss Control Survey on September 7
- Borough of Woodstown Police Dept. – Conducted a Loss Control Survey on September 17

JIF MEETINGS ATTENDED

- Executive Safety Committee Meeting – September 6
- Regional Training – Safe Handling of Household Hazardous Waste – September 10
- Fund Commissioner Committee Meeting & Claims Meeting – September 24

MEL MEDIA LIBRARY

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

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

	<u>September</u>	
<i>Municipality</i>		<i># of Videos</i>
Township of Franklin		3
Township of Upper Pittsgrove		2

MEL MEDIA CATALOG

To view the entire updated MEL Media Catalog with 100 new DVD titles go to NJMEL.org, click on the Video button at the top of the page, and 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 September. If you are not receiving updates or would like to add other names to the distribution list, please let us know.

- Ø September 4 - Regional Training Reminder - Safe Handling of Household Hazardous Waste – September 10, 2018
- Ø September 5 - 2018 Special Recognition Nominations
- Ø September 12 - You're Invited: Police Chief AD-HOC Committee Meeting - October 12, 2018
- Ø September 18 - Regional Training - Excited Delirium - October & November, 2018
- Ø September 21 - REMINDER - S:ERVE and Distracted Driving online classes available
- Ø September 25 - Did You Know? – MSI Training Schedule – TRICO JIF, October 2018
- Ø September 27 - You're Invited: Police Chief AD-HOC Committee Meeting - October 12, 2018
- Ø September 28 - Safety Director Bulletin – Hayride Best Practices

UPCOMING EVENTS

- Regional Training – Excited Delirium Training – AM & PM Sessions – October 9
- Police Ad Hoc Committee Meeting – October 12
- Claims and Fund Commissioner Meeting – October 22
- Regional Training – Excited Delirium Training – AM & PM Sessions – November 2

MSI TRAINING PROGRAMS

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

Listed below are upcoming MSI training programs scheduled for October, November and December of 2018. **Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time.

Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

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

DATE	LOCATION	TOPIC	TIME
10/2/18	City of Margate #5	Jetter/Vacuum Safety	8:30 - 10:30 am
10/3/18	Lower Township MUA	Flagger/Work Zone	8:30 - 12:30 pm
10/4/18	Township of Moorestown	BBP	10:45 - 11:45 am
10/4/18	Township of Moorestown	Leaf Collection Safety	8:30 - 10:30 am
10/10/18	City of Pleasantville #1	BBP	11:15 - 12:15 pm
10/10/18	City of Pleasantville #1	Heavy Equipment Safety	8:00 - 11:00 am
10/12/18	Township of Berlin #2	Back Safety/Material Handling	11:15 - 12:15 pm
10/12/18	Township of Berlin #2	Heavy Equipment Safety	8:00 - 11:00 am
10/12/18	Township of Carney's Point #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/16/18	Borough of Clementon #3	Jetter/Vacuum Safety	8:30 - 10:30 am
10/17/18	Borough of Avalon #4	Back Safety/Material Handling	1:45 - 2:45 pm
10/17/18	Borough of Avalon #4	Hearing Conservation	10:45 - 11:45 am
10/17/18	Evesham MUA	CDL-Drivers Safety Regulations	10:45 - 12:45 pm
10/17/18	Borough of Avalon #4	Fire Extinguisher	12:30 - 1:30 pm
10/17/18	Evesham MUA	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/17/18	Borough of Avalon #4	Fall Protection Awareness	8:30 - 10:30 am
10/19/18	Township of Mantua	Seasonal (Autumn/Winter) PW Operations	12:00 - 3:00 pm
10/19/18	Township of Carneys Point #3	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
10/23/18	City of Margate #5	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
10/23/18	City of Ventnor	PPE	9:00 - 11:00 am
10/24/18	Township of Pemberton	Hearing Conservation	12:30 - 1:30 pm
10/24/18	Township of Pemberton	Landscape Safety	8:30 - 11:30 am
10/25/18	Township of Pennsville #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/26/18	Township of Carneys Point #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am

DATE	LOCATION	TOPIC	TIME
10/30/18	City of Pleasantville #1	LOTO	10:15 - 12:15 pm
10/30/18	City of Pleasantville #1	Leaf Collection Safety	8:00 - 10:00 am
10/30/18	Borough of Clementon #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
11/1/18	City of Burlington #2	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
11/5/18	Township of Pemberton	CMVO	8:30 - 1:00 pm w/lunch brk
11/7/18	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/7/18	Township of Burlington #3	Hearing Conservation	1:00 - 2:00 pm
11/8/18	City of Ventnor	DDC-6	9:00 - 3:30 pm w/lunch brk
11/9/18	Township of Tabernacle #1	Heavy Equipment Safety	8:30 - 11:30 am
11/14/18	City of Ventnor	Snow Plow/Snow Removal	9:00 - 11:00 am
11/15/18	Township of Middle #3	Shop & Tool	10:15 - 11:15 am
11/15/18	Township of Middle #3	CDL-Supervisors Reasonable Suspicion	8:00 - 10:00 am
11/16/18	Township of Carneys Point #2	Shop & Tool Safety	10:45 - 11:45 am
11/16/18	Township of Carneys Point #2	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
11/19/18	Borough of Collingswood	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
11/20/18	Township of Elsinboro	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
12/3/18	Borough of Glassboro #1	Snow Plow/Snow Removal	8:00 - 10:00 am
12/11/18	Township of Pemberton	Snow Plow/Snow Removal	12:30 - 2:30 pm
12/11/18	Township of Pemberton	CDL-Driving Safety Regulations	9:30 - 11:30 am
12/12/18	Township of Galloway	Heavy Equipment Safety	8:30 - 11:30 am

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
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 Administrator Training	1 / T,M	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 Inspections	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		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Administrator Training	2 / Non 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
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	5 / Non S
Fast Track to Safety	5 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Snow Plow Safety	2 / S
Fire Safety	1 / S	Special Event Management	2 / S
Flagger / Workzone Safety	2 / S	Toolbox Talk Essentials	1.5 / S
HazCom with Globally Harmonized System	1.5 / S		
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP		
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – OCTOBER 2018

LEAF COLLECTION SAFETY



- DRIVERS SHOULD MAINTAIN VISUAL CONTACT OF WORKERS ON FOOT AND CHECK MIRRORS FREQUENTLY.
- WORKERS ON FOOT NEED TO STAY VISIBLE TO THE DRIVERS, CLEAR OF CRUSH ZONES AND IN VIEW OF THE MIRRORS.
- USE A RELIABLE SPOTTER AND STOP THE TRUCK IF VISUAL CONTACT IS LOST.
- NEVER ALLOW ANYONE TO RIDE ON THE VEHICLE OR TRAILER UNLESS SPECIFICALLY DESIGNED BY THE MANUFACTURER FOR THIS PURPOSE.
- USE ALL PERSONAL PROTECTIVE EQUIPMENT SUCH AS EYE AND EAR PROTECTION, A HARDHAT, PROTECTIVE GLOVES AND WORK BOOTS AND CONSIDER A RESPIRATOR.
- DEPARTMENT LEADERS MUST PROVIDE TRAINING AND REINFORCE DESIRABLE BEHAVIORS AND CONSISTENTLY CORRECT UNSAFE ACTIONS.

EXAMPLE 1: CLAMPS ON A VACUUM HOSE FAILED ALLOWING A PORTION OF THE HOSE TO FALL AND HIT THE EMPLOYEE ON THEIR HEAD AND ALLOWING THEIR HEAD TO GET STUCK IN THE HOSE WITH THE MACHINE RUNNING. A HARD HAT WOULD'VE PREVENTED MOST, IF NOT ALL, OF THE INJURIES WHICH WERE HERNIATED DISCS AND A CONCUSSION. TOTAL INCURRED ON THE CLAIM IS ALMOST \$270,000. THESE INJURIES COULD HAVE BEEN WORSE IF NOT FOR THE QUICK ACTION OF FELLOW EMPLOYEES AT THE SCENE.

EXAMPLE 2: AN EMPLOYEE WAS RIDING ON THE YOKE OF THE PORTABLE LEAF VACUUM TRAILER AS THE DRIVER WAS TURNING ONTO A SIDE STREET. THE EMPLOYEE WAS KILLED WHEN HE FELL OFF THE DIAMOND PLATE PLATFORM WELDED ON BY MUNICIPAL EMPLOYEES FOR THE PURPOSE OF ALLOWING EMPLOYEES TO HAVE BETTER FOOTING WHEN RIDING ON THE TRAILER.



EMERGENCY CLAIM REPORTING PROCEDURES

QUAL-LYNX
100 Decadon Drive
Egg Harbor Township, NJ 08234
TELEPHONE: 609-653-8400

IN AN EMERGENCY CONTACT QUAL-LYNX **IMMEDIATELY**

**PROCEDURE FOR EMERGENCIES WHICH OCCUR AFTER
NORMAL BUSINESS HOURS:**

CALL QUAL-LYNX: 609-653-8400 OR 800-367-0138

**OUR SERVICE WILL THEN CONTACT THE DESIGNATED
QUAL-LYNX MANAGEMENT PERSONNEL TO RESPOND TO
ALL EMERGENCY CALLS. HAVE CONTACT NAME AND
TELEPHONE NUMBER AVAILABLE FOR RETURN CALL.**

**EMERGENCY PROPERTY
CLAIMS NUMBER:
Cell 609-402-5218**

CONTACTS

ADMINISTRATION

Chris Roselli, Account Manager
Direct #: 609-833-2176
E-MAIL: croselli@qual-lynx.com
Cell Phone: 609-287-8569

CLAIM UNITS

WORKERS' COMPENSATION CLAIMS

Qual-Lynx's Main Phone Number (609) 653-8400

Tammy Langsdorf, Interim Unit Supervisor

Direct #: 609-833-2921

E-Mail: tlangsdorf@qual-lynx.com

Fax: 609-601-3196

Adjusters	Direct Dial	Fax	Email
Mary Jane Tomasello	609-833-9217	609-601-3196	mtomasello@qual-lynx.com
Courtney Chialastri	609-833-9258	609-601-3196	cchialastri@qual-lynx.com
Kaitlyn Leonard	609-833-2826	609-601-3196	kleonard@qual-lynx.com
Chelsea Quitter	609-833-2933	609-601-3196	cquitter@qual-lynx.com
Arlee Boyd-Smith	609-833-2918	609-601-3196	absmith@qual-lynx.com

WORKER'S COMPENSATION FAX NUMBER: 609-601-3196

**QUAL-LYNX
WORKERS' COMPENSATION CLAIMS REPORTING
AND EMERGENCY REPORTING PROCEDURE:**

Report ALL worker's compensation claims requiring medical treatment as soon as possible by calling your dedicated **QUAL-LYNX HOTLINE:**

1-888-342-3839

Do not delay in reporting the claim, even if you do not have all necessary information. After the First Report of Injury is taken, the First Report representative will ask the caller if they need to speak to the nurse on call. If so, the First Report representative will ask the caller for a number where they can be reached and will page the nurse. The nurse will call the First Report representative and obtain all pertinent information and call you back to review the process for assigning a nurse case manager and how we will obtain follow up for the injured worker. The nurse will also answer any questions you may have.

For **EMERGENCIES**, ask for the 24-hour nurse on call. As part of the **After Hours** services, there is a nurse on call 24 hours a day, 7 days a week. The nurse is available to speak to the caller in the event of a catastrophic injury. The nurse will be paged and you will receive a return telephone call. Have a contact name and telephone number available.

Karen Beatty, Workers' Compensation Client Service Manager

Direct #: 609-365-4999

Email: kbeatty@qual-lynx.com

Cell Phone: 609-626-1023

Qual-Lynx's Main Phone Number (609) 653-8400

**PROPERTY DAMAGE
(BUILDINGS, CONTENTS, EQUIPMENT, AND VEHICLES)**

Report all Property claims to:
Joseph Lisciandri, Property Claims Supervisor
Phone: 609-601-3191
E-mail: jlisciandri@qual-lynx.com
Fax: 609-601-3192
Cell Phone: 609-402-5218

Adjusters	Direct Dial	Fax	Email
Joe Lisciandri	609-601-3191	609-601-3192	jlisciandri@qual-lynx.com
Eileen Stasuk	609-833-2091	609-601-3193	estasuk@qual-lynx.com
Jim Mercanto	609-833-2922	609-601-3194	jmercanto@qual-lynx.com
Doris Moore	609-833-2903	609-601-3194	dmoore@qual-lynx.com

***Please provide a contact name and telephone number, with location of damaged property when reporting a claim for prompt investigation, estimate and/or appraisal.**

LIABILITY (GENERAL, AUTOMOBILE and EPL/POL)

Report all Liability claims to:
Susan Mooney, Unit Supervisor
Phone: 609-833-2902
E-mail: smooney@qual-lynx.com
Fax: 609-601-3188

Adjusters	Ext.	Fax	Email
open	open	open	open
William Kissane	609-833-9266	609-601-3188	wkissane@qual-lynx.com
Diane Payne	609-833-2202	609-601-3188	dpayne@qual-lynx.com
Sandra Kellerman	609-833-2911	609-601-3188	skellerman@qual-lynx.com

Additional Qual-Lynx Emergency Numbers:
Alice H. Lihou, Executive VP, Account Management & Claim Operations
Phone: 609-833-2175
Email: alihou@qual-lynx.com
Cell Phone: 609-335-2295

Kathleen Kissane, AVP, Account Management

Phone: 609-833-2178

Email: kkissane@qual-lynx.com

Cell Phone: 609-457-3752

Stephen McNamara, AVP, Client Services

Phone: 732-507-6782

Email: smcnamara@qual-lynx.com

Cell Phone: 609-626-4230

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

Planning an event?
Need my help?
Just let me know!

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: October 22, 2018 Gloucester County Library, Mullica Hill, NJ
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

ACTIVITY SUMMARY & PLANNED EVENTS

Challenges:

Carneys Point – Water Hydration Challenge
Mantua – Walking Wednesday every 10-minutes earns you an entry to win a prize
Monroe – Walking Wednesday everyone who participates gets his or her name entered to win a prize



Employee Health Fairs this month:

- Carneys Point –October Employee Health Day
- Deptford – Employee Wellness Week – every day activities throughout the week. Details will be available next month.
- Washington Twp – Employee Health Fair in early October
- Vineland – Employee Health Fair for end of October.

Municipality Activities:

- Fairfield – hosting a Lunch & Learn presentation on Stress management
- Franklin – offered CPR training with cost reimbursement to 17 participants. Seven (7) employees took part in a 5k (or longer) race. One employee participated in six races and motivated others to participate with him. One race was in memory of a fallen Police Sergeant.
- Logan – continues with after work Yoga class for employees every Thursday for 6-weeks.
- Mannington – chair massages scheduled for October
- Pennsville – continue supplying fresh fruit baskets to each department just over once a month. Also hosting presentation on sleep deprivation in October.
- Pilesgrove – Lunch and Learn Sitting disease presentation scheduled for October
- Vineland – replacing old water fountains in City Hall with filtered fountains that will lead in their efforts to go green.
- West Deptford – purchasing bulk fresh fruit to be packaged and delivered to every department.
- Woodbury – offered flu clinic for employees

Many of you are working with me to plan activities for 4th quarter. Some are not yet confirmed to include at submission of this report.

October Wellness Corner Connection Newsletter

In this month's Wellness Corner Connection as well as 30-day Challenge, I attempt to highlight a few things to increase our awareness and remind us that small changes can make a big difference in our overall well-being...not only now but also in the future!

The topics discussed include:

- Slash your cancer risk through lifestyle changes
- Ways to increase Fall Fitness - beyond Fantasy Football
- Learn some of the varieties and all the benefits of a seasonal vegetable (or is it a fruit?) - Squash
- Increase the connections at work - To improve employee health and increase job satisfaction
- Understand a little more about Autoimmune Disease - Read some of the highlights

Reminder: Wellness Funds

Do you still have a remaining Wellness funds? Remember you only have until November 1st to encumber them and February 1st, 2019 to use them. If you are struggling with ideas, please reach out to me so I can help.

In The Spotlight

Check out the municipality selected this month to be "In the Spotlight". If your municipality has not been featured, it is not necessarily that you are slacking or have not had anything worthy to write about. I try to feature something unique or motivating, however, if you have a particular event you want me to highlight, I would love if you would send me some information.



**Gloucester, Salem, Cumberland Counties Municipal JIF
Managed Care Summary Report
2018**

	September-18	September-17	YTD September 18	YTD September 17
# of New Claims Reported	27	28	302	310
# of Report Only	13	12	101	97
% Report Only	48.1%	42.9%	33.4%	31.3%
# of Medical Only	13	15	155	166
# of Lost Time	1	1	46	47
Medical Only to Lost Time Ratio	93:07	94:06	77:23	78:22
Average # of Days to Report a Claim	2.6	2.3	2.4	3.1

Nurse Case Management	September-18	September-17
# of Cases Assigned to Case Management	28	40
# of Cases >90 days	24	29

Savings	September-18	September-17	YTD September 18	YTD September 17
Bill Count	275	322	2638	2662
Provider Charges	\$644,848	\$324,372	\$4,130,782	\$3,362,061
Repriced Amount	\$221,388	\$142,111	\$1,448,523	\$1,301,929
Savings \$	\$423,460	\$182,261	\$2,682,259	\$2,060,132
% Savings	65.7%	56.2%	64.9%	61.3%

Participating Provider Penetration Rate	September-18	September-17	YTD September 18	YTD September 17
Bill Count	95.6%	94.1%	96.2%	94.4%
Provider Charges	97.0%	96.6%	96.2%	94.3%

Exclusive Provider Panel Penetration Rate	September-18	September-17	YTD September 18	YTD September 17
Bill Count	91.6%	97.0%	95.9%	95.0%
Provider Charges	90.5%	98.1%	96.5%	97.7%

Transitional Duty Summary		YTD September 18	YTD September 17
% of Transitional Duty Days Worked			44.8%
% of Transitional Duty Days Not Accommodated			55.2%

October 11, 2018

To the Members of the
Executive Board of the
Salem, Cumberland, Gloucester Counties
Municipal Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending September 30, 2018 for Closed Fund Years 1991 to 2013, and Fund Years 2014, 2015, 2016, 2017 and 2018. 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 \$ 45,735.60. This generated an average annual yield of 1.59%. However, after including an unrealized net loss of \$ 17,415.48 in the asset portfolio, the yield is adjusted to .60% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$290,516.92 as it relates to current market value of \$ 29,577,223.81 vs. the amount we have invested. The current market value, including accrued income is valued at \$29,683,613.18.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 4,347.49 YTD \$ 164,663.92 (detailed in my report)
Salvage \$ 1,500.00
Overpayment Reimbursements \$.00
FY 2018 Premium Assessments \$ 148,558.00

A.E.L.C.F. MEMBER PARTICIPANT BALANCES: (\$172.00 + \$75.65 Interest Applied)

Woodbury City	\$20,644.00
Washington Twp.	\$76,858.00
Pittsgrove Township	\$31,763.00
Stow Creek Twp.	\$ 773.00
E-JIF Dividend	\$30,337.48

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 \$ 452,460.18. The claims detail shows 444 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 \$ 34,687,337.76 to a closing balance of \$ 34,546,740.98 showing a decrease in the fund of \$ 140,596.78. 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 Report
Calendar Year 2018**

<u>DATE REC'D</u>	<u>CREDITED TO:</u>	<u>CLAIM/ FILE NUMBER</u>	<u>CLAIMANT NAME</u>	<u>COV. TYPE</u>	<u>FUND YEAR</u>	<u>AMOUNT RECEIVED</u>	<u>RECEIVED Y.T.D.</u>
1/2	DEPTFORD TWP.	2018118355	DEPTFORD TWP.	PR	2017	4,266.79	
1/8	DEPTFORD TWP.	2018118548	DEPTFORD TWP.	PR	2017	1,491.00	
1/17	FRANKLIN TOWNSHIP	Z20819	STEPHEN CASAMASSINA	WC	2015	50.00	
1/18	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	250.00	
1/19	ALLOWAY TOWNSHIP	1245379	TANYA RUIZ	WC	2016	25,000.00	
1/22	DEPTFORD TWP.	2018116709	DEPTFORD TWP.	PR	2017	3,726.72	
1/25	LOWER ALLOWAY CREEK	2018118804	LOWER ALLOWAY CREEK	PR	2017	1,766.91	
TOTAL-JAN. YTD TOTAL						36,551.42	36,551.42
2/2	PENNS GROVE BOROUGH	1253818	JOSEPH JOHNSON	WC	2016	27.00	
2/5	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
2/12	DEPTFORD TWP.	2018112635	DEPTFORD TWP.	PR	2017	6,150.50	
2/12	MONROE TOWNSHIP	2017102780	MONROE TOWNSHIP	PR	2017	4,894.13	
2/13	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	250.00	
2/13	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	50.00	
2/14	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	50.00	
2/14	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
TOTAL-FEB. YTD TOTAL						11,651.63	48,203.05
3/1	WOODBURY CITY	2018122323	WOODBURY CITY	PR	2017	82.00	
3/5	PITMAN BOROUGH	2017105365	PITMAN BOROUGH	PR	2017	1,811.18	
3/8	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
3/14	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	250.00	
3/14	FRANKLIN TOWNSHIP	Z20819	STEPHEN CASAMASSINA	WC	2015	284.00	
3/14	FRANKLIN TOWNSHIP	1229479	ANDREW MYERS	WC	2015	284.00	
3/14	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
3/14	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	50.00	
3/23	PAULBORO BOROUGH	2017099534	PAULBORO BOROUGH	PR	2016	4,496.76	
3/26	HARRISON TOWNSHIP	2018118352	HARRISON TOWNSHIP	PR	2017	950.00	
TOTAL-MAR YTD TOTAL						8,437.94	56,640.99
4/11	MONROE TOWNSHIP	2017099393	MONROE TOWNSHIP	PR	2017	6,305.00	
4/2	GLASSBORO BOROUGH	2018121941	GLASSBORO BOROUGH	PR	2018	809.90	
4/2	MONROE TOWNSHIP	2018121403	MONROE TOWNSHIP	PR	2018	325.32	
4/2	DEPTFORD TWP.	2018120763	DEPTFORD TWP.	PR	2017	2,971.21	
4/2	WASHINGTON TWP.	2018122916	WASHINGTON TWP.	PR	2018	2,539.85	
4/3	GREENWICH TWP.	2017097243	GREENWICH TWP.	PR	2017	3,821.13	
4/12	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	250.00	
4/12	GREENWICH TWP.	2018119029	GREENWICH TWP.	PR	2017	7,569.25	
4/12	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	2,887.96	
4/12	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	50.00	
4/12	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
4/16	MONROE TOWNSHIP	2018123365	MONROE TOWNSHIP	PR	2018	1,000.00	
4/23	DEPTFORD TWP.	2018123837	DEPTFORD TWP.	PR	2018	1,087.30	
TOTAL-APR YTD TOTAL						29,646.92	86,287.91
5/1	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
5/1	PENNSVILLE TWP.	1254833	PENNSVILLE TWP.	PR	2016	5,400.00	
5/1	DEPTFORD TWP.	2018129562	DEPTFORD TWP.	PR	2018	540.95	
5/1	WOODBURY CITY	2018126839	WOODBURY CITY	PR	2018	400.00	
5/2	LOGAN TOWNSHIP	2018112088	LOGAN TOWNSHIP	PR	2017	2,246.93	
5/3	FRANKLIN TOWNSHIP	1232720	STEPHEN CASAMASSINA	WC	2015	380.00	
5/10	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
5/10	WESTVILLE BORO	1228838	WESTVILLE BORO	PR	2015	2,479.18	
5/11	WASHINGTON TWP.	1246292	PRESTON FORCHION	WC	2016	4,390.81	
5/14	MONROE TOWNSHIP	2017100525	ANTHONY D'AMICO	WC	2017	100.00	
5/14	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	50.00	
5/14	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
5/14	PITMAN BOROUGH	1213921	CLINTON CARTER	WC	2014	8.27	
5/15	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	250.00	
TOTAL-MAY						16,676.14	

**TRI-COUNTY
MUNICIPAL JOINT INS. FUND
Subrogation Report
Calendar Year 2018**

YTD TOTAL							102,964.05
6/1	FRANKLIN TOWNSHIP	1232720	STEPHEN CASAMASSINA	WC	2015	50.00	
6/6	MONROE TOWNSHIP	1252740	MONROE TOWNSHIP	PR	2016	1,452.75	
6/6	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
6/7	MONROE TOWNSHIP	1251323	MONROE TOWNSHIP	PR	2016	3,527.61	
6/7	PENNSVILLE TWP.	1197274	RODGER TARRIERO	PR	2014	5,000.00	
6/13	WASHINGTON TWP.	2018132020	WASHINGTON TWP.	PR	2018	1,177.00	
6/18	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	250.00	
6/18	FRANKLIN TOWNSHIP	1232720	STEPHEN CASAMASSINA	WC	2015	50.00	
6/18	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	50.00	
6/20	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
6/21	GLASSBORO BOROUGH	2018115985	GLASSBORO BOROUGH	PR	2017	2,374.82	
TOTAL-JUN YTD TOTAL						14,162.18	117,126.23
7/16	WESTVILLE BORO	1228838	WESTVILLE BORO	PR	2015	788.82	
7/16	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
7/16	WASHINGTON TWP.	2017100402	ALLEN FRANCHI	WC	2017	448.00	
7/16	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
7/17	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	250.00	
7/17	PITMAN BOROUGH	2017104744	PATRICIA FORTE	WC	2017	240.16	
7/17	FRANKLIN TOWNSHIP	1232720	STEPHEN CASAMASSINA	WC	2015	35.84	
7/17	MONROE TOWNSHIP	2017100525	ANTHONY D'AMICO	WC	2017	48.00	
7/17	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	50.00	
7/17	PITMAN BOROUGH	1213921	CLINTON CARTER	WC	2014	5.36	
TOTAL-JUL YTD TOTAL						2,096.18	119,222.41
8/7	SWEDESBORO BORO	2018127177	SWEDESBORO BORO	PR	2018	9,110.39	
8/8	WASHINGTON TWP.	2018143697	WASHINGTON TWP.	PR	2018	634.76	
8/8	GLASSBORO BOROUGH	2018141994	GLASSBORO BOROUGH	PR	2018	7,689.78	
8/13	WASHINGTON TWP.	2017100402	ALLEN FRANCHI	WC	2017	998.00	
8/13	CLAYTON BOROUGH	X99051	MICHAEL FOLEY	WC	2014	30.00	
8/13	MONROE TOWNSHIP	1205756	ANTHONY VEZZA	WC	2014	5,000.00	
8/13	MONROE TOWNSHIP	1205756	ANTHONY VEZZA	WC	2014	16,115.09	
8/14	GLASSBORO BOROUGH	Z00084	STEPHEN CAVALLARO	WC	2014	50.00	
8/14	PENNS GROVE BOROUGH	1253818	JOSEPH JOHNSON	WC	2016	18.00	
8/14	DEPTFORD TWP.	2018128852	WILLIAM BITTNER	WC	2018	437.33	
8/14	DEPTFORD TWP.	2018128854	KEVIN CLEMENTS	WC	2018	510.67	
8/14	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	250.00	
8/16	MONROE TOWNSHIP	2017100525	ANTHONY D'AMICO	WC	2017	50.00	
8/27	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
TOTAL-AUG YTD TOTAL						41,094.02	160,316.43
9/11	MONROE TOWNSHIP	1206881	MONROE TOWNSHIP	PR	2014	200.00	
9/14	FRANKLIN TOWNSHIP	2018121485	JOSHUA FENNIMORE	WC	2017	50.00	
9/17	HARRISON TOWNSHIP	X61743	HARRISON TOWNSHIP	PR	2013	250.00	
9/17	WASHINGTON TWP.	2017100402	ALLEN FRANCHI	WC	2017	698.00	
9/17	MONROE TOWNSHIP	2017100525	ANTHONY D'AMICO	WC	2017	150.00	
9/24	PITMAN BOROUGH	2018132025	PITMAN BOROUGH	PR	2018	2,999.49	
TOTAL-SEP YTD TOTAL						4,347.49	164,663.92

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF
BILL LIST - OCTOBER 2018**

	Payable To:	FY 2018	Closed Yrs	Appropriation	Description
1	The Actuarial Advantage	1,595.00		Prof Services/Actuary	May 2018 Fees
2	Arthur J. Gallagher Risk Mgmt Services, Inc.	60,247.00		Prof Services/Administration	Oct 2018 Fees
3	Arthur J. Gallagher Risk Mgmt Services, Inc.	339.47		Misc/Postage/Copies/Faxes	Sept 2018 Fees
4	David DeWeese	9,085.00		Prof Services/Attorney	Oct 2018 Fees
5	David DeWeese		81.90	Closed Years -Other Income	1/3 recovery of expenses (\$245.94)from Reimb of docket#GLO-2053-10 Killen; Inv#D-5123-26
6	Qual-Lynx	39,293.00		Prof Services/Claims Admin	Oct 2018 Fees
7	Exigis LLC	774.00		Exposure Database Mgmt System	Oct 2018 Fees
8	Joyce Media	315.00		Misc/JIF Website	Oct 2018 Fees
9	Kris Kristie	430.00		Misc/Recording Secretary	Oct 2018 Fees
10	J.A. Montgomery Risk Control Services	17,553.00		Prof Services/Safety Director	Oct 2018 Fees
11	J.A. Montgomery Risk Control Services	175.84		Misc/Meeting Expense	9/10/18 Regional Safe Handling training F/B
12	Tom Tontarski	1,128.00		Prof Services/Treasurer	Oct 2018 Fees
13	Conner Strong & Buckelew	944.00		Prof Services/Underwriting Manager	Oct 2018 Fees
14	Debby Schiffer	4,939.00		Wellness	Oct 2018 Fees
15	Will Stoms	40.00		Misc/Meeting Expense	Set up of room for monthly meeting
16	AGRiP	2,636.17		Misc/AGRIP/PRIMA	Annual Renewal Membership; customer #1215
17	ARC Reprographics	946.38		Misc/Printing	Inv#273819;273755;273737;273738;273866;273745; training and member bks
18	Iron Mountain	191.64		Misc/Records Retention Service	Inv#AFVC295 Storage 10/1/18-10/31/18; Service 8/29/18-9/25/18
19	Nicolosi's Catering	1,918.65		EPL/Cyber Consulting & Training	9/27/18 Mgr & Supv Training F/B; Breakfast/Lunch
20	Armando Riccio LLC	1,334.00		EPL/Cyber Consulting & Training	9/27/18 Mgr & Supv Training Presenter
21	Borough of Clayton	588.74		Optional Safety Budget	New door per fire inspection
22	East Greenwich Township	1,237.33		Optional Safety Budget	Defib pads, playground stickers; safety tees
23	Township of Franklin	850.00		Wellness	CPR instruction
24	Township of Franklin	2,218.95		EPL/Cyber Consulting & Training	New server for Police Dept
25	Township of Mantua		2,500.00	Police Defense & Training	Police Accreditation 3/17
26	Township of Monroe	4,500.00		Optional Safety Budget	safety supplies
27	Township of Monroe	3,000.00		EPL/Cyber Consulting & Training	Firewall/Router
28	Pennsville Township	202.14		Wellness	Fresh Fruit
29	Township of Washington	4,500.00		Optional Safety Budget	Safety supplies
30	Township of Woolwich	145.00		Wellness	Prizes for wellness challenge; chair massages
31	Township of Woolwich	710.12		Optional Safety Budget	AED Pads
32	Township of Woolwich	2,000.00		EPL/Cyber Consulting & Training	Shared service agreement for IT services
	TOTAL	163,837.43	2,581.90		

JIF BILL LIST TOTAL	166,419.33
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Employment Practices Liability Committee

Meeting Minutes

September 24, 2018 at 2:30 PM

Gloucester County Library
Mullica Hill, NJ

A meeting of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund Employment Practices Liability Committee was held on Monday, September 24, 2018 at 2:30 PM at the Gloucester County Library, Mullica Hill, NJ

Those in attendance were:

Fund Commissioners: Ken Brown, **Carneys Point, Chair**
Don Banks, **Deptford Township**
Kevin Heydel, **Monroe Township**
Karen Sweeney, **Wenonah Borough**
Jane DiBella, **Woolwich Township**
Maureen Abdill, **Pilesgrove Township**

Fund Professionals: David DeWeese, **Fund Solicitor**
Paul Miola, Executive Director, **AJG Risk Management, Inc.**
Paul Forlenza, Deputy Executive Director, **AJG Risk Management, Inc**
Kris Kristie, Sr. Account Representative, **AJG Risk Management, Inc.**

Those unable to attend:

Fund Commissioners: Bob Law, **City of Woodbury**

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

I. EPL/POL Loss Ratio Reports – FY 2012-2017 – Valued as of 6/30/18

Mr. Miola reviewed the EPL/POL Loss Ratio Reports for Fund Years 2012-2017 valued as of June 30, 2018 that were included in the agenda packet. He stated that although there will be development in the more recent years; the Fund's overall results have improved in comparison to five years ago, and are continuing to trend in a favorable direction. Mr. Miola then referenced a spreadsheet that depicted the incurred EPL vs. incurred POL results over the same six year period valued as of June 30, 2018 by member. Mr. Miola then briefly reviewed the individual Fund Year spreadsheets that depict EPL/POL Incurred Losses vs. Premium for Fund Years 2012-2017 valued as of June 30, 2018 by member. He noted the EPL/POL Six Year Average Loss Ratio for the TRICO JIF is 55.6% and the Five Year Average Loss Ratio is 60.9%. He stated that initially the carrier was using a five year history to gauge the Fund's performance; however, last year they moved to the six year average loss ratio. For 2019, they will return to using a five year average loss ratio. The JIF uses the 6 year average loss ratio in allocating premium increases across the membership. Mr. Miola also noted that the carrier uses a 55% loss ratio as a "breakeven" point for determining the JIF's performance.

Mr. Miola stated that the Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL/POL, were distributed to the members at the July Executive Committee Meeting.

II. *EPL/POL Claims Filed*

A. All Open XL Claims

Mr. DeWeese reviewed the status of all open EPL/POL claims files with XL. He noted there are five (5) open files and all five (5) are in Litigation with Defense Counsel assigned.

B. Closed XL Claims

Mr. DeWeese noted there have been two (2) closed claims with XL since our last meeting in May.

C. Open QBE Claims

Mr. DeWeese reviewed the open cases with QBE. Mr. DeWeese stated that there are currently twenty-one (21) open claims; twelve (12) are awaiting coverage determination; eight (8) are in Litigation and nine (9) have Defense Counsel assigned.

D. Closed Claims with QBE

Mr. DeWeese stated that from May 2018 through September 2018, there have been twelve (12) cases closed: two (2) were dismissed without payment issued to the Plaintiff; and ten (10) were coverage denials.

IV. *Members of Concern*

A. City of Vineland

Mr. DeWeese stated that since he, Mr. Miola, Mr. Forlenza and Mr. Pevner met with Vineland this past May & August things appear to be running much smoother and he doesn't see a need to monitor them any longer. He noted that with the recent change in governing body members in the City, there have been no additional claims and the administration has made great strides in cleaning up some of these situations.

Mr. DeWeese noted this is similar to what occurred in Washington Twp. At the meeting that he and Mr. Forlenza attended, the governing body members seemed to listen intently, were familiar with the claims they had incurred over the past several months, and asked a lot of good questions. Mr. DeWeese stated that since this meeting things have been quiet.

B. Other members of Concern

Mr. Miola asked Mr. DeWeese if he felt any members should be considered a concern. Mr. DeWeese stated Paulsboro's Loss Ratio for Fund Years 2014, 2016, and 2017 are not good. He will review some of these claims and keep a close eye on Paulsboro. In addition, he will report back to this Committee if he then feels a meeting with their Governing Body is warranted.

V. *MEL EPL Plan of Risk Management Program*

A. 2017-2018 Program – Current member Status

Mr. Miola directed the Committee to a member status report included in the agenda packet. The report indicates whether each member's EPL/POL checklist for the 2017-2018 MEL

EPL/POL Plan of Risk Management has been approved and identifies their applicable deductible & coinsurance. Mr. Miola noted that all member towns are compliant for 2017-2018, with Washington Township having a \$75,000 deductible on Police claims only and Vineland is carrying a \$50,000 deductible for all EPL claims.

B. 2019-2020 Program

Mr. Miola reminded the Committee that all members need to recertify their compliance with the MEL's EPL/POL Plan of Risk Management by October 1, 2018 with an effective date of January 1, 2019. If members do not submit their checklist by October 1, 2018, it will affect the member's assessment, deductibles, and copays. The program memorandum was emailed to all members on May 2, 2018, and included the checklist that needs to be completed and submitted to the MEL proving compliance. Mr. Miola noted that there aren't many changes to the policies and the revised policies are available on the MEL website.

Mr. Miola then noted that there have been member towns inquiring about a possible extension to the October 1 deadline. He explained to the Committee that if the Fund wants to extend the deadline for justifiable reasons, a Motion authorizing the extension will need to be entertained at today's Executive Committee meeting. Mr. Miola stated that the new deadline should be no later than November 1, 2018, as it could affect the timing of completing the member's assessments, deductibles, and copays. The Committee agreed to recommend an extension of the October 1, 2018 deadline to November 1, 2018 at today's Executive Committee meeting.

The Managerial & Supervisory training, as well as the Command Staff training, which are required elements for compliance with the MEL program are just about complete, with the last Managerial and Supervisory Training taking place on September 27, 2018 at Nicolosi's in West Deptford. The training dates, times, and locations were posted on the JIF websites, were included in the monthly Executive Committee Agenda packets, and have been previously emailed to all Fund Commissioners, Clerks and RMC's. Mr. Miola made a point of stressing that all members should check the JIF website for the sign-in sheets, which are posted the day after any particular training, to be sure those employees who said they were attending the training, actually went, and signed the registration form. Training for all other personnel is also available on the MSI website.

VI. Land Use Liability Risk Management Program

Mr. Miola noted this memorandum was approved at the June 6th MEL meeting. He explained that this is a training program for members of municipal planning, zoning, and/or land use boards. Mr. Miola explained that as originally envisioned, the Program would include a "Train the Trainer" program for Board Solicitors who would attend a training seminar given by a MEL representative. The Solicitors would leave the training with a copy of the Program including a video and will go back and train the board members. Mr. Miola explained that the training materials that he received from the MEL included more than 60 PowerPoint slides and referenced various court decisions and legal principles that were somewhat overwhelming.

Those that complete the training will qualify for specific coverage which is reimbursement of \$50,000 of defense costs if the board member is sued personally in civil court and not otherwise indemnified by the municipality. Many municipalities have an indemnification ordinance. If a town does not have an indemnification ordinance in place, or that ordinance does not include land

use board members, then this coverage would be triggered. This coverage also includes up to \$50,000 in defense costs if the member is charged criminally and is then acquitted of those charges.

Unfortunately, Mr. Miola continued, the MEL changed the training process as originally envisioned. Following the approval of the June 6th memorandum, the MEL changed the “Train the Trainer” program and decided to simply send the training materials to the municipal clerk and ask that they forward the materials to the board(s) solicitor(s) and ask them to train their board members. He noted that he, Mr. Forlenza, and Mr. DeWeese are concerned that very few board members will ever actually receive the training; therefore, they are working on an alternative process that will hopefully result in more board members actually receiving the training.

In hopes of developing better more comprehensible training materials, Mr. Forlenza has been condensing the 60 slide training presentation to less than 20 slides. Once he is finished editing this version, he will pass along to Mr. DeWeese for final review.

Mr. Miola noted he would keep the committee updated as to his progress in this matter.

VII. *EPL Helpline*

A. *Current EPL Helpline Authorized Users*

Mr. Miola noted the EPL Authorized User list is included in the agenda packet. He stated that this list depicts the current authorized contacts as appointed by Resolution and reported to his office. He asked everyone to please review the list, which will also be presented at the Executive Committee meeting later that afternoon. He reminded the Committee that all changes to the EPL Helpline contacts must be made via Resolution. Please forward these Resolutions to Kris Kristie, along with all contact information for that appointee, so the records can be updated.

Mr. Miola then reminded the Committee of his office’s concern regarding the use of this program by the membership. He noted that his office has questioned the figures that he has received from Enquiron supposedly documenting the member’s use of this program. He explained that the MEL has been speaking with QBE, who pays for this service, about a possible reallocation of premium used to pay for this service to a MEL based EPL risk management program. Mr. Miola noted he will keep this committee updated on those discussions.

B. *Enquiron Notifications*

Mr. Miola noted that Enquiron continues to e-mail HR Express Updates to the members on a regular basis. These included the following notifications issued since the Committee’s last meeting:

HR Express Updates:

None this Quarter

Webinars:

FLSA & Federal Exemptions from Overtime Requirements

Drugs, Alcohol, and Other Workplace vices Webinar

Solving for Unemployment: The Power of Accessible Technology
Termination Best Practices

Alerts:

Federal Alert/DOL Fiduciary Rule Found Invalid

VIII. *EPL/POL Coverage & Claims Meeting*

Mr. Miola noted the EPL/POL Coverage and Claims Meeting was held on August 16, 2018 and included representatives from CSB, AJG, QBE, Summit Risk, and the MEL as well as Solicitors from each JIF were invited to attend. He explained this committee meets one or two times a year to discuss trends across the State, program changes, claims concerns, rates, etc.

Mr. Miola then referenced a report included in the agenda that depicted the overall Loss Ratio by Year and by JIF since 2011. During that period, the TRICO JIF had a claim count of 378, with a gross Incurred amount of \$5,942,548; a Net Incurred of \$3,695,830; and a total Loss Ratio of 45%.

IX. *2019-EPL/POL Renewal*

Mr. Miola stated that the MEL is entering the second year of a two year contract with QBE. He noted that although the current contract calls for a 3.5% statewide increase for 2019, the insurer has indicated that the increase is likely to be between one and two percent based upon the overall programs better performance. Mr. Miola explained that one of the things his office has been discussing with the Underwriter is an overall JIF reevaluation. He noted that his office has concerns that a member town with one bad claim several years ago, and no claims since, that resulted in an increase in a member's premium, has no ability to reduce their premium 4 or 5 years after the claim was incurred. As a result, "good performing" members could be paying too much for this coverage

Mr. Miola stated his office has been discussing how to address this inequality and will keep this committee updated on any outcomes.

XI. *Police Online Training RFP*

Mr. Miola noted a contract was awarded in July to Police One. The Executive Director's office is currently working with J.A. Montgomery on the roll-out of this program.

There is a Police Ad-Hoc meeting scheduled for October 12th and Police One is sending a representative from Texas to attend this meeting to review the roll-out of the program with the Committee. Chiefs not able to physically attend the meeting will have electronic access to the meeting to view the program roll out.

X. *Technology Liability*

A. *Technology Risk Assessments Services RFP*

Mr. Miola stated that the RFP for Technology Risk Management Services for the TRICO, BURLCO, and ACM JIF's was awarded in July to Pivot Point for the Policy Development aspect of the RFP and to MediaPRO for the online training aspect of the RFP.

He stated that his office has been working with both vendors to iron out contracts. He explained that MediaPRO is indicating that the pricing they included in the RFP response did not include the use of their Learning Management System. Mr. Miola explained that the RFP required the use of the vendor's Learning Management System. He stated that

MediaPRO is now looking to charge the JIFs for the use of their Learning Management System. Mr. Miola stated that Mr. Forlenza has provided a copy of the RFP and MediaPRO's response to the Fund Solicitor for his review and recommendation on how to move forward.

B. MEL Cyber Risk Management Plan

Mr. Miola reminded the committee that the Fund's cyber liability coverage carries a 10,000 deductible; however, members will have the opportunity to reduce that deductible to \$5,000 (Tier 1) if they meet basic criteria under Technical Competency, Sound Cyber Hygiene, and Technology Management. In addition, members will have the opportunity to reduce their deductible to \$2,500 (Tier 2) per claim if they meet some additional security criteria within these areas. Mr. Miola reminded the Committee that this is a reimbursement of a portion of their deductible if they meet these standards.

Mr. Miola emphasized that all members should review the Plan with their IT professional to ascertain their current status and what actions need to be taken to comply with the program and qualify for lower deductibles. To date, East Greenwich and Monroe have submitted their plan and are in compliance for both Tier 1 and Tier 2 standards. Ms. Miller stated it is a bit overwhelming and some of the smaller towns are having a difficult time figuring out where exactly to start. Mr. Miola noted this is exactly what Pivot Point will be helping with. He will continue to keep the Committee updated as to other members that have their Plan approved.

XI. Next Meeting

The EPL/POL Committee will meet November 26, 2018 at 2:30 pm at the Gloucester County Library, Mullica Hill, prior to the Executive Committee Meeting. A meeting notice will be sent out to committee members two weeks prior to the meeting date.

Seeing no other business, the meeting adjourned at 3:30 PM

File: TRICO/2018/EPL/POL Committee Tab: 9/24/18
TRICO/GEN/EPL/POL Committee Tab: 9/24/18



*Finance Committee Meeting Minutes
Tuesday October 2, 2018
Monroe Township Municipal Building, Williamstown, NJ*

A meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Finance Committee was held on Tuesday October 2, 2018 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**
Carl Bagby, **Swedesboro Borough**
Colette Bachich, **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:

Susan Jacobucci, **Borough of Paulsboro**
Bob Law, **Woodbury City**

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.

Calendar of Events

Ms. Palmeri stated that all processes are on target.

Loss Funding and Draft Budget

Ms. Palmeri reviewed the revised draft budget handout with the members. She noted that the loss funding portion has not changed since the Committee last met, noting a loss funding reduction of 1.55%. She added that the Committee requested that the Loss Fund Contingency line be reduced from \$200,000 to \$100,000 in order to increase the MEL line item in recognition of funding for the Fire Fighters' Presumption Bill without having a significant impact on the overall budget increase. Some 2019 Operating Expenses have changed as a result of vendor review; however, they were included in the draft budget emailed to the Committee on August 22, 2018.

Ms. Palmeri noted that at the Committee's prior meeting, she budgeted a 2% increase for the EJIF, however, they were just advised that there will be a 1% decrease in the 2019 premium.

Ms. Palmeri stated that the revised 2019 draft budget depicts an overall .99% increase.

Administrative Consultant Contract – Origami

Ms. Palmeri reported to the Committee that when discussing the 2019 contracts, she forgot to include that she is recommending that the Administrative Consultant contract now include the

management of the exposure data management system from Origami falling under the Administrative Consultant's responsibilities. She reminded the Committee that the MEL issued the RFP for the online system and are administrating it. Ms. Palmeri suggested adding language in the Administrative Consultant's contract that although they are administrating the database, the data belongs to the JIF which is similar to arrangement with Exigis. The Committee approved the verbiage change to the Administrative Consultant's contract for 2019.

MEL Financial Fast Track – June 30, 2018

Ms. Palmeri reviewed the MEL Financial Fast Track valued as of June 30, 2018. She noted that the total surplus is \$17,727,635. She stated that the MEL has a strong cash position of \$58,104,337.

MEL 2019 Budget for Rate Development

Ms. Palmeri stated that the 2019 MEL budget is on page 2 of the agenda reflecting an overall budget increase of 2%. She noted that this budget assumes flat exposure growth over 2018.

Ms. Palmeri also noted that the MEL rate table is on page 3. She highlighted that in the bottom section under Claims, the line "Property \$200K Ex \$50K" is no longer used as a \$100K SIR is required since 2017; however, the MEL is leaving it in the rate table for calculation purposes.

MEL 2019 Retro

Ms. Palmeri noted that in 2019, the MEL is continuing with the Retrospective Program and experience rating member JIFs. She informed the members that the TRICO JIF has an experience rating modifier (1.092) due to the JIF's ten year average loss ratio (73.9%) and will be capped at the Retrospective funding level (1.150) which is reduced from the 1.25 cap for 2018 since the JIF's performance has improved. Ms. Palmeri reminded the Committee of their decision to fund the MEL Retro at 115% rather than 100% as done in 2018.

Ms. Palmeri noted that the MEL Premium portion of the budget has not changed from what was presented via email on August 22, 2018. She stated that the MEL WC & Liability line includes a 10% increase over what is estimated to be paid at 115% in 2018. She further stated that the 10% overage is money to account for rate and exposure growth as well as additional funding dedicated to potential costs associated with the Fire Fighter's Presumption Bill.

2019 EPL/POL Draft Premiums

Ms. Palmeri reported that the Fund's EPL/POL five year average loss ratio is 60.9% which is close to breakeven. She reminded the members that 55% is breakeven in the commercial market. The MEL statewide increase for 2019 is currently forecast at 2%; however, based upon the TRICO JIF's performance, the Fund will see a 3% increase in this line. Although, the EPL premium is a 3% increase for 2019, the budget indicates a 2.80% increase because Cyber and VDO (Volunteers, Directors, and Officers) are budgeted to be flat and are included in this line item; therefore, it's tempered down. Ms. Palmeri stated that the EPL/POL & VDO commissions are 3.25%, the Cyber is 2.5% and the Land Use (newly added line item in 2018) is 0%. She noted that together this brings the commissions to 2.57%.

Ms. Palmeri directed the members to page 5 of the agenda and the draft EPL/POL Annual Premium Allocations. She explained that the POL rate is calculated as rate multiplied (2010 population census) by exposure. She noted that the TRICO JIF has been performing slightly above average, so she applied a 1.5% rate increase to bring the JIF closer to what other JIFs are paying. She reported that the EPL increases/decreases are based on performance. She then directed the Committee to the calculation chart on the top right corner of the sheet noting that

most members have a loss ratio below 10% and are receiving no increase. Ms. Palmeri noted that a comparison in EPL rates can be done by comparing the “2018 EPL/POL” column to the “2019 EPL/POL per JIF calculations” column. Ms. Palmeri explained that a “buy down” is where members elected to reduce their deductible and/or co-insurance terms. She stated that if a member has a loss ratio below a certain level and meets other criteria, they will be notified that they can buy down their standard deductible of \$20,000 or co-insurance at 20% of \$250,000. Ms. Palmeri asked the Committee if they were comfortable with what was presented for the EPL/POL premium allocation. The Committee agreed with the proposed EPL/POL allocation.

Ms. Palmeri directed the Committee to the EPL/POL Deductibles and Co-insurance Limits on page 6 of the agenda. She stated that the carrier is recommending two changes for 2019. She noted the two changes impact Paulsboro’s and Woolwich’s deductible and co-insurance. She stated that she is awaiting the final recommendation from the carrier on the increase and a determination if the claims are limited to a specific department or incident. She reminded the members that the carrier does account for a high loss ratio that is driven by three (3) or more claims. She used Washington Township as an example where three (3) or more claims occurred in the Police Department so the deductible for claims generated in the Police Department is \$75,000; whereas non-police claims have a \$20,000 deductible. A member asked if the same is true for Vineland with a \$50,000 deductible. Mr. Forlenza explained that Vineland has a \$50,000 deductible as a carrier recommendation as they have increased claims across all lines of coverage. The Committee agreed to use the presented EPL/POL Deductibles and Co-insurance Limits.

Employment Practices Compliance Status

Ms. Palmeri stated that page 7 is the *Employment Practices Compliance Checklist* valued as of September 27, 2018. She reminded the members that the deadline for compliance has been extended until November 1, 2018. Ms. Palmeri explained that approximately two years ago, the Committee decided that all non-compliant members would receive a 20% surcharge; have a minimum \$100,000 deductible and 20% coinsurance requirement of the first \$2 million in losses. She stated that the 20% surcharge is built into the JIF budget, rather than being paid to the carrier, and becomes surplus in that fund year; however, all members have always been compliant. She asked the Committee if they would like to continue surcharging non-compliant members. The Committee agreed to continue surcharging members that are non-compliant. Ms. Palmeri stated that on or about November 13th, correspondence will be sent to all member towns stating their premium, deductible, and co-insurance requirements for 2019. Ms. Palmeri explained that all the non-compliant members who do NOT submit their checklist prior to January 1, will have a 20% surcharge for 2019 built into their premiums. If they submit the checklist before November 1, 2018, the members will not have a surcharge in 2019. If they submit their checklist between November 1, 2018 and January 1, 2019, then their surcharge will be refunded via budget amendment in 2019. She noted that once a member becomes compliant, the deductible and co-insurance requirements revert to the standard levels effective the date the checklist is approved by the MEL, but will still have the surcharge for the year if it’s after January 1, 2019.

EJIF Financial Fast Track – June 30, 2018

Ms. Palmeri reviewed the EJIF Financial Fast Track valued as of June 30, 2018. She noted that the total surplus is \$20,758,254. She stated that they have a strong cash position of \$31,279,082.

EJIF Actuarial Loss Projections

Ms. Palmeri directed the Committee to review the EJIF Draft Budget on page 10 of the agenda packet. She stated the 2019 EJIF budget is being reduced 1%.

EJIF Dividends

Ms. Palmeri noted that the EJIF is releasing dividends from the 2007 Fund Year of which TRICO JIF was a member. She stated that the TRICO JIF's share is \$67,314. She then directed the Committee to a member by member breakout of the release on page 12. She reported that although it's been approved at the EJIF level, the JIF has not yet received the dividend check. Ms. Forlenza stated that any member who is not on the distribution list was not a member of the TRICO JIF in Fund Year 2007 from which the dividends are being released.

Ms. Palmeri reminded the members that the TRICO JIF began a process last year of using the EJIF dividends to establish Aggregate Excess Loss Contingency Funds (AELCF) accounts for each member. She informed the Committee that members can use funds from these accounts to pay deductibles, co-insurance, and costs associated with the fire fighter's presumption bill if needed. She noted that securing money from these accounts is easy. Members just need to send a resolution and signed voucher to the Executive Director's office requesting that funds be released to the member. The Committee discussed if they wished to proceed the same way with this year's dividend. Ms. Forlenza commented that last year Mr. Law announced the intent of creating the AELCF accounts at the monthly Executive Committee meeting. She noted that when the emails were sent, about five members wanted to liquidate their money immediately. Once Ms. Forlenza explained the intent of the account, all five members let their money remain in the AELCF as they were not aware of the original purpose. The Committee decided to recommend that the EJIF dividends be deposited into the AELCF for all members receiving 2018 dividends. A resolution authorizing this action will be presented at the October Executive Committee meeting. *A resolution authorizing this release is attached to these minutes.*

Assessment Strategy Options with Anomaly Losses

Ms. Palmeri then directed the Committee to an Assessment Allocation Scenario included as a handout for today's meeting. She noted that although the Committee approved the loss funding reductions for renewing members via the August 22 email, this now includes anomaly losses that have been identified for all members. Ms. Palmeri noted that she created three options of assessment allocation stratifications including both renewing and non-renewing members with anomaly losses. Ms. Palmeri inquired if the Committee would like to continue using anomaly losses in the development of the assessment strategies. The Committee agreed to recognize anomaly losses when calculating loss funding assessments.

Ms. Palmeri stated that six members had anomaly losses; Alloway, Carneys Point, Elsinboro, Oldmans, Quinton, and South Harrison. She stated that although Quinton Twp had an anomaly loss, she did not change their loss ratio because their adjusted loss ratio was 180% which still fell in the highest tier. All other members with anomaly losses saw their proposed assessment for 2019 drop one tier. The Committee reviewed all the Options and decided to proceed with Option 2 of the Assessment Allocation Strategy.

Retrospective Members Assessment Tier

Ms. Palmeri reminded the Committee that since there are reductions in the loss funding, they opted to use the highest tier for non-renewing members as the increase for the Retrospective members since they are poor performing members. She noted that it has been discussed if this

process is fair and equitable. She stated that the goal of the Retrospective Program is to help protect the Fund against poor performing members by placing them in a min/max contract. She stated that the other goal is to protect the member municipality from eventually being over-assessed. She asked the Committee if they thought the Fund should use a different method for increasing member's base loss funding assessment who are enrolled in the Retrospective Program. The Committee agreed to continue using the highest tier for the Retrospective Program members; Harrison Township and Woolwich Township.

Nominating Committee Representative

Mr. Forlenza explained that per the Nominating Committee Charter each Standing Committee must select a Committee member to sit on the Nominating Committee to create a 2019 Nomination slate for the 2019 Executive Committee. He then asked for a volunteer to be on the Nominating Committee noting those individuals on the Finance Committee who cannot participate due to being a current Executive Committee member. Mr. Doug Hogate, Elsinboro, volunteered to serve on this Committee.

2019 Operating Expense Allocation

Ms. Palmeri directed the Committee to page 15 of the agenda and an excerpt from the Committee's November 6, 2017 meeting wherein the Committee made changes to the process of allocating certain operating costs across the membership. At that time, the Committee decided to utilize 75% loss funding with 25% member payroll to allocate Administration, Claims Administration, and Attorney costs across the membership with the idea of transitioning toward phase 2 in 2019 which would allocate these same costs using 50% loss funding and 50% member payroll. She noted that this was done to make sure that all members pay a proportionate share of Administration, Attorney, and Claims Administration line item expenses. She informed the Committee that this came to light when a larger member was asked to renew early. She explained that when larger members have a significant reduction in loss funding, it means the smaller members have to pay an increased share of these three line items assuming the total of these expenses remain unchanged. Ms. Palmeri explained that her office is trying to make sure that all members are paying their equal share of these expenses. Mr. Bagby inquired about the benefit of using the 50/50 option. Mr. Forlenza explained that if a larger member like Monroe Twp is receiving a 20% reduction in loss funding equating to approximately \$40,000, Monroe's share of the operating expenses for Administration, Claims Administration, and Attorney are reduced as well because they are tied to Monroe's loss funding allocation. He noted that assuming that the total of these operating costs remain unchanged, the rest of the members need to pay more of these operating expenses. He stated that this is why we are moving towards a method using payroll, which is more consistent year to year and will not create a large swing in operating expenses if a member receives a significant reduction in loss funding due to the Revaluation Program. Ms. Palmeri also highlighted that the smaller members may not be picking up their proportionate share of these exposure due to their proportionate share of loss funding. Using payroll as the allocation basis should help this situation as well.

The Committee discussed the process and the options provided. The Committee approved using phase 2 of 50% loss funding and 50% member payroll when allocating these costs in 2019 and will monitor the results of this change over the next few years. Ms. Palmeri noted we will re-evaluate this issue again in a few years to make sure it is still benefiting the members.

Claims Audit - Update

Mr. Forlenza reminded the Committee that once every few years, all three JIFs perform a claims audit process across all lines of coverage by an outside firm. The company reviews

protocol, procedures, policies, guidelines, adjuster procedures, etc. He stated that Qual Lynx and North Shore (Claims Auditor) were working through some software security issues so that North Shore can complete much of the audit electronically saving the Fund various travel expenses. He noted that Mr. Roselli was of great assistance. Mr. Forlenza noted that he will keep the Committee updated with the Audit progress. He noted that he expects to receive a draft report by December.

Police Online Training - Update

Mr. Forlenza reported that he is finalizing contract issues with Police One Academy. J.A. Montgomery is assisting in selecting classes that fit the needs of the members' police personnel. They are also working with the members to obtain the training officer's email addresses as they will be the direct contacts for distribution of courses. Mr. Forlenza stated that a representative from Police One will attend the Police Ad hoc Committee on October 12, 2018. They will provide an overview of the training process and remote access will be available for those chiefs that are unable to attend. Ms. McCaffrey inquired if there was training for Public Works through this program. Mr. Forlenza replied there is not, but she should reach out to J.A. Montgomery. Mr. Hogate inquired if anyone uses NJ Learn since it is run by the State. Mr. Forlenza noted that the Safety Director has reviewed this training.

Technology Risk Management Services - Update

Mr. Forlenza explained that Media Pro and Pivot Point have begun preparing the Technology Risk Management Services training as outlined. He will keep the Committee up to date.

Origami Transition

Ms. Palmeri stated that the transition to the Origami system seemed to go well as she hasn't heard negative feedback from the members. Ms. McCaffrey stated that she only had difficulty because there isn't a "save as draft" method similar to the Exigis Program. She also had some issues with values, but had an overall good experience. Ms. Palmeri noted that approximately 90% of the members have completed the 2019 Renewal Process and she is contacting members who are incomplete. She will be sending an email to all members regarding the deadline for changes. She then explained how with Origami system there is no need to close the system; they simply take a "snapshot in time" to determine the results of the renewal process.

GL/WC Defense Attorney RFQ

Mr. Forlenza reported that responses to the GL/WC Defense Attorney RFQ were due to his office last week. He stated that copies of the responses are being taken to Mr. DeWeese for review and recommendations following the meeting. Mr. DeWeese should have results within the next few weeks.

Next Meeting Date

Ms. Palmeri noted the next meeting would consist of discussions on the final assessment allocation strategy, the final draft Budget and final MEL & EPL assessments. The Committee agreed to hold the meeting on **Friday, November 2, 2018 at 9:00am via conference call.**

Seeing no other business, the meeting was adjourned at 10:30 am.

File: TRICO/GEN/Finance Committee Tab: 10/02/18
TRICO/2018/Finance Committee Tab: 10/02/18

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2018-__**

**RESOLUTION AUTHORIZING THE FUND TREASURER TO DEPOSIT THE 2018
DIVIDENDS RECEIVED FROM THE ENVIRONMENTAL RISK MANAGEMENT
JOINT INSURANCE FUND INTO MEMBER ACCOUNTS IN ACCORDANCE WITH
N.J.A.C. 11:15-2.23**

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

WHEREAS, the TRICO JIF is a member of the Environmental Risk Management Joint Insurance Fund (EJIF); and

WHEREAS, on November 27, 2017, the Executive Committee approved Resolution 2017-32 Authorizing the Executive Director to establish individual member accounts within the Fund's Aggregate Excess Loss Contingency Account in accordance with N.J.A.C 11:15-2.23, and to deposit each members' proceeds from the EJIF dividend releases from 2016 and 2017 into the individual member accounts; and

WHEREAS, the TRICO JIF was recently notified that they were entitled to receive a dividend from the EJIF for 2018 in the amount of \$67,314;

WHEREAS, over the last several years the TRICO JIF Finance Committee has encouraged members to place a portion of their annual dividend from the TRICO JIF into the Aggregate Excess Loss Contingency Fund to provide financial resources for future needs; and

WHEREAS, while preparing the 2019 Fund Budget and reviewing the 2018 Annual TRICO JIF Dividend release, the Finance Committee decided to recommend to the membership that each members' share of the 2018 EJIF Dividend be deposited into the individual members account within the Aggregate Excess Loss Contingency Account; and

WHEREAS, the Finance Committee is hopeful that this recommendation will encourage all members to place a portion of their future TRICO JIF and EJIF dividends into the Aggregate Excess Loss Contingency Account.

NOW THEREFORE BE IT RESOLVED by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to deposit each member's share of the 2018 EJIF Dividend into each member's account within the Aggregate Excess Loss Contingency Account; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, 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 October 22, 2018.

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

Attest: _____
Bob Law, Secretary

By: _____
Brad Campbell, Chairperson

Date: October 22, 2018