

AGENDA PACKET



Monday, December 17, 2018 at 4:00 PM

**Pitman Municipal Building
110 S Broadway
Pitman, NJ**

WWW.TRICOJIF.ORG

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

**Pitman Municipal Building
110 S Broadway
Pitman, NJ
December 17, 2018 – 4:00 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 **November 26, 2018** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-4
 - B. Motion to adopt the **November 26, 2018** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 5-20
 - C. Motion to adopt the **November 26, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – December 17, 2018.....Verbal
- VII. Executive Director’s Report..... Pages 21- 65
 - A. Lost Time Accident Frequency.....Pages 26-27
 - B. Certificates of Insurance.....Pages 28-38
 - C. Financial Fast Track Report.....Page 39
 - D. Regulatory Filing Checklists.....Pages 40-41
 - E. 2017 Safety Incentive Program Awards.....Page 42
 - F. 2018 Optional Safety Budget.....Page 43
 - G. 2018 Wellness Incentive.....Page 44
 - H. EPL/Cyber Risk Management Budget.....Page 45
 - I. EPL Helpline – Authorized Contact List.....Page 46
 - J. EPL Compliance StatusPage 47
 - K. MEL Cyber Risk Management Plan Compliance Status.....Page 48
 - L. Statutory Bond Status.....Page 49
 - M. Skateboard Park Approval Status.....Page 50
 - N. Capehart & Scatchard Updates.....Pages 51-59
 - O. Elected Officials Training – Invite.....Pages 60-61

P.	Police One Training	
Q.	MediaPro Training	
R.	Technology Risk Services	
S.	RMC Resolution & Agreements	
T.	2018 Annual Report	
U.	2019 Committee Volunteers.....	Page 62-65
V.	AGRI/PRIMA Conference Schedule and Policies	
W.	Website	
X.	Inclement Weather Policy	
Y.	New Member Activity	
VIII.	Solicitor's Report	
IX.	Safety Director's Report	
A.	Activity Report.....	Pages 66-72
B.	MSI Bulletin: Leaf Collection	Pages 73-74
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses –December 2018.....	Page 75
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 76
B.	Corner Connection	Pages 77-80
C.	Holiday Hustle.....	Page 81
D.	In the Spotlight: Glassboro.....	Page 82
XII.	Managed Care Report	
A.	Summary Report	Page 83
B.	Average Number of Days to Report a Claim.....	Page 84
C.	Transitional Duty Report.....	Page 85
D.	PPO Savings & Penetration Reports	Pages 86-87
E.	Paid Provider by Specialty.....	Page 88
F.	Top 5 Provider by Specialty.....	Page 89
G.	Nurse Case Management Report.....	Page 90
XIII.	Treasurer's Report as of November 30, 2018.....	Pages 91-135
A.	Fund Status	
B.	Investment Portfolio Report	
C.	Loss Run Payment Register	
D.	Disbursements	
E.	December Bill List	Page 136
F.	Motion to approve the Payments Register & Bill Lists – Motion – Roll Call	
XIV.	Committee Reports	
A.	EPL/POL Claims Review Committee Meeting Minutes – November 26, 2018.....	Pages 137-142
B.	Safety Committee Meeting Minutes – December 6, 2018.....	Handout
C.	Finance Committee Meeting Report	
1.	2019 Budget Public Hearing – Motion to Open – All in Favor	
2.	2019 Budget Public Hearing – Motion to Close – All in Favor	
3.	2019 Budget Adoption – Motion to Adopt – Roll Call	Page 143
4.	2019 Assessment Certification - Motion to Adopt-Roll Call	Page 144
5.	2019 Assessment Allocation Strategy - Motion to Adopt – Roll Call	Pages 145-156
D.	Resolution 2018-_____ Amending Resolution 2018-39 – A Resolution of the Executive Committee of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund Authorizing Refund of Closed Year Accounts 2004-2013 Surplus – Motion- Roll Call	Page 157

- E. Resolution 2018-_____ Authorizing the Fund Treasurer to Transfer \$257,677 from the Fund Year 2018 MEL Liability & Workers’ Compensation Budget Line Item and \$714,740 from the MEL Excess Property Line Item to the Municipal Excess Liability Joint Insurance Fund Retrospective Account – **Motion – Roll Call**.....Pages 158-159
 - F. Nominating Committee
 - 1. 2019 Nomination Slate.....Page 160
 - XV. MEL/RCF/EJIF Reports
 - A. MEL Report – November 14, 2018.....Pages 161-163
 - B. EJIF Report – November 14, 2018..... Page 164
 - XVI. Miscellaneous Business
 - A. Motion to Accept the Designation of Paul A. Forlenza as the Executive Director and Bradford W. Hoffman as the Deputy Executive Director under Gallagher’s Contract with the TRICOJIF for the Remainder of 2018 – **Motion – All in Favor**
 - B. Motion to Authorize the Executive Director’s Office to bind EPL/POL Coverage with QBE Insurance for the 2019 Fund Year – **Motion – All in Favor**
 - C. Motion to Authorize the Executive Director’s Office to bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2019 Fund Year – **Motion – All in Favor**
 - D. Motion to Authorize the Executive Director’s Office to bind Cyber Liability Coverage with XL Insurance for the 2019 Fund Year – **Motion – All in Favor**
- The 2019 Reorganizational meeting will be held on Monday, January 28, 2019
at 5:00 PM at the Gloucester County Library, Mullica Hill, NJ**
- XVII. Public Comment
 - A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - B. Motion to Close Meeting to Public Comment – **Motion – All in Favor**
 - XVIII. **Closed Session** – Resolution 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**

November 26, 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 November 26, 2018 at 3:30 PM, prevailing time. Acting Chair Bob Law, **Woodbury City**, presiding. The meeting was called to order at 3:42 PM. Chair Campbell arrived at 3:40, and presided.

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 3:40 pm
Bob Law, *Fund Secretary*, **Woodbury City**
Sue Miller, **Clayton Borough**
John Washington, **Penns Grove Borough**
Karen Sweeney, **Wenonah Borough**
Doris Hall, **Logan Township**
Mike Razzo, **Pitman Borough**.....arrived 4:05 pm

Also present were:

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

CLOSED SESSION PORTION OF MEETING

Acting Chair Law 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 November 26, 2018 at 5:00 PM.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

RECOMMENDATION OF APPROVAL OF CLAIMS PAYMENTS

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

The Committee reviewed nineteen (19) claims. Of the claims reviewed, there were eight (8) Workers' Compensation, seven (7) General Liability, and four (4) Property PARs recommended for approval of settlement or continuing defense.

There were two (2) claim(s) reviewed for abandonment of subrogation attempt.

#2018117287
#2018108856

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

SOLICITOR'S REPORT FOR OPEN SESSION:

Closed Cases

Mr. DeWeese noted that there was one (1) case(s) closed since the October, 2018 meeting:

Boyko v. Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund

MANAGED CARE REPORT

Lost Time v. Medical Only Cases

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

	October	YTD
<i>Lost Time</i>	1	51
<i>Medical Only</i>	31	182
<i>Report Only</i>	12	114
<i>New Claims Reported</i>	44	348
<i>Report Only % of Total</i>	27.3%	33.0%
<i>Medical Only/Lost Time Ratio</i>	97:03	78:22
<i>Average Days to Report</i>	9.8	5.7

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	6,675
<i>Transitional Duty Days Worked</i>	4,842
<i>% of Transitional Duty Days Worked</i>	72.5%
<i>Transitional Duty Days Not Accommodated</i>	1,833
<i>% of Transitional Duty Days Not Accommodated</i>	27.5%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	October
<i>Bill Count</i>	213
<i>Original Provider Charges</i>	\$296,784
<i>Re-priced Bill Amount</i>	\$98,167
<i>Savings</i>	\$198,618
<i>% of Savings</i>	66.9%
<i>PPO Penetration Rate Bill Count Percentage</i>	93.4%
<i>PPO Penetration Rate Provider Charge Percentage</i>	98.3%
<i>EPO Penetration Rate Bill Count Percentage</i>	92.0%
<i>EPO Penetration Rate Provider Charge Percentage</i>	91.4%

Ms. Beatty reminded the Committee that even Report Only claims need to be reported to Qual-Lynx in a timely manner. Currently there is a 29 day lag time due to this situation.

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 October 2018 is included in the agenda packet.

Mr. Roselli noted that Ms. Lansgdorf is still the Unit Supervisor for Workers Compensation on an interim basis and she is currently down one (1) Adjuster. The Liability Unit, is currently short one (1) adjuster.

Mr. Forlenza asked if Mr. Roselli could include a Medical Only File count column in his report going forward and possibly break out the total number of claims per JIF. Mr. Roselli noted he would look into this request.

TPA AUDIT

Mr. Forlenza stated he has received the Draft Report for the TPA Claims Audit. He noted he received them in his office last Monday and he has read through one of the three. He noted there were some typos, etc, in the Audit, but generally the Audit was very positive and they speak very highly of Qual-Lynx and their operation.

Mr. Forlenza stated he wanted to read through the other two reports, clean them up and then he will get them out to everyone prior to the December Executive Committee Meeting.

VINALAND CITY TPA

Mr. Forlenza reminded the Committee that Vineland was considering using a different TPA, Franklin Adjusting, to adjust claims within their SIR effective January 1, 2019. In response, he had provided the City with various questionnaires that needed to be completed by Franklin so the firm could be vetted by the JIF, MEL, and Reinsurer. He noted that as of today he has not received any response to these questionnaires from the City or Franklin. Mr. Forlenza noted he will reach out to the City to try and gauge their intentions. He further noted that at this late date it would be difficult to get everything approved and make a smooth transition to a new TPA effective January 1, 2019.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, December 17, 2018** at **2:30 PM** at the Pitman Municipal Building, Pitman, NJ

MOTION TO ADJOURN

Chair Campbell asked for a motion adjourned the Executive Claims meeting. Motion by Mr. Law, seconded by Ms. Miller, to adjourn the meeting.

The meeting was adjourned at 4:35 PM.

Kris Kristie, Recording Secretary for

Bob Law, Fund Secretary

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

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

November 26, 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, November 26, 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:

Beth Reilly, **Alloway Twp**
Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Don Banks, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Carolyn King-Sammons, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
Mike Burden, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Valerie Van Veen, **Glassboro Borough**
Raymond Williams, **Greenwich Twp.**
Mark Gravinese, **Harrison Twp.**
Doris Hall, **Logan Twp**
Kevin Clour, **Lower Alloways Creek Twp**
Kevin Heydel, **Monroe Twp.**
Harry Moore, **Oldmans Twp.**
Mayor John Washington, **Penns Grove Borough**
Robert McDade, *Representative*, **Pennsville Twp.**
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.**
Colette Bachich, **Washington Township**
Karen Sweeney, **Wenonah Borough**
Lauren Sedberry, **West Deptford Twp.**
Bob Law, **Woodbury City**
John Hall, **Woodstown Borough**
Jane DiBella **Woolwich Township**

Absent Fund Commissioners were:

Carl Bagby, **Swedesboro Borough**
Susan Jacobucci, **Paulsboro Boro**
Luke Patrick, **Mannington Twp.**
Jennica Bileci, **Mantua Twp**
Bob Dickenson, **Vineland City**
Ryan Giles, **Westville Borough**
Robert Yerka, **Woodbury Heights Borough**

Also present were:

Paul A. Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Bob Holwitt, 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
E.H. Sloan Insurance Agency
Len Eckman Insurance

Absent RMCs were:

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

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Campbell presented the meeting minutes of the October 22, 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 October 22, 2018 Executive Committee meeting.

Motion by Mr. Law, seconded by Mr. Razze, to approve the minutes of the October 22, 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 October 22, 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 October 22, 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 October 22, 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 October 22, 2018 as presented.

The Executive Claims Review Committee Closed Session minutes of the October 22, 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 October 22, 2018 meeting were collected.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – November 26, 2018

Chair Campbell reported that an Executive Claims Committee Meeting was held at 3:30 PM on Monday, November 26, 2018.

The Committee reviewed nineteen (19) claims. Of the claims reviewed, there were eight (8) Workers' Compensation, seven (7) General Liability, and four (4) Property PARs recommended for approval of settlement or continuing defense.

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

There were two (2) claim(s) reviewed for abandonment of subrogation attempt.

#2018117287
#2018108856

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

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

Loss Ratio Snapshots - Mr. Forlenza noted these were distributed at the members' places. He noted that they are for Fund Years 2012-2017 valued as of September 30, 2018. He asked the RMCs to take their member's reports back if they are not present.

Wellness and Safety Calendars/Wellness Posters - Mr. Forlenza noted that Wellness and Safety calendars and Wellness posters were distributed. He asked the members to bring them back to their municipalities. If you need more, please contact us. He asked the RMCs to take their member's reports back if they are not present.

Certificates of Insurance - Mr. Forlenza asked that the Certificates of Insurance issued for the month of October, 2018 be included as part of the meeting minutes and are included in the agenda packet.

2017 Safety Incentive Program Awards – Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds was November 1, 2018. All encumbered funds must be claimed by February 1, 2019.

2018 Optional Safety Budget - Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds was November 1, 2018. All encumbered funds must be claimed by February 1, 2019.

2018 Wellness Incentive Program Allowance – Mr. Forlenza 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 was November 1, 2018. All encumbered funds must be claimed by February 1, 2019.

EPL/Cyber Risk Management Budget - The JIF has budgeted various amounts, 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.

Employment Practices Liability Helpline – Authorized Contact List–Mr. Forlenza 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 Compliance– Mr. Forlenza asked members to review the attached status report for the member's individual deductibles. He reminded the members that they must update their EPL Plan of Risk Management to be eligible for the lower co-pay and deductible. Currently, there are only three (3) members who are not in Compliance, and the deadline to submit your checklist was November 1, 2018.

MEL Cyber Risk Management Plan Compliance Status – Mr. Forlenza 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.

Elected Officials Training- Save the Date – Mr. Forlenza stated that 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 on November 1, 2018. 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

Police One Training – Mr. Forlenza noted that to help reduce the skyrocketing costs associated with police related injuries and lawsuits, the JIF is pleased to announce the availability of the Police One Academy online training system. All JIF Member Police Agencies are eligible to participate in this web-based training. Announced on October 15, 2018, the initial course offerings include De-Escalation Strategies, Sexual Harassment, and Ethics in Law Enforcement. Police One offers training in many different areas of importance to Police personnel and additional courses will be made available over the next several months. If you have any suggestions for police training topics or questions about the system, please contact Megan Matro in the Executive Director Office or Keith Hummel in the Safety Director's Office for assistance.

MediaPRO – Mr. Forlenza stated that to help combat the rise in cybersecurity threats, the JIF has contracted with MediaPRO to deliver online technology risk training for Member Municipalities. MediaPRO specializes in cybersecurity and data privacy employee awareness programs. Every full time, part time, and seasonal municipal employee who utilizes a municipally owned computer will be assigned training. Training courses include password best practices, how to avoid malware, social media usage and many more. On Friday, November 9, 2018 an email containing a spreadsheet was sent to all Fund Commissioners asking that they provide the first name, last name, title, and email address of each employee that they want to have access to the training module. Once this information is received, the employees listed will receive an introduction on how to access and utilize the training program. Please contact Megan Matro in the Executive Director Office if you have any questions.

SOLICITOR'S REPORT

Executive Claims Committee Meeting

Mr. DeWeese highlighted the following items from the Claims Review Committee Meeting:

Assignment of New Cases

Mr. DeWeese reported three (3) new case had been assigned in November 2018:

New Cases
<i>Baker vs Twp of Deptford, Borough of Wenonah, and Borough of Woodbury Heights</i>
<i>Rosa, Jr. v sCity of Vineland</i>
<i>Gold Schmidt vs City of Vineland</i>

Closed Cases

Mr. DeWeese reported that there was one (1) case(s) closed since the last meeting:

Closed Cases
<i>Boyko vs. TRICOJIF</i>

General Liability Files

Mr. DeWeese noted that there are 40 active General Liability claims and if a member would like a synopsis of their town's cases sent to them, please contact him. He stated this month was a full report.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$1,579,729.29 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. Holwitt 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 was one (1) bulletin(s) included in the agenda:

- *Fire Safety Week*

MSI Class Listing – Mr. Holwitt referenced the list of MSI Classes that are available in November and December is 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. Holwitt reminded the members that the *Special Recognition Award* nominations reminders were sent out on September 5 and to please remember to submit these. He also reported the Police One Training that is specific to Law Enforcement has been rolled out and asked the membership to please continue to promote this within your member towns. It is a fully online platform and additional certain customization by your Police Department can be done to facilitate additional training needs.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – November

Mr. Roselli presented the Lessons Learned from Losses for November which reviewed a *Reporting Refresher*. He noted a delay in reporting these claims timely can hamper the best possible defense that could be provided and lead to increased costs.

He also noted the Claims Reporting Roadmaps are on the homepage of the JIF website, and also under the Claims Tab is other information to help in reporting a claim, such as:

- Supervisors Incident Report & First Accident Report
- ACORD Forms
- Listings of Urgent Care Providers
- Emergency Reporting Procedures

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

Mr. DeWeese stated that the “Roadmaps” are still not being followed correctly. He noted he is receiving information that should be sent to Qual-Lynx and vice versa, and asked that the Claims Coordinators please utilize the “roadmaps” as they are a very useful tool and very easy to follow.

WELLNESS DIRECTOR’S REPORT

Ms. Schiffer noted that her report is detailed in the agenda packet. She highlighted the following

- Deptford – Employee Wellness Week – everyday activities throughout the week. Vendors, presentations, “Family” Feud, smoothie contest, chili cook off, “Paint the Town Pink”, chair massages, flu shots, blood pressure checks from roaming EMS personnel, and after work fitness classes.
- Vineland – Employee Health Fair for end of October. Photo shoots with costumes and props, flu shots, food, chair massages, gift baskets, and more!
- Carneys Point - had a Halloween Door Decorating Contest. All departments worked among their group to design and decorate their office door. Employees all had the opportunity to pick a winner and entries were collected at the Employee Health Fair. Winner got a trophy, bragging rights and the opportunity to pick the next challenge.
- East Greenwich - planning to have Jefferson Hospital speak on “The Benefits of Chocolate”. Appropriate for this time of year!
- Logan - employees wanted help in drinking more water so they are hosting a water challenge throughout the month of November. Every week employee turns in tracking form; his/her name is entered to win a Yeti water bottle.
- Pilesgrove - for everyone interested, bought an Active Sitting disc as a result of my presentation on “sitting disease”
- West Deptford - purchased fresh fruit from local farm and offered a basket to each department. Very well received! Planning de-stress events for December.
- Ms. Schiffer also noted in her report was a Wellness Gratitude Calendar showing a small suggestion each day that can be done to show Gratitude or kindness to promote wellbeing.
- Ms. Schiffer noted if your town is hosting any type of Wellness event, please let her know so she can keep track of who is doing what, and what ideas she can pass onto other towns.
- Wellness Incentive Allowances must be encumbered by November 30, 2018, and used by February 1, 2018, so if you haven’t planned any wellness activities for the end of this year, be sure to encumber the money.
- ***November Wellness Newsletter*** - She noted that the November Wellness Newsletter was included in her report.
- ***In the Spotlight – Deptford*** – Ms. Schiffer noted Deptford was in the Spotlight this month for holding a Health & Wellness Fair for an entire week, offering BP Screenings, flu shots, fitness classes, a chili cook-off, smoothie contest, chair massages, and the list goes on!

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 October 2018.

Lost Time v. Medical Only Cases

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

	October	YTD
<i>Lost Time</i>	1	51
<i>Medical Only</i>	31	182
<i>Report Only</i>	12	114
<i>New Claims Reported</i>	44	348
<i>Report Only % of Total</i>	27.3%	33.0%
<i>Medical Only/Lost Time Ratio</i>	97:03	78:22
<i>Average Days to Report</i>	9.8	5.7

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	6,675
<i>Transitional Duty Days Worked</i>	4,842
<i>% of Transitional Duty Days Worked</i>	72.5%
<i>Transitional Duty Days Not Accommodated</i>	1,833
<i>% of Transitional Duty Days Not Accommodated</i>	27.5%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	October
<i>Bill Count</i>	213
<i>Original Provider Charges</i>	\$296,784
<i>Re-priced Bill Amount</i>	\$98,167
<i>Savings</i>	\$198,618
<i>% of Savings</i>	66.9%
<i>PPO Penetration Rate Bill Count Percentage</i>	93.4%
<i>PPO Penetration Rate Provider Charge Percentage</i>	98.3%

<i>EPO Penetration Rate Bill Count Percentage</i>	92.0%
<i>EPO Penetration Rate Provider Charge Percentage</i>	91.4%

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

TREASURER’S REPORT

Mr. Tontarski presented a combined overview of the Treasurer's Report for month ending **October 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 \$55,767.79. This generated an average annual yield of 1.95%. However, after including an unrealized net loss of \$3,583.48 in the asset portfolio, the yield is adjusted to 1.83% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$294,100.40 as it relates to current market value of \$29,574,259.00 vs. the amount we have invested. The current market value, including accrued income is valued at \$29,701,713.96.

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

Receipt Activity for the Period

	October
Subrogation Receipts	\$13,236.36
Salvage	\$3,100.00
Overpayment Reimbursements	\$972.32
TRICO vs Killen	\$553.36

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

Woodbury City	\$20,678.00
Washington Twp.	\$76,983.00
Pittsgrove Twp.	\$31,815.00
Stow Creek Twp.	\$774.00

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$34,546,687.80 to a closing balance of \$33,940,489.56 showing a decrease in the fund of \$606,198.24.

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 \$489,174.73. The claims detail shows 425 claims payments issued.

Bill List – November 2018

For the Executive Committee’s consideration, Mr. Tontarski presented the November 2018 Bill List in the amount of \$612,584.17

Chair Campbell entertained a motion to approve the October 2018 Loss Run Payment Register, and approve the November 2018 Bill List in the amount of \$612,584.17 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 *October 2018 Loss Run Payment Register and the November Bill List in the amount of \$612,584.17* as presented.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Strategic Planning Committee Meeting

Ms. Sweeney stated that the Committee met on November 1, 2018 and a copy of the meeting minutes were included in the agenda and are self-explanatory. She reminded the members that the December meeting would be held at the Pitman Municipal Building at 4pm, with the Holiday diner meeting to follow at Terra Nova in Sewell.

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

Nominating Committee Meeting

Mr. Heydel stated that the Committee met on November 7, 2018 via conference call and a copy of the meeting minutes is included in the agenda packet. He referenced the 2019 Draft Nomination Slate included in the agenda and noted he has spoken to almost all of the candidates, and should there be any changes, he would let the Executive Directors office know so the changes could be made in time for the December meeting. He then reviewed the 2019 Draft Executive Committee Nomination slate.

Chair: **Robert Law**, Woodbury City
Secretary: **Michael Razze**, Pitman Borough

Executive Committee: **Karen Sweeney**, Wenonah Borough
 Doris Hall, Logan Township
 John Washington, Penns Grove Borough

Sue Miller, Clayton Borough
Bob Dickenson, Vineland City

Alternates:

#1 **Carl Bagby**, Swedesboro Borough
#2 **Robert Diaz**, South Harrison Township
#3 **Kevin Clour**, Lower Alloways Creek
#4 **Mark Gravinese**, Harrison Township
#5 **Donald Banks**, Deptford Township
#6 **Ken Brown**, Carneys Point Township
#7 **Marjorie Sperry**, Quinton Township

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

Finance Committee Report

Mr. Heydel stated that the Finance Committee met on November 2, 2018 and the minutes were included in the agenda packet. He highlighted the following items:

Mr. Heydel stated that the first action item is to introduce the 2019 Budget which totals \$14,127,182 which is a 1.45% increase over 2018. The 2019 JIF Budget of \$9,078,523 represents a decrease of .83% (\$76,381) over last year's \$9,154,904 annualized budget. Budgeted lost funds decreased by \$101,196 (1.51%), which is primarily due to the Committee reducing the Loss Fund Contingency from \$193,697 to \$100,000. Operating Expenses increased \$24,815 (1.01%) over 2018, while the excess premiums, inclusive of the MEL, EPL/POL, and EJIF policies, are projected at \$5,048,659 in comparison to \$4,770,429 for 2018, an increase of \$278,230 (4.52%)

He stated that the Committee reviewed the 2019 Budget and it is set to be introduced this evening along with the 2019 Assessment Certification, and the 2019 Assessment Allocation Strategy, all of which are also included in the agenda packet. He noted that the public hearing for the Budget will be held at the December Executive Committee meeting on December 17, 2018.

2019 Budget Introduction, 2019 Assessment Allocation Strategy, and 2019 Assessment Certification

Motion by Ms. Hall, seconded by Mr. Razze to Introduce the 2019 Budget Introduction, 2019 Assessment Allocation Strategy, and 2019 Assessment Certification as presented.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MEL/RCF/EJIF Reports

Mr. Law noted the MEL/RCF/EJIF all met on October 17, 2018 and a copy of the meeting minutes from each meeting were included in the agenda and were self-explanatory. He then highlighted the following:

Mr. Law noted the Budgets were adopted for the MEL, RCF, and EJIF in the last month, and that has been factored into the JIF Budget that was introduced tonight.

He noted in the MEL Report there is a discussion regarding the Investments Legislation that has been signed into law which will enable the JIF's and the MEL to invest in debt that Municipalities are issuing. He mentioned this is something the members might be able to take advantage of going forward. He stated taking advantage of this may also increase the JIF's interest earnings.

Mr. Law then referenced the MEL/RCF/EJIF Representative Resolution included in the agenda, naming him as the TRICO JIF Representative to all three JIFs. He also mentioned that he has been appointed as the EJIF Committee Chair for 2019, and he thanked the Committee for the appointments; he is happy and proud to serve.

Chair Campbell then asked for a motion in regards to Resolution 2018- 4.

Resolution 2018-44 – Appointing the 2019 MEL/RCF/EJIF Representatives

Motion by Ms. Hall, seconded by Mr. Razze, to adopt Resolution 2018-44, Appointing Robert Law as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund, Robert Law as the Fund's Representative to the Residual Claims Joint Insurance Fund and Robert Law as the Fund's Representative to the Environmental Risk Management Fund for the 2019 Fund Year as presented.

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

Nays: None

Abstain: Bob Law, *Secretary*, **Woodbury City**

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, December 17, 2018** at **4:00 PM** at the **Pitman Municipal Building**.

PUBLIC COMMENT

Open Public Comment

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

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

Mr. Forlenza apologized that he had not included the following information during his report; however, he noted that an email will be coming from his office tomorrow seeking the IP addresses for members' public facing networks. He explained that the IP addresses are needed by Pivot Point Security so they can begin the vulnerability testing of members' networks. He stated that members with questions can contact his office once the email is sent.

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 – Resolution #2018-45

Chair Campbell entertained a motion to go into a closed session to discuss matters affecting the protection and safety of the public and to discuss pending or anticipated litigation and/or contract negotiations.

Motion by Mr. Law, seconded by Ms. Hall, to Adopt ***Resolution #2018-45***. All in favor. Motion carried.

A Closed Session of the TRICOJIF JIF was held and the meeting was then reopened to the public.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

APPROVE CLAIMS PAYMENTS

Mr. Roselli of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on November 26, 2018

Sue Miller, **Clayton Borough**
Bob Law, *Secretary*, **Woodbury City**
Brad Campbell, *Chair*, **Shiloh Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Chair Campbell entertained a Motion to issue an RFQ for the position of Executive Director/Administrator.

Motion by Mr. Law, seconded by Ms. Hall to issue an RFQ for the position of Executive Director/Administrator as presented.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Chair Campbell entertained a motion to extend the current Executive Director/Administrators contract for an additional 60 days, or until the end of February 28, 2019.

Motion by Mr. Law, Seconded by Ms. Hall to extend the current Executive Director/Administrators contract for an additional 60 days, or until the end of February 28, 2019

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

There being no further business, Chair Campbell entertained a *Motion to Adjourn* the November 26, 2018 Executive Committee Meeting.

Motion by Mr. Law, seconded by Mr. Razze, to adjourn the November 26, 2018 meeting of the TRICO JIF.

The meeting was adjourned at 6:15 PM.

Kris Kristie, Recording Secretary for

Robert Law, Fund Secretary



To: Fund Commissioners
Date: December 17, 2018
Re: Executive Director's Report

A. Lost Time Accident Frequency Report (pgs. 26-27)

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

B. Certificates of Insurance (pgs. 28-38)

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

C. Financial Fast Track (pg. 39)

The Financial Fast Track Report as of October 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 October 31, 2018 was **\$19,754,582**.

D. Regulatory Filing Checklists (pgs. 40-41)

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. 42)

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

F. 2018 Optional Safety Budget (pg. 43)

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

G. 2018 Wellness Incentive (pg. 44)

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

H. EPL/Cyber Risk Management Budget (pg. 45)

A report detailing the available balances for each member for the 2018 EPL/Cyber Risk Management Budget is attached for your review. If you have any questions on how to collect your 2018 EPL/Cyber Risk Management allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds was November 1, 2018. All encumbered funds must be claimed by February 1, 2019.**

I. EPL Helpline – Authorized Contact List (pg. 46)

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. 47)

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. 48)

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. 49)

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. 50)

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. 51-59)

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 (pgs. 60-61)

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 on November 1, 2018. The sign-in sheets from December 6, 2018 seminar are posted on the JIF website. The remaining trainings have been scheduled on the following dates:

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. Police One Training

To help reduce the skyrocketing costs associated with police related injuries and lawsuits, the JIF is pleased to announce the availability of the Police One Academy online training system. All JIF Member Police Agencies are eligible to participate in this web-based training. Announced on October 15, 2018, the initial course offerings include De-Escalation Strategies, Sexual Harassment, and Ethics in Law Enforcement. Police One offers training in many different areas of importance to Police personnel and additional courses will be made available over the next several months. If you have any suggestions for police training topics or questions about the system, please contact Megan Matro in the Executive Directors Office or Keith Hummel in the Safety Director's Office for assistance.

Q. MediaPro Training

To combat the rise in cybersecurity threats, the JIF has contracted with MediaPRO to deliver online technology risk training for Member Municipalities. MediaPRO specializes in cybersecurity and data privacy employee awareness programs. Every full time, part time, and seasonal municipal employee who utilizes a municipally owned computer will be assigned training. Training courses include password best practices, how to avoid malware, social media usage and many more. On Friday, November 9, 2018 an email containing a spreadsheet was sent to all Fund Commissioners asking that they provide the first name, last name, title, and email address of each employee that they want to have access to the training module. Once this information is received, the employees listed will receive an introduction on how to access and utilize the training program. Please contact Megan Matro in the Executive Directors Office if you have any questions.

R. Technology Risk Services

Earlier this year, the JIF awarded a contract to Pivot Point Security to provide technology risk management services to the members. These services include phishing tests, the development of, and training on, various cyber related policies and procedures, the development of third party risk standards, as well as network vulnerability assessments. To begin this process, on November 27, 2018, an email was sent to all members asking that they provide the Executive Director's office with the IP addresses of all of their public facing networks and the contact information for their IT professional. This information is necessary to begin the network vulnerability testing. Members were asked to respond to this request by Friday, December 14, 2018. Over the next

few months, members will also begin to see the role out of different risk management services from Pivot Point. Please do not hesitate to contact the Executive Director's office if you have any questions.

S. RMC Resolution & Agreement

On or about December 7, 2018, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2019 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2019 fees at the February 2019 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

T. 2018 Annual Report

Several copies of the 2018 Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund Annual Report were presented to each Fund Commissioner at this afternoon's meeting. The Annual Report is also being posted to the JIF website where it can be downloaded and printed. Members are encouraged to review the report with their governing bodies.

U. 2019 Committee Volunteers (pgs. 62-65)

On November 27, 2018, *Committee Volunteer Request Forms* were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 14, 2018. The 2019 Committee Chairs will be meeting in early January to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Sheila Ortiz at 856-446-9137.

V. AGRiP/PRIMA Conference Schedule and Policy

This year TRICO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2019 Budget includes funding for ten (10) attendees in total. The TRICO JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRiP Conferences from our office on or about December 13, 2018. Information on the PRIMA Conference will be emailed out early next year.

W. 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!

X. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.tricojif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.tricojif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

Y. 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											493.50			493.50	1,781.50	10/22/18	NA
Elsinboro	1,755.00			1,755.00											1,755.00	0.00		NA
Fairfield	2,275.00														0.00	2,275.00	10/12/18	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	10/22/18	NA
Logan	2,925.00											1,500.00			1,500.00	1,425.00	10/29/18	NA
Lower Alloways Creek	2,925.00											2,925.00			2,925.00	0.00	10/26/18	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											1,755.00			1,755.00	0.00		NA
Pitman	3,575.00											2,455.00			2,455.00	1,120.00	10/29/18	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	10/30/18	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	10/30/18	NA
Washington	4,225.00			4,225.00											4,225.00	0.00		750.00
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											2,275.00			2,275.00	0.00		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	11,403.50	0.00	0.00	83,488.50	18,431.50		

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	11/01/18
Carney's Point	2,500.00											2,500.00			2,500.00	0.00	
Clayton	2,500.00							1,591.53		319.73	588.74				2,500.00	0.00	
Deptford	4,500.00											4,500.00			4,500.00	0.00	
East Greenwich	2,500.00					1,262.67					1,237.33				2,500.00	0.00	
Elk Township	1,500.00											1,500.00			1,500.00	0.00	
Elsinboro	750.00														0.00	750.00	10/02/18
Fairfield	1,500.00														0.00	1,500.00	10/12/18
Franklin	3,500.00			2,186.39					1,313.61						3,500.00	0.00	
Glassboro	4,500.00											3,689.97			3,689.97	810.03	10/17/18
Greenwich	3,500.00														0.00	3,500.00	
Harrison	2,500.00														0.00	2,500.00	10/22/18
Logan	2,500.00											2,500.00			2,500.00	0.00	
Lowers Alloways Creek	2,500.00				1,581.03				676.10			242.87			2,500.00	0.00	10/26/18
Mannington	750.00									664.34		85.66			750.00	0.00	
Mantua	3,500.00														0.00	3,500.00	10/16/18
Monroe	4,500.00										4,500.00				4,500.00	0.00	
Oldmans	750.00														0.00	750.00	10/16/18
Paulsboro	3,500.00														0.00	3,500.00	10/30/18
Penns Grove	3,500.00														0.00	3,500.00	10/18/18
Pennsville	3,500.00				3,315.89					184.11					3,500.00	0.00	
Pilesgrove	750.00														0.00	750.00	10/30/18
Pitman	3,500.00											3,500.00			3,500.00	0.00	
Quinton	750.00									750.00					750.00	0.00	
Shiloh	750.00														0.00	750.00	10/30/18
South Harrison	750.00									152.84					152.84	597.16	10/23/18
Swedesboro	1,500.00								1,500.00						1,500.00	0.00	
Upper Pittsgrove	750.00												750.00		750.00	0.00	10/22/18
Vineland City	2,500.00														0.00	2,500.00	10/30/18
Washington Township	4,500.00										4,500.00				4,500.00	0.00	
Wenonah	1,500.00											1,500.00			1,500.00	0.00	
West Deptford Township	4,500.00														0.00	4,500.00	10/29/18
Westville	2,500.00														0.00	2,500.00	10/29/18
Woodbury City	3,500.00											3,500.00			3,500.00	0.00	
Woodbury Heights	2,500.00								2,500.00						2,500.00	0.00	01/26/18
Woodstown	1,500.00											1,500.00			1,500.00	0.00	
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	\$25,018.50	\$750.00	\$0.00	\$56,092.81	\$32,657.19	

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 12/10/2018

**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	11/01/18
Carney's Point	1,000.00											999.98			999.98	0.02	
Clayton	1,000.00											1,000.00			1,000.00	0.00	10/16/18
Deptford	1,500.00											1,500.00			1,500.00	0.00	
East Greenwich	1,000.00											1,000.00			1,000.00	0.00	
Elk Township	750.00											138.56			138.56	611.44	10/22/18
Elsinboro	500.00														0.00	500.00	10/02/18
Fairfield	750.00											600.00			600.00	150.00	10/12/18
Franklin	1,250.00										850.00	400.00			1,250.00	0.00	
Glassboro	1,500.00											795.00			795.00	705.00	10/29/18
Greenwich	1,000.00														0.00	1,000.00	
Harrison	1,000.00														0.00	1,000.00	10/22/18
Logan	1,000.00														0.00	1,000.00	
Lowers Alloways Creek	1,000.00														0.00	1,000.00	10/26/18
Mannington	500.00									252.89		247.11			500.00	0.00	
Mantua	1,250.00														0.00	1,250.00	10/16/18
Monroe	1,500.00														0.00	1,500.00	
Oldmans	500.00														0.00	500.00	10/16/18
Paulsboro	1,000.00														0.00	1,000.00	10/30/18
Penns Grove	1,250.00											620.00			620.00	630.00	10/18/18
Pennsville	1,250.00						181.50	230.00		166.67	202.14	203.49	167.18		1,150.98	99.02	10/23/18
Pilesgrove	500.00											500.00			500.00	0.00	
Pitman	1,250.00											199.80			199.80	1,050.20	10/26/18
Quinton	500.00														0.00	500.00	10/02/18
Shiloh	500.00														0.00	500.00	10/30/18
South Harrison	500.00														0.00	500.00	02/01/18
Swedesboro	750.00											719.74			719.74	30.26	10/29/18
Upper Pittsgrove	500.00											500.00			500.00	0.00	
Vineland City	1,500.00														0.00	1,500.00	10/30/18
Washington Township	1,500.00											1,500.00			1,500.00	0.00	
Wenonah	750.00					493.73			250.00						743.73	6.27	
West Deptford	1,500.00											80.00	434.98		514.98	985.02	10/29/18
Westville	1,000.00														0.00	1,000.00	10/29/18
Woodbury City	1,250.00											1,250.00			1,250.00	0.00	
Woodbury Heights	1,000.00											1,000.00			1,000.00	0.00	01/26/18
Woodstown	750.00											750.00			750.00	0.00	
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	\$14,003.68	\$602.16	\$0.00	\$17,377.77	\$18,372.23	

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 12/10/2018

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	10/31/2018
Carneys Point	2,000.00									700.00		1,300.00			2,000.00	0.00	
Clayton	2,000.00							399.00				1,601.00			2,000.00	0.00	10/18/2018
Deptford	3,000.00											3,000.00			3,000.00	0.00	
East Greenwich	2,000.00						720.00					1,280.00			2,000.00	0.00	
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											1,500.00			1,500.00	0.00	10/12/2018
Franklin	2,500.00										2,218.95	183.90			2,402.85	97.15	
Glassboro	3,000.00														0.00	3,000.00	10/30/2018
Greenwich	2,000.00														0.00	2,000.00	
Harrison	2,000.00														0.00	2,000.00	10/23/2018
Logan	2,000.00														0.00	2,000.00	
Lower Alloways Creek	2,000.00						892.00						826.45		1,718.45	281.55	10/26/2018
Mannington	1,000.00														0.00	1,000.00	
Mantua	2,500.00														0.00	2,500.00	10/23/2018
Monroe	3,000.00										3,000.00				3,000.00	0.00	
Oldmans	1,000.00														0.00	1,000.00	10/25/2018
Paulsboro	2,000.00														0.00	2,000.00	10/30/18
Penns Grove	2,500.00														0.00	2,500.00	10/18/2018
Pennsville	2,500.00								531.16			1,968.84			2,500.00	0.00	10/23/2018
Pilesgrove	1,000.00					63.00									63.00	937.00	10/25/2018
Pitman	2,500.00											2,500.00			2,500.00	0.00	
Quinton	1,000.00							37.50							37.50	962.50	10/2/2018
Shiloh	500.00														0.00	500.00	10/30/2018
South Harrison	1,000.00											1,000.00			1,000.00	0.00	10/30/2018
Swedesboro	1,500.00											1,500.00			1,500.00	0.00	
Upper Pittsgrove	1,000.00														0.00	1,000.00	10/31/2018
Vineland	3,000.00														0.00	3,000.00	10/30/2018
Washington	3,000.00														0.00	3,000.00	10/30/2018
Wenonah	1,500.00											1,500.00			1,500.00	0.00	
West Deptford	3,000.00									2,920.00		80.00			3,000.00	0.00	10/29/2018
Westville	2,000.00														0.00	2,000.00	10/29/2018
Woodbury (City)	2,500.00											2,500.00			2,500.00	0.00	
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	19,913.74	826.45	0.00	34,221.80	36,778.20	

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



South Jersey Communities Securing Their Future
P. O. Box 530, Marlton, New Jersey 08053

To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: October 31, 2018

Re: Elected Officials Seminar

Please accept this memorandum as an invitation to the 2018-2019 JIF Elected Officials training program. This year’s program will focus on public official’s liability, employment practices liability; cyber liability, and wellness program benefits. The goal of this training is to make our Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member’s 2019 MEL Assessment by \$250 for each municipal Elected Official who completes the course by May 1, 2019. This credit is also extended to the member’s CEO (i.e. municipal manager/administrator). The maximum credit for each member is 5% of the member’s 2019 MEL Assessment.

The schedule of local Elected Official’s training seminars is listed below. You are welcome to attend any of the sessions listed. To register, please complete the attached form and return it to Sheila Ortiz at our office.

Locally, the dates & location of this training is as follows:

Registration for all seminars is 5:30 PM – 6:00 PM. Seminars are from 6:00pm – 8:00 pm

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, 2019 – O’Connor’s, Eastampton

Please feel free to contact my office if you have any questions.

cc: Risk Management Consultants

PLEASE RESPOND NO LATER THAN 2 WEEKS PRIOR TO ANY TRAINING DATE!

ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

REGISTRATION FORM

Please Print

Course Date/Location: _____

Name: _____

Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

Fax: _____

E-Mail: _____

Forward the completed form to:

Ms. Sheila Ortiz

Arthur J. Gallagher Risk Management Services

PO Box 530

Marlton, NJ 08053

E-Mail: Sheila_Ortiz@ajg.com

Fax: (856) 446-9149

Registration for all seminars is 5:30 PM – 6:00 PM. Seminars are from 6:00pm – 8:00 pm

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, 2019 – O’Connor’s, Eastampton



TO: Fund Commissioners
FROM: Sheila Ortiz, Account Representative
DATE: November 27, 2018
RE: **2019 Committee Volunteers**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2019.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

EPL Committee – The Employment Practices Liability (EPL) Committee meets on a quarterly basis to review members’ EPL claims, attempts to identify loss trends within specific members and general membership, and recommend programs to eliminate these losses. The Committee also oversees the implementation of the EPL Probation Program, in addition to addressing Cyber Liability issues.

Finance Committee - The Finance Committee meets approximately four times per year to review the Fund Audit and service provider contracts. The Committee also drafts the Fund’s budget, assessment allocation, and dividend strategy for consideration by the Executive Committee.

Safety Committee - The Safety Committee meets approximately four times per year to review the progress of the Safety Director’s efforts, to monitor the effectiveness of the JIF’s safety programs, initiate new safety programs, and to recommend safety policies to the Fund.

Strategic Planning Committee - The Strategic Planning Committee meets approximately three times per year to review the progress of the JIF’s planning efforts as developed at the Member Retreat, monitor the effectiveness of the JIF’s policies and programs, initiate new programs, and recommend policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund office by **December 14, 2018**. Responses can be sent via e-mail at Sheila_Ortiz@ajg.com.

cc: Risk Management Distribution (PF, KK)
File: TRICO/General/Committee Membership

Tab: 2019



**Committee Participation
2019 Fund Year**

Please indicate committee(s) you would like to serve on for the 2019 Fund Year.

Please indicate your first choice with a “1”, second choice with a “2”, etc.

Name: _____

Municipality: _____

COMMITTEES	CHOICE
Coverage	
EPL Claims Review	
Finance	
Safety	
Strategic Planning	

Are you willing to serve on more than one committee? ___Yes ___No

Please return this form by December 14, 2018 to:

Sheila Ortiz
Account Representative
E-mail: Sheila_Ortiz@ajg.com



TO: Risk Management Consultants
FROM: Sheila Ortiz, Account Representative
DATE: November 27, 2018
RE: **2019 Committee Volunteers**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2019.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Safety Committee - The Safety Committee meets approximately four times per year to review the progress of the Safety Director's efforts, monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and to recommend safety policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 14, 2018**. Responses can be sent via e-mail at Sheila_Ortiz@ajg.com or via facsimile at 856-446-9149.

cc: Risk Management Distribution (PF, KK)
File: TRICO/General/Committee Membership

Tab: 2019



Committee Participation 2019 Fund Year

Please indicate which committee(s) you would like to serve on for the 2019 Fund Year. Please indicate your first choice with a “1”, second choice with a “2”.

Name: _____

Organization: _____

COMMITTEES	CHOICE
Coverage	
Safety	

Are you willing to serve on more than one committee? Yes No

Please return this form by Friday, December 14, 2018 to:

Sheila Ortiz
 Account Representative
 E-mail: Sheila_Ortiz@ajg.com

**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: December 3, 2018

Service Team:

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

NOVEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Alloway – Conducted a Loss Control Survey on November 19
- Township of Carneys Point – Conducted a Loss Control Survey on November 27
- Township of Deptford Police Dept – Conducted a Loss Control Survey on November 7
- Township of Elk – Conducted a Loss Control Survey on November 13
- Township of Harrison – Conducted a Loss Control Survey on November 15
- Township of Mannington – Conducted a Loss Control Survey on November 2
- Township of Mantua – Conducted a Loss Control Survey on November 19
- Township of Oldmans – Conducted a Loss Control Survey on November 9
- Borough of Paulsboro – Conducted a Loss Control Survey on November 26
- Township of Pennsville – Conducted a Loss Control Survey on November 26
- Borough of Pennsville – Conducted a Loss Control Survey on November 2
- Borough of Shiloh – Conducted a Loss Control Survey on November 23

- Township of South Harrison – Conducted a Loss Control Survey on November 14
- City of Vineland – Conducted a Loss Control Survey on November 19
- Township of Washington – Conducted a Loss Control Survey on November 14
- Township of West Deptford – Conducted a Loss Control Survey on November 19
- City of Woodbury – Conducted a Loss Control Survey on November 8

JIF MEETINGS ATTENDED

- Regional Training – Excited Delirium – November 2
- Regional Training – Excited Delirium – November 9
- Fund Commissioner Committee Meeting & Claims Meeting – November 26

MEL MEDIA LIBRARY

The following members used the MEL Media Library during November. **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.

No videos viewed for the month of November

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

- November 8 - Below 100 - Camden County Regional Emergency Training Center - December 4
- November 12 - MSI Bulletin – Leaf Collection Safety
- November 27 - Below 100 - Camden County Regional Emergency Training Center - December 4
- November 28 - Did You Know? – MSI Training Schedule – TRICO JIF, December 2018

UPCOMING EVENTS

- Below 100 Training – December 4
- Executive Committee Meeting, Claims Meeting, and Holiday Dinner – December 17

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 December of 2018 and January and February of 2019. **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
12/3/18	Borough of Glassboro #1	Snow Plow/Snow Removal	10:00 - 12:00 pm
12/7/18	Township of Carneys Point #3	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
12/7/18	Township of Carneys Point #3	Shop & Tool Safety	10:45 - 11:45 am
12/11/18	Township of Pemberton	CDL-Drivers Safety Regulations	9:30 - 11:30 am
12/11/18	Township of Pemberton	Snow Plow/Snow Removal	12:30 - 2:30 pm
12/12/18	Township of Galloway	Heavy Equipment Safety	8:30 - 11:30 am
12/17/18	Township of Weymouth #1	HazCom w/GHS-Evening	7:00 - 8:30 pm
12/17/18	Township of Weymouth #1	BBP-Evening	8:45 - 9:45 pm
12/17/18	Township of Weymouth #1	Fire Safety-Evening	10:00 - 11:00 pm
1/4/19	Township of Upper Deerfield	DDC-6	8:30 - 3:00 pm w/lunch brk
1/7/19	Borough of Lindenwold #1	BBP	8:00 - 9:00 am
1/7/19	Borough of Lindenwold #1	CDL-Drivers Safety Regulations	9:15 - 11:15 am
1/7/19	Delran Twp. BOFC #1	HazCom w/GHS-Evening	7:30 - 9:00 pm
1/7/19	Delran Twp. BOFC #1	BBP-Evening	9:00 - 10:00 pm
1/9/19	Pennsauken SA #3	BBP	8:30 - 9:30 am
1/9/19	Pennsauken SA #3	Fire Safety	9:45 - 10:45 am
1/9/19	Pennsauken SA #3	Fire Extinguisher	11:00 - 12:00 pm
1/9/19	City of Vineland #1	Flagger/Work Zone Safety	8:00 - 12:00 pm
1/10/19	Township of Tabernacle #1	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/11/19	Township of Cherry Hill #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/14/19	Borough of Lindenwold #1	Driving Safety Awareness	8:00 - 9:30 am
1/14/19	Borough of Lindenwold #1	Fire Safety	9:45 - 10:45 am
1/14/19	Borough of Lindenwold #1	Fire Extinguisher	11:00 - 12:00 pm

DATE	LOCATION	TOPIC	TIME
1/14/19	Borough of Longport #1	CEVO-Fire-Evening	6:30 - 10:30 pm
1/15/19	Borough of Pemberton	DDC-6	8:30 - 3:00 pm w/lunch brk
1/15/19	Borough of Woodstown #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
1/15/19	Borough of Woodstown #1	Hearing Conservation	10:15 - 11:15 am
1/16/19	Pennsauken SA #3	HazCom w/GHS	8:30 - 10:00 am
1/16/19	Pennsauken SA #3	Employee Conduct/Violence Prevention	10:15 - 11:45 am
1/16/19	City of Ventnor	BBP	9:00 - 10:00 am
1/16/19	City of Ventnor	Hearing Conservation	10:15 - 11:15 am
1/16/19	Township of Oldman's	LOTO-Evening	6:30 - 8:30 pm
1/16/19	Township of Oldman's	Confined Space Awareness-Evening	8:45 - 9:45 pm
1/17/19	Township of Pennsville #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/17/19	Township of Pennsville #1	Confined Space Awareness	10:45 - 11:45 am
1/18/19	Borough of Berlin	Fast Track to Safety	8:30 - 12:30 pm
1/18/19	City of Brigantine #3	Excavation/Trenching/Shoring	8:30 - 12:30 pm
1/22/19	Borough of Woodstown #1	Fast Track to Safety	8:30 - 12:30 pm
1/23/19	Pennsauken SA #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
1/23/19	City of Bordentown	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/24/19	Borough of Avalon #4	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/25/19	Borough of Somerdale	Jetter/Vacuum Safety	8:00 - 10:00 am
1/25/19	Borough of Somerdale	BBP	10:15 - 11:15 am
1/25/19	Township of Bordentown	Fall Protection Awareness	9:00 - 11:00 am
1/25/19	Township of Bordentown	Back Safety/Material Handling	11:15 - 12:15 pm
1/28/19	Borough of Lindenwold #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
1/28/19	Borough of Lindenwold #1	Hearing Conservation	11:15 - 12:15 pm
1/28/19	Borough of Glassboro #1	LOTO-Evening	7:00 - 9:00 pm
1/28/19	Township of Galloway	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
1/28/19	Township of Galloway	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
1/29/19	Evesham Twp. Fire District #1	Accident Investigation-Evening	7:00 - 9:00 pm
1/29/19	City of Ocean City #4	CMVO	8:30 - 12:30 pm
1/30/19	Township of West Deptford	CDL-Drivers Safety Regulations	12:00 - 2:00 pm
1/30/19	Township of West Deptford	Driving Safety Awareness	2:00 - 3:30 pm
1/30/19	City of Ventnor	BBP	9:00 - 10:00 am
1/30/19	City of Ventnor	Hearing Conservation	10:15 - 11:15 am
1/31/19	Township of Willingboro	DDC-6	8:30 - 3:00 pm w/lunch

DATE	LOCATION	TOPIC	TIME
			brk
2/1/19	Borough of Somerdale	Fire Safety	8:00 - 9:00 am
2/1/19	Borough of Somerdale	Fire Extinguisher	9:15 - 10:15 am
2/1/19	Borough of Somerdale	Hearing Conservation	10:30 - 11:30 am
2/4/19	Township of Egg Harbor #5	DDC-6	8:30 - 3:00 pm w/lunch brk
2/5/19	Borough of Pemberton	Accident Investigation	8:30 - 10:30 am
2/5/19	Borough of Pemberton	PPE	10:45 - 12:45 pm
2/6/19	City of Burlington #2	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/6/19	City of Burlington #2	Asbestos, Lead, Silica Overview	10:45 - 11:45 am
2/6/19	Township of Burlington #3	HazCom w/GHS	1:00 - 2:30 pm
2/6/19	City of Vineland #1	Flagger/Work Zone Safety	8:00 - 12:00 pm
2/7/19	Borough of Stone Harbor #1	Snow Plow/Snow Removal	8:30 - 10:30 am
2/7/19	Borough of Stone Harbor #1	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
2/8/19	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/8/19	City of Somers Point #3	Flagger/Work Zone Safety	8:00 - 12:00 pm
2/11/19	Borough of Glassboro #1	CEVO-Fire-Evening	7:00 - 11:00 pm
2/12/19	Evesham Twp. Fire District #1	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
2/13/19	Township of Willingboro	Fast Track to Safety	8:30 - 12:30 pm
2/13/19	City of Ventnor	LOTO	8:30 - 10:30 am
2/13/19	City of Ventnor	Confined Space Awareness	10:45 - 11:45 am
2/15/19	Borough of Somerdale	Ladder Safety/Walking Working Surfaces	8:00 - 10:00 am
2/15/19	Township of Mantua	Sanitation/Recycling Safety	1:00 - 3:00 pm
2/15/19	Township of Upper Deerfield	Excavation/Trenching/Shoring	8:30 - 12:30 pm
2/19/19	Township of Pemberton	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
2/19/19	Township of Pemberton	Back Safety/Material Handling	10:45 - 11:45 am
2/19/19	Township of Elsinboro	BBP-Evening	6:30 - 7:30 pm
2/19/19	Township of Elsinboro	Confined Space Awareness-Evening	7:45 - 8:45 pm
2/20/19	Evesham Township MUA	CSE Training for Permit Required Spaces	8:30 - 12:30 pm
2/20/19	Township of Oldman's	CEVO-Fire-Evening	6:30 - 10:30 pm
2/21/19	City of Bordentown	CEVO-Police	2:00 - 6:00 pm
2/21/19	Borough of Avalon #4	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
2/21/19	Borough of Avalon #4	Shift Briefing Essentials	10:45 - 12:15 pm
2/22/19	Evesham Township #4	Sanitation/Recycling Safety	8:00 - 10:00 am
2/22/19	Evesham Township #4	Fire Safety	10:15 - 11:15 am
2/22/19	Evesham Township #4	Fire Extinguisher	11:30 - 12:30 pm
2/25/19	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/25/19	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS-Evening	7:00 - 10:00 pm

DATE	LOCATION	TOPIC	TIME
2/25/19	Township of Egg Harbor #5	Landscape Safety	8:30 - 11:30 am
2/26/19	Logan Twp. MUA #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
2/26/19	Logan Twp. MUA #1	BBP	10:15 - 11:15 am
2/27/19	Township of West Deptford	Fall Protection Awareness	1:30 - 3:30 pm
2/27/19	Lower Township MUA	Fall Protection Awareness	8:30 - 10:30 am
2/27/19	Lower Township MUA	Hearing Conservation	10:45 - 11:45 am
2/28/19	Township of Pemberton	Excavation/Trenching/Shoring	8:30 - 12:30 pm
2/28/19	Township of Pennsville #1	Accident Investigation	8:30 - 10:30 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	Shift Briefing 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	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5 / S		
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 - DECEMBER 2018

WINTER SAFETY



- DURING THE WINTER MONTHS, WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS.
- A SOUND SNOW AND ICE MANAGEMENT PLAN LOOKS TO REMOVE SNOW AND ICE AND INCORPORATES CONTINUOUS MONITORING OF PROBLEM AREAS.
- CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY.
- PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
- PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CREATE ICY PATCHES
- DISCUSS FOOTWEAR WITH EMPLOYEES
- PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
- MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS

- 62 YEAR OLD PUBLIC WORKS EMPLOYEE THAT WAS SHOVELING MUCH OF THE DAY LEADING TO SEVERE LOW BACK PAIN. DIAGNOSED WITH HERNIATED DISCS, THE EMPLOYEE UNDERWENT EXTENSIVE PHYSICAL THERAPY AND HAD INJECTIONS AND THE TOTAL INCURRED ON THE FILE IS \$73,000.
- PIPES BROKE IN WALLS OF STORAGE ROOM OF POLICE DEPARTMENT CAUSING EXTENSIVE WATER DAMAGE TO A COURT ROOM AND ADJACENT ROOMS AND OFFICES. THOUGH HEAT WAS MAINTAINED ENOUGH TO KEEP THE MAIN AREAS HEATED, THE HEAT DID NOT FULLY REACH THE SELDOM USED STORAGE ROOM DURING EXTREMELY LOW TEMPERATURES. THE TOTAL DAMAGES WERE \$293,000.

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



TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: December 17, 2018 Borough of Pitman Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

ACTIVITY SUMMARY & PLANNED EVENTS

Municipality Activities:

- East Greenwich - Jefferson presented "The Benefits of Chocolate". Appropriate for this time of year! Samples were offered for taste testing.
- Logan – some employees participated in a water challenge throughout the month of November. Every day, employees kept track of his/her water consumption. Grand prize was a Yeti water bottle.
- Monroe – Hosted a healthy lunch and learn with Holistic Coach speaking on the 10 Keys to Healthy Eating. Also chair massages were offered. Will be running a Football Fitness Challenge through end of January.
- Pennsville – met with Wellness Committee to discuss wellness activities for 2019!
- Washington Twp - started a Football Fitness Challenge to run through the end of January
- West Deptford - Planning de-stress events for December including Meditation/Yoga and Chair massages.

Remaining Encumbered Wellness Funds

I know some of you still have remaining funds. If you are in need of ideas, have some ideas but need help in organizing them in time, and want to discuss either, please reach out to me for help. I have ideas and I can work with you to help make it happen.

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 one municipality at a time. If we have already talked about an idea, I will definitely feature it.

December Wellness Corner Connection Newsletter

Although this time of year can be filled with joyful family gatherings, a few days off from work and perhaps a winter getaway, it can also be a very stressful time. Eight out of ten people anticipate increased stress over the holidays as shown in a poll by the American Psychological Association. In this month's newsletter, I will share some tips on how you might manage stress a little better this year.

- Holiday Blues
- Learn Healthy Coping Methods
- How to Prevent Holiday Stress
- Avoiding Weight Gain
- Holiday Beverages
- Healthier Holiday Desserts

Wellness 2019

It's never too soon to start thinking about activities for next year. I welcome the opportunity to start planning with you at a mutually convenient time.

See, even Santa
needs to meditate!
Don't stress this
Holiday! **Breathe!**





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

	November-18	November-17	YTD November 18	YTD November 17
# of New Claims Reported	23	28	370	380
# of Report Only	5	10	119	111
% Report Only	21.7%	35.7%	32.2%	29.2%
# of Medical Only	17	17	194	213
# of Lost Time	1	1	57	56
Medical Only to Lost Time Ratio	94:06	94:06	77:23	79:21
Average # of Days to Report a Claim	2.2	2.7	4.6	3.2

Nurse Case Management	November-18	November-17
# of Cases Assigned to Case Management	26	37
# of Cases >90 days	19	30

Savings	November-18	November-17	YTD November 18	YTD November 17
Bill Count	218	272	3069	3198
Provider Charges	\$343,354	\$212,939	\$4,770,920	\$4,684,734
Repriced Amount	\$100,960	\$103,052	\$1,647,650	\$1,588,814
Savings \$	\$242,394	\$109,886	\$3,123,270	\$3,095,920
% Savings	70.6%	51.6%	65.5%	66.1%

Participating Provider Penetration Rate	November-18	November-17	YTD November 18	YTD November 17
Bill Count	96.3%	92.3%	96.1%	93.9%
Provider Charges	96.1%	94.5%	96.3%	95.4%

Exclusive Provider Panel Penetration Rate	November-18	November-17	YTD November 18	YTD November 17
Bill Count	94.7%	97.3%	95.6%	95.3%
Provider Charges	94.6%	99.1%	96.2%	98.4%

Transitional Duty Summary		YTD November 18	YTD November 17
% of Transitional Duty Days Worked		72.5%	49.6%
% of Transitional Duty Days Not Accommodated		27.5%	50.4%

December 8, 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 November 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 \$ 49,609.65. This generated an average annual yield of 1.78%. However, after including an unrealized net gain of \$ 33,994.55 in the asset portfolio, the yield is adjusted to 3.00% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$294,100.40 as it relates to current market value of \$ 29,608,049.56 vs. the amount we have invested. The current market value, including accrued income is valued at \$29,710,223.02.

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 \$ 3,547.60 YTD \$ 181,447.88 (detailed in my report)
E-JIF Dividend \$ 67,314.00
Overpayment Reimbursements \$ 142.82
FY Approp. Refund \$ 2,500.00

A.E.L.C.F. MEMBER PARTICIPANT BALANCES: (\$424.00 Interest Applied)

Woodbury City	\$20,745.00
Washington Twp.	\$77,234.00
Pittsgrove Township	\$31,919.00
Stow Creek Twp.	\$ 777.00

LOSS RUN PAYMENT REGISTER FOR THE PERIOD:

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 476,575.34. The claims detail shows 441 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 \$ 33,940,489.51 to a closing balance of \$ 33,035,512.12 showing a decrease in the fund of \$ 904,977.39. 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

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

	Payable To:	FY 2019	FY 2018	FY 2017	Closed Yrs	Appropriation	Description
1	The Actuarial Advantage		1,553.00			Prof Services/Actuary	October 2018 Fees
2	Arthur J. Gallagher Risk Mgmt Services, Inc.		60,249.00			Prof Services/Administration	Dec 2018 Fees
3	Arthur J. Gallagher Risk Mgmt Services, Inc.		194.86			Misc/Postage/Copies/Faxes	Oct 2018 Fees
4	Arthur J. Gallagher Risk Mgmt Services, Inc.		108.72			Misc/Meeting Expense	Appreciation mtg location gift - pd DP amex
5	David DeWeese		9,089.00			Prof Services/Attorney	Dec 2018 Fees
6	David DeWeese				86.21	Closed Years -Other Income	1/3 recovery of expenses (\$258.88)from Reimb of docket#GLO-2053-10 Killen; Inv#D-5123-26
7	Qual-Lynx		39,293.00			Prof Services/Claims Admin	Dec 2018 Fees
8	Exigis LLC		778.00			Exposure Database Mgmt System	Dec 2018 Fees
9	Joyce Media		350.00			Misc/JIF Website	Dec 2018 Fees plus domain renewal
10	Kris Kristie		428.00			Misc/Recording Secretary	Dec 2018 Fees
11	J.A. Montgomery Risk Control Services		17,555.00			Prof Services/Safety Director	Dec 2018 Fees
12	Tom Tontarski		1,128.00			Prof Services/Treasurer	Dec 2018 Fees
13	Conner Strong & Buckelew		947.00			Prof Services/Underwriting Manager	Dec 2018 Fees
14	Debby Schiffer		4,939.00			Wellness	Dec 2018 Fees
15	MEL JIF		431,172.65			MEL	MEL 2018 WC & Excess Liability - 4TH installm
16	MEL JIF		3,636.27			Faithful Performance/Fidelity Bond	MEL 2018 Fidelity Bond - 4TH installment
17	MEL JIF		197,547.58			Property Claims and Premium	MEL 2018 Property claims & prem. -4TH installm
18	4imprint	502.61				Safety Incentive Program	Safety calendars (split)
19	Courier Post		65.20			Misc/Legal Notice	Ad#3274973; Dec budget hearing
20	Iron Mountain		88.14			Misc/Records Retention Service	Inv#AJAV352 Storage 1121/18-12/31/18; Service 10/24/18-11/27/18
21	Merighi's Savoy Inn		1,089.23			EPL/Cyber Consulting & Training	12/6/18 Elected Officials training F/B/G (split)
22	NJ Advance Media		74.37			Misc/Legal Notice	Dec budget hearing
23	Fairfield Township			300.00		Safety Incentive Program	Special recognition award
24	Greenwich Township		250.00			MEL	MEL excess; online Elect Official credits-1
25	Lower Alloways Creek Township		826.45			EPL/Cyber Consulting & Training	Hard drive/USB backups
26	Pennsville Township		167.18			Wellness	fruit
27	Pitman Borough		250.00			MEL	MEL excess; online Elect Official credits-1
28	South Harrison Township		250.00			MEL	MEL excess; online Elect Official credits-1
29	Upper Pittsgrove Township		750.00			Optional Safety Budget	Misc Safety Equipment
30	West Deptford Township		434.98			Wellness	raffle supplies; stress balls; meditation class
31	Borough of Woodbury Heights				19,971.00	Closed Years-Return of Surplus	Return of surplus-full check
32	Borough of Woodbury Heights		250.00			MEL	MEL excess; online Elect Official credits-1
	TOTAL	502.61	773,464.63	300.00	20,057.21		

JIF BILL LIST TOTAL	794,324.45
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Employment Practices Liability Committee

Meeting Minutes

November 26, 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, November 26, 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**
Bob Law, **City of Woodbury**
Karen Sweeney, **Wenonah Borough**
Jane DiBella, **Woolwich Township**
Maureen Abdill, **Pilesgrove Township**

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

Those unable to attend:

Fund Commissioners: Kevin Heydel, **Monroe Township**

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 9/30/18

Mr. Forlenza reviewed the EPL/POL Loss Ratio Reports for Fund Years 2012-2017 valued as of September 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. Forlenza then referenced a spreadsheet that depicted the incurred EPL vs. incurred POL results over the same six year period valued as of September 30, 2018 by member. Mr. Forlenza then briefly reviewed the individual Fund Year spreadsheets that depict EPL/POL Incurred Losses vs. Premium for Fund Years 2012-2017 valued as of September 30, 2018 by member. He noted the EPL/POL Six Year Average Loss Ratio for the TRICO JIF is 57.6% and the Five Year Average Loss Ratio is 63.2%. 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. Forlenza also noted that the carrier uses a 55% loss ratio as a "breakeven" point for determining the JIF's performance.

Mr. Forlenza stated that the Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL/POL, will be distributed to the members at tonight's Executive Committee Meeting.

II. *EPL/POL Claims Filed*

A. *Open XL Claims*

Mr. DeWeese reviewed the status of all open EPL/POL claims files with XL. He noted there are three (3) open files and all three (3) 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 September.

C. *Open QBE Claims*

Mr. DeWeese reviewed the open cases with QBE. Mr. DeWeese stated that there are currently twenty-five (25) open claims; fifteen (15) are awaiting coverage determination; eight (8) are in Litigation and ten (10) have Defense Counsel assigned.

D. *Closed Claims with QBE*

Mr. DeWeese stated that from September 2018 through November 2018, there have been six (6) cases closed: one (1) was dismissed with payment issued to the Plaintiff; and five (5) were coverage denials.

III. *Members of Concern*

A. *Paulsboro*

Mr. Forlenza directed the Committee to an excerpt in the agenda packet from the Committee's last meeting. He noted that the excerpt included the Committee's discussion regarding Vineland & Washington Township. He stated that at this time, both of these members are performing well and are of no concern at this time. Mr. DeWeese agreed. Mr. Forlenza stated that the Committee did discuss some concerns in regards to recent claims from Paulsboro. Mr. DeWeese reminded the Committee that Paulsboro's Loss Ratio for Fund Years 2014, 2016, and 2017 are not good and though he sees no immediate concern, as there really has not been any change since the September meeting discussion, he will continue to keep a close eye on Paulsboro.

B. *Other members of Concern*

Mr. Forlenza asked Mr. DeWeese if he felt any additional members should be considered a concern. Mr. DeWeese stated that there were no additional members of concern at this time.

IV. *MEL EPL Plan of Risk Management Program*

A. *2019-2020 Program – Current member Status as of November 12, 2018*

Mr. Forlenza reminded the Committee that all members needed to recertify their compliance with the MEL's EPL/POL Plan of Risk Management by the extension date of November 1, 2018 with an effective date of January 1, 2019. He noted there were three (3) members who have not submitted their checklists as of November 12, 2018; Fairfield, Greenwich, and Vineland. He stated that this will affect their deductibles and 2019 assessment with the implementation of an automatic 20% surcharge. Mr. Forlenza stated that should those towns

become compliant by January 1, 2019; their 20% surcharge will be removed via budget amendment in 2019. Members that are not compliant as of January 1, 2019 will be eligible to have the surcharge removed for 2020. Mr. Forlenza noted 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.

V. *Land Use Liability Risk Management Program*

Mr. Forlenza noted that the memorandum outlining this program 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. Forlenza 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 would go back and train the board members. Mr. Forlenza 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.

Unfortunately, Mr. Forlenza 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 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, which he is hoping will be in the next few weeks with distribution to Land Use Board members via Municipal Clerk in time for the New Year.

He reminded the Committee that those who 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.

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

VI. *EPL Helpline*

A. *Current EPL Helpline Authorized Users*

Mr. Forlenza 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. Forlenza 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. DeWeese noted substantial progress has been made with the carrier regarding a reallocation of the premium to the proposed MEL Program. Mr. Forlenza noted that should the MEL Program get started, he would look to consolidate the Helpline and Hotline programs. Mr. DeWeese stated that the MEL Program will use local attorneys that specialize in EPL matters so the advice given will be more specific to each individual case. Mr. Forlenza stated he will keep this committee updated on these ongoing 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:

- How to Handle HR Responsibilities without an HR Department
- How HR and IT Can Work Together to Prevent Cybersecurity Threats

Webinars:

- Recruiting and Hiring an All-Star Team
- Changing Employee Benefits Landscape
- Advanced Cyber Threats: Your HR and IT Superpowers

Alerts:

- Federal Alert/New Deadline Sexual Harassment Training

VII. 2019-EPL/POL Renewal

Mr. Forlenza reminded the Committee that the MEL is entering the second year of a two year contract with QBE. He noted that although the current contract called for a 3.5% statewide increase for 2019, the statewide increase ended up being 2% with a 3% increase for the TRICO JIF due to the higher average 5 year Loss Ratio. Mr. Forlenza then directed the Committee to a spreadsheet included in the agenda packet outlining changes in member EPL/POL assessments for 2018 to 2019. He reviewed the premium allocation process with the Committee that the Finance Committee utilized in determining the 2019 assessment changes.

Mr. Forlenza then reminded the Committee of his office's prior discussions with the Underwriter in regards to 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. Forlenza stated his office has been discussing how to address this inequality and will keep this committee updated on any outcomes.

VIII. *Police Online Training RFP*

Mr. Forlenza reminded the Committee that a contract was awarded in July to Police One for Police online training. The Executive Director's office worked with J.A. Montgomery on the roll-out of this program, which was presented as a live presentation at the October 12th Police Ad-Hoc meeting, and a Program Announcement via email sent out on October 15, 2018.

Mr. Forlenza referenced the first courses being rolled out in the agenda packet, noting those 7 hours of training are the first courses of the total 15 hours of training courses per year. He noted J. A. Montgomery will be creating a Review Committee to determine future courses. Mr. Forlenza asked the members to please be sure their Police Officers are utilizing this program.

IX. *Technology Liability*

A. *Media Pro*

Mr. Forlenza noted that a request for a list of employees, who use a municipal computer and should be trained, along with their email addresses and title, was emailed to all Fund Commissioners and RMC's on November 9, 2018. The email asked that the employee information be sent back in a spreadsheet no later than November 28, 2018. Police officers are excused as they will be utilizing *Police One Academy* for this training. In addition, seasonal employee information is not needed at this time. Once the information is received, and reviewed, Media Pro will be sending the employees access information and instructions for the online cyber training.

B. *Pivot Point*

Mr. Forlenza noted that the contract with Pivot Point was finalized last month and he met with them on November 5th. Pivot Point has several elements to their program that they will be rolling out, including vulnerability assessments and Phishing experiments. He noted that his office will be using the information employee information gathered for MediaPro to conduct the Phishing attacks.

Mr. Forlenza noted that he will be sending an email in the next day or two, requesting member "public facing" IP Addresses for websites, email servers, internet, and any server accessible to the public with an IP Address. This will be provided to Pivot Point so they can test the vulnerability of member networks to be taken down, corrupted, or hacked. He also noted the model cyber policies will be roll-out monthly, beginning in January. These are policies in which members will need to have in place in order to be in compliance with the MEL Cyber Risk Management Program.

C. *MEL Cyber Risk Management Plan*

Lastly, Mr. Forlenza 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. Forlenza reminded the Committee that this is a

reimbursement of a portion of their deductible if they meet these standards, and information was emailed to all members and RMC's on December 18, 2017.

Mr. Forlenza 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, Carneys Point has submitted their plan and is in compliance for Tier 1 and East Greenwich, Monroe, and Woolwich 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. Forlenza noted Pivot Point will be helping member towns understand the compliance process and assist in their submissions. He will continue to keep the Committee updated as to other members that have their Plan approved.

X. *Next Meeting*

The EPL/POL Committee will meet February 25, 2019 at 2:30 pm at the Gloucester County Library, Mullica Hill, prior to the Executive Committee Meeting and will continue to meet quarterly, at the same time in May, September, and November 2019. 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 3:20 PM

File: TRICO/2018/EPL/POL Committee
TRICO/GEN/EPL/POL Committee

Tab: 11/26/18
Tab: 11/26/18

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF
FUND YEAR 2019 BUDGET
\$500K SIR (WC/GL/AL) - \$100K SIR (PR)**

	ANNUALIZED 2018	DRAFT BUDGET 2019	CHANGE \$	CHANGE %
PROPERTY	661,368	674,041	12,673	1.92%
GENERAL LIABILITY	1,054,927	1,026,237	(28,690)	-2.72%
AUTO LIABILITY	343,416	348,053	4,637	1.35%
WORKERS' COMPENSATION DEDUCTIBLE	3,464,894	3,467,887	2,993	0.09%
LOSS FUND CONTINGENCY	975,434	976,322	888	0.09%
TOTAL CLAIM LOSS FUNDS	193,697	100,000	(93,697)	-48.37%
	6,693,736	6,592,540	(101,196)	-1.51%
CLAIMS ADMINISTRATION	575,820	587,133	11,313	1.96%
SAFETY PROGRAMS	308,634	308,683	49	0.02%
- Optional Safety Budget	88,750	88,750	-	0.00%
- Right To Know	37,469	38,218	749	2.00%
- Safety Incentive Program	164,975	164,975	-	0.00%
- Safety Training	17,440	16,740	(700)	-4.01%
PROFESSIONAL SERVICES	438,470	448,143	9,673	2.21%
- Actuary	32,008	32,648	640	2.00%
- Administrative Consultant	43,803	44,679	876	2.00%
- Attorney	106,603	108,735	2,132	2.00%
- Auditor	22,265	22,820	555	2.49%
- Safety Director	209,026	214,000	4,974	2.38%
- Treasurer	13,536	13,807	271	2.00%
- Underwriting Manager	11,229	11,454	225	2.00%
ADMINISTRATION	705,812	719,928	14,116	2.00%
CLAIMS AUDITOR	7,500	8,500	1,000	13.33%
EPL/CYBER CONSULTING & TRAINING	71,000	71,000	-	0.00%
EXPOSURE DATA MGMT SYSTEM	13,520	-	(13,520)	-100.00%
PAYROLL AUDITOR	14,786	15,170	384	2.60%
PROPERTY APPRAISER	47,092	47,092	-	0.00%
WELLNESS PROGRAM	103,619	103,619	-	0.00%
CONTINGENCY	100,257	100,257	-	0.00%
MISCELLANEOUS	74,658	76,458	1,800	2.41%
- AGRIP/PRIMA	18,000	18,000	-	0.00%
- Annual Planning Retreat	13,500	13,500	-	0.00%
- Fidelity Bond (Admin/TPA/Treasurer)	2,300	2,300	-	0.00%
- JIF Website	4,500	6,000	1,500	33.33%
- Legal Notices	2,500	2,500	-	0.00%
- Meeting Expense	6,500	6,500	-	0.00%
- Office Supplies	2,500	2,500	-	0.00%
- Other	5,000	5,000	-	0.00%
- Performance Bond (TPA)	1,500	1,500	-	0.00%
- Postage/Copies/Fax	5,000	5,000	-	0.00%
- Printing	7,000	7,000	-	0.00%
- Record Retention Service	1,200	1,500	300	25.00%
- Recording Secretary	5,158	5,158	-	0.00%
TOTAL EXPENSES	2,461,168	2,485,983	24,815	1.01%
SUB TOTAL JIF BUDGET	9,154,904	9,078,523	(76,381)	-0.83%
MUNICIPAL EXCESS LIABILITY JIF	2,991,519	3,173,340	181,821	6.08%
- MEL Excess WC & Liability	2,115,044	2,283,237	168,193	7.95%
- <i>MEL Excess Property</i>	876,475	890,103	13,628	1.55%
- Property	855,581	869,209	13,628	1.59%
- Fidelity	20,894	20,894	-	0.00%
EPL/POL/CYBER PREMIUM	1,297,558	1,333,937	36,379	2.80%
EPL/POL/CYBER COMMISSION - AJG	42,494	43,584	1,090	2.57%
EPL/POL/CYBER COMMISSION - CONNER STRONG	42,494	43,584	1,090	2.57%
EPL/POL SURCHARGE	-	62,622	62,622	100.00%
ENVIRONMENTAL JIF	396,364	391,592	(4,772)	-1.20%
SUB TOTAL PREMIUMS	4,770,429	5,048,659	278,230	5.83%
SUB TOTAL JIF & EXCESS BUDGET	13,925,333	14,127,182	201,849	1.45%
RISK MANAGEMENT CONSULTANTS	568,282	568,797	515	0.09%
TOTAL JIF BUDGET	14,493,615	14,695,979	202,364	1.40%

**TRICO JIF - 2019 Budget
Assessment Certification**

Alloway Township	75,520
Carneys Point Township	268,633
Clayton Borough	334,999
Deptford Township	1,071,288
East Greenwich Township	324,583
Elk Township	154,547
Elsinboro Township	29,458
Fairfield Township	130,699
Franklin Township	619,573
Glassboro Borough	911,159
Greenwich Township	330,418
Harrison Township	316,259
Logan Township	238,780
Lower Alloways Creek Township	173,397
Mannington Township	38,477
Mantua Township	670,648
Monroe Township	1,347,552
Oldmans Township	59,003
Paulsboro Borough	338,634
Penns Grove Borough	393,988
Pennsville Township	434,979
Pilesgrove Township	52,826
Pitman Borough	481,172
Quinton Township	70,837
Shiloh Borough	20,395
South Harrison Township	62,237
Swedesboro Borough	145,459
Upper Pittsgrove Township	58,207
Vineland City	1,218,376
Washington Township	1,583,725
Wenonah Borough	80,835
West Deptford Township	1,015,326
Westville Borough	309,783
Woodbury City	637,021
Woodbury Heights Borough	235,164
Woodstown Borough	108,466
Woolwich Township	353,555
37	14,695,979

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

ASSESSMENT ALLOCATION STRATEGY

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

Re-adopted: December 2018

BUDGET DEVELOPMENT

BUDGET PROCESS

The TRICO JIF begins in July each year when the Risk Management Consultants (RMCs) are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2013 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

Beginning in 2012, the Fund adopted a rotating process of issuing Requests for Qualification (RFQ) or Proposals (RFP) for approximately 1/3 of the Fund Professionals whose annual fee exceeds the \$17,500 State established bid threshold. This process ensures that each vendor is subject to a public review at least once every three years. Those Fund Professionals who are not subject to an RFQ or RFP, and those Fund Professionals whose annual fee does not meet the bid threshold, are invited to submit renewal proposals for the upcoming Fund Year. The Finance Committee, or designated Committee with jurisdiction over the a Fund professional reviews these proposals for acceptance, negotiation, and/or other action. The Committees then make their recommendations regarding contract renewal or professional appointment to the Executive Committee.

BUDGET COMPONENTS

The budget consists of five major categories that are described below:

A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. It takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.

Each year the Finance Committee evaluates the overall Fund performance and claims counts within both the Fund's SIR and the MEL layer. Based on the positive performance in the Fund's SIR and the MEL layers directly above the Fund's SIR, the Committee felt it was time to increase the SIR from \$300K to \$500K for Workers' Compensation and Liability claims for the 2018 Budget.

B. Operating Expenses - Pays all expenses associated with operating the Fund. Includes all contract vendors such as claims adjustment, attorney, safety, actuary, auditor, etc. and contemplates miscellaneous meeting, administrative, and contingency expenses.

C. EPL/POL Premiums – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

D. MEL Assessment – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in November.

E. E-JIF Assessment – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual loss funding budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss funding contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member's Loss Ratio performance. The six-

year loss ratio (excluding the current year), valued as of June 30th of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the five-year period, would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6 and 7**.

Beginning with Fund Year 2013, the Finance Committee opted to introduce a Retrospective Assessment Program that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 8 and 9**.

The following table is indicative of the current strategy:

Loss Ratio				Increase in Loss Funds	Members Affected
RETROSPECTIVE PROGRAM				6.00%	2
ABOVE	150%			6.00%	1
BETWEEN	135%	and	150%	5.00%	2
BETWEEN	115%	and	135%	4.00%	0
BETWEEN	100%	and	115%	2.25%	5
BETWEEN	75%	and	100%	0.00%	2
NEW MEMBERS LESS THAN 3 YEARS				-1.55%	1
BETWEEN	50%	and	75%	-0.50%	6
BETWEEN	25%	and	50%	-1.00%	4
BELOW	25%			-2.00%	3
RENEWING MEMBERS WITH LR BETWEEN 50%-75%				-6.00%	2
RENEWING MEMBERS WITH LR BETWEEN 25%-50%				-10.00%	4
RENEWING MEMBERS WITH LR BELOW 25%				-15.00%	5
					37

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "equalization". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the TRICO JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example a growing municipality may have had to build a new municipal building while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 9, 10, and 11.**

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the "Equalization" strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. This issue is more fully discussed on **pages 11 and 12.**

After several years of "Equalization" the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 – EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance Committee recommended that the chart, which appears

on **page 11**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the Fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above "Experience Based Allocation Strategy" appeared equitable, it was recognized that members' share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above "Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members' Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member's assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member's assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF Indirect Operating Expense.

2011 – SIX-YEAR LOSS RATIO & REWARD / REVALUATION PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member's exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member's overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member's long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund's Assessment Allocation Strategy and adjustments to member's assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member's loss funding budget if they have been a "net giver" to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member's loss funding

assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

2011 – 2019 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. In addition, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium assessment with the private insurer.

For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience for these lines of coverage. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

Finally, it should be noted that beginning in 2013, Volunteer, Directors and Officers Liability (optional) was transitioned from the MEL coverage to a commercial carrier. Also in 2013, Cyber Liability Coverage was added also through a commercial carrier.

2012 – EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee

opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverages. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It will take four years to transition to the MEL's allocation process.

2013 – RETRO ASSESSMENT PROGRAM

Beginning in 2013, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were standalone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary's stand alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund

transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy.

2013 – EXCESS PREMIUM ALLOCATION

Beginning in 2013, the MEL implemented several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL phased in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 - 1/3 - 1/3). The TRICO JIF members experienced an increase in population in excess of 11% which had an impact on member assessments. Also, beginning in 2013, the MEL began experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the TRICO JIF has had a negative impact on the MEL over the prior five years, the JIF was impacted by an experience factor subject to change on an annual basis.

2016 – 2019 EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the TRICO JIF has been a net taker to the MEL over the prior ten years, the JIF will see an experience rating increase in their WC and Liability claims funding. Under the *Retrospective Program*, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self-insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of \$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The proceeding chart illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00
Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential, the Committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

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

**RESOLUTION AMENDING RESOLUTION 2018-39 – A RESOLUTION OF THE EXECUTIVE
COMMITTEE OF THE GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND AUTHORIZING REFUND OF CLOSED YEAR
ACCOUNTS (2004 - 2013) SURPLUS**

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

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, due to the strong financial position of the TRICO JIF, on August 22, 2018, the Finance Committee recommended the release of \$1,425,000 in surplus from Fund Years 2004-2013; and

WHEREAS, on September 24, 2018, the Executive Committee adopted Resolution 2018-39; Authorizing a Refund of the Closed Years Account 2004-2013 in the amount of \$1,425,000; and

WHEREAS, following the completion and submission of the required documentation to the State Department of Banking & Insurance and Department of Community Affairs it was discovered that all of required supporting documentation submitted requested the release of \$1,475,000 in surplus; and

WHEREAS, the State Department of Banking & Insurance and Department of Community Affairs approved the release of \$1,475,000 in surplus even though the Resolution 2018-39 authorized the release of \$1,425,000; and

WHEREAS, notifications as to the amount of surplus to be received by each member has already been sent to the eligible members and was based upon the release of \$1,475,000 in surplus; and

WHEREAS, the release of the additional \$50,000 in surplus will not have a material impact on the Fund's financial position;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that Resolution 2018-39 Authorizing the Refund of Closed Accounts Surplus from Fund Years 2004-2013 is hereby amended to authorize the release of \$1,475,000; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the State Department of Banking and Insurance, Department of Community Affairs, Fund Treasurer, and Fund Auditor for their consideration and action.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on December 17, 2018.

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

Attest: _____
Robert Law, Secretary

By: _____
Brad Campbell, Chairperson

Date: _____

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

**RESOLUTION AUTHORIZING THE FUND TREASURER TO TRANSFER \$257,677 FROM THE
FUND YEAR 2018 MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM
AND \$71,740 FROM THE MEL EXCESS PROPERTY LINE ITEM TO THE MUNICIPAL
EXCESS LIABILITY JOINT INSURANCE FUND RETROSPECTIVE ACCOUNT**

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

WHEREAS, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (MEL JIF); and

WHEREAS, the MEL JIF implemented a Retrospective Program in which the FUND is participating; and

WHEREAS, participation in the MEL JIF Retrospective Program requires the FUND to pay the NJ MEL 85% of the 2018 excess workers' compensation and liability loss funding and 100% of all excess premiums for workers compensation, liability and property coverage; and

WHEREAS, pursuant to the terms of the MEL JIF Retrospective Program, the FUND paid the MEL JIF \$2,662,106 (inclusive of EPL credits) in Fund Year 2018 which represents 85% of the FUND's obligation to the MEL JIF for excess workers' compensation and liability loss funding and all excess premiums for Fund Year 2018; and

WHEREAS, the FUND is obligated to pay the MEL JIF up to a maximum of \$2,980,280 in workers' compensation and liability loss funding and excess premiums should at any point over the next 10 years the MEL JIF pay more than the initial \$2,662,106 paid in Fund Year 2018 for claims occurring in Fund Year 2018; and

WHEREAS, the difference (\$318,174) between what has been paid to the NJ MEL in Fund Year 2018 (\$2,662,106); and the FUND's potential obligation to the NJ MEL for Fund Year 2018 (\$2,980,280); represents additional funding the FUND is making available toward paying the maximum obligation under the MEL JIF Retrospective Program; and

WHEREAS, in developing the Fund Year 2018 Budget, the FUND budgeted \$257,677 more than the 85% of the FUND's obligation for excess workers compensation and liability and \$71,740 in excess property premium allowing the FUND the ability to transfer \$329,417 to the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

WHEREAS, since the FUND transfers its liabilities for open FUND claims inclusive of established reserves on those claims and IBNR to the Residual Claims Fund Joint Insurance Fund 48 months following the close of the Fund Year with the balance of cash being transferred to the FUND's Closed Years Account, the creation of the Municipal Excess Liability Joint Insurance Fund Retrospective Account to hold the potential additional funding due to the NJ MEL pursuant to the MEL JIF Retrospective Program will allow the FUND to set aside these funds should they need to be paid to the MEL JIF; and

WHEREAS, it is in the FUND's best interest to transfer \$329,417 from the Fund Year 2018 Budget into the Municipal Excess Liability Joint Insurance Fund Retrospective Account to guarantee that

these funds will be available to pay any obligations pursuant to the MEL JIF Retrospective Program, account for these funds on a member-by-member basis, and to insure for their proper accounting.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer \$257,677 from the Fund Year 2018 MEL Workers' Compensation and Liability Budget line item and \$71,740 from the MEL Excess Property line item to the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

BE IT FURTHER RESOLVED, that the FUND Treasurer is hereby directed to make this transfer prior to the end of the Fund Year 2018 fiscal year; and

BE IT FURTHER RESOLVED, the FUND Treasurer, FUND Auditor, and Administrative Consultant are hereby directed to account for these funds in accordance with accepted accounting practices for Joint Insurance Funds; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Executive Director's office, the FUND Treasurer, FUND Auditor, and Administrative Consultant for their attention and action.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on December 17, 2018.

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

Attest: _____
Robert Law, Secretary

By: _____
Brad Campbell, Chairperson

Date: _____



2019 NOMINATION SLATE

- Chair: **Robert Law**, Woodbury City
- Secretary: **Michael Razze**, Pitman Borough
- Executive Committee:
- Karen Sweeney**, Wenonah Borough
 - Doris Hall**, Logan Township
 - John Washington**, Penns Grove Borough
 - Sue Miller**, Clayton Borough
 - Carl Bagby**, Swedesboro Borough
- Alternates:
- #1 **Robert Diaz**, South Harrison Township
 - #2 **Kevin Clour**, Lower Alloways Creek
 - #3 **Mark Gravinese**, Harrison Township
 - #4 **Donald Banks**, Deptford Township
 - #5 **Ken Brown**, Carneys Point Township
 - #6 **Marjorie Sperry**, Quinton Township
 - #7 **Stephanie McCaffrey**, East Greenwich Township



Municipal Excess Liability Joint Insurance Fund

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

Date: November 14, 2018

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

From: Commissioner Law

Subject: MEL November Report

2019 Rate Table & Budget: The Board of Commissioners adopted the 2019 rate table based on those rates against 2019 membership underwriting data. Budget totals \$45,693,330.

2019 Insurance and Excess Insurance Renewals: Underwriting Manager submitted a memorandum outlining the status of renewal negotiations. Board adopted a Resolution authorizing the Underwriting Manager to place coverages. In addition, Board authorized the Reinsurance Committee to review further and enter into the required agreements for 2019, if necessary. Reinsurance Committee is MEL Chair & Secretary, MEL and Local JIF Executive Directors, Producer, Underwriting Manager, Actuary and Attorney. Underwriting Manager is still marketing the excess liability renewal.

Audit Committee: Baker Tilly has completed its Internal Audits on Reinsurance and Underwriting. We will be scheduling a meeting of the Audit Committee in December.

The Audit Committee will review draft organization documents for the MEL's Joint Cash Management and Investment Program.

Investment Committee: Investment Chair, MEL Treasurer and RCF Treasurer met with the Asset Manager and Perma to begin the process of organizing the Joint Cash Management Program. A question was raised about purchasing bonds that requires the services of bond counsel. Board of Fund Commissioners authorized an expenditure not to exceed \$10,000 to seek an opinion from McManimon, Scotland & Baumann.

Legislative Committee: The Legislative Committee met at 11:00 am in the Sheraton; Committee Chairman Cuccia provided a verbal report.

RCF October Report: A copy of Commissioner Clarke's report on the RCF's October meeting distributed for information. The Board re-elected Commissioner Clark to serve as the MEL Representative for 2019.

Coverage Committee: The committee met on October 29th; minutes of the meeting distributed for information.

Committee is working with the Actuary to develop a rate to meet the needs of some member towns to increase the Statutory Position Bond Coverage.

Safety & Education Committee: The committee is scheduled to meet Friday December 7, 2018 at 10:15AM.

Marketing: A copy of the infographic created by the Marketing Manager (Princeton) submitted to board; infographic will be available at the MEL Booth #1145.

Claims Committee: The Claims Review Committee met in October and is scheduled to meet via teleconference on December 5, 2018. Minutes of the October meeting were distributed under separate cover.

Next Meeting: The next meeting of the MEL is the 2019 Reorganization meeting scheduled for Wednesday January 2, 2019 at 11:15AM at the Forsgate CC, Jamesburg, NJ.

November 2019 Meeting. The Board of Fund Commissioner agreed to set the time and location for the November 2019 to be at 1:00 in the Sheraton Hotel, Atlantic City, NJ.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2019 ADOPTD BUDGET FOR ASSESSMENT CALCULATION					
		A	B	B-A	B-A
		BUDGET	BUDGET		
APPROPRIATIONS		2018 ANNUALIZED	2019 PROPOSED	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS				CHANGE	CHANGE
1	CLAIMS				
2	Excess Liability:				
3					
4	JIF to 500K	2,480,308	2,426,760	(53,548)	-2.16%
5	1.25MIL Ex 500K	3,771,482	3,747,639	(23,843)	-0.63%
6	Excess WC	7,288,859	7,567,700	278,841	3.83%
7	Excess Property 200K Ex 50K	3,162,535	3,290,626	128,091	4.05%
8	POL/EPL Land Use		1,000,000	1,000,000	100.00%
9	Aggregate Excess LFC	25,896	25,770	74	0.29%
10	JIF Faithful Performance Bond	212,009	214,028	2,019	0.95%
11	Statutory Bonds	284,500	290,250	5,750	2.02%
12	Sub Total	17,225,390	18,562,773	1,337,383	7.76%
13	PREMIUMS				
14	3.25MIL ex 1.75 MIL	5,004,052	5,009,292	5,240	0.10%
15	Optional Excess Liability	1,908,155	2,024,145	115,990	6.08%
16	Optional Excess POL/EPL	937,016	949,672	12,656	1.35%
17	Excess WC	2,871,942	2,882,308	10,366	0.36%
18	Excess Property	8,892,562	9,393,023	500,461	5.63%
19	Boiler and Machinery	744,978	787,015	42,037	5.64%
20	Loss Fund Contingency	717,843	366,879	(350,764)	-48.88%
21	Sub Total	21,076,348	21,412,334	335,986	1.59%
22	Total Claims & Premiums	38,301,738	39,975,107	1,673,369	4.37%
23					
24	II. EXPENSES				
25	Claims Adjustment	1,030,435	1,051,044	20,609	2.00%
26	Property Adjustment	166,464	169,793	3,329	2.00%
27	Administration	1,176,251	1,199,776	23,525	2.00%
28	Loss Fund Management	132,948	135,607	2,659	2.00%
29	Actuary	50,116	51,118	1,002	2.00%
30	Attorney	45,103	46,005	902	2.00%
31	Deputy Attorney	1,504	1,535	31	2.03%
32	Attorney - OPRA	16,979	17,319	340	2.00%
33	Auditor	28,741	29,316	575	2.00%
34	Treasurer	25,411	25,919	508	2.00%
35	Underwriting Manager	529,014	539,595	10,581	2.00%
36	Reinsurance Manager	305,484	311,594	6,110	2.00%
37	Safety and Education Committee	198,161	202,124	3,963	2.00%
38	Computer Services	140,770	143,585	2,815	2.00%
39	Legislative Committee	26,937	27,476	539	2.00%
40	Internal Audit Committee	59,013	60,193	1,180	2.00%
41	Strategic Planning Committee	29,507	30,097	590	2.00%
42	Coverage Committee	39,084	39,868	782	2.00%
43	Communications Committee	121,461	123,890	2,429	2.00%
44	Misc Expense	429,434	441,822	12,388	2.88%
45	Subtotal	4,552,819	4,647,674	94,855	2.08%
46					
47	MEL Safety Institute	1,060,946	1,070,549	9,603	0.91%
48	Total Appropriations	43,915,503	45,693,330	1,777,827	4.05%



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: November 14, 2018

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

FROM: Commissioner Law

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

COVERAGE COMMITTEE MEETING- The EJIF Coverage Committee met November 14, 2018 prior to the Executive Committee meeting to review the proposed revised tank policy form, the Discharge Prevention Containment and Countermeasure (DPCC) Regulation, the EIL Pollution Policy Cyber Coverage Endorsement, and the removal of deductible amounts from member policies.

Motions to approve the revised tank policy form, the Discharge Prevention Containment and Countermeasure (DPCC) Regulation, the addition of an EIL Pollution Policy Cyber Coverage Endorsement, and the removal of deductible amounts from member policies were made and approved by the Executive Committee. All four items will take effect January 1, 2019.

2019 FUND REORGANIZATION SCHEDULE – A motion to schedule the 2019 Reorganization Meeting for the E-JIF on Wednesday, January 2, 2019 at 10:50 AM at the Forsgate Country Club was made and approved by the Executive Committee.

NOMINATING COMMITTEE- The Nominating Committee will meet to discuss the 2019 slate. Their recommended slate will be presented at the January 2, 2019 reorganization meeting.