



## AGENDA PACKET



**Monday, February 25, 2019 at 5:00 PM**

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

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



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

**Gloucester County Library  
389 Wolfert Station Rd  
Mullica Hill, NJ  
February 25, 2019 – 5:00 PM**

**AGENDA**

- I. Meeting called to order by Chairman
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
  - A. Notice of this meeting was given by:
    - 1. Sending sufficient notice herewith to the *South Jersey News*, Mullica Hill, New Jersey and the *Courier Post*, Cherry Hill, NJ
    - 2. Filing advance written notice of this meeting with the Clerks/ Administrators of all member municipalities of the TRICOJIF; and
    - 3. Posting notice on the public bulletin boards of all member municipalities of the TRICOJIF.
- IV. Roll Call
  - A. Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
  - D. Move up Alternates (if necessary) – **Motion – All in Favor**
- V. Approval of Minutes
  - A. Motion to adopt the **January 28, 2019** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-4
  - B. Motion to adopt the **January 28, 2019** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 5-25
  - C. Motion to adopt the **January 28, 2019** – 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*The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.*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 – February 25, 2019.....Verbal
- VII. Executive Director’s Report..... Pages 26-65
  - A. Lost Time Accident Frequency.....Pages 31-32
  - B. Certificates of Insurance.....Pages 33-42
  - C. Financial Fast Track Report.....Handout
  - D. Regulatory Filing Checklists.....Pages 43-44
  - E. 2018 Safety Incentive Program Awards
  - F. 2019 Optional Safety Budget.....Page 45
  - G. 2019 Wellness Incentive.....Page 46
  - H. EPL/Cyber Risk Management Budget.....Page 47
  - I. EPL Helpline – Authorized Contact List.....Page 48
  - J. EPL Compliance Status .....Page 49
  - K. MEL Cyber Risk Management Plan Compliance Status.....Page 50
  - L. Statutory Bond Status.....Handout
  - M. Skateboard Park Approval Status.....Page 51
  - N. Capehart & Scatchard Updates.....Pages 52-60
  - O. Elected Officials Training – Invite.....Pages 61-62

P.	Police One Training	
Q.	Employee Cyber Hygiene Training - MediaPro	
R.	Technology Risk Management Services - PivotPoint	
S.	RMC Resolutions & Agreements	
T.	AGRiP/PRIMA 2019 Conference	
U.	Safety Breakfast Kickoff/Roundtable.....	Page 63
V.	Payroll Audits	
W.	Property Appraisals	
X.	Police Accreditation Announcement.....	Pages 64-65
Y.	New Fund Commissioner Orientation	
Z.	Website	
AA.	Inclement Weather Policy	
BB.	New Member Activity	
VIII.	Solicitor's Report	
IX.	Safety Director's Report	
A.	Activity Report.....	Handout
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses –November 2018.....	Page 66
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 67
B.	Corner Connection .....	Pages 68-71
C.	Best Practices for Wellness.....	Page 72
D.	NJ Well.....	Pages 73-74
E.	February Heart Month Calendar.....	Page 75
XII.	Managed Care Report	
A.	Summary Report .....	Page 76
B.	Average Number of Days to Report a Claim.....	Page 77
C.	Transitional Duty Report.....	Page 78
D.	PPO Savings & Penetration Reports .....	Page 79
E.	Paid Provider by Specialty.....	Page 80
F.	Top 5 Provider by Specialty.....	Page 81
G.	Nurse Case Management Report.....	Page 82
XIII.	Treasurer's Report as of January 31, 2019.....	Pages 83-122
A.	Fund Status	
B.	Investment Portfolio Report	
C.	Loss Run Payment Register	
D.	Disbursements	
E.	February Bill List .....	Pages 123-124
F.	RMC Bill List.....	Page 125
G.	Motion to approve the Payments Register & Bill Lists – <b>Motion – Roll Call</b>	
XIV.	Committee Reports	
A.	EPL/POL Claims Review Committee Meeting – February 25, 2019.....	Verbal
XV.	MEL/RCF/EJIF Reports	
	Nothing to Report	

- XVI. Miscellaneous Business
  - A. Resolution 2019-\_\_\_\_\_ Awarding a Contract for Administrator – **Motion – Roll Call**.....Pages 126-127
  - B. Resolution 2019 - \_\_\_\_\_ Awarding a Contract to Lou Romero & Secure Data Consulting Services, LLC as Technology Risk Services Director Under the “Non-Fair and Open” Process – **Motion – Roll Call**.....Pages 128-129

<b>The next meeting will be held on Monday, March 25, 2019 @ 5:00 PM at the Gloucester County Library, Mullica Hill</b>
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- XVII. Public Comment
  - A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
  - B. Motion to Close Meeting to Public Comment – **Motion – All in Favor**
- XVIII. **Closed Session** – Resolution 2018 \_\_\_\_\_A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations -**Motion - All in Favor**
  - A. Special Executive Committee Meeting Report
    - 1. Report on Claims over \$10,000 (PARs) reviewed
  - B. Professionals’ Reports
    - 1. Claims Administrator’s Report
    - 2. Executive Director’s Report
    - 3. Safety Director’s Report
    - 4. Solicitor’s Report
  - C. Reopen Public Portion of Meeting – **Motion – All in Favor**
- XIX. Approval of Claims Payments - **Motion – Roll Call**
- XX. Authorization to Abandon Subrogation (if necessary) - **Motion – Roll Call**
- XXI. Motion to Adjourn Meeting **Motion – All in Favor**

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

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

**January 28, 2019 – 3:30 PM**

***EXECUTIVE CLAIMS MEETING MINUTES***

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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 January 28, 2019 at 3:30 PM, prevailing time. Acting Chair Razzo, Borough of Pitman, presiding. Chair Campbell, Borough of Shiloh, arrived after meeting opening, and then 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 after roll call*  
Bob Law, *Fund Secretary Woodbury City...arrived after roll call*  
Mike Razzo, **Pitman Borough**  
Sue Miller, **Clayton Borough**  
John Washington, **Penns Grove Borough**  
Karen Sweeney, **Wenonah Borough**  
Carl Bagby, **Borough of Swedesboro**  
Bob Diaz, **South Harrison**

Also present were:

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

Those unable to attend:

Doris Hall, **Logan Township**

**CLOSED SESSION PORTION OF MEETING**

Acting Chair Razze entertained a motion to move to Executive Session to review the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on January 28, 2019 at 5:00 PM.

Motion by Ms. Sweeney, 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. Razze, seconded by Ms. Miller, 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 Fifteen (15) claims. Of the claims reviewed, there were Six (6) Workers' Compensation, one (1) General Liability, two (2) Auto, and six (6) Property PARs recommended for approval of settlement or continuing defense.

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

*MLT-2018111545*  
*001255261*

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 December, 2018 meeting:

*Bailey v. Township of Greenwich*

**MANAGED CARE REPORT**

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

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

	<b>December</b>	<b>YTD</b>
<i>Lost Time</i>	<i>1</i>	<i>63</i>
<i>Medical Only</i>	<i>12</i>	<i>201</i>
<i>Report Only</i>	<i>7</i>	<i>126</i>
<i>New Claims Reported</i>	<i>20</i>	<i>390</i>
<i>Report Only % of Total</i>	<i>35.0%</i>	<i>32.3%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>92:08</i>	<i>76:24</i>
<i>Average Days to Report</i>	<i>4.2</i>	<i>3.7</i>

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

Ms. Beatty presented the Transitional Duty Report.

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	7,600
<i>Transitional Duty Days Worked</i>	5,448
<i>% of Transitional Duty Days Worked</i>	71.7%
<i>Transitional Duty Days Not Accommodated</i>	2,152
<i>% of Transitional Duty Days Not Accommodated</i>	28.3%

### ***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report

<b>PPO Penetration Rate</b>	<b>December</b>
<i>Bill Count</i>	153
<i>Original Provider Charges</i>	\$180,407
<i>Re-priced Bill Amount</i>	\$48,759
<i>Savings</i>	\$131,648
<i>% of Savings</i>	73.0%
<i>PPO Penetration Rate Bill Count Percentage</i>	96.1%
<i>PPO Penetration Rate Provider Charge Percentage</i>	61.2%
<i>EPO Penetration Rate Bill Count Percentage</i>	97.7%
<i>EPO Penetration Rate Provider Charge Percentage</i>	99.1%

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

### ***QUAL-LYNX REPORT***

#### ***Adjuster File Counts***

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

Mr. Roselli noted that Ms. Lansgdorf is now the Unit Supervisor for Workers Compensation and she is currently looking for an Assistant Supervisor. The Liability Unit is also currently short one (1) adjuster.

#### ***4<sup>th</sup> Quarter G.O.T.C.H.A Report***

Mr. Roselli referenced the 4<sup>th</sup> Quarter G.O.T.C.H.A report included in the agenda packet. He explained a G.O.T.C.H.A (**Go Out To Check Home Activity**) visit is usually performed when an employee is out of work for more than two (2) weeks on a WC Claim, or three (3) weeks after a surgery. It is a visit where a representative of Qual-Lynx checks in on the employee, speaks with them, makes sure they are following Dr.'s orders, and look for evidence of activity going on that should not be due to the nature of the employee's injuries.

He reported for the 4<sup>th</sup> Quarter, there were 7 visits performed, with 2 resulting in Surveillance recommendations.

***CLAIMS AUDIT CONFERENCE CALL***

Mr. Forlenza stated a conference call was held on January 23, 2019 with representatives from the ACM, BURLCO and TRICO JIF's to review the Claims Audit.

Mr. Forlenza noted that overall; the Auditors were very complimentary of Qual Lynx and the adjusting unit assigned to the ACM, BURLCO, & TRICO JIFs. The Auditors were very impressed with subrogation efforts and the Fund's Litigation Management Guidelines, and the working relationship between Qual-Lynx, Mr. DeWeese's office, and the Executive Director's office.

They complimented Qual-Lynx on their timeliness of handling Workers Compensation Claims, their initial review of the Claims, and the investigation performed on each claim.

Mr. Forlenza noted now that the review is complete, he will send the reports to Qual-Lynx asking that they respond to any recommendations that were mentioned in the Audit, and then he will share those responses with this Committee. The Committee agreed with this approach.

***NEXT MEETING***

The next Executive Claims Meeting will be held on **Monday, February 25, 2019** at **3:30 PM** at the Gloucester County Library, Mullica Hill, 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 4:33 PM.

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**Kris Kristie, Recording Secretary for**

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***Mike Razzo, Fund Secretary***



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

**Gloucester County Library  
Mullica Hill, NJ**

**January 28, 2019 – 5:00 PM**

***EXECUTIVE COMMITTEE MEETING***

***OPEN SESSION MINUTES***

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The ***Reorganization*** meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at Gloucester County Library, Mullica Hill, New Jersey on Monday, January 28, 2019 at 5:00 PM, prevailing time. Chair Campbell, **Shiloh Borough**, presiding. The meeting was called to order at 5:00 PM.

***SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON***

***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 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.

***ROLL CALL of 2018 FUND COMMISSIONERS***

Those in attendance were:

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**  
Linda Gonzalez, *Representative*, **Fairfield Twp**  
Barbara Freijomil, **Franklin Twp**  
Ray Williams, **Greenwich Twp**  
Mark Gravinese, **Harrison Twp**  
Kevin Clour, **Lower Alloways Creek Twp**  
Luke Patrick, **Mannington Twp**  
Jennica Bilecki, **Mantua Twp**  
Harry Moore, **Oldmans Twp**  
Mayor John Washington, **Penns Grove Borough**  
Maureen Abdill, **Pilesgrove Twp**  
Mike Razzo, **Pitman Borough**  
Brad Campbell, *Chair*, **Shiloh Borough**  
Bob Diaz **South Harrison Twp**

Carl Bagby, **Swedesboro Borough**  
Karen Sweeney, **Wenonah Borough**  
Michael Kwasizur, *Alternate*, **West Deptford**  
Ryan Giles, **Westville Borough**  
Bob Law, **Woodbury City**  
Jane DiBella, **Woolwich Township**

Absent Fund Commissioners were:

Beth Reilly, **Alloway Township**  
Valerie VanVeen, **Glassboro Borough**  
Doris Hall, **Logan Twp**  
Kevin Heydel, **Monroe Twp**  
Susan Jacobucci, **Paulsboro Borough**  
Robert McDade, **Pennsville Twp**  
Majorie Sperry, **Quinton Twp**  
Mike Seery, **Upper Pittsgrove Twp**  
Bob Dickenson, **Vineland City**  
Robert Yerka, **Woodbury Heights Borough**  
Collette Bachich, **Washington Twp**  
John Hall, **Woodstown Borough**

Also present were:

Paul A. Forlenza, Executive Director, *AJG Risk Management Services, Inc.*  
Paul J. Miola, CPCU, ARM, *AJG Risk Management Services, Inc.*  
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
Rob Garish, Safety Director's Office, *J. A. Montgomery Risk Control*  
Chris Roselli, *Qual-Lynx*  
Karen Beatty, *QualCare*  
Debby Schiffer, *Wellness Director*

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

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

Absent RMCs were:

Glenn Insurance  
Henry D. Young Insurance  
CEB-Corporate Employee Benefits

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

Chair Campbell presented the meeting minutes of the December 17, 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 December 17, 2018 Executive Committee meeting.

Motion by Mr. Law, seconded by Mr. Razze, to approve the minutes of the December 17, 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 December 17, 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 December 17, 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 December 17, 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 December 17, 2018 as presented.

The Executive Claims Review Committee Closed Session minutes of the December 17, 2018 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 December 17, 2018 meeting were collected.*

***ADJOURN THE SINE DIE MEETING***

Chair Campbell entertained a motion to adjourn the Sine Die Meeting. Motion by Mr. Law, seconded by Mr. Razze, to adjourn the Sine Die Meeting. All in favor. Motion carried.

Mr. Forlenza welcomed all in attendance to the *2019 Reorganization Meeting of the TRICO JIF*.

***ROLL CALL of 2019 FUND COMMISSIONERS***

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**  
Linda Gonzalez, *Representative*, **Fairfield Twp**  
Barbara Freijomil, **Franklin Twp**  
Ray Williams, **Greenwich Twp**  
Mark Gravinese, **Harrison Twp**  
Kevin Clour, **Lower Alloways Creek Twp**  
Luke Patrick, **Mannington Twp**  
Jennica Bilecki, **Mantua Twp**  
Harry Moore, **Oldmans Twp**  
Mayor John Washington, **Penns Grove Borough**  
Maureen Abdill, **Pilesgrove Twp**  
Mike Razzo, *Secretary*, **Pitman Borough**  
Majorie Sperry, **Quinton Twp**....arrived after roll call  
Brad Campbell, **Shiloh Borough**  
Bob Diaz **South Harrison Twp**  
Carl Bagby, **Swedesboro Borough**  
Jeffre Celebre, **Vineland City**  
Karen Sweeney, **Wenonah Borough**  
Michael Kwasizur, **West Deptford**  
Ryan Giles, **Westville Borough**  
Bob Law, *Chair*, **Woodbury City**  
Jane DiBella, **Woolwich Township**

Absent Fund Commissioners were:

Warren Morgan, **Alloway Township**  
Valerie VanVeen, **Glassboro Borough**  
Doris Hall, **Logan Twp**  
Jill McCrea, **Monroe Twp**  
Susan Jacabucci, **Paulsboro Borough**  
Robert McDade, **Pennsville Twp**  
Mike Seery, **Upper Pittsgrove Twp**  
Jeffrey Pitzo **Woodbury Heights Borough**  
Collette Bachich, **Washington Twp**  
John Hall, **Woodstown Borough**

***ELECTION OF 2019 OFFICERS***

***2019 Nomination Slate***

Mr. Forlenza presented for the membership's consideration the 2019 Nomination Slate. The Nominating Committee met in November 2018 and presented the 2019 Nomination Slate at the November and December 2018 Executive Committee Meetings.

Chair:	Robert Law, <b>Woodbury City</b>
Secretary:	Michael Razzo, <b>Borough of Pitman</b>
Executive Committee:	Karen Sweeney, <b>Wenonah Borough</b> Doris Hall, <b>Logan Township</b> John Washington, <b>Penns Grove Borough</b> Sue Miller, <b>Borough of Clayton</b> Carl Bagby, <b>Borough of Swedesboro</b>
Alternates:	Robert Diaz, <b>South Harrison Township</b> Kevin Clour, <b>Lower Alloways Creek</b> Mark Gravinese, <b>Harrison Township</b> Don Banks, <b>Deptford Township</b> Ken Brown, <b>Carneys Point Township</b> Majorie Sperry, <b>Quinton Township</b> Stephanie McCaffrey, <b>East Greenwich Township</b>

***Election of a Chairman and Secretary***

Mr. Forlenza asked for a Roll Call Vote of the full membership for an *Election of a Chairman and Secretary* as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Ken Brown, <b>Carneys Point Twp</b> Sue Miller, <b>Clayton Borough</b> Don Banks, <b>Deptford Twp</b> Stephanie McCaffrey, <b>East Greenwich Twp</b> Carolyn King-Sammons, <b>Elk Twp</b> Doug Hogate, <b>Elsinboro Twp</b> Linda Gonzalez, <i>Representative</i> , <b>Fairfield Twp</b> Barbara Freijomil, <b>Franklin Twp</b> Ray Williams, <b>Greenwich Twp</b> Mark Gravinese, <b>Harrison Twp</b> Kevin Clour, <b>Lower Alloways Creek Twp</b> Luke Patrick, <b>Mannington Twp</b>
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Jennica Bilecki, **Mantua Twp**  
Harry Moore, **Oldmans Twp**  
Mayor John Washington, **Penns Grove Borough**  
Maureen Abdill, **Pilesgrove Twp**  
Mike Razze, **Pitman Borough**  
Majorie Sperry, **Quinton Twp**....arrived after roll call  
Brad Campbell, *Chair*, **Shiloh Borough**  
Bob Diaz **South Harrison Twp**  
Carl Bagby, **Swedesboro Borough**  
Jeffre Celebre, **Vineland City**  
Karen Sweeney, **Wenonah Borough**  
Michael Kwasizur, **West Deptford**  
Ryan Giles, **Westville Borough**  
Bob Law, **Woodbury City**  
Jane DiBella, **Woolwich Township**

*Nays:* None  
*Abstain:* None

All in favor. Motion carried by unanimous vote.

***Election of an Executive Committee and Alternates***

Mr. Forlenza asked for a Roll Call Vote of the full membership for an *Election of an Executive Committee and Alternate* as presented.

**ROLL CALL**      *Yeas:*      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**  
Linda Gonzalez, *Representative*, **Fairfield Twp**  
Barbara Freijomil, **Franklin Twp**  
Ray Williams, **Greenwich Twp**  
Mark Gravinese, **Harrison Twp**  
Kevin Clour, **Lower Alloways Creek Twp**  
Luke Patrick, **Mannington Twp**  
Jennica Bilecki, **Mantua Twp**  
Harry Moore, **Oldmans Twp**  
Mayor John Washington, **Penns Grove Borough**  
Maureen Abdill, **Pilesgrove Twp**  
Mike Razze, **Pitman Borough**  
Majorie Sperry, **Quinton Twp**....arrived after roll call  
Brad Campbell, *Chair*, **Shiloh Borough**  
Bob Diaz **South Harrison Twp**

Carl Bagby, **Swedesboro Borough**  
Jeffre Celebre, **Vineland City**  
Karen Sweeney, **Wenonah Borough**  
Michael Kwasizur, **West Deptford**  
Ryan Giles, **Westville Borough**  
Bob Law, **Woodbury City**  
Jane DiBella, **Woolwich Township**

*Nays:* None  
*Abstain:* None

All in favor. Motion carried by unanimous vote.

### ***OATHS OF OFFICE***

*Oaths of Office* were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2019 Fund Year.

All *Oaths of Office* were signed and presented to the Fund Solicitor.

At this time, Mr. Forlenza asked Fund Chair Robert Law, Woodbury City, to conduct the 2019 Reorganization Meeting of the Fund. Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members and Alternates on their election.

At this time, Chair Law welcomed new member Fund Commissioners from Alloway Township, Monroe Township, Vineland City, and West Deptford Township to the TRICOJIF. He also mentioned there would be New Fund Commissioner Orientation coming up in the next few months, and to watch for that, as it will be very beneficial for the new Fund Commissioners.

At this time, Mr. Diaz, Alternate #1, South Harrison, was moved to the Executive Committee due to the absence of Doris Hall, Logan Township, for voting purposes. Motion by Ms. Miller, seconded by Mr. Razze, to move Mr. Diaz, Alternate #1, South Harrison, to the Executive Committee due to the absence of Doris Hall, Logan Township, for voting purposes. All in Favor. Motion carried.

### ***ORGANIZATIONAL RESOLUTIONS***

Prior to reading the Resolutions, Chair Law noted two adjustments to the following Resolutions:

*Resolution 2019-03 Appointing Professional Staff Following a Non Fair and Open Process.*

Mr. Paul Miola will be appointed as Deputy Executive Director in place of Brad Hoffman.

*Resolution 2019-05 Awarding Contracts to Workers Compensation and General Liability Assigned Defense Counsel and Approved Associates.*

Two (2) additional firms were added: Madden & Madden, and Brown & Connery

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

The following 2019 Organizational Resolutions were presented for adoption by Chair Law.

- R 2019-01 – Confirming the Election of a Fund Chair and Fund Secretary*
- R 2019-02 – Confirming the Election of an Executive Committee and Alternates*
- R 2019-03 – Appointing Professional Staff – Non-Fair and Open*
- R 2019-04 – Appointing Professional Staff – Fair and Open*
- R 2019-05 – Awarding Contracts to WC and GL Defense Counsel and Approved Associates*
- R 2019-06 – Recommending the EPL/POL Defense Panel*
- R 2019-07 – Cash Management and Investment Policy*
- R 2019-08 – Adopting Procedures in Compliance with Open Public Meetings Act*
- R 2019-09 – Adopting Fiscal Policies and Procedures*
- R2019-10 – Adopting Administrative Policies and Procedures*
- R 2019-11 – Designating Executive Director as Public Agency Compliance Officer*
- R 2019-12 - Adopting and Establishing a Conflict of Interest Policy*
- R 2019-13 – Establishing a Fund Records Program*
- R 2019-14 – Establishing the 2019 Plan of Risk Management*
- R 2019-15 – Designation of Certifying and Approving Officer for Payment of Claims*
- R2019-16 - Authorizing an Interim Service Contract with Arthur J. Gallagher for Administrative Services*
- R2019-17 – Awarding a Contract to Buonadonna & Benson, P.C.*

Chair Law entertained a motion to adopt the *Organizational Resolutions 2019-01 through 2019-17* as presented.

Motion by Mr. Razze, seconded by Mr. Washington, to adopt *Organizational Resolutions 2019-01 through 2019-17*.

**ROLL CALL**      *Yeas:*      Karen Sweeney, **Wenonah Borough**  
John Washington, **Penns Grove Borough**  
Sue Miller, **Clayton Borough**  
Carl Bagby, **Swedesboro Borough**  
Mike Razze, Secretary, **Pitman Borough**  
Bob Law, *Chair*, **Woodbury City**  
Bob Diaz, **South Harrison Township**

*Nays:*              None

*Abstain:*          None

All in favor. Motion carried by unanimous vote.





***AJG Risk Management Service, Inc. Disclosure Statement*** – Mr. Forlenza referenced a disclosure statement included in his report and asked the Recording Secretary to incorporate this memo into the minutes of the January Reorganization meeting and make it a permanent record of the Fund.

***2017 Safety Incentive Program Awards*** – Mr. Forlenza noted that the deadline for claiming or encumbering these funds was November 1, 2018 and all encumbered funds have to be claimed by February 1, 2019. He asked members to review the spreadsheets.

***2018 Optional Safety Budget*** - Mr. Forlenza stated that the deadline for claiming or encumbering these funds was November 1, 2018 and all encumbered funds have to be claimed by February 1, 2019. He asked members to review the spreadsheets.

***2018 Wellness Incentive Program Allowance*** – Mr. Forlenza stated that the deadline for claiming or encumbering these funds was November 1, 2018 and all encumbered funds have to be claimed by February 1, 2019. He asked members to review the spreadsheets.

***EPL/Cyber Risk Management Budget*** – Mr. Forlenza reminded the JIF that various amounts have been budgeted, depending on member size, for each member to help offset employment practice and cyber security related expenses. He reminded members that the deadline for claiming or encumbering these funds was November 1, 2018 and all encumbered funds have to be claimed by February 1, 2019.

***EPL Helpline, Authorized Contact List*** - Mr. Forlenza reminded members to review this list and make the necessary changes by resolution (on [www.tricojif.org](http://www.tricojif.org)). He asked that you review the list in the agenda packet and forward executed resolutions to his office.

***Employee Practices Liability Compliance Status Checklist***- Mr. Forlenza asked the members to please review the checklist in the agenda. He noted that this list indicates that all of the members are in compliance with the program. He asked the members to review the co-insurances and deductibles on the list for accuracy.

***MEL Cyber Risk Management Plan Compliance*** – Mr. Forlenza asked members to review the report for compliance with the MEL Cyber Risk Management program. He stated that the list only shows four (4) members compliant, so if you already submitted your checklist and it is not depicted on the checklist to please follow up with the MEL.

***Statutory Bonds*** - Mr. Forlenza stated that the listing of bonds issued is attached for your review. He reminded the members with their reorganization meetings, it is the employee who is bonded, not the position, so changes in bonded positions will require the issuance of a new bond.

***Elected Officials Training*** - Mr. Forlenza reported that the Elected Officials trainings are underway with the first session held on December 6, 2018. The remaining trainings dates are: 1/31/19, 2/6/19, and 3/21/19. Please encourage your Elected Officials to attend for a credit towards your 2019 MEL assessment. Please check the JIF website for sign in sheets to confirm attendance.

***2019 First Installment Billing*** - Mr. Forlenza reminded the members that the 2019 first installment bills were emailed on December 27, 2018 and the payment is due by February 15, 2019.

**2018 Attendance Record** - Mr. Forlenza asked the members to review their attendance included in the agenda and contact his office with any discrepancies. He noted the attendance is taken directly from the Minutes of the meeting.

**2019 RMC Resolutions and Agreements** - Mr. Forlenza reminded the members that once they appoint their RMC, please send his office the fully executed agreement and resolution. Payment cannot be made until his office has both the resolution and executed agreement on file. The first payments will be made in February if all paperwork is in.

**PRIMA/AGRIP Conferences** - Mr. Forlenza noted that in accordance with the *Conference Attendance Policy*, ten (10) members in total will be eligible to attend. He stated that the Fund Commissioners who have first priority to attend were sent information via email.

**Safety Breakfast Kickoff/Safety Coordinator & Claims Coordinator Roundtable** - Mr. Forlenza reported that the 28<sup>th</sup> Annual Safety Breakfast will be held on February 28, 2019 at Auletto Caterers, Almonesson, beginning at 8:30am. He noted that an invitation will be emailed to all Safety Coordinators, Claims Coordinators, Fund Commissioners and Risk Management Consultants within the next week.

**JIF Website** - Mr. Forlenza stated that they will be launching the newly updated JIF website ([www.tricojif.org](http://www.tricojif.org)) in the next few weeks. An email will be sent to the members when this is operational. He noted that the site is Chrome compatible.

**JIF Cyber Training and Technology Policies** - Mr. Forlenza stated that a memo was handed out at today's meeting regarding ongoing efforts to manage members cyber risks. He noted that the MEL Cyber Bulletin 19-01 was emailed to all members informing them of a series of recent cyber-attacks that affected about nine (9) towns in North Jersey. Most of the intrusions came in through Police departments. He asked that members read this information and pass along to their employees. He reminded the members that the JIF sent correspondence on November 9, 2018 asking for email addresses of non-police agency employees that have access to a municipality owned computer on a daily basis. He stated that this will register them in the MediaPro database so employee training can begin.

Mr. Forlenza also noted that on November 27, 2018 another email was sent to all members asking for their public facing IP addresses. This information is needed so Pivot Point Security can undertake the network vulnerability testing. More than half the members have not responded to this request. He stated that if your IT department does not want to provide this information, we can have them contact Pivot Point directly.

Mr. Forlenza asked if any members had any questions. No questions were entertained.

## **SOLICITOR'S REPORT**

Mr. DeWeese thanked the membership on behalf of the DeWeese Law Firm for the 2019 re-appointment as Fund Solicitor.

***Executive Claims Committee Meeting***

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

***Assignment of New Cases***

Mr. DeWeese reported four (4) new cases have been assigned since December 2018:

<b>New Cases</b>
<i>Austin v. Twp of Monroe</i>
<i>Jarrell v. Borough of Paulsboro</i>
<i>Oslin v. City of Vineland</i>
<i>Robinson v. Twp of Washington</i>

***Closed Cases***

Mr. DeWeese reported that one (1) case(s) was closed in the month of January:

<b>Closed Cases</b>
<i>Bailey v. Twp of Greenwich</i>

***General Liability Status Report***

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

***Subrogation Summary Files***

Mr. DeWeese stated that 50 judgments have been obtained and collections efforts are being made on \$1,460,329.01 in potential recoveries.

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

***Administrator RFQ***

Mr. DeWeese stated that the deadline to submit the RFQ is January 30, 2019 at 11:00 AM. There were seven (7) inquires/requests for the RFQ; however only one has been received, and that is from Arthur J Gallagher. Mr. DeWeese noted he would report back to the Executive Committee after the deadline.

***SAFETY DIRECTOR'S REPORT***

Mr. Garish thanked the membership on behalf of J. A. Montgomery for the 2019 re-appointment as Safety Director.

Mr. Garish stated that the Safety Director's Report is self-explanatory. He highlighted the following items:

**Safety Bulletins** – Mr. Garish commented that several bulletins were released in December: CDL Exemption for the Fire & EMS Services; Reminder to check motor vehicle records of drivers; and avoiding deer-vehicle collisions.

**MSI Training** – Mr. Garish stated that a list of training through March 2019 is included in the agenda. He noted there are CEU and TCH dates as well.

**2019 Safety Incentive Program** – Mr. Garish noted that the 2019 SIP was sent out. He reminded members to send in their safety committee dates by the end of January and return the safety contract by March 31, 2019. He noted there are a few changes to the SIP program noting the goal is to incentivize the members. He stated that now there is a base program with incentives to receive higher awards and the special recognition award has been removed and replaced with an overall Safety Director's Award.

Mr. Garish also mentioned that this year the safety breakfast is combined with the safety and claims coordinator roundtable with the goal of making attendance easier for the members. He noted that they will recap the 2018 year and hit the key points for 2019.

Mr. Garish stated that the Safety Committee elected to make regional training a mandatory component of the 2019 SIP program meaning any regional training that is applicable, someone will have to attend. He stated that the enhanced safety program is completing the safety checklist, the JSO (job safety observations), and the toolbox talks. He noted that he will have a designated visit in the second or third quarter to ensure these items are being met. The Committee felt this would really add a measurable goal to this program.

Mr. Garish stated that the Police One 2019 training has begun and the members are beginning to use the system. He asked the members to remind their police that this training is available.

## **CLAIMS ADMINISTRATOR'S REPORT**

### ***Lessons Learned from Losses – January***

Mr. Roselli thanked the membership on behalf of Qual-Lynx for the 2019 re-appointment as their Claims Administrator and then presented the *Lessons Learned from Losses* for January which reviewed *Liability Claims 101* which covered:

#### *What is a Liability Claim:*

- Trips/slips/falls resulting in injury to a member of the public
- Damage to someone else's property
- Police cases: excessive force, false arrest, wrongful detention
- Claimed damage from potholes/road conditions
- Improper signage/view obstructions

#### *What to do if you have an incident that might lead to a Liability Claim:*

- Gather info at the scene
- Report as soon as possible
- Never admit liability
- Advise you will send the claim to the Insurance Company

Mr. DeWeese noted it is very important to be sure to take action if there is any type of hazardous condition observed and/or there is a resulting claim. Do not discard anything, secure the area, document

the condition of the area, take pictures, etc., and report the incident even if you aren't sure it is a claim, because it may just turn into one.

Mr. Forlenza noted this information should be made part of the Claims Coordinator & Safety Coordinator Roundtables.

Mr. Roselli then provided an example of a recent situation that was addressed by the municipality correctly, which allowed Qual-Lynx to deny liability in the matter.

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

### ***WELLNESS DIRECTOR'S REPORT***

Ms. Schiffer thanked the membership for the 2019 re-appointment as Wellness Director, and then noted that her report is detailed in the agenda packet. She highlighted the following:

- Ms. Schiffer noted she has already met with 12 towns and she will be contacting the rest to assist each town in setting up a Wellness Event/Initiative/Challenge per quarter, and to have each town establish a Wellness Committee.
- Woodbury purchased an elliptical and has reached out to J. A. Montgomery for assistance with signs on proper use of the equipment.
- Logan Township - Planning to start the year with healthy weight challenge and SMART goal setting.
- Monroe Township - Kicked off a Football Fitness Challenge that will run through the Super Bowl. Plan to post a Wellness Bulletin Board next to Time Clock to announce any wellness activities, post the Newsletter, and distribute materials/handouts.
- Washington Township - Continuing with a Football Fitness Challenge also running through the Super Bowl. Plan to attend first Safety Committee Meeting scheduled for January.
- West Deptford – Planning to host a Lunch and Learn with ShopRite Dietitian on ways to start the New Year off on the right foot with nutrition.
- Westville – Planning a healthy lunch for the various departments and working on setting up a Healthy Weight Lose challenge.
- Ms. Schiffer noted it is a good idea to try to figure out how you can spend your Wellness Funds each quarter so you don't end up in a "Use it or Lose it" situation at the end of the year. She is currently setting up planning meetings with all the members to take place over the next two months to aid in formulating plans for the Wellness Funds. The last day to claim any encumbered funds from 2018 is February 1, 2019.
- ***January Wellness Newsletter*** - She noted that the January Wellness Newsletter was included in her report and focused on how you can start to change habits.
- She referenced a Reflection Calendar for January which depicts simple things you can do each day to aid in a Healthy lifestyle. She noted this would be a good tool to use at Wellness Meetings.
- She noted February was "Heart Healthy Month" and employees were wearing red, bringing in heart healthy snacks, etc. to acknowledge this.

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

**MANAGED HEALTH CARE REPORT**

Ms. Beatty thanked the membership on behalf of Qual Care for the 2019 re-appointment as the Fund’s Managed Care Specialist, and then noted that her report is detailed in the agenda packet. She highlighted the following:

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

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

	<b>December</b>	<b>YTD</b>
<i>Lost Time</i>	1	63
<i>Medical Only</i>	12	201
<i>Report Only</i>	7	126
<i>Total Intakes(New Claims)</i>	20	390
<i>Report Only % of Total</i>	35%	32.3%
<i>Medical Only/Lost Time Ratio</i>	92:08	76:24
<i>Average Days to Report</i>	4.2	3.7

***Transitional Duty Report***

Ms. Beatty presented the Transitional Duty Report for YTD 2018

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	7,600
<i>Transitional Duty Days Worked</i>	5,448
<i>% of Transitional Duty Days Worked</i>	71.1%
<i>Transitional Duty Days Not Accommodated</i>	2,152
<i>% of Transitional Duty Days Not Accommodated</i>	28.3%

***PPO Penetration Report:***

Ms. Beatty presented the monthly PPO Penetration Report for December, 2018.

<b>PPO Penetration Rate</b>	<b>December</b>
<i>Bill Count</i>	153
<i>Original Provider Charges</i>	\$180,407

<i>Re-priced Bill Amount</i>	<i>\$48,759</i>
<i>Savings</i>	<i>\$131,648</i>
<i>% of Savings</i>	<i>73%</i>
<i>PPO Penetration Rate Bill Count Percentage</i>	<i>96.1%</i>
<i>PPO Penetration Rate Provider Charge Percentage</i>	<i>61.2%</i>
<i>EPO Penetration Rate Bill Count Percentage</i>	<i>97.7%</i>
<i>EPO Penetration Rate Provider Charge Percentage</i>	<i>99.1%</i>

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

**TREASURER’S REPORT**

Mr. Tontarski thanked the membership for his 2019 re-appointment as Fund Treasurer, and then Mr. Tontarski provided an overview of the Treasurers report for December 31, 2018.

**Investment Interest**

Interest received or accrued for the reporting period totaled \$54,742.24. This generated an average annual yield of 2.01%; however, after including an unrealized net gain of \$66,920.66 in the asset portfolio, the yield is adjusted to 4.47% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$199,921.53 as it relates to current market value of \$29,633,497.77 vs. the amount we have invested. The current market value, including accrued income is valued at \$29,659,688.51.

Our asset portfolio with Wilmington Trust and consists of 4 obligations with a maturity greater than two years, 9 obligations with maturities between one and two years.

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

**Receipt Activity for the Period**

Mr. Tontarski reported on the total subrogation, reimbursement, & receipts.

	<b>Period</b>	<b>YTD</b>
Subrogation Receipts	\$33,514.73	\$214,962.61
Salvage Receipts	\$1,625	
TRICO Vs. Killen	\$258.88	

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

Woodbury City	\$20,780.00
Washington Twp	\$77,363.00
Pittsgrove Township	\$31,972.00
Stow Creek Township	\$778.00
E-JIF Dividends	\$97,983.54 (\$258.38 Interest applied)



***Claim Activity for the Period***

The net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end are \$254,449.65. The claims detail shows 351 claims payments issued.

***Cash Activity for the Period***

Mr. Tontarski stated that during the reporting period, the Fund's "Cash Position" changed from an opening balance of \$33,035,512.12 to a closing balance of \$32,219,732.24 showing a decrease in the fund of \$815,779.88.

***1<sup>st</sup> Installment Billing***

Mr. Tontarski noted that the first installment billing has gone out and is due February 15, 2019. These were sent to all clerks and Fund Commissioners. Please contact the Executive Director's office if you did not receive the invoice.

***Loss Run Payment Register/Bill List***

For the Executive Committee's consideration, Mr. Tontarski presented the January 2019 Bill List in the amount of \$206,742.23

Chair Law entertained a motion to approve the December 2018 Loss Run Payment Register, and approve the January 2019 Bill List in the amount of \$206,742.23 as presented

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

Motion by Mr. Razze, seconded by Mr. Washington, to approve the *December 2018 Loss Run Payment Register and the January 2019 Bill List in the amount of \$206,742.23* as presented.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Karen Sweeney, <b>Wenonah Borough</b> John Washington, <b>Penns Grove Borough</b> Sue Miller, <b>Clayton Borough</b> Carl Bagby, <b>Swedesboro Borough</b> Mike Razze, Secretary, <b>Pitman Borough</b> Bob Law, <i>Chair</i> , <b>Woodbury City</b> Bob Diaz, <b>South Harrison Township</b>
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<b><i>Nays:</i></b>	None
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<b><i>Abstain:</i></b>	None
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All in favor. Motion carried by unanimous vote.

***COMMITTEE REPORTS***

***SAFETY COMMITTEE MEETING***

Ms. Abdil stated that the Committee met on December 6, 2018 and a copy of the meeting minutes were included in the agenda. Ms. Abdil highlighted the following:

She noted the 2019 SIP Program has been revamped to include a chance to obtain an additional \$250 in 4 separate categories, and they will not be doing Special recognition Award nominations this year. Awards will still be given out, but decided differently.

Ms. Abdil also noted they are trying to cut down on the amount of time members spend out of the office as they are combining the Safety Breakfast and Safety Coordinator & Claims Coordinator roundtable into one day. She noted that the Safety Breakfast and Roundtable are scheduled for February 28, 2019 at Auletto's Caterer, Almonesson and an official invite will be sent out in the next week.

Ms. Abdil asked if there were any other questions. No other questions were entertained.

### ***COMMITTEE CHAIRS MEETING***

Chair Law noted that the minutes from the January 9, 2019 meeting were included in the agenda packet. He stated that Fund accommodated the requests of the respondents to the Committee volunteer forms and that all Fund Commissioners were appointed to a committee and the list was included in the agenda packet for review. He noted if anyone had any concerns in regards to what Committee they have been assigned; please contact the Executive Director's office.

Chair Law also noted that Doug Hogate, Elsinboro has accepted the nomination as Finance Committee Chair.

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

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

Mr. Law reported that the minutes of the January 2, 2019 MEL/E-JIF/RCF Reorganization meetings were included in the agenda packet and is self-explanatory. Chair Law announced that he has been appointed the Chair for the State RCF and EJIF, and Mr. Razze has agreed to take his place on the MEL Legislative Committee this year. If anyone else would like to serve, he asked they see him. He then highlighted the following:

Chair Law stated that the MEL honored Senator Dorsey via resolution as he was instrumental in supporting the Joint Insurance Funds. He noted that Senator Dorsey passed away in December 2018.

He stated that the RCF held their reorganization meeting and appointed officers and elected board members. He mentioned a meeting schedule for the year is attached.

Chair Law stated that as Mr. Forlenza reported earlier, there were several member towns hit with a cyber-attack within the same week. He reminded the members to read the MEL Bulletin that was handed out.

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

***MISCELLANEOUS BUSINESS***

***RESOLUTION HONORING BRAD CAMPBELL***

The following 2019 Resolution was presented for adoption by Chair Law.

***R 2019-19 – Honoring Brad Campbell***

Chair Law entertained a motion to adopt *R 2019-19* as presented, Honoring Brad Campbell and thanked him for his last 2 years of service as Fund Chair of the TRICOJIF.

Motion by Mr. Razze, seconded by Mr. Washington, to adopt *R 2019-19*.

***Next Meeting***

Chair Campbell noted the next meeting of the TRICO JIF will be held on **Monday, February 25, 2019** at **5:00 PM** at the **Gloucester County Library, Mullica Hill, NJ**.

***PUBLIC COMMENT***

***Open Public Comment***

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

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

At this time, Mr. Forlenza introduced Dorothy Gjerdrum, Director of Arthur J Gallagher's, Risk Pool Administrator's Division. Ms. Gjerdrum stated that she was happy to announce that Mr. Miola had rejoined the Gallagher team and they are very happy to have him back. She then provided a brief overview of Risk Pool Administration and their activities across the country.

***Close Public Comment***

Chair Law entertained a motion to close the meeting to the public.

Motion by Mr. Razze, seconded by Mr. Washington, to close the meeting to the public. All in favor. Motion carried.

***EXECUTIVE SESSION MEETING***

A Closed Session of the TRICO JIF was not held.

***APPROVE CLAIMS PAYMENTS***

Mr. Roselli of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on January 28, 2019.

<i>Workers' Compensation</i>	<i>Auto Liability</i>	<i>General Liability</i>	<i>Property</i>
<i>MLT-2018111545</i>	<i>2019160471</i>	<i>001264284</i>	<i>2019157147</i>
<i>2019159382</i>	<i>2017099129</i>		<i>2019160311</i>
<i>001236550</i>			<i>2019152861</i>
<i>2018124514</i>			<i>2019152342</i>
<i>2019157012</i>			<i>2019161711</i>
<i>2019158035</i>			<i>001255261</i>

Chair Law asked members for their questions at this time. No questions were entertained.

Chair Law entertained a motion to approve the PARs as presented in their entirety during the Executive Claims Review Committee Meeting.

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

**ROLL CALL** *Yeas:* Karen Sweeney, **Wenonah Borough**  
 John Washington, **Penns Grove Borough**  
 Sue Miller, **Clayton Borough**  
 Carl Bagby, **Swedesboro Borough**  
 Mike Razze, Secretary, **Pitman Borough**  
 Bob Law, *Chair*, **Woodbury City**  
 Bob Diaz, **South Harrison Township**

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

***APPROVE ABANDONING SUBROGATION***

There were three (3) claim(s) presented for Abandoning Subrogation.

*2018111545*  
*2018111925*  
*001255261*

Motion by Mr. Razze, seconded by Mr. Washington, to approve Abandoning Subrogation as presented.

***MOTION TO ADJOURN***

There being no further business, Chair Law entertained a *Motion to Adjourn* the January 28, 2019 Executive Committee Meeting.

Motion by Mr. Law, seconded by Ms. Hall, to adjourn the January 28, 2019 Meeting of the TRICO JIF.  
The meeting was adjourned at 5:58 PM.

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**Kris Kristie, *Recording Secretary***

**Michael Razzo, *FUND SECRETARY***



To: Fund Commissioners  
From: Paul Forlenza, MGA, RMC, Executive Director  
Date: February 25, 2019  
Re: **Executive Director's Report**

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**A. Lost Time Accident Frequency Report (pgs. 31-32)**

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

**B. Certificates of Insurance (pgs. 33-42)**

Summaries of the Certificates of Insurance issued through January 2019 are attached for your review.

**C. Financial Fast Track**

The Financial Fast Track Report as of December 31, 2018 is a handout. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of December 31, 2018 was **\$19,832,914**.

**D. Regulatory Filing Checklists (pgs. 43-44)**

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. 2018 Safety Incentive Program**

A letter from our office describing how to collect your 2018 Safety Incentive Awards money will be emailed out to all members after the Safety Breakfast Kickoff. **Please note that the deadline to claim or encumber these funds was November 1, 2018. All encumbered funds had to be claimed by February 1, 2019.**

**F. 2019 Optional Safety Budget (pg. 45)**

A letter from our office describing how to collect your 2019 Optional Safety Budget allowance was e-mailed on or about February 15, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 1, 2019. All encumbered funds must be claimed by February 1, 2020.**

**G. 2019 Wellness Incentive (pg. 46)**

A report detailing the available balance for each member for the 2019 Wellness Incentive Program is attached for your review. Instructions on claiming these funds were e-mailed to all members on or about February 15, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Wellness Incentive Program allowance, please contact our office. **Please note that the deadline**

**for claiming or encumbering these funds is November 1, 2019. All encumbered funds must be claimed by February 1, 2020.**

**H. EPL/Cyber Risk Management Budget (pg. 47)**

A report detailing the available balances for each member for the 2019 EPL/Cyber Risk Management Budget is attached for your review. If you have any questions on how to collect your 2019 EPL/Cyber Risk Management allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is November 1, 2019. All encumbered funds must be claimed by February 1, 2020.**

**I. EPL Helpline – Authorized Contact List (pg. 48)**

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. 49)**

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. 50)**

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**

The latest listing of Statutory Bonds issued by the MEL for JIF members is at your seat as a handout. 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. 51)**

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. 52-60)**

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. 61-62 )**

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 were e-mailed to all Municipal Clerks and Fund Commissioners on November 1, 2018. The sign-in sheets from December 6, 2018, January 31, and February 6, 2019 seminars are posted on the JIF website. The remaining training has been scheduled on the following date:

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. Employee Cyber Hygiene Training – MediaPro**

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 Management Services – Pivot Point**

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. AGRiP/PRIMA Conference Schedule**

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 was emailed on February 8, 2019 to all Fund Commissioners that have first priority for attendance. It was asked that anyone interested in the PRIMA Conference reply no later than February 22, 2019. If you have any questions, please contact the Executive Director's office.

**U. Safety Breakfast Kickoff/Safety Coordinator & Claim Coordinator Roundtable  
(pg. 63)**

The Fund is scheduled to hold its Annual Safety Breakfast on February 28, 2019 at Auletto's Caterers, Almonesson, beginning at 8:30 AM. The invitations and Response Form included in the agenda packet were emailed out to all Safety Coordinators, Claims Coordinators, Fund Commissioners, and Risk Management Consultants on January 31, 2019. Also, immediately following the Safety Breakfast, the JIF will be sponsoring a Safety Coordinator & Claims Coordinator Roundtable at the same venue. The Wellness Coordinators are also invited to attend.

**V. Payroll Audits**

On or about February 7, 2019 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2018 payrolls. These payroll figures will serve as the basis for your 2020 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically. Details on how the data can be sent were included in the February 7, 2019 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

**W. Property Appraisals**

On or about February 7, 2019, each member and their RMC's will receive a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2019 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 22, 2019.

**X. Police Accreditation Announcement (pgs. 64-65)**

On or about February 6, 2019 an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was asked that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at 856-446-9131

**Y. New Fund Commissioner Orientation**

We will be conducting New Fund Commissioner Orientation training on Monday, April 22, 2019 at 3:00 pm at the Harrison Twp Municipal Building. An email notification with further details will be sent out to all Fund Commissioners, Alternates, and RMC's in early March.

**Z. Website ([www.tricojif.org](http://www.tricojif.org))**

On or about February 15, 2019 the new TRICOJIF website was launched. Please take a moment to explore the new site, which contains a plethora of information in an easy to read and navigate site. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or Megan\_Matro@ajg.com.

**AA. 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](http://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](http://www.tricojif.org)). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

**BB. New Member Activity**

Nothing to report

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund  
2019 Optional Safety Budget**

Member Municipality	Opening Balance	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	Sept. 2019	Oct. 2019	Nov. 2019	Dec. 2019	Paid 2020	Total YTD Expenses	Remaining Balance	Date Encumbered
Alloway	750.00														0.00	750.00	
Carney's Point	2,500.00														0.00	2,500.00	
Clayton	2,500.00														0.00	2,500.00	
Deptford	4,500.00														0.00	4,500.00	
East Greenwich	2,500.00														0.00	2,500.00	
Elk Township	1,500.00														0.00	1,500.00	
Elsinboro	750.00														0.00	750.00	
Fairfield	1,500.00														0.00	1,500.00	
Franklin	3,500.00														0.00	3,500.00	
Glassboro	4,500.00														0.00	4,500.00	
Greenwich	3,500.00														0.00	3,500.00	
Harrison	2,500.00														0.00	2,500.00	
Logan	2,500.00														0.00	2,500.00	
Lowers Alloways Creek	2,500.00														0.00	2,500.00	
Mannington	750.00														0.00	750.00	
Mantua	3,500.00														0.00	3,500.00	
Monroe	4,500.00														0.00	4,500.00	
Oldmans	750.00														0.00	750.00	
Paulsboro	3,500.00														0.00	3,500.00	
Penns Grove	3,500.00														0.00	3,500.00	
Pennsville	3,500.00														0.00	3,500.00	
Pilesgrove	750.00														0.00	750.00	
Pitman	3,500.00														0.00	3,500.00	
Quinton	750.00														0.00	750.00	
Shiloh	750.00														0.00	750.00	
South Harrison	750.00														0.00	750.00	
Swedesboro	1,500.00														0.00	1,500.00	
Upper Pittsgrove	750.00														0.00	750.00	
Vineland City	2,500.00														0.00	2,500.00	
Washington Township	4,500.00														0.00	4,500.00	
Wenonah	1,500.00														0.00	1,500.00	
West Deptford Township	4,500.00														0.00	4,500.00	
Westville	2,500.00														0.00	2,500.00	
Woodbury City	3,500.00														0.00	3,500.00	
Woodbury Heights	2,500.00														0.00	2,500.00	
Woodstown	1,500.00														0.00	1,500.00	
Woolwich	1,500.00														0.00	1,500.00	
<b>Total By Line</b>	<b>\$88,750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$88,750.00</b>	

**All Funds must be claimed or encumbered by November 1, 2019. All encumbered funds must be claimed by February 1, 2020**  
TRICOJIF

Updated as of 2/19/2019

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund  
2019 Wellness Incentive Program**

Member Municipality	Opening Balance	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	Sept. 2019	Oct. 2019	Nov. 2019	Dec. 2019	Paid 2020	Total YTD Expenses	Ending Balance	Encum. Funds
Alloway	500.00														0.00	500.00	
Carney's Point	1,000.00														0.00	1,000.00	
Clayton	1,000.00														0.00	1,000.00	
Deptford	1,500.00														0.00	1,500.00	
East Greenwich	1,000.00														0.00	1,000.00	
Elk Township	750.00														0.00	750.00	
Elsinboro	500.00														0.00	500.00	
Fairfield	750.00														0.00	750.00	
Franklin	1,250.00														0.00	1,250.00	
Glassboro	1,500.00														0.00	1,500.00	
Greenwich	1,000.00														0.00	1,000.00	
Harrison	1,000.00														0.00	1,000.00	
Logan	1,000.00														0.00	1,000.00	
Lowers Alloways Creek	1,000.00														0.00	1,000.00	
Mannington	500.00														0.00	500.00	
Mantua	1,250.00														0.00	1,250.00	
Monroe	1,500.00														0.00	1,500.00	
Oldmans	500.00														0.00	500.00	
Paulsboro	1,000.00														0.00	1,000.00	
Penns Grove	1,250.00														0.00	1,250.00	
Pennsville	1,250.00														0.00	1,250.00	
Pilesgrove	500.00														0.00	500.00	
Pitman	1,250.00														0.00	1,250.00	
Quinton	500.00														0.00	500.00	
Shiloh	500.00														0.00	500.00	
South Harrison	500.00														0.00	500.00	
Swedesboro	750.00														0.00	750.00	
Upper Pittsgrove	500.00														0.00	500.00	
Vineland City	1,500.00														0.00	1,500.00	
Washington Township	1,500.00														0.00	1,500.00	
Wenonah	750.00														0.00	750.00	
West Deptford	1,500.00														0.00	1,500.00	
Westville	1,000.00														0.00	1,000.00	
Woodbury City	1,250.00														0.00	1,250.00	
Woodbury Heights	1,000.00														0.00	1,000.00	
Woodstown	750.00														0.00	750.00	
Woolwich	1,000.00														0.00	1,000.00	
<b>Total By Line</b>	<b>\$35,750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$35,750.00</b>	

**All Funds must be claimed or encumbered by November 1, 2019. All encumbered funds must be claimed by February 1, 2020**

TRICOJIF

Updated as of 2/19/2019

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

**2019 EPL/Cyber Risk Management Budget**

Member Municipality	Opening Balance	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	Paid in 2020	Total YTD Expenses	Ending Balance	Date Encumbered
Alloway	1,000.00														0.00	1,000.00	
Carneys Point	2,000.00														0.00	2,000.00	
Clayton	2,000.00														0.00	2,000.00	
Deptford	3,000.00														0.00	3,000.00	
East Greenwich	2,000.00														0.00	2,000.00	
Elk	1,500.00														0.00	1,500.00	
Elsinboro	1,000.00														0.00	1,000.00	
Fairfield	1,500.00														0.00	1,500.00	
Franklin	2,500.00														0.00	2,500.00	
Glassboro	3,000.00														0.00	3,000.00	
Greenwich	2,000.00														0.00	2,000.00	
Harrison	2,000.00														0.00	2,000.00	
Logan	2,000.00														0.00	2,000.00	
Lower Alloways Creek	2,000.00														0.00	2,000.00	
Mannington	1,000.00														0.00	1,000.00	
Mantua	2,500.00														0.00	2,500.00	
Monroe	3,000.00														0.00	3,000.00	
Oldmans	1,000.00														0.00	1,000.00	
Paulsboro	2,000.00														0.00	2,000.00	
Penns Grove	2,500.00														0.00	2,500.00	
Pennsville	2,500.00														0.00	2,500.00	
Pilesgrove	1,000.00														0.00	1,000.00	
Pitman	2,500.00														0.00	2,500.00	
Quinton	1,000.00														0.00	1,000.00	
Shiloh	500.00														0.00	500.00	
South Harrison	1,000.00														0.00	1,000.00	
Swedesboro	1,500.00														0.00	1,500.00	
Upper Pittsgrove	1,000.00														0.00	1,000.00	
Vineland	3,000.00														0.00	3,000.00	
Washington	3,000.00														0.00	3,000.00	
Wenonah	1,500.00														0.00	1,500.00	
West Deptford	3,000.00														0.00	3,000.00	
Westville	2,000.00														0.00	2,000.00	
Woodbury (City)	2,500.00														0.00	2,500.00	
Woodbury Hgts	2,000.00														0.00	2,000.00	
Woodstown	1,500.00														0.00	1,500.00	
Woolwich	2,000.00														0.00	2,000.00	
<b>Total By Line</b>	<b>71,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>71,000.00</b>	

**All Funds must be claimed or encumbered by November 1, 2019. All encumbered funds must be claimed by February 1, 2020**



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**

# 28th ANNUAL SAFETY CELEBRATION & KICKOFF

Gloucester, Salem,  
Cumberland Counties  
Municipal Joint  
Insurance  
Fund  
South Jersey Communities Securing Their Future



**Thursday February 28, 2019**  
Auletto's Catering, 1849 Cooper Street, Almonesson

Safety Celebration Breakfast  
Begins at 8:30am

**[Click Here to RSVP  
to the Safety Breakfast  
by 2/21/19](#)**

Safety, Claims & Wellness  
Coordinator's Roundtable Training to  
Immediately Follow Breakfast

**[Click Here to RSVP  
to the Roundtable Training  
by 2/21/19](#)**

- ◆ Celebrate 2018 Safety Accomplishments
- ◆ Strengthen Resolve for 2019
- ◆ Share Safety & Wellness Ideas with Others
- ◆ Review New Safety Incentive Program (SIP)
- ◆ Discuss Claims Related Information

## **INVITED TO ATTEND:**

- ◆ Claims Coordinators
- ◆ Elected Officials
- ◆ Fund Commissioners
- ◆ Risk Management Consultants
- ◆ Safety Committee Reps
- ◆ Safety Coordinators
- ◆ Safety Delegates
- ◆ Supervisors
- ◆ Wellness Coordinators



**IMPORTANT:** Attendance at both the Breakfast and Roundtable training are mandatory elements of the 2019 JIF Safety Incentive Program. Should you not be able to attend for any reason, please advise our office ASAP as payment is on a per person basis.





**TO:** Member Police Chiefs  
**FROM:** Denise C. Plavchak, Director of Risk Management Services  
**DATE:** February 6, 2019  
**RE:** JIF Reimbursement - Police Accreditation Program

\*\*\*\*\*

In 2003, the Municipal Excess Liability Joint Insurance Fund (MEL), in conjunction with the NJ State Association of Chiefs of Police announced a new Accreditation process for municipal police departments. To date, more than 150 agencies have achieved Accreditation. Nationally, it is well documented that Accredited police departments have fewer claims.

The JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members. To that end, the JIF offers the following incentives:

- The JIF will reimburse 50% of the Accreditation Fee charged by the NJ State Association of Chiefs of Police to those JIF Police agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as 50% of your Re-Accreditation fees\*.
- The MEL will provide a \$1,000 Grant to member agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as Re-Accreditation.
- Qualifying agencies are eligible for premium discounts from the MEL JIF.

The schedule of Fees eligible for reimbursement to date are outlined below:

Number of Sworn Personnel	Accreditation Fee	JIF Reimbursement	MEL Reimbursement
01-09	\$3,000	\$1,500	\$1,000
10-24	\$4,000	\$2,000	\$1,000
25-99	\$5,000	\$2,500	\$1,000
100-299	\$6,000	\$3,000	\$1,000
300-499	\$7,000	\$3,500	\$1,000
500 +	\$8,000	\$4,000	\$1,000

**\*Re-Accreditation occurs three years after Accreditation. Re-Accreditation fees are paid annually and are one-third the regular accreditation fee. Re-Accreditation fees are also eligible for reimbursement after re-accreditation is achieved.**

The program fees eligible for reimbursement do not include personnel costs, the costs of training, or the costs associated with the Mock or Actual On-Site Assessment as described in the NJ State Association of Chiefs of Police program.

In order to qualify for reimbursement under the program, participating agencies must notify this office at three points in time throughout the accreditation process:

1. When you apply, forward a copy of your NJSACOP Law Enforcement Accreditation Program application and your letter of acceptance into the program. This notifies us that you are working on the program.
2. When you schedule your NJSACOP Law Enforcement Accreditation Program On-Site Assessment.
3. When you receive your final report and approval from the NJSACOP Law Enforcement Accreditation Commission.

Send your notifications to:

Municipal Joint Insurance Fund  
Police Accreditation Coordinator  
PO Box 530  
Marlton, New Jersey 08053

**NEW: Because many police agencies do not have adequate resources to dedicate to the accreditation process, and due to the fact that a large portion of the work is administrative in nature, the JIF has authorized a program to reimburse qualifying agencies for the cost of a college intern to assist in the administrative work of maintaining accreditation records and typing polices for review and modification by the chief or his/her designee. Contact our office if you are interested in taking advantage of this program.**

If you have any questions about the MEL/JIF reimbursement program please call Denise Plavchak at (856) 446-9131. If you have any questions about the Police Accreditation Program, please contact Harry J. Delgado, Accreditation Program Manager, N.J.S.A.C.O.P., at (856) 988-5880, [hdelgado@njsacop.org](mailto:hdelgado@njsacop.org) or check out the N.J.S.A.C.O.P. website at [www.NJSACOP.org](http://www.NJSACOP.org).

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2019 Announcement

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER – FEBRUARY 2019

# Vehicle Maintenance



### **Important - please see: [njmel.org](http://njmel.org)**

MEL Safety Institute » Resource Center » Vehicle Safety » Managing Vehicle Fleets » Fleet Safety Program

- Regular inspections and maintenance should be completed per manufacturer's recommendations.
- Each driver should complete an inspection report of the vehicle prior to each use.
- During inspection, if any items are found to be deficient, the vehicle should be removed from service until repairs are completed.
- All problems should promptly be reported to the program administrator.

### Examples:

- Employee standing on tailgate of DPW truck when tailgate failed due to rusted quick link clip (see pictures above). The quick link clip was part of the chain existing on each side of the tailgate that kept the tailgate level. The employee suffered multiple leg fractures requiring a lengthy surgery and recovery. The total incurred on the claim is \$124,000. The quick link clip in this case costs approximately \$8.00
- Public Works employee stepping down from a backhoe when the bottom step broke causing him to fall, injuring his shoulder. The step was severely rusted. The employee has undergone 3 shoulder surgeries to repair the torn rotator cuff. The total incurred on the claim is over \$229,000.
- Employee riding on back of garbage truck slipped off wet step that was damaged in previous accident and should have been replaced based on OSHA guidelines. The step was no longer level and combined with the rain presented a slippery surface for the employee. A hip replacement surgery was required and the employee will be left with permanent issues. The total incurred on the claim is \$221,000.

**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:** February 25, 2019 Gloucester County Library, Mullica Hill, NJ  
**Contact Information:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**FEBRUARY ACTIVITIES AND PLANNED EVENTS**

Several planning meetings set up for the month of February. If we have not yet met to plan for 2019, please have your Wellness Coordinator reach out to me. Many Municipalities encouraged employees to wear something red on "Wear Red Day" Friday Feb 1<sup>st</sup> to raise awareness about heart disease. Some took group photos that were posted on the JIF website.

**Carneys Point** – Met with the Wellness Committee. Every quarter they have a department challenge on door decorating. Winter Theme right now. Will be implementing the 10-week Healthy Lifestyle Challenge starting in March.

**East Greenwich** – Jefferson Health will be hosting a Family Feud Game on Stress Management.

**Fairfield** – Starting a Wellness Committee. Looking at having a Lunch & Learn on Heart Health. Looking to have a presentation for the Fire Department.

**Glassboro Highway & PW** – Small Wellness Committee was established for this crew of workers. Starting a Biggest Loser Challenge but tacking on a Maintenance plan for additional months in order to earn a chance at a bonus prize. Looking into speaker for back pain and back care. From the interest survey completed, we have three other areas we hope to address this year: Men's Health, Healthy & Easy Lunch ideas, and Financial wellness (budgeting, saving for college, etc)

**Penns Grove** – Lunch & Learn on Jan 31<sup>st</sup> sharing information on toxins and antioxidants. Comment was made on how nice it was to see all the different departments coming together and just laughing, talking and having a nice time instead of just interacting when there is a work-related concern.

**Woodbury** – Met with Wellness Committee with representation from each department. Ideas being explored: Local Chiropractor Lunch & Learn; Pickle Ball "How To?" Instructions; "Community" Jigsaw puzzle; Brain Games/Teasers; Yoga demo; gym incentive program; Charity Walks/Run ; Family Feud game with Jefferson.

**Things to remember:**

1. Remind your employees about NJWELL. Getting regular check ups can earn them \$250 back in their pockets.
2. I am resending the Wellness Initiative Best Practice
3. Encourage the start up of a Wellness Committee
4. Adopt a version of the Wellness Policy that fits your municipality
5. Display the "Healthy Living @ Work" poster
6. Promote your EAP program if you have one

**February Wellness Connection Newsletter**

Even with all we know about diet and exercise, heart disease is still the leading cause of death in the United States. Realizing how powerful this muscle is and how essential it is for life, we really need to take time in maintaining its health...nothing can beat that!

This month's newsletter is filled with information on this power-house:

- Learn the difference between a heart attack and cardiac arrest
- Learn the different types of heart attacks
- How women's symptoms and outcomes are different than men's
- What increases your risk?
- Spice up your life with herbs and improve your heart health
- Fun Heart Facts in honor of Valentine's Day

In addition, the February Awareness Calendar, which focuses on something you can do every day towards a healthier heart and overall well-being.



**Gloucester, Salem, Cumberland Counties Municipal JIF  
Managed Care Summary Report  
2019**

	January-19	January-18	YTD January 19	YTD January 18
# of New Claims Reported	62	35	62	35
# of Report Only	26	13	26	13
% Report Only	41.9%	37.1%	41.9%	37.1%
# of Medical Only	32	18	32	18
# of Lost Time	4	4	4	4
Medical Only to Lost Time Ratio	89:11	82:18	89:11	82:18
Average # of Days to Report a Claim	5.3	3.0	5.3	3.0

<b>Nurse Case Management</b>	January-19	January-18
# of Cases Assigned to Case Management	31	39
# of Cases >90 days	21	28

<b>Savings</b>	January-19	January-18	YTD January 19	YTD January 18
Bill Count	202	204	202	204
Provider Charges	\$142,633	\$245,818	\$142,633	\$245,818
Repriced Amount	\$50,108	\$95,947	\$50,108	\$95,947
Savings \$	\$92,525	\$149,871	\$92,525	\$149,871
% Savings	64.9%	61.0%	64.9%	61.0%

<b>Participating Provider Penetration Rate</b>	January-19	January-18	YTD January 19	YTD January 18
Bill Count	98.0%	96.6%	98.0%	96.6%
Provider Charges	97.3%	97.0%	97.3%	97.0%

<b>Exclusive Provider Panel Penetration Rate</b>	January-19	January-18	YTD January 19	YTD January 18
Bill Count	98.3%	96.5%	98.3%	96.5%
Provider Charges	99.6%	94.1%	99.6%	94.1%

<b>Transitional Duty Summary</b>		YTD January 19	YTD January 18
% of Transitional Duty Days Worked		56.6%	59.0%
% of Transitional Duty Days Not Accommodated		43.4%	41.0%

February 16, 2019

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 January 31, 2019 for Closed Fund Years 1991 to 2014, and Fund Years 2015, 2016, 2017, 2018 and 2019. 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 \$ 46,625.33. This generated an average annual yield of 1.67%. However, after including an unrealized net gain of \$ 23,955.50 in the asset portfolio, the yield is adjusted to 2.52% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$175,966.03 as it relates to current market value of \$ 29,645,935.04 vs. the amount we have invested. The current market value, including accrued income is valued at \$29,711,181.91.

Our asset portfolio with Wilmington Trust and consists of 4 obligations with a maturity greater than two years, 9 obligations with maturities between one and two years.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 9,304.79 YTD \$ 9,304.79 (detailed in my report)  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00  
Trico vs Killen \$ 582.49  
FY 2019 Premium Assessments \$ 3,089,238.00  
FY '18 Appropriation Refund \$ 747.00

A.E.L.C.F. MEMBER PARTICIPANT BALANCES: (\$182.00 Interest Applied)

Woodbury City	\$20,809.00
Washington Twp.	\$77,471.00
Pittsgrove Township	\$32,017.00
Stow Creek Twp.	\$ 779.00

LOSS RUN PAYMENT REGISTER FOR THE PERIOD: (Action Item)

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 \$ 205,821.10. The claims detail shows 501 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 \$ 32,219,732.24 to a closing balance of \$ 34,938,565.90 showing an increase in the fund of \$ 2,718,833.66. 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 - FEBRUARY 2019**

	Payable To:	FY 2019	FY 2018	FY 2017	Closed Yrs	Appropriation	Description
1	Arthur J. Gallagher Risk Mgmt Services, Inc.	58,818.00				Prof Services/Administration	Feb 2019 Fees utilizing 2018 rates
2	Arthur J. Gallagher Risk Mgmt Services, Inc.	308.97				Misc/Postage/Copies/Faxes	Jan 2019 Fees
3	David DeWeese	9,061.00				Prof Services/Attorney	Feb 2019 Fees
4	David DeWeese				102.22	Closed Years -Other Income	1/3 recovery of expenses (\$306.96)from Reimb of docket#GLO-2053-10 Killen; Inv#D-5123-26
5	Qual-Lynx	39,711.00				Prof Services/Claims Admin	Feb 2019 Fees
6	Joyce Media	375.00				Misc/JIF Website	Feb 2019 Fees
7	Kris Kristie	430.00				Misc/Recording Secretary	Feb 2019 Fees
8	J.A. Montgomery Risk Control Services	17,701.00				Prof Services/Safety Director	Feb 2019 Fees
9	Tom Tontarski	1,151.00				Prof Services/Treasurer	Feb 2019 Fees
10	Conner Strong & Buckelew	955.00				Prof Services/Underwriting Manager	Feb 2019 Fees
11	Debby Schiffer	4,873.00				Wellness	Feb 2019 Fees
12	William Stoms	40.00				Misc/Meeting Expense	Set up Feb 2019 mtg
13	MEL JIF	474,711.00				MEL	MEL 2019 WC & Excess Liability - 1st installment
14	MEL JIF	3,814.00				Faithful Performance/Fidelity Bond	MEL 2019 Fidelity Bond - 1st installment
15	MEL JIF	214,015.00				Property Claims and Premium	MEL 2019 Property claims & prem - 1st installment
16	NJ Municipal EJIF	195,801.00				EJIF	1st installment
17	Apex Insurance Services c/o QBE Insurance	8,004.50				EPL/POL Policy - Excess Insurance	VDO Coverage; P#QVF01005-03 1/1/19-1/1/20; Inv#3729938; 1st installment
18	Apex Insurance Services c/o QBE Insurance	677,626.00				EPL/POL Policy - Excess Insurance	EPL/POL Coverage; P#QJF01005-03; 1/1/19-1/1/20; Inv#4499392; 1st installment
19	Apex Insurance Services c/o XL Insurance	22,679.00				EPL/POL Policy - Excess Insurance	Cyber Coverage; P#MTP0039498-06; 1/1/19-1/1/20; Inv#4511448; 1st installment
20	Apex Insurance Services c/o Beazley	7,400.00				EPL/POL Policy - Excess Insurance	Excess Cyber Coverage; P#W1E30E180301; 1/1/19-1/1/20; Inv#4503536; 1st installment
21	4 Imprint Inc.	1,527.00				Safety Incentive Program	Inv#7017124; umbrellas for Safety Breakfast (split)
22	ARC Reprographics	357.64				Misc/Printing	Inv#274617 1/31 EO; #274672 2/6 EO handouts
23	Capehart & Scatchard		27.00			EPL/Cyber Consulting & Training	EPL hotline Inv#612275 Pilesgrove
24	Courier Post	175.36				Misc/Legal Notice	
25	Iron Mountain	124.08				Misc/Records Retention Service	Inv#ALDL542 Storage 2/1-28/19; Service 12/25/18-1/29/19
26	Merighi's Savoy Inn	1,006.79				Training	2/6/19 EO dinner; split
27	NJ Advance Media	330.92				Misc/Legal Notice	2019 Mtg dates; claim mtg dates; contract awards; past due
28	Nicolosi's Catering	1,390.84				Training	1/31/19 EO dinner; split
29	Office Depot	208.16				Misc/Office Supplies	Inv#262155848001; files and folders; split
30	Paul's Custom Awards and Trophies, Inc.	82.00				Misc/Office Supplies	Inv#41599; Brad Campbell outgoing chair
31	Pivot Point Security		2,524.42			Contingency	Inv#4041;Feb Tech Risk Mgmt Services
32	Alloway Township		750.00			Optional Safety Budget	Safety cabinet
33	Alloway Township		40.00			Wellness	Employee sneakers
34	Alloway Township		805.87			EPL/Cyber Consulting & Training	Malware- cyber security
35	Elk Township		611.44			Wellness	bottled water for employees
36	Elk Township			1,718.50		Safety Incentive Program	Employee lunch; fire vests; batons; crosswalk signs
37	Elsinboro Township		516.00			EPL/Cyber Consulting & Training	Sonic wall antivirus
38	Elsinboro Township		750.00			Optional Safety Budget	Emergency lights
39	Elsinboro Township		159.69			Wellness	Water for employees
40	Fairfield Township		1,135.05			Optional Safety Budget	Workboots; jackets; gear
41	Fairfield Township		43.96			Optional Safety Budget	flashlights
42	Fairfield Township		268.18			Optional Safety Budget	Safety gear
43	Fairfield Township			2,275.00		Safety Incentive Program	Holiday employee party
44	Fairfield Township		150.00			Wellness	bottled water for employees
45	Borough of Glassboro		795.83			Optional Safety Budget	safety items
46	Township of Harrison		814.51			Wellness	Lunch & Learn; posters; heart healthy
47	Township of Harrison		2,360.61			Optional Safety Budget	Safety items

48	Township of Logan			1,425.00		Safety Incentive Program	Employee lunch and breakfast
49	Township of Logan		565.89			Wellness	Yoga classes and prizes
50	Mantua Township		1,250.00			Wellness	Luncheon event with massages
51	Mantua Township		3,500.00			Optional Safety Budget	Safety equipment
52	Mantua Township		2,108.94			EPL/Cyber Consulting & Training	Training and EPL matters
53	Oldmans Township		500.00			Wellness	Water for employees
54	Oldmans Township		750.00			Optional Safety Budget	Patient Lifts
55	Oldmans Township		1,000.00			EPL/Cyber Consulting & Training	Firewall
56	Borough of Paulsboro		3,500.00			Optional Safety Budget	Safety Gear
57	Borough of Paulsboro		1,000.00			Wellness	Stress relief speakers
58	Borough of Paulsboro		2,000.00			EPL/Cyber Consulting & Training	Antivirus, offsite backup
59	Borough of Penns Grove		630.00			Wellness	Healthy lunch
60	Borough of Penns Grove		3,500.00			Optional Safety Budget	Safety items
61	Borough of Penns Grove		2,500.00			EPL/Cyber Consulting & Training	Antivirus, offsite backup; EPL matters
62	Quinton Township		420.00			Wellness	Farm gift cards
63	Quinton Township		471.89			EPL/Cyber Consulting & Training	Malware- cyber security
64	Shiloh Borough		750.00			Optional Safety Budget	Radar sign
65	Shiloh Borough			1,755.00		Safety Incentive Program	Radar sign
66	South Harrison Township		499.95			Wellness	lunch totes and tumblers
67	South Harrison Township		597.16			Optional Safety Budget	Safety lunch/mtg; Humane training; work boots
68	Upper Pittsgrove Township		250.00			MEL	Credit for online MEL EO training
69	City of Vineland		1,500.00			Wellness	Awareness items
70	City of Vineland		2,500.00			Optional Safety Budget	Safety gear
71	City of Vineland			4,225.00		Safety Incentive Program	Safety gear
72	City of Vineland		3,000.00			EPL/Cyber Consulting & Training	Diversity training
73	Washington Township		250.00			MEL	Credit for online MEL EO training
74	Washington Township		3,000.00			EPL/Cyber Consulting & Training	Training for employees
75	West Deptford Township		366.50			Wellness	Lunch and learn for smart cooking
76	West Deptford Township		4,500.00			Optional Safety Budget	work books for employees
77	Borough of Westville		1,000.00			Wellness	luncheon and gym memberships
78	Borough of Westville		2,061.78			Optional Safety Budget	safety gear
79	Borough of Westville		2,000.00			EPL/Cyber Consulting & Training	antivirus software
80	City of Woodbury	318,510.00				Overpayments-Members Assmts	Overpayment of 2019 premium
81	Borough of Woodstown		987.00			EPL/Cyber Consulting & Training	Computer for accepting online taxes
<b>TOTAL</b>		<b>2,061,187.26</b>	<b>58,711.67</b>	<b>11,398.50</b>	<b>102.22</b>		

<b>JIF BILL LIST TOTAL</b>	<b>2,131,399.65</b>
<b>RMC BILL LIST TOTAL</b>	<b>253,492.00</b>
<b>GRAND TOTAL</b>	<b>2,384,891.65</b>

**Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund**  
**RMCs BILL LIST - FEBRUARY (1st Installment)**

	<b>Vendor</b>	<b>FY 2019</b>	<b>Appropriation</b>	<b>Description</b>
1	Assured Parnters	<b>40,439.00</b>	Risk Management Consultants	1st installment -Alloway, Franklin, Logan, LAC, Quinton and Woolwich
2	Biondi Insurance	<b>1.00</b>	Risk Management Consultants	Rest paid by member -Vineland
3	Cettei & Connell	<b>10,971.00</b>	Risk Management Consultants	1st installment -Greenwich, Pilesgrove
4	J. Graham Chesney	<b>1,517.00</b>	Risk Management Consultants	1st installment -South Harrison
5	Conner Strong Buckelew	<b>13,501.00</b>	Risk Management Consultants	1st installment -Oldmans, Penns Grove
6	Len Eckman Insurance	<b>14,297.00</b>	Risk Management Consultants	1st installment -Pitman Borough
7	Hardenbergh Insurance Group	<b>170,754.00</b>	Risk Management Consultants	1st installment -Carneys Point, Clayton, Deptford, Glassboro, Harrison, Mantua, Monroe, Paulsboro, Shiloh, Swedesboro, West Deptford, Westville, Woodbury Hgts and Woodstown
8	Henry D. Young Inc	<b>2,012.00</b>	Risk Management Consultants	1st installment -Elsinboro and Mannington
	<b>RMCs BILL LIST TOTAL</b>	<b>253,492.00</b>		

**RESOLUTION NO. 2019-\_\_**

**A RESOLUTION AWARDING A CONTRACT FOR ADMINISTRATOR**

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

**WHEREAS**, the Fund Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain the services of and to recognize and appoint by Contract, an Administrator for the Fund to insure the efficient management and operation of the Fund; and

**WHEREAS**, the TRICOJIF, under the "Fair and Open" process, advertised a Request for Qualifications (RFQ) for three (3) one (1) year Contracts for Assigned Defense Counsel, and the responses to the RFQ were to be submitted to the Fund Solicitor's Office by January 30, 2019; and

**WHEREAS**, the TRICOJIF received, reviewed and evaluated the one (1) response that was received to the RFQ and determined that a Contract should be awarded to Arthur J. Gallagher Risk Management Services, Inc. (Arthur J. Gallagher & Co.) with Paul A. Forlenza, MGA, RMC serving as the Executive Director and Paul J. Miola, CPCU, ARM serving as the Deputy Executive Director; and

**WHEREAS**, the Executive Committee of the TRICOJIF, through this Resolution hereby awards a Contract for 2019 commencing March 1, 2019 to Arthur J. Gallagher Risk Management Services, Inc. (Arthur J. Gallagher & Co.) to serve as the Fund Administrator.

**NOW, THEREFORE, BE IT RESOLVED**, by the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund assembled in a public session on February 25, 2019, that Arthur J. Gallagher Risk Management Services, Inc. (Arthur J. Gallagher & Co.) is hereby awarded a Contract to serve as the Fund Administrator for 2019 commencing March 1, 2019 under the "Fair and Open" process.

**IT FURTHER RESOLVED** that this contract is being awarded following a "Fair and Open" process pursuant to NJS 19:44A-20.1 et. seq.

**BE IT FURTHER RESOLVED** that the Fund Chairman and Secretary are hereby authorized to execute the Contract with Arthur J. Gallagher Risk Management Services, Inc. (Arthur J. Gallagher & Co.) to serve as the Fund Administrator, a copy of which is attached hereto.

**BE IT FURTHER RESOLVED** that the copies of this Resolution shall be provided to the Administrator, Fund Solicitor, and Claims Administrator of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund for their information and attention.

This Resolution was duly adopted by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on February 25, 2019.

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

Attest: \_\_\_\_\_  
Chairperson

By: \_\_\_\_\_  
Secretary

Date: February 25, 2019

**GLOUCESTER SALEM CUMBERLAND COUNTIES MUNICIPAL  
JOINT INSURANCE FUND  
RESOLUTION #2019-**

**A RESOLUTION AWARDING A CONTRACT TO LOU ROMERO & SECURE  
DATA CONSULTING SERVICES, LLC. AS TECHNOLOGY RISK SERVICES  
DIRECTOR UNDER THE “NON-FAIR AND OPEN” PROCESS**

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

**WHEREAS**, over the past several years the TRICOJIF, in recognition of a growing exposure to the members of technology based risk, has implemented several programs to assist the members in addressing this risk; and

**WHEREAS**, the Fund Commissioners of the TRICOJIF find that it is necessary and appropriate to appoint a Technology Risk Services Director to coordinate JIF technology risk management services and assist member municipalities of the TRICOJIF in utilizing these services; and

**WHEREAS**, Lou Romero has been working with the members of the TRICOJIF over the past three years to assist them in managing the risk associated with their expanding use of technology within their municipal operations; and

**WHEREAS**, Lou Romero is familiar with the membership and the threats each face from their expanding use of technology within their municipal operations; and

**WHEREAS**, Lou Romero has been working in the IT industry for more than 30 years and has become a specialist in the area of cyber security; and

**WHEREAS**, the TRICO JIF has funding for these services as appropriated in the Contingency line item of 2019 Fund Budget; and

**WHEREAS**, the total cost of these services for 2019 shall not exceed \$50,875.

**NOW, THEREFORE, BE IT RESOLVED**, by the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund assembled in a public session on February 25, 2019, that Secure Data Consulting Services, LLC, is hereby appointed Technology Risk Services Director for the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund effective March 1, 2019 through December 31, 2019 under the “Non-Fair and Open” process; and

**BE IT FURTHER RESOLVED** that the Fund Chair & Fund Secretary are hereby authorized to execute an agreement with Secure Data Consulting Services, LLC, in accordance with the aforementioned terms and conditions; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution shall be provided to the Administrator, Solicitor, and Treasurer of the TRICOJIF and those herein appointed for their information and attention.

This Resolution was duly adopted by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on February 25, 2019.

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

Attest: \_\_\_\_\_  
Secretary

By: \_\_\_\_\_  
Chairperson

Date: February 25, 2019