



AGENDA PACKET



Monday, May 20, 2019 at 5:00 PM

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

WWW.TRICOJIF.ORG

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

**Gloucester County Library
389 Wolfert Station Rd
Mullica Hill, NJ
May 20, 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 **April 22, 2019** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-4
 - B. Motion to adopt the **April 22, 2019** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 5-20
 - C. Motion to adopt the **April 22, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – May 20, 2019..... Verbal
- VII. Executive Director’s Report..... Pages 21-52
 - A. Lost Time Accident Frequency.....Pages 24-25
 - B. Certificates of Insurance.....Pages 26-31
 - C. Financial Fast Track Report.....Page 32
 - D. Regulatory Filing Checklists.....Pages 33-34
 - E. 2018 Safety Incentive Program Awards.....Page 35
 - F. 2019 Optional Safety Budget.....Page 36
 - G. 2019 Wellness Incentive.....Page 37
 - H. EPL/Cyber Risk Management Budget.....Page 38
 - I. MEL EPL Helpline: Authorized Contact List.....Page 39
 - J. EPL Compliance StatusPage 40
 - K. MEL Cyber Risk Management Plan Compliance Status.....Page 41
 - L. Statutory Bond Status.....Page 42
 - M. Skateboard Park Approval Status.....Page 43
 - N. Capehart & Scatchard Updates.....Pages 44-50
 - O. Employee Cyber Hygiene Training - MediaPro
 - P. Pivot Point Newsletter.....Pages 51-52

- Q. Member Visitation Program
- R. Website
- S. New Member Activity
- VIII. Solicitor's Report
 - A. Closed Cases.....Pages 53-55
 - B. Resolution 2019 - _____Authorizing an Amendment to the Plan of Risk Management –
Motion – Roll Call.....Pages 56-59
- IX. Safety Director's Report
 - A. Activity Report.....Pages 60-65
 - B. Police One Training.....Update
 - C. Bulletin: Playground Inspections.....Pages 66-67
 - D. Bulletin: Prevent Falls in Construction.....Page 68
- X. Claims Administrator's Report
 - A. Lessons Learned from LossesPage 69
- XI. Wellness Director Report
 - A. Monthly Activity Report.....Page 70
 - B. Corner ConnectionPages 71-77
- XII. Managed Care Report
 - A. Summary ReportPage 78
 - B. Average Number of Days to Report a Claim.....Page 79
 - C. Transitional Duty Reports.....Pages 80-81
 - D. PPO Savings & Penetration ReportsPages 82-83
 - E. Paid Provider by Specialty.....Page 84
 - F. Top 5 Provider by Specialty.....Page 85
 - G. Nurse Case Management Report.....Page 86
- XIII. Technology Risk Services
 - A. ReportPages 87-89
 - B. Tech Watch Newsletter.....Pages 90-92
- XIV. Treasurer's Report as of April 30, 2019.....Pages 93-130
 - A. Fund Status
 - B. Investment Portfolio Report
 - C. Loss Run Payment Register
 - D. Disbursements
 - E. May Bill ListPage 131
 - F. Motion to approve the Payments Register & Bill Lists – **Motion – Roll Call**
- XIV. Committee Reports
 - A. Strategic Planning Committee Meeting – May 16, 2019.....Verbal
 - B. EPL/POL Claims Review Committee Meeting – May 20, 2019.....Verbal
- XV. MEL/RCF/EJIF Reports
Nothing to Report
- XVI. Miscellaneous Business

**The next meeting will be held on Monday, June 24, 2019 @ 5:00 PM
at the Gloucester County Library, Mullica Hill**

- 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 2019- _____ 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**

April 22, 2019 – 3:30 PM

EXECUTIVE CLAIMS MEETING MINUTES

The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Gloucester County Library, Mullica Hill Branch, 389 Wolfert Station Road, Mullica Hill, NJ on March 25, 2019 at 3:30 PM, prevailing time. Chair Law, City of Woodbury, presiding

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:

Bob Law, *Fund Chair*, **Woodbury City**
Mike Raze, *Fund Secretary*, **Pitman Borough**
Karen Sweeney, **Wenonah Borough**
Sue Miller, **Clayton Borough**
John Washington, **Penns Grove Borough**
Carl Bagby, **Borough of Swedesboro**

Also present were:

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**
Paul A. Forlenza, MGA, Executive Director, *AJGRMS*

CLOSED SESSION PORTION OF MEETING

Chair Law entertained a motion to move to Executive Session to review the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on April 22, 2019 at 5:00 PM.

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

REOPEN PUBLIC PORTION OF THE MEETING

Chair Law 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 twenty-two (22) claims. Of the claims reviewed, there were fourteen (14) Workers' Compensation, three (3) General Liability, and five (5) Property PARs recommended for approval of settlement or continuing defense.

There were three (3) claim(s) reviewed for abandonment of subrogation attempts.

#2018124525
#2018114480
#2019147016

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

SOLICITOR'S REPORT FOR OPEN SESSION:

Closed Cases

Mr. DeWeese noted that there were two (2) cases closed since the March 2019 meeting:

Melincavage v. Township of Franklin & Township of Monroe
Prater v. Township of Washington

Draft Resolution Designating and additional Approved Associate/Resume

Mr. DeWeese presented a proposed Resolution included in the agenda packet designating an additional Approved Associate to the defense panel for the Committee's consideration. He stated that Affanato Marut, LLC requested that Caitlin Carroll, Esq., be added as an Approved Associate for the TRICO JIF for 2019. Mr. DeWeese noted Ms. Carroll was included in the RFQ response from this firm; however, her name was not included in the Resolution which was simply an oversight on his part. Mr. DeWeese also noted her resume had been included in the RFQ, and was included in today's agenda for review; however, noted the resume included was an old resume, and stated he has received an updated resume from Mr. Affanoto. Mr. DeWeese noted she is more than qualified and should be recommended to the Executive Committee for Approval. The Committee agreed.

MANAGED CARE REPORT

Lost Time v. Medical Only Cases

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

	March	YTD
<i>Lost Time</i>	3	14
<i>Medical Only</i>	20	86

<i>Report Only</i>	14	43
<i>New Claims Reported</i>	37	143
<i>Report Only % of Total</i>	37.8%	30.1%
<i>Medical Only/Lost Time Ratio</i>	87:13	86:14
<i>Average Days to Report</i>	2.8	5.0

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	1,087
<i>Transitional Duty Days Worked</i>	723
<i>% of Transitional Duty Days Worked</i>	66.5%
<i>Transitional Duty Days Not Accommodated</i>	364
<i>% of Transitional Duty Days Not Accommodated</i>	33.5%

Ms. Beatty noted she had also included a Transitional Duty Report by Occupation to indicate where the claims originated.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	March
<i>Bill Count</i>	269
<i>Original Provider Charges</i>	\$955,209
<i>Re-priced Bill Amount</i>	\$338,337
<i>Savings</i>	\$616,873
<i>% of Savings</i>	64.6%
<i>PPO Penetration Rate Bill Count Percentage</i>	95.9%
<i>PPO Penetration Rate Provider Charge Percentage</i>	97.8%
<i>EPO Penetration Rate Bill Count Percentage</i>	95.7%
<i>EPO Penetration Rate Provider Charge Percentage</i>	90.9%

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 March 2019 is included in the agenda packet.

Mr. Roselli noted an Assistant Supervisor position remains open in the Liability unit under Ms. Mooney, and a position for a medial only adjuster is available in Ms. Langsdorf's Workers Compensation Unit.

Qual-Lynx Letter: Authority Levels on Property Claims and Settlement Authority in Liability Claims

Ms. Kristie reminded the Committee that last month it was agreed that the Committee would review a request from Qual Lynx to increase the Claims Payment Authority for Property Claims and settlement authority for Liability Claims from \$5,000 to \$10,000 for all first and third party claims. She further stated that protocol requires that Qual-Lynx present a letter requesting this change so that we can set this request in motion. The letter is included in the agenda for review and consideration. If the Committee approves this change, her office will bring the proposed amendment to the Risk Management Plan to the May Claims meeting for the Committee's review. It will then be presented to the Executive Committee for approval at the May meeting. The Committee agreed.

FUND PROFESSIONAL RFQ PROCESS – YEAR 2

Ms. Kristie reminded the Committee that pursuant to the Fund's *Fund Professional Performance Review Policy*, in Year 2, the following professionals that fall under the jurisdiction of this Committee are to undergo the RFQ process; Fund Solicitor, Subrogation Attorney, and Claims Administrator.

She asked the Committee if there were any questions, and noted that her office would be requesting a Motion at the Executive Committee Meeting later this evening to authorize her office to prepare, advertise, and receive the RFQ's for these positions. The Committee agreed.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, May 20, 2019 at 3:30 PM** at the Gloucester County Library, Mullica Hill, NJ.

MOTION TO ADJOURN

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

The meeting was adjourned at 4:53 PM.

Kris Kristie, Recording Secretary for

Mike Razze, Fund Secretary

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

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

April 22, 2019 – 5:00 PM

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Gloucester County Library, 389 Wolfert Station Road, Mullica Hill, New Jersey on Monday, April 22, 2019 at 5:00 PM, prevailing time. Chair Law, **Woodbury**, presiding. The meeting was called to order at 5:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

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

ROLL CALL

Those in attendance were:

Warren Morgan, **Alloway Twp**
Joe Santagrossi, *Representative*, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Dina Zawadski, *Alternate*, **Deptford Twp.**
Barbara Freijomil, **Franklin Twp.**
Raymond Williams, **Greenwich Twp.**
Mark Gravinese, **Harrison Twp.**
Harry Moore, **Oldmans Twp.**
Susan Jacobucci, **Paulsboro Boro**
Mayor John Washington, **Penns Grove Borough**
Robert McDade, **Pennsville Twp.**
Maureen Abdill, **Pilesgrove Twp.**
Mike Razzo, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz, **South Harrison Twp.**
Carl Bagby, **Swedesboro Borough**
Mike Seery, **Upper Pittsgrove Twp.**
Jeffre Celebre, **Vineland City**
Colette Bachich, **Washington Township**
Mike Kwasizur, **West Deptford Twp.**
Karen Sweeney, **Wenonah Borough**
Ryan Giles, **Westville Borough**
Bob Law, **Woodbury City**

Jeffrey Pitzo, **Woodbury Heights Borough**
Joe Hiles, *Alternate*, **Woodstown Borough**
Anthony Bertino, *Alternate*, **Woolwich Township**

Absent Fund Commissioners were:

Stephanie McCaffrey, **East Greenwich Twp.**
Carolyn King-Sammons, **Elk Twp**
Doug Hogate, **Elsinboro Twp.**
Linda Gonzalez, **Fairfield Twp.**
Valerie Van Veen, **Glassboro Borough**
Doris Hall, **Logan Twp**
Kevin Clour, **Lower Alloways Creek Twp**
Luke Patrick, **Mannington Twp**
Jennica Bileci, **Mantua Twp**
Jill McCrea, **Monroe Twp**
Brad Campbell, **Shiloh Borough**

Also present were:

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

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

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

Absent RMCs were:

Henry D. Young Insurance

In the absence of Ms. Hall, , Logan, Executive Committee Member #2 Mr. Diaz, South Harrison, Alternate #1, moved up for voting purposes.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Law presented the meeting minutes of the March 25, 2019 Executive Committee meeting for approval.

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

Chair Law entertained a motion to approve the minutes of the March 25, 2019 Executive Committee meeting.

Motion by Mr. Razze, seconded by Mr. Washington, to approve the minutes of the March 25, 2019 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting Closed Session Minutes

Chair Law presented the Executive Committee Closed Session minutes of the November 26, 2018 Executive Committee meeting for approval.

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

Chair Law entertained a motion to approve the minutes of the November 26, 2018 Executive Committee Closed Session meeting.

Motion by Mr. Razze, seconded by Ms. Sweeney, to approve the minutes of the November 26, 2018 Executive Committee Closed Session Meeting minutes. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Law presented the meeting minutes of the March 25, 2019 Executive Claims Review Committee Meeting for approval.

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

Chair Law entertained a motion for approval of the Executive Claims Review Committee meeting minutes.

Motion by Mr. Razze, seconded by Mr. Diaz to approve the meeting minutes of the March 25, 2019 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Chair Law presented the Executive Claims Review Committee Closed Session meeting minutes of March 25, 2019 for approval.

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

Chair Law entertained a motion for approval of the Executive Claims Review Committee Closed Session meeting minutes.

Motion by Mr. Razze, seconded by Ms. Miller, to approve the Executive Claims Review Committee Closed Session meeting minutes of March 25, 2019 as presented.

The Executive Claims Review Committee Closed Session minutes of the March 25, 2019 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable, the Fund Solicitor has had the opportunity to review them, and their release has been approved by the Executive Committee. All in Favor. Motion carried.

The Executive Claims Review Committee Closed Session Meeting Minutes from the March 25, 2019 meeting and the Executive Committee Meeting Closed Session Minutes from the November 26, 2018 meeting were collected.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – April 22, 2019

Chair Law reported that an Executive Claims Committee Meeting was held at 3:30 PM on Monday, April 22, 2019.

The Committee reviewed twenty-two (22) claims. Of the claims reviewed, there were fourteen (14) Workers' Compensation, three (3) General Liability, and five (5) Property PARs recommended for approval of settlement or continuing defense.

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

There were three (3) claim(s) reviewed for abandonment of subrogation attempt.

2018124525

2018114480

2019147016

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

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

Certificates of Insurance – Mr. Forlenza referenced this report in the agenda packet and asked everyone to please review it for accuracy.

2018 Safety Incentive Program Awards – Mr. Forlenza noted a letter from his office describing how to collect your 2018 Safety Incentive Awards money was emailed to all members on April 10, 2019 and noted that included in that letter was a notice of extension to be able to claim your funds in the form of a check, as well as the base and optional acquired credits. That deadline was extended to May 3, 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 2018 Safety Incentive Program allowance, please contact his office. He reminded the committee that the deadline to claim or encumber these funds is November 1, 2019. All encumbered funds have to be claimed by February 1, 2020.

2019 Optional Safety Budget - Mr. Forlenza stated that a letter from his 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 his office. Please note that the deadline to claim or encumber these funds is November 1, 2019. All encumbered funds have to be claimed by February 1, 2020.

2019 Wellness Incentive Program Allowance – Mr. Forlenza stated a letter from his office describing how to collect your 2019 Wellness Incentive 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 have to be claimed by February 1, 2020.

EPL/Cyber Allowance - Mr. Forlenza noted a report showing allowances for each member to help offset employment practice and cyber security related expenses is included in the agenda and he asked that all members review available balances for this program. He noted that the deadline to claim or encumber

these funds was November 1, 2019 and if you encumbered these funds, they must be claimed by February 1, 2020.

New MEL EPL Helpline & Authorized Contact List – Mr. Forlenza noted that the MEL has established the *MEL Employment Practices Helpline* to assist our members by providing legal advice on employment related issues. The Members have unlimited access to the *Helpline* attorneys to seek advice on employment related issues. The Members can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. Enclosed please find the most recent list of authorized contacts for the *MEL Employment Practices Helpline*. These authorized contacts are the only representatives permitted to access this service. Please contact the Executive Director's Office or David S. DeWeese, Esquire with any questions regarding the *Helpline*.

Statutory Bond Status– Mr. Forlenza referenced a report in the agenda of the latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy, and remember the coverage is for the individual, not the position. Any questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA.

MEL Cyber Risk Management Plan Compliance Status – Mr. Forlenza stated that a compliance report indicating each member's status with the MEL Cyber Risk Management Program is included in the agenda for your review. Each member should review this report carefully to insure its accuracy, and if you feel the report to be inaccurate, please contact Ed Cooney, Fund Underwriter.

Elected Officials Online – Mr. Forlenza noted the 2019-2020 in person Elected Officials Training Sessions have concluded. Members with elected officials that attended this training will receive a credit of \$250 for each municipal elected official who attended one of the in person training sessions. This credit is also available to the member's CEO (i.e. Municipal Manager or Administrator) this year. The sign-in sheets from December 6, 2018, January 31, 2019, February 6, 2019, and March 21, 2019 seminars are posted on the JIF website. Earlier this month, the MEL announced the availability of online training for elected officials via the MEL Safety Institute. Elected officials that complete the online training session by May 1, 2019 will also be eligible for the \$250 per elected official credit. The total credit is limited to 5% of a member's 2019 MEL Assessment. Instructions on how to access the online training are attached for your review and also available on the MEL website; www.njmel.org.

Police One Training - Mr. Forlenza noted the Police One online training is underway and in place to help reduce the skyrocketing costs associated with police related injuries and lawsuits. Mr. Garish will touch more on this during his report.

Employee Cyber Hygiene Training – Media Pro – Mr. Forlenza reminded the members that to help combat the rise in cybersecurity threats, the JIF has contracted with MediaPRO to deliver online technology risk training for Member Municipalities. Mr. Forlenza noted there are still two (2) towns that have not provided this information. Once that information is received, the training will be able to be assigned to employees. Please contact Megan Matro in the Executive Director Office if you have any questions.

Technology Risk Management Services – Pivot Point – Mr. Forlenza noted that 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. He explained that the IP addresses are needed by Pivot Point Security so they can begin the vulnerability testing of members' networks. To date there are still six (6) members who have not supplied this information.

Once this information is received, members will begin to see phishing emails from Pivot Point. Mr. Forlenza noted to please not hesitate to contact the Executive Director's office if you have any questions.

Quarterly Attendance – Mr. Forlenza noted the attendance report through March was included in the agenda packet, and he asked the members to please review. He stated the attendance is taken directly from the minutes of each meeting.

Financial Disclosure Statement Filing – Mr. Forlenza stated in 2014, the Division of Local Government Services implemented a new “on line” process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file as their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from our office once we are notified of their assignment and have 30 days from their day of assignment in which to file. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office should contact Kris Kristie at 856-446-9136.

Mr. Forlenza also noted the Loss Ratio Snapshots as of March 31, 2019, including JIF, MEL, and EPL Reports were a distribution at tonight's meeting and placed at everyone seats.

Mr. Forlenza asked if there were any questions. Chair Law inquired if there was any more information on the new TULIP Program, as he has seen it has gone live again as of January 1, 2019. Mr. Forlenza noted the program has been re-released and is easier to use. Each town has been assigned a PIN number which covers all locations within the municipality. Mr. Forlenza noted he will send an email out to all towns letting them know what their PIN number.

No other questions were entertained at this time.

SOLICITOR'S REPORT

Executive Claims Committee Meeting

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

Assignment of New Cases

Mr. DeWeese reported one (1) new case(s) had been assigned in March 2019:

New Cases
<i>Rolando v. Township of Washington</i>

Closed Cases

Mr. DeWeese reported that there were two (2) case(s) closed since the last meeting:

Closed Cases
<i>Melincavage v. Twp of Franklin & Twp of Monroe</i>
<i>Prater v. Twp of Washington</i>

General Liability Files

Mr. DeWeese noted that there are 35 active General Liability claims and if a member would like a synopsis of their town's cases sent to them, please contact him. He stated this month was a full report.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$1,447,572.35 of potential recoveries on 51 files.

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

Next, for the Executive Committee's consideration, Mr. DeWeese presented Resolution 2019-22 Authorizing the Release of Fund Year 2018 Closed Session Executive Committee meeting Minutes with certain redactions as noted.

Motion by Mr. Razze, seconded by Ms. Sweeney, to Adopt ***Resolution #2019-22*** as presented.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Lastly, for the Executive Committee's consideration, Mr. DeWeese presented Resolution 2019-23 Designating an Additional Approved Associate

Mr. DeWeese explained that Affanato Marut, LLC requested that Caitlin Carroll, Esq., be added as an Approved Associate for the TRICO JIF for 2019. Mr. DeWeese noted Ms. Carroll was included in the RFQ response from this firm; however, her name was not included in the Resolution which was simply an oversight on his part. Mr. DeWeese also noted her resume had been included in the RFQ, and was included in today's Claims agenda for review during the earlier meeting. Mr. DeWeese noted she is more than qualified.

Motion by Mr. Razze, seconded by Ms. Sweeney, to Adopt ***Resolution #2019-23*** as presented.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

SAFETY DIRECTOR'S REPORT

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

In regards to Police One Training, Mr. Garish reported that of 37 members, 26 member towns actually have Police departments, and to date, 7 of those members have enrolled, but have not done anything in regards to the training and 11 towns have no activity at all. He noted Mr. Garish reported his office, along with Police One Academy will be reaching out to those members to get them on board with the program. He also noted if you would like to see what activity your specific Police department has done in terms of the training, please see him after the meeting and he will let you know. Mr. Garish stated he would like to give kudos to those members who have already made use of these trainings, with Vineland, Carney's Point, and Woodbury Heights having completed the most courses.

MEL Video Library – He noted two (2) members utilized the Library in March and asked that it please be utilized. If a copy of the video library titles is needed, you can find it at the MEL or JIF website. He also pointed out there is a new email address: melvideolibrary@jamontgomery.com, and phone number: 856-552-4900.

Safety Director's Bulletins – He noted bulletins and notices send out in March included which are included in the agenda packet:

- *Drug & Alcohol Policy for NJ Public Employees*
- *Selecting a DER*

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

Mr. Garish noted Back to Basics Reginal Training is on April 23 at the Gloucester County Library. Sign-in is at 8:30am and the training will start at 9am.

And lastly, Mr. Garish asked everyone to take advantage of the MEL APP that is available as well as the updated MEL website, and of course the JIF website.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli presented the *Lessons Learned from Losses* for April which reviewed the importance of Inspections. He highlighted the following, noting that to ensure that observations are reported, corrected and documented consider the following:

- A system of regular inspections and observations
- Training for employees to identify potential hazards
- Procedures for employees and citizens to report potential hazards
- Procedures to log all reports and record corrective actions
- Procedures to notify other entities/authorities of conditions and/or incidents that require attention
- Procedures to investigate incidents and accidents

Mr. Roselli then reviewed examples of claims that were settled in the member's favor because of having correct inspection procedures in place.

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

WELLNESS DIRECTOR'S REPORT

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

- She is setting up appointments with those she has not yet met with to plan wellness activities for the year. If we have not yet met to plan for 2019, please have your Wellness Coordinator reach out to her, and noted if your town is hosting any type of Wellness event, please let her know so she can keep track of who is doing what, and what ideas she can pass onto other towns.
- Step, Drink More Water, and Make a Change Challenges are very popular, simple ways to add wellness into your day.
- Alloway - Created an Employee Spring Wellness Corner – a Bulletin Board with newsletter, recipes, Healthy Living @ Work poster, and more.
- Harrison Twp. – Gloucester County Health Dept. nurse presented on “Know your Numbers”.
- Fairfield Twp – planning employee health fair for April. ShopRite Dietitians from Vineland and Millville presenting on easy meal prep. I am presenting on Time Management.
- Pitman Police – Chief and Officers are interested in setting up ShopRite store tours with the Dietitian. Planning for some time in May.
- Quinton – created a Wellness Bulletin Board display.
- West Deptford – April 3rd is National walk day. Planning 30-minute employee walks (2 start times). Serving fresh fruit. Also planning chair massages for April since it's also stress awareness month.
- Washington PW - Healthy lunch and snack ideas from ShopRite – table display and discussion of some healthy meals that are easy to prepare. Taste testing will be offered.
- Woodbury – Launching the Healthy Lifestyle challenge in April with their own “twist”
- Vineland – For April, table top demonstration on sugar and label reading with ShopRite. Blood pressure screening also offered.
- April Wellness Connection Newsletter – Ms. Schiffer noted her newsletter includes small changes that can have a big impact in honor of National Stress Awareness Month.
- Ms. Schiffer reviewed simple ideas for your wellness funds: Fresh Fruit/healthy snacks; Team Building fun; Wellness Bulletin Boards; BP Screenings; purchase aromatherapy dispenser or a BP Cuff.
- Wellness Incentive Allowances must be claimed/encumbered by November 1, 2019, and collected by February 1, 2020, so if you haven't planned any wellness activities for the end of this year, be sure to contact her for a meeting.

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

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for March 2019.

Lost Time v. Medical Only Cases

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

	March	YTD
<i>Lost Time</i>	3	14
<i>Medical Only</i>	20	86
<i>Report Only</i>	14	43
<i>New Claims Reported</i>	37	143
<i>Report Only % of Total</i>	37.8%	30.1%
<i>Medical Only/Lost Time Ratio</i>	87:13	86:14
<i>Average Days to Report</i>	2.8	5.0

Ms. Beatty noted the Average Days to Report numbers are still a bit high due to claims still being reported from the UPS shooting incident. She reminded the membership to please be cognizant of reporting claims timely.

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

<i>Transitional Duty Summary Report</i>	YTD
<i>Transitional Duty Days Available</i>	1,087
<i>Transitional Duty Days Worked</i>	723
<i>% of Transitional Duty Days Worked</i>	66.5%
<i>Transitional Duty Days Not Accommodated</i>	364
<i>% of Transitional Duty Days Not Accommodated</i>	33.5%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	March
<i>Bill Count</i>	269
<i>Original Provider Charges</i>	\$955,209
<i>Re-priced Bill Amount</i>	\$338,337
<i>Savings</i>	\$616,873
<i>% of Savings</i>	64.6%
<i>PPO Penetration Rate Bill Count Percentage</i>	95.9%
<i>PPO Penetration Rate Provider Charge Percentage</i>	97.8%
<i>EPO Penetration Rate Bill Count Percentage</i>	95.7%
<i>EPO Penetration Rate Provider Charge Percentage</i>	90.9%

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

TECHNOLOGY RISK SERVICES

Mr. Forlenza noted Mr. Romero was not here today as he was at a training seminar. He then referenced his report included in the agenda packet and reported that for the month of March, 1,009 phishing emails were sent out to members, with only 54 being clicked. This is 5.4% of the emails which is well below average, so the members are doing well.

Mr. Forlenza noted Mr. Romero has confirmed appointments with some member towns for their Risk Assessment visits, which will all be taking place in April and May and he is still reaching out to towns to try and set up these visits; however, we are still missing IP addresses from some member towns, and Mr. Romero will be reaching out to those towns to get the missing information so training can start.

Mr. Forlenza asked if there were any questions. No questions were entertained.

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for month ending **March 31, 2019**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the reporting period totaled \$55,614.15. This generated an average annual yield of 1.91%. However, after including an unrealized net gain of \$42,070.63 in the asset portfolio, the yield is adjusted to 3.35% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$118,269.90 as it relates to current market value of \$29,669,886.44 vs. the amount we have invested. The current market value, including accrued income is valued at \$29,801,263.57.

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

Receipt Activity for the Period

	March
Subrogation Receipts	\$9,871.53
Salvage	\$550.00
Overpayment Reimbursements	\$5,810.00
TRICO vs Killen	\$565.84
FY 2019 Premium Assessments	\$971,412.00
Closed Year Dividend Refund	\$180.00

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

Woodbury City	\$20,809.00
Washington Twp.	\$77,471.00.00
Pittsgrove Twp.	\$75,711.00
Stow Creek Twp.	\$3,059.00
E-JIF Dividends	\$98,129.70

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$34,801,980.39 to a closing balance of \$35,110,737.44 showing an increase in the fund of \$ 308,757.05.

Mr. Tontarski noted in the agenda this month was a quarterly AELCF Allocation report for the EJIF Dividends. He noted the dividends shown are in addition to any towns that have their own AELCF accounts.

Loss Run Payment Register for the Period

Mr. Tontarski stated the net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$558,258.63. The claims detail shows 594 claims payments issued.

Bill List – April 2019

For the Executive Committee's consideration, Mr. Tontarski presented the April 2019 Bill List in the amount of \$965,076.95

Chair Law entertained a motion to approve the March 2019 Loss Run Payment Register, and approve the April 2019 Bill List in the amount of \$965,076.95, as presented

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

Motion by Mr. Razze, seconded by Ms. Sweeney, to approve the *March 2019 Loss Run Payment Register and the April 2019 Bill List* as presented.

ROLL CALL	Yeas:	Karen Sweeney, Wenonah Borough John Washington, Penns Grove Borough Sue Miller, Clayton Borough Carl Bagby, Swedesboro Borough Mike Razze, <i>Secretary</i> , Borough of Pitman Bob Law, <i>Chair</i> , Woodbury City Robert Diaz, South Harrison Township
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Nays:	None
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Abstain:	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 March 28, 2019, and a copy of the meeting minutes were included in the agenda and were self-explanatory. She asked that everyone review the changes in the SIP Program and check to make sure your monies, both base and optional awards, are accurate.

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

MEL/RCF/EJIF Reports

Chair Law highlighted the following from the MEL/RCF/EJIF meetings:

He noted the Legislative Committee has brought two (2) bills to the membership's attention - one is the Sexual Molestation Bill and the other is the Firefighters Cancer Presumption Bill. He stated the Sexual Molestation Bill is awaiting action by the Governor and the impact could be significant as this could make members liable for some very old claims and extend the period of time a person could file a claim. Chair Law noted Bottom line is we will need to have additional funds, at the state level, for these claims. This will increase costs going forward. These bills have not been enacted yet, but it will more than likely happen soon. The MEL Lobbyist is working with the Bill's sponsor on possible amendments to try and ease the burden on public entities including the State of New Jersey. Any new claims resulting from this legislation will be paid at the RCF level as they will handle these claims, and then be billed back to the specific JIF, were they will have 10 years to repay that amount, billed annually. At that point, we will have a clearer picture if we will need to do an extra assessment on our member towns.

Mr. Forlenza noted everyone should be aware of the potential impact of this legislation. Members should be prepared to go back and locate very old insurance policies, because if a claim is now opened from 1984, you will need to see what coverage you had with what company at the time. He also noted these claims will be very difficult to defend as Title 59 immunities do not apply as the current legislation is written, thought that is currently being fought. Whatever the outcome, this has the potential to be a very expensive and time consuming process. He also mentioned that we will have Defense Council handle these particular claims that are specialized in these types of claims. Mr. Forlenza also noted there will be a sub-Fund of the RCF in order to separate these particular claims from other RCF claims. He noted as we are in a strong surplus position, and currently trending well, we should be in a good position should we need additional funding.

Mr. Law then noted the MEL Educational seminar is Friday, May 3, 2019 starting at 9am in East Winsor and is free, so please check it out.

Lastly, he referenced a Bulletin in the agenda on Municipal Storm water Permits and asked everyone to please review as there are fines that we may be subject to if you are not current on your permits.

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

MICELLANIOUS BUSINESS

Fair Labor Standards Act Guidelines

Mr. Forlenza noted that included in the agenda was a notification on Fair Labor Standards Act Guidelines from the U. S Department of Labor and to please review it.

Next, Mr. Forlenza reminded the Committee that pursuant to the Fund's *Fund Professional Performance Evaluation Policy*, in Year 2, the following professionals are to undergo an RFQ process, and that includes the Fund Solicitor, Subrogation Attorney, Property Appraiser, and Claims Administrator this year.

Mr. Forlenza requested a Motion to authorize his office to prepare, advertise, and receive the RFQ's for these positions.

Motion by Mr. Razze, seconded by Ms. Sweeney, to approve the Executive Directors office to prepare, advertise, and receive RFQ's for the positions stated. All in favor. Motion carried.

Next Meeting

Chair Law noted the next meeting of the TRICO JIF will be held on **Monday, May 20, 2019** (*third Monday of the month*) at **5:00 PM** at the **Gloucester County Library, Mullica Hill**

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

Hearing no comments from the public, Chair Law entertained a motion to close the meeting to the public.

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

APPROVE CLAIMS PAYMENTS

Mr. Roselli of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on April 22, 2019

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2019168215	001242072	2019171172
001246715	2018121696	2019168525
2019149477	2018130235	2019169130
2019156435		2019165255
2019167594		2019147016
2017102649		
2019166915		
2019168923		
2018142244		

2018124181		
2019164109		
001257297		
2018124525		
2018114480		

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 Ms. Sweeney, 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*, **Borough of Pitman**
Bob Law, *Chair*, **Woodbury City**
Robert Diaz, **South Harrison Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

Secretary Razz stated there were three (3) files for abandonment of subrogation:

- #2018124525
- #2018114480
- #2019147016

MOTION TO ADJOURN

There being no further business, Chair Law entertained a *Motion to Adjourn* the April 22, 2019 Executive Committee Meeting.

Motion by Mr. Razze, seconded by Ms. Sweeney, to adjourn the April 22, 2019 meeting of the TRICO JIF.
The meeting was adjourned at 5:46 PM.

Kris Kristie, Recording Secretary for

Michael Razzo, Fund Secretary



To: Fund Commissioners
From: Paul Forlenza, MGA, RMC, Executive Director
Date: May 20, 2019
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report (pgs. 24-25)

The March 2019 Lost Time Accident Frequency Summary and the Statewide Recap for March 2019 are attached for your review.

B. Certificates of Insurance (pgs. 26-31)

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

C. Financial Fast Track (pg. 32)

The Financial Fast Track Report as of March 31, 2019 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of March 31, 2019 was **\$20,151,873**.

D. Regulatory Filing Checklists (pgs. 33-34)

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 (pg. 35)

A letter from our office describing how to collect your 2018 Safety Incentive Awards money was emailed to all members on or about April 10, 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 2018 Safety Incentive Program 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.**

F. 2019 Optional Safety Budget (pg. 36)

A letter from our office describing how to collect your 2019 Optional Safety Budget allowance was e-mailed on or about March 14, 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. 37)

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 March 14, 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. 38)

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. MEL Employment Practices Helpline –Authorized Contact List (pg. 39)

The MEL has established the MEL Employment Practices Helpline to assist our members by providing legal advice on employment related issues. The Members have unlimited access to the Helpline attorneys to seek advice on employment related issues. The Members can appoint up to two (2) municipal representatives who will be permitted to contact the Helpline attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. Please note that Municipal Solicitors cannot be appointed as Helpline Contacts. Enclosed please find the most recent list of authorized contacts for the MEL Employment Practices Helpline. These authorized contacts are the only representatives permitted to access this service. Please contact the Executive Director's Office or David S. DeWeese, Esquire with any questions regarding the Helpline.

I. Employment Practices Liability Compliance Status (pg. 40)

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

J. MEL Cyber Risk Management Plan Compliance Status (pg. 41)

A compliance status report regarding the MEL Cyber Risk Management Plan status is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact Ed Cooney, Fund Underwriter at 973-659-6424.

L. Statutory Bond Status (pg. 42)

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. 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. 43)

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 2019-09, 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. 44-50)

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. 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 other important subjects. Members must 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 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.

P. Pivot Point Newsletter (pgs. 51-52)

The JIF has contracted with 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 cyber risk standards, as well as network vulnerability assessments. Over the next few months, members will 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

Q. Member Visitation Program

Beginning this month, a Representative from our office, contacted those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. Those members up for Renewal are: Alloway, Elk, Elsinboro, Paulsboro, Penns Grove, Pennsville, Washington, Wenonah, Westville, Woodbury Heights, and Woodstown.

R. Website (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 format and navigate site. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or Megan_Matro@ajg.com.

S. New Member Activity

Nothing to report

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

Member Municipality	Opening Balance	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	Sept. 2019	October 2019	Nov. 2019	Dec. 2019	Paid 2020	Total Expenses	Ending Balance	Encum. Funds	Lunch \$10PP
Alloway	1,755.00														0.00	1,755.00		N/A
Carneys Point	3,675.00					3,675.00									3,675.00	0.00		
Clayton	3,675.00					3,675.00									3,675.00	0.00		N/A
Deptford	4,975.00					4,975.00									4,975.00	0.00		N/A
East Greenwich	3,675.00					3,675.00									3,675.00	0.00		N/A
Elk	2,275.00					2,275.00									2,275.00	0.00		N/A
Elsinboro	2,505.00				1,755.00	750.00									2,505.00	0.00		N/A
Fairfield	2,275.00					2,275.00									2,275.00	0.00		N/A
Franklin	4,075.00					4,075.00									4,075.00	0.00		N/A
Glassboro	4,475.00					4,475.00									4,475.00	0.00		
Greenwich	3,675.00				2,925.00	750.00									3,675.00	0.00		N/A
Harrison	3,675.00					3,675.00									3,675.00	0.00		N/A
Logan	2,925.00														0.00	2,925.00		N/A
Lower Alloways Creek	3,175.00														0.00	3,175.00		N/A
Mannington	2,255.00					2,255.00									2,255.00	0.00		N/A
Mantua	3,575.00					3,575.00									3,575.00	0.00		N/A
Monroe	4,725.00					4,725.00									4,725.00	0.00		N/A
Oldmans	2,505.00				1,755.00	750.00									2,505.00	0.00		N/A
Paulsboro	2,925.00					2,925.00									2,925.00	0.00		N/A
Penns Grove	4,325.00				3,575.00	750.00									4,325.00	0.00		N/A
Pennsville	3,575.00					3,575.00									3,575.00	0.00		N/A
Pilesgrove	2,505.00														0.00	2,505.00		N/A
Pitman	4,325.00														0.00	4,325.00		N/A
Quinton Twp.	2,255.00				1,755.00	500.00									2,255.00	0.00		N/A
Shiloh	2,255.00					2,255.00									2,255.00	0.00		N/A
South Harrison	2,505.00					2,505.00									2,505.00	0.00		N/A
Swedesboro	3,025.00					3,025.00									3,025.00	0.00		N/A
Upper Pittsgrove	1,755.00				1,755.00										1,755.00	0.00		N/A
Vineland	4,975.00					4,975.00									4,975.00	0.00		N/A
Washington	4,725.00				4,225.00	500.00									4,725.00	0.00		N/A
Wenonah	3,275.00														0.00	3,275.00		N/A
West Deptford	4,475.00					4,475.00									4,475.00	0.00		N/A
Westville	2,925.00					2,925.00									2,925.00	0.00		N/A
Woodbury	4,575.00					4,575.00									4,575.00	0.00		N/A
Woodbury Hghts.	2,925.00					2,925.00									2,925.00	0.00		N/A
Woodstown	3,275.00					3,275.00									3,275.00	0.00		N/A
Woolwich	3,675.00					3,675.00									3,675.00	0.00		
Total By Line	124,145.00	0.00	0.00	0.00	17,745.00	88,440.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	106,185.00	17,960.00		

Must be claimed by November 1, 2019. All Encumbered Funds must be claimed by February 1, 2020

**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	03/21/19
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	03/21/19
Shiloh	750.00														0.00	750.00	
South Harrison	750.00				750.00										750.00	0.00	
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					514.89									514.89	985.11	
Total By Line	\$88,750.00	\$0.00	\$0.00	\$0.00	\$750.00	\$514.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,264.89	\$87,485.11	

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 5/13/2019

**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	03/21/19
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				130.93										130.93	1,119.07	
Pilesgrove	500.00														0.00	500.00	
Pitman	1,250.00														0.00	1,250.00	
Quinton	500.00														0.00	500.00	03/21/19
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					560.00									560.00	940.00	
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	
Total By Line	\$35,750.00	\$0.00	\$0.00	\$0.00	\$130.93	\$560.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$690.93	\$35,059.07	

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 5/13/2019

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					198.00									198.00	802.00	
Carneys Point	2,000.00					1,117.62									1,117.62	882.38	
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	3/21/2019
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			125.00											125.00	1,875.00	
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	3/21/2019
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	
Total By Line	71,000.00	0.00	0.00	125.00	0.00	1,315.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,440.62	69,559.38	

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

GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

MAY 2019

CLOSED CASES

1.) **Mitchell v. Township of Deptford**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Gloucester County Complaint arising from an incident which occurred on October 10, 2015. The Plaintiff, Margaret M. Mitchell, alleged that she was lawfully walking on the sidewalk adjacent to a residential property located at 228 Hampshire Drive, in the Township of Deptford, when she was caused to trip and fall as a result of an alleged hazardous condition, specifically an elevated condition which housed a utility box under the sidewalk. The Plaintiff alleged that she sustained a right wrist fracture requiring open reduction surgery with the insertion of 5 screws, plate and pins; a right shoulder dislocation which required surgery; and a closed head injury. The Plaintiff further alleged that the Township of Deptford was negligent in allowing the hazardous condition of the sidewalks to exist. The case was assigned to Robert A. Baxter, Esquire on November 3, 2017. Defense Counsel accepted the Assignment, and he filed an Answer and he proceeded with Discovery. A Defense IME was completed and the Depositions previously scheduled for September 19, 2018 were rescheduled. On October 8, 2018, the Plaintiff filed a Motion to Amend the Complaint to Add Additional Defendants (the Contractors involved in the installation of the utility boxes embedded in the sidewalk) which was granted on October 26, 2018. The Plaintiff filed an Amended Complaint on October 31, 2018 and Defense Counsel filed an Answer to the Amended Complaint on November 2, 2018 which included Cross-claims for contribution and indemnification against the Co-Defendants. On December 26, 2018, Plaintiff's Counsel filed a Voluntary Stipulation of Dismissal with prejudice as to the Township of Deptford only based upon the utility box cover which the Plaintiff tripped over not being the property of the Township and the Township not being responsible to maintain the utility box; however, Counsel for the Co-Defendants refused to dismiss their Cross-claims against the Township. Plaintiff's Counsel subsequently filed a Motion to Extend the March 15, 2019 Discovery End Date to May 15, 2019 which was granted. Defense Counsel proceeded with the filing of our Motion for Summary Judgment on February 27, 2019 seeking to dismiss the Cross-claims on behalf of the Township. Opposition to the Motion was not filed and on March 29, 2019 an Order was entered dismissing the Cross-claims of the Defendants with prejudice.

2.) **Austin v. Township of Monroe**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Gloucester County Complaint arising from an incident which occurred on December 1, 2016. The Plaintiff, Christina Austin, alleged that she was a lawful tenant at the property located at 706 Brandywine Drive, in the Williamstown section of the Township of Monroe, when she was caused to lose her balance, slip, trip, stumble and fall as a result of an alleged loose and improperly placed sewer cap. The Plaintiff claimed to have suffered severe and permanent injuries. The Plaintiff further alleged that the Township of Monroe was negligent in allowing the dangerous condition of the sidewalk to exist. The Township of Monroe Administrator confirmed that the Township had no responsibility for either the sidewalk or the sewer drain pipes. The jurisdiction fell solely under the control of the Co-Defendant, Monroe Township Municipal Utility, which is a separate governmental agency. The case was assigned to Robert A. Baxter, Esquire on December 14, 2018 and he was instructed to provide notice to the Plaintiff's attorney to dismiss the Complaint in accordance with R. 1:4-8 based upon non-jurisdiction. Defense Counsel accepted the Assignment and he provided Plaintiff's Counsel with notice to dismiss the frivolous Complaint based upon non-jurisdiction which was rejected. On December 31, 2018, Defense Counsel proceeded with the filing of a Motion to Dismiss the Complaint based upon the Plaintiff's failure to state a claim pursuant to R. 4:6-2(e). Plaintiff's Counsel failed to file Opposition to the Motion and Defense Counsel's Motion was ultimately granted on January 25, 2019.

3.) **Garraway v. Township of Woolwich**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Gloucester County Complaint arising from an incident which occurred on July 30, 2016. The Plaintiff, Donna Garraway, alleged that while she was operating her motor vehicle westbound on Backcreek Road, the Plaintiff's vehicle came to a stop behind a motor vehicle being operated by the Defendant, Lopez-Castillo, at the intersection of Backcreek Road and Kings Highway, in the Township of Woolwich. The Plaintiff further alleged that at that same time and place, the Defendant, Police Officer Bovko, was travelling in his police cruiser with emergency lights and sirens activated north on Kings Highway, when Defendant Lopez-Castillo proceeded onto Kings Highway from Backcreek Road. It was alleged that Officer Bovko made an evasive maneuver to avoid a collision with Lopez-Castillo and in turn, collided with the Plaintiff's motor vehicle. The Plaintiff alleged that she sustained a lumbar disc bulging at L4-5 and L5-S1. The Plaintiff further alleged that the motor vehicle collision was caused as a result of the negligence and/or carelessness of the Defendants and not as a result of any action or failure to act by the Plaintiff. The case was assigned to Robert A. Baxter, Esquire on June 7, 2018. Defense Counsel accepted the Assignment, and he filed our Answer, and he proceeded with Discovery. Based upon Defense Counsel's discussions with Plaintiff's Counsel, wherein Plaintiff's Counsel indicated that they are far more interested in pursuing a UM/UIM claim based upon the difficulty in proving liability on part of the Township and Officer Boyko, Defense Counsel proceeded with the filing of a Motion for Summary Judgment on behalf of the insured on March 8, 2019. Judge Telsey entered an Order granting Defense Counsel's Motion on April 12, 2019.

4.) Mannan v. Township of Woolwich-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Gloucester County Complaint and a Notice of Motion to Serve a Late Tort Claims Notice Letter arising from an incident which occurred on April 30, 2018. The Plaintiff, Nasar Mannan, alleged that he was operating his motorcycle traveling on State Highway 70, approaching County Road 539 in Manchester, when suddenly and without warning, the Defendant, Tara Simpkins, carelessly and negligently operated her motor vehicle in such a manner as to abruptly cut off the Plaintiff's vehicle, failed to utilize her turn signal, and ultimately caused a collision with the Plaintiff's motorcycle. The Plaintiff alleged that he sustained serious and permanent injuries as a result of the accident. The Plaintiff further alleged that the motor vehicle collision was caused as a result of the negligence and/or carelessness of the Defendants and not as a result of any action or failure to act by the Plaintiff; however, the Police Department Investigation Report assessed the Plaintiff at fault for the collision and the Plaintiff was issued Summonses for Failure to Yield the Right of Way and for Improper Passing. The Plaintiff's tickets were subsequently dismissed. The case was assigned to James R. Birchmeier, Esquire on February 20, 2019 and he was instructed to file Opposition to the Plaintiff's Motion for Leave to File a Late Tort Claims Notice. Defense Counsel filed Opposition to the Plaintiff's Motion and he also filed a Cross Motion for Summary Judgment. The Plaintiff's Motion for Leave to File a Late Note of Tort Claim was denied on March 15, 2019. Defense Counsel's Cross Motion for Summary Judgment was ultimately granted on April 12, 2019 dismissing the Complaint against the insured with prejudice.

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

**RESOLUTION AMENDING RESOLUTION 2019-14 “ADOPTING THE RISK
MANAGEMENT PLAN FOR FUND YEAR 2019”**

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

WHEREAS, the Executive Committee of the TRICO JIF adopted Resolution 2019-14 “Adopting the Risk Management Plan for Fund Year 2019” on January 28, 2019; and

WHEREAS, Section 11 of the 2019 Risk Management Plan establishes the maximum amount that the Certifying and Approving Officer for the TRICO JIF can approve for payment on property, workers compensation, and liability claims; before seeking additional payment authority from the TRICO JIF; and

WHEREAS, currently the 2019 Risk Management Plan authorizes the Certifying and Approving Officer to make payments of no more than \$5,000 on a property claim and no more than \$5,000 to settle a liability claim; and

WHEREAS, in correspondence dated March 26, 2019, a copy of which is attached hereto and incorporated herein by reference, the Claims Administrator (Certifying and Approving Officer) requested that the Fund consider increasing the current maximum authorization for payments on property claims and settlement authority on liability claims; and

WHEREAS, the TRICO JIF Executive Claims Review Committee reviewed this request at their April 22, 2019 meeting and recommended to the Executive Committee that they approve the proposed increase in maximum authorization for payments on property claims and settlement authority on liability claims;

NOW THEREFORE BE IT RESOLVED by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that Section 11 of Resolution 2019-14 “Adopting the Risk Management Plan for 2019” is hereby amended to increase the maximum authorization for payments on property claims and settlement authority on liability claims from \$5,000 to \$10,000; and

BE IT FURTHER RESOLVED that a copy of the proposed amendment to Section 11 of the 2019 TRICO JIF Risk Management Plan is attached hereto and incorporated herein by reference; and

BE IT FURTHER RESOLOVED that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, Claims Administrator, and Fund Solicitor for their information and necessary action.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on May 20, 2019.

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

Attest: _____
Michael Razze , Secretary

By: _____
Robert Law, Chairperson

Date: _____

EXCERPT SECTION 11 – 2019 TRICO JIF PLAN OF RISK MANAGEMENT

~~STRIKETHROUGH~~ – LANGUAGE TO BE REMOVED

UNDERLINED – LANGUAGE TO BE ADDED

11) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

- Property Claims - ~~\$5,000~~ \$10,000 of Authority
- Workers Compensation Claims - \$10,000 of Authority
- Liability Claims - ~~\$5,000~~ \$10,000 of Settlement Authority; \$10,000 of legal and file expense Authority
- The Executive Committee has established an Executive Claims Review Committee comprised of Fund Commissioners to review all Payment Authorization Requests, (PARs) where the total cost of a claim will exceed the Authority noted above, and review litigation strategies with the Fund's Attorney. The Executive Claims Review Committee shall advise the Executive Committee regarding claims administration and payments.
- Prior to each Executive Claims Review Committee Meeting, the certifying and approving officer shall prepare a report that lists the payments on claims where the total expense to date is less than the Authority levels noted above that were approved by the certifying and approving officer since their last report. At a minimum, the report shall include the name of the payee, claim number, affected member, amount paid, reason for payment, and other pertinent information required to substantiate payment. The report shall be provided to the Executive Claims Review Committee at their regular meeting for their review and approval.
- In situations where the payment of an allocated file expense on a workers compensation file that has been approved for closure will cause the total cost of the claim to exceed the Authority previously granted, the certifying and approving officer may pay that cost without seeking further approval from the Executive Claims Review Committee or Fund.
- In urgent situations where the Executive Claims Review Committee has not had an opportunity to meet, and where time is of the essence such that an expeditious response to a settlement offer would be in the Fund's best economic interest, the Fund Attorney, in consultation with the Executive Director and the Executive Claims Review Committee Chair, shall have the authority to authorize the settlement of claims within the JIF's SIR. All such authorizations shall be reported to the Executive Claims Review Committee as soon as possible and no later than the Committee's next

meeting. All such authorizations shall be reported to the Executive Committee for approval at their next meeting.

- In urgent situations where the Executive Claims Review Committee has not had an opportunity to meet, and temporary total disability benefits are due to a claimant and delaying payment of these benefits would have a detrimental impact on the claimant, the Executive Director, in consultation with the Fund Attorney, and the Executive Claims Review Committee Chair, shall have the authority to authorize the payment of temporary total disability benefits to the claimant at an amount not to exceed \$5,000 over what had been previously authorized. All such authorizations shall be reported to the Executive Claims Review Committee as soon as possible and no later than the Committee's next meeting. All such authorizations shall be reported to the Executive Committee for approval at their next meeting.
- Upon submission of satisfactory documentation, and with the advance approval of the Executive Director, the Certifying and Approving Officer may also pay hospital bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the Certifying and Approving Officer utilizes this authority, a report shall be made to the Executive Claims Review Committee at their next meeting. All such approvals shall be reported to the Executive Committee at their next meeting.



March 26, 2019

Mr. Paul A. Forlenza, MGA, RMC
Executive Director, Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
P.O. Box 489
Marlton, NJ 08055

Re: Authority Levels – Property Claims and Settlement Authority in Liability Claims

Dear Paul,

The purpose of this email is to request consideration by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (JIF) to increase our per file authority in certain lines of coverage. The JIF currently provides \$10,000 of settlement authority for Workers' Compensation claims and \$10,000 of authority for legal and expense costs in Liability claims, but limits authority for Property claims to \$5,000 and limits settlement authority in Liability claims to \$5,000.

We feel that the cost to repair vehicles and buildings has increased significantly since this policy was adopted many years ago. Also, the ability to settle minor liability claims has also been restricted by this policy. Increasing our authority to \$10,000 across the board will eliminate the need for Payment Authorization Requests (PARs) on minor claims thus allowing additional time for our adjusting staff to attend to more significant matters.

Therefore, we respectfully request that claims settlement authority be increased from the current \$5,000 to \$10,000 for all first and third party claims. Please let us know if you have any questions and we appreciate the JIF's consideration.

Sincerely,

Chris Roselli

Christopher Roselli, Account Manager

cc: Paul Miola, Executive Municipal Pool Strategist
David DeWeese, Esq., Fund Solicitor

100 Decadon Drive
Egg Harbor Township, NJ 08234
P 609-653-8400
www.qual-lynx.com

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

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Robert Garish, Senior Risk Control Consultant
DATE: May 2, 2019

Service Team:

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

APRIL ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Clayton – Conducted a Loss Control Survey on April 10
- Township of Elk – Conducted a Loss Control Survey on April 8
- Township of Elk – Conducted a Loss Control Survey on April 25
- Township of Logan – Conducted a Loss Control Survey on April 15
- City of Vineland – Conducted a Loss Control Survey on April 3
- Township of West Deptford – Conducted a Loss Control Survey on April 25
- Township of West Deptford Police Dept. – Conducted a Loss Control Survey on April 12
- City of Woodbury – Conducted a Loss Control Survey on April 24
- Township of Woolwich – Conducted a Loss Control Survey on April 2

JIF MEETINGS ATTENDED

- Excited Delirium Training – April 12
- Fund Commissioner Meeting – April 22
- Claims Meeting – April 22
- Regional Training – Back to Basics – April 23

MEL MEDIA LIBRARY

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

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

<u>Municipality</u>	<u>April</u>	<u># of Videos</u>
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No videos were viewed during the month of April

MEL MEDIA CATALOG

To view the entire updated MEL Media Catalog with 100 new DVD titles go to NJMEL.org, click on the Video button at the top of the page, and then choose 'Order Conventional Videos.'

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

Regional training announcements and Bulletins are distributed by e-mail to Fund Commissioners, Safety Coordinators, and Risk Consultants. Please access the TRICO JIF (<http://www.tricojif.org/>) to verify Fund Commissioners, Safety Coordinators and Risk Managers contact information is correct. If you find a discrepancy, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

The following Safety Director Bulletins and alerts were distributed by e-mail during April. If you are not receiving updates or would like to add other names to the distribution list, please let us know.

- April 2 - Updated Bulletin – Playground Inspection Best Practices
- April 2 - Regional Training - Back to Basics - April 23, 2019
- April 22 - Did You Know? – MSI Training Schedule – TRICO JIF, May 2019
- April 30 - Safety Bulletin: May 6 - 10 is National Stand-Down to Prevent Falls

UPCOMING EVENTS

- Claims Meeting – May 20
- Executive Committee Meeting – May 20
- Executive Safety Committee Meeting – May 30

MSI TRAINING PROGRAMS

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

Listed below are upcoming MSI training programs scheduled for May, June, and July of 2019. **Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time.

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

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

DATE	LOCATION	TOPIC	TIME
5/1/19	Evesham Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/1/19	City of Vineland	Excavation/Trenching/Shoring	8:00 - 12:00 pm
5/2/19	Township of Willingboro	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/3/19	Township of Cherry Hill #1	Fast Track to Safety	8:30 - 12:30 pm
5/6/19	Township of Florence	Hearing Conservation	8:30 - 9:30 am
5/6/19	Township of Florence	BBP	9:45 - 10:45 am
5/6/19	Township of Hamilton #3	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
5/7/19	Logan Twp. MUA #1	Fire Extinguisher	8:30 - 9:30 am
5/7/19	Logan Twp. MUA #1	Shop & Tool Safety	9:45 - 10:45 am
5/7/19	City of Margate #6	CMVO	8:30 - 12:30 pm
5/8/19	Township of Washington (Gloucester)	Heavy Equipment Safety	8:30 - 11:30 am
5/8/19	City of Ventnor	Flagger/Work Zone Safety	9:00 - 1:00 pm
5/9/19	Township of Winslow	PPE	8:00 - 10:00 am
5/9/19	Township of Winslow	Back Safety/Material Handling	10:15 - 11:15 am
5/9/19	City of Brigantine #3	Heavy Equipment Safety	8:30 - 11:30 am
5/9/19	City of Vineland	Excavation/Trenching/Shoring	8:00 - 12:00 pm
5/10/19	Evesham Township #4	Employee Conduct/Violence Prevention	8:30 - 10:00 am
5/10/19	Evesham Township #4	Confined Space Awareness	10:15 - 11:15 am
5/10/19	City of Somers Point #1	BBP	8:00 - 9:00 am
5/10/19	City of Somers Point #1	Hearing Conservation	9:15 - 10:15 am
5/15/19	Borough of Clementon #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/15/19	Borough of Clementon #3	PPE	10:45 - 12:45 pm
5/17/19	Township of Mantua	Hearing Conservation	1:00 - 2:00 pm
5/17/19	Township of Mantua	Confined Space Awareness	2:00 - 3:00 pm
5/20/19	City of Wildwood #3	Fast Track to Safety	8:30 - 12:30 pm
5/21/19	Deptford Township MUA	CMVO	8:00 - 12:00 pm
5/29/19	Township of Burlington #3	LOTO	8:00 - 10:00 am
5/29/19	City of Pleasantville #1	DDC-6	8:30 - 3:00 pm w/lunch brk
5/31/19	Township of Bordentown	Fast Track to Safety	8:30 - 12:30 pm
5/31/19	Borough of Collingswood	Employee Conduct/Violence Prevention	8:30 - 10:00 am

DATE	LOCATION	TOPIC	TIME
5/31/19	Borough of Collingswood	Safety Committee Best Practices	10:15 - 11:45 am
6/3/19	Township of Florence	Heavy Equipment Safety	8:00 - 11:00 am
6/3/19	Township of Florence	Back Safety/Material Handling	11:15 - 12:15 pm
6/4/19	City of Ocean City #1	Playground Safety Inspections	8:30 - 10:30 am
6/4/19	City of Ocean City #1	LOTO	10:45 - 12:45 pm
6/5/19	Evesham Township MUA	LOTO	8:30 - 10:30 am
6/5/19	Evesham Township MUA	Hearing Conservation	10:45 - 11:45 am
6/5/19	City of Vineland	LOTO	9:00 - 11:00 am
6/6/19	Township of Tabernacle #1	Fire Extinguisher	8:30 - 9:30 am
6/6/19	Township of Tabernacle #1	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
6/7/19	Borough of Clementon #3	Playground Safety Inspections	8:30 - 10:30 am
6/10/19	Borough of Magnolia	Sanitation/Recycling Safety	8:00 - 10:00 am
6/10/19	Borough of Magnolia	Employee Conduct/Violence Prevention	10:15 - 11:45 am
6/11/19	Borough of Clementon #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/12/19	Borough of Pitman	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/13/19	Township of Willingboro	Jetter/Vacuum Safety	8:00 - 10:00 am
6/13/19	Township of Willingboro	Shop & Tool Safety	10:15 - 11:15 am
6/13/19	City of Millville #1	Fast Track to Safety	8:30 - 12:30 pm
6/18/19	Borough of Avalon #4	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/19/19	Township of Pemberton	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
6/19/19	Township of Pemberton	Shift Briefing Essentials	10:45 - 12:15 pm
6/20/19	City of Burlington #2	Fall Protection Awareness	8:30 - 10:30 am
6/20/19	City of Burlington #2	PPE	10:45 - 12:45 pm
6/20/19	City of Vineland	LOTO	9:00 - 11:00 am
6/25/19	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/26/19	Township of West Deptford	Seasonal (Summer) Employee Orientation	11:30 - 3:30 pm
6/26/19	City of Pleasantville #1	Playground Safety Inspection	8:30 - 10:30 am
6/26/19	City of Pleasantville #1	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
6/27/19	City of Ocean City #1	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/28/19	City of Bordentown	CDL-Drivers Safety Regulations	1:30 - 3:30 pm
7/10/19	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/11/19	City of Ocean City #1	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
7/12/19	Borough of Collingswood	Jetter / Vacuum Safety	8:30 - 10:30 am
7/12/19	Borough of Collingswood	Fall Protection Awareness	10:45 - 12:45 pm
7/15/19	Township of Egg Harbor #5	Heavy Equipment Safety	8:30 - 11:30 am
7/16/19	Pemberton Township BOE	Playground Safety Inspections	8:30 - 10:30 am
7/16/19	Pemberton Township BOE	LOTO	10:45 - 12:45 pm

DATE	LOCATION	TOPIC	TIME
7/17/19	Lower Township MUA	Back Safety/Material Handling	8:30 - 9:30 am
7/17/19	Lower Township MUA	BBP	9:45 - 10:45 am
7/18/19	Township of Pemberton	CMVO	8:30 - 12:30 pm
7/19/19	Township of Mantua	Fast Track to Safety	8:30 - 1:00 pm w/lunch brk
7/25/19	City of Ocean City #4	Landscape Safety	8:30 - 11:30 am
7/26/19	Township of Bordentown	Flagger/Work Zone Safety	9:00 - 1:00 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Defensive Driving-6-Hour	6 / M	Playground Safety Inspections	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	3 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5/ T - .5/ G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Shift Briefing Essentials	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	5 / Non S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5 / S		
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP		
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – MAY 2019

POLICE VEHICLE SAFETY



There have been many recent accidents involving police officers in their patrol cars hit by passing vehicles while the officers are in the car conducting police business. Luckily, the injuries have been relatively minimal compared with the catastrophic injuries that are possible in these situations.

PLEASE CONSIDER THE FOLLOWING FOR THE SAFETY OF YOUR OFFICERS.

- Make sure officers are wearing their seatbelts at all times inside the vehicle. It is estimated that half of all police officers suffering fatalities in a car crash were not wearing seatbelts. Yates, T. (2014,October 27) *Police Driving: Safety Behind the Wheel* . Retrieved from <http://www.policeone.com>.
- Limit the amount of time the officer is sitting in the police car on the side of the road.(MEL Safety Bulletin)
- Limit equipment in the car. Make sure it is properly secured and if it cannot be secured, relocate it or secure it in the trunk. Yates, T. (2014,October 27) *Police Driving: Safety Behind the Wheel* . Retrieved from <http://www.policeone.com>.

Examples:

- Officer stopped on the side of the road communicating with dispatch when passing drunk driver hit the police car. The officer suffered back injuries and with lost time, pain medications, physical therapy and injections this claim has a total incurred at over \$110,000.
- Officer at the scene of a motor vehicle accident was in the patrol car writing a report when another vehicle crashed into the back of the patrol car. The officer suffered a concussion, upper and middle back injuries, injuries to both knees and a shoulder. The total incurred on this claim is almost \$100,000.

**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: May 20, 2019 Gloucester County Library, Mullica Hill, NJ
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

MAY ACTIVITIES AND PLANNED EVENTS

Carneys Point – finishing Healthy Lifestyle Challenge. Six employees took part in this challenge.

Deptford – Wellness Day in May for all employees.

East Greenwich – Jefferson presentations on Skin Health with Dermascan.

Fairfield Twp – planning presentations for Fire Volunteers starting in June.

Mantua - Launched a water drinking personal “challenge” for the month of May. Winner will be randomly selected from all participants. Reflexology scheduled for celebration.

Mannington – arranged Reflexology for employees

Pennsville – scheduled presentation with me on Healthy Snack Ideas and Exercises to do in the office. Visiting Nurse to offer blood pressure screening at end of month.

Swedesboro – Launched the healthy lifestyle challenge and planning a Potluck lunch mid-way in May.

Vineland – Meal prep ideas and tips from ShopRite Dietitian (table display). Blood pressure screening also offered.

West Deptford – Chair massages for April where a huge success! Hosting a Holistic Health Fair for community...employees are invited to attend.

Washington PW - Healthy lunch and snack ideas from ShopRite – table display and discussion of some healthy ideas that are easy to prepare. Taste testing was offered.

Woodbury – Launched the Healthy Lifestyle challenge end of April. Offering first 12 employees free registration for signing up to participate in the annual Benjamin Ross 5k Run/Walk. Looking to schedule demo on chair yoga/stretching for employees.

Woolwich – scheduled presentation with me on Stress Management in May.

May Wellness Connection Newsletter

We all know how important it is to maintain good physical health. We are constantly reminded to eat healthy, exercise regularly and drink plenty of water. However, rarely are we reminded about the importance of maintaining our mental health. In this month's Wellness Corner Connection Newsletter, I'll address some ways we can improve our mental outlook without requiring a lot of time or effort. Some of the topics covered include:

- The Power of Positive Thinking
- Facts on Mental Health in America
 - Impact
 - Ways to get help
 - Ways to improve mental health
- And more!

Asparagus is in season so here is a simple recipe to incorporate this vitamin packed produce on your next dinner plate: Asparagus with Tomato-Walnut Pesto

Also in honor of Mental Health Month, try a brain game to improve mental functioning and prevent brain aging...enjoy!

Please share this with your employees; print them out and post them for all to see.

Also, please remember the Wellness Policy. It's an outward sign of your Town's continued support of Employee Wellness.

I welcome the opportunity to assist with organizing, researching, or presenting any wellness topic your staff may express interest in learning. Let's think beyond the traditional components of being healthy and incorporate easy and fun activities into the work environment that not only improve mental health but increases productivity!

Thank you! Wishing all moms a very Happy Mother's Day!





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

	April-19	April-18	YTD April 19	YTD April 18
# of New Claims Reported	38	39	185	131
# of Report Only	16	10	59	44
% Report Only	42.1%	25.6%	31.9%	33.6%
# of Medical Only	21	24	105	62
# of Lost Time	1	5	21	25
Medical Only to Lost Time Ratio	95:05	83:17	83:17	71:29
Average # of Days to Report a Claim	2.0	5.2	4.4	2.9

Nurse Case Management	April-19	April-18
# of Cases Assigned to Case Management	37	43
# of Cases >90 days	26	33

Savings	April-19	April-18	YTD April 19	YTD April 18
Bill Count	225	216	939	1038
Provider Charges	\$346,655	\$233,111	\$1,809,637	\$1,270,755
Repriced Amount	\$131,146	\$72,865	\$650,608	\$503,235
Savings \$	\$215,509	\$160,246	\$1,159,028	\$767,520
% Savings	62.2%	68.7%	64.0%	60.4%

Participating Provider Penetration Rate	April-19	April-18	YTD April 19	YTD April 18
Bill Count	95.1%	97.2%	98.4%	96.1%
Provider Charges	95.8%	98.4%	98.6%	97.8%

Exclusive Provider Panel Penetration Rate	April-19	April-18	YTD April 19	YTD April 18
Bill Count	96.3%	95.7%	96.3%	94.9%
Provider Charges	97.3%	99.4%	97.9%	97.5%

Transitional Duty Summary		YTD April 19	YTD April 18
% of Transitional Duty Days Worked		75.7%	71.0%
% of Transitional Duty Days Not Accommodated		24.3%	29.0%

Cyber Risk Management

Monthly Executive Report

May 7, 2019



Media Pro Training

Municipality	Employees	Completed	% Completed
Carneys Point Township	26	26	100%
Pitman Borough	15	15	100%
South Harrison Township	4	4	100%
Swedesboro Borough	9	9	100%
Wenonah Borough	10	10	100%
Woodstown Borough	7	7	100%
Alloway Township	17	16	94%
Elk Township	15	14	93%
Mannington Township	13	12	92%
Paulsboro Borough	13	12	92%
Penns Grove Borough	12	11	91%
Oldmans Township	10	9	90%
Elsinboro Township	7	6	85%
Lower Alloways Creek Township	14	12	85%
Woolwich Township	21	18	85%
Piles Grove Township	12	10	83%
Quinton Township	12	10	83%
Woodbury Heights Borough	6	5	83%
Pennsville Township	29	24	82%
Woodbury City	35	29	82%
Clayton Borough	15	12	80%
Westville Borough	21	17	80%
Greenwich Township	14	11	78%
Mantua Township	32	25	78%
Vineland City	446	334	74%
Franklin Township	14	10	71%
Upper Pittsgrove Township	7	5	71%
West Deptford	52	33	63%
Washington Township	31	18	58%
Harrison Township	37	20	54%
Fairfield Township	9	4	44%
Monroe Township	116	52	44%
Glassboro Borough	93	26	27%
Shiloh Borough	7	1	14%

6 Municipalities are 100% complete.

16 Municipalities are 80-99% complete

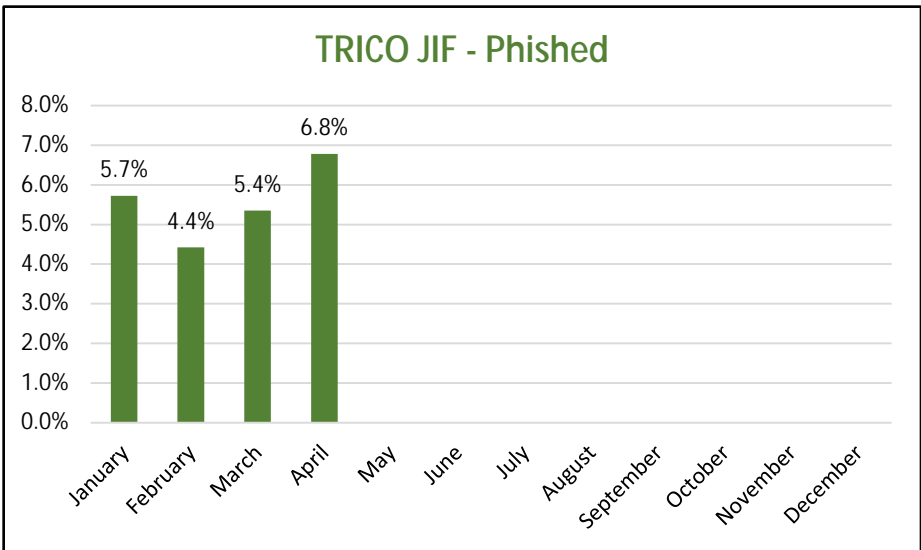
5 Municipalities are 70-79% complete

7 Municipalities are below 60% complete

Phishing Report

Municipality	Total Emails	# Clicked	%
East Greenwich Township	12	6	50%
Woolwich Twp.	21	9	43%
Harrison Twp.	37	14	38%
Woodbury City	35	9	26%
Quinton Twp.	12	2	17%
Penns Grove Borough	7	1	14%
Upper Pittsgrove Twp.	7	1	14%
West Deptford Twp.	50	4	8%
Alloway Twp.	16	1	6%
Monroe Twp.	116	7	6%
Elk Twp.	17	1	6%
Pennsville Twp.	20	1	5%
Vineland City	461	21	5%
Washington Twp.	31	1	3%
Glassboro Borough	85	1	1%
Woodstown Borough	6	0	0%
Carneys Point Twp.	31	0	0%
Clayton Borough	15	0	0%
Elsinboro Twp.	7	0	0%
Fairfield Twp.	8	0	0%
Franklin Twp.	10	0	0%
Greenwich Twp.	14	0	0%
Lower Alloways Creek Twp.	14	0	0%
Mantua Township	31	0	0%
Oldmans Twp.	10	0	0%
Paulsboro Borough	14	0	0%
Pilesgrave Twp.	11	0	0%
Pitman Borough	14	0	0%
Shiloh Borough	7	0	0%
South Harrison Twp.	5	0	0%
Swedesboro Borough	9	0	0%
Wenonah Borough	5	0	0%
Westville Borough	21	0	0%
Woodbury Heights Borough	6	0	0%

	TRICO		
Month	# Emails	# Clicked	%
January	839	48	5.7%
February	1131	50	4.4%
March	1009	54	5.4%
April	1165	79	6.8%
May			
June			
July			
August			
September			
October			
November			
December			



IP's & Emails

- Missing IP addresses for vulnerability scanning:
 - Penns Grove Borough
 - Pennsville Twp.
 - Washington Twp.

- Missing Emails for cyber hygiene training:
 - Logan Twp.

MEL's Cyber Risk Management Program

Emails are being sent to Fund Commissioners to schedule a site visit to assess the municipality's current cyber security posture and help them understand and meet the MEL's Minimum Technology Proficiency Standards.

May 12, 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 April 30, 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 \$ 46,407.33. This generated an average annual yield of 1.62%. However, after including an unrealized net gain of \$ 23,118.18 in the asset portfolio, the yield is adjusted to 2.43% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$95,151.72 as it relates to current market value of \$ 29,704,828.89 vs. the amount we have invested. The current market value, including accrued income is valued at \$29,859,756.92.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 35,541.43 YTD \$ 73,279.48 (detailed in my report)
Salvage Receipts \$ 2,800.00
Overpayment Reimbursements \$ 0.00

A.E.L.C.F. MEMBER PARTICIPANT BALANCES: (\$239.00 Interest Applied)

Woodbury City	\$20,837.00
Washington Twp.	\$77,576.00
Pittsgrove Township	\$75,278.00
Stow Creek Twp.	\$ 3,063.00

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 \$ 699,684.26. The claims detail shows 433 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 \$ 35,110,737.44 to a closing balance of \$ 33,530,720.28 showing a decrease in the fund of \$ 1,580,017.16. 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 - MAY 2019**

	Payable To:	FY 2019	FY 2018	Clsd Yrs	Appropriation	Description
1	The Actuarial Advantage	1,320.00			Prof Services/Actuary	March 2019 Fees
2	Arthur J. Gallagher Risk Mgmt Services, Inc.	60,229.00			Prof Services/Administration	May 2019 Fees
3	Arthur J. Gallagher Risk Mgmt Services, Inc.	216.21			Misc/Postage/Copies/Faxes	April 2019 Fees
4	David DeWeese	9,061.00			Prof Services/Attorney	May 2019 Fees
5	Qual-Lynx	39,711.00			Prof Services/Claims Admin	May 2019 Fees
6	Joyce Media	375.00			Misc/JIF Website	May 2019 fees
7	Kris Kristie	430.00			Misc/Recording Secretary	May 2019 Fees
8	J.A. Montgomery Risk Control Services	17,701.00			Prof Services/Safety Director	May 2019 Fees
9	J.A. Montgomery Risk Control Services	426.89			Misc/Meeting Expense	Regional training - 4/23/19 at Gloucester Cnty Lib
10	Secure Data Consulting Services, LLC	5,088.00			Prof Services/Technology Risk Services Direct	May 2019 Fees
11	Tom Tontarski	1,151.00			Prof Services/Treasurer	May 2019 Fees
12	Conner Strong & Buckelew	955.00			Prof Services/Underwriting Manager	May 2019 Fees
13	Conner Strong & Buckelew	2,182.00			Misc/Fidelity Bond (Admin/TPA/Treasurer)	5/1/19-5/1/20; Policy #B6024118
14	Debby Schiffer	4,873.00			Wellness	May 2019 Fees
15	William Stoms	40.00			Misc/Meeting Expense	Set up May 2019 mtg
16	MEL JIF	474,711.00			MEL	MEL 2019 WC & Excess Liability - 2nd Instmt
17	MEL JIF	3,814.00			Faithful Performance/Fidelity Bond	MEL 2019 Fidelity Bond - 2nd Instmt
18	MEL JIF	214,015.00			Property Claims and Premium	MEL 2019 Property claims & prem - 2nd Instmt
19	MEL RCF JIF			275,264.79	Transfer to RCF	Transfer of FY 2014 as of 12/31/18 to the RCF
20	MEL RCF JIF			3,672.50	Transfer to RCF	FY 2013and another WC refund due to RCF
21	ARC Reprographics	736.14			Misc/Printing	Inv#275079 New FC Orientation Handbook
22	Capehart & Scatchard, P.A.	252.00			EPL/CYBER/EPL/Cyber Incentive Program	EPL hotline Inv#624649 - Alloway/ Carney's Pt
23	Connell Consulting LLC	1,600.00			Training/Training	Proactive Police Sup 4/29-5/1/19;Deptford/ PennsGrove/Clayton/Monroe; 4/30 SLEO
24	Iron Mountain	90.91			Misc/Records Retention Service	Inv#APKX440 Storage 5/1-31/19; Service 3/27- 4/23/19
25	Merighi's Savoy Inn	371.50			Training/Training	4/12/19 Excited Delirium training F/B-split
26	Pivot Point Security	2,524.42			EPL/CYBER/Technology Risk Management S	Inv#4233 May 2019 Tech Risk Mgmt Services
27	Carneys Point Township		3,765.00		Safety Incentive Program	Direct check for SIP
28	Carneys Point Township	1,063.62			EPL/CYBER/EPL/Cyber Incentive Program	Malware software
29	Borough of Clayton		3,675.00		Safety Incentive Program	Direct check for SIP
30	Deptford Township		4,975.00		Safety Incentive Program	Direct check for SIP
31	East Greenwich Township		3,675.00		Safety Incentive Program	Direct check for SIP
32	Elk Township		2,275.00		Safety Incentive Program	Direct check for SIP
33	Township of Elsinboro		750.00		Safety Incentive Program	Additional SIP bonus
34	Fairfield Township		2,275.00		Safety Incentive Program	Direct check for SIP
35	Franklin Township		4,075.00		Safety Incentive Program	Direct check for SIP
36	Borough of Glassboro		4,475.00		Safety Incentive Program	Direct check for SIP
37	Township of Greenwich		750.00		Safety Incentive Program	Additional SIP bonus
38	Township of Harrison		3,675.00		Safety Incentive Program	Direct check for SIP
39	Mannington Township		2,255.00		Safety Incentive Program	Direct check for SIP
40	Mantua Township		3,575.00		Safety Incentive Program	Direct check for SIP
41	Monroe Township		4,725.00		Safety Incentive Program	Direct check for SIP
42	Oldmans Township		750.00		Safety Incentive Program	Additional SIP bonus
43	Borough of Paulsboro		2,925.00		Safety Incentive Program	Direct check for SIP
44	Borough of Penns Grove		750.00		Safety Incentive Program	Additional SIP bonus
45	Township of Pennsville		3,575.00		Safety Incentive Program	Direct check for SIP
46	Quinton Township		500.00		Safety Incentive Program	Additional SIP bonus
47	Borough of Shiloh		2,255.00		Safety Incentive Program	Direct check for SIP
48	South Harrison Township		2,505.00		Safety Incentive Program	Direct check for SIP
49	Borough of Swedesboro		3,025.00		Safety Incentive Program	Direct check for SIP
50	City of Vineland		4,975.00		Safety Incentive Program	Direct check for SIP
51	Washington Township		2,500.00		Contingency	Police Accreditation - 4/18
52	Washington Township		500.00		Safety Incentive Program	Additional SIP bonus
53	West Deptford Township		4,475.00		Safety Incentive Program	Direct check for SIP
54	West Deptford Township	560.00			Wellness	Employee chair massages
55	Borough of Westville		2,925.00		Safety Incentive Program	Direct check for SIP
56	City of Woodbury		4,575.00		Safety Incentive Program	Direct check for SIP
57	Borough of Woodbury Heights		2,925.00		Safety Incentive Program	Direct check for SIP
58	Borough of Woodstown		3,275.00		Safety Incentive Program	Direct check for SIP
59	Woolwich Township		3,675.00		Safety Incentive Program	Direct check for SIP
60	Woolwich Township	514.89			Optional Safety Budget	safety equipment for PW dept
	TOTAL	844,012.58	91,030.00	278,937.29		

JIF BILL LIST TOTAL 1,213,979.87