

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

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

**March 25, 2019 – 5:00 PM**

***EXECUTIVE COMMITTEE MEETING***

***OPEN SESSION MINUTES***

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The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at Gloucester County Library, 389 Wolfert Station Road, Mullica Hill, New Jersey on Monday, March 25, 2019 at 5:00 PM, prevailing time. Acting Chair Razze, **Pitman**, 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**  
Ken Brown, **Carneys Point Twp.**  
Sue Miller, **Clayton Borough**  
Don Banks, **Deptford Twp.**  
Stephanie McCaffrey, **East Greenwich Twp.**  
Carolyn King-Sammons, **Elk Twp**  
Linda Gonzalez, **Fairfield Twp.**  
Valerie Van Veen, **Glassboro Borough**  
Raymond Williams, **Greenwich Twp.**  
Mark Gravinese, **Harrison Twp.**  
Doris Hall, **Logan Twp**  
Kevin Clour, **Lower Alloways Creek Twp**  
Jennica Bileci, **Mantua Twp**  
Jill McCrea, **Monroe Twp.**  
Harry Moore, **Oldmans Twp.**  
Mayor John Washington, **Penns Grove Borough**  
Robert McDade, **Pennsville Twp.**  
Maureen Abdill, **Pilesgrove Twp.**  
Mike Razze, **Pitman Borough**  
Majorie Sperry, **Quinton Twp.**  
Brad Campbell, **Shiloh Borough**  
Bob Diaz, **South Harrison Twp.**  
Carl Bagby, **Swedesboro Borough**

Mike Seery, **Upper Pittsgrove Twp.**  
Jeffre Celebre, **Vineland City**  
Colette Bachich, **Washington Township....arrived after Roll Call**  
Mike Kwasizur, **West Deptford Twp.**  
Kathy Schools, *Alternate*, **Wenonah Borough**  
Jeffrey Pitzo, **Woodbury Heights Borough**  
Joe Hiles, *Alternate*, **Woodstown Borough**  
Jane DiBella **Woolwich Township**

Absent Fund Commissioners were:

Doug Hogate, **Elsinboro Twp.**  
Barbara Freijomil, **Franklin Twp.**  
Luke Patrick, **Mannington Twp.**  
Susan Jacobucci, **Paulsboro Boro**  
Ryan Giles, **Westville Borough**  
Bob Law, **Woodbury City**

Also present were:

Paul A. Forlenza, Executive Director, *AJG Risk Management Services, Inc.*  
Paul J. Miola, Executive Municipal JIF Strategist, *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*  
Lou Romero, Technology Risk Services Director, *Secure Data Consulting Services*

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

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

Absent RMCs were:

Assured Partners  
Corporate Employee Benefits

*An Oath of Office* was administered by Mr. DeWeese, Fund Solicitor, to Doris Hall, Logan, Executive Committee Member, for the 2019 Fund Year. Mr. DeWeese congratulated her on her election.

The *Oath of Office* was signed and presented to the Fund Solicitor.

In the absence of Chair Law, Woodbury, Mr. Razze, Pitman, moved up to Acting Chair; and in the absence of Alternate #1 Karen Sweeney, Wenonah, Ms. Hall, Logan, moved up to Acting Secretary.

Alternates Mr. Diaz, South Harrison, and Kevin Clour, Lower Alloways Creek, were moved up for voting purposes.

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

Acting Chair Razze presented the meeting minutes of the February 25, 2019 Executive Committee meeting for approval.

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

Acting Chair Razze entertained a motion to approve the minutes of the February 25, 2019 Executive Committee meeting.

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

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

Acting Chair Razze presented the meeting minutes of the February 25, 2019 Executive Claims Review Committee Meeting for approval.

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

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

Motion by Mr. Washington, seconded by Ms. Miller to approve the meeting minutes of the February 25, 2019 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

***APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session***

Acting Chair Razze presented the Executive Claims Review Committee Closed Session meeting minutes of February 25, 2019 for approval.

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

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

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

The Executive Claims Review Committee Closed Session minutes of the February 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 February 25, 2019 meeting were collected.*

***EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – March 25, 2019***

Acting Chair Razze reported that an Executive Claims Committee Meeting was held at 3:30 PM on Monday, March 25, 2019.

The Committee reviewed twelve (12) claims. Of the claims reviewed, there were three (3) Workers' Compensation, one (1) Auto, and eight (8) Property PARs recommended for approval of settlement or continuing defense.

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

There were none (0) claim(s) reviewed for abandonment of subrogation attempt.

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.

***2018 Safety Incentive Program Awards*** – Mr. Forlenza noted a report detailing the **base** reward amounts for each member is included in the agenda. Once the Optional Safety Incentive Program Awards are calculated an email will be sent to all members with their total award amounts and the attached report will be updated. He reminded the members 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 that a letter from his office describing how to collect your 2019 Wellness Incentive 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.

***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 the *EPL Helpline* through *Enquiron* has been discontinued and is no longer accessible to members. It has been replaced with the *MEL Employment Practices Helpline* to assist our members by providing legal advice on employment related issues. The goal is to provide the municipalities with early guidance on employment related issues to hopefully avoid and/or control potential expensive litigation in these matters. The enclosed flyer describes the program. The benefits of the program are:

- Provides enhanced local expertise to our members from individuals that they know and trust;
- Provides an opportunity for our attorneys who understand the MELJIF system to get involved in potentially volatile situations early;
- Provides our members' access to attorneys that know NJ law and also know our members and their needs.

The Members will have unlimited access to the Helpline attorneys, or which one is Mr. DeWeese, to seek advice on employment related issues. The Members shall appoint two municipal representatives who

will be permitted to contact the Helpline attorneys with their inquiries. The appointment of the two 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.

***Employment Practices Liability Compliance*** – Mr. Forlenza asked members to review the attached status report for the member's individual deductibles to make sure the noted deductibles & coinsurance figures are accurate.

***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 Training*** – Mr. Forlenza stated the four (4) Elected Officials trainings sponsored by the JIFs are now completed. The sign-in sheets from December 6, 2018, January 31, February 6, and March 21, 2019 seminars are posted on the JIF website, so please review them. Mr. Forlenza noted he has heard the MEL will be releasing an online version, and as soon as his office is notified of this, an email announcement will go out to all members. He reminded the members that training needed to be completed by April 30, 2019.

***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. On Friday, November 9, 2018 an email containing a spreadsheet was sent to all Fund Commissioners asking that they provide the first name, last name, title, and email address of each employee that they want to have access to the training module. Mr. Forlenza noted there are still two (2) towns that have not provided this information: Deptford and Logan. 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 and Mr. Romero will touch on this during his report. 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.

***Payroll Audits*** – Mr. Forlenza noted that on or about February 7, 2019 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2018 payrolls. These payroll figures will serve as the basis for your 2020 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during

last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically. Details on how the data can be sent were included in the February 7, 2019 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

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

**New Fund Commissioner Orientation** – Mr. Forlenza stated that New Fund Commissioner Orientation training will be conducted prior to the Executive Committee Meeting on Monday, April 22, 2019 at 3:00 PM at the Harrison Twp. Municipal Building. An email notification was sent out on March 6, 2019. Mr. Forlenza noted if there were any Professional staff that wished to attend, you are more than welcome and to please contact Kris Kristie in the Executive Director's office if you wish to attend.

Mr. Forlenza asked if there were any questions. No 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 February 2019:

<b>New Cases</b>
<i>Mannan v. Township of Woolwich</i>

#### ***Closed Cases***

Mr. DeWeese reported that there were three (3) case(s) closed since the last meeting, all without payment to the Plaintiff:

<b>Closed Cases</b>
<i>Henricks v. Township of Harrison</i>
<i>Frazier v. Borough of Pitman</i>
<i>Robinson v. Township of Washington</i>

#### ***General Liability Files***

Mr. DeWeese noted that there are 36 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 50 files.

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

### ***SAFETY DIRECTOR'S REPORT***

Mr. Garish stated that the Safety Director's Report is 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, 12 of those members have not done anything in regards to the training. 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.

***MEL Video Library*** – He noted three members utilized the Library in February 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](mailto:melvideolibrary@jamontgomery.com), and phone number: 856-552-4900.

***Safety Director's Bulletins*** – He noted bulletins and notices send out in February included:

- *MEL Leadership Classes – Spring 2019*
- *MSI Training Schedule*

***MSI Class Listing*** – Mr. Garish referenced the list of MSI Classes that are available in March, April, and May 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](mailto:afelip@jamontgomery.com)

Mr. Garish stated that the membership will begin receiving their RTK Dropbox links over the next month and his office is approximately 50% done with the TRICO JIF.

Mr. Garish noted there is a handout on an Excited Delirium training open to all on April 12, 2019 at Merighi's in Vineland, and if you know anyone from your town who would like to attend, please contact the Safety Directors office.

And lastly, Mr. Garish stated he was happy to report that the Fund had full participation from all members for both the Safety Breakfast and the Safety/Claim Coordinator Roundtable for 2019.

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 March which reviewed the importance of Indemnity Agreements. He highlighted the following:

- Consult with your town's Solicitor
- Consult with your RMC

- Review current indemnification agreements and contracts to ensure they clearly indicate where responsibilities lie.
- If your town was named as an additional insured in a Certificate of Insurance, confirm that the insurer has your town named as an additional insured on a policy endorsement. Do not assume it is just because it is stated on the Certificate of Insurance.

Mr. Roselli then reviewed examples of claims that were settled in a member's favor because of the correct Indemnity Agreements being 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.
- Glassboro Highway and Woodbury PW: Healthy lunch and snack ideas from ShopRite – table display and discussion of some healthy ideas that are easy to prepare. Taste testing will be offered. Washington Township is interested in this as well for April.
- Harrison Twp. – Gloucester County Health Dept. nurse presented on “Know your Numbers”.
- Logan – continue with monthly “coaching” session and weigh-ins.
- Pitman Police – Chief and Officers are interested in setting up ShopRite store tours with the Dietitian. Planning for some time in May.
- Swedesboro – Met and planned some events for this year. Mid-point of the HL Challenge planning healthy Potluck lunch and discussion on how everyone is doing on the challenge. Sort of a “pep rally”!
- 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.
- Woodbury – Continuing with their produce deliveries through Sorbello Farms. Results of ShopRite taste testing.
- Vineland – For April, table top demonstration on sugar and label reading with ShopRite. Blood pressure screening also offered. Ms. Schiffer also noted in her report was a Wellness Gratitude Calendar showing a small suggestion each day that can be done to show Gratitude or kindness to promote wellbeing.
- *March Wellness Connection Newsletter* – Ms. Schiffer noted her newsletter includes such things as: Facts on Colon Cancer; 3 Steps To Mindful Eating; Benefits of Stretching; and Reasons to try Turmeric.
- Ms. Schiffer also noted in lieu of the monthly calendar she has included a chart on a variety of stretches that can be done to protect against injuries and help with sore muscles.
- Wellness Incentive Allowances must be encumbered by November 1, 2019, and used 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 February, 2019.

**Lost Time v. Medical Only Cases**

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

	<b>February</b>	<b>YTD</b>
<i>Lost Time</i>	1	7
<i>Medical Only</i>	21	62
<i>Report Only</i>	10	25
<i>New Claims Reported</i>	32	94
<i>Report Only % of Total</i>	31.3%	26.6%
<i>Medical Only/Lost Time Ratio</i>	95:05	90:10
<i>Average Days to Report</i>	7.6	6.1

Ms. Beatty noted the Average Days to Report numbers are high due to seven (7) claims reported late, with four (4) of them being 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>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	722
<i>Transitional Duty Days Worked</i>	429
<i>% of Transitional Duty Days Worked</i>	59.4%
<i>Transitional Duty Days Not Accommodated</i>	293
<i>% of Transitional Duty Days Not Accommodated</i>	40.6%

**PPO Penetration Report:**

Ms. Beatty presented the PPO Penetration Report

<b>PPO Penetration Rate</b>	<b>February</b>
<i>Bill Count</i>	267
<i>Original Provider Charges</i>	\$388,068
<i>Re-priced Bill Amount</i>	\$152,654
<i>Savings</i>	\$235,413
<i>% of Savings</i>	60.7%
<i>PPO Penetration Rate Bill Count Percentage</i>	96.3%
<i>PPO Penetration Rate Provider Charge Percentage</i>	97.8%
<i>EPO Penetration Rate Bill Count Percentage</i>	95.2%

<i>EPO Penetration Rate Provider Charge Percentage</i>	98.8%
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Ms. Beatty asked if there were any questions. No questions were entertained.

***TECHNOLOGY RISK SERVICES***

Mr. Romero introduced himself stating some may remember working with him in the past with PivotPoint; however, he now has a new role as the Fund’s Technology Risk Services Director.

He stated he will be a resource for the member towns, and the main objective right now is to work with each member town and their IT department and assist in getting them compliant with the MEL’s Cyber Risk Management Program.

He stated would be reaching out to each town shortly to schedule time to access the current status of your compliance in the program. He will then create a program with steps to assist in getting your town, and every member, compliant in the program.

Mr. Romero stated he had sent out an email on Friday as he is still missing some IP address’s addresses from some member towns including; Alloway, Mannington, Pennsville, Pilesgrove, Pennsgrove, Upper Pittsgrove, and Washington, and still missing emails addresses from Deptford and Logan. He noted he will be reaching out to those towns to get the missing information so training can start.

Mr. Romero noted his contact information is on the JIF website, and if you need him for any reason, please don’t hesitate to reach out.

Mr. Romero 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 **February 28, 2019**, a copy of which was provided to the membership in the agenda packet.

***Investment Interest***

Mr. Tontarski reported Interest received or accrued for the reporting period totaled \$46,625.33. This generated an average annual yield of 1.80%. However, after including an unrealized net gain of \$15,625.50 in the asset portfolio, the yield is adjusted to 2.33% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$160,340.53 as it relates to current market value of \$ 29,622,513.81 vs. the amount we have invested. The current market value, including accrued income is valued at \$29,715,562.00.

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**

	<b>February</b>
Subrogation Receipts	\$18,561.73
Salvage	\$0.00
Overpayment Reimbursements	\$4,133.58

TRICO vs Killen	\$306.96
FY 2019 Premium Assessments	\$2,238,804.50

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

Woodbury City	\$20,840.00
Washington Twp.	\$77,587.00.00
Pittsgrove Twp.	\$32,065.00
Stow Creek Twp.	\$781.00

***Cash Activity for the Period***

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$34,938,565.90 to a closing balance of \$ 34,801,980.39 showing a decrease in the fund of \$136,585.51.

***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 \$378,556.82. The claims detail shows 656 claims payments issued.

***Bill List – March 2019***

For the Executive Committee’s consideration, Mr. Tontarski presented the March 2019 Bill List in the amount of \$181,073.53

Acting Chair Razze entertained a motion to approve the February 2019 Loss Run Payment Register, and approve the March 2019 Bill List in the amount of \$181,073.53, as presented

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

Motion by Mr. Washington, seconded by Ms. Miller, to approve the *February 2019 Loss Run Payment Register and the March Bill List* as presented.

**ROLL CALL**

***Yeas:*** Doris Hall, *Acting Secretary*, **Logan Township**  
 John Washington, **Penns Grove Borough**  
 Sue Miller, **Clayton Borough**  
 Carl Bagby, **Swedesboro Borough**  
 Mike Razze, *Acting Chair*, **Borough of Pitman**  
 Robert Diaz, **South Harrison Township**  
 Kevin Clour, **Lower Alloways Creek**

***Nays:*** None

***Abstain:*** None

All in favor. Motion carried by unanimous vote.

## ***COMMITTEE REPORTS***

### ***EPL/POL Claims Committee***

Mr. Brown stated that the Committee met on February 25, 2019, and a copy of the meeting minutes were included in the agenda and were self-explanatory. He then noted that there are currently no towns on the "watch list". In addition, the Committee reviewed all of the EPL/POL open/closed files. Mr. Brown also reminded the members to keep in mind how important Cyber Compliance is to complete.

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

### ***MEL/RCF/EJIF Reports***

Mr. Cooney, Fund Underwriter, was present to provide Program Updates to the Membership.

Mr. Cooney first discussed Reinsurance Renewals. He noted that the insurance market is getting very volatile and much more costly; however, he noted the MEL Program is running very well, and the Property rates remained flat this year. He noted that he anticipates over the next few years small inflationary increases vs. 10%-30% in some areas of the Country.

Mr. Cooney continued with the Liability program noting a very large change. He stated that for the last 30 years the MEL had a relationship with Genesis Insurance Company for different lines of coverage; however, this year saw the retirement of a long term Underwriter on the MEL account, along with a change of philosophy. This led Genesis to seek some large rate increases for this year, for really no reason. It was then decided to seek alternative markets from very specific insurance companies, who would return great options for our members, as well as a good, strong long term partner. Brit Insurance is that company and came in with an incredible renewal option, with a very competitive rate, and the option for the MEL to be able to take a quota share. He explained the MEL has a \$2 million retention, including the \$300,000 retention that the JIF has for each and every claim. The reinsurance then steps in when the claim costs exceed \$2 million. So for that layer that Brit Insurance takes over \$2 million, The MEL is now quota sharing in that layer, 80% v. 20%. This helps keep more premium dollars with the MEL and results in a savings of approximately \$1 million with Brit Insurance.

Mr. Cooney stated the rest of the program had a very strong renewal as usual. Safety National Insurance Companies reinsures the MEL Workers Compensation program and provided some rate decreases this year in return for a multi-year renewal.

Next, Mr. Cooney touched on Public Officials and Employment Practices Liability. He noted that the MEL's performance is starting to get into a more predictable range of losses. The premiums have always increased through the years, averaging about 4.5%, but this year was a bit lower. He noted that the MEL is reviewing the underwriting process used to allocate this premium across the member JIFs which should be a bit more favorable to all the members as the premiums will be more appropriately allocated.

Mr. Cooney then discussed the Cyber program. He noted that between December and January there were 12 Cyber claims reported, which is more claims than the MEL ever experienced in a single year. It was discovered that six (6) of the claims were from one particular incident with very large claim amounts. Ransomware payment requests now range from \$200-\$300K per claim, as opposed to \$2-\$3K just a year ago. Mr. Cooney noted the importance of becoming Compliant with the MEL Cyber Risk Program so your town's deductible can be lowered. Once this is completed by all towns, then other protective programs can be rolled out. He noted that state wide there are 75 member towns that have complied with

either Tier 1 or Tier 2 compliance, which is good, but he is hoping to move this along quickly to get the others compliant.

The new TULIP program has just launched and you can find out detailed information on the MEL of JIF Website. It is also much easier to use. Mr. Forlenza noted his office would be sending out a memorandum which simply lists only the TRICO towns with the codes that have been assigned to them by the MEL.

Mr. Cooney discussed the new MEL EPL Helpline and noted it is roughly the same program, but now manned by MEL specific attorneys who focus on NJ Municipal Law. This program was launched at the beginning of March and Mr. DeWeese's firm is one of the firm's on the panel. There is a bulletin on the MEL website you can access for more detailed information.

Finally, Mr. Cooney discussed Vacant Properties. H noted that the MEL has discovered that if these particular properties are not manned or looked after, fires and other acts of vandalism start to occur resulting in some large losses. The MEL initiated a program that any vacant properties being added have to now go through a check list for approval of coverage. The program will be expanded next year to indicate that any vacant building being renewed for coverage is going to have to go through the same check list again.

Mr. Cooney asked if there were any questions. No questions were entertained. Acting Chair Razze thanked Mr. Cooney for the updates.

### ***MICELLANIOUS BUSINESS***

#### ***Next Meeting***

Chair Law noted the next meeting of the TRICO JIF will be held on **Monday, April 22, 2019 at 5:00 PM at the Gloucester County Library, Mullica Hill**

### ***PUBLIC COMMENT***

#### ***Open Public Comment***

Acting Chair Razze entertained a motion to open the meeting to the public.

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

#### ***Close Public Comment***

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

Motion by Mr. Washington, seconded by Ms. Miller, 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 March 25, 2019

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2019165329	001230291	2019167515
2019159382		2019166863
2017099819		2019167122
		2019167496
		2019156860
		2019164414
		2019162945
		2019161605

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

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

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

**ROLL CALL**

*Yeas:* Doris Hall, *Acting Secretary*, **Logan Township**  
 John Washington, **Penns Grove Borough**  
 Sue Miller, **Clayton Borough**  
 Carl Bagby, **Swedesboro Borough**  
 Mike Razze, *Acting Chair*, **Borough of Pitman**  
 Robert Diaz, **South Harrison Township**  
 Kevin Clour, **Lower Alloways Creek**

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

***APPROVE ABANDONING SUBROGATION***

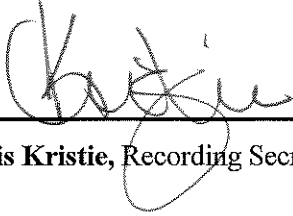
Acting Secretary Ms. Hall stated there were no files (0) for abandonment of subrogation.

***MOTION TO ADJOURN***

There being no further business, Acting Chair Razze entertained a *Motion to Adjourn* the March 25, 2019 Executive Committee Meeting.

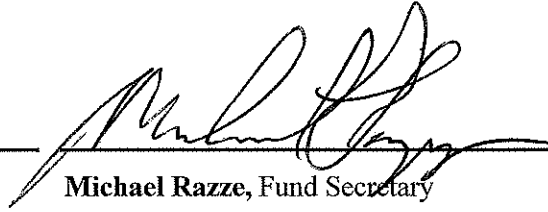
Motion by Mr. Washington, seconded by Ms. Miller, to adjourn the March 25, 2019 meeting of the TRICO JIF.

The meeting was adjourned at 5:40 PM.



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**Kris Kristie**, Recording Secretary for



**Michael Razzo**, Fund Secretary