

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

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

**September 23, 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 the Gloucester County Library, 389 Wolfert Station Rd, Mullica Hill, New Jersey on Monday, September 23, 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**  
Ken Brown, **Carneys Point Twp.**  
Sue Miller, **Clayton Borough**  
Don Banks, **Deptford Twp.**  
Stephanie McCaffrey, **East Greenwich Twp.**  
Carolyn King-Sammons, **Elk Twp...arrived after roll call**  
Doug Hogate, **Elsinboro Twp.**  
Barbara Freijomil, **Franklin Twp.**  
Raymond Williams, **Greenwich Twp.**  
Mark Gravinese, **Harrison Twp.**  
Doris Hall, **Logan Twp**  
Kevin Clour, **Lower Alloways Creek Twp**  
Luke Patrick, **Mannington Twp**  
Jennica Bileci, **Mantua Twp**  
Jill McCrea, **Monroe Twp...arrived after roll call**  
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...arrived after roll call**  
Bob Diaz, **South Harrison Twp.**  
Carl Bagby, **Swedesboro Borough**

Jeffre Celebre, **Vineland City**  
Colette Bachich, **Washington Township**...*arrived after roll call*  
Lauren Sedberry, *Alternate*, **West Deptford Twp.**  
Ryan Giles, **Westville Borough**  
Karen Sweeney, **Wenonah Borough**  
Bob Law, **Woodbury City**  
Jeffrey Pitzo, **Woodbury Heights Borough**  
John Hall, **Woodstown Borough**  
Anthony Bertino, *Alternate*, **Woolwich Township**

Absent Fund Commissioners were:

Linda Gonzalez, **Fairfield Twp.**  
Valerie Van Veen, **Glassboro Borough**  
Susan Jacobucci, **Paulsboro Boro**  
Brad Campbell, **Shiloh Borough**  
Mike Seery, **Upper Pittsgrove Twp.**

Also present were:

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

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

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

Absent RMCs were:

CEB - Corporate Employee Benefits  
Henry D. Young Insurance

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

Chair Law presented the meeting minutes of the July 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 July 25, 2019 Executive Committee meeting.

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

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

Chair Law presented the meeting minutes of the July 22, 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. Washington to approve the meeting minutes of the July 22, 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 July 22, 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 Mr. Washington to approve the Executive Claims Review Committee Closed Session meeting minutes of July 22, 2019 as presented. All in Favor. Motion carried.

The Executive Claims Review Committee Closed Session minutes of the July 22, 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 July 22, 2019 meeting were collected.*

***EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – September 23, 2019***

Chair Law reported that an Executive Claims Committee Meeting was held at 3:30 PM on Monday, September 23, 2019 via Conference Call.

The Committee reviewed twenty (20) claims. Of the claims reviewed, there were eight (8) Workers' Compensation, two (2) Auto Liability, six (6) Property, and four (4) General Liability PARs recommended for approval of settlement or continuing defense.

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

#2018138541

#2018142492

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 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 members that the deadline to claim or encumber these funds is November 1, 2019 and encumbered funds have to be claimed by February 1, 2020.

***2019 Optional Safety Budget*** - Mr. Forlenza stated 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. He noted that the deadline to claim or encumber these funds is November 1, 2019 and encumbered funds have to be claimed by February 1, 2020.

***2019 Wellness Incentive Program Allowance*** – Mr. Forlenza stated 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. He noted that the deadline to claim or encumber these funds is November 1, 2019 and 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 is November 1, 2019 and if you encumbered these funds, they must be claimed by February 1, 2020.

***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. 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 noted a report regarding each member's compliance status with the MEL Cyber Risk Management Plan is included for your review, with only five (5) members in compliance. Mr. Forlenza noted that the statewide loss ratio for cyber liability claims is in excess of 200% over the past few years. As a result, the insurer will be changing the coverage terms when the policy renews. Although the renewal terms are still being negotiated, it is likely that going into 2020 each town will have a \$10,000 deductible IF they are compliant with BOTH the Tier 1 & Tier 2 standards. If you are not in compliance, members could be subject to a \$25,000-\$100,000 deductible. In addition, there is likely to be a 25% rate increase. Mr. Romero will discuss more on this in his report. If you believe the report to be inaccurate regarding your town, please contact Ed Cooney, Fund Underwriter at 973-659-6424.

***Elected Officials Seminar Save the Dates*** – Mr. Forlenza stated again this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2020 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2020. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2020 MEL Assessment. A *Save the Date* was emailed to all Clerks, Fund Commissioners, and RMC's on or about September 10, 2019.

Invitations/RSVP's for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in early November. The trainings have been scheduled on the following dates:

- December 5, 2019 - O'Connor's American Bar & Grille, Eastampton
- January 29, 2020 - Merighi's Savoy Inn, Vineland
- February 6, 2020 - Auletto Caterers, West Deptford
- March 24, 2020 - Merighi's Savoy Inn, Vineland

Mr. Forlenza noted the MEL is discussing NOT holding an online course for this seminar this year; however, the League of Municipalities will sponsor this seminar in November. Please check the MEL website for information on date and time.

***New Member Activity*** – Mr. Forlenza noted Hopewell Township had requested an application to join the TRICO JIF effective January 1, 2020 and a JIF Concept Presentation was made on July 8, 2019. They are following through on their application. Mr. Forlenza also noted an application has been received from Pittsgrove Township as they are looking to return to the TRICOJIF. He stated he is anticipating their application to join.

Lastly, Mr. Forlenza noted the Annual Report cards were mailed to the non-renewing members over the last two weeks, and to please distribute to your governing body members and professional staff.

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

## **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 six (6) new case(s) had been assigned in August/September 2019:

<b>New Cases</b>
<i>Karge v. Borough of Clayton</i>
<i>Tete v. Township of Oldmans</i>
<i>Forcinito v. City of Vineland</i>
<i>Vincente v. City of Vineland</i>
<i>DiPietro v. Township of Washington</i>
<i>Owens v. Township of Washington</i>

### ***Closed Cases***

Mr. DeWeese reported that there were three (3) case(s) closed since the last meeting, all with no payment to the claimant:

<b>Closed Cases</b>
<i>Blackniak v. Borough of Clayton</i>
<i>Labinski v. Township of Mantua</i>

*Grimm v. Borough of Westville*

***General Liability Files***

Mr. DeWeese noted that there are 38 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 \$1,552,455.78 of potential recoveries on 51 files.

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

***MEL EPL Helpline & Authorized Contact List*** – Mr. DeWeese reminded the Committee about the MEL EPL Helpline and asked the members to please review the list of authorized contacts for the *MEL Employment Practices Helpline*. He reminded the members they 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. These authorized contacts are the only representatives permitted to access this service.

He noted that he has received approximately 15 calls since the implementation of the program, and believes the outcome of these calls resulted in claims not being filed. He also explained that should he not be particularly familiar with a question, he will get the caller in touch with one of the Defense Panel attorneys who are more specialized in a particular area.

Lastly, Mr. DeWeese stated that he explained to the Executive Committee during their claims meeting that he had been contacted by Jim Pietras requesting that an Additional Approved Associate from Pietras, Saracino, Smith & Meeks be added to the WC Defense Panel as, unfortunately, one of the Assigned Defense Counsel members from this firm will be taking an extended medical leave of absence.

Mr. DeWeese then referenced a hand out of a *Resolution 2019-32* to Approve Associate Samuel Scimeca. Mr. DeWeese stated that although Mr. Scimeca has limited experience, he will be under the strict supervision of an Assigned Defense Panel member from the Pietras firm on all cases and his involvement in JIF files would be limited. With that said, the Executive Claims Committee agreed to recommend the adoption of a Resolution appointing the additional Approved Associate.

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

Chair Law entertained a motion to approve *Resolution 2019-32* Appointing an Additional Approved Associate.

Motion by Mr. Razze, seconded by Mr. Washington to approve *Resolution 2019-32* as presented.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Karen Sweeney, <b>Wenonah Borough</b> Doris Hall, <b>Logan Township</b> John Washington, <b>Penns Grove Borough</b> Sue Miller, <b>Clayton Borough</b> Carl Bagby, <b>Swedesboro Borough</b> Mike Razze, <i>Secretary</i> , <b>Pitman Boro</b> Bob Law, <i>Chair</i> , <b>Woodbury City</b>
	<b><i>Nays:</i></b>	None
	<b><i>Abstain:</i></b>	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, twenty-three (23) towns have enrolled in the Program, but only fourteen (14) of those members are actively taking courses, with 519 classes completed. Mr. Garish reported his office, along with Police One Academy, will continue to reach 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 let him or Chief Hummel know and he will let you know.

**MEL Video Library** – He noted two (2) members utilized the Library in July and August 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 sent out in August/September included:

- *Water Spray Packs*
- *Beach Closures*
- *Blue Lights*
- *School Crossing Guards*
- *Hearing Protections: OSHA, and Ear Muffs or Plugs*

**MSI Class Listing** – Mr. Garish referenced the list of MSI Classes that are available in September, October, and November 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 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 September which discussed how to combat the rising costs of WC claims through the use of the Transitional Duty Program. He noted:

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A transitional duty assignment is temporary and not designed to create a new position for the employee. An assignment should last no longer than 6 months.
- Transitional Duty boosts moral, saves money, and the employee experiences faster recovery both physically and psychologically.

Mr. Roselli then discussed examples where the municipality saved money utilizing the TTD program.

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 reminded the Committee that she welcomes the opportunity to assist in organizing, researching, or presenting any wellness topic that may help get/keep your staff interested in Health and Wellness, as well as attending your Safety Committee meetings. She then highlighted the following:

- **Carneys Point** – planning a Portion Distortion presentation in September. Working on Employee Health Fair for October.
- **East Greenwich** – Jefferson Presentation on Plant Power in August. September Safety Meeting to meet with Dept. Heads on issues they are experiencing.
- **Franklin** – using wellness funds for gym reimbursement
- **Glassboro** – Employee Safety & Wellness Day in September. Working with Safety Committee on organizing vendors.
- **Logan** – Water “challenge” in August
- **Mantua** – looking to offer instruction on proper sitting and stretching at desk during work hours. Meeting on details scheduled for September.
- **Monroe** – Wellness Coordinator sent out inspirational messages via email daily throughout summer. September starting a Wellness Wednesday theme.
- **Pennsville** – monthly fresh fruit for each department, Salem County Health Dept. for mini-health fair (flu shots, glucose/cholesterol/blood pressure screenings)
- **Pitman** – Police officers did a store tour with ShopRite Glassboro. Police Chief bringing in fresh produce for both Police and Admin departments.
- **Swedesboro** – offered a two week water challenge for all employees. Looking to have a Lunch & Learn Family Feud in September.
- **Vineland** – table top display on hydration with ShopRite Dietitian.
- **Washington Twp.** – offered a demo from local ShopRite Dietitian on easy lunch ideas that are healthy and taste good. Planning a Wellness Day in October.
- **West Deptford** – looking to offer a Healthy Tailgate Lunch with nutrition “game” presentation.
- **Woolwich** – participated in a team building event Axe Throwing. Looking to purchase a treadmill and open an employee quiet room.
- Several ideas for the fall months include: Recipe Exchange, Potluck Lunch, Water Challenge, incorporate stretch breaks daily, crock pot challenge, team building, morale busting and sports themed activities.
- Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on acute pain and chronic pain from surgery, dental work, burns, labor, back pain, headaches and arthritis.
- Exercise of the Month: Exercises and stretches that strengthen the back, stomach and leg muscles.
- 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 attended the WELCOA Summit in August and referenced her report included in the agenda packet. She noted one of the key elements of the conference was you want Wellness to be a culture; you can’t introduce Wellness into a toxic environment.

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



**MANAGED HEALTH CARE REPORT**

Ms. Beatty reviewed the Managed Care Report for July/August 2019.

**Lost Time v. Medical Only Cases**

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

	<b>July</b>	<b>August</b>	<b>YTD</b>
<i>Lost Time</i>	2	4	46
<i>Medical Only</i>	30	32	219
<i>Report Only</i>	17	15	117
<i>New Claims Reported</i>	49	53	182
<i>Report Only % of Total</i>	34.7%	28.3%	30.6%
<i>Medical Only/Lost Time Ratio</i>	94:06	84:16	83:17
<i>Average Days to Report</i>	1.3	4.4	4.5

Ms. Beatty reminded the membership about the seriousness of tick bites/Lymes Disease/Rocky Mountain spotted fever and EEE from mosquito bites. Ms. Beatty reminded everyone to be sure to wear proper clothing, use bug repellent, and check yourself for any ticks or bug bites frequently. She noted you can visit [www.cdc.gov/Ticks](http://www.cdc.gov/Ticks) for additional preventive information.

**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>	4,005
<i>Transitional Duty Days Worked</i>	2,591
<i>% of Transitional Duty Days Worked</i>	64.7%
<i>Transitional Duty Days Not Accommodated</i>	1,414
<i>% of Transitional Duty Days Not Accommodated</i>	35.3%

Ms. Beatty noted he 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

<b>PPO Penetration Rate</b>	<b>July</b>	<b>August</b>
<i>Bill Count</i>	170	260
<i>Original Provider Charges</i>	\$302,895	\$547,636
<i>Re-priced Bill Amount</i>	\$71,953	\$283,432
<i>Savings</i>	\$230,943	\$264,205

<i>% of Savings</i>	76.2%	48.2%
<i>PPO Penetration Rate Bill Count Percentage</i>	94.1%	93.5%
<i>PPO Penetration Rate Provider Charge Percentage</i>	97.6%	96.4%
<i>EPO Penetration Rate Bill Count Percentage</i>	98.6%	96.7%
<i>EPO Penetration Rate Provider Charge Percentage</i>	99.8%	98.4%

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

### ***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero stated that the Woodbury Police Department was recently attacked through a Ransomware email. The hackers were able to compromise information back to June. He stated the Police Department IT thought they had a better back up system then they actually did, and he stressed the importance of a good back up system, preferably to the Cloud.

Mr. Romero reported that during August: 1,231 phishing emails were sent to members, with 34 being clicked. This is 2.8% of the emails which is well below average. He stated he has individual member reports, so if you would like to see who clicked on what and when, please see him for your detailed report.

Mr. Romero stated that in regards to the Media Pro Cyber Training fifteen (15) municipalities are 100% compliant; eleven (11) are 80-99% compliant; four (4) are 70-79% compliant, and four (4) are below 69% compliant.

Mr. Romero reported he has completed his visits in regards to the Cyber Risk Assessments and is in the process of sending reports out to all members in regards to their status in comparison to the Cyber Risk Management Plan.

Mr. Romero noted he will continue to send out phishing emails, but in a more sophisticated fashion, as the TRICO JIF is doing really well, it's time to make the emails a little more difficult to detect. He noted this will be a continuing process, as these types of email scams are always changing.

Mr. Romero then referenced the Tech Watch Newsletter which was included in the agenda, and noted he will be sending this out monthly, and will have it posted on the JIF website.

Finally, Mr. Romero referenced a handout with the most up to date info on the MEL Cyber Risk Management Program, noting five (5) member towns being compliant in either Tier 1 and/or Tier 2. A handful of towns are close, so he will be working with them to help them complete the compliance process.

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

### ***TREASURER'S REPORT***

Mr. Tontarski presented an overview of the combined Treasurer's Report for the months of **July and August, 2019**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of August 31, 2019.

***Investment Interest***

Interest received or accrued for the reporting period totaled \$97,105.03. This generated an average annual yield of 1.73%. However, after including an unrealized net gain of \$50,485.65 in the asset portfolio, the yield is adjusted to 2.62% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$72,835.54 as it relates to current market value of \$29,901,294.86 vs. the amount we have invested. The current market value, including accrued income is valued at \$30,011,930.01.

Our asset portfolio with Wilmington Trust consists of five (5) obligations with a maturity greater than two years, nine (9) obligations with maturities between one and two years.

**Receipt Activity for the Period**

	<b>Monthly</b>
Subrogation Receipts	\$47,005.24
Salvage	\$0.00
Overpayment Reimbursements	\$0.00
TRICO v. Killen	\$323.61

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

Woodbury City	\$20,964.00
Washington Twp.	77,047.00
Pittsgrove Twp.	\$75,736.00
Stow Creek Twp.	\$3,081.00

***Cash Activity for the Period***

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$31,530,810.68 to a closing balance of \$35,941,911.64 showing an increase in the fund of \$4,411,100.96.

***Loss Run Payment Register for the Period – July & August 2019***

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 \$973,293.33. The claims detail shows 1,088 claims payments issued.

***Bill List – Ratification of August 2019***

For the Executive Committee’s consideration, Mr. Tontarski presented the August 2019 Bill List in the amount of \$161,009.72 which were included in the agenda packet.

***Bill List – September 2019***

For the Executive Committee’s consideration, Mr. Tontarski presented the September 2019 Bill List in the amount of \$167,391.71 which were included in the agenda packet.

Chair Law entertained a motion to approve the July and August 2019 Loss Run Payment Register, the ratify the August 2019 Bill List in the amount of \$161,009.72, and the September 2019 Bill List in the amount of \$167,391.71 as presented

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

Motion by Mr. Razze, seconded by Ms. Hall, to approve the *July and August 2019 Loss Run Payment Register*, ratify the *August 2019 Bill List* in the amount of \$161,009.72, and approve the *September 2019 Bill List* in the amount of \$167,391.71 as presented

<b>ROLL CALL</b>	<b>Yeas:</b>	Karen Sweeney, <b>Wenonah Borough</b> Doris Hall, <b>Logan Township</b> John Washington, <b>Penns Grove Borough</b> Sue Miller, <b>Clayton Borough</b> Carl Bagby, <b>Swedesboro Borough</b> Mike Razze, <i>Secretary</i> , <b>Pitman Borough</b> Bob Law, <i>Chair</i> , <b>Woodbury City</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

All in favor. Motion carried by unanimous vote.

### **COMMITTEE REPORTS**

#### ***Finance Committee Meeting Minutes – August 22, 2019***

Mr. Hogate stated that the Committee met on August 22, 2019 and a copy of the meeting minutes were a handout. He then highlighted the following items:

He asked everyone to please review the *Interim Financials* as of 6/30/19, and noted the Fund's Net Current Surplus of \$20,999,961 which is an increase of \$1,035,856 since 3/31/19. He then referenced each Fund Year's budget from 2015-2019 and stated the total surplus in the Closed Year account is \$14,486,295.00.

Mr. Hogate noted that there are justified concerns as to the impact the Firefighters Cancer Presumption and Sexual Molestation Legislation claims will have on the JIF and MEL Financials. As a result, the Executive Directors office is recommending the implementation of a "surplus floor" at the MEL and RCF to help retain the MEL and RCF's financial viability. The MEL will be introducing changes to their Plan of Risk Management at an upcoming meeting that will include the implementation of a surplus floor of 25% of the ratio of surplus to incurred losses (IBNR and Reserves) per the Actuary's recommendation. There have been continuing discussions regarding the percentage which might get adjusted to possibly 12.5%. He reminded the members that any additional assessment from these claims can be offset with the MEL Retro account money and the JIF closed years' surplus.

Mr. Hogate noted the Committee reviewed the 2020 Budget, inclusive of Excess Premiums. He noted that the MEL is being cautious in anticipation of additional costs associated with the Firefighters WC Legislation and the Sexual Molestation and Abuse Legislation.

Mr. Hogate explained that the TRICO JIF hasn't been a great performer in the EPL/POL line with a five year loss ratio of 64.5%, which is above the 55% breakeven point, thus an increase is anticipated. As a result, a 7.5% increase has been budgeted in EPL/POL to cover the estimated increase; however, it may need to be adjusted.

Mr. Hogate stated that a 2% increase was budgeted for the EJIF, however, the EJIF introduced a 2020 budget with a 2% decrease. He further noted that the EJIF will be releasing \$2 million in dividends this year. The TRICO JIF's share will be deposited directly into the member's AELCF account.

A thorough review of the vendors and their requests for the 2020 Budget, along with several Assessment Strategies for renewing and non-renewing members, were also reviewed.

***MEL Fiduciary Disclosure***

Mr. Hogate stated that the MEL Fiduciary Disclosure was included in the agenda packet for the members to review and is a memo put out each year simply stating the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency. As a result, be aware of any potential additional assessments should the MEL become insolvent.

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

***Resolution 2019-29***

Mr. Hogate stated the Finance Committee recommended the Transfer of Funds from the 2017 Deductible Account to the 2017 Workers compensation Account.

Chair Law entertained a motion to approve *Resolution 2019-29* Authorizing the Transfer of Funds from the 2017 Deductible Account to the 2017 Workers Compensation Account as presented.

Motion by Mr. Razze, seconded by Ms. Hall to approve *Resolution 2019-29* as presented.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Karen Sweeney, <b>Wenonah Borough</b> Doris Hall, <b>Logan Township</b> John Washington, <b>Penns Grove Borough</b> Sue Miller, <b>Clayton Borough</b> Carl Bagby, <b>Swedesboro Borough</b> Mike Razze, <i>Secretary</i> , <b>Pitman Boro</b> Bob Law, <i>Chair</i> , <b>Woodbury City</b>
	<b><i>Nays:</i></b>	None
	<b><i>Abstain:</i></b>	None

All in favor. Motion carried by unanimous vote.

***Resolution 2019-30***

Mr. Hogate stated that the Finance Committee recommended the release of \$1,625,000 in surplus to the members from Fund Years 2006-2014.

Chair Law entertained a motion to approve *Resolution 2019-30*, Authorizing Refund of Closed Year Accounts (2006-2014) Surplus as presented

Motion by Mr. Razze, seconded by Ms. Hall, to approve *Resolution 2019-30* as presented.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Karen Sweeney, <b>Wenonah Borough</b> Doris Hall, <b>Logan Township</b> John Washington, <b>Penns Grove Borough</b> Sue Miller, <b>Clayton Borough</b>
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Carl Bagby, **Swedesboro Borough**  
Mike Razze, *Secretary*, **Pitman Boro**  
Bob Law, *Chair*, **Woodbury City**

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

### ***Safety Committee Meeting – September 5, 2019***

Ms. Abdil stated that the Committee met on September 25, 2019 and a copy of the meeting minutes were a handout and were self-explanatory. She then highlighted the following items:

She stated there was an extensive discussion on the increase in Property Claims and to discuss with your employees any ideas for improvement. While we know some are due to natural disasters, there are some where improvements can be made to help lessen these types of claims.

Ms. Abdil noted the D.E.R Training will take place on October 9, 2019 here at the library, with an additional two (2) classes being scheduled so be sure to get a representative from your town to one of the classes so your town will be certified, preferably someone with Administrative authority.

Next she stated the 2020 Right To Know Contract was discussed as the actual current contract fee is almost 68% less than the current cost of the work provided. With that said, it was discussed, as well at the Finance Committee meeting, and it was agreed to phase in an increase over three years that would get them closer to their overall cost.

She continued with highlighting the Police One training, stating that J.A. Montgomery has made a very concerted effort to help make police training more accessible. She urged any town with a police department to please continue to encourage and utilize this training.

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

### ***MEL/RCF/EJIF Reports – September 4, 2019***

Chair Law stated that the Committees met on September 4, 2019 and a copy of the meeting minutes were included in the agenda packet and were self-explanatory and highlighted the following items:

He stated the Budgets were proposed for the MEL and the EJIF. The MEL is at a 2% increase which isn't bad as a portion of that is set aside for the Sexual Molestation and Firefighters Cancer Presumption Bills. All in all, he stated things are going well

Chair Law noted the EJIF is doing so well, it has been decided to release a fairly large surplus this year of \$2 million dollars, and the TRICO JIF will be receiving some of those residuals as well.

Chair Law noted two (2) Alerts: one was included in the agenda packet – *PFOS and PFOA Pose a Unique Threat to Municipal Drinking Water*, and one is a handout – *2019 EJIF Seminar Spill Prevention, Control, and Countermeasures*. He asked everyone to review the included Alerts.

Lastly, he noted a Resolution will be presented to renew membership in the EJIF.

Chair Law asked if there were any questions. No questions were entertained.

**MICELLANIOUS BUSINESS**

Chair Law asked for Authorization for the Executive Directors office to execute the required process for the destruction of Claims files.

Motion by Mr. Razze, seconded by Ms. Hall to Approve Resolution 2019-31, Authorizing the Executive Director to Execute the Required NJ Department of Taxation, Division of Revenue & Enterprise Services, Records Management Services forms for the Destruction of Claims Files as presented.

**ROLL CALL**

<b>Yeas:</b>	Karen Sweeney, <b>Wenonah Borough</b> Doris Hall, <b>Logan Township</b> John Washington, <b>Penns Grove Borough</b> Sue Miller, <b>Clayton Borough</b> Carl Bagby, <b>Swedesboro Borough</b> Mike Razze, <i>Secretary</i> , <b>Pitman Boro</b> Bob Law, <i>Chair</i> , <b>Woodbury City</b>
<b>Nays:</b>	None
<b>Abstain:</b>	None

All in favor. Motion carried by unanimous vote.

**Next Meeting**

Chair Law noted that the next meeting of the TRICO JIF will take place on Monday, October 28, 2019 at 5:00 PM at the Gloucester County Library, Mullica Hill, NJ.

**PUBLIC COMMENT**

**Open Public Comment**

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

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

**Close Public Comment**

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

Motion by Mr. Razze, seconded by Ms. Hall, 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 September 23, 2019

<b>Workers' Compensation</b>	<b>General Liability</b>	<b>Auto</b>	<b>Property</b>
2008127631	001246678	2019164593	2019177324

2018126963	001238985	001247194	2019177313
2020182405	2017099694		2019176190
2019171206	2017102038		2019177140
2020178339			2020178570
2018138541			2019176962
2018142492			
001246715			

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. Hall, to Approve Payment Authority on the Claims as presented during the Executive Claims Committee Meeting.

**ROLL CALL**

**Yeas:** Karen Sweeney, **Wenonah Borough**  
 Doris Hall, **Logan Township**  
 John Washington, **Penns Grove Borough**  
 Sue Miller, **Clayton Borough**  
 Carl Bagby, **Swedesboro Borough**  
 Mike Razze, *Secretary*, **Pitman Boro**  
 Bob Law, *Chair*, **Woodbury City**

**Nays:** None

**Abstain:** None

All in favor. Motion carried by unanimous vote.

***APPROVE ABANDONING SUBROGATION***

Secretary Razze stated there were two (2) files for abandonment of subrogation:

- #2018138541
- #2018142492

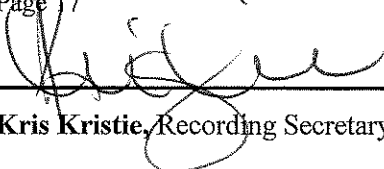
***MOTION TO ADJOURN***

There being no further business, Chair Law entertained a *Motion to Adjourn* the September 23, 2019 Executive Committee Meeting.

Motion by Mr. Razza, seconded by Ms. Hall, to adjourn the September 23, 2019 meeting of the TRICO JIF.


The meeting was adjourned at 5:47 PM.





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**Kris Kristie**, Recording Secretary for



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**Michael Razzo**, Fund Secretary