

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

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

November 25, 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 Rd, Mullica Hill, New Jersey on Monday, November 25, 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:

Myrle Patrick, *Alternate*, **Alloway Twp**
Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Don Banks, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Doug Hogate, **Elsinboro Twp.**
Barbara Freijomil, **Franklin Twp.**
Raymond Williams, **Greenwich Twp.**
Mark Gravinese, **Harrison Twp.**
Kevin Clour, **Lower Alloways Creek Twp**
Jill McCrea, **Monroe Twp.**...*arrived after roll call*
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**
Lauren Sedberry, *Alternate*, **West Deptford Twp.**

Nicole O'Hara, *Representative*, **Westville Borough**
Karen Sweeney, **Wenonah Borough**
Bob Law, **Woodbury City**
John Hall, **Woodstown Borough**
Jane DiBella, **Woolwich Township**

Absent Fund Commissioners were:

Carolyn King-Sammons, **Elk Twp**
Linda Gonzalez, **Fairfield Twp.**
Valerie Van Veen, **Glassboro Borough**
Doris Hall, **Logan Twp**
Luke Patrick, **Mannington Twp**
Jennica Bileci, **Mantua Twp**
Brad Campbell, **Shiloh Borough**
Colette Bachich, **Washington Township**
Jeffrey Pitzo, **Woodbury Heights Borough**

Also present were:

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*
Ed Cooney, Fund Underwriter, *ConnerStrong*

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

Assured Partners
Biondi Insurance Agency
Chesney-Stanton Insurance Group
Cettei & Connell
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

Chair Law entertained a Motion that in the absence of Ms. Hall, Logan Township, Executive Committee Member #2, Mr. Diaz, South Harrison, Alternate #1, moved up for voting purposes.

Motion by Mr. Razze, seconded by Mr. Washington to move up Mr. Diaz. All in Favor. Motion carried

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Law presented the meeting minutes of the October 28, 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 October 28, 2019 Executive Committee meeting.

Motion by Mr. Razze, seconded by Mr. Washington to approve the minutes of the October 28, 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 October 28, 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 October 28, 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 October 28, 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 October 28, 2019 as presented. All in Favor. Motion carried.

The Executive Claims Review Committee Closed Session minutes of the October 28, 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 October 28, 2019 meeting were collected.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – November 25, 2019

Chair Law reported that an Executive Claims Committee Meeting was held at 3:30 PM on Monday, November 25, 2019 prior to the Executive Committee meeting.

The Committee reviewed seventeen (17) claims. Of the claims reviewed, there were fourteen (14) Workers' Compensation, two (2) General Liability, and one (1) Property PARs recommended for approval of settlement or continuing defense.

There were four (4) claim(s) reviewed for abandonment of subrogation attempts.

#2018127770
#2019149104
#2018118158

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

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

He noted a handout at everyone seat this evening included the Loss Ratio Snapshots as of 9/30/19 for the JIF, MEL and EPL

Lost Time Accident Frequency – Mr. Miola referenced the Lost Time Accident Frequency Report included in the agenda packed and noted an all-time low of 1.05%

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

2018 Safety Incentive Program Awards – Mr. Miola noted a report detailing the available balances for each member is attached for your review. He reminded the members that the deadline to claim or encumber these funds was November 1, 2019 and encumbered funds have to be claimed by February 1, 2020. Anyone who requires assistance with claiming these balances should consult with their Risk management Consultant or the Safety Director.

2019 Optional Safety Budget - Mr. Miola stated a report detailing the available balances for each member is attached for your review. He noted that the deadline to claim or encumber these funds was November 1, 2019 and encumbered funds have to be claimed by February 1, 2020. Anyone who requires assistance with claiming these balances should consult with their Risk Management Consultant or the Safety Director.

2019 Wellness Incentive Program Allowance – Mr. Miola stated a report detailing the available balances for each member is attached for your review. He noted that the deadline to claim or encumber these funds was November 1, 2019 and encumbered funds have to be claimed by February 1, 2020. Anyone who requires assistance with claiming these balances should consult with their Risk Management Consultant or Debbie Schiffer.

EPL/Cyber Allowance - Mr. Miola 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. Anyone who requires assistance with claiming these balances should consult with their Risk Management Consultant or the Executive Director's office.

Statutory Bond Status– Mr. Miola 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. Should you have anyone retiring at the end of the year, please begin

applying for a new bond covering their replacement. Any questions on the status of an application or a about a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

MEL Cyber Risk Management Plan Compliance Status – Mr. Miola noted Mr. Romero will discuss this later when he gives his report. If you believe the report to be inaccurate regarding your town, please contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

Elected Officials Seminar Save the Dates – Mr. Miola 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. Invitations/RSVP’s for the sessions were e-mailed to all Municipal Clerks, Fund Commissioners, and RMC’s on or about October 30, 2019. 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, Deptford
March 24, 2020 - Merighi’s Savoy Inn, Vineland

Mr. Miola noted the MEL was discussing NOT hosting an online version of this seminar this year; however, they have decided they WILL be hosting an online version after all. Please check the MEL website for additional information.

Certificates of Insurance Guidelines – Mr. Miola stated our office recently sent an email to the Fund Commissioners, RMC’s, and Municipal Clerks announcing that the revised Certificate of Insurance Guidelines have been posted to the JIF website under the “Coverage” tab. Please review these new guidelines and update your municipal facility agreements, RFP’s, RFQ’s, and contracts accordingly. Please do not hesitate to contact the Executive Director’s office with any questions.

2020 RMC Resolutions and Agreements – Mr. Miola noted the RMC Resolutions & Agreements were emailed on October 17, 2019. Once the documentation is executed and returned to our office payment can be issued for the 2020 fees beginning with the February 2020 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC’s are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director’s office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Sessions. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

Land Use Training – Mr. Miola noted on October 11th the Land Use Training Booklets were mailed out to all member clerks. Please be sure the Clerks have forwarded the training booklet/materials to your Land Use Board Secretary so the Land Use Board Attorney can start to undertake that training process. Once that is completed, the Certification can be sent to the Fund’s Underwriting office and you will then show credit for the training. Again, members that complete this training will have enhanced coverage should they be named in a claim. He noted there have already been certificates received, so good job! If you have any questions, please reach out to his office.

Dividend Notices – Mr. Miola stated on or about October 11, 2019, members eligible to receive a portion of the 2019 Surplus release should have received notification from the Executive Director’s office asking

that they indicate how they would like to receive their dividend. Options include receipt of a check, as a credit against the member's 2020 assessment, leaving the Funds with the JIF in the Aggregate Excess Loss Contingency Fund, or any combination of the three options. Members are asked to respond to the Executive Director's office no later than December 3, 2019. Any questions can be directed to Tracy Forlenza.

Inclement Weather Policy – Mr. Miola asked everyone to please review the Inclement Weather Policy. Should it be necessary to cancel a meeting due to weather an announcement will be displayed on the JIF Website, and an e-mail notification will be sent to all members, RMCs, and Fund Professionals. A hotline has also been set up with a recorded message announcing the cancellation of a meeting: 856-446-9148

December Dinner Meeting – Mr. Miola noted that the TRICOJIF will hold its Annual December Dinner Meeting at 5:00 pm at Italian Affair in Glassboro following the December 16, 2019 Executive Committee meeting. Invitations with the Response Form were emailed out to all Fund Commissioners and RMC's on November 15, 2019. Please return your response forms no later than December 9, 2019 to Sheila Ortiz at Sheila_Ortiz@riskprogramadministrators.com. Hope to see you there!

New Member Activity – Mr. Miola noted the New Member Review Committee will be meeting next week to review Hopewell Township's application to join the JIF effective January 1, 2020.

Mr. Miola 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 four (4) new case(s) had been assigned in November 2019:

New Cases
<i>Starzi v. Township of Deptford</i>
<i>Gaveglia v. Borough of Glassboro</i>
<i>Weaver v Borough of Paulsboro</i>
<i>Alvarado v Borough of Penns Grove</i>

Closed Cases

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

Closed Cases
<i>Baker v Borough of Wenonah and Borough of Woodbury Heights</i>

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 \$1,634,262.21 of potential recoveries on 55 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*. Mr. DeWeese stated of the three attorneys, he is receiving the most calls by far, and hopes that the conversations are preventing claims. 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 individuals permitted to access this service.

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 the 37 members, 26 member towns actually have Police departments, and to date, twenty-four (24) departments have enrolled in the Program, but only fifteen (15) of those departments are actively taking courses, with 868 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 zero (0) members utilized the Library in October 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 sent out in October/November included:

- *Commercial Driver's License Clearinghouse*
- *Leaf Collection*
- *Police Vehicles – Purchase Options/Deployment*

MSI Class Listing – Mr. Garish referenced the list of MSI Classes that are available in November, December, and January 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 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 November which discussed Maintaining Records. He then emphasized:

- Proper maintenance of records is important
- Coverage can be denied if proper records are not obtained

- Maintaining electronic records in a manner consistent with current technology is important.
- Make sure physical records are stored properly and away from potential flood, mold, and other perils.

Mr. Roselli then presented an example of a claim where proper maintained records would have assisted in a contribution to a settlement.

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 contained 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 for November:

- Alloway – started a healthy snack box with bottled water
- Carneys Point – Dressed in pink for Breast Cancer Awareness. Several employees using Hello Fresh food service which provides easy to master meals of your choice. All ingredients are sent in the correct portion for how every many servings you request.
- East Greenwich – Stroke Awareness Presentation set with Jefferson Health in November
- Elsinboro/Quinton – provided healthier snacks for the break room of both municipalities
- Glassboro – purchased water bottles for all employees encouraging hydration throughout the year and to make it a daily goal
- Greenwich – purchased healthy snacks, veggie trays, bottled water and fruit for employees of each department.
- Logan – also purchased the same water bottles for all employees (these bottles have time markers so you can track how much you should be drinking)
- Lower Alloways Creek – used wellness funds to purchase fresh fruit for all departments
- Mantua – wore pink for Breast Cancer Awareness and purple for Domestic Violence
- Monroe – Employees wore pink for Breast Cancer Awareness. Shirts were made with the Police decal and available to employees for purchase. Emails being sent on Gratitude throughout November
- Pennsville – supplied each department with fresh fruit throughout the year.
- Pitman – Fresh organic produce from local farm market. Stress and Trauma Awareness presentation for entire Borough after a terrible incident within the community
- Vineland – ShopRite to host a Food & Nutrition Jeopardy in November
- Washington Twp – 6-week Lifestyle Challenge
- West Deptford – Provided a “Healthy snack day” but it was promoted with a really nice email about the challenges of eating healthy esp. at work with the unhealthy/sugary snacks sitting in the break room.
- Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on making changes in the New Year
- Exercise of the Month: Brain Exercise word search.
- Ms. Schiffer mentioned trying to get away from Food events in the upcoming year and maybe start Potluck Lunches, or educational Tool-Talk type of events.

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

MANAGED HEALTH CARE REPORT

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

Lost Time v. Medical Only Cases

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

	October	YTD
<i>Lost Time</i>	3	55
<i>Medical Only</i>	19	256/
<i>Report Only</i>	8	142
<i>New Claims Reported</i>	30	453
<i>Report Only % of Total</i>	26.7%	31.3%
<i>Medical Only/Lost Time Ratio</i>	86:14	84:16
<i>Average Days to Report</i>	4.3	4.0

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>	4,978
<i>Transitional Duty Days Worked</i>	3,190
<i>% of Transitional Duty Days Worked</i>	64.1%
<i>Transitional Duty Days Not Accommodated</i>	1,788
<i>% of Transitional Duty Days Not Accommodated</i>	35.9%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	October
<i>Bill Count</i>	187
<i>Original Provider Charges</i>	\$245,141
<i>Re-priced Bill Amount</i>	\$85,559
<i>Savings</i>	\$159,582
<i>% of Savings</i>	65.1%
<i>PPO Penetration Rate Bill Count Percentage</i>	91.5%
<i>PPO Penetration Rate Provider Charge Percentage</i>	91.6%
<i>EPO Penetration Rate Bill Count Percentage</i>	94.5%
<i>EPO Penetration Rate Provider Charge Percentage</i>	98.2%

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported that during November: 1,248 phishing emails were sent to members, with only 20 being clicked. This is 1.6% of the emails which is well below average. He stated he can run 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 twenty-three (23) municipalities are 100% compliant; six (6) are 80-99% compliant; two (2) are 70-79% compliant, and four (4) are below 69% complete. He noted his goal is to have 80% of the member towns compliant in Tier 1 & 2 by year's end (we are currently at 34%). If you are currently not compliant you will be hearing from him. He reiterated 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. Mr. Romero stated he has sent emails out to all members with a complete, easy to follow packet to make compliance as simple as it can be.

Mr. Romero emphasized the importance of a good back up system and employee training. He referenced two recent computer system hacks: once entity had trained their employees of what to do in case of a hack. They also had a great back up system. Once they realized they were being attacked they took the appropriate action and were down for 3.5 hours. Another entity, who did not have a good back up system and minimal training, will be down for 3 weeks. It is important nowadays to have good systems and employee training.

Lastly, Mr. Romero 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.

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 month of **October 2019**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of October 31, 2019.

Investment Interest

Interest received or accrued for the reporting period totaled \$43,415.50. This generated an average annual yield of 1.48%. However, after including an unrealized net gain of \$37,235.60 in the asset portfolio, the yield is adjusted to 2.74% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$95,672.89 as it relates to current market value of \$29,931,756.62 vs. the amount we have invested. The current market value, including accrued income is valued at \$30,089,540.96.

The Fund's 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

	Monthly
Subrogation Receipts	\$20,643.67
Salvage	\$5,000.00
Overpayment Reimbursements	\$0.00
FY 2019 2 nd Installment Premiums	\$9,981.00

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

Woodbury City	\$21,018.00
Washington Twp.	\$78,249.00
Pittsgrove Twp.	\$75,932.00
Stow Creek Twp.	\$3,089.00

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$35,502,467.69 to a closing balance of \$35,012,903.73 showing a decrease in the fund of \$489,563.96.

Loss Run Payment Register for the Period – October 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 \$406,108.21. The claims detail shows 470 claims payments issued.

Bill List – November 2019

For the Executive Committee’s consideration, Mr. Tontarski presented the November 2019 Bill List contained in the agenda packet in the amount of \$633,565.93.

Chair Law entertained a motion to approve the October 2019 Loss Run Payment Register in the amount of \$406,108.21 and the November 2019 Bill List in the amount of \$633,565.93 presented

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

Motion by Mr. Razze, seconded by Mr. Washington, to approve the *October 2019 Loss Run Payment Register in the amount of \$406,108.21 and approve the November 2019 Bill List in the amount of \$633,565.93 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*, **Pitman Borough**
 Bob Law, *Chair*, **Woodbury City**
 Robert Diaz, **South Harrison**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Strategic Planning Committee Meeting Minutes – November 7, 2019

Ms. Sweeney stated the Committee met on November 7, 2019 and a copy of the meeting minutes were included in the agenda packet and were self-explanatory. She highlighted there would be a motion to re-advertise the December meeting location and time.

Ms. Sweeney asked if there were any questions at this time. Now questions were entertained.

Chair Law entertained a motion to re-advertise the December Executive Claims Committee Meeting and the Executive Committee Meeting to Monday, December 16, 2019 at Pitman Municipal Building at 2:30 PM and 4:00 PM, respectively.

Motion by Mr. Razze, seconded by Mr. Washington to re-advertise the meeting as entertained.

ROLL CALL

<i>Yeas:</i>	Karen Sweeney, Wenonah Borough John Washington, Penns Grove Borough Sue Miller, Clayton Borough Carl Bagby, Swedesboro Borough Mike Razze, <i>Secretary</i> , Pitman Borough Bob Law, <i>Chair</i> , Woodbury City Robert Diaz, South Harrison
<i>Nays:</i>	None
<i>Abstain:</i>	None

All in favor. Motion carried by unanimous vote.

Finance Committee Meeting Minutes – November 13, 2019

Mr. Hogate stated that the Committee met on November 13, 2019 and a copy of the meeting minutes were included in the agenda. He then highlighted the following items:

- All fund years as of September 30, 2019 contributions totaled \$238,211,425.00
- All fund Years as of September 30, 2019 show a payout of \$201,077,347.00
- All fund years as of September 30, 2019 show an investment income total of \$9,804,313, with a return surplus of \$16,538,985. This leaves a cash position of \$30,399,407.
- Case reserves for all fund years are \$6,130,673 in the open years with \$3,200,288 in IBNR for a Net current surplus of \$21,068,446. This is an increase of \$68,485 since June 30, 2019

There will be two (2) Resolutions presented this evening: Approving a transfer from the 2015 Fund Year to the MEL Residual Claim Fund, and an intrafund transfer from the 2019 Deductible line to to the 2019 property Line as the total amount of payments for Property has exceed the annual contributions.

Next month there will be a Resolution to release an additional \$150,000 in dividends to help offset the increase in the MEL 2020 Assessment.

Chair Law explained the additional \$150,000 was approved by the Finance Committee as an additional dividend to provide assessment relief to members due to the re-allocation of EPL Assessments. This caused a spike in some towns' assessments. A "smoothing" process has also been implemented that will transition the premium increases over a 5 year period to help lessen the impact. The members agreed with this and Chair Law stated it would be presented as a Resolution at the December meeting.

Mr. Hogate thanked his fellow Finance Committee members as well as the Fund Professionals for their support and expertise through the year.

Lastly, Mr. Hogate stated that the Committee reviewed the 2020 Budget and it is set to be introduced this evening along with the 2020 Assessment Certification, and the 2020 Assessment Allocation Strategy, all of which are also included in the agenda packet. He noted that the public hearing for the Budget will be held at the December Executive Committee meeting on December 16, 2019.

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

2020 Budget Introduction, 2020 Assessment Allocation Strategy, and 2020 Assessment Certification

Motion by Mr. Razze, seconded by Mr. Washington to Introduce the 2020 Budget, 2020 Assessment Allocation Strategy, and 2020 Assessment Certification 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*, **Pitman Borough**
 Bob Law, *Chair*, **Woodbury City**
 Robert Diaz, **South Harrison**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2019-35 – Authorizing a Transfer of the 2015 Fund Year to the MEL Residual Claims Fund

Motion by Mr. Razze, seconded by Mr. Washington to authorize a transfer of the 2015 Fund Year to the MEL Residual Claims Fund, 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*, **Pitman Borough**
 Bob Law, *Chair*, **Woodbury City**
 Robert Diaz, **South Harrison**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2019-36 - Authorizing the Transfer of Funds from the 2019 Deductible Account to the 2019 Property Account.

Motion by Mr. Razze, seconded by Mr. Washington to authorize the transfer of funds from the 2019 Deductible account to the 2019 Property account, 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*, **Pitman Borough**
 Bob Law, *Chair*, **Woodbury City**
 Robert Diaz, **South Harrison**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Nominating Committee Meeting Minutes – November 6, 2019

Mr. Brown stated that the Committee met on November 6, 2019 via conference call and a copy of the meeting minutes is included in the agenda packet. He referenced the 2020 Draft Nomination Slate included in the agenda and noted he has spoken to almost all of the candidates, and should there be any changes, he would let the Executive Director’s office know so the changes could be made in time for the December meeting. He stated that due to Mr. Washington’s departure next year we have moved everyone up a spot on the slate. He reviewed the 2020 Draft Executive Committee Nomination slate.

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

Executive Committee: **Karen Sweeney**, Wenonah Borough
 Doris Hall, Logan Township
 Sue Miller, Clayton Borough
 Bob Dickenson, Vineland City
 Carl Bagby, Swedesboro Borough
 Robert Diaz, South Harrison Township

Alternates: #1 **Kevin Clour**, Lower Alloways Creek
 #2 **Mark Gravinese**, Harrison Township
 #3 **Donald Banks**, Deptford Township
 #4 **Ken Brown**, Carneys Point Township
 #5 **Marjorie Sperry**, Quinton Township
 #6 **Stephanie McCaffrey**, East Greenwich Township
 #7 **Doug Hogate**, Elsinboro

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

EPL/POL Claims Review Committee Meeting Minutes – November 25, 2019

Mr. Brown stated that the Committee met earlier today and a copy of the meeting minutes would be included in the agenda packet next month. He then highlighted the following:

He noted the Committee discussed the

- Name Change of the EPL/POL Claims Review Committee to the EPL and Technology Committee as Cyber is becoming increasingly important.
- Increases in member deductibles if we don’t get our Tier 1 & Tier 2 Compliance completed.
- Chair Law mentioned the “smoothing” effect that was discussed earlier.

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

MEL/RCF/EJIF Reports – November 20, 2019

Chair Law stated that the Committees met on November 20, 2019; it was a very short meeting, and a report on the meeting will be included in the December agenda packet.

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

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

Chair Law then asked for a motion in regards to Resolution 2019-37.

Resolution 2019-37 – Appointing the 2020 MEL/RCF/EJIF Representatives

Motion by Mr. Razze, seconded by Mr. Washington, to adopt Resolution 2019-47, Appointing Robert Law as the Fund’s Representative to the Municipal Excess Liability Joint Insurance Fund, Robert Law as the Fund’s Representative to the Residual Claims Joint Insurance Fund and Robert Law as the Fund’s Representative to the Environmental Risk Management Fund for the 2020 Fund Year 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> , Pitman Borough Bob Law, <i>Chair</i> , Woodbury City Robert Diaz, South Harrison
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

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

2020 RENEWAL UPDATE – Ed Cooney

Mr. Cooney, Underwriting Manager with Conner Strong updated members on the 2020 Renewal.

Mr. Cooney stated the MEL Budget has been passed and we are in great shape due to all the efforts everyone puts in to help reduce claims and costs.

He began by stating that the Property Insurance market has become increasingly difficult over the past three years due to all of the storms and related catastrophes worldwide. Insureds with excellent claims history are seeing rate increases of 30% and more. Our insurance partners recognize the strong safety efforts of our members and our long term relationships. This coupled with our mass buying power has allowed us to stay ahead of the tightening insurance market.

- Our Primary Property Insurance program increased by about 5%.
- The Casualty Excess premium remained flat
- Workers Comp renewal is flat.
- EPL/POL is being tweaked as discussed earlier in the meeting based on your individual exposures and loss performance.
- Cyber has paid out over \$3 million in losses and only collected \$1 in premiums over past two years, so this year, everyone will be receiving a 25% increase across the board. He noted that the premiums are pretty low to start with so the dollar impact is not substantial.
- Also in regards to Cyber there will be higher deductibles in place: Everyone will receive a \$25,000 deductible, but the MEL will still be offering its reimbursement program for compliance with the MEL Cyber Risk Management Program. Finalized details on the deductibles will be available shortly. He went on to say that the Cyber Risk Control Plan we have in place is working, we just need to be sure that all the members in the MEL adopt that. Currently

approximately 50% of members state that they are in compliance but we need to work on having all members actively adopt and participate in the program.

- A memo went out to the RMC's in regards to things to watch for in 2020 including Vacant Properties and Statutory bonds to be sure we are compliant for next year, in addition to a few other general reminders.

Mr. Cooney made reference to the MEL Cyber Task Force Newsletter included in the agenda packet. He stated these Newsletters go out about every quarter, and he highlighted the following articles:

- Windows 7 is coming to an end of life (end of security updates and fixes), so if you have not updated to Windows 10 yet, you will want to do that prior to January 2020
- Social Engineering Holiday Scams – UPS scam emails are heavy this time of year, so be careful of these types of emails.
- NJ Municipalities Publication – the MEL and Rutgers Bloustein were featured in the NJ Municipalities magazine discussing the current state of cyber risk and addressing the cybersecurity solutions we promote
- US Utilities Targeted – there have been multiple imminent warnings from federal agencies of cyberattacks against US Utilities and what you should know
- Security for your Internet of Things Devices – That Alexa device, or that RING doorbell are major cybersecurity challenges if not managed properly. Your IT manager can assist you with this, but there are basics everyone should know.

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

MICELLANIOUS BUSINESS

Chair Law noted he was going to ask for a Motion to waive the interest late penalty for delinquency of Franklin Township's 2019 2nd Installment. He stated it has been this Fund's practice to approve a one time waiver of late payments, and Franklin has since made the payment.

Chair Law entertained a Motion to approve Franklin Townships request for a one time waiver of their interest late penalty of \$2,954.86 as invoiced due to the delinquency of the 2019 2nd Installment.

Motion my Mr. Razze, seconded by Mr. Washington to approve Franklin Townships request 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> , Pitman Borough Bob Law, <i>Chair</i> , Woodbury City Robert Diaz, South Harrison
	Nays:	None
	Abstain:	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, December 16, 2019 at 4:00 PM at the Pitman Municipal Building, followed by the Annual Holiday Dinner Meeting at an Italian Affair, Glassboro.

PUBLIC COMMENT

Open Public Comment

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

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

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 Mr. Washington, 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 November 25, 2019

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2018147573	2019175759	2020185677
MLT-2019175236	001238985	
2020178343		
MLT-2018129565		
001124595		
001225799		
2019173277		
2020179205		
001132562		
MLT-2018120368		
2018144067		
2018127770		
MLT-2019149099		

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

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

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

ROLL CALL

<i>Yeas:</i>	Karen Sweeney, Wenonah Borough John Washington, Penns Grove Borough Sue Miller, Clayton Borough Carl Bagby, Swedesboro Borough Mike Razze, <i>Secretary</i> , Pitman Borough Bob Law, <i>Chair</i> , Woodbury City Robert Diaz, South Harrison
<i>Nays:</i>	None
<i>Abstain:</i>	None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

Secretary Razze stated there were four (4) files for abandonment of subrogation:

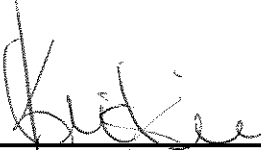
#2018144067
#2018127770
#2019149104
#2018118158

MOTION TO ADJOURN

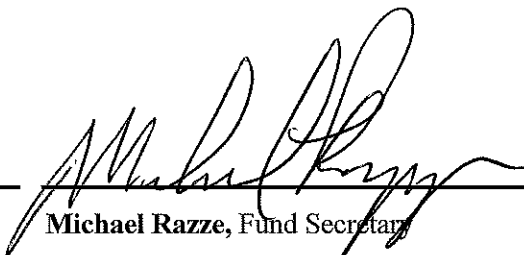
There being no further business, Chair Law entertained a *Motion to Adjourn* the November 25, 2019 Executive Committee Meeting.

Motion by Mr. Razze, seconded by Mr. Washington, to adjourn the November 25, 2019 meeting of the TRICO JIF.

The meeting was adjourned at 5:45 PM.



Kris Kristie, Recording Secretary for



Michael Razze, Fund Secretary