

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

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

October 28, 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, October 28, 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.***
Debbie Pine, ***Alternate, Elk Twp...arrived after roll call***
Doug Hogate, ***Elsinboro Twp.***
Barbara Freijomil, ***Franklin Twp.***
Valerie Van Veen, ***Glassboro Borough***
Doris Hall, ***Logan Twp***
Kevin Clour, ***Lower Alloways Creek Twp***
Jennica Bileci, ***Mantua Twp***
Harry Moore, ***Oldmans Twp.***
Susan Jacobucci, ***Paulsboro Boro***
Mayor John Washington, ***Penns Grove Borough***
Robert McDade, ***Pennsville Twp.***
Maureen Abdill, ***Pilesgrove Twp.***
Mike Razzo, ***Pitman Borough***
Brad Campbell, ***Shiloh Borough***
Majorie Sperry, ***Quinton Twp***
Bob Diaz, ***South Harrison Twp.***
Carl Bagby, ***Swedesboro Borough***
David Zeek, ***Alternate, Upper Pittsgrove Twp.***

Jeffre Celebre, **Vineland City**
Adele Riiff, *Alternate*, **Washington Township**
Lauren Sedberry, *Alternate*, **West Deptford Twp.**
Karen Sweeney, **Wenonah Borough**
Bob Law, **Woodbury City**
Jeffrey Pitzo, **Woodbury Heights Borough**
John Hall, **Woodstown Borough**
Jane DiBella, **Woolwich Township**

Absent Fund Commissioners were:

Stephanie McCaffrey, **East Greenwich Twp.**
Linda Gonzalez, **Fairfield Twp.**
Raymond Williams, **Greenwich Twp.**
Mark Gravinese, **Harrison Twp.**
Luke Patrick, **Mannington Twp**
Jill McCrea, **Monroe Twp**
Ryan Giles, **Westville Borough**

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
Chesney-Stanton Insurance Group
Len Eckman Insurance
Henry D. Young Insurance
Hardenbergh Insurance Group
E.H. Sloan Insurance Agency

Absent RMCs were:

CEB - Corporate Employee Benefits
Cettei & Connell
Conner Strong & Buckelew

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Law presented the meeting minutes of the September 23, 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 September 23, 2019 Executive Committee meeting.

Motion by Mr. Razze, seconded by Ms. Sweeney to approve the minutes of the September 23, 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 September 23, 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 Ms. Sweeney to approve the meeting minutes of the September 23, 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 September 23, 2019 for approval.

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

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

Motion by Mr. Razze, seconded by Ms. Sweeney to approve the Executive Claims Review Committee Closed Session meeting minutes of September 23, 2019 as presented. All in Favor. Motion carried.

The Executive Claims Review Committee Closed Session minutes of the September 23, 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 September 23, 2019 meeting were collected.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – October 28, 2019

Chair Law reported that an Executive Claims Committee Meeting was held at 3:30 PM on Monday, October 28, 2019 prior to the Executive Committee meeting.

The Committee reviewed twelve (12) claims. Of the claims reviewed, there were nine (9) Workers' Compensation, and three (3) Property PARs recommended for approval of settlement or continuing defense.

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

#MLT-2018129565
#2018120781
#2018146745

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.

He noted the 2019 Dividend Notices had been emailed out earlier this month, and stated that December 3rd is the deadline to respond in regards to how you would like to receive your Dividend: Credit, Check, Deposited into your Contingency Fund, or any combination thereof.

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. He noted should you have anyone retiring at the end of the year, please begin applying for the new bond. 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 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 hosting an online version of this seminar this year; however, the League of Municipalities will sponsor this seminar in November during their annual conference. Please check the MEL website for information on date and time. (*As of these minutes, the information has been emailed out to all members*)

3rd Qtr. Attendance – Mr. Forlenza referenced the Attendance Report included in the agenda packet and asked everyone to review for accuracy. The attendance is taken directly from the Meeting Minutes. He reminded everyone that bonus Safety Incentive monies are available should your town meet the attendance criteria for the year. He stated if you notice any discrepancy to please contact his office.

Land Use Training – Mr. Forlenza 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. If you have any questions, please reach out to his office.

New Member Activity – Mr. Forlenza noted Hopewell Township and Pittsgrove Township had both submitted their application to join the TRICO JIF effective January 1, 2020 and he is anticipating scheduling a New Member Review Meeting some time November

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 three (3) new case(s) had been assigned in October 2019:

New Cases
<i>Graham v. City of Vineland</i>
<i>Nicholson Estate v City of Vineland</i>
<i>Shilinski v Township of Washington</i>

Closed Cases

Mr. DeWeese reported that there were Five (5) case(s) closed since the last meeting:

Closed Cases
<i>Karge v Borough of Clayton</i>
<i>Teel v Borough of Glassboro</i>
<i>Feliciano v. City of Vineland</i>
<i>Nicholson Estate v. City of Vineland</i>
<i>Rolando v Township of Washington</i>

General Liability Files

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

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$1,653,839.74 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*. 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.

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-three (23) towns have enrolled in the Program, but only fourteen (14) of those members are actively taking courses, with 810 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 three (3) members utilized the Library in September 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 August/September included:

- *National Preparedness Month*
- *Fire Prevention Week*
- *Firearms & Holster Safety*

MSI Class Listing – Mr. Garish referenced the list of MSI Classes that are available in October, November & December 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.

Lastly Mr. Garish noted Preparing for the Departments Defense Lunch Seminar was held on October 1st and there was a great turnout.

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 October which discussed Safe Lifting. He noted he reports on this annually. He reviewed the SMART lifting technique:

Size up the load.

Move the load closer

Always bend your knees

Raise the load with your legs

Turn your feet in the direction you want to move.

Mr. Roselli then discussed examples where if the SMART lifting technique had been used, it may have prevented a significant injury.

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 for September/October:

- 5 towns either had or are planning an Employee Health Fair: Glassboro, Carneys Point, Deptford, Washington, and Vineland
- 6 towns: Carneys Point, East Greenwich, Glassboro, Mannington, Monroe and Swedesboro held a demonstration including Portion Distortion, Emotional Health, Work Family Feud and Stress Management
- 5 towns: Monroe, Swedesboro, Woolwich, Woodbury and Paulsboro are all planning Chair massages.
- She asked to please have your Wellness Coordinator reach out to her in regards to ideas for using your wellness fund. Some reimbursement requests being submitted are not covered, or are more safety oriented. Don't struggle at the last minute to figure out how to spend your money.

- She offered ideas to include electric toothbrushes; foot rest under the desk, Turkey Trot registration, Standing desk, gratitude boards, etc.
- Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on the scary aspects of Sugar
- Exercise of the Month: Halloween workout that incorporates some fun holiday exercises.
- Wellness Incentive Allowances must be claimed/encumbered by November 1, 2019, and collected by February 1, 2020, so be sure to either claim or encumber your money so you don't lose it.

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 September 2019.

Lost Time v. Medical Only Cases

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

	September	YTD
<i>Lost Time</i>	2	54
<i>Medical Only</i>	22	238
<i>Report Only</i>	13	129
<i>New Claims Reported</i>	37	421
<i>Report Only % of Total</i>	35.1%	30.6%
<i>Medical Only/Lost Time Ratio</i>	92:08	82:18
<i>Average Days to Report</i>	10.8	5.4

Ms. Beatty noted the Average Days to Report was higher than normal due to the recent filing of a cancer claim pursuant to the Firefighter Cancer Presumption Legislation.

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>	4,452
<i>Transitional Duty Days Worked</i>	2,811
<i>% of Transitional Duty Days Worked</i>	63.1%
<i>Transitional Duty Days Not Accommodated</i>	1,641
<i>% of Transitional Duty Days Not Accommodated</i>	36.9%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	September
<i>Bill Count</i>	187
<i>Original Provider Charges</i>	\$357,663

<i>Re-priced Bill Amount</i>	<i>\$154,653</i>
<i>Savings</i>	<i>\$203,011</i>
<i>% of Savings</i>	<i>56.8%</i>
<i>PPO Penetration Rate Bill Count Percentage</i>	<i>93.6%</i>
<i>PPO Penetration Rate Provider Charge Percentage</i>	<i>90.9%</i>
<i>EPO Penetration Rate Bill Count Percentage</i>	<i>96.2%</i>
<i>EPO Penetration Rate Provider Charge Percentage</i>	<i>95.1%</i>

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported that during September: 1,105 phishing emails were sent to members, with only 15 being clicked. This is 1.4% 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 noted that Pivot Point 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 stated that in regards to the Media Pro Cyber Training seventeen (17) municipalities are 100% compliant; ten (10) are 80-99% compliant; three (3) are 70-79% compliant, and four (4) are below 69% complete. He noted his goal is to have every member compliant by November's end, so if you are currently not compliant, you will be hearing from him. Mr. Forlenza stated again the importance of becoming compliant with the MEL Cyber Risk Management Plan as 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 stated though that we are up to 12 members compliant in Tier 1, and 11 Compliant in both Tier 1 and 2, so it's slowly getting better. He also noted that the vulnerability reports are auto generated from an odd email: "VULNIQ", so please don't delete emails from that sender. These reports should be sent to your IT professional for review and possible action.

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 **September 2019**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of September 30, 2019.

Investment Interest

Interest received or accrued for the reporting period totaled \$48,406.88. This generated an average annual yield of 1.63%. However, after including an unrealized net loss of \$14,398.25 in the asset portfolio, the yield is adjusted to 1.14% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$58,437.29 as it relates to current market value of \$29,886,219.83 vs. the amount we have invested. The current market value, including accrued income is valued at \$30,013,887.11.

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	\$42,149.96
Salvage	\$0.00
Overpayment Reimbursements	\$0.00
TRICO v. Killen	\$323.61
New Member Application Fee	\$600.00
FY 2019 2 nd Installment Premiums	\$563,187.00

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

Woodbury City	\$20,992.00
Washington Twp.	\$78,153.00
Pittsgrove Twp.	\$75,839.00
Stow Creek Twp.	\$3,086.00
EJIF Dividends	\$99,097.00

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$35,941,911.34 to a closing balance of \$35,502,467.69 showing a decrease in the fund of \$439,443.95.

Loss Run Payment Register for the Period – September 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 \$895,479.34. The claims detail shows 353 claims payments issued.

Bill List – October 2019

For the Executive Committee’s consideration, Mr. Tontarski presented the October 2019 Bill List in in the amount of \$169,729.81 which were included in the agenda packet.

Chair Law entertained a motion to approve the September 2019 Loss Run Payment Register in the amount of \$895,479.34 and the October 2019 Bill List in the amount of \$169,729.81 presented

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

Motion by Mr. Razze, seconded by Ms. Sweeney, to approve the *September 2019 Loss Run Payment Register in the amount of \$895,479.34 and approve the October 2019 Bill List in the amount of \$169,729.81* as presented

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, <i>Secretary</i> , Pitman Borough Bob Law, <i>Chair</i> , Woodbury City
Nays:	None
Abstain:	None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

EPL/POL Claims Review Committee Meeting Minutes – September 23, 2019

Mr. Brown state that the Committee met on September 23, 2019 and a copy of the meeting minute were included in the agenda packet. He then highlighted the following:

He noted the Committee discussed the

- Land Use Training - everyone to please start on this
- Elected Officials Seminar will also be available as a session at the League of Municipalities, however it is more fun in person with the “Pauls”
- Police Online Training, we are doing well, so be sure to get involved
- Technology Liability Compliance and how important it is to get on board and the deductibles could be insane if you are not. He also noted to train those new employees as soon as they get on board so your compliance doesn’t lack.

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

Finance Committee Meeting Minutes – September 24, 2019

Mr. Hogate stated that the Committee met via conference call on September 24, 2019 and a copy of the meeting minutes were included in the agenda. He then highlighted the following items:

- 2020 MEL Draft budget remains at a 2% increase
- The MEL Financial Fast Track has a surplus of roughly \$16 million, and the EJIF has a surplus of roughly \$21 million
- There were no new RFQ responses to the four (4) RFQ’s advertised for Fund Attorney, Subrogation Attorney, Claims Administrator and Property Appraiser

Chair Law stated the EJIF Budget and Dividend Table was included in the agenda, and with the release of \$2 million, our share of that is approximately \$72,000 which will be divided up and deposited into your individual AELCF account, which is an account you may utilize for any costs you may incur.

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

Resolution 2019-33

Chair Law stated the Finance Committee recommended authorizing the Fund Treasurer to Deposit the 2019 Dividends Received from the EJIF Fund into Member AELCF Accounts.

Chair Law entertained a motion to approve *Resolution 2019-33* Authorizing the Fund Treasurer to Deposit the 2019 Dividends Received from the EJIF Fund into Member AELCF Accounts as presented.

Motion by Mr. Razze, seconded by Ms. Sweeney to approve *Resolution 2019-33* as presented.

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

All in favor. Motion carried by unanimous vote.

MEL/RCF/EJIF Reports – October 16, 2019

Chair Law stated that the Committees met on October 16, 2019 and a copy of the meeting minutes were a handout and were self-explanatory and highlighted the following items:

He stated the Budgets were proposed for the MEL and the RCF. The MEL is at a .4% 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, financially they are doing very well, but they are being cautious. The Board has amended the Plan of Risk Management and will need to issue additional assessments at some point should we get an onslaught of claims resulting from either Bill. Mr. Forlenza explained in regards to the SAM Claims, as these claims come in, depending on when the occurrence happened, the claims could be either a JIF or an RCF claim, meaning we already transferred that particular Fund Year off to the RCF, 2014 and prior. The RCF will pay the claim, however there is a surplus floor of 12.5% in which we will protect the financial integrity of the of those entities because not only are they dealing with these new found claims coming from SAM, they are still dealing with regular claims as well. Thus in order to protect the original system, the surplus floor of 12.5% has been put into place. Should we need to pass an additional assessment, and the TRICO has an obligation, we can liquidate surplus out of our closed accounts over 10 years to pay down the obligation.

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.

Resolution 2019-34

Chair Law entertained a motion to approve *Resolution 2019-34* Renewing Membership in the EJIF for a Period of 3 Years Effective January 1, 2020 as presented.

Motion by Mr. Razze, seconded by Ms. Sweeney to approve *Resolution 2019-34* as presented.

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, <i>Secretary</i> , Pitman Boro Bob Law, <i>Chair</i> , Woodbury City
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

MICELLANIOUS BUSINESS

Next Meeting

Chair Law noted that the next meeting of the TRICO JIF will take place on Monday, November 25, 2019 at 5:00 PM at the Gloucester County Library, Mullica Hill, NJ.

PUBLIC COMMENT

Open Public Comment

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

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

APPROVE CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>Property</i>
2019165164	2020181520
2018123434	2020186802
2018110378	2019172104
MLT-2018129565	
2019155003	
2020178041	
2020181175	
2018120781	
2018146745	

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

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

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

ROLL CALL

- Yeas:** Karen Sweeney, **Wenonah Borough**
 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 three (3) files for abandonment of subrogation:

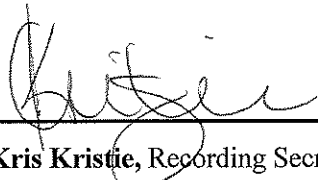
- #MLT-2018129565
- #2018120781
- #2018146745

MOTION TO ADJOURN

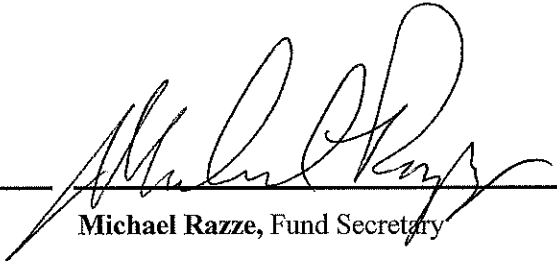
There being no further business, Chair Law entertained a *Motion to Adjourn* the October 28, 2019 Executive Committee Meeting.

Motion by Mr. Razze, seconded by Ms. Sweeney, to adjourn the October 28, 2019 meeting of the TRICO JIF.

The meeting was adjourned at 5:45 PM.



Kris Kristie, Recording Secretary for



Michael Razze, Fund Secretary