

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

**Pitman Municipal Building  
110 S Broadway  
Pitman, NJ**

**December 16, 2019 – 4:00 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 Pitman Municipal Building, Pitman, New Jersey on Monday, December 16, 2019 at 4:00 PM, prevailing time. Chair Law, **Woodbury**, presiding. The meeting was called to order at 4:00 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:

Ken Brown, **Carneys Point Twp.**  
Sue Miller, **Clayton Borough**  
Don Banks, **Deptford Twp.**  
Stephanie McCaffrey, **East Greenwich Twp.**  
Debbie Pine, *Alternate*, **Elk Twp**  
Valerie Van Veen, **Glassboro Borough**  
Raymond Williams, **Greenwich Twp.**  
Mark Gravinese, **Harrison Twp.** ....*arrived after roll call*  
Kevin Clour, **Lower Alloways Creek Twp**  
Jennica Bileci, **Mantua Twp**  
Harry Moore, **Oldmans Twp.**  
John Washington, **Penns Grove Borough**  
Maureen Abdill, **Pilesgrove Twp.**  
Mike Razze, **Pitman Borough**  
Majorie Sperry, **Quinton Twp.**....*arrived after roll call*  
Brad Campbell, **Shiloh Borough.**....*arrived after roll call*  
Bob Diaz, **South Harrison Twp.**  
Mike Seery, **Upper Pittsgrove Twp.**  
Jeffre Celebre, **Vineland City**  
Karen Sweeney, **Wenonah Borough**  
Bob Law, **Woodbury City**  
Joe Hiles, *Alternate*, **Woodstown Borough**  
Jane DiBella, **Woolwich Township**

Absent Fund Commissioners were:

Warren Morgan, **Alloway Twp**  
Doug Hogate, **Elsinboro Twp.**  
Linda Gonzalez, **Fairfield Twp.**  
Barbara Freijomil, **Franklin Twp.**  
Doris Hall, **Logan Twp**  
Luke Patrick, **Mannington Twp**  
Jill McCrea, **Monroe Twp**  
Susan Jacobucci, **Paulsboro Boro**  
Robert McDade, **Pennsville Twp.**  
Carl Bagby, **Swedesboro Borough**  
Colette Bachich, **Washington Township**  
Michael Kwasizur **West Deptford Twp.**  
Ryan Giles, **Westville Borough**  
Jeffrey Pitzo, **Woodbury Heights 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 Services Director*

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

Assured Partners  
Biondi Insurance Agency  
Cettei & Connell  
Len Eckman Insurance  
Hardenbergh Insurance Group  
E.H. Sloan Insurance Agency

Absent RMCs were:

CEB - Corporate Employee Benefits  
Chesney-Stanton Insurance Group  
Conner Strong & Buckelew  
Henry D. Young Insurance

Chair Law entertained a Motion that in the absence of Ms. Hall, Logan Township, Executive Committee Member #2, and Mr. Bagby, Swedesboro Borough, Executive Committee Member # 5, that Mr. Diaz, South Harrison, Alternate #1 and Mr. Clour, Lower Alloways Creek, Alternate # 2, moved up for voting purposes.

Motion by Mr. Razze, seconded by Ms. Sweeney to move up Mr. Diaz and Mr. Clour. All in Favor.  
Motion carried

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

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

Motion by Mr. Razze, seconded by Ms. Sweeney to approve the minutes of the November 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 November 25, 2019 Executive Claims Review Committee Meeting for approval.

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

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

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

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

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

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

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

Motion by Mr. Razze, seconded by Ms. Sweeney to approve the Executive Claims Review Committee Closed Session meeting minutes of November 25, 2019 as presented. All in Favor. Motion carried.

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

*The Executive Claims Review Committee Closed Session Meeting Minutes from the November 25, 2019 meeting were collected.*

***EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – December 16, 2019***

Chair Law reported that an Executive Claims Committee Meeting was held at 2:30 PM on Monday, December 16, 2019 prior to the Executive Committee meeting.

The Committee reviewed eight (8) claims. Of the claims reviewed, there were three (3) Workers' Compensation, two (2) General Liability, one Auto Liability, and two (2) Property PARs recommended for approval of settlement or continuing defense.

There was one (1) claim(s) reviewed for abandonment of subrogation attempts.

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 there were eight (8) copies of the Annual Report at each member's seat to share with your Governing Body and Administrative Staff. He recognized Megan Matro from his office for her hard work in putting together the report.

Mr. Forlenza also noted there were several copies of the Wellness Calendars distributed at each member's seat to share with your town. He noted a delay in receiving the Safety Calendars and that they would be distributed to each town at the January meeting.

***Certificates of Insurance*** – Mr. Forlenza referenced this report in the agenda packet and asked everyone to please review it for accuracy and that the limits and named additional insured are correct and were issued properly.

***2018 Safety Incentive Program Awards*** – Mr. Forlenza 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. Forlenza 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. Forlenza 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. Forlenza stated a report detailing the remaining balances for each member is attached for the members review. Please note that the deadline to claim or encumber these funds was November 30, 2019. Mr. Forlenza stated final reminders were emailed early November, so if you encumbered you money for any of the programs, you must claim it by February 1, 2020 as no other reminders will be sent out.

***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. 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 about a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or [ecooney@connerstrong.com](mailto:ecooney@connerstrong.com).

***MEL Cyber Risk Management Plan Compliance Status*** – Mr. Forlenza 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](mailto:ecooney@connerstrong.com).

***Employee Cyber Hygiene Training*** – Mr. Forlenza noted Mr. Romero will discuss this later when he gives his report.

***Elected Officials Seminar Save the Dates*** – Mr. Forlenza stated the Fund is 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. The sign-in sheets from December 5, 2019 seminar are posted on the JIF website. The remaining trainings have been scheduled on the following dates

January 29, 2020 - Merighi's Savoy Inn, Vineland  
February 6, 2020 - Auletto Caterers, Deptford  
March 24, 2020 - Merighi's Savoy Inn, Vineland

***2020 RMC Resolutions and Agreements*** – Mr. Forlenza stated a memo and sample copies of the JIF RMC Resolution and Agreement for the 2020 Fund Year were e-mailed to all Risk Management Consultants. Once our office receives this documentation, payment can be issued for the 2020 fees at 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 Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

***Land Use Training*** – Mr. Forlenza noted on October 11<sup>th</sup> 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, and please let his office know if you need more training booklets or have any questions.

***2020 Committee Volunteers*** - Mr. Forlenza stated that on or about December 5, 2019, *Committee Volunteer Request Forms* were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 16, 2019. The 2020 Committee Chairs will be meeting in early January via conference call to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Sheila Ortiz at 856-446-9137.

***New Member Activity*** – Mr. Forlenza reminded the members that Hopewell Township had submitted an application to be the 38<sup>th</sup> member of the TRICOJIF effective January 1, 2020. He noted Hopewell Township will be meeting on Thursday to pass the Resolution to join.

Mr. Forlenza then wished everyone a happy and healthy holiday season on behalf of his entire 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 there were no (0) new case(s) assigned in December 2019:

### ***Closed Cases***

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

<b>Closed Cases</b>
<i>Itiowe v. Twp. of Monroe</i>
<i>Camp v. Twp. of Pennsville</i>

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

Mr. DeWeese noted that there are 36 active General Liability claims and if a member would like a synopsis of their town's cases sent to them, please contact him. He stated this month was a full report.

### ***Subrogation Files***

Mr. DeWeese stated that there are collection efforts being made on \$1,634,262.21 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 noted he recently had a conference call with the other two Attorneys on the MEL *Helpline*, along with Mr. Hrubash and Ms. Steinmiller to discuss the effective of the *Helpline* over the course of the last nine months. All agreed it is a great program and is running well. Mr. DeWeese stated of the three attorneys, he is receiving the most calls by far, though since the other two Attorneys have started to reference the program in their JIF's agenda's, their volume of calls has increased as well. He noted everyone he has spoken with in regards to the *Helpline* has been pleased with the results and have followed the advice of the Attorneys, thus he believes the conversations are helping to prevent future claims, which is the ultimate goal. It was agreed to continue this program for 2020 under the same format. Mr. DeWeese noted it has been decided to also provide webinars and to distribute some generic opinions/answered questions that may help others. These are currently being reviewed and all personal information is being removed so Mr. Semurau can distribute them in the future.

Mr. DeWeese wished everyone a safe and happy holiday season from himself and his staff.

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 939 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 no members utilized the Library in November 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 October/November included:

- *Minimum Age for Fire & EMS Drivers*
- *Best Practices for Youth Coaches*
- *NJ Domestic Violence Act for Public Employers*

**MSI Class Listing** – Mr. Garish referenced the list of MSI Classes that are available in December, January, and February that are included in the agenda packet. He noted that a current list of MSI Training Administrators needs to be kept up to date, so if there are any changes in regards to the Training Administrator, please advise [afelip@jamontgomery.com](mailto:afelip@jamontgomery.com).

Mr. Garish stated on behalf of the Staff of J.A. Montgomery, he would like to wish all a happy holiday and happy New Year.

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 December which discussed Comorbidities. He then highlighted what a Comorbidity is:

- It is the presence of one or more additional conditions occurring at the same time as the primary condition (injury).
- Examples include: obesity, diabetes and high cholesterol
- Comorbidities are associated with worse health and treatment outcomes, more complex medical management, and increased healthcare costs.
- Inevitably, comorbidities lead to a more expensive claims experience for the municipality and a more problematic existence for the employee.
- Qual-Lynx is now tracking comorbidities in the claims so they will be able to help pinpoint areas where these conditions affect claims the most.

Mr. Roselli reminded the members to take advantage of the JIF Wellness program, Wellness Director, and other resources to help control claim costs. He then presented an example of a claim that increased in cost substantially due to the complications with procedures and healing due to the fact the claimant was a smoker.

Mr. Roselli wished everyone a happy and safe New Year from himself and everyone at Qual-Lynx.

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:

- East Greenwich – Presentation on Living Longer through Mind Change (a new presentation from me)
- Monroe – Chair massages in December
- Paulsboro – I'll be having an information table at the municipal building prior to the Employee Holiday dinner. Chair massages and blood pressure screenings also planned.
- Pilesgrove – Will be sharing Holiday Tips during December Safety Meeting.
- Vineland – Weekly challenges emailed for the Jingle Well Challenge that started mid-Nov to mid-Dec
- West Deptford – Chair massages

Ms. Schiffer noted she would be reaching out to all members to set up a time to meet regarding 2020 Wellness and to focus on how we can bring wellness to your employees throughout the year so that their health and overall wellbeing will be in the forefront of their minds. She noted she wants to create a clear 2020 vision where wellness becomes part of the everyday culture and guides employees to making wellness a lifestyle!

- Several ideas for the fall months include: Healthy Tailgate snack ideas, Gratitude Board and Wall, and Police officers promoted healthy lifestyle by offering a free community workout at the Middle school.
- Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on Holiday Tips to help manage stress and stay healthy during the holiday season.
- Exercise of the Month: Included a high intensity interval training workout for aerobic and muscle building benefits as well as the benefits of Yoga.

Ms. Schiffer thanked everyone for their efforts in 2019 and wished everyone a healthy holiday season.

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 November 2019.

**Lost Time v. Medical Only Cases**

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

	November	YTD
<i>Lost Time</i>	2	56
<i>Medical Only</i>	14	261
<i>Report Only</i>	16	158
<i>New Claims Reported</i>	32	475
<i>Report Only % of Total</i>	50.0%	33.3%
<i>Medical Only/Lost Time Ratio</i>	88:12	82:18
<i>Average Days to Report</i>	3.5	4.4



***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>	5,478
<i>Transitional Duty Days Worked</i>	3,456
<i>% of Transitional Duty Days Worked</i>	63.1%
<i>Transitional Duty Days Not Accommodated</i>	2,022
<i>% of Transitional Duty Days Not Accommodated</i>	36.9%

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report

<b>PPO Penetration Rate</b>	<b>October</b>
<i>Bill Count</i>	147
<i>Original Provider Charges</i>	\$147,085
<i>Re-priced Bill Amount</i>	\$72,718
<i>Savings</i>	\$74,368
<i>% of Savings</i>	50.6%
<i>PPO Penetration Rate Bill Count Percentage</i>	93.2%
<i>PPO Penetration Rate Provider Charge Percentage</i>	95.0%
<i>EPO Penetration Rate Bill Count Percentage</i>	100.0%
<i>EPO Penetration Rate Provider Charge Percentage</i>	100.0%

Lastly, Ms. Beatty reported on a Pharmaceutical Plan update and advised the Committee that effective January 1, 2020, Qual Care would be changing pharmaceutical providers from Avia to My Matrix which is a division of Express Scripts. Ms. Beatty explained that Qual Care has been working with My Matrix in other states for a number of years and has had very good experience with this firm. She stated that My Matrix will provide better program oversight, better reporting capabilities, and better pricing of pharmaceuticals for workers compensation claimants. She stated that claimants that are currently receiving pharmaceuticals as part of their treatment will receive a new prescription drug card in the mail in the next few weeks that they will use to fill their prescriptions after January 1, 2020. Finally, Ms. Beatty stated that she wanted to disclose to the membership that My Matrix is owned by Cigna who also owns Qual Care. She stated that this relationship had no impact on Qual Care’s decision to move to My Matrix from Avia.

Ms. Beatty wished everyone a wonderful holiday season and a happy New Year on behalf of herself and everyone at QualCare.

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

***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero reported that during November: 1,159 phishing emails were sent to members, with only 9 being clicked. This is .8% of the emails which is well below average and excellent. 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-four (24) municipalities are 100% compliant; five (5) are 80-99% compliant; three (3) are 70-79% compliant, and three (3) 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 68.5%). If you are currently not compliant you will be hearing from him. 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.

In regards to the Vulnerability Scanning report, he referenced a report in the agenda packet and noted it is important to review and be sure the person receiving the report is actually getting it, and is the correct person to receive it. If there are any changes to what is in the presented report, please let Mr. Romero know so he can correct it.

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, and referenced a recent potential hack, but due to a good antivirus program, was able to be contained.

Lastly, Mr. Romero noted with all of the holiday travel going on, beware of utilizing public charging areas, as there is a scam going around called "Juice Jacking". When you plug your charger into one of these kiosks, there could be malware installed that can hijack all of the information from your phone. If you need to charge your phone, use your own charger plugged into a wall outlet. Also, be wary of any emails that look suspicious from UPS, FEDEX, etc requesting you to click on a link to verify delivery information as there are a lot of these types of scams going on now as well.

Mr. Romero wished everyone the best of holidays.

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

Mr. Forlenza referenced a handout in regards to the *MEL 2020 Cyber Insurance Renewal*. He noted the memo was emailed out to everyone yesterday morning and wanted to be sure everyone had received it and reviewed it. The 2020 Cyber Insurance Renewal has been discussed over the last several months as we knew this was going to be a difficult renewal. Statewide, the MEL JIFs have about a 350% Loss Ratio over the past two years have paid roughly \$1 million dollars' in premium in comparison to \$3.5 million in incurred losses on this line of coverage.

Mr. Forlenza noted that as a result the 2020 Cyber renewal will include a 30% increase in the base rates, which equates to a \$250 increase per member. In addition, there is now a \$25,000 per claim deductible if you are compliant in BOTH Tier 1 & Tier 2. He explained there are deductible reimbursement options and procedures that will remain in effect as long as you are in compliance with the Tiers at the time of the incident. A member will be eligible for a reimbursement of \$20,000 if in compliance with the Tier 1 standards at the time of the incident, and \$22,500 if in compliance with Tier 2 standards at the time of the incident. He noted it is vitally important that each town comes into compliance and remains in compliance going forward, as the MEL will ask for documentation proving you were in compliance at the time of the incident. He stated it is great to see everyone coming into compliance, but you need to remain in compliance.

Mr. Forlenza stated that the MEL Cyber Task Force will be updating the Technology requirements and possibly combining Tier 1 & Tier 2 standards and expanding them as the threats are multiplying and becoming more sophisticated.

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

**TREASURER’S REPORT**

Mr. Tontarski presented an overview of the Treasurer's Report for the month of **November 2019**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski’s reports are valued as of November 30, 2019.

**Investment Interest**

Interest received or accrued for the reporting period totaled \$42,787.91. This generated an average annual yield of 1.49%; however, after including an unrealized net loss of \$11,677.60 in the asset portfolio, the yield is adjusted to 1.08% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$73,809.74 as it relates to current market value of \$29,936,483.71 vs. the amount we have invested. The current market value, including accrued income is valued at \$30,112,753.38.

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**

	<b>Monthly</b>
Subrogation Receipts	\$15,991.67
Salvage	\$4,070.00
Overpayment Reimbursements	\$0.00
TRICO v. Killen	\$630.56
Late Payment Penalty	\$146.50

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

Woodbury City	\$21,044.00
Washington Twp.	\$78,347.00
Pittsgrove Twp.	\$76,026.00
Stow Creek Twp.	\$3,093.00

**Cash Activity for the Period**

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$35,012,903.73 to a closing balance of \$33,979,929.25 showing a decrease in the fund of \$1,032,974.48.

**Loss Run Payment Register for the Period – November 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 \$432,872.8. The claims detail shows 386 claims payments issued.

**Bill List – December 2019**

For the Executive Committee’s consideration, Mr. Tontarski presented the December 2019 Bill List contained in the agenda packet in the amount of \$808,483.36.

Chair Law entertained a motion to approve the November 2019 Loss Run Payment Register and the December 2019 Bill List in the amount of \$808,483.36 as presented

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

Motion by Mr. Razze, seconded by Ms. Sweeney, to approve the *November 2019 Loss Run Payment Register and approve the December 2019 Bill List in the amount of \$808,483.36* as presented

**ROLL CALL**

<b>Yeas:</b>	Karen Sweeney, <b>Wenonah Borough</b> John Washington, <b>Penns Grove Borough</b> Sue Miller, <b>Clayton Borough</b> Mike Razze, <i>Secretary</i> , <b>Pitman Borough</b> Bob Law, <i>Chair</i> , <b>Woodbury City</b> Robert Diaz, <b>South Harrison</b> Kevin Clour, <b>Lower Alloways Creek</b>
<b>Nays:</b>	None
<b>Abstain:</b>	None

All in favor. Motion carried by unanimous vote.

### ***COMMITTEE REPORTS***

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

Mr. Brown stated that the Committee met on November 25, 2019 and a copy of the meeting minutes were included in the agenda packet. 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.
- Reviewed were both open and closed EPL/POL claims with XL And QBE
- There is currently one member of concern, Franklin, and they are being monitored.
- Land Use Training is going very well.

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

#### ***Finance Committee Meeting Report***

Chair Law stated that the Finance Committee reviewed the 2020 Budget and the public hearing and adoption is scheduled this evening along with the 2020 Assessment Certification, and the 2020 Assessment Allocation Strategy, all of which are included in the agenda packet.

Chair Law asked for a Motion to Open the 2020 Budget Public Hearing. Motion by Mr. Razze, seconded by Ms. Sweeney to Open the 2020 Budget Public Hearing. All in Favor. Motion carried by unanimous vote.

Hearing no comment from the public:





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

***Nominating Committee Draft Slate***

Mr. Forlenza noted a copy of the 2020 Executive Committee Nomination Slate was a handout at tonight's meeting, and was previously introduced at the November meeting, and would be voted on at the January 2020 Reorganizational Meeting.

The 2020 Slate would be presented as:

Chair:           **Robert Law**, Woodbury City  
Secretary:      **Michael Razze**, 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. Forlenza asked if there were any questions at this time. No questions were entertained.

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

Chair Law noted there were no meetings since our November meeting, so there is nothing to report this month.

***MICELLANIOUS BUSINESS***

Chair Law entertained the following Motions:

*Authorize the Executive Director's Office to Bind EPL/POL Coverage with QBE Insurance for the 2020 Fund Year.*

Motion by Mr. Razze seconded by Ms. Sweeney, to accept the Motion as presented. All in favor. Motion carried.

*Authorize the Executive Director's Office to Bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2020 Fund Year.*

Motion by Mr. Razze, seconded by Ms. Sweeney, to accept the Motion as presented. All in favor. Motion carried.

*Authorize the Executive Director's Office to Bind Cyber Liability Coverage with XL Insurance for the 2020 Fund Year.*

Motion by Mr. Razze, seconded by Ms. Sweeney, to accept the Motion as presented. All in favor. Motion carried.

Lastly, Chair Law asked for a motion to accept *Resolution 2019-40*, honoring Howard Spencer, Loss Control Consultant, with J. A. Montgomery for his many years of service to the TRICOJIF and the best of luck on his retirement. Mr. Forlenza noted Mr. Howard should be present at the dinner later this evening, and the Resolution can be presented to him then. Motion by Mr. Razze, seconded by Ms. Sweeney, to accept *Resolution 2019-40* honoring Howard Spencer. All in favor. Motion carried.

***Next Meeting***

Chair Law noted that the next meeting of the TRICO JIF will take place on Monday, January 27, 2020 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 December 16, 2019

<b><i>Workers' Compensation</i></b>	<b><i>General Liability</i></b>	<b><i>Property</i></b>	<b><i>Auto</i></b>
<i>2018120017</i>	<i>001246678</i>	<i>2020188327</i>	<i>2018130422</i>
<i>2017105359</i>	<i>001264667</i>	<i>2020185687</i>	
<i>2017091277</i>			

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**

<b>Yeas:</b>	Karen Sweeney, <b>Wenonah Borough</b> John Washington, <b>Penns Grove Borough</b> Sue Miller, <b>Clayton Borough</b> Mike Razze, <i>Secretary</i> , <b>Pitman Borough</b> Bob Law, <i>Chair</i> , <b>Woodbury City</b> Robert Diaz, <b>South Harrison</b> Kevin Clour, <b>Lower Alloways Creek</b>
<b>Nays:</b>	None
<b>Abstain:</b>	None

All in favor. Motion carried by unanimous vote.

***APPROVE ABANDONING SUBROGATION***

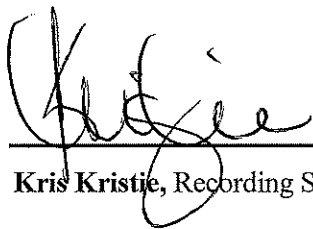
Secretary Razze stated there was one (1) files for abandonment of subrogation:  
#2017091277

***MOTION TO ADJOURN***

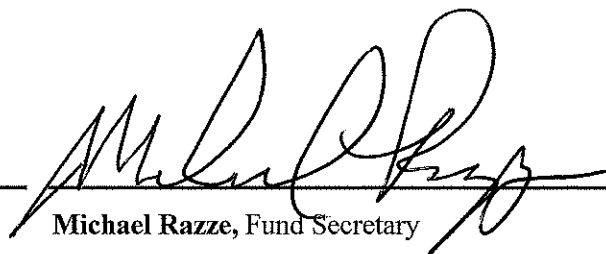
There being no further business, Chair Law entertained a *Motion to Adjourn* the December 16, 2019 Executive Committee Meeting.

Motion by Mr. Razze, seconded by Ms. Sweeney, to adjourn the December 16, 2019 meeting of the TRICO JIF.

The meeting was adjourned at 4:53 PM.



Kris Kristie, Recording Secretary for



Michael Razze, Fund Secretary