

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

**Gloucester County Library
Mullica Hill, NJ**

January 27, 2020 – 5:00 PM

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The ***Reorganization*** meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at Gloucester County Library, Mullica Hill, New Jersey on Monday, January 27, 2020 at 5:00 PM, prevailing time. Chair Law, **Woodbury City**, presiding. The meeting was called to order at 5:00 PM.

SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON

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 Mullica Hill 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 of 2019 FUND COMMISSIONERS

Those in attendance were:

Warren Morgan, **Alloway Township**
Ken Brown, **Carneys Point Twp**
Sue Miller, **Clayton Borough**
Don Banks, **Deptford Twp**
Stephanie McCaffrey, **East Greenwich Twp**
Carolyn King-Sammons, **Elk Twp**
Doug Hogate, **Elsinboro Twp**
Ray Williams, **Greenwich Twp**
Kevin Clour, **Lower Alloways Creek Twp**
Harry Moore, **Oldmans Twp**
Susan Jacabucci, **Paulsboro Borough**
Maureen Abdil, **Pilesgrove Twp**
Mike Razze, **Pitman Borough**
Majorie Sperry, **Quinton Twp**
Bob Diaz **South Harrison Twp**
Carl Bagby, **Swedesboro Borough**
Mike Seery, **Upper Pittsgrove Twp**
Jeffre Celebre, **Vineland City**
Karen Sweeney, **Wenonah Borough**
Bob Law, **Woodbury City**
Jeff Pitzo, **Woodbury Heights Borough**
Jane DiBella, **Woolwich Township**

Absent Fund Commissioners were:

Linda Gonzalez, **Fairfield Twp**
Barbara Freijomil, **Franklin Twp**
Valerie VanVeen, **Glassboro Borough**
Mark Gravinese, **Harrison Twp**
Doris Hall, **Logan Twp**
Luke Patrick, **Mannington Twp**
Jennica Bilecki, **Mantua Twp**
Jill McCrea, **Monroe Twp**
John Washington, **Penns Grove Borough**
Robert McDade, **Pennsville Twp**
Brad Campbell, **Shiloh Borough**
Collette Bachich, **Washington Twp**
Michael Kwasizur, **West Deptford**
Ryan Giles, **Westville Borough**
John Hall, **Woodstown Borough**

Also present were:

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

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

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

Absent RMCs were:

Henry D. Young Insurance

At this time, Mr. Diaz, 2019 Alternate #1, South Harrison Township, was moved up in the absence of Ms. Hall, 2019 Executive Committee Member # 2, Logan Township; and Mr. Clour, Alternate # 2, Lower Alloways Creek was moved up in the absence of Mr. Washington, Executive Committee Member # 3, Penns Grove Boro, for voting purposes. Motion by Mr. Razze, seconded by Ms. Sweeney to move up the members as presented. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Law presented the meeting minutes of the December 16, 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 December 16, 2019 Executive Committee meeting.

Motion by Mr. Razze seconded by Ms. Sweeney, to approve the minutes of the December 16, 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 December 16, 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 December 16, 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 December 16, 2020 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 December 16, 2020 as presented.

The Executive Claims Review Committee Closed Session minutes of the December 16, 2019 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 December 16, 2019 meeting were collected.

ADJOURN THE SINE DIE MEETING

Chair Law entertained a motion to adjourn the Sine Die Meeting. Motion by Mr. Razze, seconded by Ms. Sweeney, to adjourn the Sine Die Meeting. All in favor. Motion carried.

Mr. Forlenza welcomed all in attendance to the *2020 Reorganization Meeting of the TRICO JIF.*

ROLL CALL of 2020 FUND COMMISSIONERS

Warren Morgan, Alloway Township

Ken Brown, **Carneys Point Twp**
Sue Miller, **Clayton Borough**
Don Banks, **Deptford Twp**
Stephanie McCaffrey, **East Greenwich Twp**
Carolyn King-Sammons, **Elk Twp**
Doug Hogate, **Elsinboro Twp**
Ray Williams, **Greenwich Twp**
Leo Selb, **Hopewell Township**
Kevin Clour, **Lower Alloways Creek Twp**
Candice Pennewell, **Mantua Twp**
Jill McCrea, **Monroe Twp**
Harry Moore, **Oldmans Twp**
Susan Jacabucci, **Paulsboro Borough**
Mike Bercute, **Penns Grove Borough**
Dan Neu, **Pennsville Twp**
Maureen Abdill, **Pilesgrove Twp**
Mike Razze, *Secretarty*, **Pitman Borough**
Majorie Sperry, **Quinton Twp**
Brad Campbell, **Shiloh Borough**....arrived after Roll Call
Bob Diaz **South Harrison Twp**
Carl Bagby, **Swedesboro Borough**
Mike Seery, **Upper Pittsgrove Twp**
Jeffre Celebre, **Vineland City**
Karen Sweeney, **Wenonah Borough**
Nicole O'Hare, *Representative*, **Westville Borough**
Bob Law, *Chair*, **Woodbury City**
Jeffrey Pitzo **Woodbury Heights Borough**
Jane DiBella, **Woolwich Township**

Absent Fund Commissioners were:

Linda Gonzalez, **Fairfield Twp**
Barbara Freijomil, **Franklin Twp**
Valerie VanVeen, **Glassboro Borough**
Mark Gravinese, **Harrison Twp**
Doris Hall, **Logan Twp**
Luke Patrick, **Mannington Twp**
Collette Bachich, **Washington Twp**
Michael Kwasizur, **West Deptford**
John Hall, **Woodstown Borough**

ELECTION OF 2020 OFFICERS

2020 Nomination Slate

Mr. Forlenza presented for the membership's consideration the 2020 Nomination Slate. The Nominating Committee met in November 2020 and presented the 2020 Nomination Slate at the November and December 2019 Executive Committee Meetings.

Chair:

Robert Law, **Woodbury City**

Secretary: Michael Razze, **Borough of Pitman**

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

Alternates: Kevin Clour, **Lower Alloways Creek**
Mark Gravinese, **Harrison Township**
Don Banks, **Deptford Township**
Ken Brown, **Carneys Point Township**
Majorie Sperry, **Quinton Township**
Stephanie McCaffrey, **East Greenwich Township**
Doug Hogate, **Elsinboro Borough**

Election of a Chairman and Secretary

Mr. Forlenza asked for a Roll Call Vote of the full membership for an *Election of a Chairman and Secretary* as presented.

ROLL CALL *Yeas:* Warren Morgan, **Alloway Township**
Ken Brown, **Carneys Point Twp**
Sue Miller, **Clayton Borough**
Don Banks, **Deptford Twp**
Stephanie McCaffrey, **East Greenwich Twp**
Carolyn King-Sammons, **Elk Twp**
Doug Hogate, **Elsinboro Twp**
Ray Williams, **Greenwich Twp**
Leo Selb, **Hopewell Township**
Kevin Clour, **Lower Alloways Creek Twp**
Candice Pennewell, **Mantua Twp**
Jill McCrea, **Monroe Twp**
Harry Moore, **Oldmans Twp**
Susan Jacabucci, **Paulsboro Borough**
Mike Bercute, **Penns Grove Borough**
Dan Neu, **Pennsville Twp**
Maureen Abdill, **Pilesgrove Twp**
Mike Razze, *Secretarty*, **Pitman Borough**
Majorie Sperry, **Quinton Twp**
Bob Diaz **South Harrison Twp**
Carl Bagby, **Swedesboro Borough**
Mike Seery, **Upper Pittsgrove Twp**
Jeffre Celebre, **Vineland City**
Karen Sweeney, **Wenonah Borough**

Bob Law, *Chair*, **Woodbury City**
Jeffrey Pitzo **Woodbury Heights Borough**
Jane DiBella, **Woolwich Township**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

Election of an Executive Committee and Alternates

Mr. Forlenza asked for a Roll Call Vote of the full membership for an *Election of an Executive Committee and Alternate Executive Committee* members as presented.

ROLL CALL *Yeas:* Warren Morgan, **Alloway Township**
Ken Brown, **Carneys Point Twp**
Sue Miller, **Clayton Borough**
Don Banks, **Deptford Twp**
Stephanie McCaffrey, **East Greenwich Twp**
Carolyn King-Sammons, **Elk Twp**
Doug Hogate, **Elsinboro Twp**
Ray Williams, **Greenwich Twp**
Leo Selb, **Hopewell Township**
Kevin Clour, **Lower Alloways Creek Twp**
Candice Pennewell, **Mantua Twp**
Jill McCrea, **Monroe Twp**
Harry Moore, **Oldmans Twp**
Susan Jacabucci, **Paulsboro Borough**
Mike Bercute, **Penns Grove Borough**
Dan Neu, **Pennsville Twp**
Maureen Abdill, **Pilesgrove Twp**
Mike Razzo, *Secretary*, **Pitman Borough**
Majorie Sperry, **Quinton Twp**
Bob Diaz **South Harrison Twp**
Carl Bagby, **Swedesboro Borough**
Mike Seery, **Upper Pittsgrove Twp**
Jeffre Celebre, **Vineland City**
Karen Sweeney, **Wenonah Borough**
Bob Law, *Chair*, **Woodbury City**
Jeffrey Pitzo **Woodbury Heights Borough**
Jane DiBella, **Woolwich Township**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2020 Fund Year.

All *Oaths of Office* were signed and presented to the Fund Solicitor.

At this time, Mr. Forlenza asked Fund Chair Robert Law, Woodbury City, to conduct the 2020 Reorganization Meeting of the Fund. Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members and Alternates on their election.

At this time, Chair Law welcomed new member Hopewell Township and its appointed Fund Commissioner, Leo Selb and new Fund Commissioners from Mantua Township, Penns Grove Borough, and Pennsville Township to the TRICO JIF.

At this time, Mr. Clour, Alternate #1, Lower Alloways Creek, was moved to the Executive Committee due to the absence of Doris Hall, Logan Township, for voting purposes. Motion by Ms. Miller, seconded by Mr. Razze, to move Mr. Clour, Alternate #1, Lower Alloways Creek, to the Executive Committee due to the absence of Doris Hall, Logan Township, for voting purposes. All in Favor. Motion carried.

ORGANIZATIONAL RESOLUTIONS

The following 2020 Organizational Resolutions were presented for adoption by Chair Law.

R 2020-01 – Confirming the Election of a Fund Chair and Fund Secretary

R 2020-02 – Confirming the Election of an Executive Committee and Alternates

R 2020-03 – Appointing Professional Staff – Non-Fair and Open

R 2020-04 – Appointing Professional Staff – Fair and Open

R 2020-05 – Awarding Contracts to WC and GL Defense Counsel and Approved Associates

R 2020-06 – Recommending the EPL/POL Defense Panel

R 2020-07 – Cash Management and Investment Policy

R 2020-08 – Adopting Procedures in Compliance with Open Public Meetings Act

R 2020-09 – Adopting Fiscal Policies and Procedures

R2020-10 – Adopting Administrative Policies and Procedures

R 2020-11 – Designating Executive Director as Public Agency Compliance Officer

R 2020-12 - Adopting and Establishing a Conflict of Interest Policy

R 2020-13 – Establishing a Fund Records Program

R 2020-14 – Establishing the 2020 Plan of Risk Management

R 2019-15 – Designation of Certifying and Approving Officer for Payment of Claims

Chair Law entertained a motion to adopt the *Organizational Resolutions 2020-01 through 2020-15* as presented.

Motion by Mr. Razze, seconded by MS. Sweeney to adopt *Organizational Resolutions 2020-01 through 2019-15*.

ROLL CALL Yeas: Karen Sweeney, Wenonah Borough

Sue Miller, **Clayton Borough**
Carl Bagby, **Swedesboro Borough**
Bob Diaz, **South Harrison Township**
Mike Razze, *Secretary*, **Pitman Borough**
Bob Law, *Chair*, **Woodbury City**
Kevin Clour, **Lower Alloways Creek**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

EXPENSE RESOLUTION

The following 2020 Expense Resolution was presented for adoption by Chair Law:

R 2020-16 - Authorizing Advanced Travel Expenses for Authorized Official Travel to PRIMA & AGRIP Conferences.

Any member interested in attending should contact the Executive Director's office.

Chair Law entertained a motion to adopt *R 2020-16* as presented.

Motion by Mr. Razze, seconded by Ms. Sweeney to adopt *R 2020-16*

ROLL CALL *Yeas:* Karen Sweeney, **Wenonah Borough**
Sue Miller, **Clayton Borough**
Carl Bagby, **Swedesboro Borough**
Bob Diaz, **South Harrison Township**
Mike Razze, *Secretary*, **Pitman Borough**
Bob Law, *Chair*, **Woodbury City**
Kevin Clour, **Lower Alloways Creek**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Chair Law entertained a motion to accept *Resolution 2020-17*, Honoring John Washington, Penns Grove Borough.

Motion by Mr. Razze, seconded by Ms. Sweeney to accept *Resolution 2020-17*. All in Favor. Motion carries.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – January 27, 2020

Chair Law reported that an Executive Claims Committee Meeting was held on Monday, January 27, 2020 at Gloucester County Library, Mullica Hill, NJ.

The Committee reviewed eleven (11) claims. Of the claims reviewed, there were eight (8) Workers' Compensation, one (1) General Liability, and two (2) Property PARs recommended for approval of settlement or continuing defense.

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

Also reviewed were four (4) Vineland PARS:

2019175542
2020185306
2019164886
2020184015

There were zero (0) matter(s) presented for *Abandonment of Subrogation*.

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza thanked the membership on behalf of AJG for the 2020 re-appointment as Administrator.

Mr. Forlenza noted that the 2020 Safety Calendars had arrived and were placed at each member's seat this evening, along with a handout announcing the MEL Annual JIF/HIF Seminar. He noted this was a great opportunity to obtain CEU credits and is free of charge. He then highlighted the following items from his report:

AJG Risk Management Service, Inc. Disclosure Statement – Mr. Forlenza referenced a disclosure statement included in his report and asked the Recording Secretary to incorporate this memo into the minutes of the January Reorganization meeting and make it a permanent record of the Fund.

2018 Safety Incentive Program Awards – Mr. Forlenza noted that the deadline for claiming or encumbering these funds was November 1, 2019 and all encumbered funds have to be claimed by February 1, 2020. He asked members to review the spreadsheets.

2019 Optional Safety Budget - Mr. Forlenza stated that the deadline for claiming or encumbering these funds was November 1, 2019 and all encumbered funds have to be claimed by February 1, 2020. He asked members to review the spreadsheets.

2019 Wellness Incentive Program Allowance – Mr. Forlenza stated that the deadline for claiming or encumbering these funds was November 1, 2019 and all encumbered funds have to be claimed by February 1, 2020. He asked members to review the spreadsheets.

EPL/Cyber Allowance – Mr. Forlenza reminded the JIF that various amounts have been budgeted, depending on member size, for each member to help offset employment practice and cyber security related expenses. He reminded members that the deadline for claiming or encumbering these funds was November 1, 2019 and all encumbered funds have to be claimed by February 1, 2020.

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 or ecooney@connerstrong.com.

Statutory Bonds - 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 as some of those on the list might have retired at year end. Please remember the coverage is for the individual, not the position. 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.

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

Police Command Staff Training – Mr. Forlenza stated Risk Management Training for Police Personnel has been scheduled. Attendance at this training by Police Command Staff is required for compliance with the MEL's 2021/2022 EPL Plan of Risk Management. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on January 8, 2020. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The training dates are scheduled as follows:

February 5, 2020 – Merighi's Savoy Inn
April 21, 2020 – Auletto Caterers, Deptford
September 22, 2020 – O'Connors, Eastampton
October 15, 2020 - Merighi's Savoy Inn, Vineland

RMC Resolutions & 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.

2020 1st Installment Billing – First installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant on or about December 14, 2019. Please note that the first installment is due by February 14, 2020.

PRIMA/AGRIP Conferences – Mr. Forlenza stated this year TRICO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2020 Budget includes funding for six (6) attendees for AGRiP, and four (4) for PRIMA. The TRICO JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRiP Conferences from our office on or about December 16, 2019. Information on the PRIMA Conference will be emailed out later this month.

2019 Attendance Records– Mr. Forlenza stated that a report detailing attendance records through the end of 2019 was included in his report and this information is taken directly from the monthly minutes.

Safety Breakfast Kickoff/Safety Coordinator & Claim Coordinator Roundtable - Mr. Forlenza noted the Fund is scheduled to hold its Annual Safety Breakfast on March 10, 2020 at Auletto Caterers in Deptford, beginning at 8:30 AM. A *Save the Date* will be emailed to all Safety Coordinators, Claims Coordinators, Fund Commissioners, and Risk Management Consultants shortly. Also, immediately following the Safety Breakfast, the JIF will be sponsoring a Safety Coordinator & Claims Coordinator Roundtable at the same venue. The Wellness Coordinators are also invited to attend. Invites with

additional information will be emailed to all Safety Coordinators, Claims Coordinators, and Wellness Coordinators within the next few weeks.

Land Use Training Certification – Mr. Forlenza reminded the members that Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that this training has been completed. Mr. Forlenza also reminded the members that new board members need to be trained as soon as possible. If you have any questions, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

Lastly, Mr. Forlenza welcomed new member Hopewell Township to the TRICO JIF, and Fund Commissioner Leo Selb.

Mr. Forlenza asked if any members had any questions. No questions were entertained.

SOLICITOR'S REPORT

Mr. DeWeese thanked the membership on behalf of his firm and his team for the 2020 re-appointment as Fund Solicitor.

Executive Claims Committee Meeting

Mr. DeWeese highlighted the following items from the Executive Claims Review Committee Meeting:

Assignment of New Cases

Mr. DeWeese reported two (2) new case(s) have been assigned since December 2019:

New Cases
<i>Alston v. Township of Deptford</i>
<i>Heywood v City of Woodbury</i>

Closed Cases

Mr. DeWeese reported that five (5) case(s) was closed in the month of January:

Closed Cases
<i>Lackey v. Township of Carneys Point</i>
<i>Muckenfuss Est v. Borough of Glassboro</i>
<i>Gil Nieves v. City of Vineland</i>
<i>Roberson & Kline v. City of Vineland</i>
<i>Sciulli v. City of Woodbury</i>

General Liability Status Report

Mr. DeWeese noted that there are 33 active General Liability claims. He noted that if a member would like a synopsis of their town's cases sent to them, please contact him. He also noted this month was a full report month.

Subrogation Summary Files

Mr. DeWeese stated that 55 judgments have been obtained and collections efforts are being made on \$1,634,262.21 potential recoveries.

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

Closed Claims Report

Mr. DeWeese stated that there were no (0) closed case since the last meeting.

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 all of the assigned attorneys are still receiving calls and believes 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, so please review the list and be sure who you would like appointed as the contacts is actually appointed.

Lastly, Mr. DeWeese discussed a recent Appellate Division decision rendered on January 13, 2020 that ruled the employer and their Workers Compensation carriers are responsible for and to reimburse employees for the costs of medical marijuana. He noted this may be appealed to the Supreme Court of New Jersey, but nothing has been filed to date and should we see these types of claims come up they will be dealt with on a case by case basis. Mr. DeWeese referenced the case *Hager v. M&K Construction* where the employee suffered a significant back injury, and he was given the choice of either opioids or medical marijuana for pain management. To avoid the dangers of side effects from the opioids, he choose medical marijuana. Originally the Workers Compensation carrier denied the medical marijuana prescription, and the case went to the Superior Court, and then the Appellate Division where the ruling was made.

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

SAFETY DIRECTOR'S REPORT

Mr. Holwitt thanked the members on behalf of himself, Mr. Garish and J.A. Montgomery. He stated that the Safety Director's Report is self-explanatory. He highlighted the following items:

MEL Video Library – He noted no members utilized the Library for December and asked that it please continue to be utilized. If a copy of the video library titles is needed, you can find it at the MEL or JIF website. He noted the email address: melvideolibrary@jamontgomery.com, and phone number: 856-552-4900.

Safety Director's Bulletins – He noted that there were three (3) bulletin(s) included in the agenda:

- *Snow Emergencies*
- *First Amendment Audit Best Practices*
- *Domestic Violence for Public Employer*

MSI Class Listing – Mr. Holwitt referenced the list of MSI Classes that are available in January and February 2020 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. Holwitt asked if there were any questions at this time. No questions were entertained.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – January

Mr. Roselli thanked the members for the reappointment of Qual-Lynx.

Mr. Roselli presented the *Lessons Learned from Losses* for January which discussed Winter Safety. He then highlighted the following in regards to the serious impact winter weather can have on claims and how they can be minimized with the right preparation and monitoring of problem areas:

- Consider who is doing the snow removal; have they had previous injuries that shoveling may worsen
- Pre-Treat parking lots and walkways
- Discuss footwear with employees
- Provide Caution/Wet Floor signs at all entrances
- Maintain heat and be cautious of pipe breaks.

He then presented examples of claims that may have been prevented with the proper preparation.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer thanked the Fund for her re-appointment and noted that her report is detailed in the agenda packet. She highlighted the following:

Ms. Schiffer noted she has reached out to everyone and many have responded with meeting dates, or we have already met to plan for 2020 Wellness activities. Her hope is to have everyone scheduled by the end of February.

Ms. Schiffer noted in the agenda she had included a list of ideas for work place wellness initiatives which should help with the meetings and coming up with ideas in how to best utilize your Wellness funds. She noted food can no longer be the focal point of Wellness funds, and reminded the Committee if you had encumbered your funds you have until February 1, 2020 to claim them, so please plan accordingly.

Ms. Schiffer referenced her Targeting Wellness newsletter which focuses on changing our minds to change habits until it becomes involuntary, and then referenced the topics for this month.

In regards to the "Recipe Corner", she noted a mistake in the Chicken Enchiladas that it omitted the crumbled blue cheese and blue cheese dressing.

Ms. Schiffer referenced her "Intention Calendar" to go along with the efforts to change habits, and the "Wheel of Life" to assist in getting a clearer picture of those areas in your life that may need more attention.

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

MANAGED HEALTH CARE REPORT

Ms. Beatty thanked the membership on behalf of Qual Care for the 2020 re-appointment as the Fund's Managed Care Specialist, and then noted that her report is detailed in the agenda packet. She highlighted the following:

Lost Time v. Medical Only Cases

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

	December	YTD
<i>Lost Time</i>	2	61
<i>Medical Only</i>	19	276
<i>Report Only</i>	15	173
<i>Total Intakes(New Claims)</i>	36	510
<i>Report Only % of Total</i>	41.7%	33.9%
<i>Medical Only/Lost Time Ratio</i>	90.10	82:18
<i>Average Days to Report</i>	3.6	3.8

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report for YTD 2019

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	5,793
<i>Transitional Duty Days Worked</i>	3,662
<i>% of Transitional Duty Days Worked</i>	63.2%
<i>Transitional Duty Days Not Accommodated</i>	2,131
<i>% of Transitional Duty Days Not Accommodated</i>	36.8%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report for December, 2019.

PPO Penetration Rate	December
<i>Bill Count</i>	112
<i>Original Provider Charges</i>	\$176,267
<i>Re-priced Bill Amount</i>	\$54,055
<i>Savings</i>	\$122,212
<i>% of Savings</i>	69.3%
<i>PPO Penetration Rate Bill Count Percentage</i>	94.6%
<i>PPO Penetration Rate Provider Charge Percentage</i>	95.9%

<i>EPO Penetration Rate Bill Count Percentage</i>	<i>96.0%</i>
<i>EPO Penetration Rate Provider Charge Percentage</i>	<i>96.3%</i>

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported that during December: 1,244 phishing emails were sent to members, with 21 being clicked. This is 1.7% of the emails which is well below average; however, a spike for us as last month the TRICO JIF was at 0.8%. Woodbury City was high with 7 phishing emails being clicked; however, Mr. Romero reminded the members that some firewalls will open an email prior to sending it on to the recipient as a safeguard, so that could be happening in some cases. 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, six (6) are 80-99% compliant, two (2) are 70-79% compliant, and three (3) are below 69% . All members should be receiving these stats at the beginning of the month in an emailed report. He also noted that come February, new trainings are going to be rolled out, so he would like to get everyone up to 100% prior to the new training being released.

In regards to the MEL Cyber Risk Management Program he reported that 49% of members are Tier 1 certified, and 41% are Tier 2 certified. He encouraged everyone to get their certifications to him and reminded the members there is now a \$25,000 deductible for cyber related claims, no longer \$10,000, however with both Tier 1 & Tier 2 certification, you could be eligible for reimbursement of a portion of that deductible.

In regards to the Vulnerability Scanning report, he referenced he has sent everyone an Excel spreadsheet of their current roster and stated it is important to review and be sure the person receiving the report is actually getting it, and is the correct person to receive the report. If there are any changes to what was presented in the spreadsheet, please let Mr. Romero know so he can correct it.

Mr. Romero noted at everyone's seat were copies of the new Cyber Security poster, and he gave kudos to Megan Matro of the Executive Directors office for her assistance in creating these posters. It is important for everyone to be aware, and what to do and what to look for in regards to Cyber Attacks.

Mr. Romero noted at the height of Tax season, be wary of IRS Scams. The IRS will never contact you via email, so do not click on those types of emails.

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 noted a topic that will be rolling out shortly in the Newsletter will cover "How to manage the risk of 3rd Parties", including what to look for, what questions to ask, and how to know if they are secure.

Mr. Romero reminded the committee that Windows 7 is no longer supported; however, Microsoft has extended a service contract, though he does not recommend doing this. In regards to Windows 10, the National Security Agency has issued a notice that hackers could take advantage of a flaw in the digital signatures, so talk to your IT professionals and make sure your software has the latest updates and patches.

Finally, Mr. Romero thanked the Fund for his reappointment as Technology Director.

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

TREASURER'S REPORT

Mr. Tontarski thanked the Fund for his re-appointment and presented an overview of the Treasurer's Report for month ending **December 31, 2019**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the reporting period totaled \$41,485.19. This generated an average annual yield of 1.48%. However, after including an unrealized net gain of \$14,383.28 in the asset portfolio, the yield is adjusted to 2.00% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$88,193.02 as it relates to current market value of \$29,931,501.30 vs. the amount we have invested. The current market value, including accrued income is valued at \$30,034,821.43.

Our asset portfolio with Wilmington Trust consists of 8 obligations with a maturity greater than two years, 6 obligations with maturities less than one year

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

Receipt Activity for the Period

Mr. Tontarski reported on the total subrogation, reimbursement, & receipts.

	Period	YTD
Subrogation Receipts	\$108,473.19	\$320,300.29
Salvage Receipts	\$0.0	
MEL Excess Reimbursement	\$593.20	
Overpayment Reimbursements	0.0	
EJIF Closed Year Dividends	72,661.00	

A.E.L.C.F. Member Participant Balances:

Woodbury City	\$21,070.00
Washington Twp.	\$78,443.00
Pittsgrove Township	\$76,120.00
Stow Creek Twp.	\$3,097.00
E-JIF Member	\$172,125.48

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period, the Fund's "Cash Position" changed from an opening balance of \$33,979,929.25 to a closing balance of \$33,183,829.23 showing a decrease in the fund of \$796,100.02.

Loss Run Payment Register – December 2019

The net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end are \$328,897.12. The claims detail shows 308 claims payments issued.

Bill List –January, 2020

For the Executive Committee’s consideration, Mr. Tontarski presented the January 2020 Bill List in the amount of \$386,137.16

Chair Law entertained a motion to approve the December 2019 Loss Run Payment Register, and approve the January 2020 Bill List in the amount of \$386,137.16 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 *December 2019 Loss Run Payment Register and the January 2020 Bill List in the amount of \$386,137.16* as presented.

ROLL CALL *Yeas:* Karen Sweeney, **Wenonah Borough**
 Sue Miller, **Clayton Borough**
 Carl Bagby, **Swedesboro Borough**
 Bob Diaz, **South Harrison Township**
 Mike Razze, *Secretary*, **Pitman Borough**
 Bob Law, *Chair*, **Woodbury City**
 Kevin Clour, **Lower Alloways Creek**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

SAFETY COMMITTEE MEETING

Ms. Abdil stated that the Committee met on December 5, 2019 and a copy of the meeting minutes were included in the agenda. Ms. Abdil highlighted the following included in the minutes:

- On page 4 she referenced the Regional Training Schedule, including a Health and Wellness Seminar, as well as an OPRA Seminar which should be very informative.
- Extensive conversation on the Wellness topic and how some are giving a bit of push-back on the Wellness Policy. You are encouraged to do it, but it is not mandatory. We are encouraging you to tailor the Wellness Policy to your town’s needs.
- If you encumbered your SIP money, be sure to claim it by February 1.
- There have been changes to the 2020 SIP program as discussed before, and we now have an enhanced program that includes bonus money for participating on a Sub-Committee, so be sure to participate in a Sub-Committee.
- Lastly she noted the Annual Safety Breakfast and Claims Coordinator/Safety Coordinator Roundtable will be March 10, 2020 at Auletto’s Caterer in Deptford and an official invite will be sent out shortly.

She reiterated the 2020 SIP Program has been revamped to include a chance to obtain an additional \$250 in 4 separate categories, and they will not be doing Special recognition Award nominations this year. Awards will still be given out, but decided differently.

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

COMMITTEE CHAIRS MEETING

Chair Law noted that the minutes from the January 6, 2020 meeting along with the 2020 Committee Appointments were included in the agenda packet for the members to review. He asked that everyone please take note of what Committee they have been assigned to, and to please contact the Executive Director's office if any Fund Commissioner would like to be re/assigned to a different committee. He reminded the members, if they had not volunteered for a Committee, they have not been placed on a Committee. He noted your town will be eligible for additional Safety Incentives monies if you are on a Committee and attend 75% of the meetings.

Chair Law noted the Chairs for the following Committees in 2020 will be:

Safety Committee:	Jeff Celebre, City of Vineland
Coverage Committee:	Mike Razzo, Pitman Borough
Finance Committee:	Doug Hogate, Elsinboro Borough
Strategic Planning Committee:	Sue Miller, Clayton Borough
EPL & Technology Committee:	Ken Brown, Carney's Point Township

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

MEL/E-JIF/RCF Reports

MEL, RCF, and E-JIF Meeting – January 6, 2020

Chair Law reported that the MEL, RCF and E-JIF met on January 6, 2020 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet. He noted there was a handout on the MEL Annual Seminar, which is a free Seminar and a good opportunity to earn CEU's, and also a short memo included in the agenda in regards to the MEL 2020 Insurance Renewal.

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

MISCELLANEOUS BUSINESS

Chair Law entertained a Motion to approve the Revised JIF Crime Policy as presented in the agenda packet.

Motion by Mr. Razzo, seconded by Ms. Sweeney, to approve the revised JIF Crime Policy as presented. All in favor. Motion carried.

At this time, Mr. Forlenza asked for a Motion to authorize the Executive Directors office to order four (4) new tables for use by the Fund Commissioners at the Executive Committee Meetings at the Gloucester County Library, and to be delivered directly to the Library.

Mr. Forlenza explained to the Committee some of the tables that are utilized for our 5pm Executive Committee Meeting are out of commission, and after speaking to the Library, they do not currently have the funds in their budget to replace them. Mr. Forlenza asked permission of the Committee to purchase four (4) tables for the library that we, along with other library guests, would use. Mr. Forlenza noted the TRICO JIF has been utilizing the Library facility, free of charge, for approximately 12 years, and felt it would be a kind gesture on the JIF's part. In addition, it will provide additional "elbow room" for the Fund Commissioners at the meeting. The Committee agreed.

Motion by Mr. Razze, seconded by Ms. Sweeney, to have the Fund purchase four (4) new tables as presented by Mr. Forlenza. All in Favor. Motion carried

Next Meeting

Chair Law noted the next meeting of the TRICO JIF will be held on **Monday, February 24, 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

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 January 27, 2020.

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2019172878	001245153	2020192231
2020185074		2020193066
MLT-2020183514		
2020185657		
2019160384		

2020185973		
2019169911		
2019163492		

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**
Sue Miller, **Clayton Borough**
Carl Bagby, **Swedesboro Borough**
Bob Diaz, **South Harrison Township**
Mike Razze, *Secretary*, **Pitman Borough**
Bob Law, *Chair*, **Woodbury City**
Kevin Clour, **Lower Alloways Creek**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

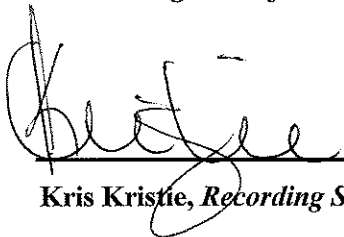
There were zero (0) claim(s) presented for Abandoning Subrogation.

MOTION TO ADJOURN

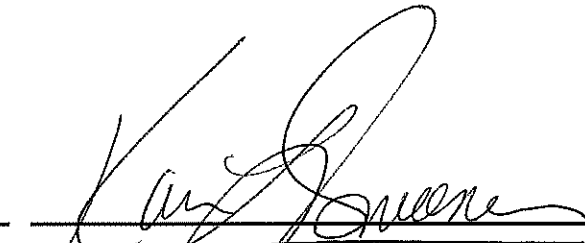
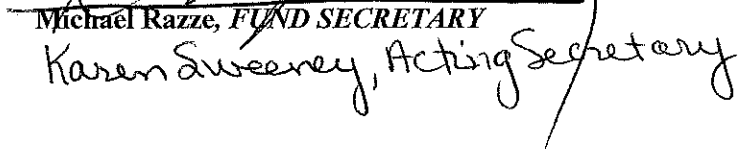
There being no further business, Chair Law entertained a *Motion to Adjourn* the January 27, 2020 Executive Committee Meeting.

Motion by Mr. Razze, seconded by Ms. Sweeney, to adjourn the January 27, 2020 Meeting of the TRICO JIF.

The meeting was adjourned at 6:03 PM.



Kris Kristie, *Recording Secretary*

Michael Razze, *FUND SECRETARY*

Karen Sweeney, *Acting Secretary*