

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

Via Conference Call

April 27, 2020 – 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 via conference call on Monday, April 27, 2020 at 5:00 PM, prevailing time. Chair Law, Woodbury, presiding. The meeting was called to order at 5:00 PM.

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to *South Jersey News*, of Woodbury and the *Courier Post*, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the TRICO Municipal Joint Insurance Fund, and (3) posting notice on the public bulletin boards of all member municipalities of the TRICO Municipal Joint Insurance Fund.

ROLL CALL

Those in attendance were:

Warren Morgan, **Alloway Twp**
Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Don Banks, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Carolyn King-Sammons, **Elk Twp**
Doug Hogate, **Elsinboro Twp.**
Linda Gonzalez, **Fairfield Twp.**
Valerie VanVeen, **Glassboro Borough**
Raymond Williams, **Greenwich Twp.**
Leo Selb, **Hopewell Twp.**
Kevin Clour, **Lower Alloways Creek Twp**arrived after roll call
Luke Patrick, **Mannington Twp**
Candice Pennewell, **Mantua Twp**
Jill McCrea, **Monroe Twp**
Harry Moore, **Oldmans Twp.**
Susan Jacobucci, **Paulsboro Boro**
Mike Bercute, **Penns Grove Borough**
Carol Mincey, *Alternate*, **Penns Grove Boro**
Daniel Neu, **Pennsville Twp.**
Maureen Abdill, **Pilesgrove Twp.**
Mike Razzo, **Pitman Borough**
Majorie Sperry, **Quinton Twp**
Brad Campbell, **Shiloh Borough**
Bob Diaz, **South Harrison Twp.**
Carl Bagby, **Swedesboro Borough**
Colette Bachich, **Washington Township**
Karen Sweeney, **Wenonah Borough**

Ryan Giles, **Westville Borough**
Bob Law, **Woodbury City**
John Hall, **Woodstown Borough**
Jane DiBella, **Woolwich Township**

Absent Fund Commissioners were:

Barbara Freijomil, **Franklin Twp.**
Doris Hall, **Logan Twp**
Mark Gravinese, **Harrison Twp.**
Mike Seery, **Upper Pittsgrove Twp.**
Jeffre Celebre, **Vineland City**
Mike Kwasizur, **West Deptford Twp.**
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
Colson and Gosweiler Insurance
Conner Strong & Buckelew
Hardenbergh Insurance Group
Len Eckman Insurance
E.H. Sloan Insurance Agency

Absent RMCs were:

Chesney-Stanton Insurance Group
Henry D. Young Insurance

Chair Law entertained a Motion to move up Mr. Banks, Alternate Executive Committee Member #3, to the Executive Committee in the absence of Ms. Hall for voting purposes.

Motion by Mr. Diaz seconded by Ms. Sweeney to move up Mr. Banks to the Executive Committee. All in Favor. Motion carried

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Law presented the meeting minutes of the March 23, 2020 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 March 23, 2020 Executive Committee meeting.

Motion by Ms. Sweeney, seconded by Mr. Razze to approve the minutes of the March 23, 2020 Executive Committee meeting. All in Favor. Motion carried.

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

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Law presented the meeting minutes of the March 23, 2020 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 Ms. Sweeney, seconded by Mr. Razze to approve the meeting minutes of the March 23, 2020 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 March 23, 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 March 23, 2020 as presented.

The Executive Claims Review Committee Closed Session minutes of the March 23, 2020 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 March 23, 2020 meeting were collected.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – April 27, 2020

Chair Law reported that an Executive Claims Committee Meeting was held on Monday, April 27, 2020 via conference call.

The Committee reviewed seven (7) claims. Of the claims reviewed, there were seven (7) Workers' Compensation, one (1) General Liability, and one (1) Property PARs recommended for approval of settlement or continuing defense.

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

There were three (3) matter(s) presented for *Abandonment of Subrogation*:

2019154168
2019154754
MLT-2019158338

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza referenced the Executive Director's Report found in the agenda and noted it was self-explanatory, and highlighted the following:

Mr. Forlenza noted for members to review their SIP, OSB, Wellness, and EPL/Cyber budget balances, stating there may be items/situations in regards to COVID-19 the cost of which could be offset by one of these programs.

Mr. Forlenza stated there were several items in his report that have unfortunately either had to be cancelled or postponed to be rescheduled. He noted the remaining Elected Officials Seminar had been cancelled, however, Elected officials will still be able to take the online course on the MEL Website for credit as long as it is completed by May 30th, which is an extension from the original date of May 1, 2020. As far as the Managerial & Supervisory Training and the Police Command Training scheduled in April, these have been postponed and will be reschedule at a later date once things return to normal and we can coordinate dates with the venues. Notices had gone out from the Executive Directors office in late March notifying members of these changes. Chair Law asked if there was a report indicating who has completed the online course thus far. Mr. Forlenza noted he would reach out to the MEL and see if he could obtain a report.

In regards to all sub-committee meetings scheduled for the next 30 days or so, we believe they will continue be held via conference call and his office will send out the agendas, as well as any pertinent handouts and the dial-in information prior to those meetings. We will keep the Fund updated on any changes to this process.

Mr. Forlenza noted that on March 30, 2020, his office notified all Fund Commissioners, and Fund Professionals, via email, of their requirement to complete the FDS process due to their role with the JIF. All FDS had to originally be submitted by April 30, 2020, however that date has been extended to July 31, 2020. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office should contact Kris Kristie.

Mr. Forlenza referenced the quarterly attendance report included in the agenda and asked everyone to please review for accuracy. He noted the attendance is taken directly from the meeting minutes, so if anyone notices a discrepancy, please contact Kris Kristie of the Executive Directors office.

Lastly, Mr. Forlenza reiterated everyone should know and feel confident that the Executive Directors office is in contact with the other Fund Professionals on a daily basis, so please, if you have any questions, or need any assistance, please reach out at any time to any one of us, either via phone or email, as we are here to help you.

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

SOLICITOR'S REPORT

Assignment of New Cases

Mr. DeWeese reported that there were three (3) new case(s) assigned since the March 2020 meeting:

Gangemi v. TRICOJIF
Wolfe v Township of Washington
Rolle v. Borough of Clayton

Closed Cases

Mr. DeWeese noted that there were three (3) case(s) closed since the March 2020 meeting, noting there was no money paid to the Plaintiff on any of these cases:

Salceto v. Township of Carneys Point
DiBuonaventura. Township of Washington
Fulbrook v. Township of Monroe

General Liability Files

Mr. DeWeese noted that there are 33 active General Liability claims and if a member would like a synopsis of their town's cases sent to them, please contact him.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$1,688,624.19 potential recoveries on 57 files.

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the members to please review the list of authorized contacts for the *MEL Employment Practices Helpline*. He stated he has been receiving calls daily in regards to COVID-19 questions. He also noted he has been trying to stay abreast of the COVID-19 issues in the State of NJ and has sent out various Bulletins and Notices with information he learns. He is hopeful the correspondence is helpful to the members, and if anyone has any questions or concerns to definitely reach out to him and he will be happy to assist the best he can.

Lastly, Mr. DeWeese presented a Letter and Resolution for consideration by the Executive Committee to authorize the Release of Fund Year 2019 Closed Session Meeting Minutes with redactions as noted in his letter.

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

Resolution 2020-19 Authorizing the Release of Fund year 2019 Closed Session Executive Committee Meeting Minutes.

Motion by Mr. Razze, seconded by Ms. Sweeney to approve Resolution 2020-19 as presented.

ROLL CALL

Yeas:

Karen Sweeney, **Wenonah Borough**
Sue Miller, **Clayton Borough**
Carl Bagby, **Swedesboro Borough**
Robert Diaz, **South Harrison**
Mike Razze, *Fund Secretary*, **Pitman Borough**
Bob Law, *Fund Chair*, **Woodbury City**
Don Banks, **Deptford Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report is a handout and is self-explanatory and should anyone have any questions, please feel free to reach out to him at any time.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli presented the *Lessons Learned from Losses* for April which discussed *Indemnity Agreements*. He then highlighted the following to protect against future liabilities:

- Consult with your town Solicitor
- Consult with your RMC as they have an understanding of identifying exposures and transferring of risk.
- Be sure current indemnification agreements and contracts clearly indicate where responsibilities lie.
- Be sure your town is named as an Additional Insured on the Certificate of Insurance or the Contract. Do not assume.

He then presented an example of a claim that could have been very costly; however, with Mr. DeWeese's intervention, and the presence of a strong indemnification agreement, was ultimately settled with no loss or legal costs from the JIF/member.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer referenced her report in the agenda packet, noting that events for April and early May have been postponed due to the current situation and social distancing.

Ms. Schiffer stated it is highly recommended that all employees are reminded about and encouraged to utilize any EAP (Employee Assistance Program) of which they have access. In addition, police chaplains or contracted PD psychologist are in place to support them as well as their families. She has had some Towns reach out to her for recommendations and she has put them in touch with Cooper and she has received a lot of positive feedback on this program. You can use your wellness funds to offset the cost of your EAP program.

Ms. Schiffer gave a shout out to East Greenwich: Even though employees are coming to work, they are keeping their distance and remembering the importance of exercise. She has been doing weekly video conferencing to break up the day and keep self-care in the forefront of their minds. She has done a short talk, group meditation, as well as workouts and chair yoga routine through Zoom video conferencing.

In an attempt to bring some “sanity” and light-heartedness into the office, one town hosted a “Wear your Pajamas to work” day, “Wear your favorite Sports Team jersey” day and hosted an ice cream sundae bar. Note this was not applied to their wellness funds.

Ms. Schiffer stated it is important to stay connected with your employees: check in with coworkers or plan periodic meetings via phone or video just to make sure everyone is doing okay. Maybe try a remote, online meditation together. Stay active through the day regardless of where you are: Encourage movement breaks.

Ms. Schiffer noted she sent out a list of ideas “optimizing Your Wellness Funds” with the current situation in mind, so please review it and if you have not received it, please contact her.

Ms. Schiffer noted workplace wellness is taking on a completely new appearance and there has never been a time when employee wellbeing is more important than now.

Weekly, Ms. Schiffer has been sending out “A note from your Wellness Director” in an effort to provide words of positivity and to remind everyone to take care of yourself first! Understanding that Monday’s may not be the best time to send out emails due to weekend backlog, she will start to send out emails on Tuesdays.

It is important to keep focusing on those things that are in our control when it comes to managing the heightened level of stress and building resiliency to ward off sickness; this is a time to address emotional and mental health, which directly impacts every other aspect of our lives.

April Targeting Wellness Newsletter

This month is National Stress Awareness Month so please make sure your employees have received a copy of her Newsletter.

Ms. Schiffer noted you will find a Mindfulness Calendar to help navigate through the month of April by offering a daily self-care focal point and for the April "Challenge" she included a "Let's Stay at Home" Bingo.

Lastly, the Exercise of the Month is a diagram showing a few yoga moves.

Hopefully employees are taking advantage of all the live streaming and free workout videos the internet and particularly YouTube is offering.

Lastly, Ms. Schiffer noted to please reach out to her via email, phone or text so she can assist in helping employees through resource recommendations.

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

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

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

	March	YTD
<i>Lost Time</i>	8	16
<i>Medical Only</i>	21	66
<i>Report Only</i>	16	46
<i>New Claims Reported</i>	46	129
<i>Report Only % of Total</i>	35%	36%

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	1,568
<i>Transitional Duty Days Worked</i>	927
<i>% of Transitional Duty Days Worked</i>	59%
<i>Transitional Duty Days Not Accommodated</i>	641
<i>% of Transitional Duty Days Not Accommodated</i>	41%
<i>\$ Saved by Accommodating</i>	\$104,667.82
<i>\$ Lost by NOT Accommodating</i>	\$67,331.63

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	March
<i>Bill Count</i>	157
<i>Original Provider Charges</i>	\$197,952
<i>Re-priced Bill Amount</i>	\$70,477
<i>Savings</i>	\$127,475
<i>% of Savings</i>	64%
<i>PPO Penetration Rate Bill Count Percentage</i>	96%
<i>PPO Penetration Rate Provider Charge Percentage</i>	95%
<i>EPO Penetration Rate Bill Count Percentage</i>	93%
<i>EPO Penetration Rate Provider Charge Percentage</i>	93%

Ms. Beatty noted that with the Coronavirus outbreak, Qual-Lynx and Qual-Care staff is working from home and everyone is available to assist members.

Ms. Beatty stated they are working with their medical facilities to deliver safe medical services and treatment as required. She noted they are receiving information daily on provider practices, including office hour changes, telehealth capabilities, and office closures. As far as treatment, she has received good feedback, whether the patient is being seen virtually or in person. Updated lists are constantly being provided so their staff has all the information they need and CDC guidelines are being practiced at all of our provider facilities.

Ms. Beatty reported there have been 20 report only COVID-19 claims in the TRICO JIF and 31 reported COVID-19 claims in Vineland with 10 testing positive.

Ms. Beatty noted the Qual-Lynx staff will continue to keep communications open with Providers.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero stated in regards to the new cyber hygiene training course recently assigned, the deadline has been moved to May 1, which was originally March 31.

He asked that members be aware of the numerous Covid-19 email scams that are circulating. He noted one member has already fallen victim to one of these scams, but luckily, due to double redundancy backups, there was minimal damage and they were only down for one day. Please be sure emails received are coming from a trusted source. If you have any question regarding this, he had previously provided a link to all members, where if you type in the questionable email address, it will show you where the email originated, or you may send it to him.

Mr. Romero reminded the members he is available 24/7, so if there are any issues he can assist with, please reach out.

Mr. Romero 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 **March 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of March 31, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020.

Investment Interest

Interest received or accrued for the reporting period totaled \$ 45,093.82. This generated an average annual yield of 1.49%. However, after including an unrealized net gain of \$157,893.84 in the asset portfolio, the yield is adjusted to 6.71% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$370,728.82 as it relates to current market value of \$28,648,441.48 vs. the amount we have invested. The current market value, including accrued income is valued at \$28,730,678.55.

The Fund's asset portfolio with Wilmington Trust consists of seven (7) obligations with a maturity greater than two years, eight (8) obligations with maturities less than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$24,477.24	\$45,604.44
Salvage	\$500.00	
Overpayment Reimbursements	\$15.00	
FY 2020 Premium Assessments	\$142,436.00	

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

Woodbury City	\$21,155.00
Washington Twp.	\$78,761.00
Pittsgrove Twp.	\$92,718.00
Stow Creek Twp.	\$4,402.00
E-JIF Dividend	\$172,710.72

Mr. Forlenza noted a more detailed report will be included in the minutes. If anyone had any questions in the meantime, please don't hesitate to reach out and ask him.

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

MEL/RCF/EJIF Reports

Chair Law noted the minutes of the MEL and RCF meeting on March 27, 2020 were included in the agenda and were self-explanatory and high-lighted the following:

- The MEL has created a Joint Cash Management Investment Program which allows the MEL/RCF to invest in Bond Anticipation Notes that municipalities may need to sell, which is a good thing especially in the current environment, so please be sure your CFO's are aware of this. He noted Mr. Tontarski has been active in the program.
- Personnel Policy changes are under review and will be coming out to the JIF's later this year. He explained every two years the policy is reviewed and changed and this is year 2.
- Chair Law asked that everyone review the COVID-19 phishing scam bulletins included in the agenda and to be aware of these newly developing email scams.

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

MICELLANIOUS BUSINESS

Mr. Forlenza noted that due to the current situation and uncertainty of COVID-19, he would like to ask for a Motion, after consultation with the Fund Chair, to re-advertise the May Executive Claims Committee Meeting and the Executive Committee Meeting to a conference call, if needed. He noted he would prefer to be prepared in case, as it is an uncertainty right now.

Chair Law asked for a Motion to re-advertise the May meetings as outlined by Mr. Forlenza.

Motion by Mr. Razze, seconded by Ms. Sweeney to re-advertise the May meetings. All in Favor. Motion carried.

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

Chair Law noted that the next meeting of the TRICO JIF will more than likely be a conference call on Monday, May 18, 2020 at 5:00 PM unless otherwise noted. Chair Law asked the Committee to take note of the date being a week earlier than normal due to the Memorial Day holiday.

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

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

Chair Law entertained a motion to approve the following PARs as presented:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
001264320	2018131245	2020198009
2020199828		
2020199306		
2020196436		
2019167933		
2019165921		
2019152045		

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

ROLL CALL

Yeas: Karen Sweeney, **Wenonah Borough**
 Sue Miller, **Clayton Borough**
 Carl Bagby, **Swedesboro Borough**
 Robert Diaz, **South Harrison**
 Mike Razze, *Fund Secretary*, **Pitman Borough**
 Bob Law, *Fund Chair*, **Woodbury City**
 Dona Banks, **Deptford Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

Acting Secretary Sweeney stated there were three (3) files for abandonment of subrogation:

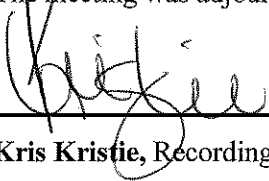
- #2019154168
- #2019154754
- #MLT-2019158338

MOTION TO ADJOURN

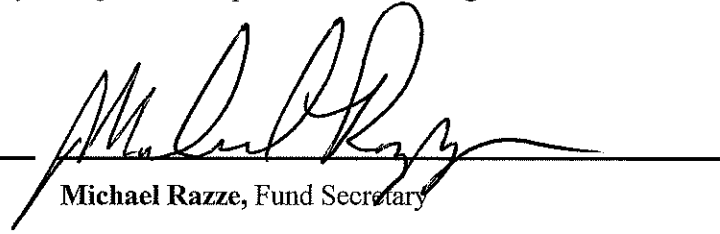
There being no further business, Chair Law entertained a *Motion to Adjourn* the April 27, 2020 Executive Committee Meeting.

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

The meeting was adjourned at 5:39 PM.



Kris Kristie, Recording Secretary for



Michael Razze, Fund Secretary