

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

**Gloucester County Library
Mullica Hill, NJ**

February 24, 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 at the Gloucester County Library, Mullica Hill, New Jersey on Monday, February 24, 2020 at 5:00 PM, prevailing time. Acting Chair Razzo, Pitman, presiding. The meeting was called to order at 5:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

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

ROLL CALL

Those in attendance were:

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.
Barbara Freijomil, Franklin Twp.
Karyn Paccione, Alternate, Glassboro Borough
Raymond Williams, Greenwich Twp.
Mark Gravinese, Harrison Twp.
Leo Selb, Hopewell Twp.
Kevin Clour, Lower Alloways Creek Twp
Luke Patrick, Mannington Twp
Candice Pennewell, Mantua Twp
Harry Moore, Oldmans Twp.
Susan Jacobucci, Paulsboro Boro
Mike Bercute, Penns Grove Borough
Daniel Neu, Pennsville Twp.
Maureen Abdill, Pilesgrove Twp.
Mike Razzo, Pitman Borough
Majorie Sperry, Quinton Twp
Bob Diaz, South Harrison Twp.
Mike Seery, Upper Pittsgrove Twp.
Jeffre Celebre, Vineland City
Karen Sweeney, Wenonah Borough

Lauren Sedberry, *Alternate*, **West Deptford Twp.**
Ryan Giles, **Westville Borough**
Jeffrey Pitzo, **Woodbury Heights Borough**
John Hall, **Woodstown Borough**
Jane DiBella, **Woolwich Township**

Absent Fund Commissioners were:

Brad Campbell, **Shiloh Borough**
Bob Law, **Woodbury City**
Linda Gonzalez, **Fairfield Twp.**
Doris Hall, **Logan Twp**
Jill McCrea, **Monroe Twp**
Carl Bagby, **Swedesboro Borough**
Colette Bachich, **Washington Township**

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
Chesney-Stanton Insurance Group
Colson and Gosweiler Insurance
Len Eckman Insurance
E.H. Sloan Insurance Agency

Absent RMCs were:

Conner Strong & Buckelew
Hardenbergh Insurance Group
Henry D. Young Insurance

OATHS OF OFFICE

Oaths of Office was administered by Mr. DeWeese, Fund Solicitor, to Mark Gravinese, Harrison Township, Alternate Executive Committee Member #2 for the 2020 Fund Year. Mr. DeWeese congratulated him on his election.

The *Oaths of Office* was signed and presented to the Fund Solicitor.

Acting Chair Razze entertained a Motion that in the absence of Chair Law, he be moved up to acting Chair; Ms. Sweeney, Executive Committee Member #1 be moved up to Acting Secretary, and Mr. Clour, Alternate

Executive Committee Member #1, and Mr. Gravinese, Alternate Executive Committee Member #2, be moved up in the absence of Ms. Hall and Mr. Bagby, for voting purposes.

Motion by Ms. Sweeney seconded by Mr. Diaz to move up Executive Committee Members and Alternates as presented. All in Favor. Motion carried

It was then noted there were only six (6) Executive Committee Members, and another needed to be moved up, for a total of seven (7) Executive Committee Members for voting purposes. Acting Chair Razze entertained a Motion to move up Mr. Banks, Alternate Executive Committee Member #3, for voting purposes.

Motion by Ms. Sweeney, seconded by Mr. Diaz, to move up Mr. Banks for voting purposes. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Acting Chair Razze presented the meeting minutes of the January 27, 2020 Executive Committee meeting for approval.

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

Acting Chair Razze entertained a motion to approve the minutes of the January 27, 2020 Executive Committee meeting.

Motion by Ms. Sweeney, seconded by Mr. Diaz to approve the minutes of the January 27, 2020 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Acting Chair Razze presented the meeting minutes of the January 27, 2020 Executive Claims Review Committee Meeting for approval.

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

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

Motion by Ms. Sweeney, seconded by Mr. Diaz to approve the meeting minutes of the January 27, 2020 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Acting Chair Razze presented the Executive Claims Review Committee Closed Session meeting minutes of January 27, 2020 for approval.

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

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

Motion by Ms. Sweeney, seconded by Mr. Diaz to approve the Executive Claims Review Committee Closed Session meeting minutes of January 27, 2020 as presented. All in Favor. Motion carried.

The Executive Claims Review Committee Closed Session minutes of the January 27, 2020 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 January 27, 2020 meeting were collected.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – February 24, 2020

Acting Chair Razze reported that an Executive Claims Committee Meeting was advertised to be held at 3:30 PM on Monday, February 24, 2020 prior to today's Executive Committee meeting. He noted that a quorum of the Executive Committee was not present; therefore, the meeting was not held. Acting Chair Razze explained that the three Executive Committee members present reviewed the PARs. He noted that the three Executive Committee members that reviewed the PARs are satisfied with the recommended course of action as recommended by the Fund Professionals in regards to the Pars reviewed. As the remaining members of the Executive Committee were sent a copy of the PARS a week prior to today's scheduled claims meeting, he is assuming they had an opportunity to review the PARS even if they were not available to attend today's scheduled claims meeting. Acting Chair Razze stated that if any member would like to go into closed session to discuss the claims that can be done toward the end of the meeting; otherwise, there will be a Motion at the end of the meeting to approve claims payments as discussed earlier today.

Acting Chair Razze asked if there were any questions. No questions were entertained.

Acting Chair Razze stated that those that attended the scheduled claims meeting reviewed eight (8) claims. The claims reviewed, included four (4) Workers' Compensation, two (2) General Liability, one (1) Auto Liability, and one (1) Property PAR.

There were also five (5) claim(s) reviewed for abandonment of subrogation attempts.

#2018121485
#000949590
#2019150592
#2018131585
#2019148399

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

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

He noted the Loss Ratio Snapshots valued as of 12/31/19 for the MEL, JIF and EPL were a handout at everyone's seat this evening.

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 the certificates were issued properly.

2019 Safety Incentive Program Awards – Mr. Forlenza noted a letter describing how to collect your 2019 Safety Incentive Awards money will be emailed to all members after the Safety Breakfast. He reminded the members that the deadline to claim or encumber these funds is November 1, 2020. All encumbered funds have to be claimed by February 1, 2021.

2020 Optional Safety Budget - Mr. Forlenza noted a consolidated announcement letter including instructions on how to collect your 2020 Optional Safety Budget allowance was emailed out to all members on or about February 21, 2020. If you have any questions on how to collect your 2020 Optional Safety Budget allowance, please contact his office. He noted the deadline to claim or encumber these funds is November 1, 2020. All encumbered funds have to be claimed by February 1, 2021.

2020 Wellness Incentive Program Allowance – Mr. Forlenza noted a consolidated announcement letter including instructions on how to collect your 2020 Wellness Incentive Program allowance was emailed out to all members on or about February 21, 2020. If you have any questions on how to collect your 2020 Optional Safety Budget allowance, please contact his office. He noted the deadline to claim or encumber these funds is November 1, 2020. All encumbered funds have to be claimed by February 1, 2021.

2020 EPL/Cyber Allowance - Mr. Forlenza noted a consolidated announcement letter including instructions on how to collect your 2020 EPL/Cyber allowance was emailed out to all members on or about February 21, 2020. If you have any questions on how to collect your 2020 EPL/Cyber allowance, please contact his office. He noted the deadline to claim or encumber these funds is November 1, 2020. All encumbered funds have to be claimed by February 1, 2021.

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 is included for your review. This list should be reviewed for accuracy, and remember the coverage is for the individual, not the position. Any questions on the status of an application or 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 there is only one more training date left to qualify for the MEL to 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 total credit is limited to 5% of a member's 2020 MEL Assessment. The sign-in sheets from December 5, 2019, January 29, 2020 and February 6, 2020 seminars are posted on the JIF website. Please be sure to review them, and verify those who say they attended, signed in. The remaining training has been scheduled on the following date:

March 24, 2020 - Merighi's Savoy Inn, Vineland

Police Command Staff Training – Mr. Forlenza noted 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 sign-ins sheets from the February 5, 2020 trainings are posted on the JIF websites. Please be sure to review them, and verify those who say they attended, signed in. The remaining training dates are scheduled as follows:

April 1, 2020 – Auletto Caterers, Deptford
September 22, 2020 – O'Connors, Eastampton
October 15, 2020 - Merighi's Savoy Inn, Vineland

Managerial & Supervisory Training – Mr. Forlenza stated one of the requirements of the MEL's 2020/2021 EPL Plan of Risk Management is the training of all member managers & supervisors. Four

training sessions have been scheduled in conjunction with the BURLCO and ACMJIFs. A *Save the Date* for the sessions was e-mailed to all Municipal Clerks, RMC's, and Fund Commissioners on February 7, 2020. A formal invitation will be emailed to all members in early March. 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 trainings have been scheduled on the following dates:

Tuesday, April 7, 2020 – Wildwood Convention Center
Wednesday, June 24, 2020 – O'Connors, Eastampton
Thursday, September 24, 2020 – Auletto Caterers, Deptford
Tuesday, September 29, 2020 – Merighi's Savoy Inn, Vineland

AGRIP/PRIMA 2020 Conferences – Mr. Forlenza noted 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. There is currently no one signed up for either conference, and Mr. Forlenza stated this is a great opportunity to learn about all things pooling. If anyone has any interest in attending, please contact the Executive Directors office.

Safety Breakfast Kickoff/Safety & Claims Coordinators 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. An invitation was emailed to all Safety Coordinators, Claims Coordinators, Fund Commissioners, Clerks, and Risk Management Consultants on or about February 10, 2020. 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.

Land Use Training – Mr. Forlenza noted on or about October 11th, a supply of Land Use Liability Training Booklets were mailed to each member's Municipal Clerk. Included with the Booklets was a memorandum and certification. The Clerk was asked to provide these materials to the municipality's Land Use Board Secretary(s), who will work with the Land Use Board Attorney(s) to complete the training process. 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 reminded everyone that the training is specific to the board member not the municipality. If you have any questions, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com and should you need additional training materials, please contact the Executive Directors office.

Payroll Audits – Mr. Forlenza noted that earlier today a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2019 payrolls. These payroll figures will serve as the basis for your 2021 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing via Bowman's secure portal. Details on how the data can be sent were included in the February 14, 2020 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

Property Appraisals – Mr. Forlenza noted on or about February 14, 2020, each member and their RMC’s received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2020 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 20, 2020.

Police Accreditation Announcement – Mr. Forlenza stated on or about February 6, 2020, an email with an attached memorandum outlining the incentives for member Police agencies to become Accredited was sent to all Fund Commissioners and RMC’s. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you ha

New Fund Commissioner Orientation – Mr. Forlenza stated that he is looking to hold a New Fund Commissioner Orientation and stated that his office is considering holding the session as a webinar which may be a bit more convenient for some. He noted his office will be sending out an email to see how many members are interested in attending and he will work through the logistics at that time, once we see how many interested members we have.

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 four (4) new case(s) assigned since the January 2020 meeting:

Rolle v. Borough of Clayton
Lea Estate v. Township of Monroe
Buzby v. City of Vineland
Labinski v. Borough of Mantua

Closed Cases

Mr. DeWeese noted that there were three (3) case(s) closed since the January 2020 meeting:

DiPietro v Township of Washington
Forcinito v. City of Vineland
Goldschmidt v. City of Vineland

General Liability Files

Mr. DeWeese noted that there are 34 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 \$1,634,262.21 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 that last week he attended the Quarterly MEL EPL claims meeting with the Executive Director and representatives from the Summit

Risk and Conner Strong. Mr. DeWeese noted that the Committee decided to continue with the redesigned MEL Helpline into 2020. Mr. DeWeese reminded the members to please review the list of authorized contacts for the *MEL Employment Practices Helpline*. Mr. DeWeese stated of the three attorneys, he is receiving the most calls by far, and 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. 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 38 members, 26 member towns actually have Police departments, and to date, twenty-four (24) departments have enrolled in the Program, but only sixteen (16) of those departments are actively taking courses, with 1,226 classes completed. Mr. Garish reported his office, along with Police One Academy, will continue to reach out to those members to get them on board with the program. He also noted if you would like to see what activity your specific Police department has done in terms of the training, please let him or Chief Hummel know and he will let you know.

MEL Video Library – He noted three (3) members utilized the Library in January and asked that it please be utilized. If a copy of the video library titles is needed, you can find it at the MEL or JIF website. He also pointed out there is a new email address: melvideolibrary@jamontgomery.com, and phone number: 856-552-4900.

Safety Director's Bulletins – He noted bulletins and notices sent out in January included:

- *Checking Driving History for CDL Operators & Annual program review*
- *MVR Checks for non-CDL drivers*
- *PEOSH Record Keeping*

It was noted that Qual-Lynx can provide a report of the 300 and 300 A PEOSH Records if you need it.

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

Lastly, Mr. Garish referenced a handout of a Safety Bulletin regarding *First Amendment Audits Best Practices*, noting this has become a real epidemic lately. He explained representatives of these groups will show up at government facilities, video record the facilities parking lot making a record of all vehicles in the parking lot, check for signs to determine if they can enter protected areas, and enter the public areas while recoding the operations of the facility, and on some occasions, questions employees, trying to get them riled up to show them in a bad light. These videos are then uploaded YouTube.

He noted to please discuss with your employees the proper way to handle these types of citizens and situations by:

- Staying calm and professional at all times

- Educate employees on what is “required by law” as it pertains to their duties including OPRA requests, permits and applications, and confidentiality rules for public/private information.
- Do not allow “Auditors” to enter restricted or secured areas within the building, and note they may try to “tailgate” you to enter these areas.
- Be prepared for a “challenge” by the auditor referring to the American with Disabilities act, requesting an accommodation or other actions to obtain information to which they may or may not be entitled.
- Discuss with your employees a plan of action for dealing with these auditors.
- Consider tabletop exercises or role-play drills for employees to prepare for the real thing.

Mr. Garish then stated that a Regional Training regarding First Amendment Audits is being created and will be held in the next few months.

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 February which discussed *Entering and Exiting Vehicles Properly and Safely*. He then highlighted the following:

- Maintain 3 points of contact at all times until seated or on the ground
- Wear proper footwear with sturdy, non-slip soles
- Face the vehicle when getting in or out
- Do not jump down from the vehicle, use all the steps.
- Only grip fixed object: not the wheel or the door
- Wear gloves to help keep a proper hold

He then presented examples of claims resulting from employees not following the three points of contact rules.

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

WELLNESS DIRECTOR’S REPORT

Ms. Schiffer noted she has reached out to everyone and most have responded with meeting dates, or have already met to plan for 2020 Wellness activities. She noted if you have not met with her yet, but have planned some Wellness activities, please contact her.

Ms. Schiffer noted some of the highlights from the meetings she has already had include:

- Trivia Challenges
- Garden boxes for spring planting
- Designated Wellness Boards
- Yoga demonstrations
- Recipe exchanges
- Creating a Quiet Room or revamping an existing break room
- Chari massages
- Booked Atlantic Medical Imaging Mammography van
- Employee Picnic with activities

She also noted some new resources include:

- Simplex – meeting in February to review services offered
- Miracle Ear – offer onsite hearing tests at no cost

Ms. Schiffer referenced her Targeting Wellness newsletter which focuses on Heart Health and Heart Disease. She also noted a flyer on Signs of a Heart Attack and the differences in Men v. Woman.

Ms. Schiffer referenced her “Intention Calendar” which offers a suggested focus each day throughout the month, and the Exercise of the month which focuses on both beginning and advanced exercises for the Treadmill.

Lastly, Ms. Schiffer noted the program NJ WELL promotes and rewards actively employed SHBP/SEHBP members and covered spouses/partners for participating and completing various activities in the NJ Well Program. She noted if you earn 80 points, you can receive a \$250 reward card.

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)*.

	January	YTD
<i>Lost Time</i>	3	3
<i>Medical Only</i>	18	18
<i>Report Only</i>	20	20
<i>New Claims Reported</i>	41	41
<i>Report Only % of Total</i>	49%	49%
<i>Medical Only/Lost Time Ratio</i>	86:14	86:14
<i>Average Days to Report</i>	2.6	2.6

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	January	1/1/19-12/31/19
<i>Transitional Duty Days Available</i>	477	5,793
<i>Transitional Duty Days Worked</i>	257	3,662
<i>% of Transitional Duty Days Worked</i>	54%	63%
<i>\$ Saved by Accommodating Transitional Duty</i>	\$24,532	\$335,970
<i>Transitional Duty Days Not Accommodated</i>	220	2,131
<i>% of Transitional Duty Days Not Accommodated</i>	46%	37%
<i>\$ Lost by NOT Accommodating Transitional Duty</i>	\$23,607	\$226,623

Ms. Beatty noted her monthly reports will now show the dollar amount lost when Transitional Duty is not accommodated, as well as the dollar amount saved when Transitional Duty is utilized. She also noted she will start to show what types of duties are being performed while on Transitional Duty in hopes that other members will use those ideas.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	January
<i>Bill Count</i>	249
<i>Original Provider Charges</i>	\$420,670
<i>Re-priced Bill Amount</i>	\$143,843
<i>Savings</i>	\$276,827
<i>% of Savings</i>	66%
<i>PPO Penetration Rate Bill Count Percentage</i>	94%
<i>PPO Penetration Rate Provider Charge Percentage</i>	97%
<i>EPO Penetration Rate Bill Count Percentage</i>	92%
<i>EPO Penetration Rate Provider Charge Percentage</i>	97%

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported that during January 1,216 phishing emails were sent to members, with 34 being clicked. This is 2.8% of the emails which is a small spike over the last few months. 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 his report shows sixteen (16) municipalities are 100% compliant and thirteen (13) are 80-99% compliant. He noted he refreshed a report this morning and these numbers have gone down probably due to new employees not completing the assigned training. If you are currently not compliant you will be hearing from him. He reiterated that in 2020 each town will have a \$25,000 deductible for a cyber related claim; however, if the member is in compliance with BOTH the Tier 1 & Tier 2 standards at the time of the incident, that member may qualify for a reimbursement of up to \$22,500 of that deductible. Mr. Romero stated he has sent emails out to all members with a complete, easy to follow packet to make compliance as simple as it can be. There are still 16 towns remaining that are not approved for either Tier 1 or Tier 2, and currently 4 towns that are only Tier 1 compliant. Mr. Romero noted he will continue to work with these towns to assist in any way he can to get them compliant.

Mr. Romero referenced the monthly Pivot Point Newsletter included in the agenda packet which depicted a very successful scam known as the *Amazon Prime Scan*. This particular scam involves potential victims receiving an automated call telling them someone has signed up for Amazon Prime on their account. They are told to press 1 on their phone keypad to cancel, at which point they are transferred to the scammer, who collects their credit card details. Mr. Romero noted the lesson to be learned from this is to never give out your credit card information over the phone. He also noted one other scam is an IRS

Scam, where you are being asked via email to sign a W-9 form. He reiterated the IRS will not email or call you, so be wary of these situations.

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 **January 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski’s reports are valued as of January 31, 2020.

Investment Interest

Interest received or accrued for the reporting period totaled \$53,018.02. This generated an average annual yield of 1.85%. However, after including an unrealized net gain of \$34,555.78 in the asset portfolio, the yield is adjusted to 3.06% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$122,748.80 as it relates to current market value of \$29,960,460.93 vs. the amount we have invested. The current market value, including accrued income is valued at \$30,053,212.67.

The Fund’s asset portfolio with Wilmington Trust consists of eight (8) obligations with a maturity greater than two years, four (4) obligations with maturities less than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$2,177.20	\$2,177.20
Salvage	\$3,975.00	
Overpayment Reimbursements	\$501.00	
TRICO v. Killen	\$0	
FY 2020 Premium Assessments	\$3,120,821.00	

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

Woodbury City	\$21,103.00
Washington Twp.	\$78,564.00
Pittsgrove Twp.	\$76,238.00
Stow Creek Twp.	\$3,102.00

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$33,183,829.23 to a closing balance of \$35,547,222.75 showing an increase in the fund of \$2,363,393.52

Loss Run Payment Register for the Period – January 2020

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 is in the amount of \$514,443.31. The claims detail shows 639 claims payments issued.

Bill List – February 2020

For the Executive Committee’s consideration, Mr. Tontarski presented the February 2020 Bill List contained in the agenda packet in the amount of \$1,688,985.76 and the RMC Bill List (1st Installment) in the amount of \$264,374.00 as presented.

Acting Chair Razze entertained a motion to approve the January 2020 Loss Run Payment Register and approve the February 2020 Bill List in the amount of \$1,688,985.76 and the RMC Bill List in the amount of \$264,374.00 as presented

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

Motion by Ms. Sweeney, seconded by Mr. Diaz, to approve the *January 2020 Loss Run Payment Register and approve the February 2020 Bill List and the RMC Bill* as presented.

ROLL CALL *Yeas:* Karen Sweeney, *Acting Secretary, Wenonah Borough*
Sue Miller, **Clayton Borough**
Mike Razze, *Acting Chair, Pitman Borough*
Robert Diaz, **South Harrison**
Kevin Clour, **Lower Alloways Creek**
Mark Gravenise, **Harrison Township**
Don Banks, **Deptford Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Nothing to Report

MEL/RCF/EJIF Reports

Nothing to Report

MICELLANIOUS BUSINESS

Next Meeting

Acting Chair Razze noted that the next meeting of the TRICO JIF will take place on Monday, March 23, 2020 at 5:00 PM at the Gloucester County Library, Mullica Hill, NJ

PUBLIC COMMENT

Open Public Comment

Acting Chair Razze entertained a motion to open the meeting to the public.

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

Close Public Comment

Hearing no other comments from the public, Acting Chair Razze entertained a motion to close the meeting to the public.

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

Acting Chair Razze then reminded the members that a quorum of the Executive Committee did not attend the Claims Meeting scheduled for 3:30 PM today. He then asked the members of the Executive Committee if they were comfortable with the recommendation to approve the PARS as discussed earlier this afternoon and/or if anyone felt it was necessary to go into closed session to discuss the PARS. Seeing no response, Acting Chair Razze asked for a motion to approve the PARS as discussed.

APPROVE CLAIMS PAYMENTS

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

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto</i>
2019165329	2019152432	2020195110	001255184
2018116928	001238985		
MLT-2020193032			
2020189557			

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

ROLL CALL

Yeas: Karen Sweeney, *Acting Secretary*, **Wenonah Borough**
 Sue Miller, **Clayton Borough**
 Mike Razze, *Acting Chair*, **Pitman Borough**
 Robert Diaz, **South Harrison**
 Kevin Clour, **Lower Alloways Creek**
 Mark Gravenise, **Harrison Township**
 Don Banks, **Deptford Township**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

Acting Secretary Sweeney stated there were (5) files for abandonment of subrogation:

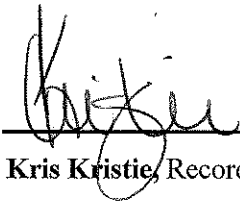
- #2018121485
- #000949590
- #2019150592
- #2018131585
- #2019148399

MOTION TO ADJOURN

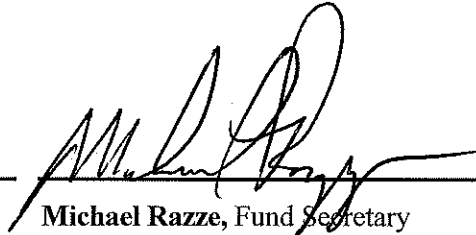
There being no further business, Acting Chair Razze entertained a *Motion to Adjourn* the February 24, 2020 Executive Committee Meeting.

Motion by Ms. Sweeney, seconded by Mr. Diaz, to adjourn the February 24, 2020 meeting of the TRICO JIF.

The meeting was adjourned at 5:45 PM.



Kris Kristie, Recording Secretary for



Michael Razze, Fund Secretary