

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

Via Conference Call

March 23, 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, March 23, 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**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Valerie VanVeen, **Glassboro Borough**
Raymond Williams, **Greenwich Twp.**
Mark Gravinese, **Harrison Twp.**
Leo Selb, **Hopewell Twp.**
Kevin Clour, **Lower Alloways Creek Twp**
Candice Pennewell, **Mantua Twp**
Jill McCrea, **Monroe Twp**
Harry Moore, **Oldmans Twp.**
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**
Jeffre Celebre, **Vineland City**
Colette Bachich, **Washington Township**
Karen Sweeney, **Wenonah Borough**
Ryan Giles, **Westville Borough**
Bob Law, **Woodbury City**

John Hall, Woodstown Borough

Absent Fund Commissioners were:

Doug Hogate, **Elsinboro Twp.**
Doris Hall, **Logan Twp**
Luke Patrick, **Mannington Twp**
Susan Jacobucci, **Paulsboro Boro**
Mike Bercute, **Penns Grove Borough**
Mike Seery, **Upper Pittsgrove Twp.**
Mike Kwasizur, **West Deptford Twp.**
Jeffrey Pitzo, **Woodbury Heights Borough**
Jane DiBella, **Woolwich 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
Conner Strong & Buckelew
Hardenbergh Insurance Group
Henry D. Young Insurance
Len Eckman Insurance
E.H. Sloan Insurance Agency

Absent RMCs were:

Chesney-Stanton Insurance Group
Colson and Gosweiler Insurance

Chair Law entertained a Motion to move up Mr. Clour, Alternate Executive Committee Member #1, to the Executive Committee in the absence of Ms. Hall for voting purposes.

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

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Law presented the meeting minutes of the February 24, 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 February 24, 2020 Executive Committee meeting.

Motion by Ms. Sweeney, seconded by Mr. Razze to approve the minutes of the February 24, 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 February 24, 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 February 24, 2020 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – March 23, 2020

Chair Law reported that an Executive Claims Committee Meeting was held on Monday, March 23, 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 five (5) matter(s) presented for *Abandonment of Subrogation*:

2019147339
2019148302
2019161882
2019151228
001246382

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 due to the situation, he has asked the Fund Professionals to minimize their reports for this month; however, being sure to touch on any important or pertinent information they feel needs to be discussed or addressed.

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 scheduled for March 24, 2020 at Merighi's has been cancelled. You will still be able to take the online course on the MEL Website through May 1st. As far as the Managerial & Supervisory Training and the Police Command Training scheduled in April, we have postponed them and will reschedule them at a later time

once things return to normal and we can coordinate dates with the venues. Notices had gone out from the Executive Directors office last week notifying members of these changes.

In regards to all sub-committee meetings scheduled for the next 30 days or so, all now will be held via conference call and our office will send out the agendas, as well as any pertinent handouts and the dial-in information prior to those meetings.

Lastly, Mr. Forlenza stated 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 may reach out at any time to any one of us, either via phone or email, we are here to help you.

Chair Law asked, though he didn't believe there were any members signed up, if the PRIMA conference has been postponed. Mr. Forlenza noted it has not to date, however, should he hear anything, he will advise the members.

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 two (2) new case(s) assigned since the February 2020 meeting:

Pierce v. Township of Carneys Point & Borough of Penns Grove
Hatalovsky v. Township of Harrison

Closed Cases

Mr. DeWeese noted that there were four (4) case(s) closed since the February 2020 meeting, noting there was no money paid to the Plaintiff on any of these cases:

Hatalovsky v. Township of Harrison
Yuk Kam Cho v. Township of Logan
Underwood v. Borough of Penns Grove
Stewart v. Borough of Penns Grove

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 \$1,634,262.21 of potential recoveries on 55 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 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.

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 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 stated his *Lessons Learned from Losses* is self-explanatory and included in the agenda packet. It addresses the importance of *Office Safety*.

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, and noted all the activities listed on her report have been achieved prior to the COVID-19 situation except for the hearing tests in Woodbury, which will be rescheduled.

Ms. Schiffer noted creating resiliency is now more important than ever in dealing with stress and fear that can be a daily challenge for some. She stated everyone should stay vigilant and remind your employees and families to focus on what they can control:

- Getting proper sleep
- Eating as healthy as possible
- Stay active – walks, live stream workouts
- Most importantly, maintain positive thoughts

Ms. Schiffer stated all our lifestyle choices and thoughts will directly and indirectly affect our immune system, so it is critical to keep it strong and working at its full capacity.

Ms. Schiffer stated she would be experimenting with video-conferencing with one of her towns to share some positivity and group meditation, just to stay connected. If this is of interest to you, please reach out to her and she will explore options.

Lastly, Ms. Schiffer reminded everyone to please reach out to her if they need any ideas on exercise, what to eat, or recipes to prepare, as well as words of encouragement and support. This time certainly reinforces how safety and wellness go hand in hand. Stay safe everyone!

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)*.

| | February | YTD |
|-------------------------------|-----------------|------------|
| <i>Lost Time</i> | 2 | 6 |
| <i>Medical Only</i> | 29 | 47 |
| <i>Report Only</i> | 12 | 30 |
| <i>New Claims Reported</i> | 43 | 83 |
| <i>Report Only % of Total</i> | 28% | 36% |

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

| Transitional Duty Summary Report | February |
|---|-----------------|
| <i>Transitional Duty Days Available</i> | 1,115 |
| <i>Transitional Duty Days Worked</i> | 641 |
| <i>% of Transitional Duty Days Worked</i> | 57% |
| <i>\$ Saved by Accommodating Transitional Duty</i> | \$75,772 |
| <i>Transitional Duty Days Not Accommodated</i> | 474 |
| <i>% of Transitional Duty Days Not Accommodated</i> | 43% |
| <i>\$ Lost by NOT Accommodating Transitional Duty</i> | \$52,349 |

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

| PPO Penetration Rate | February |
|--|-----------------|
| <i>Bill Count</i> | 236 |
| <i>Original Provider Charges</i> | \$427,570 |
| <i>Re-priced Bill Amount</i> | \$147,188 |
| <i>Savings</i> | \$280,383 |
| <i>% of Savings</i> | 66% |
| <i>PPO Penetration Rate Bill Count Percentage</i> | 95% |
| <i>PPO Penetration Rate Provider Charge Percentage</i> | 97% |
| <i>EPO Penetration Rate Bill Count Percentage</i> | 94% |
| <i>EPO Penetration Rate Provider Charge Percentage</i> | 96% |

Ms. Beatty noted her office is fully operation with the majority of employees working from home. She reminded everyone to please report any potential exposure you may have, but know COVID-19 testing is only being done if the person is showing symptoms.

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 any information on Provider practices, including office hour changes, telehealth capabilities and office closures. They are providing an updated list constantly so their staff has all the information they need. She also the Governor signed an Executive Order postponing all elective surgeries as of March 27th. CDC guidelines are being practiced at all of our provider facilities.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero stated in regards to the training, the deadline has been moved to May 1, which was originally March 31.

He asked that members be aware of the numerous Covid-19 scam emails 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.

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 **February 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of February 29, 2020. He noted COVID-19 has already had a financial impact on the Fed's Fund Rate, which is a Governing Rate, which has dropped a full percentage point to .25% and we will be determining what that means to the Fund's investments. Fortunately, we do have a safety net in place with Investors Bank as their guarantee to us is our yield will not be lower than .65%.

Investment Interest

Interest received or accrued for the reporting period totaled \$45,161.32. This generated an average annual yield of 1.51%. However, after including an unrealized net gain of \$90,086.18 in the asset portfolio, the yield is adjusted to 4.51% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$122,834.98 as it relates to current market value of \$29,983,873.56 vs. the amount we have invested. The current market value, including accrued income is valued at \$30,068,393.82.

The Fund's asset portfolio with Wilmington Trust consists of eight (8) obligations with a maturity greater than two years, six (6) obligations with maturities less than one year.

Receipt Activity for the Period

| | Monthly | YTD |
|-----------------------------|----------------|-------------|
| Subrogation Receipts | \$18,950.00 | \$21,127.20 |
| Salvage | \$1,600.00 | |
| Overpayment Reimbursements | \$.00 | |
| FY 2020 Premium Assessments | \$3,087,415.00 | |

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

| | |
|-----------------|-------------|
| Woodbury City | \$21,129.00 |
| Washington Twp. | \$78,663.00 |
| Pittsgrove Twp. | \$76,333.00 |
| Stow Creek Twp. | \$3,106.00 |

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$35,547,222.75 to a closing balance of \$36,364,056.25 showing an increase in the fund of \$816,833.50

Loss Run Payment Register for the Period – February 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 \$481,509.59. The claims detail shows 463 claims payments issued.

Bill List – March 2020

For the Executive Committee’s consideration, Mr. Tontarski presented the March 2020 Bill List contained in the agenda packet in the amount of \$192,461.30 as presented.

Chair Law entertained a motion to approve the February 2020 Loss Run Payment Register and approve the March 2020 Bill List in the amount of \$192,461.30 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 *February 2020 Loss Run Payment Register and approve the March 2020 Bill List* 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**
Kevin Clour, **Lower Alloways Creek**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Finance Committee Report - Mr. Forlenza noted that in regard to the 2020 Budget Amendment, if everyone is comfortable with it, it will be re-advertised for Public Hearing and Adoption at either the April or May Executive Committee Meeting. The Committee agreed

EPL & Technology Liability Committee Meeting – February 24, 2020 – Mr. Brown noted the minutes were included in the agenda packet and were self-explanatory, and that the next meeting of this committee is scheduled for June.

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

MEL/RCF/EJIF Reports

MEL Leadership Skills Training for Supervisors – Mr. Law referenced a memo in the agenda, stating this is a 3-day course, but we will need to wait and see about the May and June dates, but the September and October dates are listed if you are interested in signing up.

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 April 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 April meetings as outlined by Mr. Forlenza.

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

Next, Mr. Forlenza noted he had emailed out a Resolution to all members which, if adopted, would authorize payment of Contractual Expenditures and Claims Payments in the event of the cancellation of a monthly meeting in 2020. He noted again, should we need to meet via teleconference, or should we not have a quorum of the Executive Committee, he would like to have the authorization prior to continue to pay contractual expenditures and claims payments, should we not be able to acquire authorization through a normal channel.

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

Resolution 2020-18 Authorizing the Payment of Contractual Expenditures and Claims Payments in the Event of the Cancellation of a Regularly Scheduled Monthly Meeting in 2020 Next Meeting

Motion by Mr. Razze, seconded by Ms. Sweeney to approve Resolution 2020-18 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**
Kevin Clour, **Lower Alloways Creek**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Chair Law noted that the next meeting of the TRICO JIF will more than likely be a conference call on Monday, April 27, 2020 at 5:00 PM unless otherwise noted.

PUBLIC COMMENT

Open Public Comment

Chair Law entertained a motion to open the meeting to the public. Mr. Forlenza did note this meeting was advertised so if the any member of the public wished to attend, they could do so at the office of the Executive Director and participate in the Conference Call.

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> |
|-------------------------------------|---------------------------------|------------------------|
| 2020185973 | 001238985 | 001246382 |
| 2019164131 | | |
| 2018123050 | | |
| 2020185001 | | |
| 2018115719 | | |
| 2020193419 | | |
| 2018122588 | | |

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**
Kevin Clour, **Lower Alloways Creek**

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:

#2019147339

#2019148302

#2019161882

#2019151228

#001246382

MOTION TO ADJOURN

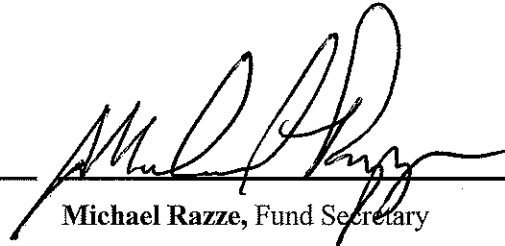
There being no further business, Chair Law entertained a *Motion to Adjourn* the March 23, 2020 Executive Committee Meeting.

Motion by Mr. Razzo seconded by Ms. Sweeney, to adjourn the March 23, 2020 meeting of the TRICO JIF.

The meeting was adjourned at 5:36 PM.



Kris Kristle, Recording Secretary for



Michael Razzo, Fund Secretary