

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

Via Zoom Conferencing

November 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 Zoom Conferencing on Monday, November 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:

Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Don Banks, **Deptford Twp.....**arrived after roll call
Stephanie McCaffrey, **East Greenwich Twp.**
Carolyn King-Sammons, **Elk Twp.**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Leo Selb, **Hopewell Twp.**
Kevin Clour, **Lower Alloways Creek Twp....**arrived after roll call
Luke Patrick, **Mannington Twp.**
Harry Moore, **Oldmans Twp.**
Daniel Neu, **Pennsville Twp.**
Maureen Abdill, **Pilesgrove Twp.**
Mike Razzo, **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**
AJ Ferriola, **West Deptford Twp.**
Nicole O'Hara, *Alternate*, **Westville Borough**
Bob Law, **Woodbury City**
Jeffrey Pitzo, **Woodbury Heights Borough**
John Hall, **Woodstown Borough**
Jane DiBella **Woolwich Township**

Absent Fund Commissioners were:

Warren Morgan, **Alloway Twp.**
Doug Hogate, **Elsinboro Twp.**
Mark Gravinese, **Harrison Twp.**

Doris Hall, **Logan Twp.**
Valerie VanVeen, **Glassboro Borough**
Raymond Williams, **Greenwich Twp.**
Candice Pennewell, **Mantua Twp.**
Jill McCrea, **Monroe Twp.**
Susan Jacobucci, **Paulsboro Boro.**
Michael Bercute, **Penns Grove Borough**
Brad Campbell, **Shiloh 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, *RPA – A Division of Gallagher*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Rob Garish, Safety Director's Office, *J. A. Montgomery Risk Control*
Keith Hummel, 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
Conner Strong & Buckelew
Cettei & Connell
E.H. Sloan Insurance Agency
Len Eckman Insurance

Absent Risk Management Consultants from the following agencies:

Chesney-Stanton Insurance Group
Colson and Gosweiler Insurance
Hardenbergh Insurance Group
Henry D. Young Insurance

Chair Law entertained a Motion to move Mr. Brown, Alternate Executive Committee Member #4 to the Executive Committee in the absence of Ms. Hall, Executive Committee member #2, for voting purposes.

Motion by Mr. Razze seconded by Ms. Sweeney to move Mr. Brown to the Executive Committee. All in Favor. Motion carried

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Law presented the meeting minutes of the October 26, 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 October 26, 2020 Executive Committee meeting.

Motion by Mr. Razze seconded by Ms. Sweeney to approve the minutes of the October 26, 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 October 26, 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 Mr. Razze, seconded by Ms. Sweeney to approve the meeting minutes of the October 26, 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 October 26, 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 October 26, 2020 as presented.

The Executive Claims Review Committee Closed Session minutes of the October 26, 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.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – November 23, 2020

Chair Law reported that an Executive Claims Committee Meeting was held on Monday, November 23, 2020 via Zoom conference call.

The Committee reviewed nine (9) claims. Of the claims reviewed, there were two (2) Workers' Compensation, three (3) General Liability, one (1) Auto Liability, and three (3) Property PARs recommended for approval of settlement or continuing defense.

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

There as one (1) case(s) presented for Abandonment of Subrogation since the last meeting.

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Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza referenced the Executive Director's Report found the agenda packet noting it was mostly self-explanatory. He then highlighted the following:

Mr. Forlenza referenced the most recent Certificates of Insurance report and asked the members to please review for accuracy and be sure they were issued to the correct organizations with the correct limits and types of coverage.

Mr. Forlenza noted for members to review their SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances, stating there may be items/situations in regards to COVID-19 the cost of which could be offset by one or more of these programs and to please note the deadlines for claiming or encumbering these funds as it is fast approaching. He noted his office is trying to assist everyone with approving and submitting certain items, so if you have a question, please contact his office, but do not let your funds expire, stating there would not be any more reminders sent out.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy. He reminded the members that the bond is for the individual, not the position, and if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza noted the 2022-2023 MEL EPL Risk Management Plan had been revised and in early July the Model Employment Practice Policies and Employee Handbook were placed on the NJ MEL's website (NJMEL.org). Adopting the revised policies and handbook are one of steps required by all members to become/remain in compliance with the MEL EPL Risk Management Plan. A new video entitled *Building a Safe Workspace: Anti-Harassment and Discrimination* that is required to be made available for viewing by all non-supervisory employees is now available on the MEL website. A notification was sent out to all members by Ms. Kristie earlier today. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan is June 1, 2021.

In regards to the Police Command Staff Training, even though several members have suggested that we make this training available online, due to the sensitive nature of this training, the preference is hold this training in person. Training will be scheduled for the Spring 2021 should the social distancing guidelines be lifted. Additional information will be forthcoming.

Mr. Forlenza reminded that members that the in person Managerial & Supervisory Trainings have been cancelled due to the COVID-19 pandemic and the required social distancing guidelines. An email was sent to all Fund Commissioners and RMC's on September 1, 2020 explaining the change noting it was decided to break this training up into two different sessions. The Sexual Abuse & Molestation training for Managers & Supervisors has taken place in October and November via Webinar and was presented by Paul Shives from J.A. Montgomery. The Managers & Supervisor's employment related training required for compliance with the MEL's EPL Plan of Risk Management will be held in the Spring 2021 and will be presented as an in-person training by Armando Riccio.

Mr. Forlenza noted, again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2021 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2021 MEL Assessment. This training will be held online this year via the MEL Safety Institute. Information on accessing this training was emailed to all members by Kris Kristie earlier today.

Mr. Forlenza stated that on or about October 15, 2020, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2021 Fund Year were e-mailed to all Risk Management Consultants. Once his office receives this documentation, payment can be issued for the 2021 fees at the February 2021 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received.

Lastly, Mr. Forlenza noted or about November 8, 2020, members eligible to receive a portion of the 2020 Surplus release should have received notification from the Executive Director's office asking that they indicate how they would like to receive their dividend. Options include receipt of a check, as a credit against the member's 2021 assessment, leaving the Funds with the JIF in the Aggregate Excess Loss Contingency Fund or any combination of the three options. Member are asked to respond to the Executive Director's office no later than December 4, 2020

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 was one (1) new case(s) assigned since the October 2020 meeting:
Servais, Estate v. City of Vineland

Closed Cases

Mr. DeWeese noted that there was one (1) Closed Case(s) since the October 2020 meeting.

Jarrell v. Borough of Paulsboro

General Liability Files

Mr. DeWeese noted that there are 40 active General Liability files 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 \$1,831,206.38 of potential recoveries on 63 files.

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the members to please review the attached list of authorized contacts for the *MEL Employment Practices Helpline* and that members 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.

Mr. DeWeese stated of the three attorneys on the MEL Helpline panel, he is receiving the most calls by far and the volume of calls has increased as well. He noted everyone he has spoken with in regards to the *Helpline* has been pleased with the results and have followed the advice of the Attorneys, thus he believes the conversations are helping to prevent future claims, which is the ultimate goal.

Mr. DeWeese reminded the Committee that in mid-October he had a conference call with Ms. Stienmiller, Ms. Howlett, and Mr. Semrau to review the effectiveness of the Helpline, future webinars to be conducted on employment related issues for all members, and how the Helpline will continue to work going forward. He noted they all agreed it is working very well, people are utilizing it and following the advice given to them, and they hope it will continue to benefit those members who use it

In regards to Police Civil Rights cases, he noted the TRICO JIF currently has 25 active Police Civil Rights cases out of the 40 General Liability cases; two (2) are in Pre-suit; one (1) is in mediation; and seven (7) have a Summary Judgment Motion pending. There are currently no cases in Mediation, however, all cases are being actively reviewed and monitored. Mr. DeWeese reminded the membership that once they are able to all meet in person, he will distribute a report; but, until then he will continue to report monthly on these cases. Should you want your towns individual report, please contact him and he will provide that to you.

Mr. DeWeese asked if there were any questions at this time

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report is included in the agenda and is self-explanatory. He then highlighted the following:

Mr. Garish noted his report included a list of the Safety Director Bulletins and Safety Announcements issued during the month.

Mr. Garish noted the MSI in-classroom training continues to be suspended due to the requirements for social distancing, but you may want to take advantage of one of the webinars currently being offered, or try the video streaming service through MSI Now as training requirements must still be met while dealing with the pandemic. The Applicable CEUs and TCH credits are available for those who attend the webinars. Feedback for the webinars has been positive. Group registrations are available for those with limited internet capabilities.

He noted that the Law Enforcement bulletins should be reviewed by the appropriate personnel to keep them informed of pertinent topics involving the police and community.

In regards to the Police One Training, 24 of our 26 Law Enforcement Agencies have registered, with 18 members actively participating having taking 2,064 courses.

If anyone is interested in the details you may email him and he will provide that information.

Lastly, Mr. Garish reminded the members that participation in the S:ERVE programs for Police, Fire and EMS and the Distracted Driving for non-emergency responders who use municipally owned vehicles, is mandatory to qualify for the 2020 Safety Incentive Program. If you are not sure of how your town is doing, please reach out to him and he can tell you who has attended the training.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli presented the *Lessons Learned from Losses* for October which reviewed *Backing Large Vehicles Safely*. He then highlighted the following ways to assist with this, including Spotter Signals including:

- Make sure drivers get to know a vehicle's blind spots. In medium sized trucks, blind spots can extend from 16 to 160 feet behind the truck.

- When using a spotter, establish hand signals between the driver and spotter instead of verbal ones.
- The driver and spotter should maintain eye contact and if the driver cannot see the spotter the vehicle should be stopped immediately.
- Install back-up sensors, warning chimes and cameras and make sure these become part of the vehicle's daily inspection process.
- Consider orange cones around a parked truck. This forces an employee to walk around the truck before leaving to pick up the cones and also warns others of work being done around this truck.
- Larger vehicles should be parked "defensively". This means the vehicle should be parked in areas that minimize the need to go in reverse. It also means not parking in such a way that crowds neighboring vehicles.

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 continue to be postponed due to COVID, and reported on the following:

- Ms. Schiffer noted she is launching another workshop this time addressing winter & COVID blues, with discussions around what is it and how do we deal with it. It will also look at the many roles played and how setting boundaries can help. This webinar titled "Giving yourself the gift of peace", is a 3-part workshop meeting virtually every other week.
- New Pilot Project: Leadership Group Coaching: Transformational Leadership and Crisis Response. Ms. Schiffer is working with Elias Institute of Professional Coaching from West Coast and is being offered to 4 municipalities from each of the 3 JIFs. Details are included in agenda packet. Review of the program and discussion will be at this month's Safety Committee Meeting with approval pending to proceed.
- Two virtual presentations with the Wellness Director of the ACM JIF on dealing with uncertainty has been completed and they are very pleased with the turnout. One additional session is scheduled for December 8th.
- Ms. Schiffer noted Wellness funds needed to be encumbered by Nov 1st and spent before Feb. 1st 2021, so she hopes everyone was able to encumber any funds they did not use so as not to lose it.
- Ms. Schiffer is planning to hold a Focus Group bringing together representation from other municipalities to discuss ideas for Wellness 2021 along with ways to increase engagement in the program, along with opportunities to explore ideas and think outside of the box.

Ms. Schiffer reported she has been distributing a List of Ideas to help increase employee engagement virtually or in-person and a copy is also included in the agenda packet.

Ms. Schiffer noted some activities member towns are doing include:

- Offset Employee Assistance Program Fee
- Fresh Produce and Healthy snacks for office
- Team building workshops (during or after work – one town is doing pumpkin succulents)
- Year-long Maintain Don't Gain challenge (discovered it was more important than ever)
- Flu Clinics (offering gift bags and/or door prizes)
- Recipe swap converting into Employee Cookbook
- Chair massages
- Air purification machines

- Beverage Tumblers/Yeti
- Blood Pressure cuffs for Office or each employee
- Gratitude Boards
- Bingo Game Challenges
- Wellness Events – offering activities for employees to participate in through the week (virtually)

Ms. Schiffer referenced her November *Targeting Wellness Newsletter* which discussed Diabetes. Topics included:

- Your risk for diabetes
- The role of insulin and why it's so important
- The real cause of insulin resistance
- Diabetes and COVID-19
- How gratitude can boost your health!

Next, Ms. Schiffer noted her Exercise of the Month is a Movement Chart to assist in keeping track of when you incorporate movement into your day. She suggested making your own personal chart to fill with goals you may want to prioritize in your life each month.

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)*.

	October	YTD
<i>Lost Time</i>	6	89
<i>Medical Only</i>	24	237
<i>Report Only</i>	17	190
<i># of New Claims Reported</i>	48	518
<i>Report Only % of Total</i>	35%	37%
<i>Medical Only/Lost Time Ratio</i>	80:20	73:27
<i>Average Days to Report</i>	10	

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

<i>Transitional Duty Summary Report</i>	YTD
<i>Transitional Duty Days Available</i>	5,390
<i>Transitional Duty Days Worked</i>	3,242
<i>% of Transitional Duty Days Worked</i>	60%
<i>\$ Saved by Accommodating</i>	\$315,959

<i>Transitional Duty Days Not Accommodated</i>	2,148
<i>% of Transitional Duty Days Not Accommodated</i>	40%
<i>Cost of Days Not Accommodated</i>	\$235,862

Ms. Beatty presented a new report that depicts the number of cases related to COVID-19 from January 2020 to present by town and month. The highlights of this report are as follows:

Total Cases in the TRICOJIF:	135
Indemnity:	37
Medical Only:	47
Report Only:	51

She stated she expects the numbers to be up next month. She noted if anyone would like details on their town's cases, please contact her. Ms. Beatty also noted as the rules and recommendations for social distancing, return to work time, etc. are constantly being updated and changed, please be sure to periodically review State websites for all updates.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

<i>PPO Penetration Rate</i>	<i>October</i>
<i>Bill Count</i>	298
<i>Original Provider Charges</i>	\$677,660
<i>Re-priced Bill Amount</i>	\$277,181
<i>Savings</i>	\$400,480
<i>% of Savings</i>	59%
<i>Participating Provider Penetration Rate - Bill Count</i>	97%
<i>Participating Provider Penetration Rate – Provider Charges</i>	98%
<i>EPO Provider Penetration Rate - Bill Count</i>	96%
<i>EPO Provider Penetration Rate – Provider</i>	94%

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero noted there are nine (9) members with employees who still have not completed last year's basic Cyber Security course, and he will be following up with those members; however, they are all very close at or above 77% complete; and fifteen (15) members have still not completed the latest Cyber Hygiene training course titled *Best Practices for Work and Home*. He had asked that all members complete this training by May 30, 2020, so please do what you can to get this training completed.

Mr. Romero noted in regards to the phishing emails for the month of October there were 1,251 phishing emails issued with 50 clicked, or 4.0%, which is slightly better than the previous month. Mr. Romero noted; however, there are some firewalls that are blocking the phishing email exercises, and asked the members to please ask your IT service provider to whitelist the IP address that Pivot Point uses to launch their simulated phishing emails. He also noted he has sent reports to the Fund Commissioners so they can see which employees are clicking on the phishing emails.

In regards to the MEL Cyber Risk Management Compliance, 28 of our 38 members are certified in Tier 1, and 22 of the 38 are completely certified. He then noted he will be reaching out to those members who are still not certified to follow up. He also noted a revised program will be rolled out for 2021 and will include a third Tier. More information will be forthcoming.

Pivot Point Security continues to do the Vulnerability Scanning of your firewalls and gateways, and included in the agenda is their most recent activity report. Mr. Romero asked that the members please review the report and be sure the person listed to receive these reports is still the proper person to receive these reports on a monthly basis.

Mr. Romero expressed it is his hope to be able to start up personal visits with the municipalities in January, but if not, due to social distancing guidelines, he is looking forward to starting that up again as soon as he is able.

Mr. Romero noted with all of the cyber breaches going on, if you have wondered if your email or password has ever been compromised. He referenced a website: <https://haveibeenpwned.com/> and noted you can enter your email or password against this database and it will alert you if your information's found and the potential breach that occurred.

Lastly, Mr. Romero mentioned two (2) webinars on Business Continuity Plans that he and his colleague, Mr. Cohen, presented on October 27 and October 29th that went well and to which he received very good feedback. He noted one last webinar for the year will have been scheduled for December 8, 2020 and an email regarding the Program was sent out last week by the Executive Directors office.

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 October, and a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of October 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 \$25,030.71. This generated an average annual yield of .84%. However, after including an unrealized net loss of \$18,090.78 in the asset portfolio, the yield is adjusted to .23% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$228,467.17 as it relates to current market value of \$13,480,162.96 vs. the amount we have invested. The current market value, including accrued income is valued at \$13,531,708.33.

The Fund's asset portfolio with Wilmington Trust consists of four (4) obligations with a maturity greater than two years, five (5) obligations with maturities less than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$5,231.01	\$305,290.03

Salvage	\$0.00	
Overpayment Reimbursements	\$0.00	
FY 2020 Premium Assessment Receipts	\$168,768.00	
TRICO v. Killen	\$323.61	

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

Woodbury City	\$21,318.00
Washington Twp.	\$79,364.00
Pittsgrove Twp.	\$93,429.00
Stow Creek Twp.	\$4,435.00

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$36,227,008.07 to a closing balance of \$35,603,319.53 showing a decrease in the fund of \$623,688.54.

Loss Run Payment Register for the Period – October 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 \$647,112.33. The claims detail shows 624 claims payments issued.

Bill List – November 2020

For the Executive Committee’s consideration, Mr. Tontarski presented the November 2020 Bill List contained in the agenda packet in the amount of \$254,704.83

Chair Law entertained a motion to approve the October 2020 Loss Run Payment Register and approve the October 2020 Bill List in the amount of \$254,704.83 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 *October 2020 Loss Run Payment Register and approve the November 2020 Bill* 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**
 Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

EPL/Technology Liability Committee Meeting Minutes – October 26, 2020- Mr. Brown noted the Committee met on October 26, 2020 via conference call and the detailed minutes were included in the agenda and are self-explanatory. He then highlighted the following topics discussed:

- He stated Franklin Township is still a member of concern and Mr. DeWeese and Mr. Miola are staying on top of them.
- An increase of 2.2% will be applied to the EPL/POL Liability policy in 2021, however, the TRICOJIF received an increase of 13.5% due to our Loss Ratio figure of 62.4%, as the carrier considers 55% as a breakeven point.
- Next year the EPL/Technology Committee will continue to meet 3 times a year: Feb, June, and October

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

Finance Committee Meeting Minutes – October 30, 2020

In the absence of Doug Hogate, Mr. Forlenza was asked to handle the Finance Committee report. Mr. Forlenza stated that the minutes of October 30, 2020 were emailed to all members earlier today. He then highlighted the following, noting there would be several action items requiring approval.

He stated the Committee reviewed the Interim Financial Summary valued as of September 30, 2020 and referenced those reports in the agenda as well, noting the Fund continues to be in good financial condition.

Mr. Forlenza noted that since date of inception through 9/30/20 the Fund has paid \$214,460,681 in Claims and Payments, including excess insurance. Investment income totals \$10,496,886 with a return of surplus of \$18,386,645, leaving the JIF with a Cash Position of \$30,984,438. The Fund currently maintains \$7,861,963 in Case Reserves in the open years with \$4,097,629 in IBNR for a Net Current Surplus of \$18,863,990 which has deteriorated by \$337,358 since 06/30/20.

Also discussed were the candidates and updates for the Retrospective Program, as well as a discussion on Banking and Assets Management arrangements that are currently in place. The Finance Committee has authorized the Executive Directors office to reach out to the MEL for participation in the JCMI as an investment vehicle. He will be working with Mr. Tontarski on this matter.

Mr. Forlenza stated there was a discussion on the MEL Retrospective Program and how the TRICO JIF is performing, noting the TRICO JIF's cap is still at 125% of the total obligation of the Loss Funding for Workers Compensation and Liability, however, the JIF's initial payment will remain at 85% with a continued obligation to 125% for up to 10 years should the JIF's paid claims exceed the minimum contribution of 85%.

Mr. Forlenza stated discussions continued in regards to the Excess Premium Budget, noting the market is very hard, especially in regards to Property and Cyber Liability coverage. The Executive Directors office is working with the MEL Underwriters to try and manage these renewals.

Mr. Forlenza stated that the Committee reviewed the 2021 Budget and it is set to be introduced this evening along with the 2021 Assessment Certification, and the Assessment Allocation Strategy, all of which are included in the agenda packet and of which he reviewed in great detail. He noted that the

public hearing for the Budget will be held at the December Executive Committee meeting on December 21, 2020.

Mr. Forlenza continued to review the Finance Minutes in detail, then asked if there were any questions at this time. No questions were entertained.

Chair Law entertained a Motion to *Introduce the 2021 Budget; the Assessment Allocation Strategy; and the 2021 Assessment Certification* as presented.

Motion by Mr. Razze seconded by Ms. Sweeney to *introduce the 2021 Budget; the Assessment Allocation Strategy; and the 2021 Assessment Certification* 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**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2020-27 – Authorizing a Transfer of the 2016 Fund Year to the MEL Residual Claims Fund

Motion by Mr. Razze seconded by Ms. Sweeney to authorize a transfer of the 2016 Fund Year to the MEL Residual Claims Fund, 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**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2020-38 - Authorizing the Fund Treasurer to Deposit the 2020 Dividends Received from the EJIF Fund into Member AELCF Accounts

Motion by Mr. Razze seconded by Ms. Sweeney to authorize the Fund Treasurer to deposit the 2020 dividends received from the EJIF Fund into member AELCF accounts, 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**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Nominating Committee Meeting Minutes – October 28, 2020

Ms. Abdill referenced the October 28, 2020 minutes included in the agenda packet and highlighted the following:

She referenced the 2021 Draft Slate in the agenda packet and noted she had spoken to all of the candidates and they were all able and willing to serve. She also noted that Mr. Law has served his 2 year term as Fund Chair and would be replaced with Mr. Razze in 2021. With that said, the 2021 Draft Slate would be presented at the January 25, 2021 Reorganization meeting as follows:

Chair: **Michael Razze**, Pitman Borough

Secretary: **Karen Sweeney**, Wenonah Borough

Executive Committee: **Sue Miller**, Clayton Borough
Carl Bagby, Swedesboro Borough
Robert Diaz, South Harrison Township
Kevin Clour, Lower Alloways Creek
Mark Gravinese, Harrison Township

Alternates: #1 **Donald Banks**, Deptford Township
#2 **Ken Brown**, Carneys Point Township
#3 **Marjorie Sperry**, Quinton Township
#4 **Stephanie McCaffrey**, East Greenwich Township
#5 **Douglas Hogate**, Elsinboro Borough
#6 **Leo Selb**, Hopewell Township
#7 **Colette Bachich**, Washington Township

MEL/RCF/EJIF Reports

Chair Law referenced the MEL/RCF/EJIF Representative Resolution included in the agenda, appointing himself as the TRICO JIF Representative to the Municipal Excess Liability Joint Insurance Fund; Representative to the Residual Claims Joint Insurance Fund; and the Representative to the Environmental Risk Management Fund for 2021.

Chair Law then asked for a motion in regards to Resolution 2020-29.

Resolution 2020-29 – Appointing the 2021 MEL/RCF/EJIF Representatives

Motion by Mr. Razze seconded by Ms. Sweeney to adopt Resolution 2020-29, Appointing Robert Law as the TRICO JIF Representative to the Municipal Excess Liability Joint Insurance Fund; Representative to the Residual Claims Joint Insurance Fund; and the Representative to the Environmental Risk Management Fund for 2021.
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**
Ken Brown, **Carneys Point**

Nays: None

Abstain: Bob Law, *Fund Chair*, **Woodbury City**

All in favor. Motion carried by majority vote.

Chair Law noted the MEL/RCF/EJIF met on October 21, 2020 and the reports were included in the agenda and were self-explanatory and that the Budgets had been adopted at the meetings.

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

MISCELLANIOUS BUSINESS

Chair Law noted the Executive Committee has decided to conduct the monthly meetings via Zoom Conferencing and possibly some of the sub-committee meetings to keep in compliance with the Division of Local Government Services recently released OPMA guidelines. More information will be forthcoming.

Next Meeting

Chair Law noted that the next meeting of the TRICO JIF will be done via Zoom Conferencing on Monday, December 21, 2020 at 5:00 PM. Notification from the Fund will be forthcoming.

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>	<i>Auto Liability</i>
2020203003	2020207186	2020198897	2018113509
MLT-2021210319	001253800	2020206921	
	2019152432	2021217070	

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**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

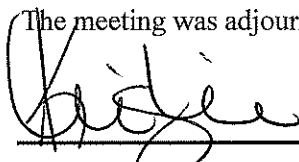
Secretary Razze stated there was one (1) file(s) for abandonment of subrogation:
2020181175

MOTION TO ADJOURN

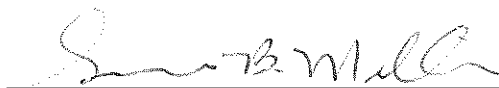
There being no further business, Chair Law entertained a *Motion to Adjourn* the November 23, 2020 Executive Committee Meeting.

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

The meeting was adjourned at 6:05 PM.



Kris Kristie, Recording Secretary for



~~Michael Razze, Fund Secretary~~

Sue Miller, Acting Sec