

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

Via Zoom Conferencing

April 26, 2021 – 5:00 PM

***EXECUTIVE COMMITTEE MEETING***

***OPEN SESSION MINUTES***

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A meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held via Zoom conferencing on Monday, April 26, 2021 at 5:00 PM, prevailing time. Chair Razze, **Pitman Borough**, presiding. The meeting was called to order at 5:00 PM.

Mr. Forlenza then took a moment to verify call in phone numbers and rename them to the appropriate member.

***MEETING CALLED TO ORDER BY CHAIRPERSON***

***FLAG SALUTE***

***STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT***

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

***Roll Call of Fund Commissioners:***

Ken Brown, **Carneys Point Twp.**  
Sue Miller, **Clayton Borough**  
Don Banks, **Deptford Twp.**  
Stephanie McCaffrey, **East Greenwich Twp.**  
Linda Gonzalez, **Fairfield Twp.**  
Barbara Freijomil, **Franklin Twp.**  
Valerie Villano, **Glassboro**  
Ray Williams, **Greenwich Twp.**  
Mark Gravinese, **Harrison Twp.**  
Leo Selb, **Hopewell Twp.**  
William Pine, **Logan Twp.**  
Kevin Clour, **Lower Alloways Creek Twp.**  
Luke Patrick, **Mannington Twp.**  
Candice Pennewell, **Mantua Twp**  
Jill McCrea, **Monroe Twp.**  
Tracy Nunzio, *Alternate*, **Monroe Twp.**  
Harry Moore, **Oldmans Twp.**  
Susan Jacabucci, **Paulsboro Borough**  
Irene Scarpaci, **Penns Grove Borough**  
Dan Neu, **Pennsville Twp.**  
Maureen Abdill, **Pilesgrove Twp.**  
Mike Razze, **Pitman Borough**  
Majorie Sperry, **Quinton Twp.**  
Bob Diaz **South Harrison Twp.**  
Carl Bagby, **Swedesboro Borough**  
Jack Cimprich, **Upper Pittsgrove Twp.**

Collette Bachich, **Washington Twp.**  
Al Ferriola, **West Deptford**  
Ryan Giles, **Westville Borough**  
Bob Law, **Woodbury City**  
Stacy Shorter-Carney, **Woodstown Borough**  
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners were:

Warren Morgan, **Alloway Township**  
Doug Hogate, **Elsinboro Twp.**  
Carolyn King-Sammons, **Elk Twp.**  
Brad Campbell, **Shiloh Borough**  
Jeffre Celebre, **Vineland City**  
Karen Sweeney, **Wenonah Borough**  
Jeff Pitzo, **Woodbury Heights Borough**

Also present were:

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

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

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

Absent RMCs were:

N/A

Chair Razzo asked for a Motion to move up Ms. Miller, Clayton to Acting Secretary in the absence of Ms. Sweeney, Wenonah, and Mr. Banks, Deptford for voting purposes.

Motion by Mr. Diaz, seconded by Mr. Bagby to move up the following members as presented. All in Favor.  
Motion carried.

***APPROVAL OF THE MINUTES – Executive Committee Meeting***

Chair Razze presented the meeting minutes of the March 22, 2021 Executive Committee meeting for approval.

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

Chair Razze entertained a motion to approve the minutes of the March 22, 2021 Executive Committee meeting.

Motion by Ms. Miller seconded by Mr. Bagby, to approve the minutes of the March 22, 2021 Executive Committee meeting. All in Favor. Motion carried.

***APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting***

Chair Razze presented the meeting minutes of the March 22, 2021 Executive Claims Review Committee Meeting for approval.

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

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

Motion by Ms. Miller seconded by Mr. Bagby to approve the meeting minutes of the March 22, 2021 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

***APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session***

Chair Razze presented the Executive Claims Review Committee Closed Session meeting minutes of March 22, 2021 for approval.

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

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

Motion by Ms. Miller, seconded by Mr. Bagby, to approve the Executive Claims Review Committee Closed Session meeting minutes of March 22, 2021 as presented.

The Executive Claims Review Committee Closed Session minutes of the March 22, 2021 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 – April 26, 2021***

Chair Razze reported that an Executive Claims Committee Meeting was held earlier today, Monday, April 26, 2021 via Zoom conference call.

The Committee reviewed eight (8) claims. Of the claims reviewed, there were four (4) Workers' Compensation, three (3) General Liability, and one (1) Property PARs recommended for approval of settlement or continuing defense.

There were two (2) claim(s) reviewed for abandonment of subrogation attempt:

Also reviewed was one (1) Vineland claims that had previously been approved by Vineland:

001222238

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 then highlighted the following items from his report:

Mr. Forlenza referenced the most recent Certificates of Insurance reports which included March 2021 certificates 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 asked for members to review their OSB, Wellness, and EPL/Cyber Risk Management Budget balances included in the agenda. A consolidated announcement letter including instructions on how to collect your 2021 Optional Safety Budget allowance; Wellness allowance, and EPL/Cyber Risk allowance was emailed to all members the week of February 22, 2021, and a separate communication was sent to all members in regards to your Safety Incentive Program on March 3, 2021. He noted all funds needed to be claimed or encumbered by November 1, 2021. If you encumber your funds, they must be claimed by February 1, 2022. Mr. Forlenza emphasized not to wait until the last moment to utilize your funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list and make sure any new employees are listed. 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 July 2020 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. He reminded the membership that the June 1, 2021 deadline has been extended to November 1, 2021, however, please do not wait until the last minute to complete your trainings and other requirements. Use the extra allotted time wisely.

In regards to the Police Command Staff Training, Mr. Forlenza stated on or about April 13, 2021 a *Save the Date* was emailed to all Fund Commissioners and Risk Management Consultants for the upcoming Police Command Staff Training. He noted that the goal is to complete this training in person following all social distancing guidelines. Additional information will be forthcoming shortly.

Mr. Forlenza noted during the week of March 8, 2021, an invitation was emailed to all members for the Managers & Supervisor's Employment Practices Liability Training. In addition to those dates, and due to several requests, two (2) evening training classes have been scheduled on April 27 and May 27, 2021 starting at 6:30 pm. This training is being held via webinar and will be presented by Armando Riccio, Esq. Participation in this training is required for compliance with the 2022-2023 MEL EPL Plan of Risk Management. Please note that participation in each session is limited to 100 participants. Please contact the Executive Director's office if you have any questions.

In regards to Non-Supervisory EPL Employee Training, Mr. Forlenza stated on November 23, 2020, a memorandum was sent to all members notifying them of the availability of non-supervisory employee training through the MEL Safety Institute (MSI). A required element of compliance with the MEL's 2022-2023 Employment Practices Liability (EPL) Risk Management Plan, all members are required to

notify their non-supervisory employees of the availability of this training, though not required to take it. The training module is entitled *Building a Safe Workplace: Anti-Harassment and Discrimination* and is approximately 20 minutes in length. The memorandum provided specific directions on how to access the training module in the MSI, however a new memorandum has recently been emailed to all members as the MEL has changed the directions. All members should document the notification of the availability of this training to their employees and the notification should go out as soon as possible. Again, the deadline to comply with all aspects of the EPL Risk Management Plan has been extended to November 1, 2021

Mr. Forlenza noted, again, this year, the Fund is sponsoring Elected Officials training and it is being conducted online. The MEL will reduce each member's 2021 MEL Assessment by \$250 for each municipal elected official who completes one of the online 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. On November 23, 2020 a memorandum including detailed directions on how to access this training through the MSI was emailed to Municipal Clerks, Fund Commissioners, and Risk Management Consultants, however a new memorandum was recently emailed to all members as the MEL has changed the directions. Mr. Forlenza stated the participant count across all there JIF's is very low and he emphasized not to lose that \$250 credit per attendee and reiterated the May 3, 2021 deadline. He noted that a reminder regarding this training was sent to all members earlier in the month.

Mr. Forlenza stated on or about March 1, 2021, a notice was sent to all Fund Commissioners and Municipal Clerks announcing the availability of additional training dates for the *Protection & Safe Treatment of Minors* webinars which will be conducted by Armando Riccio through the MSI. He emphasized it is strongly recommended that all Managers & Supervisors complete this training as soon as possible if not already completed. Completion of this training will assist in defending the municipality and their employees should they be named in a SAM claim. Mr. Forlenza noted that this training is separate and distinct from the Managers & Supervisors Employment Practices training that must be completed for compliance with the MEL EPL Risk Management Plan.

Mr. Forlenza noted as to the request of some individuals, on or about March 31, 2021, Paul Miola emailed all Fund Commissioners and Risk Management Consultants a memorandum and spreadsheet that summarizes the various training, reimbursement programs, and the due dates for programs offered by your Joint Insurance Fund. The memorandum contains links to the various announcements and registration sites. This information is also conveniently posted to the top of the JIF homepage. We ask that you please share these documents with anyone who may have need of this information. Please direct any questions or comments to the Executive Director's Office.

Mr. Forlenza noted that a New Fund Commissioner Orientation was held on Monday, April 19, 2021 at 2:00 pm via Zoom. If you missed the TRICO Fund Commissioner Orientation, and would still like this training, please contact the Executive Directors office and we will provide this training.

In regards to filing your Financial Disclosure Statement, each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from the Executive Director's office once we are notified of their assignment. He noted we were just notified today that the online portal is open via the issuance of Local Notice 2021-08. Kris Kristie will notify all Fund Commissioners, and Fund Professionals required to complete the FDS process, via email of their responsibility to include their role with the JIF on their FDS. All FDS must be submitted by June 30, 2021. Any newly appointed Fund Commissioner that has not yet received their PIN#. Please contact the Executive Directors office.

Lastly, Mr. Forlenza referenced the quarterly attendance record included in the agenda packet for the first quarter of 2021. He noted this information is taken directly from the minutes of the Recording Secretary, so if you notice a discrepancy, please contact Kris Kristie.

Mr. Forlenza asked if there were any other questions. No questions were entertained.

## **SOLICITOR'S REPORT**

### ***Assignment of New Cases***

Mr. DeWeese reported that there were five (5) new case(s) assigned since last month's meeting:

*Jackel Est. v. Township of Franklin*  
*Kendrick, et al. v. Borough of Glassboro and Township of Harris*  
*Scott v. Borough of Penns Grove*  
*Green v. City of Vineland*  
*DeWitt v. Borough of Woodbury Heights*

### ***Closed Cases***

Mr. DeWeese noted that there was one (1) cases closed since the last meeting:

*Vineland Ice & Storage v. City of Vineland*

### ***General Liability Files***

Mr. DeWeese noted that there are 46 active General Liability files and if a member would like a synopsis of their town's cases sent to them, please contact him.

Mr. DeWeese noted he keeps up to date lists of all General Liability and Police Civil Rights. If anyone would like their claims carved out of the report, please contact him and he will get that to you. He also reminded the members to contact him with any employment related issues/questions.

### ***Subrogation Files***

Mr. DeWeese stated that there are collection efforts being made on \$1,937,358.40 of potential recoveries on 64 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.

Lastly, Mr. DeWeese referenced a Legal Bulletin he had emailed to all members recently and was presented as a handout at tonight's meeting, which described *Daniel's Law*. He explained Daniel's Law was adopted in response to the tragic murder of Federal Judge Salas's son and the shooting of her husband. The purpose of the Law is to stop the disclosure, by municipalities and others, of the addresses and other personal information of judges and their family members. The Law provides

for a civil remedy for the wrongful disclosure of the addresses and personal information of Judges and their family members. In addition, the law includes Police Officers (active and retired), Judges and Prosecutors and their respective family members. Mr. DeWeese stated he doesn't feel it was a very well thought out legislation, however, the purpose of his bulletin was simply to advise of the law and to give some direction on your responsibilities regarding this law. As this is a new law there are no case law or opinions providing any further guidance. Mr. DeWeese feels *Daniel's Law* establishes some major obstacles for municipal governments as well as State Governments to make certain the addresses and phone numbers are not accessible on the internet of current and past Judges or Prosecutors as you may not even know who they are or even if they are residing in your municipality.

Mr. DeWeese noted the hope is, that going forward, there will be more guidance in how to deal with the requirements this law has established. Mr. DeWeese noted he just wanted to present this introduction to it, and in the meantime should you have any questions, please reach out to him and he will be happy to assist you. Mr. DeWeese stated his hope is there will be better information provided going forward.

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 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 training continues to be provided through the Zoom Webinar format due to restrictions brought about from the pandemic, however, he wanted to remind everyone that training requirements must still be met and that PEOSHA is actively conducting compliance visits. He recommends taking advantage of the MSI Live virtual classes of the videos offered through MSI Now. Group registrations are available for those with limited internet capabilities.

Mr. Garish noted, if it has not been done recently, please look at the newly updated MSI website, as navigation is now easier, and to please be sure the appropriate personnel review the Safety Bulletins as they are distributed, especially those for law enforcement.

In regards to the Police One Training, 24 of our 26 Law Enforcement Agencies have registered, with 18 members actively participating having taking 2,145 courses. He also added that 14 trainings were completed this past month.

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

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 April which reviewed *Inspection Programs*. He then highlighted the following in order to ensure that observations are reported, corrected, and documented, consider the following:

- Ensure a system of regular inspections and observations
- Training employees to identify potential hazards
- Procedures for employees and citizens to report potential hazards
- Procedures to log all reports and record corrective actions
- Procedures to notify other entities/authorities of condition and/or incidents that require attention
- Procedures to investigate incidents and accidents
- DOCUMENT! If it is not documented, it did not happen!

Mr. Roselli then discussed an example of how a potentially costly claim was decided in favor of the insured due to the member's very active maintenance and inspections program.

### *Qual-Lynx Annual Report*

Mr. Roselli referenced the 2019/2020 Qual-Lynx Annual Report included in the agenda packet and thanked Mr. Forlenza, Mr. Miola, Ms. Mooney, Ms. Langsdorf, and Ms. Beatty for their assistance working on this report.

Mr. Roselli noted the Report is self-explanatory, encouraged all members to review it, and highlighted the following:

The year 2020 was a game changer, as the amount of claims increased with the onset of COVID 19 (a 44% increase in claims counts) and transitioning 150 employees to work from home. The total number of claims received across all line of coverage for 2020 was 2,049 with 727 remaining open as of 12/31/20. What we weren't thinking of as 2020 came about was the number of weather events to come. The first event occurred in early February, and there were three catastrophic weather events in April, two in June, two in July, Tropical Storm Isaias in early August and three in November and December. 2019 only brought a few weather events. These weather events have created many additional claims for the Property unit to handle.

Mr. Roselli noted Police had the highest number of Liability claims in 2020, with Street Maintenance having the most costly. In regards to Property Claims for 2020, Police again had the highest number and most costly claims.

In regards to Workers Compensation Claims, due to the 30% increase in claims due to COVID 19, there was need for additional staffing to adjust and monitor the claims through 2020 and into 2021. The Police had the highest number of claims and the most expensive claims in 2020 by far, and this was mostly due to the high number of COVID claims that arose from the Police Departments. There was a total of 115 COVID related claims in 2020 for the TRICOJIF with a cost of \$734.84 per claim and a total incurred of \$170,278 for 2020.

Ms. Beatty reported on the Managed Care aspect of the Annual report, noting 219 new providers were recruited into the Workers Compensation Network, and over the last five years a total of \$14,297,859 was saved by the TRICOOJIF after applying the QualCare Provider Network discounts. The average Participating Provider Penetration Rate was 95% for the TRICOJIF over those 5 years. This means that members of the TRICOJIF utilized our network of providers 95% of the time, which helps generate the



savings. In addition, initial direction of care to occupational medicine or urgent care facilities resulted in savings to the TRICOJIF of \$382,848 in 2019 and \$922,679 in 2020 based on the average cost per visit with an additional savings of \$15,044 for utilizing the myMatrixx prescription benefit management program.

Ms. Beatty reported the average monthly case load in 2020 per Nurse Case Managers was 32 cases; up from 27 in 2019 and a total amount of \$348,021 saved by the TRICO JIF in 2020 by accommodating Transitional Duty.

Ms. Beatty noted in regards to Virtual Care, QualCare, in cooperation with Qual-Lynx, was able to partner with our vast network of medical providers to establish Virtual Care treatment panels with providers who were willing and able to provide tele-medicine and tele-rehab in lieu of in-person office visits. Minimal interruption of care was experienced by our claimants; in most cases any disruption was related to the state mandated postponement of surgeries.

In conclusion, Mr. Roselli noted in 2019 - 2020, Qual-Lynx continued to handle the JIF's claims, provide training to the members and provide feedback to the Administrator, Solicitor and Safety Professionals. Mr. Roselli asked if there were any questions at this time. No questions were entertained.

#### ***WELLNESS DIRECTOR'S REPORT***

Ms. Schiffer stated her report is included in the agenda packet and highlighted the following:

She stated that the first quarter is a very busy time with budgeting, taxes and continued restrictions and guidelines that have to be followed due to the pandemic so let's focus on planning some wellness initiative before we get too far into the second quarter so we avoid being pressured at the end of the year to spend the money.

Ms. Schiffer presented these ideas to consider:

- Fun challenges – bingo (theme oriented, check out the sample in your agenda packet), weight loss/maintenance, sports themed wellness challenges (Spring Training, Baseball Homerun)
- Virtual or on-site cooking demos (purchase all the ingredients for participants so they can try the recipe at home)
- Offer a craft activity (purchase the materials for participants to try)
- Start a club - walking, book, recipe, garden/herbs, food drive, stretching etc. (identify employees with similar interests)
- A 10 – 15 minute Reset Break once a week (time for mindfulness – someone different leads the group each week)
- Produce – CSA or delivery/pick up from local grocery
- Have a theme day where employees can dress to represent that theme (silly hat day, Hawaiian shirt day) – have employees vote on a winner for a small prize
- Once a week ask a trivia question relative to wellness
- Wellness information display rack
- Chair massages

*Please remind your Municipal Wellness Coordinator that wellness activities will never generate interest with all employees, but their hard work and dedication in trying to bring ideas to them is appreciated and valued! Even if it brings happiness to a few, the efforts are well worth!*

If you are planning or have held a wellness initiative that she is not aware of, please let her know. She would like to share all ideas so other towns can benefit should they be looking for something different to do.

Ms. Schiffer reported the Food Bank of South Jersey offers free educational classes and cooking demos for the following counties: Burlington, Camden, Gloucester, and Salem. She had sent out a flyer with more information to those towns that would be eligible.

Ms. Schiffer noted the Newsletter contained in your agenda packet covers the following topics:

- Managing your stress is possible
- Consider meditation
- Why walking is beneficial
- Laughter- do you have a sense of humor?
- Tips to spring clean your mind
- Nutritional Bites - growing your own broccoli sprouts
- Recipe - Pea Pesto Pasta with sun-dried tomatoes & arugula

Also included was Coping with Stress Bingo, and a Word Search Puzzle along with a listing of JIF Approved Wellness Items and Activities.

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)*.

	<b><i>March</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	4	22
<i>Medical Only</i>	22	70
<i>Report Only</i>	20	57
<i># of New Claims Reported</i>	49	153
<i>Medical Only/Lost Time Ratio</i>	85:15	76:14
<i>Average Days to Report</i>	6.1	4.9

Ms. Beatty noted the Average Days to Report is running high due to the COVID claims and how long it takes to contract trace to confirm who may have been exposed. Mr. Miola asked if a separate report could be generated to show the COVID Claims and the days to report relating to those claims and then a separate report for all other claims. This will allow us to determine accurate Days to Report, exclusive of COVID related claims. Ms. Beatty stated she would have it available for next month's meeting.

Ms. Beatty presented a report that depicts the number of cases related to COVID-19 from January 2021 to present by town and month. The highlights of this report are as follows:

Total Cases in the TRICOJIF: 47

Indemnity: 8  
 Medical Only: 25  
 Report Only: 14

***Transitional Duty Report***

Ms. Beatty presented the Transitional Duty Report.

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	1,521
<i>Transitional Duty Days Worked</i>	931
<i>% of Transitional Duty Days Worked</i>	61%
<i>Transitional Duty Days Not Accommodated</i>	590
<i>% of Transitional Duty Days Not Accommodated</i>	39%
<i>\$ Saved by Accommodating</i>	\$69,044
<i>\$ Lost by NOT Accommodating</i>	\$68,070

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report

<b>PPO Penetration Rate</b>	<b>March</b>
<i>Bill Count</i>	326
<i>Original Provider Charges</i>	\$1,087,829
<i>Re-priced Bill Amount</i>	\$526,007
<i>Savings</i>	\$561,822
<i>% of Savings</i>	52%
<i>PPO Penetration Rate Bill Count Percentage</i>	94%
<i>PPO Penetration Rate Provider Charge Percentage</i>	89%
<i>EPO Penetration Rate Bill Count Percentage</i>	96%
<i>EPO Penetration Rate Provider Charge Percentage</i>	96%

***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero noted in regards to the phishing emails for the month of March there were 1,240 phishing emails issued with 31 clicked, or 2.5%, which is very good, down from 4.7% last month. Mr. Romero noted again, 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 will continue to send reports to the Fund Commissioners so they can see which employees are clicking on the phishing emails.

Mr. Romero noted the MEL has launched the revised Cyber Risk Management Program and he held two training webinars to help you become familiar with the requirements and the rollout of the program. These webinars were identical, and reviewed the three Tiers, inclusive of some new requirements including: Password Management, Email Warning Label, System and Event Logging, Remote Access –

Pin, Third Party Risk Management and some others. These webinar trainings took place on April 13<sup>th</sup> and April 21<sup>st</sup>. The recording of the April 21<sup>st</sup> session is on the JIF website if you missed it.

In regards to the MEL Cyber Risk Management Compliance, 29 of our 38 members are certified in Tier 1, and 23 of the 38 are completely certified. He is working on webinars as just discussed, a worksheet and a new assessment process which will include new findings, recommendations and guidance as he explained some controls have moved between Tiers and some have become more stringent. Mr. Romero noted he will be presenting a training presentation for the upcoming Retreat and additional information will be forthcoming.

Mr. Romero noted that Pivot Point Security continues to be back on track with their Vulnerability Scanning of member firewalls and gateways, and included the report in the agenda packet. He noted everyone should have received their Vulnerability Report for this month.

Lastly, Mr. Romero reminded everyone again, with tax season being extended, to be careful of emails indicating they are from the IRS, or related to taxes as cyber criminals are trying to get you to believe they are sending you legitimate tax documents, or insist you owe the IRS money. He also noted cyber criminals have now started what is called Credential Stuffing. This is a type of cyberattack in which threat actors attempt to access online accounts using compromised user credentials exposed in a data breach. Lists of compromised credentials are often found on dark web forums or for sale on dark web marketplaces. Once these lists are obtained, threat actors can use scripts to automate the process of attempting to access online accounts using these credentials. These attempts can be successful when a user reuses a password across multiple accounts; therefore, exposed user credentials for account A can result in the compromise of account B. Account compromises can lead to identity theft, financial theft, and further cyberattacks, including network compromises and data breaches.

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 March and a copy of which was provided to the membership in the agenda packet. Mr. Tontarski’s reports are valued as of March 31, 2021 for Closed Fund Years 1991 to 2016, and Fund Years 2017, 2018, 2019, 2020 and 2021.

**Investment Interest**

Interest received or accrued for the reporting period totaled \$33,582.77. This generated an average annual yield of 1.14%. However, after including an unrealized net loss of \$67,116.33 in the asset portfolio, the yield is adjusted to -1.14% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$161,526.43 as it relates to current market value of \$9,797,756.04 vs. the amount we have invested. The current market value, including accrued income is valued at \$9,834,990.28.

The Fund’s asset portfolio with Wilmington Trust consists of two (2) obligations with a maturity greater than one year, five (5) obligations with maturities less than one year.

**Receipt Activity for the Period**

	<b>Monthly</b>	<b>YTD</b>
Subrogation Receipts	\$79,048.00	\$160,447.11
Salvage	\$2,950.00	
Overpayment Reimbursements	\$0.00	
FY 2021 Premium Assessments		\$1,384,580.00

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

Woodbury City	\$21,402.00
Washington Twp.	\$79,679.00
Pittsgrove Twp.	\$109,181.00
Stow Creek Twp.	\$5,856.00
Quinton Twp.	\$227.00
EJIF Dividends	\$248,572.53

***Cash Activity for the Period***

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$35,045,188.09 to a closing balance of \$35,360,237.98 showing an increase in the fund of \$315,049.89.

***Loss Run Payment Register for the Period – March 2021***

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 \$926,442.63. The claims detail shows 621 claims payments issued.

***Bill List– March 2021***

For the Executive Committee’s consideration, Mr. Tontarski presented the April 2021 Bill List contained in the agenda packet in the amount of \$1,163,006.43.

Chair Razze entertained a motion to approve the March 2021 Loss Run Payment Register and approve the April 2021 Bill List in the amount of \$1,163,006.43.as presented.

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

Motion by Mr. Clour, seconded by Mr. Bagby to approve the *March 2021 Loss Run Payment Register and approve the April 2021 Bill*, as presented.

**ROLL CALL**

***Yeas:*** Sue Miller, **Clayton Borough**  
 Carl Bagby, **Swedesboro Borough**  
 Bob Diaz, **South Harrison Township**  
 Kevin Clour, **Lower Alloways Creek**  
 Mark Gravinese, **Harrison Township**  
 Mike Razze, *Chair*, **Pitman Borough**  
 Don Banks, **Deptford Township**

***Nays:*** None

***Abstain:*** None

All in favor. Motion carried by unanimous vote.

***MEL/RCF/EJIF Reports***

Mr. Law reported the MEL, RCF, and EJIF met on March 26, 2021 and referenced several reports and bulletins included in the agenda. He noted there is quite a bit of information so please be sure to read through it. He then highlighted the following:

Mr. Law noted the legalization of Cannabis is a big issue and attached to the MEL Report this month are a number of memorandums that provide some good direction and information, and also provided separately was a Bulletin on the topic of Mandatory Vaccines of employees. The MEL had originally crafted a memorandum, and then Mr. DeWeese expanded on that memo and it was distributed in January and was included again in the agenda packet this month.

Also released was a Legal Bulletin from Mr. Semrau, Solicitor for the MEL, which provides an update on NJ Cannabis Legislation and includes a model ordinance of which members can use to “opt out” to allowing the establishment of Cannabis Distribution Facilities within their municipal boarders. Mr. Law stated to be careful with this and to review with your Solicitor prior to acting as obviously this ordinance comes into play and is different than your Land Use Ordinance, so please be sure to review this carefully prior to undertaking this particular type of ordinance.

Mr. Law noted there was yet another Bulletin issued in February in regards to NJ Cannabis Legislation and Public Safety Zoning issues and Policies and Best Practices. Mr. Law emphasized again to please read through all of these documents and be cognoscente of these issues as they start to develop. He also noted the MEL emailed out last week a memorandum that talks about the use of Cannabis in the workplace. If you have any questions, you can reach out to the Fund Solicitor, the MEL Helpline, himself, or the Executive Director’s office.

### ***MISCELLANIOUS BUSINESS***

Chair Raze entertained a motion to adopt *Resolution 2021-18* Authorizing the payment of \$23,163 in Allocated File Expenses for 2020 COVID Related Workers Compensation Expenses From the 2020 Loss Funding Budget and Further Authorizing the Ongoing Payment of 2021 COVID Related Expenses in Accordance with the Professional Services Contracts Between Qual-Lynx and the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund.

Mr. Forlenza noted that as a result of the influx of COVID claims additional compensation is due and owing to Qual Lynx. Mr. Forlenza explained that the deciding factor in the amount of additional compensation due to Qual Lynx is based upon how the COVID claims are interpreted under the excess WC policy; one occurrence, thus all COVID claims are considered part of the same occurrence with multiple claimants, or as individual claims.

Mr. Forlenza explained that the MEL has made it clear that no matter how the excess WC insurer, Safety National, decides in regards to their interpretation of the COVID claims, the MEL is considering this one occurrence with multiple claims.

Mr. Forlenza then explained how the Qual-Lynx contract reads for situations where there is “one occurrence” with multiple claimants. Pursuant to the contract, he is making a recommendation that the Fund make a payment to Qual-Lynx that incorporates all of the documented hourly charges for COVID claims through the end of 2020. He noted that this payment would be made out of the 2020 loss funding dollars as the hourly fee is an allocated file expense as noted in the contract. Qual Lynx provided detailed documentation by the tenth of the hour for 2020 COVID claims. In total, 356 hours at \$65 per hour are documented for a total cost of \$23,163. Mr. Forlenza noted he has discussed with Mr. DeWeese how payment should be made, and Mr. DeWeese is of the opinion that a Resolution authorizing the payment and documenting the reason for the payment should be approved by the Fund. Mr. Forlenza referenced

Resolution 2021-18 presented for approval. He also noted the resolution authorizes the continuing billing of the hourly rate for 2021 the cost of which will be billed to the loss funding budget.

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

Motion by Ms. Miller seconded by Mr. Bagby to adopt Resolution 2021-18 as presented.

**ROLL CALL**            *Yeas:*            Sue Miller, **Clayton Borough**  
Carl Bagby, **Swedesboro Borough**  
Bob Diaz, **South Harrison Township**  
Kevin Clour, **Lower Alloways Creek**  
Mark Gravinese, **Harrison Township**  
Mike Razzo, *Chair*, **Pitman Borough**  
Don Banks, **Deptford Township**

*Nays:*                None

*Abstain:*            None

All in favor. Motion carried by unanimous vote.

Next, Chair Razzo asked for a Motion to authorize the Executive Directors Office to prepare, advertise, and receive Requests for Qualifications for the position of Safety Director and Right To Know Coordinator.

Motion by Ms. Miller, seconded by Mr. Bagby for authorization as requested. All in favor. Motion carried.

Chair Razzo also asked for a Motion to authorize the Fund Solicitor to prepare, advertise, and receive Requests for Qualifications for the position of Fund Administrator.

Motion by Ms. Miller, seconded by Mr. Bagby for authorization as requested. All in favor. Motion carried.

Lastly, Chair Razzo asked for a Motion to authorize the Fund Solicitor & Executive Director to prepare, advertise, and receive Requests for Qualifications for the position of Workers Compensation Defense Attorneys and Liability Defense Attorneys.

Motion by Ms. Miller, seconded by Mr. Bagby for authorization as requested. All in favor. Motion carried.

***Next Meeting***

Chair Razzo noted that the next meeting of the TRICO JIF will be done via Zoom Conferencing on Monday, May 24, 2021 at 5:00 PM.

***PUBLIC COMMENT***

***Open Public Comment***

Chair Razzo entertained a motion to open the meeting to the public.

Motion by Ms. Miller seconded by Mr. Bagby to open the meeting to the public. All in favor. Motion carried.

***Close Public Comment***

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

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

***APPROVE CLAIMS PAYMENTS***

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

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2020203003	2020197274	2021230063
2021220915	2019162615	
2021230681	2019167928	
2021233353		

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

**ROLL CALL**

***Yeas:*** Sue Miller, **Clayton Borough**  
Carl Bagby, **Swedesboro Borough**  
Bob Diaz, **South Harrison Township**  
Kevin Clour, **Lower Alloways Creek**  
Mark Gravinese, **Harrison Township**  
Mike Razze, *Chair*, **Pitman Borough**  
Don Banks, **Deptford Township**

***Nays:*** None

***Abstain:*** None

All in favor. Motion carried by unanimous vote.

***APPROVE ABANDONING SUBROGATION***

Acting Secretary Miller stated there were two (2) file(s) for abandonment of subrogation:

2020182405  
MLT-2020181668

Chair Razze entertained a Motion to Abandon Subrogation on the claims as presented.

Motion by Ms. Sweeney seconded by Ms. Miller, to abandon subrogation on the two (2) files as presented

**ROLL CALL**

***Yeas:*** Sue Miller, **Clayton Borough**  
Carl Bagby, **Swedesboro Borough**  
Bob Diaz, **South Harrison Township**



Kevin Clour, **Lower Alloways Creek**  
Mark Gravinese, **Harrison Township**  
Karen Sweeney, *Secretary*, **Wenonah Borough**  
Mike Razze, *Chair*, **Pitman Borough**

*Nays:* None

*Abstain:* None

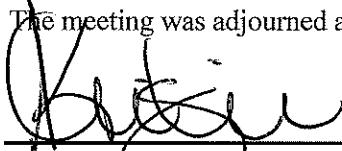
All in favor. Motion carried by unanimous vote.

**MOTION TO ADJOURN**

There being no further business, Chair Razze entertained a *Motion to Adjourn* the April 26, 2021 Executive Committee Meeting.

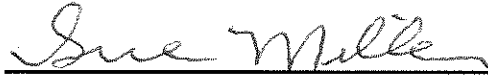
Motion by Ms. Miller, seconded by Mr. Bagby, to adjourn the April 26, 2021 meeting of the TRICO JIF.

The meeting was adjourned at 6:17 PM.



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**Kris Kristie**, Recording Secretary for



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**Sue Miller**, Acting Fund Secretary