

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

September 27, 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, September 27, 2021 at 5:00 PM, prevailing time. Chair Michael Razze, **Pitman Borough**, presiding. The meeting was called to order at 5:00 PM.

***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**  
Colleen Emmons, **Deptford Twp.**  
Stephanie McCaffrey, **East Greenwich Twp.**  
Carolyn King-Sammons, **Elk Twp.**  
Valerie Villano, **Glassboro**  
Lori Biermann, **Greenwich Twp.**  
Leo Selb, **Hopewell Twp.**  
William Pine, **Logan Twp.**  
Kevin Clour, **Lower Alloways Creek Twp.**  
Terry 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.**  
Jeffre Celebre, **Vineland City**  
Collette Bachich, **Washington Twp.**  
Karen Sweeney, **Wenonah Borough**  
Al Ferriola, **West Deptford**  
Ryan Giles, **Westville Borough**  
Bob Law, **Woodbury City**  
Jeff Pitzo, **Woodbury Heights Borough**  
Stacy Shorter-Carney, **Woodstown Borough**  
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners were:

Warren Morgan, **Alloway Township**  
Doug Hogate, **Elsinboro Twp.**  
Linda Gonzalez, **Fairfield Twp.**  
Barbara Freijomil, **Franklin Twp.**  
Mark Gravinese, **Harrison Twp.**  
Luke Patrick, **Mannington Twp.**  
Jennica Bilecki, **Mantua Twp**  
Brad Campbell, **Shiloh 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 DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
Rob Garish, 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  
E.H. Sloan Insurance Agency  
Hardenbergh Insurance Group

Absent RMCs were:

Conner Strong & Buckelew  
Henry D. Young Insurance  
Len Eckman Insurance

Motion to move up Ken Brown, Carneys Point in the absence of Mark Gravinese, Harrison Township, to the Executive Committee for voting purposes.

Motion by Ms. Sweeney, seconded by Ms. Miller to move up the representatives as presented. All in Favor. Motion carried.

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

Chair Razze presented the meeting minutes of the July 29, 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 July 29, 2021 Executive Committee meeting.

Motion by Ms. Sweeney, seconded by Ms. Miller, to approve the minutes of the July 29, 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 July 26, 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. Sweeney seconded by Ms. Miller to approve the meeting minutes of the July 26, 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 July 26, 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. Sweeney seconded by Ms. Miller, to approve the Executive Claims Review Committee Closed Session meeting minutes of July 26, 2021 as presented.

The Executive Claims Review Committee Closed Session minutes of the July 26, 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 – September 27, 2021***

Chair Razze reported that an Executive Claims Committee Meeting was held on Monday, September 27 2021, via Zoom conference call.

The Committee reviewed thirteen (13) claims. Of the claims reviewed, there were eight (8) Workers' Compensation, three (3) General Liability, and two (2) Property PARs recommended for approval of settlement or continuing defense.

There were six (6) claims reviewed that had previously been approved by Vineland:

2020193282  
2020179887  
2018126439  
2020184015  
2021232212  
MLT-2021214438

There were three (3) claims reviewed for abandonment of subrogation attempt:

2020181528  
2020189150  
2020186414

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 asked for members to review their SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances included in the agenda. He noted all funds need to be claimed by November 1, 2021. If you encumber your funds, they must be claimed by February 1, 2022. Mr. Forlenza stated there are still quite a few towns who have not utilized these funds yet, and reiterated to use and not lose them.

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 to make sure any new employees are listed, as June/July is a popular time for people to retire. 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. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan is November 1, 2021 and noted most members seem to be close to completion.

Mr. Forlenza reminded everyone that completion of the Police Command Staff training by the members of your Police Department's Command Staff is a required element for compliance with the MEL's 2022-2023 Employment Practices Liability Plan of Risk Management. The sign-in sheets from the June 3, June 8<sup>th</sup>, and June 23<sup>rd</sup> dates have been taken off of the websites. It seems there was some concern with having officer's signatures on the website, and giving people the ability to possibly copy those signatures. The sign in sheets are available upon request from his office.

Mr. Forlenza noted that since April 15, 2021, the ACM, BURLCO, & TRICO JIFs have sponsored 20 Managers & Supervisor's Employment Liability Training sessions, with almost 1,000 participants among all three JIF's. These trainings were held via webinar and were presented by Armando Riccio, Esq. Participation by your managers & supervisors in this training is required for compliance with the 2022-2023 MEL EPL Plan of Risk Management. A list of the attendees at each session is available on the JIF website; [www.tricojif.org](http://www.tricojif.org). 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 and again on April 14<sup>th</sup>, 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. 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 stated on July 13, 2021, a notice was sent to all Fund Commissioners, Municipal Clerks, & Risk Managers announcing the availability of additional training dates for the *Protection & Safe Treatment of Minors* webinars. 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. Please remember that this training is separate and distinct from the Managers & Supervisors employment training that must be completed for compliance with the MEL EPL Risk Management Plan.

In regards to Renewing Members and the visitation program, Mr. Forlenza stated letters were emailed on or about June 1, 2021, to the twelve (12) members whose membership in the JIF is up for renewal on January 1, 2022. These members are: Carneys Point, Clayton, Franklin, Logan, Lower Alloways Creek, Oldmans, Pilesgrove, Pitman, Shiloh, Upper Pittsgrove, Vineland, Woodbury. Included in the email was a *Resolution for Renewal of Membership in the Gloucester, Salem & Cumberland Counties Municipal JIF*, a Certification required under the Local Public Contracts Law, and an *Agreement to Renew Membership in the Gloucester, Salem & Cumberland Counties Municipal JIF*. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and executed Agreement to our office by August 13, 2021. To date we have received *Renewal Resolutions & Agreements* from all renewing members with the exception of Franklin Township, however Mr. Forlenza he has been notified that the necessary paperwork will be executed at the Township's meeting scheduled for tomorrow.

Mr. Forlenza stated on or about July 8, 2021, all members and their risk managers received a notification from his office that the 2022 Exposure Renewal Process will begin on or about July 15, 2021. As occurred last year, members received an email from Origami containing a link to the Origami renewal site. Included in the correspondence was important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the correspondence included important information regarding coverage exclusions and limits. All members and risk managers were urged to carefully review this information prior to starting the renewal process. Mr. Forlenza noted he was happy to see that 90% of schedules have been completed across the membership.

Mr. Forlenza stated the Loss Ratio Snapshots, inclusive of the JIF, MEL and EPL and valued as of 6/30/21 were loaded into Origami on August 31, 2021 with an email that followed to Fund Commissioners and RMC's, that included directions on how to access the information, so if you have not logged into the system and reviewed them, please do so.

Mr. Diaz commented that in regards to the EPL Model Policies, he has been working on them for some time and they are very cumbersome with over 250 pages. He feels the policies should be simplified. As this is information being relayed to employees it is very difficult to read through so much "bulk" that isn't necessary to get to the actual point of the policy. He asked if anyone has actually reviewed this information before putting it out and telling us what we should use when we have our own forms to use.

Mr. Forlenza stated he was surprised by the comment as he has been hearing quite the opposite from other members. The Model Policies are extensive; however, the Employee Handbook is more consolidated than in prior versions. He noted that both of these documents have undergone a complete re-write over the last 18 months, which has resulted in the items you see on the website. Mr. Diaz asked if they should be using the forms the JIF has out for members to use, or should members be using the forms the MEL has now put out. Mr. Forlenza noted the new forms should be utilized as they have been updated with the new statutory changes. Mr. Diaz stated then the JIF needs to change their forms, to which Mr. Forlenza agreed and noted it is currently being reviewed.

Mr. Selb stated he has been with the JIF many years and has experienced many changes with the requirements and policies, and stated if anyone has a conflict, simply bring it up to the Executive Director, who has always addressed it with the MEL and it has been resolved it.

Mr. Forlenza stated to Mr. Diaz, if he had any questions on specific forms, please send them to him and he will gladly go to the MEL to rectify the conflict. Mr. Diaz thanked Mr. Forlenza and noted he would get any questionable forms over to him.

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 seven (7) new case(s) assigned since last month's meeting:

*Deschler v. Borough of Clayton*  
*Joe v. Township of Deptford and City of Woodbury*  
*Hernandez, Est. v. Township of Lower Alloways Creek*  
*Walker v. Township of Monroe*  
*Kamara v. Township of Washington*  
*Heister v. City of Woodbury*  
*Enderuthemagetheraabooth v. Township of Woolwich*

### ***Closed Cases***

Mr. DeWeese noted that there were seven (7) cases closed since the last meeting with six (6) resulting in payment to the Plaintiff, which is an excellent job by the Defense Panel:

*Pierce v. Township of Carneys Point & Borough of Penns Grove*  
*Drummonds v. Township of Deptford*  
*Ward v. Township of Deptford and Borough of Wenonah*  
*Chipola v. Township of Mantua*  
*Carulli v. Township Pennsville*  
*Estate of Bard v. City of Vineland*  
*Enderuthemagetheraabooth v. Township of Woolwich*

*Mr. DeWeese's Closed Cases report will no longer be included in the monthly Executive Committee agenda, but will continue to be reported on and included in the TRICO Executive Claims Review Committee Agenda and minutes.*

### ***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.

### ***Subrogation Files***

Mr. DeWeese stated that there are collection efforts being made on \$1,977,596.07 of potential recoveries on 67 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 asked if there were any questions. 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.

MSI training continues to be provided through the Zoom Webinar Format due to the restrictions brought about from the pandemic. Training requirements must still be met while dealing with the pandemic and that PEOSHA is actively conducting compliance visits and they seem to still be calling ahead for now. It is recommended that you review the hierarchy reports for your town in the learning management system to be sure your trainings are up to date. Mr. Garish noted to take advantage of the MSI Live Virtual classes or the videos offered through MSI Now. Group registrations are available for those with limited internet capabilities, and remember that PEOSH considers any training more than three years old to be outdated.

Mr. Garish noted there would be a makeup class for the mandatory Police Command Staff Training on October 25, 2021 in Collingswood and in regards to DER training an additional date has been added of October 28, and it will be virtual. If anyone was interested in attending, please reach out to him.

Lastly, Mr. Garish reminded everyone to please fill out the Supervisors Incident Report whenever an incident occurs as this helps him to understand exactly what happened and to help get to the root cause of the incident, and to review your Hierarchy reports to be sure all training requirements are up to date.

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

### **CLAIMS ADMINISTRATOR'S REPORT**

#### ***Lessons Learned from Losses***

Mr. Roselli presented his *Lessons Learned from Losses* which reviewed how to lift correctly. Mr. Roselli noted to use the SMART lifting techniques:

- Size up the load
- Move the load closer
- Always bend your knees
- Raise the load with your legs
- Turn your feet in the direction you want to move.

He then discussed examples of claims that may not have occurred if the employee had used the SMART technique when lifting.

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 deadline to use or encumber your Wellness Funds is approaching, so if you are struggling with appropriate ways to utilize your remaining balances, please contact her and she will help

you brainstorm. Water challenges are a great idea, and some town have ordered water coolers for their employees, which makes this challenge super easy. She then reviewed some other ideas:

- ◆ Walking, Step, Self-care, Water, Weight loss challenges (one week – bingo cards to month-long tracking of activity)
- ◆ Prizes for various challenge
- ◆ Standing desks
- ◆ Anti-fatigue mats for the standing desks
- ◆ Fresh fruit – Misfit Produce Deliveries
- ◆ Sunscreen and hats with a sun-safety awareness handout
- ◆ Presentations – Diabetes, Stress management, Nutrition (General, Women specific, etc.) and so much more!
- ◆ Chair massages
- ◆ Meditation/Mindfulness Practice
- ◆ Wellness Days
- ◆ Team building games (scavenger hunt riddles, co-worker scavenger hunt, Work Family Feud game)
- ◆ Break room word puzzles, coloring books, health magazines
- ◆ Wellness Display Racks
- ◆ Smoothie Taste Test
- ◆ Wellness Wednesday Trivia
- ◆ Walking Buddy Recruitment
- ◆ Gratitude Board Year round
- ◆ Recipe Swaps – featuring seasonal fruit or vegetable – Make a dish to share with co-workers for a Potluck lunch
- ◆ Cooking demos: may require locating new resources. If interested, let's discuss.
- ◆ Yoga/stretching/office exercise demonstrations and participation
- ◆ Theme Day
- ◆ Demonstrations through the Food Bank of South Jersey

**New Resource Connections:**

**Wegmans Pharmacy** – If you are considering having a Wellness Day or would like to offer onsite flu clinics, please let her know.

**Transformational Leadership and Crisis Response – Dr. Elias Pilot Program**

The May Cohort was completed with success. We have been reaching out to towns as we look to start a September Cohort. The BURLCO towns who participated in May have the opportunity to send another mid-level manager to participate in September.

Dr. Elias is planning to be in NJ in mid-October to offer an in-person training for Front Line Officers if a location and participation can be secured. Working with Keith Hummel on this task.

Dr. Elias is compiling her findings on this first round along with any suggestions and recommendations, which will be shared with the Executive Committee upon completion.

**September Targeting Wellness Connection Newsletter:**

Ms. Schiffer noted, this month's Targeting Wellness Newsletter focused on Good News for Good Health, explained something that could be a royal pain to all of us...back, neck, shoulder or any other joint pain in



the body. When we are in pain, daily functioning can truly be a challenge and can cause much emotional stress.

**In the September Targeting Wellness Newsletter, you will find the following topics addressed:**

- Chronic vs. Acute pain
- Typical causes of Lower Back Pain
- Chronic pain and your brain
- How exercise can help reduce pain
- Nutrition Bites: Is your diet causing you chronic pain?
- Recipe Corner: 10-minute creamy bean & aubergine casserole

The "**Exercise of the Month**" focuses on lower back pain, a condition 1 out of 4 Americans experience. 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)*.

	<i>July</i>	<i>August</i>	<i>YTD</i>
<i>Lost Time</i>	4	6	65
<i>Medical Only</i>	19	30	166
<i>Report Only</i>	16	17	133
<i># of New Claims Reported</i>	39	54	372
<i>Average Days to Report</i>	1.2	2.6	4.5

***Claims Report by Type***

Ms. Beatty presented a report which broke out and depicted the number of Indemnity, Medical Only and Report Only Claims for both COVID related and Non COVID related claims for the month of August 2021 and Year to Date 2021.

August 2021 COVID Related Average Days to Report: 2.8

August 2021 Non COVID Related Average Days to Report: 2.6

Ms. Beatty noted there has been a slow increase in COVID claims.

***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>	3,969
<i>Transitional Duty Days Worked</i>	2,625
<i>% of Transitional Duty Days Worked</i>	66%

<i>Transitional Duty Days Not Accommodated</i>	1,344
<i>% of Transitional Duty Days Not Accommodated</i>	34%
<i>\$ Saved by Accommodating</i>	\$229,203
<i>\$ Lost by NOT Accommodating</i>	\$158,737

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report

<b>PPO Penetration Rate</b>	<b>July</b>	<b>August</b>
<i>Bill Count</i>	333	293
<i>Original Provider Charges</i>	\$277,045	\$230,529
<i>Re-priced Bill Amount</i>	\$97,305	\$91,914
<i>Savings</i>	\$179,740	\$138,615
<i>% of Savings</i>	65%	60%
<i>PPO Penetration Rate Bill Count Percentage</i>	91%	85%
<i>PPO Penetration Rate Provider Charge Percentage</i>	90%	91%
<i>EPO Penetration Rate Bill Count Percentage</i>	95%	86%
<i>EPO Penetration Rate Provider Charge Percentage</i>	96%	94%

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

***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero reported, in regards to training, everyone should have received an email from him on Tuesday regarding the launch of the new cyber awareness training starting next Monday. He asked to please inform all your employees and elected official to be on the lookout for these emails as some may want to delete the email thinking it is a phishing email or scam.

Mr. Romero noted the training course is approximately 25-30 minutes long and the FCs or clerks have been designated as the Point of Contact who will receive weekly status reports and stated you are responsible for ensuring compliance within your municipality. If changes need to be made, please send them to him and he will forward to the vendor.

In regards to Phishing and Vulnerability Scanning, as of now, there is no phishing or vulnerability scanning report. The contract with Pivot Point Security who provided these services has expired and as you all know the JIF has publicized a Technology Risk Management Service RFP that includes training, phishing, and monthly network vulnerability scanning, which includes yearly penetration testing.

In regards to the MEL's Cyber Risk Management program, Mr. Romero has sent out a security questionnaire to all the IT contacts to start assessing where you are in the program. The next step is to review the findings with you and your IT professional and develop a roadmap towards certification. He noted many members are close to Tier 1 & Tier 2 but are missing the Government Cyber Security membership piece which is simple and free to join and an email was sent out about this on September 8<sup>th</sup>.

As a quick reminder, Mr. Romero noted to be on the lookout for fraudulent hurricane and disaster recovery emails as there have been several cyber incidents this summer that included ransomware. Make sure you report any cyber incident quickly and to the appropriate parties and follow the JIF's Incident Report Roadmap.

Also, another scam to be aware of is if you get an email from an employee requesting a change to their payroll, bank information, or benefits, ask them to call you and validate the person over the phone, never make any financial or medical changes request submitted by email only.

Lastly, Mr. Romero referenced a memorandum in the agenda in regards to Cyber Awareness Month. He noted this year's theme from the MEL Cyber Task Force is "Do Your Part, Be Cyber Smart". The MEL will be putting out weekly content and is a great opportunity for all members to promote cyber security within their town and include such segments that promote increasing cyber security skills, identifying phishing emails and making cyber security a priority and building it into your regular process. He also referenced the PivotPoint Newsletter for this month which highlighted "Sharing is not always Caring" when it involves passwords, and tips to staying cyber secure when on vacation.

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 August 2021 a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of August 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 \$79,809.43. This generated an average annual yield of 1.41%. However, after including an unrealized net gain of \$1,351.29 in the asset portfolio, the yield is adjusted to 1.44% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$26,116,463.55 vs. the amount we have invested. The current market value, including accrued income is valued at \$26,135,663.78.

The Fund's asset portfolio with Wilmington Trust consists of one (1) obligations with a maturity greater than one year, and four (4) obligations with maturities less than one year.

The JCMi Portfolio has a current market value of \$20,135,451.15.

**Receipt Activity for the Period**

	<b>Monthly</b>	<b>YTD</b>
Subrogation Receipts	\$26,321.86	\$247,601.73
Salvage	\$12,460.00	
Overpayment Reimbursements	\$512.0	
FY 2021 Premium Assessments		\$6,965,148.00
FY 2020 Approp. Refund Auditing		\$629.00

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

Woodbury City	\$21,533.00
Washington Twp.	\$80,166.00
Pittsgrove Twp.	\$109,849.00

Stow Creek Twp.	\$5,892.00
Quinton Twp.	\$229.00

***Cash Activity for the Period***

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$31,594,972.06 to a closing balance of \$36,016,256.93 showing an increase in the fund of \$4,421,284.37.

***Loss Run Payment Register for the Period –July and August 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 \$698,369.66. The claims detail shows 1,260 claims payments issued.

***Bill List – Ratification of August 2021***

For the Executive Committee’s consideration, Mr. Tontarski presented the August 2021 Bill List in the amount of \$1,114,184.68 which was included in the agenda.

***Bill List – Amended September 2021***

For the Executive Committee’s consideration, Mr. Tontarski presented an amended September 2021 Bill List in the amount of \$173,443.99 which was emailed out to all members.

Chair Razze entertained a motion to approve the July and August 2021 Loss Run Payment Register and the August and September 2021 Bill Lists, as presented.

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

Motion by Ms. Sweeney seconded by Ms. Miller to approve the *July and August 2021 Loss Run Payment Register the August 2021 and September 2021 Bill Lists* as presented.

**ROLL CALL**            **Yeas:**            Sue Miller, **Clayton Borough**  
                                                                                                  Carl Bagby, **Swedesboro Borough**  
                                                                                                  Bob Diaz, **South Harrison Township**  
                                                                                                  Kevin Clour, **Lower Alloways Creek**  
                                                                                                  Karen Sweeney, **Wenonah Borough**  
                                                                                                  Michael Razze, **Pitman Borough**  
                                                                                                  Ken Brown, **Carneys Point**

**Nays:**            None

**Abstain:**        None

All in favor. Motion carried by unanimous vote.

***COMMITTEE REPORTS***

***Finance Committee Report***

In Mr. Hogate’s absence, Mr. Forlenza noted the committee met on September 2, 2021 in-person and referenced the minutes that were emailed out to all members earlier today, stating they were self-explanatory, and highlighting the following:



***Strategic Planning Committee Meeting – September 23, 2021***

Ms. Miller reported the Strategic Planning Committee met on September 23, 2021 via Zoom, and the minutes would be included in next month's agenda and highlighted the following:

Ms. Miller noted that all Resolutions and Renewal paperwork for renewing members has been received with the exception of Franklin, but that is expected later this week, and all Member Visitations have been completed. She noted there is a prospect for a new member in 2022, which is National Park. Ms. Miller noted there has not been any interest in the 2021 Conferences, most likely due to COVID, and she stated those members who have not been meeting the attendance threshold for the monthly meetings will be receiving a letter later this week. In regards to the Nominating Committee, Jane DiBella has been chosen to be the representative from the Strategic Planning Committee, and in regards to the Annual Report, it has been approved to print and distribute at the December meeting, though there are still ongoing discussions about what that meeting and dinner will look like this year.

Ms. Miller asked if there were any question. No questions were entertained.

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

Mr. Law reported the MEL met on September 1, 2021 and the report was included in the agenda and is self-explanatory. He then highlighted the 2022 MEL Budget has an increase of 9.9% and there is a very thorough outline on the Budget included in the agenda from the MEL Chair and asked everyone to please take the time to review it, as well as a Bulletin on Vaccination Policies as he is sure there will be more information forthcoming on this subject. Lastly he noted is there is a Resolution being presented seeking authority to renew membership in MEL for another three (3) years commencing on January 1, 2022.

***Resolution 2021-29***

Chair Razze entertained a motion to approve **Resolution 2021-29**, *Authorizing to Renew Membership in the Municipal Excess Liability Joint Insurance Fund for a Period of three (3) Years commencing on January 1, 2022* as presented

Motion by Ms. Sweeney, seconded by Ms. Miller, to approve *Resolution 2021-29* as presented.

<b>ROLL CALL</b>	<b>Yeas</b>	Sue Miller, <b>Clayton Borough</b> Carl Bagby, <b>Swedesboro Borough</b> Bob Diaz, <b>South Harrison Township</b> Kevin Clour, <b>Lower Alloways Creek</b> Karen Sweeney, <b>Wenonah Borough</b> Michael Razze, <b>Pitman Borough</b> Ken Brown, <b>Carneys Point</b>
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<b>Nays:</b>	None
<b>Abstain:</b>	None

Motion carried by unanimous vote.

Mr. Law reported the RCF also met on September 1, 2021 and the report was included in the agenda packet as well and is self-explanatory. He highlighted there is also a Resolution being presented seeking authority to renew membership in RCF for another three (3) years commencing on January 1, 2022.

***Resolution 2021-30***

Chair Razzo entertained a motion to approve **Resolution 2021-30, Authorizing to Renew Membership in the Municipal Excess Liability Residual Claims Fund for a Period of three (3) Years commencing on January 1, 2022** as presented

Motion by Ms. Sweeney, seconded by Ms. Miller, to approve *Resolution 2021-30* as presented.

**ROLL CALL**    *Yeas*    Sue Miller, **Clayton Borough**  
Carl Bagby, **Swedesboro Boroug**  
Bob Diaz, **South Harrison Township**  
Kevin Clour, **Lower Alloways Creek**  
Karen Sweeney, **Wenonah Borough**  
Michael Razzo, **Pitman Borough**  
Ken Brown, **Carneys Point**

*Nays:*                    None

*Abstain:*                None

Motion carried by unanimous vote.

Lastly, Mr. Law noted the EJIF met on September 1, 2021 and the report was included in the agenda packet as well and is self-explanatory. He noted the EJIF will be releasing \$3.1 million in dividends, so that should help with anticipated budget increases. He also stated that included in the report was the EJIF Budget that was presented at that meeting for adoption.

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

***MISCELLANIOUS BUSINESS***

**MEL – 2022 Pre-Renewal Presentation**

Mr. Cooney, Fund Underwriter with Conner Strong, presented the 2022 Pre-Renewal presentation to the Fund, and noted his presentation was also included in the agenda packet.

Mr. Cooney provided a general overview of coverage and pricing for the JIF members. He noted that over the past four (4) years, the MEL has seen sporadic warning signs of a hard market, especially considering the long soft market the MEL enjoyed for nearly a decade. The property market led the charge a few years back and the increases have been steady and are linked to increasing frequency and severity of losses.

Mr. Cooney first noted the ratio of dollars paid in terms of premiums versus losses, and noted as an industry, the property market has been losing money for quite some time and the trend is continuing. He further explained that the losses in the property market are impacting other markets as well. Mr. Cooney then specifically highlighted the fourth quarter of 2019 which marks the beginning of the worst insurance market since the mid-1980s; the same type of market that created the JIFs. The frequency and severity of catastrophic losses across the world is a big issue, as well as the cost associated with these claims. This includes some things we are not use to seeing, such as hurricane Ida in New Jersey as an example.

Mr. Cooney then discussed the umbrella, or Excess Liability Coverage, which is the most severely hit coverage across the entire market place. He then referenced his presentation depicting annual increases in liability renewal premiums including the compounding effect of the quarterly changes on top of each other. This is why some of public entities, whether in pools or not, are seeing increases, with a good loss ratio of 30%, to increases of 200-500% for entities with a bad loss ratio.

Next, Mr. Cooney reviewed what is causing the liability rates to increase so drastically. He noted a huge decrease in underwriting capacity, which means there are less limits available to all the insurers. Due to supply and demand, the insurance companies are charging more money to cover less risk. This is a big factor in why the Liability Insurance Market is increasing. Mr. Cooney then reviewed what the true underlying trends are affecting all of these changes.

On the Liability side, the biggest trend is the impact of Social Inflation, which means settlements and defense costs are increasing dramatically. For example, an auto liability claim in 2014-2015, may have been forecast to cost \$200,000 at the time of the loss; however, when it settled out in 2018, the cost was \$600,000. This is a documented trend that has gone on for many years. He then referenced his presentation depicting this trend, noting claims from 7-8 years ago are coming in at 2-3x higher than originally anticipated. He also noted that the MEL loss development trends have gone up 40% in the last six years. Mr. Cooney then explained the underlying trends that we are facing. He noted that from 2013-2015 the insurance industry had an underwriting profit; however, that trend has changed dramatically. Mr. Cooney noted that the 50 largest jury verdicts per year from 2014-2017 have increased dramatically, almost doubling.

Next, Mr. Cooney reviewed the Cyber market reiterating that ransomware is the number one culprit for these increases. These losses are coming from administration departments and police departments. He noted that half of these claims are caused by human error or a system glitch, which are both preventable. He noted some important stats that are developing, and are rather new, including: 19% of breaches are due to compromised credentials (email addresses and passwords), and 16% due to third party vulnerabilities. Again, these losses are trending upward at an alarming rate and all of the third party entities that municipalities work with; accounting firms, IT firms, etc., are a major security threat for all of us.

Mr. Cooney then discussed the MEL Budget increase which is projected at 9.9% for 2022, which is the highest increase in almost 30 years. He noted; however, that the MEL is in a much better position than other insurers around the country, which is due to strong risk control and claims management.

Mr. Cooney indicated that each year the MEL compiles a list of emerging risks that are trending that may have an impact on its operations. As of today, many of the emerging risks that are being monitored are out of the MEL's control, including:

- Social Inflation
- Pandemic Risk
- Sexual Abuse and Molestation Claims
- Statutory Presumption Acts
- Post Covid-19
- Aging Infrastructure
- Non CAT Property Loss
- Climate & Weather
- Internet of Things (IoT)
- Autonomous Vehicles



- Nanotechnology
- Marijuana Legalization & Workers Compensation

Finally, Mr. Cooney discussed the MEL's renewal strategy for the continuing hard market. He plans on strengthening the underwriting information by collecting more detailed data that may be required by underwriters on exposures such as dams. He will also examine alternative program structures, conduct widespread marketing, and rely on the value of carrier loyalty and relationships. Our efforts will be helped by identifying and addressing critical risk factors and by strengthening safety programs

Mr. Cooney concluded his presentation by thanking the Fund for their time today. He asked if there were any questions. No questions were entertained.

***Next Meeting***

Chair Razze reiterated the next meeting would be Monday, October 25, 2021 @ 5:00 pm with the format being determined in conjunction with the Fund Chair, Fund Secretary, and Fund Solicitor at a later date. Mr. Forlenza stated he has been in touch with Dina in Deptford Township and she indicated the Deptford Community Center gym area may be available, but he has not heard back from her yet and will follow up.

*As of these minutes, the Deptford Community Center is available and the October 25, 2021 meeting will be held there and possibly the November 22, 2021 meeting as well. Legal advertisements for the October meeting location/format change will be prepared.*

***PUBLIC COMMENT***

***Open Public Comment***

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

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

***APPROVE CLAIMS PAYMENTS***

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2019160384	2020182170	2022243379
2022243027	2021213669	2022245776
2021234366	2021231494	
2021214158		
2021236439		
2021233249		
2021239592		
2020205645		

Motion by Ms. Sweeney, seconded by Ms. Miller 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**  
 Karen Sweeney, **Wenonah Borough**  
 Michael Razzo, **Pitman Borough**  
 Ken Brown, **Carneys Point**

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

There were six (6) claims reviewed that had previously been approved by Vineland:

- 2020193282
- 2020179887
- 2018126439
- 2020184015
- 2021232212
- MLT-2021214438

***APPROVE ABANDONING SUBROGATION***

Secretary Sweeney stated there were three (3) file(s) for abandonment of subrogation:

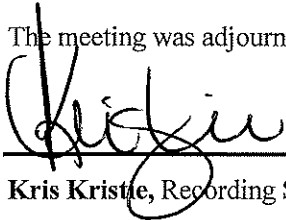
- 2020181528
- 2020189150
- 2020186414

**MOTION TO ADJOURN**

There being no further business, Chair Razze entertained a *Motion to Adjourn* the September 27, 2021 Executive Committee Meeting.

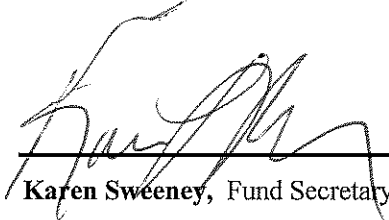
Motion by Ms. Sweeney, seconded by Ms. Miller to adjourn the September 27, 2021 meeting of the TRICO JIF.

The meeting was adjourned at 6:25 PM.



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Kris Kristie, Recording Secretary for



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Karen Sweeney, Fund Secretary