

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

November 22, 2021 – 5:00 PM

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

A meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Deptford Community Center, 1219 Delsea Drive, Westville, NJ on Monday, November 22 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:

Warren Morgan, **Alloway Twp.**
Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Colleen Emmons, **Deptford Twp.**
Carolyn King-Sammons, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
Stephanie McCaffrey, **East Greenwich Twp...***arrived after Roll Call*
Barbara Freijomil, **Franklin Twp.**
Clark Pierpont, **Glassboro**
Mark Gravinese, **Harrison Twp.**
Leo Selb, **Hopewell Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Luke Patrick, **Mannington Twp.**
Harry Moore, **Oldmans Twp.**
Dan Neu, **Pennsville Twp.**
Maureen Abdill, **Pilesgrove Twp.**
Mike Razze, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz **South Harrison Twp.**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jeffre Celebre, **Vineland City**
Karen Sweeney, **Wenonah Borough**
Bob Law, **Woodbury City**
James Hasket, *Alternate*, **Woodstown Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners were:

Linda Gonzalez, **Fairfield Twp.**
Lori Biermann, **Greenwich Twp.**
William Pine, **Logan Twp.**
Jennica Bilecki, **Mantua Twp**
Jill McCrea, **Monroe Twp.**
Susan Jacabucci, **Paulsboro Borough**
Irene Scarpaci, **Penns Grove Borough**
Brad Campbell, **Shiloh Borough**
Carl Bagby, **Swedesboro Borough**
Collette Bachich, **Washington Twp.**
Al Ferriola, **West Deptford**
Ryan Giles, **Westville Borough**
Jeff Pitzo, **Woodbury Heights Borough**

Also present were:

Paul J. Miola, CPCU, ARM, Deputy Executive Director, *AJG Risk Management Services, Inc.*
Kamini Patel, MBA, CIC, CPCU, Program Administrator, *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*
Keith Hummel, Safety Director's Office, *J. A. Montgomery Risk Control*
Chris Roselli, *Qual-Lynx*
Steve McNamara, *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:

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

Absent RMCs/Professionals were:

Paul A. Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*
Assured Partners
Len Eckman Insurance
Hardenbergh Insurance Group

Motion to move up Ken Brown, Carneys Point in the absence of Carl Bagby, Borough of Swedesboro, 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 October 25, 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 October 25, 2021 Executive Committee meeting.

Motion by Ms. Sweeney, seconded by Ms. Miller, to approve the minutes of the October 25, 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 October 25, 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 October 25, 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 October 25, 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 October 25, 2021 as presented.

The Executive Claims Review Committee Closed Session minutes of the October 25, 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 – November 22, 2021

Chair Razze reported that an Executive Claims Committee Meeting was held on Monday, November 22 2021, just prior to today's Executive Committee Meeting.

The Committee reviewed nineteen (19) claims. Of the claims reviewed, there were fifteen (15) Workers' Compensation, two (2) General Liability, and two (2) Property PARs recommended for approval of settlement or continuing defense.

There were three (3) claims reviewed this month that had previously been approved by Vineland:

2019161117
2020180018
2022243419

There were four (4) claims reviewed for abandonment of subrogation attempt:

2020204004
2020197292
2021210200
2020198233

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

Mr. Miola reviewed the Executive Director's Report found in the agenda packet with the membership. He then highlighted the following items from his report:

Mr. Miola asked members to review their SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances included in the agenda. He noted all funds needed to be claimed by November 1, 2021. If you encumbered your funds, they must be claimed by February 1, 2022.

Mr. Miola 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/bonds 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.

He referenced the Regulatory Filing Checklists and noted they were up to date.

Mr. Miola referenced the EPL Compliance status and noted those who were not in compliance by November 1, received a letter recently indicating you will receive a surcharge on your premium going into the new year, however there is a grace period until January 1, 2022 in order to submit your checklist.

Mr. Miola referenced the Capehart & Scatchard Blog in the agenda noting there were some good articles in regards to "What makes a good Workers Compensation Adjuster" as well as an article on Workers Compensation law.

Mr. Miola noted the Police Command Staff training is now complete.

Mr. Miola noted 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.

Mr. Miola stated it has been strongly recommended that all Managers & Supervisors complete the *Protection & Safe Treatment of Minors* webinars. 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.

Mr. Miola noted the beginning of the Elected Officials Seminars will begin in late January and hopefully be held in person, and again this year the MEL will reduce each member's 2022 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 2022 MEL Assessment. Information on the training will be forthcoming.

Mr. Miola noted there were no new updates in regards to the Land Use Training, however, he reminded the members that the Land Use Board members that complete the training process will be eligible for

enhanced coverage should they be personally named in a Land Use claim, reiterating that only the Board members that have completed the training are eligible for the enhanced coverage.

Mr. Miola reminded the members that on or about October 8, 2021, a model RFQ for Risk Management Services was sent to all Fund Commissioners, Municipal Clerks, and Risk Managers. This model RFQ was developed to assist members in prioritizing the securing of necessary risk management services from an insurance professional for their municipality instead of the price for these services, and stated to please review the services and not necessarily the price.

Regarding the 2022 RMC Resolutions and Agreements, Mr. Miola stated on or about October 11, 2021, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2022 Fund Year were e-mailed to all Risk Management Consultants. Once his office receives this documentation, payment can be issued for the 2022 fees at the February 2022 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. He also noted that all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee.

Mr. Miola noted Dividend Notices have gone out and more on that will be discussed during the Finance Committee report.

Mr. Miola referenced the Inclement Weather phone number, noting should we have bad weather and there is any question on the status of a meeting, please call that number or reference the JIF website for any questions and updates.

Lastly, he noted his office had recently sent out an email noting the 9/30/21 Loss Ratio Snapshots are in Origami and ready to view, along with instructions on how to access them.

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

SOLICITOR'S REPORT

Assignment of New Cases

Mr. DeWeese reported that there was one (1) case(s) assigned since last month's meeting.

Romero v. Township of Monroe

Closed Cases

Mr. DeWeese noted that there were no (0) case(s) closed since the last meeting in October.

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 **49** 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 collection efforts are being made on **\$2,136,792.29** 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. Mr. DeWeese reiterated 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.

Defense Panel RFQ's - Scoring

Mr. DeWeese noted he had reported earlier at the Claims' Committee meeting that of the 8 members provided Scoresheets, he received completed sheets from 3 members. He noted he is tallying those scoresheets and will be sending out correspondence next week to the members of the Claims Committee with his analysis of the scoresheets and his recommendations as to those who should be awarded contracts in 2022.

TRICOJIF v. MediaPro

Lastly, Mr. DeWeese reported on the suit against MediaPro. Due to issues with MediaPro, the new owners Knowb4, and the changes to the database program that limited the ability of the JIF to track employee completion of training, Mr. DeWeese sent a letter on the Fund's behalf canceling the contract with Media Pro/Knowb4. In addition, Mr. DeWeese requested a reimbursement of payments made since Media Pro/Knowb4 could not providing the services required under the contract.

Mr. DeWeese noted upon further investigation, there were some issues related to our claim, regardless, he filed the complaint. After some time, he was contacted by Knowb4's general counsel who offered to resolve the matter for half of the contracted amount. Mr. DeWeese explained that at first, some of the information we thought we could not get and receive, we actually could, but we would need to perform the gathering and compile all of the data. So Knowb4 was partially able to provide the services and comply with the contract. Mr. DeWeese explained further, stating the database that was tracking the training by employee changed around Aug/Sept of last year. Where we used to be able to go in to a particular town and see specific training completion by town/employee, we no longer could as they had changed their database. He explained that the Executive Director's office was working with the Technology Risk Services Director for BURLCO & ACM to attempt to get this information into some semblance of order and it took him many hours to do a data dump and organize. At that point, we were hesitant to provide any more training due to the time it took to compile these reports and the inability to track completion of the training easily.

Mr. DeWeese noted the total amount in dispute for the TRICO JIF was \$7,439, and he is asking for a Motion to settle for half, or \$3,720. Motion by Ms. Sweeny, seconded by Ms. Miller to approve the MediaPro settlement as presented. All in Favor, motion passed unanimously.

Mr. DeWeese asked in 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. He noted if anyone is not receiving these updates, please contact the Safety Directors office.

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, noting that we must abide by the State agency's rules that issued the designation, including that attendees of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. 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. Further information on any of the programs can be found on the TRICOJIF website, MEL website, or the MSI Mobile App.

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 Truck Safety. He highlighted the following to keep in mind when driving or working around trucks:

- Wear bright colored clothing and stay alert
- Workers should communicate and make eye contact with each other before walking in front or behind a vehicle or other mobile equipment.
- Do not walk between vehicles or towed vehicles
- Listen for back up alarms or horns and be sure these warning systems are operational.
- Use the vehicle as intended and not as a ladder.
- Maintain 3 points of contact

Mr. Roselli then discussed examples of costly injuries when workers did not use the vehicle as it was intended to be used.

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 thanked everyone for either using or encumbering their Wellness Funds, stating you had until February 1, 2022 to utilize any funds you had encumbered so if you are struggling with appropriate ways to utilize your remaining balances, please contact her and she will help you brainstorm. She then reviewed some other ideas:

A few highlights of what some municipalities have done with their wellness funds:

- Reimbursement for wellness (gym membership, sneakers)
- Bottled water, Kind Bars, Mixed Nuts, Fruit per department

- Supplies for Wellness Week
- Chair massages in a few municipalities other than during a wellness day
- Ergonomic chair
- Gym bags
- Bingo and Walktober (step) challenge Prizes
- Treadmill
- Gift Card to local farm market along with handout on benefits of more fiber rich foods
- Misfit Market order
- Water bottle refilling station
- Monthly “grocery bag” challenge
- Presentations (no cost)
- Blue light computer glasses
- Insulated water bottles
- Portable exercise equipment
- Flu shots & blood pressure screening (no cost)

Transformational Leadership and Crisis Response – Dr. Elias Pilot Program

Ms. Schiffer noted Dr. Elias and research staff are working on pulling together findings along with recommendations for moving forward and its likely she could have a report as early as mid-December. Ms. Schiffer is hoping to provide a summary at next month’s meeting.

November Targeting Wellness Connection Newsletter:

Ms. Schiffer noted, one of the top comorbidities/chronic diseases challenging millions of people today. Prediabetes is of particular interest not only because 1 in 3 adults have it, but also because making simple lifestyle changes now can prevent the future diagnoses of Type 2 diabetes, a diagnoses sure to be received if nothing changes. Since making any changes, let alone lifestyle habits, are particularly challenging, this newsletter will also touch on the stages of change and how to progress from one to the next and she presented a snapshot of the agenda:

- Are you ready to make a change?
- What are the Stages of Change?
- Know your ABC's to prevent and/or manage diabetes
- Tips to manage prediabetes
- Nutritional Bites: A deeper dive into Diabetes and Diet
- Recipe Corner: Lentil Soup with Sweet Potato

In addition, due to popular demand, she included a quick self-test to determine if you are at risk for diabetes.

Lastly, Ms. Schiffer referenced a bulletin in her report which reported on how soda is linked to Colorectal Cancer in woman.

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

Mr. McNamara presented the TRICO JIF *Lost Time v. Medical Only Cases (Intake Report)*.

	October	YTD
<i>Lost Time</i>	6	84
<i>Medical Only</i>	42	223
<i>Report Only</i>	13	175
<i># of New Claims Reported</i>	61	490
<i>Average Days to Report</i>	2.7	10.0

Mr. McNamara noted of the 61 claims reported this month, 24 were related to COVID.

Claims Report by Type

Mr. McNamara noted the Average Days to Report is running a bit high due to the COVID claims and how long it takes to contact trace to confirm who may have been exposed and potential additional claims. Mr. McNamara presented another 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 October 2021 and Year to Date 2021.

October 2021 COVID Related Average Days to Report: 3.0

October 2021 Non COVID Related Average Days to Report: 2.5

Transitional Duty Report

Mr. McNamara presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	4,858
<i>Transitional Duty Days Worked</i>	2,970
<i>% of Transitional Duty Days Worked</i>	61%
<i>Transitional Duty Days Not Accommodated</i>	1,888
<i>% of Transitional Duty Days Not Accommodated</i>	39%
<i>\$ Saved by Accommodating</i>	\$254,863
<i>\$ Lost by NOT Accommodating</i>	\$213,310

PPO Penetration Report:

Mr. McNamara presented the PPO Penetration Report

PPO Penetration Rate	October
<i>Bill Count</i>	292
<i>Original Provider Charges</i>	\$781,440
<i>Re-priced Bill Amount</i>	\$237,641
<i>Savings</i>	\$543,799
<i>% of Savings</i>	70%
<i>PPO Penetration Rate Bill Count Percentage</i>	86%

<i>PPO Penetration Rate Provider Charge Percentage</i>	86%
<i>EPO Penetration Rate Bill Count Percentage</i>	88%
<i>EPO Penetration Rate Provider Charge Percentage</i>	86%

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero introduced his new associate, Marta Romero, who will be assisting him with communications to the members, issuing phishing emails, running reports, etc.

Mr. Romero stated in regards to the WIZER Training, 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 you are not receiving these reports, please contact him. If changes need to be made, please send them to him and he will forward to the vendor. He then referenced the report in the agenda stating the TRICO JIF is 56% complete (2,144 Users; 1,207 completed).

In regards to Phishing and Vulnerability Scanning, 1,239 total emails have been sent out with 109 clicks, or 9%, which is high compared to the normal 2-3%.

In regards to the MEL's Cyber Risk Management Program, there are currently nine (9) members approved in all three Tiers, and one (1) member approved in Tier's 1 & 2.

Mr. Romero referenced a WIZER Training FAQ sheet in the agenda, which depicts some of the most commonly asked questions and their answers as a reference for the members.

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 2021 a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of October 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 \$27,945.05. This generated an average annual yield of .95%. However, after including an unrealized net loss of \$145,740.85 in the asset portfolio, the yield is adjusted to -3.99% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$29,867,503.20 vs. the amount we have invested. The current market value, including accrued income is valued at \$29,886,082.47.

The Fund's asset portfolio with Wilmington Trust consists of one (1) obligations with a maturity greater than one year, and three (3) obligations with maturities less than one year.

The JCMi Portfolio has a current market value of \$20,031,472.78.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$24,507.15	\$278,201.32
Salvage	\$0.00	
Overpayment Reimbursements	\$5,393.00	
FY 2021 Premium Assessments	\$342,993.00	

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

Woodbury City	\$21,570.00
Washington Twp.	\$80,303.00
Pittsgrove Twp.	\$110,036.00
Stow Creek Twp.	\$5,902.00
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 \$35,699,103.18 to a closing balance of \$35,171,526.86 showing a decrease in the fund of \$527,576.32. A detailed reconciliation of this change, including its effect on our banking instruments, is included in his report.

Loss Run Payment Register for the Period –October 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 \$612,546.48. The claims detail shows 563 claims payments issued.

Bill List – November 2021

For the Executive Committee’s consideration, Mr. Tontarski presented the November 2021 Bill List in the amount of \$215,731.74 included in the agenda packet.

Chair Razze entertained a motion to approve the October 2021 Loss Run Payment Register and the November 2021 Bill List, 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 *October 2021 Loss Run Payment Register the November 2021 Bill List* as presented.

ROLL CALL	Yeas:	Sue Miller, Clayton Borough Bob Diaz, South Harrison Township Kevin Clour, Lower Alloways Creek Mark Gravinese, Harrison Township Karen Sweeney, Wenonah Borough Michael Razze, Pitman Borough Ken Brown, Carneys Point
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Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

EPL/Technology Liability Committee Meeting Minutes – October 25, 2021

Mr. Miola noted the committee met on October 25, 2021 in-person and referenced the minutes that were included in the agenda packet, noting that a verbal report was given last month. He then highlighted the following:

Mr. Miola reported the Committee reviewed and discussed the Loss Ratio Reports valued as of September 30, 2021 for both the 5 year average and the 6 year average figures based on Fund Years 2015-2020, and the results were in the 60-65%, depending on if you are referencing the 5 or 6 year numbers. He noted the breakeven is 55% for a private insurance company, so even though we are a bit above the 55%, we are trending better.

Mr. Miola noted there was a discussion on the MEL EPL/POL Plan of Risk Management, and also discussed was the Renewal of the EPL/POL Policy going into 2022 as its felt we have finally transitioned into a very secure and sound process for allocating assessments across the membership.

Discussions took place in regards to the Elected Officials Training and if we will be holding them in person, as Mr. Miola reiterated he feels it is much more beneficial to hold them in person. He stated we are looking to start up in late January and continue through April. More information will be forthcoming.

Technology Liability was an in depth discussion as we have received three (3) responses to the Technology Risk Management RFP that was issued in September, and we have volunteers from that Committee, along with others from the BURLCO and ACM JIFs, who will help review and score the responses. There are some very important services included in the RFP such as the training you are currently going through with the WIZER program, but also phishing exercises and network penetration testing, which we have built into the 2022 JIF Budget. Discussions continued in regards to insurers for this type of insurance and how they are few and far between as the market currently for Cyber insurance is very difficult and very expensive, and we have approximately a 100% increase in premiums going into 2022 and it is at the point now that insurance companies will not insure entities who do not complete Cyber Hygiene Training, phishing, penetration testing, etc. With that said, he noted we need to have these programs in place, or we risk not having this coverage, and these types of claims are not only extremely disruptive to your operations, but very costly.

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

Finance Committee Meeting Minutes – November 3, 2021

Mr. Hogate noted that the Finance Committee minutes from November 3, 2021 were included in the agenda packet. He highlighted the following: the 3rd quarter financials were included in the minutes and the Fund has a current Net Surplus of \$17,789,092, which is an increase of \$429,258 since 6/30/21.

Mr. Hogate encouraged members to read the Finance Minutes as well as the 2022 Budget Message included in the agenda packet as it gives a clear and concise explanation of all the factors impacting the budget increases.

Mr. Hogate stated that the 2022 Budget is being introduced today which has an overall increase of 5.10%; the MEL increase is 4.06%; a decrease in the EPL/POL line which stems from the 5 year phase in plan; overall the MEL and Excess lines increased 3.57% for a total budget increase of 5.10%. He noted that the Assessment Allocation Strategy and Certification can be found in the agenda for your review.

Mr. Hogate informed the members that if they have not submitted their EPL Compliance Checklist, of which 33 members have to date, the coverage terms will be a \$100,000 deductible, and 20% of \$2 million

co-insurance for an EPL Claim. He strongly recommends submitting the EPL checklist prior to January 1, 2022.

MOTION TO INTRODUCE 2022 BUDGET

Chair Razze entertained a motion to introduce the 2022 Budget.

Motion by Ms. Sweeney, second by Ms. Miller, to introduce the 2022 Budget as presented.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MOTION TO INTRODUCE 2022 ASSESSMENT ALLOCATION STRATEGY

Chair Razze entertained a motion to introduce the 2022 Assessment Allocation Strategy.

Motion by Ms. Sweeney, second by Ms. Miller, to introduce the 2022 Assessment Allocation Strategy as presented.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MOTION TO INTRODUCE 2022 ASSESSMENT CERTIFICATION

Chair Razze entertained a motion to introduce the 2022 Assessment Certification.

Motion by Ms. Sweeney, second by Ms. Miller, to introduce the 2022 Assessment Certification as presented.

ROLL CALL ***Yeas:*** Sue Miller, **Clayton Borough**
Bob Diaz, **South Harrison Township**
Kevin Clour, **Lower Alloways Creek**

Mark Gravinese, **Harrison Township**
Karen Sweeney, **Wenonah Borough**
Michael Razzo, **Pitman Borough**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2021-32 Authorizing Transfer of 2017 to the MEL Residual Claims Fund

Chair Razzo entertained a motion to adopt Resolution 2021-32 Authorizing the Transfer of the 2017 Fund Year to the MEL Residual Claims Fund.

Motion by Ms. Sweeney, second by Ms. Miller, to adopt Resolution 2021-32 Authorizing the Transfer of the 2017 Fund Year to the MEL Residual Claims Fund as presented.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2021-33 Authorizing a Refund of \$200,000 from Closed Year Accounts (2008-2016) Surplus

Chair Razzo entertained a motion to adopt Resolution 2021-33 authorizing a Refund of \$200,000 from Closed Year Accounts (2008-2016) Surplus.

Motion by Ms. Sweeney, second by Ms. Miller, to adopt Resolution 2021-33, as presented.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2021-34 Authorizing the Fund Treasurer to Deposit the 2021 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts

Chair Razzo entertained a motion to adopt Resolution 2021-34 Authorizing the Fund Treasurer to Deposit the 2021 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts

Motion by Ms. Sweeney, second by Ms. Miller, to adopt Resolution 2021-34, as presented.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Nominating Committee Meeting Minutes – November 9, 2021

Ms. DiBella asked the members to review the minutes from the November 9, 2021 meeting which was a handout at today's meeting. She noted they discussed the charter, eligible Fund Commissioners noting both the history and the attendance records in preparation for the 2022 Executive Committee draft slate. Ms. DiBella noted there was also a revised Draft Slate handed out, as the Draft Slate depicted in the minutes had been revised since the meeting. She then noted the 2022 Nomination Slate is as follows, and will be presented for adoption in January:

Chair: **Michael Razzo, Pitman Borough**

Secretary: **Karen Sweeney, Wenonah Borough**

Executive Committee: **Robert Diaz, South Harrison Township**
 Mark Gravinese, Harrison Township
 Marjorie Sperry, Quinton Township
 Douglas Hogate, Elsinboro Borough
 Leo Selb, Hopewell Township

Alternates: #1 **Colette Bachich, Washington Township**
 #2 **Jeff Celebre, Vineland City**
 #3 **Ken Brown, Carneys Point Township**

- #4 **Stephanie McCaffrey**, East Greenwich Township
- #5 **Kevin Clour**, Lower Alloways Creek
- #6 **Jane DiBella**, Woolwich Township
- #7 **Vacancy**

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

MEL/RCF/EJIF Reports

Resolution 2021-35 Appointing Robert Law, Woodbury City as the Fund's Representative to the MEL/RCF/E-JIF for 2022.

Chair Razze entertained a motion to adopt Resolution 2021-35 Appointing Robert Law, Woodbury City, as the Fund's Representative to the MEL/RCF/E-JIF for 2022, and thanked Mr. Law for continuing to represent the TRICO JIF.

Motion by Ms. Sweeney, second by Ms. Miller, to adopt Resolution 2021-35, as presented.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Mr. Law thanked the Committee for his reappoint to the MEL/RCF/E-JIF for 2022.

Mr. Law reported that starting in February 2022 the MEL will host a Safety Institute Leadership Academy that will consist of 4 courses, including Risk Management, Work Place Challenges, Ethics, and Basic Leadership Skills. These four courses will be a bit more thorough and you will become certified and receive a plaque upon completion, so please be sure to keep a look out for this program.

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

MISCELLANIOUS BUSINESS

Chair Razze entertained a motion to Adopt the Revised OPRA Policy as presented in the agenda and discussed in detail at last month's meeting.

Motion by Ms. Sweeney, seconded by Ms. Miller, to approve the motion as presented.

ROLL CALL ***Yeas:*** Sue Miller, **Clayton Borough**
 Bob Diaz, **South Harrison Township**

Kevin Clour, **Lower Alloways Creek**
Mark Gravinese, **Harrison Township**
Karen Sweeney, **Wenonah Borough**
Michael Razze, **Pitman Borough**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Next Meeting

Chair Razze stated the next meeting would be Monday, December 20, 2021 @ 5:00 pm in person at the Deptford Community Center, unless unforeseen circumstances change that, then the format will be determined in conjunction with the Fund Chair, Fund Secretary, and Fund Solicitor at a later date.

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>
2020192438	2019169803	2022252995
2018127143	2019153658	2022245663
2021214081		
2022247312		
MLT-2022246088		
2021238864		
2022245767		
2020181175		
2022250528		
2022249302		
MLT-2022247967		
2022244117		
MLT-2022250834		
001225716		
MLT-2021218345		

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

ROLL CALL

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

Secretary Sweeney stated there were four (4) file(s) for abandonment of subrogation:

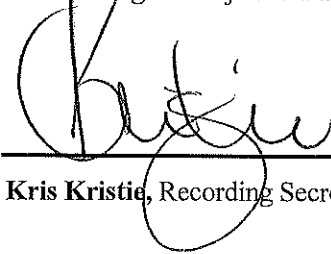
- 2020204004
- 2020197292
- 2021210200
- 2020198233

MOTION TO ADJOURN

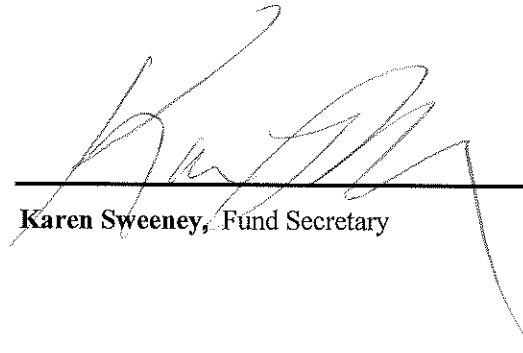
There being no further business, Chair Razze entertained a *Motion to Adjourn* the November 22, 2021 Executive Committee Meeting.

Motion by Ms. Sweeney, seconded by Ms. Miller to adjourn the November 22, 2021 meeting of the TRICO JIF.

The meeting was adjourned at 5:50 PM.



Kris Kristie, Recording Secretary for



Karen Sweeney, Fund Secretary