

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

Via Zoom Conferencing

January 24, 2022 – 5:00 PM

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The ***Reorganization*** meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held via Zoom conferencing on Monday, January 24, 2022 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.

SINE DIE and REORGANIZATION 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 2021 FUND COMMISSIONERS

Those in attendance were:

Warren Morgan, **Alloway Township**
Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Colleen Emmons, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Doug Hogate, **Elsinboro Twp.**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp**
Clark Pierpont, **Glassboro Borough**
Mark Gravinese, **Harrison Twp.**
Leo Selb, **Hopewell Twp.**
Will Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Luke Patrick, **Mannington Twp.**
Harry Moore, **Oldmans Twp .**
Susan Jacabucci, **Paulsboro Borough**
Dan Neu, **Pennsville Twp.**
Mike Razze, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz **South Harrison Twp.**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jeffre Celebre, **Vineland City**
Collette Bachich, **Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Ryan Giles, **Westville Borough**

Bob Law, **Woodbury City**
Jeff Pitzo, **Woodbury Heights Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners/Professionals were:

Carl Bagby, **Swedesboro Borough**
Carolyn King-Sammons, **Elk Twp.**
Representative, **Greenwich Township**
Jennica Bilecki, **Mantua Twp.**
Jill McCrea, **Monroe Twp.**
Irene Scarpaci, **Penns Grove Borough**
Maureen Abdill, **Pilesgrove Twp.**
Brad Campbell, **Shiloh Borough**
Al Ferriola, **West Deptford**
Stacy Shorter-Carney, **Woodstown Borough**
Chris Roselli, *Qual-Lynx*

Also present were:

Paul A. Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*
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 S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Rob Garish, Safety Director's Office, *J. A. Montgomery Risk Control*
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
Cettei & Connell
Chesney-Stanton Insurance Group
Conner Strong & Buckelew
E.H. Sloan Insurance Agency
Hardenbergh Insurance Group
Len Eckman Insurance

Absent RMCs were:

Colson and Gosweiler Insurance
Henry D. Young Insurance

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Razze presented the meeting minutes of the December 20, 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 December 20, 2021 Executive Committee meeting.

Motion by Ms. Sweeney, seconded by Ms. Miller, to approve the minutes of the December 20, 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 December 20, 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 December 20, 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 December 20, 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 December 20, 2021 as presented.

The Executive Claims Review Committee Closed Session minutes of the December 20, 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.

ADJOURN THE SINE DIE MEETING

Chair Razze entertained a motion to adjourn the Sine Die Meeting. Motion by Ms. Sweeney, seconded by Ms. Miller, to adjourn the Sine Die Meeting. All in favor. Motion carried.

Mr. Forlenza welcomed all in attendance to the *2022 Reorganization Meeting of the TRICO JIF*. He then requested a roll call of the 2022 Fund Commissioners

ROLL CALL of 2022 FUND COMMISSIONERS

Warren Morgan, **Alloway Twp.**
Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Colleen Emmons, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Doug Hogate, **Elsinboro Twp.**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Clark Pierpont, **Glassboro Borough**
Lisa Jeffers, **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.**
Kayla Spurka, **Monroe Twp.**
Harry Moore, **Oldmans Twp.**
Susan Jacabucci, **Paulsboro Borough**
Sean Brown, **Penns Grove Borough**
Dan Neu, **Pennsville Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Mike Razzo, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz **South Harrison Twp.**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jena Dolbow, **Swedesboro Borough**
Jeffre Celebre, **Vineland City**
Collette Bachich, **Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Lee Ann DeHart, **West Deptford**
Ryan Giles, **Westville Borough**
Bob Law, **Woodbury City**
Jeff Pitzo, **Woodbury Heights Borough**
Kristin Nixen, **Woodstown Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners were:

Carolyn King-Sammons, **Elk Twp.**
Brad Campbell, **Shiloh Borough**

ELECTION OF 2022 OFFICERS

2022 Nomination Slate

Mr. Forlenza presented for the membership's consideration the 2022 Nomination Slate. The Nominating Committee met in November 2021 and presented the 2022 Nomination Slate at the November and December 2021 Executive Committee Meetings.

Chair:	Michael Razzo, Borough of Pitman
Secretary:	Karen Sweeney, Wenonah Borough
Executive Committee:	Robert Diaz, South Harrison Township Mark Gravinese, Harrison Township Majorie Sperry, Quinton Township Doug Hogate, Elsinboro Borough Leo Selb, Hopewell Township

Alternates:

- Collette Bachich, **Washington Township**
- Jeff Celebre, **Vineland City**
- Ken Brown, **Carneys Point Township**
- Stephanie McCaffrey, **East Greenwich Township**
- Kevin Clour, **Lower Alloways Creek**
- Jane DiBella, **Woolwich Township**

Election of a Chairman and Secretary

Mr. Forlenza asked if there were any nominations from the floor for the position of Fund Chair or Fund Secretary for the 2022 Fund Year. Hearing none, Mr. Forlenza asked for a Roll Call Vote of the full membership for an *Election of a Chairman and Secretary* as presented.

ROLL CALL **Yeas:**

- Warren Morgan, **Alloway Twp.**
- Ken Brown, **Carneys Point Twp.**
- Sue Miller, **Clayton Borough**
- Colleen Emmons, **Deptford Twp.**
- Stephanie McCaffrey, **East Greenwich Twp.**
- Doug Hogate, **Elsinboro Twp.**
- Linda Gonzalez, **Fairfield Twp.**
- Barbara Freijomil, **Franklin Twp.**
- Clark Pierpont, **Glassboro Borough**
- Lisa Jeffers, **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.**
- Kayla Spurka, **Monroe Twp.**
- Harry Moore, **Oldmans Twp.**
- Susan Jacabucci, **Paulsboro Borough**
- Sean Brown, **Penns Grove Borough**
- Dan Neu, **Pennsville Twp.**
- Melissa Flacker, **Pilesgrove Twp.**
- Mike Razzo, **Pitman Borough**
- Majorie Sperry, **Quinton Twp.**
- Bob Diaz **South Harrison Twp.**
- Jack Cimprich, **Upper Pittsgrove Twp.**
- Carl Bagby, **Swedesboro Borough**
- Jeffre Celebre, **Vineland City**
- Collette Bachich, **Washington Twp.**
- Karen Sweeney, **Wenonah Borough**
- Lee Ann DeHart, **West Deptford**
- Ryan Giles, **Westville Borough**
- Bob Law, **Woodbury City**
- Jeff Pitzo, **Woodbury Heights Borough**

Kristin Nixen, **Woodstown Borough**
Jane DiBella, **Woolwich Twp.**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

Election of an Executive Committee and Alternates

Mr. Forlenza again asked if there were any nominations from the floor for a position on the 2022 Executive Committee Nomination Slate. Hearing none, Mr. Forlenza then asked for a Roll Call Vote of the full membership for an *Election of Executive Committee & Alternates* as presented.

ROLL CALL *Yeas:* Warren Morgan, Alloway Twp.
Ken Brown, Carneys Point Twp.
Sue Miller, Clayton Borough
Colleen Emmons, Deptford Twp.
Stephanie McCaffrey, East Greenwich Twp.
Doug Hogate, Elsinboro Twp.
Linda Gonzalez, Fairfield Twp.
Barbara Freijomil, Franklin Twp.
Clark Pierpont, Glassboro Borough
Lisa Jeffers, 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.
Kayla Spurka, Monroe Twp.
Harry Moore, Oldmans Twp.
Susan Jacabucci, Paulsboro Borough
Sean Brown, Penns Grove Borough
Dan Neu, Pennsville Twp.
Melissa Flacker, Pilesgrove Twp.
Mike Razzo, Pitman Borough
Majorie Sperry, Quinton Twp.
Bob Diaz South Harrison Twp.
Jack Cimprich, Upper Pittsgrove Twp.
Carl Bagby, Swedesboro Borough
Jeffre Celebre, Vineland City
Collette Bachich, Washington Twp.
Karen Sweeney, Wenonah Borough
Lee Ann DeHart, West Deptford
Ryan Giles, Westville Borough
Bob Law, Woodbury City
Jeff Pitzo, Woodbury Heights Borough
Kristin Nixen, Woodstown Borough
Jane DiBella, Woolwich Twp.

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered visually and virtually by Mr. DeWeese, Fund Solicitor, to the newly elected Chair, Secretary, Executive Committee, and Alternates for the 2022 Fund Year. Mr. DeWeese congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election.

All *Oaths of Office* were signed and the officers were instructed to be forward them to the Executive Directors office, who will then forward to the Fund Solicitor for counter-signature.

At this time, Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election and asked Fund Chair Michael Razze, *Borough of Pitman* to conduct the 2022 Reorganization Meeting of the Fund.

ORGANIZATIONAL RESOLUTIONS

The following 2022 Organizational Resolutions were presented for adoption by Chair Razze.

- R 2021-01 – Confirming the Election of a Fund Chair and Fund Secretary*
- R 2022-02 – Confirming the Election of an Executive Committee and Alternates*
- R 2022-03 – Appointing Professional Staff – Non-Fair and Open*
- R 2022-04 – Appointing Professional Staff – Fair and Open*
- R 2022-05 – Awarding Contracts to Assigned Defense Counsel and Approved Associates*
- R 2022-06 – Recommending the EPL/POL Defense Panel*
- R 2022-07 – Appointing Joseph Nardi, III Esq. as Conflict Attorney*
- R 2022-08 - Cash Management and Investment Policy*
- R 2022-09 – Adopting Procedures in Compliance with Open Public Meetings Act*
- R 2022-10 – Adopting Fiscal Policies and Procedures*
- R 2022-11 – Adopting Administrative Policies and Procedures*
- R 2022-12 – Designating Executive Director as Public Agency Compliance Officer*
- R 2022-13 - Establishing a Conflict of Interest Policy*
- R 2022-14 – Establishing a Fund Records Program*
- R 2022-15 – Establishing the 2021 Plan of Risk Management*
- R 2022-16 – Designation of Certifying and Approving Officer for Payment of Claims*

Chair Razze entertained a motion to adopt the *Organizational Resolutions 2022-01 through 2022-16* as presented.

Motion by Ms. Sweeney, seconded by Ms. Sperry to adopt *Organizational Resolutions 2022-01 through 2022-16*.

ROLL CALL *Yeas:* Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Majorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Leo Selb, **Hopewell Township**
Karen Sweeney, *Secretary*, **Wenonah Borough**
Mike Razze, *Chair*, **Pitman Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

EXPENSE RESOLUTION

The following 2022 Expense Resolution was presented for adoption by Chair Razze:

R 2022-17 - Authorizing Advanced Travel Expenses for Authorized Official Travel to PRIMA & AGRIP Conferences.

Chair Razze entertained a motion to adopt *R 2022-17* as presented.

Motion by Ms. Sweeney, seconded by Mr. Selb to adopt *R 2022-17*

ROLL CALL *Yeas:* Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Majorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Leo Selb, **Hopewell Township**
Karen Sweeney, *Secretary*, **Wenonah Borough**
Mike Razze, *Chair*, **Pitman Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT -- January 24, 2022

Chair Razze reported that an Executive Claims Committee Meeting was held earlier today, Monday, January 24, 2022 via Zoom conference call.

The Committee reviewed eleven (11) claims. Of the claims reviewed, there were five (5) Workers' Compensation, three (3) General Liability, two (2) Auto, and one (1) Property PARs recommended for approval of settlement or continuing defense.

There were no (0) claims reviewed this month that had previously been approved by Vineland:

There were no (0) claims reviewed for abandonment of subrogation attempt since the last meeting:

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza thanked the membership on behalf of his staff and RPA/AJG for the 2022 re-appointment as Administrator. He then highlighted the following items from his report:

Mr. Forlenza stated that the annual Disclosure Statement from Arthur J Gallagher Risk Management Services was included in his report for the members to review as it identifies the sources of income received from the TRICO JIF resulting from AJG/RPA's roll as the Fund Administrator. He asked that it be made a part of the minutes of today's meeting.

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for December, and asked that members please review for accuracy.

Mr. Forlenza asked members to review their SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances included in the agenda. If you encumbered your funds, they must be claimed by February 1, 2022. He reiterated that those towns that encumbered their funds will not receive an additional reminder from his office regarding the claiming of these funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy. He noted that December 31st is a popular time for employees to retire and the Statutory Bond is not automatic. 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 referenced the EPL Compliance status and noted those who were not in compliance by November 1, 2021, received a letter indicating they will receive a 20% surcharge on their EPL premium going into the New Year, however, there was a grace period until January 1, 2022 in order to submit your checklist.

Mr. Forlenza noted the first Elected Officials Seminar was scheduled to be in person in late January, COVID restrictions pending, and with the new variant still rampant, it has been decided to hold these trainings again this year virtual. Each session will be limited to 100 participants, and the deadline to complete these trainings is May 1, 2022. He stated 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. More information on the training will be forthcoming.

Mr. Forlenza noted there were no new updates in regards to the Land Use Training, however, he noted that some new Land Use Board members might have been recently appointed during members' reorganization meetings. 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. If anyone needed any materials to complete the training, please reach out to his office.

Mr. Forlenza noted in the near future, each member will receive a list that includes all of the names and email addresses for the employees that Wizer has on file that each member has identified as having to complete the cyber hygiene training. All members are asked to review their employee roster and advise as to any additions, deletions or changes. In addition, in the near future each member will receive a

notification of IP addresses and domains that must be “whitelisted” by your network administrator or IT professional so that “phishing” exercises can be sent to your employees. Lou Romero will provide additional information during his report.

Mr. Forlenza remind the membership that D2 has been contracted by the JIF to complete external network scanning and external network penetration testing of all members’ computer systems. Before beginning this process, each member is required to complete a questionnaire that provides basic information on your network. Each member should review and complete this questionnaire with their network administrator or IT professional. In addition, in the near future, each member will be receiving a service agreement that must be executed by each member before the penetration testing can begin. Lou Romero will provide additional information during his report.

Regarding the 2022 RMC Resolutions and Agreements, Mr. Forlenza reminded the membership that 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. Forlenza stated the first installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant on or about January 2, 2022. Please note that the first installment is due by February 15, 2022.

Mr. Forlenza stated that a report detailing attendance records through the end of 2021 was included in his report and this information is taken directly from the monthly minutes. He asked that everyone please review this report and should you have any questions, please contact the Executive Directors office.

Mr. Forlenza reported at this time, the Executive Director’s office and the Safety Director’s office are evaluating the ability to hold a traditional Safety Kickoff Breakfast & Claims Coordinator Roundtable due to the ongoing pandemic. Additional information will be forthcoming.

Lastly, Mr. Forlenza stated that since the 2022 Billing Assessments have gone out, his office has received questions in regards as to why member assessments have increased. He reminded the members that a great deal of information was included in the Budget Message which was presented to the membership at the November Executive Committee Meeting, highlighting the challenges we are facing, which in turn is increasing the budget. Mr. Forlenza noted a letter is being crafted that will be sent to the Clerks, asking that the information be shared with members of the Governing Body, which highlight the issues that are driving member assessments this year. He stated if anyone has any questions, please contact him and he will be happy to review any concerns you have.

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

SOLICITOR'S REPORT

Mr. DeWeese thanked the membership on behalf of his firm and his team for the 2022 re-appointment as Fund Solicitor.

Assignment of New Cases

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

Kowalik v Township of Harrison
Harris v Township of Monroe
J.O (minor) v City of Vineland
Watts v City of Vineland
Delaney v Township of West Deptford

Closed Cases

Mr. DeWeese noted that there were two (2) cases closed since the last meeting:

Buzby v City of Vineland
Johnson v City of Vineland

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.

In regards to Police Civil Rights cases, he noted the TRICO JIF currently has 21 active Police Civil Rights cases out of the 49 General Liability cases; two (2) is in Pre-suit; one (1) currently in mediation; and six (6) have a Summary Judgment Motion pending.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$2,142,962.02 of potential recoveries on 68 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 at this time. No questions were entertained.

SAFETY DIRECTOR'S REPORT

Mr. Garish stated on behalf of himself and the J.A. Montgomery team, thank you for the reappointment in 2022.

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 via the NJ MEL App, as well as the MSI Now, MSI Live, and DVD Services. 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 pandemic, however, there will be a limited number of in-person training offered as part of the training expos being conducted this year. Training requirements must still be met while dealing with the pandemic and that PEOSHA is actively conducting compliance visits and they still 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. 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.

Lastly, Mr. Garish reminded everyone they need to keep the list of MSI Training Administrators up to date, so if there are any changes, deletions, or a new Training Administrator needs to be appointed, please advise his office.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter thanked the members for his appointment, which is new for 2022. He noted that he is visiting member towns' Police Departments to assist with Training, policies and procedures, etc. He then presented his first report.

Mr. Winter noted he has sent an introductory email to all police agencies in an effort to schedule a meeting with them, tour the agencies and identify potential risks, review current policies and procedure manuals, as well as discuss training opportunities. Mr. Winter stated in the month of December he has completed visits with twelve (12) towns. These towns have discussed and requested assistance with policies and Mr. Winter provided information on current Best Practices, NJAG Guidelines, and L/E Accreditation requirements. He reported his visits have been well received and the agencies seem appreciative of any assistance he can offer.

Mr. Winter also attended four (4) JIF associated meetings in December, including the Police Ad-Hoc meeting and the Health and Wellness Regional Training.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Ms. Beatty, in Mr. Roselli's absence, presented his *Lessons Learned from Losses* for January which reviewed Transition Duty noting that the cost of Workers' Compensation claims continues to rise steadily. The maximum temporary total disability (TTD) rate in 2022 is \$1,065.00, up from \$969.00 in 2021, which is a 9.9% increase. He noted one way to combat these rising costs is through the use of a Transitional Duty program:

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A Workers' Compensation Judge will often use the length of time the employee is out of work to measure the significance of an injury.

- A transitional duty assignment is temporary and not designed to create a new position for the employee. This assignment may last as long as 3 to 6 months.
- Transitional Duty boosts morale, saves money and the employee experiences faster recoveries, both physically and psychologically.

Ms. Beatty noted members can utilize the Sample Transitional Duty Job Bank in the Transitional Duty Policy on the JIF website under the Claims tab for additional information.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer thanked the Fund for her re-appointment and is looking forward to seeing everyone at some point in 2022. She expressed her gratitude to all the municipalities who put forth an effort to implement wellness initiatives using their Wellness Funds. She stated she will do one last effort to assist those who have encumbered funds to spend. Ms. Schiffer then listed the following towns that still have a balance of 2021 Wellness funds. For a few it is nearly, if not, the entire amount:

- Carneys Point
- Elsinboro
- Fairfield
- Glassboro
- Harrison Twp
- Hopewell
- Logan
- Lower Alloways Creek
- Monroe
- Penns Grove
- Pennsville
- Quinton
- Shiloh
- Upper Pittsgrove
- West Deptford
- Westville

Ms. Schiffer noted she will be starting to reach out to the Wellness Coordinators in February to set up their first wellness-planning meeting for 2022. Please let her know if any changes have taken place in terms of the role of Wellness Coordinator for your municipality. She reiterated the importance that this role be assigned to someone interested in working on wellness initiatives. Although not a lot of time needs to be invested in fulfilling this role, there needs to be a commitment to working with her on the best way to utilize wellness funds. She noted it can be challenging, but the effort needs to be made to try and spread its use throughout the year so you don't have to stress to figure out how to use all your funds at once or lose it come November, and waiting until year end takes away from the true purpose of the Wellness Program, that being to create a culture of wellness all year.

January Targeting Wellness Newsletter

In this month's Targeting Wellness Newsletter, Ms. Schiffer offered some additional insight into discovering and claiming your "Why" in life; that which makes you come alive; that which keeps you motivated to move forward when things get tough.

Here is a snapshot of the topics covered:

1. Finding your "why"
2. The Wheel of Life
3. Questions to ask yourself
4. Make a commitment to yourself
5. Fit fitness in - easy and fun ways!
6. Nutritional Bites: Power up your immune system
7. Poem - Look Back
8. Recipe Corner - Smoky Black Eyed Pea Soup (for good luck)

Additional Items:

Ms. Schiffer noted attached is one of two Observance Calendars: Jan-May, with June-Dec to follow. They contain additional ideas for topics/themes you might want to use when formulating wellness initiatives to share with the municipal employees throughout 2022. These are just ideas to get you started and to please reach out if you don't hear from her first.

Challenge Ideas for 1st Qtr:

1. Touchdown Challenge - the rules and scorecards are attached.
2. Mile-A-Day Challenge - the rules are attached and can be modified based on the needs of your municipality
3. Create your own - Let her know how she can help you succeed

Goals for the year:

- Continue with monthly Targeting Wellness Newsletter – Good News for Good Health. She is always open to feedback and suggestions on improvements.
- Solicit employee feedback and assist with brainstorming ideas at scheduled meetings throughout the year
- Continue to Introduce new workshops, presentations, demonstrations with a mix of recorded virtually and in-person
- Ms. Schiffer continues in seeking new and appropriate resources for your consideration
- The offer continues for confidential individual and/or group virtual coaching sessions for interested municipal employees. Coaching allows for a partnership, an alliance, in helping individuals reach their goals by tapping into their own inner strengths and values.
- Work on building a “library” of tips, tools and techniques that can be posted on the JIF website for convenient access.

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>December</i>	<i>YTD</i>
<i>Lost Time</i>	9	117
<i>Medical Only</i>	25	250
<i>Report Only</i>	19	212
<i># of New Claims Reported</i>	53	587

<i>Report Only % of Total</i>	<i>36%</i>	<i>36%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>74:26</i>	<i>68:32</i>
<i>Average Days to Report</i>	<i>8.4</i>	<i>4.7</i>

Claims Report by Type

Ms. Beatty presented a report which broke out the number of Indemnity, Medical Only, and Report Only Claims for both COVID related and Non COVID related claims for the month of December 2021 and Year to Date 2021. She noted the number of COVID claims is slowly starting to rise again.

December 2021 COVID Related Average Days to Report: 3.3

December 2021 Non COVID Related Average Days to Report: 9.0

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	<i>5,277</i>
<i>Transitional Duty Days Worked</i>	<i>3,247</i>
<i>% of Transitional Duty Days Worked</i>	<i>62%</i>
<i>\$ Saved by Accommodating</i>	<i>2,030</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>38%</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>\$278,724</i>
<i>Cost of Days Not Accommodated</i>	<i>\$220,386</i>

Ms. Beatty also included a report this month in the agenda that depicted examples, categorized by profession, of different duties that could be performed by employees who are released to transitional duty and are on a temporary job assignment due to injury. These included such duties as, answering phones, inventory, desk duty, dispatch, light office clean up, etc.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

<i>PPO Penetration Rate</i>	<i>December</i>
<i>Bill Count</i>	<i>354</i>
<i>Original Provider Charges</i>	<i>\$244,851</i>
<i>Re-priced Bill Amount</i>	<i>\$107,472</i>
<i>Savings</i>	<i>\$137,379</i>
<i>% of Savings</i>	<i>56%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>80%</i>

<i>Participating Provider Penetration Rate – Provider Charges</i>	90%
<i>EPO Provider Penetration Rate - Bill Count</i>	75%
<i>EPO Provider Penetration Rate – Provider</i>	73%

Prescription Benefit Program:

This report depicts by month the savings incurred by utilizing the Prescription Benefit Program. This report is broken down by Script Count, Billed Amount, U&C Amount, Generic Utilization %, Cost per patient, Cost per Script, Opioid Cost %, and Opioid Script %. The Year to Date savings for the BURLCO JIF total from January 1, 2021 to December 31, 2021 utilizing this program is \$10,123 based on 176 prescriptions filled.

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

TECHNOLOGY RISK SERVICES REPORT

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. He further stated that 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 to date 71% complete. He then reported WIZER seemed to transition to a new platform in the beginning of January, and it seems they may not have captured the training numbers correctly. If you believe you have completed the training, or are further along than the report in the agenda depicts, please contact him.

In regards to the MEL's Cyber Risk Management Program, there are currently ten (10) members approved in all three (3) Tiers, and twelve (12) members approved in Tier's 1 & 2. He stated he continues to focus on working with all the members and their IT service providers to achieve Tier 1, 2, or 3 certification and ensure the training roster is accurate and current. If you have an employee who works in multiple municipalities, please let me know so they don't retake the training in the other towns.

He also prevented a more detailed report which depicted where exactly member towns are in the certification process. Waiting for Questionnaire

- Risk Questionnaire to be Reviewed
- Waiting for Certification Checklist
- Checklist submitted to the MEL
- Incomplete
- Submitted to MEL, not by Mr. Romero
- Submitted to MEL and validated by Mr. Romero

Mr. Romero noted the new Cyber Claims Deductible eligibility reimbursements take effect January 1, 2022:

- Tier 1: \$10,000
- Tier 2: \$20,000
- Tier 3: \$25,000

He also noted that in order to receive the deductible reimbursement, you must complete and submit the MEL Cyber Risk Management Deductible Reimbursement Form at the time of the claims and provide proof of compliance, and included a check list in the agenda packet of required documentation needed to be in compliance.

Next, Mr. Romero noted the JIF is already planning a new training course to be launched in the Spring, so make sure all current training is completed as soon as possible.

The Wizer training program will incorporate phishing simulations to gauge the program's effectiveness and knowledge of your employees. You will need to work with your IT service provider to ensure that Wizer's IP address and web domains are white listed from each municipality's network so the phishing emails pass your firewalls. A more detail email communication will follow.

In regards to Network Security, Mr. Romero reported the JIF has contracted D2 Cybersecurity to provide network vulnerability scanning and annual penetration testing with relevant reporting and findings. The penetration testing or "ethical hacking" exercise will use the same tactics as bad actors to test your network's security controls. Reports will be provided with findings via a secure portal that you can review with your IT service provider. A more detail email communication will follow.

Mr. Forlenza noted in the next couple of weeks Mr. Romero will be working with our office, D2, and Wizer to collect quite a bit of information from the members. This information is needed to undertake and complete the phishing exercises and network scanning. As you start to receive these emails and you have any questions, please reach out to his office. He continued you may need the assistance of your IT personnel, unless you know your IP addresses. He reiterated there will be an agreement for each member to sign prior to undertaking the penetration testing, but his office has reviewed these agreements with Mr. DeWeese to be sure it meets the JIF standards and requirements.

Mr. Romero noted he will be sending the email request directly to the IT personnel if he knows who they are, including the Clerk and try to gather the information that way.

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

TREASURER'S REPORT

Mr. Tontarski wished everyone all the best in the New Year and thanked the membership for trusting in him and for the reappointment for 2022.

Mr. Tontarski presented an overview of the Treasurer's Report for December, and a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of December 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 \$24,842.25. This generated an average annual yield of .89%. However, after including an unrealized net loss of \$57,369.07 in the asset portfolio, the yield is adjusted to -1.16% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$29,870,462.30 vs. the amount we have invested. The current market value, including accrued income is valued at \$29,889,480.06.

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

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$30,799.42	\$365,716.25
Salvage	\$00.00	
Overpayment Reimbursements	\$361.00	

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

Woodbury City	\$21,604.00
Washington Twp.	\$80,431.00
Pittsgrove Twp.	\$110,211.00
Stow Creek Twp.	\$5,911.00
Quinton Twp.	\$1,095.00
E-JIF Dividend	\$342,755.59

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$34,636,716.21 to a closing balance of \$32,665,579.01 showing a decrease in the fund of \$1,971,137.20.

Loss Run Payment Register for the Period – December 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 \$482,213.27. The claims detail shows 841 claims payments issued.

Bill List – January 2022

For the Executive Committee's consideration, Mr. Tontarski presented the January 2022 Bill List contained in the agenda packet in the amount of \$1,275,811.83

Chair Raze entertained a motion to approve the December 2021 Loss Run Payment Register and approve the January 2022 Bill List in the amount of \$1,275,811.83 as presented.

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

Motion by Ms. Sweeney, seconded by Mr. Diaz to approve the *December 2021 Loss Run Payment Register and approve the January 2022 Bill* as presented.

ROLL CALL *Yeas:* Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Marjoria Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Borough**
Leo Selb, **Hopewell Township**
Karen Sweeney, *Secretary*, **Wenonah Borough**
Mike Raze, *Chair*, **Pitman Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Committee Chairs Meeting Minutes/Committee Assignments – January 12, 2022

Chair Razze noted that the minutes from the January 12, 2022 meeting along with the 2022 Committee Appointments were included in the agenda packet for the members to review and are self-explanatory.

Chair Razze asked that everyone please take note of what Committee they have been assigned to, and to please contact the Executive Director’s office if any Fund Commissioner would like to be reassigned to a different committee. He then thanked the sub-Committee Chairs for volunteering to Chair these committees.

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

MEL/RCF/EJIF Reports

Mr. Law reported that the MEL, RCF, and EJIF met and held their Reorganizational meetings on January 6, 2022 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet. He did note that the MEL also released the 2022 MEL Bulletins, the list of which was included in the agenda packet, and could be found in their entirety on the MEL website.

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

MISCELLANIOUS BUSINESS

Chair Razze entertained a motion to accept **Resolution 2022-18** *Authorizing the Creation of the MEL Unencumbered Surplus Account, the Fund Treasurer to Transfer any Remaining Balances from the MEL Retrospective Account to the MEL Unencumbered Surplus Account, and Authorizing the Fund Treasurer to Transfer \$117,270 from the Fund Year 2021 MEL Liability & Workers Compensation Budget Line Item and \$4,467 from the MEL Excess Property Line Item to the MEL Unencumbered Surplus Account and Close the MEL Retrospective Account*

Motion by Ms. Sweeney, seconded by Ms. Sperry, to approve **Resolution 2022-18** as presented.

ROLL CALL *Yeas* Bob Diaz, South Harrison Township
Mark Gravinese, Harrison Township
Marjoria Sperry, Quinton Township
Doug Hogate, Elsinboro Borough
Leo Selb, Hopewell Township
Karen Sweeney, Secretary, Wenonah Borough
Mike Razze, Chair, Pitman Borough

Nays: None

Abstain: None

Motion carried by unanimous vote.

Chair Razze entertained a motion to accept **Resolution 2022-19** *Authorizing the Release of \$31,636 of the Townships of Pitsgrove’s Share of the Aggregate Excess Loss Contingency Fund.*

Motion by Ms. Sweeney, seconded by Ms. Sperry to accept **Resolution 2022-19** as presented.

ROLL CALL *Yeas* Bob Diaz, South Harrison Township
Mark Gravinese, Harrison Township
Marjoria Sperry, Quinton Township
Doug Hogate, Elsinboro Borough
Leo Selb, Hopewell Township

Karen Sweeney, Secretary, Wenonah Borough
 Mike Razze, Chair, Pitman Borough

Nays: None
Abstain: None

Motion carried by unanimous vote.

Next Meeting

Chair Razze noted that the next meeting of the TRICO JIF will be done via Zoom Conferencing on Monday, February 28, 2022 at 5:00 PM. Notification from the Fund will be forthcoming.

PUBLIC COMMENT

Open Public Comment

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

Motion by Ms. Sweeney seconded by Ms. Sperry 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. Sperry, 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>Auto</i>	<i>Property</i>
2021226295	2021234374	2018112430	2022257998
MLT-2022253010	2021219481	2020178985	
2022250943	2020180290		
2022250746			
2018114702			

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

ROLL CALL

Yeas: Bob Diaz, South Harrison Township
 Mark Gravinese, Harrison Township
 Marjoria Sperry, Quinton Township
 Doug Hogate, Elsinboro Borough
 Leo Selb, Hopewell Township
 Karen Sweeney, Secretary, Wenonah Borough
 Mike Razze, Chair, Pitman Borough

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

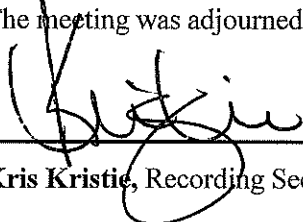
Chair Razze stated there were no (20 file(s) for abandonment of subrogation:

MOTION TO ADJOURN

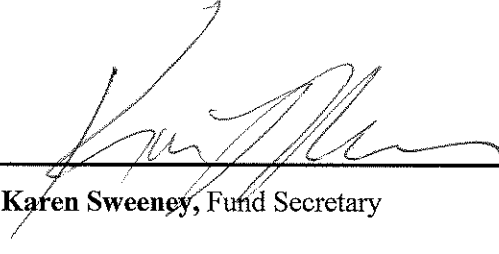
There being no further business, Chair Razze entertained a *Motion to Adjourn* the January 24, 2022 Reorganizational Executive Committee Meeting.

Motion by Ms. Sweeney seconded by Ms. Sperry, to adjourn the January 24, 2022 meeting of the TRICO JIF.

The meeting was adjourned at 6:28 PM.



Kris Kristie, Recording Secretary for



Karen Sweeney, Fund Secretary