

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

Via Zoom Conferencing

March 28, 2022 – 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 via Zoom conferencing on Monday, March 28, 2022 at 5:00 PM, prevailing time. Chair Razzo, **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.

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

Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Colleen Emmons, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Carolyn King-Sammons, **Elk 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.**
William Pine, **Logan Twp.**
Luke Patrick, **Mannington Twp.**
Candice Pennewell, **Mantua Twp.**
Kayla Spurka, **Monroe Twp.**
Harry Moore, **Oldmans Twp.**
Susan Jacabucci, **Paulsboro 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**
Collette Bachich, **Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, *Alternate*, **Westville Borough**

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

Absent Fund Commissioners were:

Warren Morgan, **Alloway Twp.**
Lisa Jeffers, **Greenwich Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Sean Brown, **Penns Grove Borough**
Brad Campbell, **Shiloh Borough**
Jeffre Celebre, **Vineland City**
Kristin Nixen, **Woodstown Borough**

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/Professionals were:

Colson and Gosweiler Insurance
Henry D. Young Insurance

Motion to move up Collette Bachich, Washington Township in the absence of Doug Holgate, Elsinboro to the Executive Committee for voting purposes. *Mr. Hogate was present, but was not able to participate audibly to vote.*

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

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Razzo presented the meeting minutes of the February 28, 2022 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 February 28, 2022 Executive Committee meeting.

Motion by Ms. Sweeney, seconded by Ms. Sperry to approve the minutes of the February 28, 2022 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 February 28, 2022 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. Sperry to approve the meeting minutes of the February 28, 2022 Executive Claims Review Committee Meeting as presented. Ms. Sperry abstained. Motion carried by majority.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Chair Razze presented the Executive Claims Review Committee Closed Session meeting minutes of February 28, 2022 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. Sperry to approve the Executive Claims Review Committee Closed Session meeting minutes of February 28, 2022 as presented. Ms. Sperry abstained. Motion carried by majority.

The Executive Claims Review Committee Closed Session minutes of February 28, 2022 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 – March 28, 2022

Chair Razze reported that an Executive Claims Committee Meeting was held earlier today, Monday, March 28, 2022 via Zoom conference call.

The Committee reviewed ten (10) claims. Of the claims reviewed, there were six (6) Workers' Compensation, two (2) Auto, one (1) General Liability, and one (1) Property PARs recommended for approval of settlement or continuing defense.

There were zero (0) claims reviewed this month that had previously been approved by Vineland:

There were two (2) claims reviewed for abandonment of subrogation attempt since the last meeting:

2021221806
2021223164

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 referenced a report showing the Certificates of Insurance issued for December 22, 2021 – January 22, 2022-February 22, 2022, and asked that members please review for accuracy.

Mr. Miola noted for the OSB, Wellness, and EPL/Cyber Risk Management Budget balances, a consolidated announcement letter, including instructions on how to collect your 2022 funds was emailed to all members on February 7, 2022. He then referenced the allowance reports included in the agenda. He noted all funds need to either be claimed or encumbered by November 30, 2022, with encumbered funds needing to be claimed by February 1, 2023. In regards to the SIP funds, a letter from his office will be sent in the next few weeks. He emphasized to please not wait until November to claim your funds.

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.

Mr. Miola noted that again, this year, the Fund will be sponsoring Elected Officials training. 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. The Executive Director's office is currently holding this training virtually and an invitation was emailed to all Fund Commissioner's, Municipal Clerks and Risk Management Consultants on February 16, 2022. The first session was March 9, 2022 and the attendance list has been posted to the JIF websites. The remaining dates are as follows: April 6th, April 11th, April 27th and April 28th. Each sessions is limited to 95 participants. Please contact the Executive Director's office if you have any questions.

Regarding Payroll Audits, on February 11, 2022 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2021 payrolls. These payroll figures will serve as the basis for your 2023 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically no later than March 11, 2022. Details on how the data can be sent were included in the February 11, 2022 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

Regarding Property Appraisals, Mr. Miola stated on or about February 14, 2022, each member and their RMC's received a notification from his office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSEWORKS. Those that are not receiving a physical inspection in 2022 will have their building &

contents values trended accordingly. All members are asked to complete the review and update process no later than March 21, 2022.

Mr. Miola stated after discussion with the Strategic Planning Committee it was decided to hold the Annual Planning Retreat Wednesday and Thursday July 27-28, 2022 this year at Auletto Caterers, with the Executive Committee Meeting following Wednesday's Retreat session. Additional information, along with a Save the Date will be forthcoming.

Mr. Miola stated the Safety & Wellness Coordinator Roundtables are tentatively scheduled to take place on April 5, 2022 via Zoom Conferencing. A Save the Date and registration information were sent by the Safety Director's office. The date of the Claims Coordinator Roundtable is still pending. Information on the Claims Coordinator Roundtable will be sent to all members once a date is finalized.

Mr. Miola noted some years ago the Division of Local Government Services began using an "on line" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file as their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from our office once we are notified of their assignment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie. He reminded the members you would need to enter your PIN number that was assigned to you, as that ties to your Fund Commissioner Status to the filing. He then concluded, as the filing cycle runs April to April, additional information will be forthcoming once the 2022 Financial Disclosure forms are available on the site to file.

Mr. Miola stated an email inquiring about interest in attending the New Fund Commissioner Orientation was emailed to all Fund Commissioners, Alternate Fund Commissioners and Risk Management Consultants on or about February 15, 2022. We received quite a few responses from all three JIF's. We will be conducting New Fund Commissioner Orientation training in April via Zoom Conferencing. The training will be virtual, run approximately 90 minutes, and is open to all members who would like to learn more about the JIF and how it operates. If you, or anyone in your municipality is interested in participating, please contact Kris Kristie and she will set you up to receive the training information. More information will be forthcoming to those who responded.

Mr. Miola stated A Risk Management Consultant's Roundtable has been tentatively scheduled for May 19, 2022 at Merighi's, Vineland NJ. During these sessions, attendees will be provided important information on a variety of topics including coverage provided by the JIF and the Annual Renewal process. Attendees will also have an opportunity to ask questions on any subject of importance to them. Additional information will be forthcoming as details are finalized.

Lastly, Mr. Miola noted the Quarterly JIF, MEL, and EPL/POL Loss Ratio Reports have been uploaded into Origami and are available for review.

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

SOLICITOR'S REPORT

Assignment of New Cases

Mr. DeWeese reported that there were four (4) case(s) assigned since last month's meeting.

Lyons v. Township of Deptford
Griess v. Township of Franklin

McKeever v. Township of Monroe
Belcher & Mann v. Township of Washington

Closed Cases

Mr. DeWeese noted that there were four (4) case(s) closed since the last meeting:

Lawton v. Township of Logan
Hudson v. Borough of Penns Grove
Estrada v. Township of Washington
Joe v. City of Woodbury

General Liability Files

Mr. DeWeese noted that there are **51** 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 20 active Police Civil Rights cases out of the 51 General Liability cases; one (1) case assigned pre-suit, six (6) cases Dismissed without Prejudice/Administratively Dismissed; zero (0) case(s) in Mediation Settlement Negotiations, and three (3) case(s) with Summary Judgment Motions 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 stated he is still receiving calls, which he believes is a good thing as members are seeking advice prior to acting. Lastly he reminded the members that he maintains detailed logs on all of his cases, so if you would like to see your towns cases carved out for you to share with your Governing Body, please reach out to him and he will provided that report to you.

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

SAFETY DIRECTOR'S REPORT

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

Mr. Garish noted his report included a list of the Safety Director Bulletins and Safety Announcements issued during the month via the NJ MEL App, as well as the MSI Now, MSI Live, and DVD Services. He reminded the members the MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

Mr. Garish noted in regards to the Safety and Claims Coordinator Roundtables, some different virtual items will be explored such as a virtual tour around the MSI website and forum and explore how to look up records and how to sign up for classes, etc.

Mr. Garish reminded the members it is recommended to review the hierarchy reports for your town in the learning management system to be sure your training is up to date and he noted MSI training continues to be provided through the Zoom Webinar Format and 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. He stated it is also important to keep the list of MSI Training Administrators up to date, so if there are any changes, deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip in his office.

Lastly, Mr. Garish stated they have had several questions regarding the new CDL licensing requirements. He stated they are working with a local municipality and trying to determine if a program can be developed to satisfy the "theory" requirement portion of the training, allowing you to continue to offer on the road training that some members are doing already. He noted he will keep the members posted.

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* for March, which reviewed office safety, including, but not limited to:

- Some of the worst injuries we see occur indoors in a controlled environment.
- Slip, trip and fall accidents and their subsequent injuries are the most common and costly accidents seen amongst office workers. Common hazards of slip, trip and fall accidents include wet floors, improper footwear, boxes, garbage cans, purses, open drawers and electrical and computer cords.
- Talk to staff frequently about your expectations and their concerns for maintaining a safe workplace.
- Inspect areas for problems, report them, fix them and document these efforts

Mr. Roselli then reviewed two claims where simple housekeeping in the office would have prevented very costly claims.

Mr. Miola suggested Mr. Roselli mention at the Executive Committee meeting that members display this *Lessons Learned from Losses* in an area for all of their employees to see. Mr. Roselli noted he would state that during his report.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter stated in the month of February he has completed visits with three (3) towns, with ten (10) agencies left to visit, of which three (3) are pending and seven (7) pending to be scheduled. Mr. Winter had discussions with these agencies on identifying potential risks, reviewing current policies and procedure documents and training that is available to them from the JIF. He reported his visits have been well received and the agencies seem appreciative of any assistance he can offer. He continues to collect contact information for newly assigned Chiefs and passing the information along to J.A. Montgomery for their records.

Mr. Winter noted the three (3) agencies he has visited have completed the Cyber Security Training, and additional conversations were had in regards to future training pertaining to Report Writing and Managing Aggressive Behavior.

Lastly, Mr. Winter noted that included in the agenda was Bulletin 22-03 pertaining to K-9 Units and was distributed to all BURLCO Police agencies. The bulletin focused on the revisions to the use of drug detection dogs due to recent law changes involving Marijuana in addition to policy and procedural language recommended for use based on NJ Attorney General Use of Force revisions, K-9 active and closed litigation cases.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer stated her report is included in the agenda packet and highlighted the following and referenced some well-being initiatives and activities:

An invitation was sent to each of the JIF Wellness Coordinators in an attempt to schedule a time to have an idea generating conversation regarding ways to use allocated wellness funds for 2022. Her goal is to have these meetings set up/completed with the majority, if not all, municipal Wellness Coordinators by mid-April.

Ms. Schiffer noted the first meetings of the Wellness Advisory Committee were held on February 24 and February 25 to accommodate schedules. Three (3) member towns from TRICO attended – Monroe, Clayton, and Pennsville. She noted the Charter was presented at the March 22nd Safety Committee Meeting for approval.

She stated the primary focus of the committee will be to identify ways to expand participation in wellness programs: both our JIF programs as well as any that promote wellbeing.

Ms. Schiffer stated meeting minutes were included in the agenda packet and then highlighted discussions from the meeting included:

- Why wellness is important
- Shared the comorbidity slides provided by the Executive Director's Office
- Common challenge is getting participation
- The need for another employee survey to determine employees various needs

She then noted the next meeting will be in May, two (2) weeks prior to the next Safety Committee Meeting. Also, in the works are Wellness Coordinator Brainstorming Sessions – all the wellness coordinators from the three JIFs will be invited to participate in this brainstorming session to share ideas and challenges while gaining peer support and will be held three (3) times a year in 2022 held virtually, with dates to be announced, with the first one being held possibly during the Roundtable discussions.

Next, Ms. Schiffer noted members should have received a revised version of the 2021 Wellness Approved Items and Activities along with your 2022 Fund balances earlier this month via email.

Ideas for Wellness Challenges Prize (by price ranges) – check out the website for periodic updates on ideas for prizes when you are planning your activities and challenges.

Participation in Safety Committee Meetings – if appropriate and schedule permits, I would welcome the opportunity to attend at least one of your Safety Committee Meetings this year.

Ms. Schiffer noted there were two (2) Virtual workshops in March:

- Hosted a webinar on New Approach to “Weight” Loss – held on 3/16/22
- Sustainable Change Using Mental Fitness – held on 3/10/22

Ms. Schiffer gave an update on the Police Pilot Program, noting the purpose of the program was:

- To determine the effectiveness of a 6 Week Transformational Leadership Group Coaching Program
- For helping Law Enforcement officers become:
 - a. More transformational in their leadership style
 - b. Build resiliency
 - c. Practice formal coaching techniques
 - d. Experience peer support while navigating their personal and professional challenges

She noted the results from the pre and post assessments showed the following:

Hardiness Resiliency Gauge - 77% of participants improved in their hardiness and resilience scores

Managing Stress - 60% of participants experienced decrease in level of self-reported perceived stress; 40% were able to manage their stress to prevent an increase in their existing stress levels

Transformational Leadership to Build Hardy Teams - Leaders experienced increase in transformational leadership with a decrease in transaction and avoidant leadership tendencies.

J.A. Montgomery sent out a letter to the participating Chiefs from the first cohort asking them to think of other Chiefs within the JIF they could recruit to participant in the next Cohort. Any new Chiefs showing interest will be passed along to Dr. Elias for 1:1 conversation on program details.

In regards to the March *Targeting Wellness Newsletter*, Ms. Schiffer noted March is also National Nutrition and National Colorectal Awareness Month and this month's newsletter targeted:

1. The Power of the Mind-Body Connection
2. How Often Do You Stretch?
3. "Spring" into Action - Live Longer & Stronger
4. Focus on Foods to Add Rather Than Avoid
5. Dietary Spectrum Graph
6. Nutrition Word Search - Just for fun!
7. Recipe Corner: Lentil Artichoke Stew

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

MANAGED HEALTH CARE R

EPORT

Lost Time v. Medical Only Cases

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

	February	YTD
<i>Lost Time</i>	2	11
<i>Medical Only</i>	28	60
<i>Report Only</i>	9	16
<i># of New Claims Reported</i>	39	89
<i>Average Days to Report</i>	2.7	20.1

Claims Report by Type

Ms. Beatty explained that this number was running high due to COVID claims and the amount of time it took to track all of those exposed and potential additional positive claims, however, is coming down with COVID claims declining.

Days to Report – Non-COVID Claims: 2.1 days

Days to Report COVID Claims: 10.7 days

Managed Care Quick Notes

This is a new report which reviews a claim depicting the positive impact an assigned Managed Care Nurse can have on a claim by monitoring all aspects of the case. Ms. Beatty reviewed the case with the membership.

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	534
<i>Transitional Duty Days Worked</i>	331
<i>% of Transitional Duty Days Worked</i>	62%
<i>Transitional Duty Days Not Accommodated</i>	203
<i>% of Transitional Duty Days Not Accommodated</i>	38%
<i>\$ Saved by Accommodating</i>	\$26,144
<i>\$ Lost by NOT Accommodating</i>	\$23,395

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	February
<i>Bill Count</i>	257
<i>Original Provider Charges</i>	\$509,700
<i>Re-priced Bill Amount</i>	\$265,831
<i>Savings</i>	\$243,869
<i>% of Savings</i>	48%
<i>PPO Penetration Rate Bill Count Percentage</i>	85%
<i>PPO Penetration Rate Provider Charge Percentage</i>	83%
<i>EPO Penetration Rate Bill Count Percentage</i>	85%
<i>EPO Penetration Rate Provider Charge Percentage</i>	94%

Top 10 Providers by Specialty: This report breaks down our top 10 providers by specialty e.g. Anesthesia/Pain Management, Facility, and MRI/Radiology as these are the heaviest expenses the Fund incurs.

Nurse Case Assignment Report: The final page of this report depicts the number of open cases each Nurse Case Manager carried for each month to date, along with how many cases were closed for the current month, and how many cases were opened for the current month.

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 and 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. The JIF is already planning a new training course to be launched in the Spring, lets make sure all current training is completed as soon as possible.

The Wizer training program incorporates 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 can pass through your firewalls.

He then referenced the report in the agenda stating the TRICO JIF, as of March 6, 2022, is 79% complete, however he re-ran the numbers this morning and the TRICO JIF is at 85% as of today (1,054 Users).

Mr. Romero then noted that as of March 6th, only seven (7) members had confirmed the submission of their IP addresses and domains whitelisted to take advantage of the phishing email program, while as of

today that number is up to 12 members. He stated he will be following up with those towns who have not submitted yet.

In regards to D2 Vulnerability testing as of March 6th, eight (8) members submitted their Know Your Client (KYC) questionnaire and Vendor Service Agreement (VSA), but as of today 15 members have submitted their documents. Both of these forms must be completed, signed and returned to the JIF's office. Please note that these testing exercises cannot begin until we have received both completed forms from your municipality, so please be sure to get them both in as soon as possible. He then referenced a FAQ memo included in the agenda he had compiled to assist member towns with some of the more common questions he has been receiving. Also included in the agenda packet was a "scope breakdown" explaining the two types of testing: External Vulnerability Scanning and External Penetration Testing.

In regards to the MEL's Cyber Risk Management Program, there are currently thirteen (13) members approved in all three Tiers, and fourteen (14) members approved in Tier's 1 & 2. Mr. Romero noted he will be reaching out to members to see how he can assist. He noted this is moving in the right direction, but very slowly coming along and he will be reaching out to the members and visiting them to provide assistance with any of the JIF's cyber initiatives.

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 him know so they don't have to retake the training in the other towns where they work.

Mr. Romero presented a Safety Tip noting to help protect sensitive documents and comply with Tier 2 Protect Information Policy, enable BitLocker on your PC's and servers, as BitLocker can encrypt files on your PC and servers. He noted you can ask your IT professional if this can be enabled on your network.

Lastly Mr. Romero stated that all members should register with NJCCIC and MS-ISAC which has many free benefits for your municipality including, but not limited to:

- Weekly top malicious domains and IPs report
- Access to Cybersecurity table top exercises
- Incident response and digital forensics services
- Cyber alerts, bulletins, and training notifications
- And much more

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 January, and a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of February 28, 2022 for Closed Fund Years 1991 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022.

Investment Interest

Interest received or accrued for the reporting period totaled \$23,688.72. This generated an average annual yield of .83%. However, after including an unrealized net loss of \$166,847.73 in the asset portfolio, the yield is adjusted to -5.87% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$28,157,512.67 vs. the amount we have invested. The current market value, including accrued income is valued at \$28,164,748.30.

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

The JCMF Portfolio has a current market value of \$25,677,348.57

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$548.00	\$2,849.90
Salvage	\$0.00	
Overpayment Reimbursements	\$0.00	
FY 2022 Premium Assessments	\$3,606,054.00	
FY 2021 Media Pro Settlement Payments	\$3,719.50	

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

Woodbury City	\$21,634.00
Washington Twp.	\$80,544.00
Pittsgrove Twp.	\$78,709.00
Stow Creek Twp.	\$5,920.00
Quinton Twp.	\$1,962.00

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$33,237,708.20 to a closing balance of \$34,956,982.89 showing an increase in the fund of \$1,719,274.69.

Loss Run Payment Register for the Period – February 2022

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 \$506,807.71. The claims detail shows 579 claims payments issued.

Lastly, Mr. Tontarski reported fraudulent check activity has gone up and has hit other JIF’s. He noted we are currently in a program called *Pay-E Positive Pay*, which is an enhancement of the *Positive Pay* program. The checks are checked against both check number, the payee and the amount before it is cleared, and should protect us against any possible future problems.

Amended Bill List – March 2022

For the Executive Committee’s consideration, Mr. Tontarski presented an Amended March 2022 Bill List in the amount of \$320,829.71 which was sent out to all members prior to the meeting, and now included a reimbursement to Mr. Razze for his travel expenses to the AGRiP Conference earlier this month.

Chair Razze entertained a motion to approve the February 2022 Loss Run Payment Register and the amended March 2022 Bill List in the amount of \$320,829 as presented.

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

Motion by Ms. Sweeny, seconded by Ms. Sperry to approve the *February 2022 Loss Run Payment Register and the amended March 2022 Bill List* as presented.

ROLL CALL *Yeas:* Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Marjorie Sperry, **Quinton Township**
Leo Selb, **Hopewell Township**
Karen Sweeney, *Secretary*, **Wenonah Borough**
Mike Razzo, *Chair*, **Pitman Borough**
Colette Bachich, **Washington Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

EPL – Technology Liability Committee Meeting Minutes – February 28, 2022

Mr. Law stated the committee met virtually on February 28th and the detailed minutes were included in the agenda packet, then highlighted the following from the meeting:

He noted the 6 Year Loss Ratio Reports were reviewed; a discussion and update was discussed in regards to Franklin Township as a member of concern; Mr. DeWeese gave an update on 28 Open EPL/POL Claims; in regards to EPL Compliance, there is only one member who is not currently in compliance and will receive a higher deductible should a claim arise. He stated all other issues were already reported on earlier in the meeting by other professionals, and reported the next meeting will be held on June 27, 2022.

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

Safety Committee Meeting Minutes – March 3, 2022

In the absence of Mr. Celebre, Safety Committee Chair, Mr. Miola reported the committee met via Zoom on March 3rd and the detailed minutes were included in the agenda and are self-explanatory. He stated the highlight of the meeting was Mr. Garish’s Annual Loss Control Report that was distributed to all as a handout. Mr. Miola noted Mr. Garish does a great job of giving an over view of the program. He noted there is nothing outstanding to review and if anyone had any questions, they can reach out to him

MEL/RCF/EJIF Reports

Mr. Law referenced two (2) Bulletins included in the agenda packet this month:

MEL/HIF Educational Seminar Announcement: There will be two (2) virtual seminars held specifically for elected officials, Fund Commissioners, County and Authority personnel, risk managers and related professionals. Mr. Law stated there were some great topics inclusive of Cyber issues and COVID safety issues, as well as the opportunity to earn CEU’s. He noted you can register on the NJ MEL website.

MEL: Cyber Liability Insurance: Mr. Law stated the MEL is researching the idea of forming a special purpose JIF – the Cyber JIF - to insure Cyber Liability as premiums for this coverage increased 125% for 2022. He noted Mr. Forlenza, along with Mr. Cooney, and Mr. Grubb will be working with a special taskforces to research these concepts. He noted he will keep the Fund updated on the development of this JIF.

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

MISCELLANIOUS BUSINESS

Chair Razze noted he had attended the AGRiP Conference this year in New Orleans, and referenced his report which was a handout for today's meeting. He then highlighted the following from the conference stating one of the biggest issues is reinsurance in regards to Cyber Program will be increasing from 200-1,000%. Some other challenges Pools are facing are programs to put into place in regards to Cyber Risk Management. It is imperative we implement Cyber programs.

He noted there was also information to institute a principle of least privilege. Basically stating only allow the minimum amount of authority for job duty, so no one is able to access anything to which they should not have access.

The last point Mr. Razze touched on was what will impact the 2023 reinsurance renewals, other than COVID. He stated one of the things that will impact this is Average jury awards have gone from \$654,000 in 2010 to \$1,669,000 in 2018. Third Party Funding Sources of plaintiff's attorneys have also increased with little to no regulation. An increasing level of "entitlement sentiment" has also impacted awards, verdicts and suits.

Mr. Razze noted for more information on any of the sessions, they can be found on the AGRiP website and go to the conference handouts and view the slide show presentations.

Mr. Razze briefly reviewed the other topics offered at AGRiP and emphasized to all that it is a great opportunity to attend the different sessions and please consider attending in the future.

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

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.

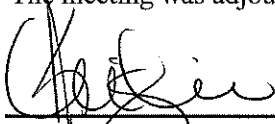
Chair Razze entertained a motion to approve the following PARs as presented:

MOTION TO ADJOURN

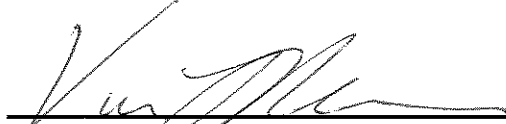
There being no further business, Chair Razze entertained a *Motion to Adjourn* the March 28, 2022 Reorganizational Executive Committee Meeting.

Motion by Ms. Sweeney seconded by Ms. Sperry, to adjourn the March 28, 2022 meeting of the TRICO JIF.

The meeting was adjourned at 6:05 PM.



Kris Kristie, Recording Secretary for



Karen Sweeney, Fund Secretary