

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

**Gloucester County Library
389 Wolfert Station Rd, Mullica Hill, NJ**

June 27, 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 at Gloucester County Library, 389 Wolfert Station Rd, Mullica Hill, NJ, on Monday, June 27, 2022 at 5:00 PM, prevailing time. Chair Razze, **Pitman Borough**, presiding. The meeting was called to order at 5:00 PM.

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

Warren Morgan, **Alloway Twp.**
Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Dina Zawadski, *Alternate*, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Carolyn King-Sammons, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
Clark Pierpont, **Glassboro Borough**
Dennis Chambers, *Alternate*, **Harrison Twp.**
Leo Selb, **Hopewell Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Kayla Spurka, **Monroe Twp.**
Harry Moore, **Oldmans Twp.**
Susan Jacabucci, **Paulsboro Borough**
Dan Neu, **Pennsville Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Mike Razze, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz **South Harrison Twp.**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jena Dolbow **Swedesboro Borough**
Jeffre Celebre, **Vineland City**
Adele Riiff, *Alternate*, **Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Lee Ann DeHart, **West Deptford**
Bob Law, **Woodbury City**
Kristin Nixen, **Woodstown Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners were:

Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Lisa Jeffers, **Greenwich Twp.**
William Pine, **Logan Twp.**
Luke Patrick, **Mannington Twp.**
Candice Pennewell, **Mantua Twp.**
Penns Grove Borough
Brad Campbell, **Shiloh Borough**
Ryan Giles, **Westville Borough**
Jeff Pitzo, **Woodbury Heights Borough**

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA a Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, AIDA, Program Director, *RPA a Division of Gallagher*
David S. DeWeese, Esquire, Fund Attorney, *The DeWeese Law Firm, P.C.*
Chris Roselli, Account Manager, *Qual-Lynx*
Rob Garish, Assistant Director of Public Sector, *J. A. Montgomery Risk Control*
Karen Beatty, Client Services Manager, *Qual-Lynx*
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
Colson and Gosweiler Insurance
Conner Strong & Buckelew
E.H. Sloan Insurance Agency
Len Eckman Insurance

Absent RMCs/Professionals were:

Paul J. Miola, CPCU, ARM, Deputy Executive Director, *RPA a Division of Gallagher*
Hardenbergh Insurance Group
Henry D. Young Insurance

Motion to move up Jeff Celebre, City of Vineland, in the absence of Mark Gravinese, Harrison Township, to the Executive Committee for voting purposes. Motion by Ms. Sperry, seconded by Mr. Diaz to move up the alternate Executive Committee member as presented. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Razze presented the meeting minutes of the May 23, 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 May 23, 2022 Executive Committee meeting.

Motion by Ms. Sweeney, seconded by Ms. Sperry to approve the minutes of the May 23, 2022 Executive Committee meeting. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Razze presented the meeting minutes of the May 23, 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 May 23, 2022 Executive Claims Review Committee Meeting as presented. 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 May 23, 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 May 23, 2022 as presented. Motion carried.

The Executive Claims Review Committee Closed Session minutes of May 23, 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 – June 27, 2022

Chair Razze reported that an Executive Claims Committee Meeting was held earlier today, Monday, June 27, 2022.

The Committee reviewed sixteen (16) claims. Of the claims reviewed, there were ten (10) Workers' Compensation, one (1) General Liability, and five (5) 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 zero (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 reviewed the Executive Director's Report found in the agenda packet with the membership. He then highlighted the following items from his report:

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for April 22, 2022 thru May 22, 2022, and asked that members please review for accuracy.

Mr. Forlenza noted the Financial FastTrack reports for January, February and March were included in the agenda. He stated they are a few months behind due to a restating of the MEL Financials valued as of 12/31/21 as there were a number of issues that impacted the MEL in 2021 and that this report should be more on track going forward.

Mr. Forlenza noted the allowance reports for SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances, were included in the agenda. He noted all funds need to either be claimed or encumbered by November 1, 2022, with encumbered funds needing to be claimed by February 1, 2023. If you have made purchases and have the invoice, you do not need to wait until November 1st to seek reimbursement of these purchases. Send it in now and we will have reimbursement to you on the next bill list. He emphasized to please not wait until the last moment to claim your funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list 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 also noted that towns are looking to fill various positions – Tax Collectors, Treasurers, etc. – via an interlocal service agreement. In these situations, an application will need to be completed for the new town as this is specific to that individual for that specific town.

Mr. Forlenza noted the Annual Retreat will be held on Wednesday July 27th and Thursday, July 28th at Auletto's Caterers in Deptford, with the Executive Committee Meeting at 4:00 pm on Wednesday, July 27th following that day's Retreat session. An RSVP will be sent out next week. If there are any topics you would like to see discussed, please contact the Executive Directors office.

Mr. Forlenza stated and on June 6, 2022 Renewal letters were emailed out to the twelve (12) members whose membership in the JIF is up for renewal on January 1, 2023. These members are *Alloway, Elk, Elsinboro, Hopewell, Paulsboro, Penns Grove, Pennsville, Washington, Wenonah, Westville, Woodbury Heights, and Woodstown*. Included in the email was a Resolution for Renewal of Membership in the Gloucester, Salem & Cumberland Counties Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in Gloucester, Salem & Cumberland Counties Municipal JIF. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and executed Agreement to our office by Friday, August 12, 2022. With that said, as part of the Renewal process, a representative from the Executive Director's office contacted those members up for renewal to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These meetings have already started to take place. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership.

Lastly, Mr. Forlenza noted a reminder that with the Fourth of July is right around the corner and that coverage for fireworks displays is **not** automatic. MEL Bulletin 2022-05 outlines the requirements and the hold harmless & indemnification agreement language to be provided by the contractor for coverage to be granted to the municipality. A Fireworks *Checklist* can be found along with the MEL Bulletin on the MEL website to assist members. Please submit the Fireworks *Checklist*, along with all required documents as outlined in the checklist and Bulletin to MELUnderwritingSvcCntr@connorstrong.com. Submissions must be received one week prior to the event. Mr. Forlenza emphasized to please not wait until July 2 or 3rd, as you will not receive coverage approval in time.

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

SOLICITOR'S REPORT

Assignment of New Cases

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

Cummings v Township of Lower Alloways Creek
DiGregorio v. Township of Mannington
Anna v Township of Pennsville
Scarpa v. City of Vineland
Bernice Brennan v. Township of Washington

Closed Cases

Mr. DeWeese noted that there were five (5) case(s) closed since the last meeting:

Tuman v. Township of Monroe
Scott (A.S.) v. Borough of Penns Grove
Brown v. Borough of Paulsboro
Kirschner v. City of Vineland
L.M (minor) v. Township of Washington

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 19 active Police Civil Rights cases out of the 51 General Liability cases; one (1) case assigned pre-suit, five (5) cases Dismissed without Prejudice/Administratively Dismissed; two (2) case(s) in Mediation Settlement Negotiations, and five (5) case(s) with Summary Judgment Motions pending.

Mr. DeWeese reminded the members if they would like their claims carved out of these reports, please email him and he will get those reports over to you, but asked that the cases only be discussed in closed session as the information is confidential.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$2,150,451.52 of potential recoveries on **70** files.

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the members to please review the attached list of authorized contacts for the *MEL Employment Practices Helpline* and that members can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. These authorized contacts are the only individuals permitted to access this service, so please review the list and be sure who you would like appointed as the contacts is actually appointed.

Lastly, Mr. DeWeese reported that on May 24, 2022, a Defense Panel Breakfast was held for the General Liability and Workers' Compensation Defense Panel members. He reported that the number of attorneys in attendance was outstanding and that there were great discussions among those in attendance. He received very positive feedback from the panel members.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report is included in the agenda packet, is self-explanatory, and highlighted the following items.

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. MSI will continue to be presented through the Zoom Webinar format with in-person training classes offered as part of the training expos being conducted this year.

Mr. Garish reminded the members the next Regional training is the Lifeguard Symposium which is being held tomorrow, June 28 in person at the Ocean City Library for those who have lifeguards at your beaches or pools, so be sure to pre-register to attend.

He also asked the members to please remember to review the hierarchy reports for your town in the learning management system to be sure your training is 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 reviewed this month's *Lessons Learned from Losses* with respect to Hurricane Preparedness. He noted that during the RMC Roundtable, Ed Cooney, Fund Underwriter, indicated that a flood policy should in place if any portion of the scheduled location is in Flood Zone A or V. In addition, Mr. Roselli encouraged the Committee to report all claims to FEMA noting that in some instances, FEMA will provide funding (FEMA mitigation) to address an ongoing flood threat.

Mr. Roselli stated that a \$500,000 deductible applies to both the building and contents for scheduled properties in a flood zone.

Chair Razzo asked if municipalities are able to participate in the private market for Flood Insurance. Mr. Avalone stated "yes", they absolutely can.

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 May he has completed visits with all agencies, with only one (1) agencies left to visit since his report was generated. 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.

In regards to Policy and Procedure, Mr. Winter noted requests have been received and have been forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guideline and L/E Accreditation requirements. Some agencies have requested assistance with policy manual revisions and or selected topics for assistance, which is ongoing. A follow-up inquiry was conducted with agencies in regards to Critical Incident Debriefing and Transitional Duty and he is happy to report that most of the agencies have something in place in regards to both of these issues, and those that don't, he is working

with them to get something in place and has been received well. He also noted updates on Policy and Procedures will be part of his monthly report.

In regards to training, preparation is being conducted for future class instruction for the Management of Aggressive Behavior. Class dates and times are being discussed and will be posted in the near future. A Report Writing class was determined to be in need based on reviews from litigation files in addition to input from various Chiefs who also concurred as well.

Mr. Winter noted Bulletin 22-04 was distributed and pertained to updated information by the NJ Attorney General guidelines in regards to Pursuit and Use of Force policy.

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 items and referenced some well-being initiatives and activities:

Ms. Schiffer noted she continues to reach out to her Wellness contacts in an attempt to schedule time to have an idea generating conversation regarding ways to use allocated wellness funds for 2022, and has met with many of them. She noted there are still a few towns that need to appoint a designated Wellness Coordinator. She then noted some new idea's she has spoken with member towns about have included Reiki demonstrations, Misfit Market orders, Snack/Fruit events, and Exploration with Meditation. Monthly activities with different member towns have included starting an employee garden, a "better sleep hygiene" challenge, chair massages, etc.

Ms. Schiffer noted a Wellness Ad-Hoc Committee Meeting took place on May 11, 2022 and the minutes are included in the agenda packet, and the next meeting is scheduled to be held in July.

Ms. Schiffer stated the JIF Mental Wellness and Health Initiatives Meeting held on May 27, 2022 is looking at the Transformational Leadership and Crisis Response program and made some recommendations that will be shared with Dr. Elias and the Executive Committees once finalized.

She noted that Vineland will be hosting a "Diva Night" for the ladies, and the mobile Mammogram Van will be at this event, which is a really fun way to get your annual mammograms done.

Ms. Schiffer stated a List of Approved Wellness Items for Fund Coverage is on the JIF website for your reference.

June Targeting Wellness Newsletter

This month Ms. Schiffer noted some topics covered in her newsletter included:

- The Importance of Hydration (and a brief look at electrolyte replacement with easy to make beverages)
- Summer Steps for Healthy Living (plus the 5 healthiest condiments for summer)
- Steps to Promote Cancer-free Grilling (enjoy your summer barbecue AND be safe)
- Add Some Spice to Your Life (makes foods delicious and improves your health at the same time)
- Processed Food and Your Health (Isn't everything processed in some way?)
- Recipe Corner: Loaded Kale Salad (easy, fast, and great for bringing to your next backyard party)

Ms. Schiffer noted also included was "Wellness Win of the Month": She asked that you please share your "wellness win" by sending her a short explanation and photos (if appropriate) on something you tried recently that worked. She is going to pick one winner and will email it out to all the Wellness Champs later this month. Please do not feel if your idea isn't picked that it falls short in any way. Ms. Schiffer will continue getting them posted on the JIF website for you to reference and to help generate future ideas.

Ms. Schiffer noted the anguish she felt in her observations as she has been out to member towns in regards to the "stress factor" she sees and feels employees are enduring. She has witnessed employees not taking a break, or taking their lunch as they are too busy and overwhelmed. She expressed how important personal care is, noting if you don't take care of your health now, you'll be taking care of your illness later.

Lastly, Ms. Schiffer noted there will be packets distributed at the Retreat that include posters on Comorbidities and the affects they can have on your claims. Please be sure to hang them up in your municipalities as a reminder to your employees.

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>May</i>	<i>YTD</i>
<i>Lost Time</i>	3	35
<i>Medical Only</i>	22	102
<i>Report Only</i>	17	66
<i># of New Claims Reported</i>	42	205
<i>Average Days Reported to QL</i>	15.5	58.2

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.

Claims Report by Type

Ms. Beatty explained that this number may start to pick up due to COVID claims on the rise again and the amount of time it takes to track all of those exposed and potential additional positive claims.

COVID Claims Reported this month: 2

Days to Report – Non-COVID Claims: 2.9 days

Days to Report COVID Claims: .5 days

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	2,168
<i>Transitional Duty Days Worked</i>	1,493
<i>% of Transitional Duty Days Worked</i>	69%
<i>Transitional Duty Days Not Accommodated</i>	675
<i>% of Transitional Duty Days Not Accommodated</i>	31%
<i>\$ Saved by Accommodating</i>	\$144,605
<i>\$ Lost by NOT Accommodating</i>	\$82,912

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	May
<i>Bill Count</i>	272
<i>Original Provider Charges</i>	\$254,543
<i>Re-priced Bill Amount</i>	\$72,880
<i>Savings</i>	\$181,663
<i>% of Savings</i>	71%
<i>PPO Penetration Rate Bill Count Percentage</i>	97%
<i>PPO Penetration Rate Provider Charge Percentage</i>	99%
<i>EPO Penetration Rate Bill Count Percentage</i>	95%
<i>EPO Penetration Rate Provider Charge Percentage</i>	97%

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. The attached report depicts the information through May 2022.

Ms Zawadski, alternate Fund Commissioner for Deptford, noted a new AFC Urgent Care had just moved in to their neighborhood and if it can be utilized. Ms. Beatty noted that AFC is part of the QualCare Network, but she would double check to be sure that particular one is in our current network of providers.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero stated the new WIZER training course is in progress, with 2,064 users enrolled and a 49% completion rate since the beginning of the month.

Whitelisting and Phishing

As of June 27th, 17 members (45%) are actively enrolled with five (5) waiting test phishing email confirmation and ten (10) who have not replied letting him know if they have completed their whitelisting, and six (6) members who are not participating in the program.

Mr. Romero noted several reminders have been sent out and to please let him know when the whitelisting has been completed so Wizer can send a test phishing email and validate that the whitelisting is working.

D2 Cybersecurity Vulnerability Scanning & Penetration Testing

As of June 27th, 24 members (63%) are actively enrolled in the program but he is still missing the KYC or the VSA from 13 members. He reiterated to the members that both documents need to be submitted to him at the same time and he will then forward to D2 and the JIF.

- The KYC Form needs to be completed by your IT & municipal point of contact. This identifies the IP addresses needed to perform the network VA scan & penetration test.
- The Vendor Service Agreement (VSA) (vetted by the JIF's solicitor) needs to be completed and signed by the municipal point of contact. This is the legal agreement/consent allowing D2 Cybersecurity to perform the vulnerability scan & penetration testing.

Mr. Romero noted it is important to include all departmental IP addresses to be tested (administrative, PD, Public Works, EMS, Fire Dept., etc.) Once the pen testing goes into production it cannot be stopped, and new IP addresses will need to be tested next year.

MEL Cyber Risk Management

Mr. Romero reported that as of June 27th:

- 23 or 61% of the members are Tier 1 certified
- 18 or 47% of the members are Tier 2 certified
- 15 or 39% of the members are Tier 3 certified

He will continue to reach out and visit JIF members to help them understand and become compliant with the various programs.

Mr. Romero reviewed the Security tip of the month: MFA (Multi-Factor Authentication) noting the different types of MFA's

- **Email codes:** Email code is a code – either numbers, letters, or a mix of that is sent to you via email.
- **Text and call one-time passwords (OTPs):** One Time Password authenticates you by sending you a one time password.
- **Biometric verification:** can be anything from fingerprint identification up to facial recognition. Users with smartphones or computers with this feature can further strengthen their online protection

- **Physical key:** something you can hold and insert into your computer to access information and is considered one of the most secure methods of MFA.
- **Authenticator app:** The authenticator app is an application that you download from your phone. The big companies – such as Microsoft, Google, and Apple – have their own authenticator apps for their users. It provides you with two authentication options. You can either receive a notification that someone is trying to access your account, and you can approve or decline verification.

Lastly, Mr. Romero noted included in the same packet as the Wellness Comorbidities posters, were Cyber Posters as well as Cyber Mouse Pads to assist in reminding employees to be cautious what they click on. He asked that the posters please be hung up around your municipality and you distribute the mouse pads to your employees.

Ms. Sperry had questioned Quinton's status, noting everything had been sent in, and asked how often the report is updated. Mr. Romero stated the verbal report he just gave was updated this morning, however the report in the agenda is as of the 6th of the month. Mr. Forlenza checked the most recent status via his Ipad and noted Quinton had actually submitted their paperwork today.

Mr. Neu, Fund Commissioner Pennsville, questioned the efficiency of the phishing exercise as he stated it seems like the same employees are phished 6-7 times, while other employees are not. Mr. Romero explained it is system generated, so he is not sure how it is programmed, but he would look into it if Mr. New would please send it to him, he would submit it to WIZER for an explanation.

Mr. Forlenza referenced a report in the agenda which indicated there were still quite a few towns that have not submitted their KYC and VSA paperwork, and stated these costs are included in member assessments. Effective January 1, 2023, participation in all of the programs will be a requirement, and there are serious coverage discussions going on in regards to members that have not completed, or have in place certain safeguards not being eligible for coverage. This could place a town in a situation where they do not have coverage, which down the line, if they have a cyber-hack, could cost your town hundreds of thousands of dollars and weeks of down time. Mr. Forlenza reiterated, to please complete the paperwork needed to be able to start these programs, so come time to renew, it will be easier to determine who will and wont' have Cyber coverage.

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for May 2022 and a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of May 31, 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 \$25,897.32. This generated an average annual yield of .98%. However, after including an unrealized net gain of \$161,696.17 in the asset portfolio, the yield is adjusted to 6.15% for this period. The total overview of the asset portfolio for the Fund shows a current market value of \$27,313,963.86 vs. the amount we have invested. The current market value, including accrued income is valued at \$27,334,644.00.

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

The JCMI Portfolio has a current market value of \$24,839,684.77

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$4,525.00	\$27,415.70
Salvage	\$0.00	
Overpayment Reimbursements	\$0.00	
FY 2022 Premium Assessments	\$0.00	
FY 2016 Vineland City Reimbursement	\$45,431.99	

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

Woodbury City	\$21,694.00
Washington Twp.	\$80,786.00
Pittsgrove Twp.	\$78,925.00
Stow Creek Twp.	\$5,936.00
Quinton Twp.	\$1,967.00

Loss Run Payment Register for the Period – May 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 \$298,541.53. The claims detail shows 559 claims payments issued.

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$32,138,803.27 to a closing balance of \$30,968,511.23 showing a decrease in the fund of \$1,170,290.97.

Bill List – June 2022

For the Executive Committee’s consideration, Mr. Tontarski presented the June 2022 Bill List in the amount of \$441,028.04.

Chair Razze entertained a motion to approve the May 2022 Loss Run Payment Register and the June 2022 Bill List in the amount of \$441,028.04 as presented.

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

Motion by Ms. Sweeney, seconded by Ms. Sperry to approve the *May 2022 Loss Run Payment Register and the June 2022 Bill List* as presented.

ROLL CALL

Yeas: Bob Diaz, **South Harrison Township**
 Majorie Sperry, **Quinton Township**
 Doug Hogate, **Elsinboro Borough**
 Leo Selb, **Hopewell Township**
 Karen Sweeney, **Wenonah Borough**
 Mike Razze, Chair, **Pitman Borough**
 Jeff Celebre, **Vineland City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Safety Committee Meeting Minutes June 1, 2022

Mr. Celebre stated the minutes of the June 1, 2022 meeting were included in the agenda and are self-explanatory, noting the Annual Retreat will be held at Auletto's Caterers in Deptford on Wednesday July 27 and Thursday July 28, with the Executive Committee Meeting being held at 4:00 pm on that Wednesday. He noted some of the topics are Best Practices for Diversity, Recreational Marijuana and Police Department Recruitment. If there are any topics anyone would like to see covered, please email him and he will forward the information on.

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

Finance Committee Meeting Minutes – June 13, 2022

Mr. Hogate stated the minutes of the June 13, 2022 meeting were included in the agenda and are self-explanatory. He reviewed some of the highlights of the meeting with the members and then noted the Auditors found no findings or recommendations. He also noted there was a memorandum on the JCMF with FAQ's that seem to be very helpful to people that was also included with the minutes, as well as the Interim Financials Statement Summary ending March 31, 2022.

Mr. Hogate noted the Committee discussed different scenarios in regard to Dividend Release, as well as the 2023 Budget process.

With that said, Mr. Hogate noted there were four (4) Resolutions on the Agenda for approval and reviewed each one to the Committee. Mr. Hogate asked if there were any questions before the Resolutions were presented for approval. No questions were entertained.

Chair Razzo entertained a motion to approve the following Resolutions:

Resolution 2022-28 Accepting the Annual Audit Report for the Period Ending December 31, 2021

Resolution 2022-29 Authorizing Payment of \$838,317 from the TRICOJIF MEL Unencumbered Surplus Account in Accordance with the Requirements of the New Jersey Municipal Liability Joint Insurance Fund

Resolution 2022-30 Authorizing a Payment of \$41,193 from the 2017 Fund Year in Accordance with the Requirements of the New Jersey Municipal Residual Claims Fund Joint Insurance Fund Surplus Trigger.

Resolution 2022-31 Authorizing an Intrafund Transfer of \$300,000 from the 2018 Deductible Line Item to the 2018 General Liability Line

Motion by Ms. Sweeney, seconded by Mr. Diaz, to approve ***Resolutions 2022-28; Resolution 2022-29, Resolution 2022-30; and Resolution 2022-31 as presented***

ROLL CALL

Yeas:

Bob Diaz, **South Harrison Township**
Majorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Borough**
Leo Selb, **Hopewell Township**
Karen Sweeney, **Wenonah Borough**
Mike Razzo, Chair, **Pitman Borough**
Jeff Celebre, **Vineland City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Strategic Planning Meeting Minutes – June 16, 2022

Ms. Miller stated the minutes of the June 16, 2022 meeting were a handout for today's meeting and are self-explanatory, she then highlighted the following discussions that took place:

- The Annual Retreat will be Wednesday July 27th and Thursday July 28th, with the monthly meeting at 4pm following Wednesday's sessions and the Reception to follow the meeting.
- Dr. Elias will be working with Ms. Schiffer and Mr. Winter on a PTSD presentation for the Retreat.
- More on the future of Meeting formats will be discussed at the Retreat
- Discussions were held on the JIF's current RFQ process and who and how the evaluations will be completed; more discussions will be had at the next meeting.
- Lastly, the holiday dinner will be held on December 19, 2022 this year at Italian Affair. More information will be provided in September.

Ms. Miller noted that concluded her report, unless anyone had any questions. No questions were entertained.

MEL/RCF/EJIF Reports

Mr. Law noted the MEL/RCF/EJIF met on June 2, 2022 and reviewed the Audits, which were good, however there were some financial issues and in order to avoid additional assessments, we had just approved the transfer of \$818,317 to the MEL and Mr. Law explained this in greater detail.

He stated the MEL Cyber JIF is in the process of being formed with plans to start January 2023.

Mr. Law noted the Financial FastTrack reports for the MEL and RCF were included in the report in the agenda, and the EJIF Committee met and noted if anyone has PFOA or PFAS issues with water, there were discussions in regards to if coverage should be provided, and what is being suggested is assistance with legal, and will be discussed more at the September meeting.

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

MISCELLANIOUS BUSINESS

Chair Razze noted the next meeting will be held on Wednesday, July 27, 2022 at Auletto Caterers, following that day's Retreat session, at 4:00 pm, followed by a Reception.

PUBLIC COMMENT

Open Public Comment

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

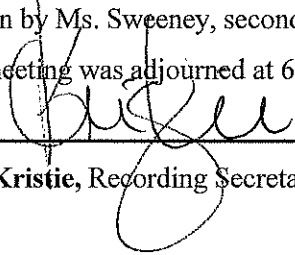
Motion by Ms. Sweeney, seconded by Ms. Sperry to open the meeting to the public. All in favor. Motion carried.

MOTION TO ADJOURN

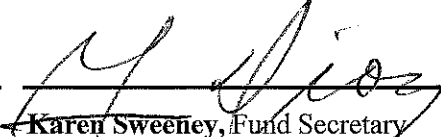
There being no further business, Chair Razze entertained a *Motion to Adjourn* the June 27, 2022 Executive Committee Meeting.

Motion by Ms. Sweeney, seconded by Ms. Sperry, to adjourn the June 27, 2022 meeting of the TRICO JIF.

The meeting was adjourned at 6:05 PM.



Kris Kristie, Recording Secretary for



~~Karen Sweeney, Fund Secretary~~

Bob Diary, Acting