

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

**Gloucester, Salem, Cumberland Counties  
Municipal Joint Insurance Fund**

**September 26, 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, Mullica Hill, NJ, on Monday, September 26, 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***

Ken Brown, **Carneys Point Twp.**  
Sue Miller, **Clayton Borough**  
Dina Zawadski, *Alternate*, **Deptford Twp.**  
Anthony Rossett, *Alternate*, **East Greenwich Twp.**  
Carolyn King-Sammons, **Elk 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.**  
Luke Patrick, **Mannington Twp.**  
Candice Pennewell, **Mantua Twp.**  
Harry Moore, **Oldmans Twp.**  
Susan Jacabucci, **Paulsboro Borough**  
Irene Scarpaci, *Representative*, **Penns Grove Borough**  
Candice Pennewell, **Mantua 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**  
Colette Bachich, **Washington Twp.**  
Karen Sweeney, **Wenonah Borough**  
Nicole O'Hara, *Alternate*, **Westville Borough**  
Bob Law, **Woodbury City**  
Jeff Pitzo, **Woodbury Heights Borough**  
Glenn Merkle, *Alternate*, **Woodstown Borough**  
Jane DiBella, **Woolwich Twp.**

**Absent** Fund Commissioners were:

Warren Morgan, **Alloway Twp.**  
Doug Hogate, **Elsinboro Twp.**  
Linda Gonzalez, **Fairfield Twp.**  
Kevin Clour, **Lower Alloways Creek Twp.**  
Kayla Spurka, **Monroe Twp.**  
Brad Campbell, **Shiloh Borough**  
Lee Ann DeHart, **West Deptford**

Also present were:

Paul J. Miola, CPCU, ARM, Deputy Executive Director, *RPA a Division of Gallagher*  
Kamini Patel, MBA, CIC, CPCU, AIDA<sup>®</sup>, Program Director, *RPA a Division of Gallagher*  
David S. DeWeese, Esquire, Fund Attorney, *The DeWeese Law Firm, P.C.*  
Keith Hummel, *Safety Director, J.A. Montgomery Consulting*  
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:

Cettei & Connell  
Chesney-Stanton Insurance Group  
Colson and Gosweiler Insurance  
E.H. Sloan Insurance Agency  
Len Eckman Insurance

Absent RMCs/Professionals were:

Paul A. Forlenza, MGA, Executive Director, *RPA a Division of Gallagher*  
Chris Roselli, Account Manager, *Qual-Lynx*  
Rob Garish, Assistant Director of Public Sector, *J. A. Montgomery Risk Control*  
Assured Partners  
Conner Strong & Buckelew  
Hardenbergh Insurance Group  
Henry D. Young Insurance

Motion to move up Colette Bachich, Washington Township, in the absence of Doug Hogate, Borough of Elsinboro to the Executive Committee for voting purposes. Motion by Ms. Sweeney, seconded by Mr. Selb 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 **July 27, 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 **July 25, 2022** Executive Committee meeting.

Motion by Ms. Sweeney, seconded by Ms. Sperry to approve the minutes of the **July 25, 2022** Executive Committee meeting. Motion carried.

***APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting***

Chair Razze presented the meeting minutes of the **July 25, 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 July 25, 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 July 25, 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 July 25, 2022 as presented. Motion carried.

The Executive Claims Review Committee Closed Session minutes of **July 25, 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 – September 26, 2022***

Chair Razze reported that an Executive Claims Committee Meeting was held in person at the Gloucester County Library, Mullica Hill, NJ on Monday, September 26, 2022.

The Committee reviewed eighteen (18) claims. Of the claims reviewed, there were thirteen (13) Workers' Compensation, two (2) Auto Liability, and three (3) Property PARs recommended for approval of settlement or continuing defense.

There were four (4) claim(s) reviewed this month that had previously been approved by Vineland.

2022265511  
2022276831  
2023281062  
2022265864

There was one (1) claim(s) reviewed for abandonment of subrogation attempt since the last meeting.

2021220106

Questions will be addressed during Closed Session if necessary.

***EXECUTIVE DIRECTOR'S REPORT***

In Mr. Forlenza's absence, Ms. Patel reviewed the Executive Director's Report with the membership found in the agenda packet. She then highlighted the following items from the report:

Ms. Patel referenced a report showing the Certificates of Insurance issued for September, and asked that members please review for accuracy.

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

Ms. Patel 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. She stated that those towns that are up for renewal this year that are securing their statutory bonds utilizing this program will be receiving notification from the MEL Underwriter, if you haven't already, that they will be re-underwriting all bonds for your town. Ms. Patel stated if you would like to check the status of an application to please contact Ed Cooney, Fund Underwriter.

Ms. Patel stated that 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 the Gloucester, Salem, & Cumberland Counties Municipal JIF*. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and the 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 all been completed, and we have received *Renewal Resolutions & Agreements* from all renewing members with the exception of Alloway and Woodstown. She also noted all Member Visitations have been completed.

Mr. Miola noted to date there has been no communication from Alloway or Woodstown in regards to their Renewal. Mr. Forlenza has been in touch with the RMCs for both towns. However, it has been reported to him through third parties that an RMC for one of those towns has been encouraging members to move to another Joint Insurance Fund, where there is no requirement by the members to actively participate in the JIF. Mr. Miola noted this is a JIF where safety training, practicing risk management, and member participation on Sub-Committees is not required. The annual budget and member assessments are determined by the Administrator. Mr. Miola questioned whether these important differences are being communicated to these towns. At this time, Mr. Miola stated that he does not anticipate these members will be renewing with the TRICO JIF.

Ms. Patel noted if they do not submit their *Renewal Resolution & Agreement* by October 1, 2022 they will not be able to rejoin the TRICOJIF for another 3 years.

Ms. Patel stated that each member's 2022 Coverage Documents have been loaded into Origami. On or about August 1, 2022 an email and accompanying memorandum notifying all members of the availability of the documents, and how to access them, was sent to the Municipal Clerk, Fund Commissioner, and Risk Management Consultant. She noted there was some confusion as many Clerks do not currently have access to Origami, and explained that she is working with the MEL and Origami to obtain more licenses so all Clerks will have access going forward. She stated all members are encouraged to log into Origami, download the documents, and maintain them in accordance with State Retention guidelines. Members can contact the Executive Director's office with any questions. Ms. Patel reminded the members of the

retention requirements for these documents, which is 20 years, though she recommends keeping them forever as old policies can be very valuable when defending claims.

Lastly, Ms. Patel noted an application to join the TRICOJIF effective January 1, 2023 has been received from National Park Borough and we will keep the Fund updated on the progress of their application.

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

## **SOLICITOR'S REPORT**

### ***Assignment of New Cases***

Mr. DeWeese reported that there have been three (3) new case(s) assigned since the last meeting:

*Ashley-Boyd v. Township of Deptford*  
*Grant v. Borough of Glassboro*  
*Nissan Motor Acceptance Corp. v. Township of Monroe*

### ***Closed Cases***

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

*Joe v. Township of Deptford*  
*Gottshall Est. v. City of Woodbury*

### ***General Liability Files***

Mr. DeWeese noted that there are **50** active General Liability files and if a member would like a synopsis of their town's cases sent to them, please contact him.

Mr. DeWeese presented a report on Police Liability claims to the Committee. He reported that the Fund currently has seventeen (17) cases involving Police Civil Rights allegations with one (1) cases assigned pre-suit, three (3) cases Dismissed without Prejudice/Administratively Dismissed; two (2) case(s) in Mediation Settlement Negotiations, and four (4) case(s) with Summary Judgment Motions pending. Not all of the cases involve excessive use of force; however, they all involve allegations of violations of civil rights.

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. He noted he is one of the attorneys on the panel so please reach out to him with any Employment Practices questions or issues.

Mr. DeWeese asked if there were any questions. No **10** questions were entertained.

## **SAFETY DIRECTOR'S REPORT**

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

Mr. Hummel noted his report included a list of the Safety Director Bulletins and Safety Announcements, including Law Enforcement messages and Loss Control Surveys issued during July and August 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. He reminded the members that if they would like to receive communications from MEL and MSI related to your position or operations to follow the directions in order to select from the list of available Push Notification "subscriptions".

Mr. Hummel reminded the members to maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issues the designation. Chief among those rules is the attendee of the class must attend the entire session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out as well as participation to demonstrate to the State agency that the student participated in polls, quizzes, and question & answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

Lastly, Mr. Hummel reminded the members:

- The last Regional Training for 2022 will be held on October 4 and 6 via Zoom and will cover the role of the Right to Know Coordinator and what to expect during a PEOSHA visit.
- If you have Crossing Guards in your town, please ensure you meet annual training requirements
- As we move into the Fall many member towns will be holding special events. Please work with your RMC regarding Certificates of Insurance/Facility Use Agreements and utilize the numerous guidance documents the J. A. Montgomery puts out regarding safety related items.

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

## **CLAIMS ADMINISTRATOR'S REPORT**

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

In Mr. Roselli's absence, Ms. Beatty reviewed this month's *Lessons Learned from Losses*, included in the agenda packet that outlines proper or the SMART lifting technique. In addition, Ms. Beatty reviewed some examples where proper lifting techniques were not utilized.

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

## **LAW ENFORCEMENT LIABILITY CONSULTANT REPORT**

Mr. Winter reviewed his reports for July and August that were included in the agenda packet and highlighted the following.

With respect to Policy Development, Mr. Winter reported that requests for policies and procedures have been received and responses have been forwarded to requesting agencies. This process is ongoing. A follow-up inquiry was conducted with agencies in regards to Critical Incident Debriefing, Active Shooter, Employee Assistance Programs, and Recruitment and Selection as it relates to Attorney General Guidelines.

Mr. Winter stated that preparation is underway 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 and will be limited to 40 participants.

Mr. Winter reviewed a bulletin on the *New Requirements for the Carrying of Firearms in Public*, noting New Jersey state law has always recognized the risks to public safety and to law enforcement that carrying of firearms in public can present. Because of this, an individual needs to obtain a permit to do so. Based on the recent Supreme Court decision this impacts New Jersey's "Carry" law but does not eliminate the overall permitting requirements.

Mr. Selb noted he was quite sure that in our policy it states you are not permitted to carry a firearm into your place of employment, even if you have a Permit to Carry, so this concealed permit does not apply to carrying in your place of business, correct, in referring to civilians? A brief discussion ensued, and Mr. DeWeese stated it is part of the MEL Policy, so if you have adopted the MEL Policy, then guns are not permitted in your place of business.

A second bulletin included in the agenda was on the *Wellness/Physical Assessment Program* which compared to the general public, police are at a higher risk for negative physical and mental health outcomes, including early death, injuries and illnesses, obesity, heart attacks, and sleep disorders. Officers will witness and respond to multiple critical incidents over their career and without appropriate preparation, follow-up support, and mental health care these events can have a dramatic effect on the short-and long term physical and mental health of a person. Agencies are encouraged to establish, expand and sustain officer safety and wellness programs to address challenges commonly faced by officers and to ensure access to resources and services promoting safety and wellbeing. Agencies need to address a variety of essential topics including physical fitness, mental health, emotional wellness, stress management, financial wellness, peer and family support, as well as tactical and operational safety considerations.

The last bulletin Mr. Winter reviewed dealt with Protocols for Pregnant Officers and the guidance needed to follow, which included workplace breastfeeding rights.

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

#### ***WELLNESS DIRECTOR'S REPORT***

Ms. Schiffer stated that her report is included in the Agenda Packet and highlighted the following items and referenced some well-being initiatives and activities.

Ms. Schiffer noted that 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 as the deadline to use or encumber your funds is coming up quickly. She then reviewed what some towns have been using their funds for, including: Setting up a flu clinic; Seminar on Mental Fitness; Starting deliveries of Misfit Markets; purchase a outside picnic table for a "quiet space" for employees; Meditation sessions and Chair massages.

Ms. Schiffer reviewed events that had taken place to promote Well-being, including the Wellness Advisory Committee meeting; the Wellness Coordinator Brainstorming Sessions, and her Monthly Wellness Idea that is posted to the JIF website each month.

In the September "Targeting Wellness Newsletter, Ms. Schiffer focused on Healthy Aging and Aging Gracefully. Topics included:

- A look at what we know about aging gracefully
- Aging gracefully with strength training
- A look at stretching (how often do you stretch?)
- Nutritional Bites: Ultra-processed foods and Dementia

- Why people in the "Blue Zones" live longer
- Other traits and habits associated with longevity
- Recipe Corner: Roasted Beet Salad

In addition, she included a *Fall Cleanse Challenge*, with daily goals to achieve.

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)* for both July and August 2022, however reported on August.

	<b>August</b>	<b>YTD</b>
<i>Lost Time</i>	2	53
<i>Medical Only</i>	26	162
<i>Report Only</i>	55	144
<i># of New Claims Reported</i>	83	362
<i>Average Days Reported to QL</i>	11.0	12.1

***Claims Report by Type***

This report depicts the number of claims and average number of days to report a claim by individual members YTD 2022.

Non-COVID Claims: 9.2 days  
 COVID Claims: 56.7  
 All Claims: 14.2 days

**Transitional Duty Report**

Ms. Beatty presented the Transitional Duty Report.

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	3,341
<i>Transitional Duty Days Worked</i>	2,349
<i>% of Transitional Duty Days Worked</i>	70%
<i>Transitional Duty Days Not Accommodated</i>	992
<i>% of Transitional Duty Days Not Accommodated</i>	30%
<i>\$ Saved by Accommodating</i>	\$235,818
<i>\$ Lost by NOT Accommodating</i>	\$129,030

**PPO Penetration Report:**

Ms. Beatty presented the PPO Penetration Report

<b>PPO Penetration Rate</b>	<b>August</b>
<i>Bill Count</i>	182



<i>Original Provider Charges</i>	\$297,564
<i>Re-priced Bill Amount</i>	\$103,361
<i>Savings</i>	\$194,203
<i>% of Savings</i>	65%
<i>PPO Penetration Rate Bill Count Percentage</i>	90%
<i>PPO Penetration Rate Provider Charge Percentage</i>	97%
<i>EPO Penetration Rate Bill Count Percentage</i>	93%
<i>EPO Penetration Rate Provider Charge Percentage</i>	98%

**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 charges the Fund incurs.

**Nurse Case Assignment Report:** 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 August 2022.

**Managed Care Quick Notes**

This report provides information and savings examples for provider bill negotiation.

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

***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero presented the Technology Risk Services Report stating in regards to the new WIZER Training. The new course is in progress and there are currently 1,951 users enrolled with a 75% completion rate, which he stated should be closer to 90% at this point.

**Whitelisting and Phishing**

As of September 26<sup>th</sup> 19 members (50%) are actively enrolled with five (5) waiting test phishing email confirmation. Eight (8) who have not let Mr. Romero know if they have completed their whitelisting, and six (6) not participating at all.

Mr. Romero noted several reminders have been sent 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 September 26<sup>th</sup>, there are 30 members (79%) are actively enrolled in the program. Mr. Romero is still missing the KYC or the VSA from seven (7) members and one (1) is not participating. He reiterated both documents need to be submitted to at the same time so he can 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's Cyber Risk Management**

Mr. Romero reported that as of September 26th:

26 or 68% of the members are Tier 1 certified  
21 or 55% of the members are Tier 2 certified  
17 or 45% of the members are Tier 3 certified

Mr. Romero noted that currently 12 members would have to pay \$25,000 out of your cyber claim deductible in the event of a cyber incident because they are not eligible for any deductible reimbursement. This number will be anywhere between \$50,000 – \$100,000 effective January 1<sup>st</sup>.

He stated he continues to reach out and visit JIF members to help them understand and become compliant with the various programs and he will be visiting Pitman tonight to help council members understand the importance of this program.

Mr. Romero stated he will start putting together monthly report cards and send to each individual member with their current standing to help them focus on what needs to be addressed.

Mr. Romero reviewed the Security Tip of The Month, reminding parents to please stay vigilant of children accessing the internet and to take the precautions he has outlined in the Child Rescue Coalition website.

Lastly, Mr. Romero noted he has created a step by step instruction sheet to register your domain with haveIbeenpwned.com which is a website that monitors and will automatically notify you if your email is found on the dark web. This is also a Tier 3 requirement under the Password Integrity control, though there are other tools out there that will do the same.

Mr. Romero stated the MEL Cyber JIF is getting off the ground January 1, 2023 and there have been ongoing discussions about the types and limits of coverage that will be provided. Currently only seventeen (17) TRICO JIF members are in compliance with all 3 Tiers, which means that 21 member are in jeopardy of not having full coverage come January 1<sup>st</sup> and that is significant. He reiterated this have been discussions for several years now regarding the need for cyber controls and lacking adequate controls you may have limited coverage with a very high deductible. If you are currently compliant in at least one of the Tiers you will be grandfathered through 2023. You will, however, be required to come into compliance with the new program for 2024. He noted that the insurance market will only provide coverage for those entities that have cyber risk management programs in place.

If you are close to being in compliance with any of the Tiers please complete the steps necessary as soon as possible. This is extremely important. Mr. Romero stated he would be happy to attend any Council meetings and explain the situation directly to your Governing Body if any member would like that done.

Mr. Romero asked if everyone understood and if there were any questions. No questions were entertained.

### ***TREASURER'S REPORT***

Mr. Tontarski presented an overview of the Treasurer's Report for July and August 2022 and a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of August 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 \$60,649.59. This generated an average annual yield of 1.14%. However, after including an unrealized net loss of \$186,091.66 in the asset portfolio, the yield is adjusted to -3.50% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$25,727,405.42 vs. the amount we have invested. The current market value, including accrued income is valued at \$25,738,007.05.

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

The JCFI Portfolio has a current market value of \$24,475,818.93

**Receipt Activity for the Period**

	<b>Monthly</b>	<b>YTD</b>
Subrogation Receipts	\$27,543.61	\$69,433.36
Salvage	\$2,900.00	
Overpayment Reimbursements	\$0.00	
FY 2022 Premium Assessments		\$7,910,837.00

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

Woodbury City	\$21,756.00
Washington Twp.	\$80,997.00
Pittsgrove Twp.	\$79,151.00
Stow Creek Twp.	\$5,953.00
Quinton Twp.	\$1,973.00

**Loss Run Payment Register for the Period – June 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 \$1,494,823.63. The claims detail shows 903 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 \$30,049,356.85 to a closing balance of \$33,666,371.48 showing a increase in the fund of \$3,602,171.91.

**Bill List – Ratification of August 2022**

For the Executive Committee's consideration, Mr. Tontarski presented the August 2022 Bill List in the amount of \$980,000.11, which was included in the agenda, for ratification.

**Bill List - September 2022**

For the Executive Committee's consideration, Mr. Tontarski presented the September 2022 Bill List in the amount of \$188,399.82, which was included in the agenda packet for approval.

Chair Razzé entertained a motion to approve the July and August 2022 Loss Run Payment Register, the August and September 2022 Bill Lists as presented.

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

Motion by Ms. Sweeney seconded by Ms. Sperry to approve the *July and August 2022 Loss Run Payment Register, the August and September 2022 Bill Lists* as presented.

**ROLL CALL**

**Yeas:**

- Bob Diaz, **South Harrison Township**
- Majorie Sperry, **Quinton Township**
- Mark Gravinese, **Harrison Township**
- Leo Selb, **Hopewell Township**
- Mike Razzé, Chair, **Pitman Borough**
- Karen Sweeney, **Wenonah Borough**
- Colette Bachich, **Washington Township**

**Nays:**

None



All in favor. Motion carried by unanimous vote.

### **Strategic Planning Committee Meeting Minutes September 22, 2022**

Ms. Miller stated the Committee met on September 22, 2022 and the detailed minutes would be included in the following month's agenda. She then highlighted the following from the meeting:

Ms Miller noted that Fund Commissioner attendance at Executive Committee meetings was discussed and those towns with low attendance will be receiving a letter in regards to participation.

Ms. Miller reviewed the format of the meetings for the rest of 2022 and the proposed formats going into 2023 with six (6) in person and five (5) virtual.

She noted RFQ's have been received for Property Appraisers. The December meeting will be held at the Pitman Borough Courtroom with the Holiday Dinner Meeting immediately following at The Italian Affair.

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

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

Mr. Law reported the MEL/RCF/EJIF all met on September 7, 2022 and those reports are included in the agenda and are self-explanatory. He highlighted the following.

Mr. Law noted that within a week, the MEL will be meeting in regards to the Cyber JIF that will be effective January 1, 2023. He advised this meeting will provide information on the formation of the Cyber JIF.

He noted the MEL Coverage Committee met on July 26, 2022 and released the following recommendation in regards to vehicle rental reimbursement:

The Member JIFs and MEL JIF provide Rental Reimbursement coverage. Claims will be adjusted based upon the current standard Insurance Services Office (ISO) language approved in New Jersey at the time of loss. The following limits of insurance shall apply: Per Occurrence: \$100,000 Monthly Aggregate, Per Occurrence: \$10,000 Member Coinsurance: 20%. Mr. Law asked the members to review the minute and become familiar with the verbiage change.

Mr. Law asked the members to please review the MEL advertisement which will be printed in the League of Municipalities magazine. The advertisement depicts the Power of Collaboration by providing Tax Payers a savings of \$3.6 billion. Mr. Law noted the TRICOJIF saved the Tax Payers \$229.1 million since inception.

In regards to the RCF, the initial 2023 Budget was reviewed with a 2% increase over last year's budget.

In regards to the EJIF, the initial 2023 budget was also reviewed with a .5% increase over last year. Mr. Law noted that in regards to PFOA/PFAS 2023 coverage, starting January 01, 2023, a sublimit of \$25,000 per claim with an annual aggregate EJIF cap of \$1,000,000 will apply with respect to PFOA/PFAS. Mr. Law noted a Sweep Letter will be released to the members. He asked any municipality that is experiencing issues with PFOA/PFAS to review the endorsement.

Lastly Mr. Law stated there was one (1) Resolutions presented for consideration, authoring the TRICOJIF Renew Membership in the EJIF for three (3) years effective January 1, 2023.

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

***Resolution 2022-34 – Authorizing to Renew Membership in the Environmental Joint Insurance Fund for Three (3) Years Effective January 1, 2023.***



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>Auto</i>	<i>Property</i>
<i>MLT-2022246088</i>	<i>2020186970</i>	<i>2023279431</i>
<i>2022257379</i>	<i>2020197896</i>	<i>2022275950</i>
<i>2022265587</i>		<i>2021235499</i>
<i>2021229388</i>		
<i>2021238082</i>		
<i>2023281080</i>		
<i>2022270847</i>		
<i>2022269776</i>		
<i>2022273129</i>		
<i>2022261747</i>		
<i>2021234680</i>		
<i>2023279686</i>		
<i>MLT-2019173043</i>		

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**  
 Majorie Sperry, **Quinton Township**  
 Mark Gravinese, **Harrison Township**  
 Leo Selb, **Hopewell Township**  
 Mike Razze, Chair, **Pitman Borough**  
 Karen Sweeney, **Wenonah Borough**  
 Colette Bachich, **Washington Township**

**Nays:** None

**Abstain:** None

All in favor. Motion carried by unanimous vote.

**APPROVE ABANDONING SUBROGATION**

Ms. Sweeney presented one (1) claim(s) reviewed for abandonment of subrogation attempt since the last meeting:

2021220106

Chair Razze asked for a motion to abandon subrogation on the claim(s) as presented

