

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

**Pitman Municipal Bldg, Pitman, NJ**

**December 19, 2022 – 4:00 PM**

***EXECUTIVE COMMITTEE MEETING***

***OPEN SESSION MINUTES***

A meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Pitman Municipal Building, Pitman, NJ on Monday, December 19, 2022 at 4:00 PM, prevailing time. Mayor Michael Razze, Borough of Pitman, presiding. The meeting was called to order at 4:00 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**  
Stephanie McCaffrey, **East Greenwich Twp.**  
Carolyn King-Sammons, **Elk Twp.**  
Lisa Jeffers, **Greenwich Twp.**  
Mark Gravinese, **Harrison Twp.**  
Leo Selb, **Hopewell Twp.**  
Kevin Clour, **Lower Alloways Creek Twp.**  
Luke Patrick, **Mannington Twp.**  
Joy Gunn, *Clerk*, **National Park**  
Harry Moore, **Oldmans Twp.**  
Melissa Flacker, **Pilesgrove Twp.**  
Mike Razze, *Fund Chair*, **Pitman Borough**  
Majorie Sperry, **Quinton Twp.**  
Jack Cimprich, **Upper Pittsgrove Twp.**  
Jeffre Celebre, **Vineland City**  
Karen Sweeney, *Fund Secretary*, **Wenonah Borough**  
Nicole O'Hala, *Alternate*, **Westville Borough**  
Bob Law, **Woodbury City**  
Shannon Elton, **Woodbury Heights Borough**  
Kristin Nixon, **Woodstown Borough**  
Jane DiBella, **Woolwich Twp.**

**Absent** Fund Commissioners were:

Warren Morgan, **Alloway Twp.**  
Colleen Emmons, **Deptford Twp.**  
Doug Hogate, **Elsinboro Twp.**  
Linda Gonzalez, **Fairfield Twp.**  
Barbara Freijomil, **Franklin Twp.**  
Clark Pierpont, **Glassboro Borough**  
William Pine, **Logan Twp.**  
Candice Pennewell, **Mantua Twp.**  
Kayla Spurka, **Monroe Twp.**

Susan Jacabucci, **Paulsboro Borough**  
Irene Scarpaci, **Penns Grove Borough**  
Dan Neu, **Pennsville Twp.**  
Brad Campbell, **Shiloh Borough**  
Bob Diaz, **South Harrison Twp.**  
Jena Dolbow **Swedesboro Borough**  
Colette Bachich, **Washington Twp.**  
Lee Ann DeHart, **West Deptford**

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA a Division of Gallagher*  
Paul J. Miola, CPCU, ARM, Deputy 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*  
Keith Hummel, Safety Director, *J. A. Montgomery Risk Control*  
Rob Garish, Assistant Director of Public Sector, *J. A. Montgomery Risk Control*  
Tom Tontarski, *Treasurer*  
Debby Schiffer, *Wellness Director*  
Lou Romero, *Technology Risk Services Director*  
Chris Winter, *Law Enforcement Risk Management Consultant*

Also present were the Risk Management Consultants from the following agencies:

Assured Partners  
Chesney-Stanton Insurance Group  
Cettei & Connell  
Hardenbergh Insurance Group

Motion to move up Alternate Executive Committee members Jeff Celebre, City of Vineland, and Ken Brown, Carney Point in the absence of Executive Committee members Robert Diaz, South Harrison Township and Doug Hogate, Elsinboro Township, to the Executive Committee for voting purposes.

Motion by Ms. Sperry, seconded by Mr. Hogate to move up the Alternate Executive Committee members as presented. All in Favor. Motion carried.

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

Chair Razze presented the meeting minutes of the **November 28, 2022** Executive Claims 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 **November 28, 2022** Executive Claims Committee meeting.

Motion by Mr. Brown, seconded by Ms. Sperry to approve the minutes of the **November 28, 2022** Executive Claims Committee meeting. 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 **November 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 **November 28, 2022** as presented. Motion carried.

The Executive Claims Review Committee Closed Session minutes of **November 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.

#### ***APPROVAL OF THE MINUTES – Executive Committee Meeting***

Chair Razze presented the meeting minutes of the **November 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 for approval of the Executive Committee meeting minutes.

Motion by Ms. Sweeney, seconded by Ms. Sperry to approve the meeting minutes of the **November 28, 2022** Executive Committee Meeting as presented. Chair Razze abstained. Motion carried by majority vote.

#### ***EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – December 19, 2022***

Chair Razze reported that an Executive Claims Committee Meeting was held earlier today in person at the Pitman Municipal Building, Pitman, NJ

The Committee reviewed twelve (12) claims. Of the claims reviewed, there were four (4) Workers' Compensation, one (1) General Liability, three (3) Auto, and four (4) Property PARs recommended for approval of settlement or continuing defense.

There were no (0) claim(s) reviewed this month that had previously been approved by Vineland.

There were no (0) claim(s) 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 the report:

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

Mr. Forlenza noted the allowance reports for SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances, are included in the agenda and noted all funds needed 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 February 1, 2023 to seek reimbursement of these purchases. He noted there will not be any more reminders sent.

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. Mr. Forlenza stated if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza stated that again this year, the Fund will be sponsoring Elected Officials training with both in-person and virtual options. The MEL will reduce each member's 2023 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 2023 MEL Assessment. Again, there will be both in person and virtual options and once the dates and venues have been secured, a notice will be sent out to all members.

On or about October 18, 2022, a model RFQ for Risk Management Services was sent to all Fund Commissioners, Municipal Clerks, and Risk Managers. This model RFQ was developed by the Strategic Planning Committee to assist members in prioritizing the securing of necessary risk management services from an insurance professional for their municipality instead of the price for these services. If you have any questions, please contact the Executive Directors office.

On or about October 20, 2022 the JIF RMC Resolution and Agreements for the 2023 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2023 fees at the February 2023 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact the Executive Directors office.

Mr. Forlenza reported that on December 12, 2022, Committee Volunteer Forms were sent out to all Fund Commissioners and RMC's asking which Sub-Committee you would like to serve on for 2023, with a reminder email sent out on December 15, 2023. Mr. Forlenza explained RMC's are only eligible to sit on the Coverage and Safety Committees. Committee Volunteer Forms were due back to his office on December 16, 2023, and a meeting with the Sub-Committee Chairs will take place in early January to create the makeup of each Committee. If you have any questions, please contact Kris Kristie in the Executive Director's office.

Mr. Forlenza noted there was a supply of 2023 Safety and Wellness calendars packaged up for each town, in the back of the room. Please be sure to take your calendars with you when you leave tonight.

Also included in a separate envelope from the Calendars are the JIF Annual Reports for you to take back and share with your Governing Body. The reports are also posted on the JIF website. Please contact the Executive Directors office with any questions.

Mr. Forlenza noted that last month, an email was sent from his office, as received from the POL/EPL carrier QBE, notifying the members of the cancellation of EPL/POL and VDO Coverage effective January 1, 2023. This is a requirement of the policy and in essence it stated that they will not be providing this coverage to our members effective January 1, 2023. Mr. Forlenza noted that the MEL is currently negotiating with other insurers to determine who will be providing this coverage in 2023, and we do not anticipate any changes in coverage deductibles, coinsurance, or limits. He noted all members should have received a "sweep" letter last week, which is an opportunity to report any known claims or incidents which may lead to the generation of a claim. These would need to be reported by the end of the year to ensure that our current insurer will provide coverage for that claim, so please, if you are aware of any potential claims that have not already been reported and you feel should be, please reach out to Qual-Lynx.

Lastly, Mr. Forlenza noted an application for National Park has been submitted and reviewed for membership in the TRICOJIF effective January 1, 2023. This will be discussed later in today's agenda.

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

## **SOLICITOR'S REPORT**

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

Mr. DeWeese reported that there have been no (0) new case(s) assigned since the last meeting:

### ***Closed Cases***

Mr. DeWeese noted that there was one (1) case(s) closed since the last meeting:

*Johnson vs. Borough of Penns Grove*

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

Mr. DeWeese noted that there are **42** 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 thirteen (13) cases involving Police Civil Rights allegations with one (1) cases assigned pre-suit, three (3) cases dismissed without Prejudice/Administratively Dismissed; zero (0) case(s) in Mediation Settlement Negotiations, and three (3) 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.

He 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 \$2,154,929.64 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.

And lastly, Mr. DeWeese noted he has prepared the 2023 Reorg Resolutions awarding contracts to our Assigned Defense Panel Members as well as a Resolution of recommended EPL/POL Defense Attorneys. Mr. DeWeese has placed within those resolutions the same Attorneys who served in 2022 and he asked for a motion of the Executive Committee on his recommendation that the Fund utilize the same firms in 2023 and confirm this Resolution to be presented for adoption at the January Reorganizational meeting.

Chair Razzo asked for a motion to accept the Motion as explained by Mr. DeWeese to accept both his recommendations for the Assigned Defense Panel members, as well as the EPL/POL Defense Panel members for 2023 and have the Resolutions presented at the January Reorganizational meeting for adoption.

Motion Ms. Sweeney, seconded Ms. Sperry to approve the Motion as presented by Mr. DeWeese. All in Favor. Motion carried by unanimous vote.

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 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, including Law Enforcement messages and Loss Control Surveys issued during September 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 if they would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification "subscriptions".

Mr. Garish reminded the members to make use of the S:ERVE Programs for your Fire, Police and EMS departments and the Distraction Driving module is available for anyone who drives a municipal owned vehicle

Mr. Garish 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 issued the designation. Among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

Mr. Garish reminded the members MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so you can view them at your convenience.

Mr. Garish noted the hierarchy reports for your town are available for review in the Learning Management System to be sure your training is up to date.

Lastly, Mr. Garish noted there have been no changes to the SIP Program for 2023.

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 the *Lessons from Losses* this month that outlines the importance of winter safety. He reviewed key points for employee safety while shoveling snow, driving and utilizing proper foot ware. In addition, Mr. Roselli reviewed three (3) claims examples where claimants failed to follow proper winter safety procedures and policies.

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

### **LAW ENFORCEMENT LIABILITY CONSULTANT REPORT**

Mr. Winter reviewed his report for November that was included in the agenda, was self-explanatory, and highlighted the following.

In regards to Policy Development, Mr. Winter reported requests for policies and procedure 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 the *Management of Aggressive Behavior* class was conducted on November 16, 2022 at the Burlington County Emergency Services training center and was attended by approximately 16 officers, inclusive of Supervisors. The class was well received by the attendees and a summary is being prepared and will be distributed to the Fund Commissioners.

Mr. Winter noted there were no Bulletins distributed in November, however he has been discussing Transitional Duty options and the importance of this program with the agencies.

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 thanked those towns who had either used or encumbered their Wellness funds and to those who have encumbered, she noted you have until February 1, 2023 to use or lose those funds, so please reach out to her if you need any assistance. She then reviewed what some towns have used their funds for, including: Setting up a flu clinic; Sleep Hygiene Challenge; Starting deliveries of Misfit Markets; Stress Management Activities; Meditation sessions, De-Stress activities, and Fresh Fruit and pre-approved snack bars.

Ms. Schiffer presented some thoughts and plans for 2023, which included:

1. Consider formulating a small Wellness Committee to meet 2-3 times a year for exploring ideas to offer. Help your Wellness Coordinator by contributing ideas.
2. Continue including and discuss wellness as part of the Safety committee's agenda especially with a Wellness Committee is not possible.
3. Wellness Initiative Brainstorming Sessions – With the positive response to this year's sessions, she plans to offer three (3) idea-generating group meetings for all municipal Wellness Coordinators offering the opportunity for collaboration and support among peers.
  - Who: Wellness Coordinator from each municipality (ACM, BURLCO, TRICO JIFs)
  - What: To plan, generate and share wellness ideas to help maintain a culture of wellness throughout the year.
  - When: March, June and October
  - Where: Virtual
4. Wellness Advisory Committee – Representation from each JIF to discuss and recommend proposed changes and new resources for enhancing our wellness program. Meeting at least 3 times throughout the year.
  - Who: 1 or 2 representatives from each JIF (Wellness Coordinator or Fund Commissioners)
  - What: To review, discuss, and recommend changes to continually improve the impact of our wellness program.
  - When: TBD but proposing Feb, May and September (and possibly December if needed)
  - Where: Virtual
5. Elias Project – Transformational Leadership and Coaching Program – share next steps in 1<sup>st</sup> Qtr

In the December “Targeting Wellness Newsletter”, Ms. Schiffer focused on goals and reflections as we enter into 2023, as well as other topics that included:

- Tips on Managing stress
- Boundaries and why they are important and how to set them
- Consider meditation for reducing stress
- Benefits of Yoga
- Ways to avoid getting sick this season

In addition, she included a recipe for *Butternut Squash Soap*

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 November 2022

	<i>November</i>	<i>YTD</i>
<i>Lost Time</i>	3	68
<i>Medical Only</i>	16	208
<i>Report Only</i>	15	188
<i># of New Claims Reported</i>	34	468
<i>Average Days Reported to QL</i>	3.5	10.0

**Claims Report by Type**

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

Non-COVID Claims: 7.9 days  
 COVID Claims: 49.7 days  
 All Claims: 11.8 days

**Transitional Duty Report**

Ms. Beatty presented the Transitional Duty Report which depicts Transitional Duty use by town. The highlights for November YTD are as follows:

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	4,432
<i>Transitional Duty Days Worked</i>	3,029
<i>% of Transitional Duty Days Worked</i>	68%
<i>Transitional Duty Days Not Accommodated</i>	1,403
<i>% of Transitional Duty Days Not Accommodated</i>	32%
<i>\$ Saved by Accommodating</i>	\$318,593
<i>\$ Lost by NOT Accommodating</i>	\$179,404



**PPO Penetration Report:**

Ms. Beatty presented the PPO Penetration Report which depicts the top provider services along with the number and amount of re-priced bills for November 2022.

<b>PPO Penetration Rate</b>	<b>November</b>
<i>Bill Count</i>	<i>121</i>
<i>Original Provider Charges</i>	<i>\$127,126</i>
<i>Re-priced Bill Amount</i>	<i>\$62,151</i>
<i>Savings</i>	<i>\$64,975</i>
<i>% of Savings</i>	<i>51%</i>

**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:** 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 November 2022.

**Managed Care Quick Notes**

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

**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 1,931 users enrolled with an 84% completion rate. He reminded everyone that this is a Tier 1 requirement so please encourage your employees to complete the training as there is already a Spring Cyber Training module being planned.

**Whitelisting and Phishing**

Currently 20 members (63%) are actively enrolled with four (4) waiting test phishing email confirmation and seven (7) who have not replied letting me know if they have completed their whitelisting.

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 December 19, 2022, there are 30 members (81%) are actively enrolled in the program. Mr. Romero noted he is still missing the KYC or the VSA from seven (7) members. He reiterated both documents need to be submitted to him 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 any new IP addresses will need to be tested next year.

### **MEL's Cyber Risk Management**

Mr. Romero reported that as of December 22, 2022:

- 30 or 79% of the members are Tier 1 certified
- 26 or 68% of the members are Tier 2 certified
- 24 or 63% of the members are Tier 3 certified

Mr. Romero reported that nine (9) members are not compliant with any of the Tiers, and not only does that leave them very vulnerable to cyber-attacks, the program will be changing on January 1, 2023 and will drastically affect the municipalities Cyber insurance eligibility, coverage, and deductible. Those members are: Elsinboro, Fairfield, Logan, Lower Alloways Creek, Monroe, Paulsboro, Penns Grove, Shiloh and Upper Pittsgrove.

Mr. Romero then reviewed with the Fund:

#### Effective January 1st 2023

- Non compliant members could face up to a \$110,000 deductible.
  - \$50,000 + 20% coinsurance of the next \$300,000 of loss
- Tier 1 & 2 compliant members could face a \$25,000 deductible
- Tier 1, 2, & 3 compliant members could have a \$0 deductible.

#### Grandfathering

- The new program has two levels: Minimum & Advance Security

Current Tiers 1&2 will be grandfathered into the Minimum Security Level till January 1, 2024.

Current Tiers 1,2 & 3 will be grandfathered into the Minimum & Advance Security Levels till January 1, 2024.

If you are coming into the home stretch with being in compliance with any of the Tiers, please complete the steps necessary, it is extremely important. He reminded the members that though you may be covered, you must be able to provide evidence of compliance at the time of an incident leading to a claim. You must submit a Deductible Reimbursement form executed by your administrative point of contact and your IT professional to be considered for reimbursement. Make sure to keep hard copies of the requirements and update them regularly.

Lastly, Mr. Romero advised to take caution when receiving messages from companies asking to verify your shipping address or asking you to click on a link to track a package from someone you did not make a purchase, especially around this time of year. Never click on the link sent to you, go directly to the vendor's website to get information about packages and delivery information.

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 November 2022, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of November 30, 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 \$42,823.55. This generated an average annual yield of 1.61%. However, after including an unrealized net gain of \$364,066.07 in the asset portfolio, the yield is adjusted to 15.827 for this period. The total overview of the asset portfolio for the fund shows a current market value of \$26,680,481.13 vs. the amount we have invested.

The Fund's asset portfolio with Wilmington Trust consists of one (1) obligation with a maturity less than one year.

The JCMF Portfolio has a current market value of \$24,186,726.16

**Receipt Activity for the Period**

	Monthly	YTD
Subrogation Receipts	\$1,173.02	\$96,875.73
Salvage	\$0.00	

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

Woodbury City	\$21,837.00
Washington Twp.	\$81,299.00
Pittsgrove Twp.	\$79,446.00
Stow Creek Twp.	\$5,975.00
Quinton Twp.	\$1,980.00

**Loss Run Payment Register for the Period – November 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 \$346,541.25. The claims detail shows 361 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 \$32,098,109.03 to a closing balance of \$31,872,428.50 showing a decrease in the fund of \$255,680.53

**Bill List - December 2022**

For the Executive Committee's consideration, Mr. Tontarski presented the December 2022 Bill List in the amount of \$1,732,215.32, which was included in the agenda packet for approval.

Chair Razzo entertained a motion to approve the November 2022 Loss Run Payment Register and the December 2022 Bill List as presented.

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

Motion by Ms./Sweeney, seconded by Ms. Sperry to approve the *November 2022 Loss Run Payment Register and the December 2022 Bill Lists* as presented.

**ROLL CALL**      *Yeas:*      Mark Gravinese, **Harrison Township**  
Marjorie Sperry, **Quinton Township**  
Leo Selb, **Hopewell Township**  
Karen Sweeny, **Borough of Wenonah**  
Michael Razzo, **Pitman Borough**  
Jeff Celebre, **City of Vineland**  
Ken Brown, **Carneys Point**

*Nays:*              None

*Abstain:*          None

All in favor. Motion carried by unanimous vote.

**COMMITTEE REPORTS**

Chair Razzo entertained a Motion to Open the Public Hearing on the Fund's 2023 Budget.

Motion by Ms. Sweeney, seconded by Ms. Sperry, to Open the Public Hearing on the Fund's 2023 Budget. All in Favor. Motion carried.

Hearing no comments, Chair Razzo entertained a motion to Close the Public Hearing.

Motion by Ms. Sweeney, seconded by Ms. Sperry to Close the Public Hearing. All in Favor. Motion carried.

**2023 Budget Adoption**

Chair Razzo asked for a Motion to Adopt the 2023 Budget as presented.

Motion by Ms. Sweeney, seconded by Ms. Sperry to Adopt the 2023 Budget as presented.

**ROLL CALL**      *Yeas*      Mark Gravinese, **Harrison Township**  
Marjorie Sperry, **Quinton Township**  
Leo Selb, **Hopewell Township**  
Karen Sweeny, **Borough of Wenonah**  
Michael Razzo, **Pitman Borough**  
Jeff Celebre, **City of Vineland**  
Ken Brown, **Carneys Point**

*Nays:*              None

*Abstain:*          None

Motion carried by unanimous vote.

**2023 Assessment Allocation Strategy Adoption**

Chair Razzo asked for a Motion to Adopt the 2023 Assessment Allocation Strategy as presented.

Motion by Ms. Sweeney, seconded by Ms. Sperry to Adopt the 2023 Assessment Allocation Strategy as presented.

**ROLL CALL**      *Yeas*      Mark Gravinese, **Harrison Township**  
Marjorie Sperry, **Quinton Township**  
Leo Selb, **Hopewell Township**  
Karen Sweeny, **Borough of Wenonah**  
Michael Razzo, **Pitman Borough**  
Jeff Celebre, **City of Vineland**  
Ken Brown, **Carneys Point**

*Nays:*              None

*Abstain:*          None

Motion carried by unanimous vote.

***2023 Assessment Certification Adoption.***

Chair Razze asked for a Motion to Adopt the 2023 Assessment Certification as presented.

Motion by Ms. Sweeney, seconded by Ms. Sperry to Adopt the 2023 Assessment Certification as presented.

**ROLL CALL**    *Yeas*    Mark Gravinese, **Harrison Township**  
Marjorie Sperry, **Quinton Township**  
Leo Selb, **Hopewell Township**  
Karen Sweeny, **Borough of Wenonah**  
Michael Razze, **Pitman Borough**  
Jeff Celebre, **City of Vineland**  
Ken Brown, **Carneys Point**

*Nays:*                    None

*Abstain:*                None

Motion carried by unanimous vote.

***Resolution 2022-42 Authorizing the Fund Treasurer to Transfer \$293,858 from the Fund Year 2022 MEL Liability & Workers Compensation Budget Line Item and \$6,142 from the MEL Excess Property Line Item to the MEL Unencumbered Surplus Account***

Chair Razze entertained a motion to adopt Resolution 2022-42, as presented

Motion by Ms. Sweeney, seconded by Ms. Sperry, to adopt Resolution 2022-42, as presented.

**ROLL CALL**    *Yeas*    Mark Gravinese, **Harrison Township**  
Marjorie Sperry, **Quinton Township**  
Leo Selb, **Hopewell Township**  
Karen Sweeny, **Borough of Wenonah**  
Michael Razze, **Pitman Borough**  
Jeff Celebre, **City of Vineland**  
Ken Brown, **Carneys Point**

*Nays:*                    None

*Abstain:*                None

Motion carried by unanimous vote.

***New Member Review Committee Meeting Minutes – December 8, 2023***

Mr. Forlenza referenced the New Member Review Committee Meeting Minutes included in the agenda packet in regards to National Park. He noted the minutes were very detailed and concluded that the Executive Directors office, based upon authorization provided at the November Executive Committee Meeting, has extended an offer of Membership to National Park at an annual assessment of \$118,390 effective January 1, 2023. He asked for a motion for confirmation of the offer of membership and noted National Park has accepted the JIF's offer of membership.

Chair Razze entertained a Motion ***Confirm the offer Membership to the Borough of National Park to join the TRICOJIF effective January 1, 2023 with an annual assessment for 2023 of \$118,390 subject to the approval of the Department of Banking and Insurance as well as the Division of Community Affairs.***  
***Motion – All in Favor***

Motion by Ms. Sweeney, seconded by Ms. Sperry, to confirm an offer of membership to National Park as presented. Motion carried.

***2032 Executive Committee Nomination Slate***

Mr. Forlenza presented the 2023 Executive Committee Nomination Slate noted there have been no changes since it was presented last month. He stated that the 2023 Slate as listed below and in the agenda, that will be voted on at the Reorganizational meeting in January as follows:

- Chair: **Karen Sweeney**, Wenonah Borough
- Secretary: **Robert Diaz**, South Harrison Township
- Executive Committee: **Mark Gravinese**, Harrison Township  
**Marjorie Sperry**, Quinton Township  
**Douglas Hogate**, Elsinboro Borough  
**Leo Selb**, Hopewell Township  
**Colette Bachich**, Washington Township
- Alternates: #1 **Jeff Celebre**, Vineland City  
#2 **Ken Brown**, Carneys Point Township  
#3 **Stephanie McCaffrey**, East Greenwich Township  
#4 **Kevin Clour**, Lower Alloways Creek  
#5 **Jane DiBella**, Woolwich Township  
#6 **Dan Neu**, Pennsville Borough  
#7 **Carolyn King-Sammons**, Elk Township

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

***Joint Coverage Committee Meeting Minutes – December 12, 2022***

Mr. Forlenza stated a Joint Coverage Committee meeting, which was comprised of representatives from the ACM, BURLCO, & TRICO JIFs was held on December 12, 2022 and the minutes of the meeting are self-explanatory and a handout at today’s meeting. He then highlighted the following from the meeting stating the meeting was overall dominated by Mr. Ed Cooney, the Fund Underwriter, who walked everyone through the difficulties we are having with the excess insurance market.

Also discussed was the 2023 Renewal, general state of the market, along with the challenges that are currently being felt. Mr. Forlenza noted that the excess insurance market is constantly changing and in a state of flux. As mentioned earlier, the MEL will be changing EPL carriers as of January 1, 2023. In addition, the MEL will be holding more risk at the local level for any property losses prior to entering the commercial carriers above the MEL.

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

***Claims Audit RFP Evaluation Committee Meeting Minutes – December 13, 2022***

Mr. Forlenza stated there was a Claims Audit RFP Evaluation Committee meeting, which was comprised of representatives from all 3 JIFs that met on December 13, 2022 and the minutes of the meeting are self-explanatory and a handout at today’s meeting. Mr. Forlenza informed the Committee, that the RFP was distributed to thirteen (13) firms and four (4) proposals were received. The four (4) firms that responded were Independent Consulting & Risk Management Services, Innovative Claims Strategies, North Shore and Praxis.

Mr. Forlenza stated that all four (4) proposals underwent a legal review by Fund Solicitor, David DeWeese, and upon review, three (3) were eligible for consideration. A lengthy discussion ensued regarding the three

(3) proposals with respect to pricing, sample size to be utilized by the Responder, experience of the Responders as well as the format in which the claims audit will be conducted.

After the discussion, the Committee decided to recommend that each JIF approve the proposal provided by North Shore. Each JIF Representative will make a recommendation at the December Executive Committee meeting for each JIF to accept the proposal provided by North Shore with Contract to be awarded in January and audit to be completed in spring of 2023.

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

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

Mr. Law noted the MEL met on November 16, 2022 and the report was included in the agenda, along with a copy of the MEL Budget. Both are self-explanatory, but Mr. Law highlighted the following:

He noted the MEL adopted their Budget and rate table which is incorporated into the JIF Budget. The MEL Budget increased almost 16% over 2022. One of the things to note is the Cyber JIF met on December 14<sup>th</sup>, and they will meet in January to appoint all of their Professionals. They are still in the process of evaluating these Professionals as some of them will be providing Risk Management Programs to the JIF's.

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

### **MISCELLANEOUS BUSINESS**

Chair Razze entertained a motion to *Authorize the Executive Director's Office to bind EPL/POL Insurance Coverage on behalf of the membership for the 2023 Fund Year.*

Motion by Ms. Sweeney, seconded by Ms. Sperry, to approve the motion as presented. All in favor. Motion carried.

Chair Razze entertained a motion to *Authorize the Executive Director's Office to bind Volunteers Directors & Officers Insurance Coverage on behalf of the membership for the 2023 Fund Year.*

Motion by Ms. Sweeney, seconded by Ms. Sperry to approve the motion as presented. All in favor. Motion carried.

*Resolution 2022-43 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments effective January 1, 2023 at a cost not to exceed \$13,356.*

Chair Razze entertained a motion to adopt Resolution 2022-43, as presented.

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

<b>ROLL CALL</b>	<b>Yeas</b>	Mark Gravinese, <b>Harrison Township</b> Marjorie Sperry, <b>Quinton Township</b> Leo Selb, <b>Hopewell Township</b> Karen Sweeny, <b>Borough of Wenonah</b> Michael Razze, <b>Pitman Borough</b> Jeff Celebre, <b>City of Vineland</b> Ken Brown, <b>Carneys Point</b>
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**Nays:** None

*Abstain:* None

All in Favor. Motion carried by unanimous vote.

***Resolution 2022-44 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Vulnerability Testing and External Network Penetration Testing effective January 1, 2023 at a cost not to exceed \$118,505.00***

Chair Razze entertained a motion to adopt Resolution 2022-44, as presented.

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

**ROLL CALL**    *Yeas*    Mark Gravinese, **Harrison Township**  
Marjorie Sperry, **Quinton Township**  
Leo Selb, **Hopewell Township**  
Karen Sweeny, **Borough of Wenonah**  
Michael Razze, **Pitman Borough**  
Jeff Celebre, **City of Vineland**  
Ken Brown, **Carneys Point**

*Nays:* None

*Abstain:* None

All in Favor. Motion carried by unanimous vote.

***NEXT MEETING***

Chair Razze noted that the next meeting of the TRICO JIF will take place on **Monday, January 23, 2023 at 5:00 PM** at the Gloucester County Libray, Mullica Hill, NJ

Chair Razze entertained a motion to accept **Resolution 2022-45** Honoring Paul J Miola, Deputy Executive Director of the Fund. Chair Razze then read a copy of the Resolution to the membership and publically thanked Mr. Miola for his time served.

Motion by Ms. Sweeney, seconded by Ms. Sperry to accept **Resolution 2022-45**. All in Favor. Motion carries.

Mr. Forlenza noted a Plaque and executed Resolution will be presented to Mr. Miola

***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.





