

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

Via Zoom Conferencing

November 28, 2022 – 5:00 PM

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

A meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at Gloucester County Library, Mullica Hill, NJ, on Monday, November 28, 2022 at 5:00 PM, prevailing time. Karen Sweeney, Borough of Wenonah, 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
Colleen Emmons, Deptford Twp.
Stephanie McCaffrey, East Greenwich Twp.
Carolyn King-Sammons, Elk Twp.
Doug Hogate, Elsinboro Twp.
Linda Gonzalez, Fairfield Twp.
Barbara Freijomil, Franklin Twp.
Clark Pierpont, Glassboro Borough
Lisa Jeffers, Greenwich Twp.
Mark Gravinese, Harrison Twp.
William Pine, Logan Twp.
Kevin Clour, Lower Alloways Creek Twp.
Luke Patrick, Mannington Twp.
Candice Pennewell, Mantua Twp.
Harry Moore, Oldmans Twp.
Susan Jacabucci, Paulsboro Borough
Candice Pennewell, Mantua Twp.
Kayla Spurka, Monroe Twp.
Melissa Flacker, Pilesgrove Twp.
Majorie Sperry, Quinton Twp. (*left at 5:30pm*)
Bob Diaz, South Harrison Twp.
Jack Cimprich, Upper Pittsgrove Twp.
Jena Dolbow Swedesboro Borough
Jeffre Celebre, Vineland City
Karen Sweeney, *Fund Secretary*, Wenonah Borough
Lee Ann DeHart, West Deptford
Ryan Giles, Westville Borough
Bob Law, Woodbury City
Shannon Elton, Woodbury Heights Borough
Kristin Nixon, Woodstown Borough

Absent Fund Commissioners were:

Warren Morgan, **Alloway Twp.**
Leo Selb, **Hopewell Twp.**
Irene Scarpaci, **Penns Grove Borough**
Mike Razze, *Fund Chair*, **Pitman Borough**
Brad Campbell, **Shiloh Borough**
Colette Bachich, **Washington Twp.**
Jane DiBella, **Woolwich Twp.**

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*
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
Colson and Gosweiler Insurance
E.H. Sloan Insurance Agency
Cettei & Connell
Conner Strong & Buckelew
Hardenbergh Insurance Group
Henry D. Young Insurance

Motion to move Karen Sweeney, Borough of Wenonah, to Acting Chair in the absence of Michael Razze, Borough of Pitman; Robert Diaz, Township of South Harrison, to Acting Secretary, and Jeff Celebre, City of Vineland, and Ken Brown, Carney Point to the Executive Committee for voting purposes. Motion by Ms. Sperry, seconded by Mr. Hogate to move up the Executive and Alternate Executive Committee members as presented. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Acting Chair Sweeney presented the meeting minutes of the **October 24, 2022** Executive Committee meeting for approval.

Acting Chair Sweeney asked members for their questions at this time. No questions were entertained.

Acting Chair Sweeney entertained a motion to approve the minutes of the **October 24, 2022** Executive Committee meeting.

Motion by Mr. Diaz, seconded by Mr. Hogate to approve the minutes of the **October 24, 2022** Executive Committee meeting. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Acting Chair Sweeney presented the meeting minutes of the **October 24, 2022** Executive Claims Review Committee Meeting for approval.

Acting Chair Sweeney asked members for their questions at this time. No questions were entertained.

Acting Chair Sweeney entertained a motion for approval of the Executive Claims Review Committee meeting minutes.

Motion by Mr. Hogate, seconded by Mr. Diaz to approve the meeting minutes of the **October 24, 2022** Executive Claims Review Committee Meeting as presented. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Acting Chair Sweeney presented the Executive Claims Review Committee Closed Session meeting minutes of **October 24, 2022** for approval.

Acting Chair Sweeney asked members for their questions at this time. No questions were entertained.

Acting Chair Sweeney entertained a motion for approval of the Executive Claims Review Committee Closed Session meeting minutes.

Motion by Mr. Diaz, seconded by Mr. Hogate to approve the Executive Claims Review Committee Closed Session meeting minutes of **October 24, 2022** as presented. Motion carried.

The Executive Claims Review Committee Closed Session minutes of **October 24, 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 – November 28, 2022

Acting Chair Sweeney reported that an Executive Claims Committee Meeting was held earlier today in person at the Gloucester County Library, Mullica Hill, NJ.

The Committee reviewed nineteen (19) claims. Of the claims reviewed, there were twelve (12) Workers' Compensation, three (3) General Liability, one (1) Auto, and three (3) 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 three (3) claim(s) reviewed for abandonment of subrogation attempt since the last meeting.

2022249617
2021240265
2022271801

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 October, 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. He 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, please get it into our office quickly for reimbursement of these purchases on the December Bill List.

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 stated all renewal applications had to be submitted to the Fund Underwriter's office by **November 1, 2022**. Reminders to complete the application were sent on August 31st, September 22nd, and October 4th. Failure to have met the **November 1, 2022** deadline may result in an issuance of a non-renewal notice. 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. There will be both in person and virtual options and once more information is available regarding the training, 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 stated on or about November 11, 2022, all members who were eligible to receive a share of this year's surplus release should have received a notification from Tracy Forlenza in regards to their balance and options for collecting their portion of the surplus. He emphasized this year to please note members do have monies in the AELCF Accounts in regards to your EJIF Dividends, so if additional funding is needed, you may utilize those funds as well. All members are asked to respond to Tracy as to the disposition of their portion of the surplus no later than **December 7, 2022**.

Mr. Forlenza noted his office is in receipt of an application from National Park to join the TRICOJIF effective January 1, 2023 and the application is currently in review. He noted a New Member Review Committee Meeting will be scheduled prior to the December Executive Committee Meeting and later in this meeting there will be a Motion authorizing his office to release an Assessment amount to National Park once it is approved by the New Member Review Committee.

Lastly, Mr. Forlenza noted that earlier this morning an email was sent from his office, as received from the 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 that coverage to our members effective January 1, 2023. Mr. Forlenza noted that the MEL is currently negotiating with other insurers to see who will be providing this coverage in 2023. We do not anticipate any changes in coverage deductibles, coinsurance, or limits. He noted all members should be receiving a "sweep" letter in the next few days, 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. This should only be claims that have not already been reported and should only be potential claims that have not already been reported to Qual-Lynx.

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 four (4) new case(s) assigned since the last meeting:

Parks v. TRICOJIF (Township of Deptford UIM Claim)
Romero v Township of Monroe
Gilmore v. Township of Monroe
Kane v. Township of East Greenwich

Closed Cases

Mr. DeWeese noted that there six (6) case(s) closed since the last meeting.

McKeever v. Township of Monroe
Loder v. Borough of Paulsboro
Riley v. Borough of Penns Grove
Graham v. City of Vineland
Estate of White v. City of Vineland
Belcher & Mann v. Township of Washington

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 fourteen (14) 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 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.

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 \$2,158,866.94 of potential recoveries on 71 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.

Lastly, Mr. DeWeese reported he had submitted to the Fund Chair and Executive Committee his Annual Defense Panel Report, highlighting the great work the TRICOJIF Defense Panel does throughout the year.

He noted in regards to General Liability we currently have seven (7) Defense firms and in the first 10 months of 2022 they closed 21 cases of which 12, or 57%, were closed without payment to the Plaintiff. He noted in reviewing the cases over the past 13 years, we are consistent in the number of cases that are being closed. Additionally in the first 10 months, we opened 21 new files, but this is a decrease by 10 cases, which is significant and a good sign.

In regards to the Workers Compensation Defense firms, of which there are three (3), are performing well and doing all they can to defend our Workers Compensation cases, provide regular advice to the Claims Adjusters and Supervisors, and they regularly take time to update members on current Workers Compensation issues.

Mr. DeWeese continued noting, in 2021 we issued an RFQ for contract years 2022-2024, therefore it will not be until 2024 that we issue another RFQ for Defense 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 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 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.

Lastly, 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.

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 prompt claims reporting for all lines of coverage. He reviewed where the claims roadmap can be found on the JIF website.

Mr. Roselli informed the Committee that roadmaps are reviewed with the members during the Safety and Claims Roundtable.

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 October 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 will be held December 12, 2022 at the Vineland police Department. A Training Bulletin has been sent to all TRICO JIF agencies.

Mr. Winter noted Bulletin 22-09 was distributed to all agencies pertaining to Resiliency Program Officers and is included in the agenda.

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 thanks those towns who had either used or encumbered their Wellness. She then reviewed what some towns had been using 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 Chair massages.

Ms. Schiffer reminded the members that last year she introduced a beta program called "Transformational Leadership and Crisis Response" to offer coaching and peer support to Law Enforcement Leaders. Dr. Elias and research staff took five (5) JIF municipalities through a guided course that proved to be extremely valuable and achievable for those who participated. Ms. Schiffer noted there are still spots remaining from the initial launch that she would love to fill. The goal is to continue offering this program beyond the beta cohort so all First Responder personnel can learn how to support each other during challenging times. If you are interested, please reach out to her for more details.

In the November "Targeting Wellness Newsletter", Ms. Schiffer focused on Diabetes as well as other topics that included:

- The focus for this year's Diabetes Awareness Month is properly managing your diabetes team! You are the key part of that team! I share a few ideas on ways you can help prevent diabetes with small lifestyle changes that are achievable.
- Knowing your ABC's as it pertains to diabetes and overall well-being
- Diabetes and your diet: is it really all about the carbs?
- Work connections can improve overall well-being and gratitude - how?
- Nutritional Bites: Toxic Hunger or True Hunger?
- The Hunger-Satiety Scale to help detect true hunger

In addition, she included *Gratitude Challenge* and a *Manage your Diabetes* flyer.

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 October 2022.

	October	YTD
<i>Lost Time</i>	2	64
<i>Medical Only</i>	8	193
<i>Report Only</i>	14	173
<i># of New Claims Reported</i>	24	433
<i>Average Days Reported to QL</i>	1.3	10.8

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: 1.3 days
 COVID Claims: 1.0 days
 All Claims: 1.3 days

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	4,157
<i>Transitional Duty Days Worked</i>	2,880
<i>% of Transitional Duty Days Worked</i>	69%
<i>Transitional Duty Days Not Accommodated</i>	1,277
<i>% of Transitional Duty Days Not Accommodated</i>	31%
<i>\$ Saved by Accommodating</i>	\$306,079
<i>\$ Lost by NOT Accommodating</i>	\$166,943

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	October
<i>Bill Count</i>	146
<i>Original Provider Charges</i>	\$255,630
<i>Re-priced Bill Amount</i>	\$53,573
<i>Savings</i>	\$202,057
<i>% of Savings</i>	79%

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 **October 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 1,938 users enrolled with an 83% 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.

He reminded the members that 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

Mr. Romero noted currently there are 30 members (81%) are actively enrolled in the program. He stated he 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 at the same time so they can then be forwarded 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 external network 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 November 28th:

29 of the members are Tier 1 certified
23 of the members are Tier 2 certified
19 of the members are Tier 3 certified

He reported there are currently nine (9) members who 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. He noted he has reached out to everyone who is not fully compliant to schedule a review session along with their IT professional and risk manager.

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 until January 1, 2024.

Current Tiers 1,2 & 3 will be grandfathered into the Minimum & Advance Security Levels until 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. 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. He also noted he has reached out to everyone who is not fully compliant to schedule a review session along with their IT professional and risk manager. Mr. Romero also noted though you may be covered, you must provide evidence of compliance at the time of a cyber incident. You must submit a Deductible Reimbursement form executed by your administrative point of contact and your IT professional to be considered for reimbursement so be sure you keep hard copies of the requirements and update them regularly.

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 October 2022, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of October 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 \$44,820.65. This generated an average annual yield of 1.66%. However, after including an unrealized net loss of \$147,269.41 in the asset portfolio, the yield is adjusted to -3.80% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$23,798,441.30 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 JCMI Portfolio has a current market value of \$23,795,270.81

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$9,322.01	\$95,702.71
Salvage	\$0.00	
Overpayment Reimbursements	\$1,618.00	
FY 2021 Retro Premium – Harrison Twp	\$16,519.00	
Borough of Shiloh Premium		\$11,271.00
New Member App – National Park		\$1,500.00
Closed Year Claims Reimbursements/Vineland		\$30,397.63

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

Woodbury City	\$21,808.00
Washington Twp.	\$811918.00
Pittsgrove Twp.	\$79,340.00
Stow Creek Twp.	\$5,967.00
Quinton Twp.	\$1,977.00
E-JIF	\$78,955.00

Loss Run Payment Register for the Period – October 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 \$313,606.35. The claims detail shows 339 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 \$32,555,478.07 to a closing balance of \$32,098,109.03 showing a decrease in the fund of \$457,369.04

Bill List - November 2022

For the Executive Committee’s consideration, Mr. Tontarski presented the November 2022 Bill List in the amount of \$280,683.50, which was included in the agenda packet for approval.

Acting Chair Sweeney entertained a motion to approve the October 2022 Loss Run Payment Register and the November 2022 Bill List as presented.

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

Motion by Mr. Diaz seconded by Mr. Brown to approve the *October 2022 Loss Run Payment Register and the November 2022 Bill Lists* as presented.

ROLL CALL

Yeas: Bob Diaz, **South Harrison Township**
 Mark Gravinese, **Harrison Township**
 Doug Hogate, **Elsinboro Township**
 Karen Sweeney, **Borough of Wenonah**
 Jeff Celebre, **City of Vineland**
 Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Finance Committee Meeting Minutes – November 9, 2022

Mr. Hogate stated the Committee met on November 9, 2022 and the minutes of the meeting were self-explanatory and emailed out to all members prior to the meeting, as well as the Budget Message. He also noted there would be three (3) Resolutions presented for approval.

MOTION TO INTRODUCE 2023 BUDGET

Acting Chair Sweeney entertained a motion to introduce the 2023 Budget.

Motion by Mr. Diaz, second by Mr. Brown, to introduce the 2023 Budget as presented.

ROLL CALL *Yeas:* Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Doug Hogate, **Elsinboro Township**
Karen Sweeny, **Borough of Wenonah**
Jeff Celebre, **City of Vineland**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MOTION TO INTRODUCE 2023 ASSESSMENT ALLOCATION STRATEGY

Acting Chair Sweeney entertained a motion to introduce the 2023 Assessment Allocation Strategy.

Motion by Mr. Diaz, second by Mr. Brown, to introduce the 2023 Assessment Allocation Strategy as presented.

ROLL CALL *Yeas:* Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Doug Hogate, **Elsinboro Township**
Karen Sweeny, **Borough of Wenonah**
Jeff Celebre, **City of Vineland**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MOTION TO INTRODUCE 2023 ASSESSMENT CERTIFICATION

Acting Chair Sweeney entertained a motion to introduce the 2023 Assessment Certification.

Motion by Mr. Diaz, second by Ms. Hogate, to introduce the 2023 Assessment Certification as presented.

ROLL CALL *Yeas:* Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Doug Hogate, **Elsinboro Township**
Karen Sweeny, **Borough of Wenonah**
Jeff Celebre, **City of Vineland**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2022-36 Authorizing Transfer of 2018 to the MEL Residual Claims Fund

Acting Chair Sweeney entertained a motion to adopt Resolution 2022-36 *Authorizing the Transfer of the 2018 Fund Year to the MEL Residual Claims Fund.*

Motion by Mr. Diaz, second by Mr. Hogate, to adopt Resolution 2022-36 Authorizing the Transfer of the 2018 Fund Year to the MEL Residual Claims Fund as presented.

ROLL CALL *Yeas:* Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Doug Hogate, **Elsinboro Township**
Karen Sweeny, **Borough of Wenonah**
Jeff Celebre, **City of Vineland**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2022-37 Authorizing a Refund of \$200,000 from Closed Year Accounts (2014-2017) Surplus

Acting Chair Sweeney entertained a motion to adopt Resolution 2022-37 *Authorizing a Refund of \$200,000 from Closed Year Accounts (2014-2017) Surplus.*

Motion by Mr. Diaz, second by Mr. Hogate, to adopt Resolution 2022-37, as presented.

ROLL CALL *Yeas:* Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Doug Hogate, **Elsinboro Township**
Karen Sweeny, **Borough of Wenonah**
Jeff Celebre, **City of Vineland**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2022-38 Authorizing the Fund Treasurer to Deposit the 2022 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts

Acting Chair Sweeney entertained a motion to adopt Resolution 2022-38 Authorizing the Fund Treasurer to Deposit the 2022 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts

Motion by Mr. Diaz, second by Mr. Hogate, to adopt Resolution 2022-38, as presented.

ROLL CALL

Yeas: Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Doug Hogate, **Elsinboro Township**
Karen Sweeny, **Borough of Wenonah**
Jeff Celebre, **City of Vineland**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

EPL/POL Technology Liability Committee Meeting Minutes – October 24, 2022

Mr. Law noted the committee met on October 24, 2022 and a copy of the detailed minutes were included in the agenda for review. He then highlighted the following from the meeting:

Mr. Law stated in regards to the TRICO JIFs Five Year Average Loss Ratio is 47.7%, which is great, with the 6 year average being 53.9%, but realize for this type of coverage the carrier uses a 55% Loss Ratio as a break-even point, so please, when reviewing these reports, keep that in mind.

He noted there were 20 open claims reviewed, as well as 8 closed, with no members of concern at this time, which is good news. Also discussed was the Elected Officials training and authorization to secure speakers and the venues for in-person trainings was given, though there will be two sessions via Zoom and more details will follow. Lastly, there was discussion on the Cyber JIF and the Aggregate Coverage of the \$6 million, and what would happen should we run over the \$6 million figure in claims and they stated they have not had that amount of claims throughout the entire MEL, but should it happen, additional coverage can be purchased.

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

Nominating Committee Meeting Minutes – November 4, 2022

Mr. Brown asked the members to review the minutes from the November 4, 2022 meeting which are included in the agenda packet and thanked the Committee for their time and participation. He noted they discussed the Committee Charter, eligible Fund Commissioners for the Nomination slate, noting both the history and the attendance records, in preparation for the 2023 Executive Committee draft slate. He then noted the 2023 Nomination Slate is as follows, and will be presented for adoption in January:

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. Brown asked if there were any questions. No questions were entertained.

Technology Risk Services Director RFP Evaluation Committee Meeting Minutes – November 9, 2022

Mr. Law stated a meeting took place of representatives from the BURLCO, ACM and TRICO JIFs to discuss and evaluate the two (2) RFP's received for the Technology Risk Services Director. Both responses had been previously reviewed by Mr. Forlenza and Mr. DeWeese. Upon review, it was discovered that one respondent did not include mandatory required documents that were vital parts of the RFP response, and the other exceeded the three JIFs' available funding, thus both will need to be rejected. They will need to be formally rejected by Resolution later on in the meeting. The Evaluation Committee decided that each JIF will adopt a resolution rejecting both proposals that were received at their respective November Executive Committee Meeting. In addition, the resolution includes language authorizing the Executive Director's office to engage both Respondents in negotiations for a potential one (1) year "non-fair and open" contact, the authority to reissue the Technology Risk Services Director RFP as deemed necessary by the Executive Director, and engage Risk Program Administrators (RPA), a division of Gallagher, corporate office in regards to the possibility of hiring an in house Technology Risk Services Director that will service all three (3) JIFs.

Mr. Law noted the second RFP request would be advertised shortly.

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

MEL/RCF/EJIF Reports

Mr. Law noted the MEL/RCF/EJIF met on October 19 2022 and the reports were included in the agenda and were self-explanatory, and then highlighted the following:

Mr. Law noted each met and reviewed and introduced their 2023 Budget noting that the majority of the increases to the TRICOJIF does stem from the Excess Coverages, driven mainly by the MEL, but he noted they have done their best to keep the increases in check.

In regards to the MEL/RCF/MEL Budgets, Mr. Law reported all three Budgets were approved with a 2% increase over last year's budget for the RCF; a .7% increase in the EJIF over last year; and in regards to the MEL there will be a 16.3% increase over last year not including Cyber, so this will be a tough year.

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

Resolution 2022-39, Accepting the 2023 Annual Assessment for the NJ Cyber Risk Management JIF and Confirming Membership of the TRICOJIF Effective January 1, 2023

Acting Chair Sweeny entertained a motion to adopt Resolution 2022-39 *Accepting the 2023 Annual Assessment for the NJ Cyber Risk Management JIF and Confirming Membership of the TRICOJIF Effective January 1, 2023*

Motion by Mr. Brown, second by Mr. Hogate, to adopt resolution 2022-39, as presented

ROLL CALL *Yeas:* Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**

Doug Hogate, **Elsinboro Township**
Karen Sweeny, **Borough of Wenonah**
Jeff Celebre, **City of Vineland**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2022-40, Appointing Robert Law, City of Woodbury, as the Funds Representative to the MEL/RCF/EJIF/Cyber JIF for 2023

Acting Chair Sweeny entertained a motion to adopt Resolution 2022-40 ***Appointing Robert Law, Woodbury City, as the Funds Representative to the MEL/RCF/EJIF/Cyber JIF for 2023***

Motion by Mr. Diaz, second by Mr. Hogate, to adopt resolution 2022-40, as presented

ROLL CALL *Yeas:* Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Doug Hogate, **Elsinboro Township**
Karen Sweeny, **Borough of Wenonah**
Jeff Celebre, **City of Vineland**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Resolution 2022-41, Rejecting All Responses Received to the Technology Risk Services Director Request for Proposals and Authorizing the Executive Director to Undertake Certain Actions to Secure a Technology Risk Services Director

Acting Chair Sweeny entertained a motion to adopt Resolution 2022-41 ***Rejecting All Responses Received to the Technology Risk Services Director Request for Proposals and Authorizing the Executive Director to Undertake Certain Actions to Secure a Technology Risk Services Director***

Motion by Mr. Diaz, second by Mr. Brown, to adopt resolution 2022-41, as presented

ROLL CALL *Yeas:* Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Doug Hogate, **Elsinboro Township**
Karen Sweeny, **Borough of Wenonah**
Jeff Celebre, **City of Vineland**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Motion authorizing the Executive Directors office to release an assessment to the Borough of National Park for membership in the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund effective January 1, 2023 as approved and directed by the New Member Review Committee

Motion by Mr. Diaz, second by Mr. Brown, to authorize as presented. All in Favor. Motion carried by unanimous vote.

NEXT MEETING

Acting Chair Sweeney noted the next meeting will be held on Monday, December 19, 2022 at the Pitman Municipal Building at 4:00 pm.

PUBLIC COMMENT

Open Public Comment

Acting Chair Sweeney entertained a motion to open the meeting to the public.

Motion by Mr. Brown, seconded by Mr. Hogate to open the meeting to the public. All in favor. Motion carried.

Close Public Comment

Hearing no other comments from the public, Acting Chair Sweeney entertained a motion to close the meeting to the public.

Motion by Mr. Brown, seconded by Mr. Hogate, to close the meeting to the public. All in favor. Motion carried.

APPROVE CLAIMS PAYMENTS

Acting Chair Sweeney asked members for their questions at this time. No questions were entertained.

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto</i>
<i>2021214081</i>	<i>2021230100</i>	<i>2023283561</i>	<i>2020181445</i>
<i>2021238864</i>	<i>2021213029</i>	<i>2022274323</i>	
<i>2023286231</i>	<i>2020197274</i>	<i>2023279146</i>	
<i>2021236928</i>			
<i>2013276142</i>			
<i>2020182741</i>			
<i>2022271117</i>			
<i>2023283452</i>			

2021212238			
2022270978			
MLT-2022264329			
2022263409			

Motion by Mr. Diaz, second by Mr. Brown, to adopt Resolution 2022-41, as presented

ROLL CALL *Yeas:* Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Doug Hogate, **Elsinboro Township**
Karen Sweeny, **Borough of Wenonah**
Jeff Celebre, **City of Vineland**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

Mr. Diaz presented three (3) claim(s) reviewed for abandonment of subrogation attempt since the last meeting:

- 2022249617
- 2021240265
- 2022271801

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

Motion by Mr. Diaz, seconded by Mr. Brown, to abandon subrogation on the claims as presented.

ROLL CALL *Yeas:* Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Doug Hogate, **Elsinboro Township**
Karen Sweeny, **Borough of Wenonah**
Jeff Celebre, **City of Vineland**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

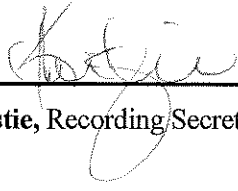
All in favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

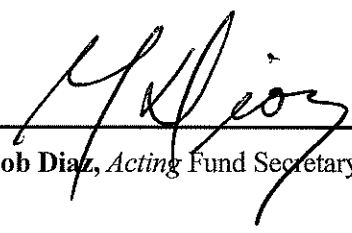
There being no further business, Acting Chair Sweeney entertained a *Motion to Adjourn* the November 28, 2022 Executive Committee Meeting.

Motion by Mr. Hogate, seconded by Mr. Diaz, to adjourn the November 28 2022 meeting of the TRICO JIF.

The meeting was adjourned at 6:21 PM.



Kris Kristie, Recording Secretary for



Bob Diaz, *Acting* Fund Secretary