

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

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

October 24, 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, October 24, 2022 at 5:00 PM, prevailing time. Robert Diaz, Township of South Harrison, 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**
Stephanie McCaffrey, **East Greenwich Twp.**
Carolyn King-Sammons, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
Barbara Freijomil, **Franklin Twp.**
Lisa Jeffers, **Greenwich Twp.**
Mark Gravinese, **Harrison Twp.**
Leo Selb, **Hopewell 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**
Irene Scarpaci, *Representative*, **Penns Grove Borough**
Candice Pennewell, **Mantua Twp.**
Melissa Flacker, **Pilesgrove Twp.**
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.**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, *Alternate*, **Westville Borough**
Bob Law, **Woodbury City**
Jeff Pitzo, **Woodbury Heights Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners were:

Warren Morgan, **Alloway Twp.**
Colleen Emmons, **Deptford Twp.**
Linda Gonzalez, **Fairfield Twp.**
Clark Pierpont, **Glassboro Borough**
Kayla Spurka, **Monroe Twp.**
Mike Razze, *Fund Chair*, **Pitman Borough**
Brad Campbell, **Shiloh Borough**
Karen Sweeney, *Fund Secretary*, **Wenonah Borough**
Kristin Nixon, **Woodstown Borough**

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*
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
Len Eckman Insurance

Absent RMCs/Professionals were:

Lou Romero, *Technology Risk Services Director*
Cettei & Connell
Conner Strong & Buckelew
Hardenbergh Insurance Group
Henry D. Young Insurance

Motion to move up Robert Diaz, Township of South Harrison, to Acting Chair in the absence of Michael Razze, Borough of Pitman; Mark Gravinese, Harrison Township, to Acting Secretary in the absence of Karen Sweeney, Borough of Wenonah; and Collette Bachich, Washington Township, and Jeff Celebre, City of Vineland, to the Executive Committee for voting purposes. Motion by Mr. Selb, seconded by Ms. Sperry 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 Diaz presented the meeting minutes of the **September 26, 2022** Executive Committee meeting for approval.

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

Acting Chair Diaz entertained a motion to approve the minutes of the **September 26, 2022** Executive Committee meeting.

Motion by Ms. Sperry, seconded by Mr. Selb to approve the minutes of the **September 26, 2022** Executive Committee meeting. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Acting Chair Diaz presented the meeting minutes of the **September 26, 2022** Executive Claims Review Committee Meeting for approval.

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

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

Motion by Ms. Sperry, seconded by Mr. Selb to approve the meeting minutes of the **September 26, 2022** Executive Claims Review Committee Meeting as presented. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Acting Chair Diaz presented the Executive Claims Review Committee Closed Session meeting minutes of **September 26, 2022** for approval.

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

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

Motion by Ms. Sperry, seconded by Mr. Selb to approve the Executive Claims Review Committee Closed Session meeting minutes of **September 26, 2022** as presented. Motion carried.

The Executive Claims Review Committee Closed Session minutes of **September 26, 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 – October 24, 2022

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

The Committee reviewed eight (8) claims. Of the claims reviewed, there were three (3) Workers' Compensation, three (3) General Liability, and two (2) 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 two (2) claim(s) reviewed for abandonment of subrogation attempt since the last meeting.

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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 September, 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 need to either be claimed or encumbered by November 30, 2022, with encumbered funds needing to be claimed by February 1, 2023. If you have made purchases and have the invoice, you do not need to wait until November 1st to seek reimbursement of these purchases. Send it in now and we will have reimbursement to you on the next bill list. He emphasized to please not wait until the last moment to claim your funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list to make sure any new employees/bonds are listed. He stated all renewal applications must 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 meet 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. Once information is available regarding the training, a notice will be sent out to all members.

Last week a memo and sample copies of the JIF RMC Resolution and Agreement 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 noted a report detailing attendance records through the 3rd quarter of the 2022 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact the Executive Director's office with any questions or concerns.

In regards to Surplus Release, Mr. Forlenza noted on or about October 17th all members who are eligible to receive a share of this year's surplus release received a notification from Tracy Forlenza in regards to their balance and options for collecting their portion of the surplus the TRICOJIF has authorized to be released to the members. He also noted that one of the things that will be emphasized this year is that quite a few members have money in the AELCF, and it may be a good opportunity going into 2023 to utilize some of these funds to help offset some of the extraordinary expenses coming up next year. All members are asked to respond to Tracy as to the disposition of their portion of the surplus no later than **November 30, 2022**.

Acting Chair Diaz asked if there would be any discussion on the loss of member towns Alloway Township and Woodstown Borough, and if the loss would have any financial impact on the Fund or its remaining members. Mr. Forlenza noted that both Alloway and Woodstown did not renew with the TRICO JIF for 2023. This means they will be unable to reapply for membership for 3 years. Chair Razzo had asked for discussions to be had at the meeting; however, as he and Ms. Sweeney, Fund Secretary, are both absent he stated discussions will take place in Closed Session at the November meeting. In regards to any financial

impact to the Fund as a whole due to their departure, Mr. Forlenza replied there would not be a significant financial impact on the remaining members.

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 were (3) case(s) closed since the last meeting.

Wright vs. Borough of Glassboro
Shilinski vs. Township of Washington
Kamara vs. Township of Washington

General Liability Files

Mr. DeWeese noted that there are 47 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) case(s) assigned pre-suit, three (3) cases Dismissed without Prejudice/Administratively Dismissed; one (1) 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.

Mr. DeWeese noted there had recently been a significant Police Civil Rights trial originating from a Vineland claim alleging wrongful death due excessive use of force during the course of an arrest. It had been decided to try the case early on with the lowest settlement demand being \$3 million. The trial lasted nine (9) days and the verdict came back in approximately 7 hours as a "No Cause for Action" with no payment to the Claimant. This was an exceptional outcome for the TRICO JIF and going forward for all Police Civil Rights cases.

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

He also reminded the members 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.

Lastly, Mr. Garish note 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 truck safety. He reviewed the importance of the three (3) points of contact, wearing bright colors, and using spotters. Mr. Roselli highlighted claim examples where the cost of these claims are quite large. In addition, Mr. Roselli reminded the Committee the safety tips can be utilized for other large vehicles as well. He encouraged the Committee to print and display this month's Lessons from Losses where individuals utilizing large vehicles have access as a reminder for them. He also noted that it was suggested to create stickers of the "3 Point Contact" rule that was on his Lesson Learned from Losses Memo, and that they will discuss creating those and getting them out to members to display.

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 September that was included in the agenda, which is 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 is scheduled for November 16, 2022 at the Burlington County Emergency Services training Center and will run from 8:30am to 12 noon. A Training Bulletin will be sent to all TRICO JIF agencies and the class will be limited to 40 participants.

Mr. Winter noted there were no Bulletins posted for September.

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

WELLNESS DIRECTOR'S REPORT

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

Ms. Schiffer noted there has not been a lot of activity for October and she is still working with some towns in regards to utilizing their Wellness Funds. She then reviewed what some towns have been using their funds for, including: Setting up a flu clinic; Sleep Hygiene Challenge; Starting deliveries of Misfit Markets; Stress Management Activities; Meditation sessions and Chair massages.

Ms. Schiffer reviewed events that had taken place to promote Well-being, including the Wellness Advisory Committee that met on September 21st; the Wellness Coordinator Brainstorming Sessions, and her Monthly Wellness Idea and Wellness Updates that are posted to the JIF website each month.

In the October "Targeting Wellness Newsletter", Ms. Schiffer focused on Breast Cancer Awareness as well as other topics that included:

- What is in your backpack?
- Your risk of cancer goes beyond your genes
- Cancer risk – impacted by lifestyle changes
- What is visceral fat?
- How to measure/rate visceral fat
- Tips to lose visceral fat
- Fall fitness-don't make it a fantasy sport
- Nutritional Bites: Highlights from my "Ethos Farm Retreat"
- A few examples of cancer-fighting foods
- Recipe Corner: Warming Carrot and Tomato Soup (both contain cancer- fighting nutrients)
- Word search puzzle to prevent cognitive decline and reduce stress (which contributes to chronic disease)

In addition, she included an *Overeating & Food Addictions* article in the agenda.

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

In the absence of Ms. Beatty, Mr. Roselli presented the TRICO JIF *Lost Time v. Medical Only Cases (Intake Report)* for September 2022.

	September	YTD
<i>Lost Time</i>	2	59

<i>Medical Only</i>	29	187
<i>Report Only</i>	17	159
<i># of New Claims Reported</i>	48	408
<i>Average Days Reported to QL</i>	5.3	11.4

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: 13.2 days
 COVID Claims: 55.3
 All Claims: 13.2 days

Transitional Duty Report

Mr. Roselli presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	3,936
<i>Transitional Duty Days Worked</i>	2,790
<i>% of Transitional Duty Days Worked</i>	71%
<i>Transitional Duty Days Not Accommodated</i>	1,146
<i>% of Transitional Duty Days Not Accommodated</i>	29%
<i>\$ Saved by Accommodating</i>	\$292,680
<i>\$ Lost by NOT Accommodating</i>	\$149,118

PPO Penetration Report:

Mr. Roselli presented the PPO Penetration Report

PPO Penetration Rate	September
<i>Bill Count</i>	216
<i>Original Provider Charges</i>	\$514,776
<i>Re-priced Bill Amount</i>	\$225,441
<i>Savings</i>	\$289,335
<i>% of Savings</i>	56%

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 September 2022.

Managed Care Quick Notes

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

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

TECHNOLOGY RISK SERVICES REPORT

In the absence of Mr. Romero, Ms. Patel 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 79% completion rate. She reminded everyone that this is a Tier 1 requirement so please encourage your employees to complete the training.

Whitelisting and Phishing

Currently 20 members (51%) are actively enrolled with eight (8) who have not let Mr. Romero know if they have completed their whitelisting, and six (6) not participating at all.

Ms. Patel noted several reminders have been sent to please let Mr. Romero 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

Ms. Patel noted currently there are 30 members (79%) are actively enrolled in the program. Ms. Patel is still missing the KYC or the VSA from seven (7) members and one (1) is not participating. She reiterated both documents need to be submitted to 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.

Ms. Patel 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 October 21st:

- 68% of the members are Tier 1 certified
- 53% of the members are Tier 2 certified
- 42% of the members are Tier 3 certified

Ms. Patel reported there are currently ten (10) 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.

Ms. Patel reviewed the *Security Tip of the Month*, reminding people to use a Passphrase – a sentence like string of words, rather than a password, as a Passphrase provide a much stronger authentication.

Mr. Forlenza reiterated again this month that the tightening of cyber security standards has been a discussion for several years and members who are not in compliance will have limited coverage with a very high deductible. If you are compliant in at least one of the Tiers, you will be grandfathered in for the coverage and deductibles that adheres to that Tier and the deductible that goes with those Tiers through 2023. However, you will then need to come into compliance with the new Tiers going forward. The market will only provide coverage for those towns that have cyber security programs in place, and it is constantly changing.

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 has stated prior that 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.

Ms. Patel 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 September 30, 2022, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of September 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 \$33,336.33. This generated an average annual yield of 1.21%. However, after including an unrealized net loss of \$590,574.17 in the asset portfolio, the yield is adjusted to -20.25% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$25,161,143.25 vs. the amount we have invested. The current market value, including accrued income is valued at \$25,173,153.69.

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

The JCMI Portfolio has a current market value of \$23,908,531.76

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$16,947.34	\$86,380.70
Salvage	\$0.00	
Overpayment Reimbursements	\$1,618.00	
FY 2022 Premium Assessments		\$161,656.00

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

Woodbury City	\$21,778.00
Washington Twp.	\$81,078.00
Pittsgrove Twp.	\$79,230.00
Stow Creek Twp.	\$5,959.00
Quinton Twp.	\$1,975.00
E-JIF	\$345,504.00

Loss Run Payment Register for the Period – September 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 \$545,852.02. The claims detail shows 562 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 \$33,666,372.32 to a closing balance of \$32,555,478.07 showing a decrease in the fund of \$1,110,894.25

Bill List - October 2022

For the Executive Committee's consideration, Mr. Tontarski presented the October 2022 Bill List in the amount of \$196,001.48, which was included in the agenda packet for approval.

Acting Chair Diaz entertained a motion to approve the September 2022 Loss Run Payment Register and the September 2022 Bill List as presented.

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

Motion by Ms. Sperry seconded by Mr. Hogate to approve the *September 2022 Loss Run Payment Register and the October 2022 Bill Lists* as presented.

ROLL CALL **Yeas:** Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Majorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Leo Selb, **Hopewell Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **City of Vineland**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Strategic Planning Committee Meeting Minutes - September 22, 2022

Ms. Miller stated the minutes of the September 22, 2022 meeting were self-explanatory and included in the agenda packet. She stated a report was given verbally at last month's meeting, so if you had any questions after reviewing the minutes, you could reach out to her. She then recapped the following:

Ms. Miller noted the Committee discussed the meeting format for the 2023 Executive Committee meetings and that there would be five (5) virtual and six (6) in person; the Holiday Dinner Meeting will be held at the Pitman Municipal Courtroom, with dinner following at An Italian Affair in Glassboro and more details will be forthcoming; and the Elected Officials dates and formats were discussed for 2023, along with discussion on the venue for the 2023 Annual Retreat.

Safety Committee Meeting Minutes – October 6, 2022

Mr. Celebre noted the Safety Committee met on October 6, 2022 and the minutes were a handout at today's meeting. He then highlighted that Mr. Garish reviewed the 2nd Tri-Annual Safety Director's Report as well as discussed the Safety Intervention and Monitoring of which there are currently no candidates. They reviewed the JIF and MEL Loss Ratio Reports as well as the Supervisors Investigation Report, and discussions took place in regards to the 2023 Safety Breakfast and the Safety and Claims Coordinator Roundtable, as well as items for Regional Trainings and the scheduling of Safety Committee next year, which will be quarterly, with three (3) meetings in person and one (1) virtual.

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

MEL/RCF/EJIF Reports

Mr. Law noted a MEL Cyber Memo was included in the agenda packet, which was also emailed out to all members approximately 2 weeks ago, and outlines the changes that are occurring due to the implementation of the Cyber JIF effective January 1, 2023. Mr. Law noted November 1, 2022 will be their first Cyber JIF meeting and he will be in attendance for that meeting. He reiterated if you are not in compliance with any of the Tiers,

you will have a \$50,000 deductible and be responsible for 20% of the next \$300,000. That means, if you are not in compliance, you will have an \$110,000 deductible for each Cyber claim above \$350,000 in value, of which most Cyber Claims are now. If you are compliant in Tier 1 or Tier 2, you will have the standard deductible of \$25,000 per claims, basically grandfathered in for the coverage that adheres to that Tier and the deductible that goes with those Tiers through 2023. However, you will then need to come into compliance with the new Tiers going forward, and then you must stay in compliance, because if you have an incident, and at the time of that incident you have not stayed compliant in that specific Tier, your coverage and deductible will fall back to the deductible for the level of compliance at the time of the loss. If you are in compliance with Tier 3 on January 1, 2023 and stay in Tier 3 compliance, you will have a \$0 deductible. The market will only provide coverage for those towns that have cyber programs in place, and it is constantly changing. It is very important to come into compliance as soon as possible and stay in compliance.

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 2022-35 – Authorizing the TRICOJIF to join the MEL Cyber JIF for three (3) Years starting January 1, 2023 Contingent Upon Approval of Assessment, as presented

Acting Chair Diaz entertained a motion to approve Resolution 2022-35, *Authorizing the TRICOJIF to join the MEL Cyber JIF for three (3) Years starting January 1, 2023 Contingent Upon Approval of Assessment*, as presented

Motion by Ms. Sperry, seconded by Mr. Selb, to approve *Resolution 2022-35* as presented.

ROLL CALL	<i>Yeas:</i>	Bob Diaz, South Harrison Township Mark Gravinese, Harrison Township Majorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Leo Selb, Hopewell Township Colette Bachich, Washington Township Jeff Celebre, City of Vineland
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	<i>Nays:</i>	None
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	<i>Abstain:</i>	None
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All in favor. Motion carried by unanimous vote.

MISCELLANIOUS BUSINESS

NEXT MEETING

Acting Chair Diaz noted the next meeting will be held on Monday, November 28, 2022 via Zoom Conferencing @ 5:00 pm.

PUBLIC COMMENT

Open Public Comment

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

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

Mr. Forlenza noted for those members looking for additional details on Compliance with the Minimum and Advanced Cyber Security Standards, a memorandum will be issued in the month of November which will provide much greater detail on the aspects of those programs.

Close Public Comment

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

Motion by Ms. Sperry, seconded by Mr. Selb, to close the meeting to the public. All in favor. Motion carried.

APPROVE CLAIMS PAYMENTS

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

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2022269424	2020180290	2023282293
2022270730	2021211703	2023280002
2022266802	2019167321	

Motion by Ms. Sperry, seconded by Mr. Selb to Approve Payment Authority on the Claims as presented.

ROLL CALL

Yeas: Bob Diaz, **South Harrison Township**
 Mark Gravinese, **Harrison Township**
 Majorie Sperry, **Quinton Township**
 Doug Hogate, **Elsinboro Township**
 Leo Selb, **Hopewell Township**
 Colette Bachich, **Washington Township**
 Jeff Celebre, **City of Vineland**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

Mr. Gravinese presented two (2) claim(s) reviewed for abandonment of subrogation attempt since the last meeting:

2019167594
 2021236462

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

Motion by Ms. Sperry, seconded by Mr. Selb, to abandon subrogation on the claims as presented.

ROLL CALL

Yeas: Bob Diaz, **South Harrison Township**
 Mark Gravinese, **Harrison Township**
 Majorie Sperry, **Quinton Township**
 Doug Hogate, **Elsinboro Township**
 Leo Selb, **Hopewell Township**

Colette Bachich, **Washington Township**
Jeff Celebre, **City of Vineland**

Nays: None

Abstain: None

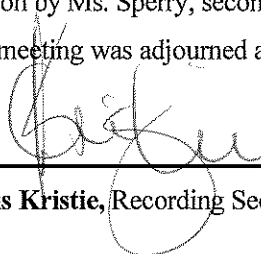
All in favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

There being no further business, Acting Chair Diaz entertained a *Motion to Adjourn* the October 24, 2022 Executive Committee Meeting.

Motion by Ms. Sperry, seconded by Mr. Selb, to adjourn the October 24, 2022 meeting of the TRICO JIF.

The meeting was adjourned at 5:42 PM.



Kris Kristie, Recording Secretary for



Mark Gravinese, *Acting* Fund Secretary