

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

September 25, 2023 @ 5:00 pm

Via Zoom Conferencing

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) was held at the Gloucester County Library, Mullica Hill on Monday, September 25, 2023 at 5:00 PM, prevailing time. Chair Karen Sweeney, **Township of Wenonah**, presiding. The meeting was called to order at 5:00 PM.

FLAG SALUTE

Mr. Forlenza took a moment to verify call in phone numbers and rename them to the appropriate member.

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.**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Luke Patrick, **Mannington Twp.**
Jennica Bileci, **Mantua Twp.**
Pat Mason, **Monroe Twp.**
Joy Gunn, **National Park Borough**
Harry Moore, **Oldmans Twp.**
Susan Jacabucci, **Paulsboro Borough**
Anjanette Scott, **Penns Grove Borough**
Dan Neu, **Pennsville Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Michael Razze, **Pitman Borough**
Bob Diaz, **South Harrison Twp.**
Jena Dolbow, **Swedesboro Borough**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jeff Celebre **Vineland City**
Colette Bachich, **Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Nicole O'Hara, **Westville Borough**
Cassidy Swanson, **Woodbury City**
Shannon Elton, **Woodbury Heights Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners/Professionals were:

Mark Gravinese, **Harrison Twp.**
John Hitchner, **Hopewell Twp.**
Majorie Sperry, **Quinton Twp.**
Brad Campbell, **Shiloh Borough**
Lee Ann DeHart, **West Deptford**

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA, A Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, AIDA®, Program Director, *RPA – A Division of Gallagher*
David DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Rob Garish, Assistant Director of Public Sector, *J. A. Montgomery Risk Control*
Debby Schiffer, *Wellness Director*
Chris Roselli, Account Manager, *Qual-Lynx*
Karen Beatty, Client Services Manager, *QualCare*
Tom Tontarski, *Treasurer*
Chris Winter, *Law Enforcement Risk Service Director*
Jerry Caruso, *Technology Risk Services Director*

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

Barclay Insurance
Cetti & Connell
Chesney Staton Insurance
E. H Sloan Insurance
Hardenbergh Insurance

These minutes do not necessarily reflect the order in which some items were discussed.

Recording Secretary Kristie asked for a motion to move up Ken Brown, Carneys Point, and Stephanie McCaffrey, East Greenwich, in the absence of Mark Gravinese, Harrison Township, and Marjorie Sperry, Quinton Township, to the Executive Committee for voting purposes.

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

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Sweeney presented the meeting minutes of the July 25, 2023 Executive Committee meeting for approval.

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

Chair Sweeney entertained a motion to approve the minutes of the July 25, 2023 Executive Committee meeting.

Motion by Mr. Hogate, seconded by Ms. Bachich, to approve the minutes of the July 25, 2023 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Sweeney presented the meeting minutes of the July 25, 2023 Executive Claims Review Committee Meeting for approval.

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

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

Motion by Mr. Hogate, seconded by Mr. Celebre to approve the meeting minutes of the July 25, 2023 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Chair Sweeney presented the Executive Claims Review Committee Closed Session meeting minutes of July 25, 2023 for approval.

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

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

Motion by Mr. Hogate seconded by Mr. Celebre to approve the Executive Claims Review Committee Closed Session meeting minutes of July 25, 2023 as presented.

The Executive Claims Review Committee Closed Session minutes of July 25, 2023 shall not be released to the public until the reason(s) for their remaining closed is no longer applicable, the Fund Solicitor has had the opportunity to review them, and their release has been approved by the Executive Committee. All in Favor. Motion carried.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – September 25, 2023

Acting Chair Diaz reported that an Executive Claims Committee Meeting was held on Monday, September 25, 2023 via Zoom at 3:30pm

The Committee reviewed twenty (20) claims. Of the claims reviewed, there were eleven (11) Workers' Compensation, four (4) General Liability, zero (0) Auto, and five (5) Property PARs recommended for approval of settlement or continuing defense.

There were thirteen (13) claim(s) reviewed for July and August that had previously been approved by Vineland.

2020184130
MLT-2020208137 (01-02)
2020208137
2020208139
2023307177
2023290386
2021231611
2023278503
MLT-2024308206 (01-02)
2024308206
2024308207
2023281308
2024310023

There were three (3) claim(s) reviewed for abandonment of subrogation attempt for July and August:

2022273416
2023278493
2023277794

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 June and asked that members please review for accuracy.

Mr. Forlenza noted the allowance reports for the OSB, Wellness, and EPL/Cyber Risk Management Budget balances are included in the agenda. Notices were emailed to all members on February 14, 2023, in one inclusive letter, which noted your balances and how to collect the funds. The SIP Award notification was emailed to all members on April 5, 2023 which also included balances and how to collect your SIP award. He noted that all funds must be claimed or encumbered by November 1, 2023, with encumbered funds needing to be claimed by February 1, 2024. He reminded everyone to please utilize your funds and submit your vouchers for reimbursement as soon as possible.

Mr. Forlenza referenced the Statutory Bond listing in the agenda, stating that some towns may have seen retirements as of June 30th. If you wish to secure their replacement's statutory Bond through the MEL Program, please submit the application as soon as possible as there is an Underwriting process that needs to be completed as the Bond is for the individual, not the position. He also reminded the members that those towns that are up for renewal effective January 1, 2024, should have received notice from the Fund Underwriter's office that the statutory position that the MEL provides a Bond for would need to be re-underwritten. The MEL started this process a few years ago. The year a town is up for Renewal, the MEL will re-underwrite the Statutory Bonds positions, so please watch for a notice coming directly from the Fund Underwriter regarding this process if you have not received one already.

Mr. Forlenza stated that on or about May 17, 2023, a memorandum outlining the steps necessary to remain, or come into compliance with, the MEL's EPL Risk Management Program was emailed to all Municipal Clerk's, Fund Commissioners, and Risk Management Consultants. Information pertaining to the availability of the updated policies and procedures, handbooks, required Police Command Staff and Managers and Supervisor's Training was included in the memorandum. Anyone that has questions pertaining to this Program should contact the Executive Director's Office for assistance. All members are reminded to complete the necessary steps and submit their compliance checklist by November 1, 2023.

Also, as a follow up to the May 17, 2023 MEL EPL Risk Management Program Memorandum email, Mr. Forlenza stated that on July 10, 2023 an announcement on how to access Anti-Harassment Training was emailed to all Municipal Clerks, Fund Commissioners, and Risk Management Consultants. He noted this announcement should be provided to all non-supervisory personnel (including police) and volunteers. Notifying these personnel of the availability of this training is a required element for compliance with the 2024-2025 MEL EPL Risk Management Program. Mr. Forlenza emphasized to all members that as employers they are required to notify all non-supervisory personnel (including police) and volunteers of the availability of this training; however, these personnel are not required to complete this training. All

members should document and retain the process by which this notification process occurred. Anyone that has questions pertaining to this Program should contact the Executive Director's Office for assistance.

Mr. Forlenza stated the Managerial & Supervisory trainings are coming to an end with only a few dates and sessions open with availability. Participation by your managers & supervisors in this training is required for compliance with the 2024-2025 MEL EPL Plan of Risk Management. An email was sent to all Clerks, Fund Commissioners and RMC's on May 17, 2023 with additional information as well as links to RSVP for the various sessions offered. The attendance sheets from any past sessions are on the JIF website for your reference, and CEU certificates were emailed to those that were eligible on August 7, 2023 for sessions attended through July 27, 2023.

Mr. Forlenza noted there are fourteen (14) towns up for Renewal effective January 2024, and those members were asked to return their Renewal paperwork that was mailed out on June 5, 2023 to the Executive Directors office by August 18, 2023. He noted all towns up for Renewal have submitted their paperwork, with the exception of East Greenwich, which he will be discussing with them this week. *(as of these minutes, East Greenwich has decided to not renew their membership with the TRICOJIF)*

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 six (6) new case(s) assigned since the last meeting:

Becker v. Twp. of Mantua
Sharp Estate v. Twp. of Mantua
Hahn a/k/a Marshall v. Twp. of Monroe
O'Brien v. Twp. of Pilesgrove
Hauger v. Twp. of Upper Pittsgrove
Carbone v. Twp. of Washington

General Liability Files

Mr. DeWeese noted that there are **39** active General Liability files and if a member would like a synopsis of their town's cases sent to them, please contact him.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$2,089,191.18 of potential recoveries on **73** 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 be sure that who you want to have access to the Helpline are listed on this report, as calls can only be fielded from those on the list. He reminded the members that they could 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 whom you would like appointed as the contacts are actually appointed. Please remember appointments can only be made via

Resolution to the Executive Directors office. He noted that 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 is included in the agenda and is self-explanatory, noting his report covers activities for both July and August. He then highlighted the following:

Mr. Garish noted his report included a list of the Safety Director Bulletins and Safety Announcements, including Law Enforcement messages issued during the month via the NJ MEL App and Loss Control Services, as well as the MSI Now, MSI Live, and DVD Services. As MSI Training continues to be presented through Zoom a limited number of in-person trainings is offered as part of the training expos being conducted this year. In addition to the MSI Expos, the ELDT Train the Trainer program has been offered in various locations throughout the state. These trainings are in response to the federal mandate that requires anyone seeking a new CDL, upgrading their existing CDL, or adding endorsements must attend basic orientation before testing at the motor vehicle station. Invitations have already been sent out, so if you have employees that need a CDL, please take advantage of this program as it can save you thousands of dollars per employee.

Mr. Garish noted and they have incorporated the new changes and updates that were made to the FMCSA regulations as of July 10th of this year and the new links have already been sent out which contain the new information to anyone who has completed the Train the Trainor program.

Mr. Garish noted as always, it is recommended you review the hierarchy reports for your town in the learning management system to be sure your training is up to date.

Mr. Garish noted that group registrations are available for those with limited internet capabilities, and PEOSH considers any training more than three years old outdated.

Lastly, Mr. Garish noted the new learning management system is up and running, so if you need any assistance, please contact his office.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli reviewed the Lessons Learned from Losses this month and emphasized the importance of indemnity agreements. He suggested that Members should consult with their Municipal Solicitor and/or Risk Management Consultant, as they understand exposures and transferring of risk. Mr. Roselli emphasized the need to make sure that all parties involved sign any indemnification agreement or contracts to clearly establish responsibilities.

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, which included activities for both July and August, which was included in the agenda noting it is mostly self-explanatory, and highlighted the following.

Mr. Winter noted that Policy and Procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guidelines and L/E Accreditation requirements.

Mr. Winter noted he had recent agency visits with eight (8) member Police Departments. These visits were provided to discuss agency concerns, trends, Accreditation assistance and other requests. L/E RM services were outlined and provided to Chiefs and Command members present. Police agency's with Command changes will be a priority and visited as well. Agency visits are ongoing and being scheduled at this time to continue to build relationships with the Law Enforcement agencies within the BURLCO JIF. Mr. Winter stated Activity Reports would be forwarded to the FUND Commissioners upon completion.

Mr. Winter noted that a Report Writing Class is currently scheduled for October 27, 2023 at the Burlington County Emergency Training Center and the Training Bulletin was distributed inclusive of registration information. He noted there were no other Bulletins or Newsletters distributed during July or August.

Mr. Winter noted in regards to the TRICOJIF Law Enforcement Committee, a L/E Committee is being formulated with three (3) Police Chiefs to represent (JIF) police agencies in Gloucester, Salem and Cumberland counties. He will meet with them on a quarterly basis virtually to discuss loss trend concerns, training, policy and procedure assistance, L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Association, to identify areas as previously mentioned and to reduce potential risks. The concept has been well received when discussed with Chiefs. Chiefs from Clayton and Mantua PD have agreed to be a representative to date. A third will be selected based on future agency visits.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer stated her report is included in the agenda packet and includes activities and planned events for both August and September, highlighting the following items, and referenced some well-being initiatives and activities.

Ms. Schiffer was pleased to report that many municipalities remained very active during the summer months and she had met with or had conversations with several towns to discuss wellness initiatives for the upcoming months.

Ms. Schiffer reviewed some wellness ideas and initiatives in hopes that towns will consider some of these ideas to utilize their funds.

Ms. Schiffer noted that some of the towns have formed a Wellness Committee and she has found that those towns find it opens up for more wellness ideas and wellness sharing. If your town may be interested and would like assistance in organizing a Wellness Committee, please reach out to Ms. Schiffer and she will be happy to assist.

Ms. Schiffer noted the Wellness Advisory Committee met on September 19, 2023 and she will be sharing the minutes from that meeting with the Safety Committee, and once approved, will present them at a future Executive Committee meeting.

Lastly, Ms. Schiffer noted this quarter's Newsletter theme focuses on sleep, which was sent out to all members in July. In August, she had distributed information on how sleep and obesity are connected. In

September, she will focus on Sleep and Inflammation in the body. She asked that everyone please print out and distribute her newsletter to all employees. She noted the 4th Quarter Newsletter will focus on Stress Management.

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

MANAGED HEALTH CARE REPORT

Ms. Beatty noted she had included both July and August reports in the agenda, but would verbally be reporting on the month of August and YTD numbers.

Lost Time v. Medical Only Cases

Ms. Beatty presented the TRICO JIF *Lost Time v. Medical Only Cases (Intake Report)*.

	<i>August</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>38</i>
<i>Medical Only</i>	<i>26</i>	<i>163</i>
<i>Report Only</i>	<i>10</i>	<i>139</i>
<i># of New Claims Reported</i>	<i>38</i>	<i>342</i>
<i>Average Days Reported to QL</i>	<i>2.4</i>	<i>6.3</i>

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 2023.

All Claims: 10.1 days
 Non-COVID Claims: 5.4 days
 COVID Claims: 73.4 days

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	<i>3,516</i>
<i>Transitional Duty Days Worked</i>	<i>2,380</i>
<i>% of Transitional Duty Days Worked</i>	<i>68%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>1,136</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>32%</i>
<i>\$ Saved by Accommodating</i>	<i>\$255,207</i>
<i>\$ Lost by NOT Accommodating</i>	<i>\$142,349</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report that depicts the top provider services along with the number and amount of re-priced bills for August 2023.

PPO Penetration Rate	August
<i>Bill Count</i>	240
<i>Original Provider Charges</i>	\$538,223
<i>Re-priced Bill Amount</i>	\$123,884
<i>Savings</i>	\$414,339
<i>% of Savings</i>	77%

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 August 2023.

Managed Care Quick Notes: Ms. Beatty discussed a claim involving a 50-year-old EMT with multiple comorbidities who injured their shoulder while lifting a patient. The claimant was advised to undergo surgery, but further studies were requested on claimant’s cervical spine. The Nurse Case Manager and adjuster assigned to the case denied additional testing. The case was discussed with defense panel members and diagnostic testing of the cervical spine was authorized, and showed no injury. The claimant was referred back to the orthopedic doctor, who recommended shoulder surgery. As the quickest date for surgery was with a surgery center out of network, they were not able to negotiate and secure contract rates. The shoulder surgery was successful, and the claimant is expected to return to transitional duty.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Caruso referenced his reports included in the agenda, including the WIZER testing and phishing. He noted there were 10,090 phishing emails sent with 3,166 opened and 326 clicked, for a 3.23% click rate that is ok, but he noted it is best to try and keep the rate at 2.0% or under.

In regards to the vulnerability and penetration testing, the TRICO JIF is at 100% for those towns participating. He also noted there is a MEL Cyber JIF Framework status report, which depicts the minimum and advanced security levels that the TRICO JIF members will need to meet in 2024 for our Cyber Liability Insurance. He noted if you do not meet even the minimal standards, you would have a very high deductible and co-insurance. He noted there has also been posted a FAQ page, which handles the questions most received to date, and the answers to most of these questions come directly from the Fund Underwriter. A link has been set up on the www.tricojif.com website for our reference.

Mr. Caruso reported new Wizer Hygiene Training sessions were started in July and that some members already have a 100% completion rate. He noted of the 2,144 invited users, 1,629 have started the training, with 1,611 or 75.14% that have completed the training. He noted much of August was spent handling roster

changes to assure there is cooperation from all of the users, noting he would like to see all members completely trained by 9/30/23 so that the focus can turn to on the Cyber Framework documentation. He noted some members have already submitted Minimum and Advanced Cyber Framework paperwork. These have been forwarded to the Fund Underwriter for final approval. Rejected submittals are usually due to insufficient answers to some of the questions. VERY IMPORTANT “No” answers are immediately rejected. If a particular question does not apply to your municipality such as “remote access” then mark it as “N/A we do not have remote access”. In addition, some members are not getting probing emails due to failure to confirm whitelisting. Mr. Caruso stated his mission this month is to clear that up so that all of this training can be put to the test.

Mr. Caruso stated that now that he has all of the confirmations of receipt of the Tier documentation, he would turn his attention on proper completion of these forms so that each of you will have a realistic understanding of your deductible in the unfortunate case that you have a cyber-loss. Remember, this is very important, there can be no “NO” answers on these questionnaires. They are all REQUIREMENTS for your deductible reduction. If you have any questions about a particular requirement, you can refer them to him. He also noted that your eligibility for reduced deductibles would be determined at the time of a loss, not when you turn in your form.

Mr. Caruso reminded the members there is an up-to-date FAQ page, which you can reach from your JIF website. More clarifications are due from the MEL, which he will publish as soon as he gets the proper clearance.

Lastly, Mr. Caruso reported this month’s bulletin addresses the handling of Personal Identification Information (PII). Some members have indicated on your Cyber Framework paperwork that you do not retain this information electronically, which is great. However things as simple as a PDF attachment in an email may contain PII so please pay close attention to what you collect, who collects it, where is it kept and what have you done to protect it.

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

TREASURER’S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report the two month period ending August 31, 2023, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski’s reports are valued as of June 30, 2023 for Closed Fund Years 1991 to 2018, and Fund Years 2019, 2020, 2021, 2022, and 2023.

Investment Interest

Interest received or accrued for the reporting period totaled \$123,631.01. This generated an average annual yield of 2.39%. However, after including an unrealized net gain of \$2,899.60 in the asset portfolio, the yield is adjusted to 2.43% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,221,123.96 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 \$24,708,308.66

Receipt Activity for the Period

	Month	YTD
Subrogation Receipts	\$66,873.04	\$344,361.76
Salvage	\$0.00	
Overpayment Reimbursement	\$1,500.00	
FY 2023 2nd Installment Premium Receipts	\$8,731,723.00	

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

All Member Balances are now combined in one report and shows that \$2,163.04 in interest has been applied to the existing balances as shown in the attached report totaling \$544,863.40 at months end.

Loss Run Payment Register for the Period – August 31, 2023

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 \$683,619.27. The claims detail shows 781 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 \$27,641,577.99 to a closing balance of \$35,068,257.60 showing an increase in the fund of \$7,426,679.61

Bill List – Ratification of August 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the August 2023 Bill List in the amount of \$213,447.94, which was included in the agenda packet.

Bill List – September 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the September 2023 Bill List in the amount of \$190,100.74 which was included in the agenda packet.

Chair Sweeney entertained a motion to approve the July and August 2023 Loss Run Payment Register, the August 2023 Bill List in the amount of \$213,447.94, and the September Bill List in the amount of \$190,100.74, as presented.

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

Motion by Mr. Hogate, seconded by Ms. Bachich to approve the *July and August Loss Run Payment Register, the August 2023 Bill List, and the September 2023 Bill List* as presented.

- ROLL CALL** **Yeas:** Doug Hogate, **Elsinboro Township**
 Colette Bachich, **Washington Township**
 Jeff Celebre, **Vineland City**
 Bob Diaz, South **Harrison Township**
 Karen Sweeney, **Wenonah Borough**
 Ken Brown, **Carneys Point**
 Stephanie McCaffrey, **East Greenwich**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Finance Committee Report-September 6, 2023

Mr. Hogate reported the Finance Committee met on September 6, 2023. The minutes are self-explanatory and were included in the agenda packet. He then highlighted the following from the meeting:

Mr. Hogate reported the Committee has been discussing the 2024 Budget and the Committee reviewed the Interim Financial Summary valued as of June 30, 2022 and referenced those reports included in the agenda as well, noting the Fund continues to be in good financial condition. He noted the committee reviewed the Vendor Review requested were all within 2%. Mr. Hogate also noted included in the agenda was the MEL Fiduciary Disclosure Statement memo put out each year for the members to review simply stating the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency.

Lastly Mr. Hogate stated after reviewing the 2024 Budget, the Committee decided to release \$1,600,000 in surplus this year to the members, and there was one (1) Resolutions presented for consideration authoring the release of Surplus in the amount of \$1,600,000 from the Closed Year Accounts 2009-2018. Mr. Hogate noted the Committee will be reviewing the budget again at their November meeting.

Resolution 2023-33 – Authorizing Refund of Closed Year Account (2009-2018) Surplus Release of Surplus

Chair Sweeney entertained a motion to approve Resolution 2023-33, *Authorizing Refund of Closed Year Accounts (2009-2018) Surplus Release as presented*

Motion by Mr. Brown, seconded by Ms. Bachich, to approve *Resolution 2023-33* as presented.

ROLL CALL

Yeas: Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Bob Diaz, **South Harrison Township**
Karen Sweeney, **Wenonah Borough**
Ken Brown, **Carneys Point**
Stephanie McCaffrey, **East Greenwich**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MEL/RCF/EJIF/CYBER JIF Reports

NJ Cyber JIF Meeting Report – August 25, 2023 Mr. Razze reported the NJ Cyber JIF met on August 25, 2023 and those minutes were included in the agenda packet and were self-explanatory. He noted there were discussions on how the Cyber JIF would handle contracts for those towns that already have their Cyber training in place. He also noted the New Jersey Counties Excess Liability JIF is requesting membership in the NJ Cyber JIF. The options for coverage will be researched by the fund professionals and discussed with the Risk Control Committee.

In regards to the MEL reports, Mr. Razze reported the MEL, RCF, and, EJIF all held their meetings on September 15, 2023, and the reports will be included in next month's agenda. He then stated Professionals Contracts were reviewed, as well as proposals from the Actuaries to have a secondary actuarial analysis performed, of which the Executive Director had recommended, and that professional appointment resolution will be on the October MEL agenda.

Mr. Razze noted there was a request by some of the School Board JIFs to be able to access our MSI Training, and it was agreed to open that access and training to them, however there would be a fee to do so, and roughly 2/3's of that fee would go to J.A. Montgomery as they handle the training.

Mr. Razze noted the RCF and EJIF reports would be included in the October agenda, and highlighted the following:

In regards to the RCF and EJIF, he stated that each committee presented their 2024 proposed budget, noting the RCF is proposing a 2% increase with a \$700,000 release in surplus, and EJIF is proposing a 1% increase for 2024. He also noted the EJIF discussed returning \$2.5 million dollars in dividends, which was adopted.

Mr. Diaz asked, in regards Cyber and the request from the New Jersey Counties Excess Liability JIF, how will that be handled, or effect our JIF? Mr. Diaz noted our JIF has some pretty stringent rules to follow, so how can we be assured this is in our best interest? Will we be opening ourselves up to more risk if that JIF does not have the same standards that we do? Mr. Razze noted that during the Risk Control meeting earlier today, those concerns were discussed, and they have a 1/1/24 renewal, and it was the consensus of the Commissioners of the Risk Control Committee that this would be possible to put this all together that quickly without performing a fair assessment of where they currently are and how they would work into the NJ Cyber JIF training, etc. If this was to move forward, and there is nothing currently definite on this, it would be more of a 1/1/25 renewal for them with the NJ Cyber JIF to allow us the time to evaluate that. Mr. Razze noted, that regardless of a start date with them, they will be held to the same high standards of which we all are in regards to the phishing, the testing, and the training.

Mr. Forlenza noted in regards to the RCF release of \$700,000 in surplus, that they will release surplus from an administrative account, which is not actually returned to the members, but used to offset their operating expenses for the next year. Specifically, the release of the \$700,000 will be used to pay their Professionals in the 2024 Fund Year.

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

MISCELLANEOUS BUSINESS

NEXT MEETING

Chair Sweeney noted that the next meeting of the TRICO JIF will take place on **Monday, October 23, 2023 at 5:00 PM** at the Gloucester County Library.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

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

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

APPROVE CLAIMS PAYMENTS

Chair Sweeney entertained a motion to approve the following PARs as reviewed and recommended by the Executive Claims Review Committee.

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>MLT-2022246088 (01-03)</i>	<i>2023313293</i>	<i>2024309510</i>
<i>2022246208</i>	<i>2022251866</i>	<i>2024309910</i>
<i>2022246088</i>	<i>2021230100</i>	<i>2024308315</i>
<i>2023294529</i>	<i>2021232225</i>	<i>2024310295</i>
<i>2023266429</i>		<i>2022263457</i>
<i>2023298255</i>		
<i>202430944</i>		
<i>2023305312</i>		
<i>2022259937</i>		
<i>2024311026</i>		
<i>2022258301</i>		
<i>2022268052</i>		
<i>2024306767</i>		

Motion by Ms. Bachich, seconded by Mr. Celebre, to approve Claims Payments, as presented

ROLL CALL

Yeas: Doug Hogate, **Elsinboro Township**
 Colette Bachich, **Washington Township**
 Jeff Celebre, **Vineland City**
 Bob Diaz, **South Harrison Township**
 Karen Sweeney, **Wenonah Borough**
 Ken Brown, **Carneys Point**
 Stephanie McCaffrey, **East Greenwich**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

Secretary Diaz noted there were three (3) claim(s) reviewed for abandonment of subrogation attempt since the last meeting:

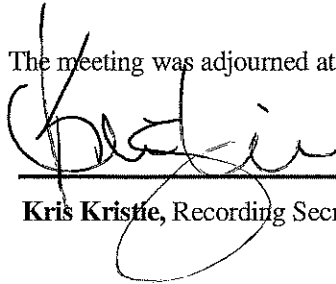
2022273416
2023278493
2023277794

MOTION TO ADJOURN

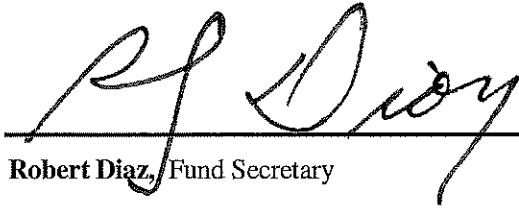
There being no further business, Chair Sweeney entertained a *Motion to Adjourn* the September 25, 2023 Executive Committee Meeting of the TRICO JIF.

Motion by Mr. Hogate, seconded by Mr. Celebre. All in Favor. Motion carries.

The meeting was adjourned at 5:52 PM.



Kris Kristie, Recording Secretary for



Robert Diaz, Fund Secretary