

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

December 18, 2023 @ 4:00 pm

**Pitman Municipal Building
110 South Broad Street, Pitman, NJ**

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) was held at the Pitman Municipal Building, Monday, December 18, 2023 at 4:00 PM, prevailing time. Acting Chair Marjorie Sperry, Quinton Township, presiding. The meeting was called to order at 4:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to *South Jersey News*, of Mullica Hill and the *Courier Post*, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the TRICO Municipal Joint Insurance Fund, and (3) posting notice on the public bulletin boards of all member municipalities of the TRICO Municipal Joint Insurance Fund.

ROLL CALL

Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Carolyn King-Sammons, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
Valerie Villano, *Alternate*, **Glassboro Borough**
Lisa Jeffers, **Greenwich Twp.**
Kathy Schools, *Alternate*, **Harrison Township**
Kevin Clour, **Lower Alloways Creek Twp.**
Pat Mason, **Monroe Twp.**
Harry Moore, **Oldmans Twp.**
Anjanette Scott, **Penns Grove Borough**
Michael Razze, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jeff Celebre **Vineland City**
Colette Bachich, **Washington Twp.**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, **Westville Borough**
Bradley Pennypacker, *Alternate*, **Woodbury City**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners/Professionals were:

Colleen Emmons, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
John Hitchner, **Hopewell Twp.**
William Pine, **Logan Twp.**
Luke Patrick, **Mannington Twp.**
Jennica Bileci, **Mantua Twp.**
Joy Gunn, **National Park Borough**
Susan Jacabucci, **Paulsboro Borough**
Dan Neu, **Pennsville Twp.**

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Melissa Flacker, **Pilesgrove Twp.**
Brad Campbell, **Shiloh Borough**
Bob Diaz, *Fund Secretary*, **South Harrison Twp.**
Jena Dolbow, **Swedesboro Borough**
Karen Sweeney, *Fund Chair*, **Wenonah Borough**
Shannon Elton, **Woodbury Heights Borough**
Tom Tontarski, *Treasurer*

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.**
Keith Hummel, Safety Director, **J. A. Montgomery Risk Control**
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**
Chris Winter, *Law Enforcement Risk Service Director*
Jerry Caruso, *Technology Risk Services Director*... after roll call

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

Barclay Insurance
Len Eckman 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 Marjorie Sperry, Quinton Township to Acting Chair in the absence of Karen Sweeney, Wenonah Borough; Doug Hogate, Elsinboro Borough to Acting Secretary in the absence of Bob Diaz, South Harrison; and Kevin Clour, Alternate #2 and Jane Di Bella Alternate #3 to the Executive Committee for voting purposes.

Motion by Mr. Brown, seconded by Mr. Celebre, to move up the Committee members as presented. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Acting Chair Sperry presented the meeting minutes of the November 27, 2023 Executive Committee meeting for approval.

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

Acting Chair Sperry entertained a motion to approve the minutes of the November 27, 2023 Executive Committee meeting.

Motion by Mr. Brown, seconded by Mr. Celebre, to approve the minutes of the November 27, 2023 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Acting Chair Sperry presented the meeting minutes of the November 27, 2023 Executive Claims Review Committee Meeting for approval.

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

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

Motion by Mr. Brown, seconded by Mr. Celebre, to approve the meeting minutes of the November 27, 2023 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Acting Chair Sperry presented the Executive Claims Review Committee Closed Session meeting minutes of November 27, 2023 for approval.

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

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

Motion by Mr. Brown, seconded by Mr. Celebre, to approve the Executive Claims Review Committee Closed Session meeting minutes of November 27, 2023 as presented.

The Executive Claims Review Committee Closed Session minutes of November 27, 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 – December 18, 2023

Acting Chair Sperry reported that an Executive Claims Committee Meeting was held on Monday, December 18, 2023 at 2:30 PM at the Pitman Municipal Building.

The Committee reviewed seven (7) claims. Of the claims reviewed, there were four (4) Workers' Compensation, one (1) General Liability, zero (0) Auto, 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 was one (1) claim(s) reviewed for abandonment of subrogation attempt for this month:

2023280852

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 stated that SIP, OSB, Wellness and EPL/Cyber balances for 2023 are listed in the agenda. He noted you the monies needed to be used or encumbered by November 1, 2023. If you had funds leftover, and had encumbered the money, please be sure to use it by February 1, 2024. There will be no more reminders sent out.

Mr. Forlenza reminded members that the MEL's 2024-2025 EPL Risk Management Program was released on May 17, 2023 and was due November 1, 2023. He stated the current program status is on page 38 and the 2024 status is on page 39. All checklists were due November 1, 2023, but will be taken until January 1, 2024. Please submit checklist ASAP if you have not already done so.

Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 40-42, as it is the individual, not the position, which is bonded. Please contact the MEL underwriter, Ed Cooney with any questions

Mr. Forlenza stated that the Elected Officials training would be available to all members through the MSI. He noted that we are awaiting revised instructions on how members can utilize the MSI to complete this training. He stated that the credit is \$250 per Elected Official, capped at 5% of the 2024 MEL assessment.

Mr. Forlenza stated that all fully executed 2024 resolutions and agreements for Risk Manager Appointments should be submitted to his office once finalized. The Risk Manager cannot be paid until these are approved and the first anticipated payment is set for February 2024.

Mr. Forlenza noted that the 2024 Committee Volunteer forms were distributed on or about December 11, 2023. If you have not already done so, please fill out your committee preference and return to our office as soon as possible. The draft pick meeting will be held in early January and Fund Commissioners will be assigned to various sub committees.

Mr. Forlenza noted the 2024 Safety & Wellness calendars are in the back of the room for you to take tonight, and asked the Risk Managers to take the calendars and deliver to the members who are not present.

Mr. Forlenza noted that a single copy of the Annual Reports was mailed to all municipal clerks earlier today and asked that they please be shared with your Governing Body. In addition, a PDF copy will be emailed out next week and a pdf copy will be placed on the JIF website to download should you need more copies.

Mr. Forlenza reported that DOBI was pushing back on the release of surplus this year; however, the approval was just received. He noted that the notices were released on December 11th so please return your completed forms as soon as possible noting how you would like to receive your portion of this year's surplus distribution.

Mr. Forlenza stated that Loss Ratio Reports valued as of 9/30/23 were loaded to Origami earlier today and a notice was sent out to all members. Please review this important information with your Risk Manager. Ms. Forlenza noted that there might be a red "loading error" message; however, it should not affect you viewing your reports.

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:

- Hahn (aka Marshall) v. Township of Monroe*
- Cakir (minor) v Township of Oldmans*
- Franceschini v. Township of Pilesgrove*
- Jones v. City of Vineland*

Assignment of Closed Cases

Mr. DeWeese reported that there have been five (5) closed case(s) assigned since the last meeting:

- Hahn (aka Marshall) v. Township of Monroe*
- Gilmore v. Township of Monroe*
- Clark v. City of Vineland*
- Webster v. City of Vineland*
- Oslin v. City of Vineland*

General Liability Files

Mr. DeWeese noted that there are **40** active General Liability files, 11 of which are Police Civil Rights cases. He stated 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 \$2,138,641.53 potential recoveries on **76** files.

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese emphasized to 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.

Resolution 2023-40 Designating Additional Approved Associate

Mr. DeWeese reported that he is presenting a resolution to designate an additional Approved Associate, Alison Saracino, with Piertras, Saracino, Smith & Meeks as she is joining the firm. He stated that he discussed this matter with the Claims Review Committee and he is satisfied with Ms. Saracino’s qualifications and she is qualified to be an Approved Associate.

Acting Chair Sperry entertained a motion to approve Resolution 2023-40 Designating Additional Approved Associate with Piertras, Saracino, Smith & Meeks.

Motion by Mr. Brown, seconded by Mr. Celebre to approve Resolution 2023-40 as presented.

ROLL CALL	Yeas:	Marjorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Colette Bachich, Washington Township Jeff Celebre, Vineland City Ken Brown, Carneys Point Kevin Clour, Lower Alloways Creek Jane DiBella, Woolwich Township
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Nays:	None
Abstain:	None

All in favor. Motion carried by unanimous vote.

Resolution 2023-41 Designating Additional Approved Associate

Mr. DeWeese reported that he is presenting a resolution to designate an additional Approved Associate, Joseph D. Clifford with Brown & Connery, LLC. He stated that he discussed this matter with the Claims Review Committee and he is satisfied with Mr. Clifford’s qualifications and he is qualified to be an Approved Associate.

Acting Chair Sperry entertained a motion to approve Resolution 2023-41 Designating Additional Approved Associate with Brown & Connery, LLC.

Motion by Mr. Brown, seconded by Mr. Celebre to approve Resolution 2023-41 as presented.

ROLL CALL	Yeas:	Marjorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Colette Bachich, Washington Township Jeff Celebre, Vineland City Ken Brown, Carneys Point Kevin Clour, Lower Alloways Creek Jane DiBella, Woolwich Township
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Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

Motion to Include Attorneys in Defense Panel Resolution

Mr. DeWeese asked the Executive Committee to confirm the appointment of recommended EPL/POL attorneys and firms in the 2024 Reorganization Resolution. The attorneys include A. Michael Barker, Esquire and Vanessa James, Esquire of the Law Firm of Barker, Gelfand & James, P.C.; James R. Birchmeier, Esquire and Erin Thompson, Esquire of the Law Firm of Birchmeier & Powell, LLC.; Timothy R. Bieg, Esquire, Michael V. Madden, Esquire and Regina M. Phillips, Esquire of the Law Firm of Madden & Madden. P.A.; Armando V. Riccio, Esquire of Armando V. Riccio, LLC.; Matthew J. Behr, Esquire of the Law Firm of Marshall Dennehy, P.C.; and Betsy Ramos, Esquire of the Law Firm of Capehart & Scatchard.

Acting Chair Sperry entertained a motion to approve the following recommended EPL/POL attorneys and firms in the 2024 Reorganization resolution as presented by Mr. DeWeese.

Motion by Mr. Brown, seconded by Mr. Celebre to approve the recommended attorneys and firms in the 2024 Reorganization Resolution as presented by Mr. DeWeese. All in favor. Motion carried.

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 October. 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 continue to be presented through Zoom a limited number of in-person trainings were offered as part of the training expos conducted earlier this year. In addition to the MSI Expos, the ELDT Train the Trainer Program was offered in various locations throughout the state.

Mr. Garish reminded all members to enroll all new employees, part time and volunteers, for training. If you need assistance on submitting these employees, tutorial videos can be found on the new management-learning platform. Registering is the only way that they can access the MSI.

Mr. Garish noted that PEOSH inspections have increased and towns are being penalized for a lack of training.

Mr. Garish stated that the new MEL mobile app has been released. Emails were sent out regarding this and noting to delete the old app from your phone.

MEL Leadership Academy registration is open until December 22, 2023 and can be accessed through the TRICOJIF or MEL JIF websites.

Mr. Garish also requested that any member with new Safety Coordinators, please contact his office and update their lists as well as meeting with them individually.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

During this month's Lessons Learned from Losses review, Mr. Roselli emphasized winter safety and the serious impact winter weather can have on claims. He highlighted several different ways that winter related injuries could be averted. Mr. Roselli shared an example of a costly claim that occurred due to driving too fast in icy conditions, which could have been avoided had the driver been more cautious of the weather.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter reviewed this report, which was included in the agenda, noting it is mostly self-explanatory, and highlighted the following.

Mr. Winter reported 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 has completed eleven (11) Police agency visits to date with nine (9) agency visits currently scheduled. 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 TRICO JIF and stated Activity Reports would be forwarded to the FUND Commissioners upon completion.

Mr. Winter reported the Report Writing Class scheduled for October 27, 2023 was canceled due to scheduling conflicts and low registration. A future date will be considered after reviewing input from respective Chiefs and a survey document is being prepared for distribution. In regards to Bulletins, Mr. Winter noted there were no Bulletins or Newsletters distributed during November

Lastly, Mr. Winter noted in regards to the TRICOJIF Law Enforcement Ad-Hoc Committee, the Ad-Hoc Committee is being formulated with three (3) Police Chiefs to represent (JIF) police agencies in Gloucester, Salem, & Cumberland Counties. Mr. Winter will meet with them virtually on a quarterly basis to discuss loss trends, 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 selected to date are from Mantua PD, Clayton PD and East Greenwich PD for Gloucester County, of which East Greenwich will be removed as they had not renewed membership in the TRICOJIF for 2024, and Carney's Point PD for Cumberland County with an initial meeting being coordinated at this time for January.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer's stated her report, which is included in the agenda packet, provides a detailed overview of the activities and planned events for December. She then highlighted a range of well-being initiatives and activities that towns have either already implemented or have planned for the near future.

Ms. Schiffer thanked her Wellness Coordinators for the assistance and support of the Wellness Program throughout the year and then reviewed some wellness ideas and initiatives in hopes that towns will consider some of these ideas to utilize any encumbered funds. These included ideas such as Holiday cook-offs, healthy holiday desserts, Wellness Day offerings including flu shots and Blood Pressure screenings; fun holiday resiliency challenges as well as Maintain Don't Gain challenge. Ms. Schiffer noted she also sent out a list of ideas to all of the Wellness Coordinators sharing ideas for challenges (along with "how to" implement), inexpensive ideas and even free ideas that help keep wellness in the forefront of everyone's mind and builds camaraderie and connection throughout the day.

Ms. Schiffer noted this quarter’s theme is all about reducing Stress. The last newsletter was distributed in December and highlighted four (4) common types of stress, and how to gain control over them. She noted her 2024 Newsletter ideas would focus on the four Pillars of Lifestyle including nutrition, physical activity, sleep and stress management.

Lastly, in regards to Dr. Elias’ Program – *Leadership Group Coaching: Crisis Response and Transformational Leadership*, nine spots remained from our original contract with Elias Institute of Professional Coaching. Her efforts, along with the support of Keith Hummel and Chris Winter continue in keeping this offer in the forefront of our Chief’s through the TRICO JIF. Dr. Elias will be offering two potential Cohort dates, one in Feb and one in May to give the Chiefs time to plan. This is NOT a JIF mandatory training and is only offered as an option should any JIF Police Chief feel it is worthwhile.

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 the November reports in the agenda and highlighted the following:

Lost Time v. Medical Only Cases

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

	<i>November</i>	<i>YTD</i>
<i>Lost Time</i>	2	52
<i>Medical Only</i>	13	202
<i>Report Only</i>	8	163
<i># of New Claims Reported</i>	23	419
<i>Average Days Reported to QL</i>	1.8	4.8

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 2023.

All Claims: 8.6 days
 Non-COVID Claims: 7.2 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 November YTD are as follows:

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	4,668
<i>Transitional Duty Days Worked</i>	3,178
<i>% of Transitional Duty Days Worked</i>	68%
<i>Transitional Duty Days Not Accommodated</i>	1,490
<i>% of Transitional Duty Days Not Accommodated</i>	32%
<i>\$ Saved by Accommodating</i>	\$309,530
<i>\$ Lost by NOT Accommodating</i>	\$185,525

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 November 2023.

PPO Penetration Rate	November
<i>Bill Count</i>	178
<i>Original Provider Charges</i>	\$160,757
<i>Re-priced Bill Amount</i>	\$66,567
<i>Savings</i>	\$94,190
<i>% of Savings</i>	59%

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 the month, along with how many cases were re-opened for the current month. The attached report depicts the information for November 2023.

Managed Care Quick Notes: Ms. Beatty reported that the nurse case management team, claims team, and client services conduct large loss committee meetings to discuss cases and share ideas, and is a valuable tool as it provides opportunity to share past experiences and current information. An example of a recent claim presented involved a claimant that was exposed to construction dust at a landfill, which resulted in him developing pneumonia in both lungs, along with pulmonary issues.

It was confirmed that bacterial pneumonia could be caused by inhaling dust and it was agreed that a medical release should be obtained and records reviewed to be sure there were no pre-existing conditions.

During an interview by the adjuster with the claimant, it was discovered that claimant did not wear a mask at the landfill. The claimant stated he had received training on wearing protective equipment, but that the training never related to a landfill. The Safety Director's office was notified of this in anticipation of stopping this type of claim from happening again.

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; however, he reminded the members that the Phishing, Vulnerability and Penetration status and Cyber JIF Framework Compliance reports have been removed. He reiterated this was done to prevent information being available to bad actors. With that said, Mr. Caruso noted he has that information, and should anyone want those reports, please contact him and he will provide them to you.

Mr. Caruso noted that in regards to the Cyber Awareness Training, the TRICOOJIF currently only has one (1) towns that are under 80% completion, which is very good. He would like to see that towns up over 80% by the end of the year.

Mr. Caruso reported in regards to the vulnerability and penetration testing by D2, the TRICO JIF is at 100%, which means all of the VSA and KYC forms have been completed and associated IP addresses recorded. He reported there were no towns in the TRICOJIF with any vulnerability issues, however there were a few towns where D2 was able to breach their network. Had this been your town, they would have notified you accordingly. He then reported that there were no critical vulnerabilities were discovered during the monthly vulnerability scan for the membership.

Mr. Caruso reminded the members that the Cyber JIF has revised the Cybersecurity Framework requirements and corresponding deductibles. He then reviewed the deductibles for the various standards with the membership. He noted that smaller towns are more vulnerable to attacks from a bad actor and could potentially face large deductibles if they do not come into compliance with the Cyber Security Framework. He noted that this month was spent putting together the changes made recently; two tiers to three tiers in cyber compliance. He stated that all members should be able to reach the basic tier because two items are provided by the JIF for you (Hygiene and Vulnerability Testing) so please submit as soon as possible since some items have budgetary considerations.

Lastly, Mr. Caruso reported this month's bulletin addresses best practices for wire transfers and ACH Payments. He noted the bulletin is very informative, is a very important part of what we are doing, and encouraged everyone to read it.

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

TREASURER'S REPORT

Mr. Forlenza presented an overview of the Treasurer's Report for the period ending November 2023, a copy of which was provided to the membership in the agenda packet, in Mr. Tontarski's absence. Mr. Tontarski's reports are valued as of November 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 \$80,288.74. This generated an average annual yield of 2.87%. However, after including an unrealized net gain of \$380,538.79 in the asset portfolio, the yield is adjusted to 16.55% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,571,919.34 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 JCFMI Portfolio has a current market value of \$25,034,695.21

Receipt Activity for the Period

	Month	YTD
Subrogation Receipts	\$23,211.50	\$467,802.39
Salvage	\$0.00	
Overpayment Reimbursement	\$322.00	

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

All Member Balances are now combined in one report and shows that \$1,309.02 in interest has been applied to the existing balances as shown in the attached report totaling \$548,849.01 at months end.

Loss Run Payment Register for the Period – November 30, 2023

Mr. Forlenza 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 \$290,485.40. The claims detail shows 326 claims payments issued.

Cash Activity for the Period

Mr. Forlenza stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$33,627,828.54 to a closing balance of \$33,608,968.07 showing a decrease in the fund of \$18,860.47

Amended Bill List – December 2023

For the Executive Committee’s consideration, Mr. Forlenza presented an amended December 2023 Bill List in the amount of \$2,280,589.97, which was a handout at the meeting.

Acting Chair Sperry entertained a motion to approve November 2023 Loss Run Payment Register and the Amended December Bill List in the amount of \$2,280,589.97, as presented.

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

Motion by Ms. Sperry, seconded by Mr. Hogate to approve the *November Loss Run Payment Register and the Amended December 2023 Bill List in the amount of \$2,280,589.97* as presented.

ROLL CALL	Yeas:	Marjorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Colette Bachich, Washington Township Jeff Celebre, Vineland City Ken Brown, Carneys Point Kevin Clour, Lower Alloways Creek Jane DiBella, Woolwich Township
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Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Finance Committee Report

MOTION TO OPEN PUBLIC HEARING

Acting Chair Sperry entertained a motion to open the 2024 Budget Public Hearing.

Motion by Mr. Brown, seconded by Mr. Celebre to open the 2024 Budget Public Hearing. All in Favor. Motion carried.

No comments were received from the public.

MOTION TO CLOSE PUBLIC HEARING

Acting Chair Sperry entertained a motion to close the 2024 Budget Hearing.

Motion by Mr. Brown, seconded by Mr. Celebre to close the 2024 Budget Hearing. All in Favor. Motion carried.

MOTION TO ADOPT THE 2024 BUDGET

Acting Chair Sperry entertained a motion to adopt the 2024 Budget.

Motion by Mr. Brown, seconded by Mr. Celebre to adopt the 2024 Budget as presented.

ROLL CALL	Yeas:	Marjorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Colette Bachich, Washington Township
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Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MOTION TO ADOPT 2024 ASSESSMENT ALLOCATION STRATEGY POLICY

Acting Chair Sperry entertained a motion to adopt the 2024 Assessment Allocation Strategy Policy.

Motion by Mr. Brown, seconded by Mr. Celebre, to adopt the 2024 Assessment Allocation Strategy Policy as presented.

ROLL CALL *Yeas:* Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MOTION TO ADOPT 2024 ASSESSMENT CERTIFICATION

Acting Chair Sperry entertained a motion to adopt the 2024 Assessment Certification.

Motion by Mr. Brown, seconded by Mr. Celebre to adopt the 2024 Assessment Certification as presented.

ROLL CALL *Yeas:* Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2023-42 Authorizing the Fund Treasurer to Transfer \$95,306 from the Fund Year 2023 MEL Liability & Workers Compensation line item and \$7,988 from the MEL Excess Property Line Item to the MEL Unencumbered Surplus Account

Acting Chair Sperry entertained a motion to adopt Resolution 2023-42 Authorizing the Fund Treasurer to Transfer \$95,306 from the Fund Year 2023 MEL Liability & Workers Compensation line item and \$7,988 from the MEL Excess Property Line Item to the MEL Unencumbered Surplus Account

Motion by Mr. Brown, seconded by Mr. Celebre, to adopt Resolution 2023-42 as presented.

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None

Abstain: None

Motion carried by unanimous vote.

EPL/POL Technology Liability Meeting Minutes – November 27, 2023

Mr. Brown noted the EPL/POL Technology Liability Committee met on November 27, 2023 and asked the members to review the minutes from that meeting, which are included in the agenda. He noted they reviewed the Loss Ratio Reports valued as of 6/30/23 and the TRICOJIF had a 5 Year Loss Ratio of 46.5% of which the carrier wants to see a 55% or less for the 5 Year Loss Ratio.

Lastly he noted the EPL Checklists were due in November, so please get them in if you have not already done so, and in regards to your Cyber Trainings, etc, please be sure to work with your IT professionals to get this completed as it is very important.

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

Safety Committee Meeting Minutes – December 7, 2023

Mr. Celebre stated the Safety Committee met on December 7, 2023 and the minutes are included in the agenda for your review and are self-explanatory, then highlighted the following from the meeting.

Mr. Celebre noted the Committee would meet 4 times in 2024, with at least one meeting being in person, and in regards to the Safety Breakfast that will be held either in late March or early April, if anyone had any idea for topics or ideas, please reach out to him or the Executive Directors office.

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

2024 Executive Committee Nomination Slate

Mr. Forlenza noted the slate presented in November and included in the agenda stands and will be voted on at the Reorganization meeting in January 2024.

MEL/RCF/EJIF/CYBER JIF Reports

Mr. Razze stated the Cyber JIF met on November 20, 2023 and the report is included in the agenda and is self-explanatory. He then noted the Cyber JIF approved their budget at the last meeting including a 1.99% increase with the TRICO JIF receiving a 2.0% increase.

Mr. Razze also noted the MEL met in November and that report is included in the agenda, along with the 2024 MEL Budget, which was adopted at that meeting, and the 2024 MEL Certified Assessments for your review.

Lastly, Mr. Razze mentioned that Mr. Grubb, would be stepping down as Executive Director with the MEL, but will still be working with them under a new title.

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

MISCELLANEOUS BUSINESS

Motion to Authorize the Executive Director’s Office to Bind EPL/POL Insurance Coverage for 2024

Acting Chair Sperry entertained a motion to authorize the Executive Director’s Office to Bind EPL/POL Insurance Coverage on behalf of the TRICO JIF for the 2024 Fund Year.

Motion by Mr. Brown, seconded by Mr. Celebre, to authorize the Executive Director’s Office to Bind EPL/POL Insurance Coverage on behalf of the TRICO JIF for the 2024 Fund Year as presented. All in favor. Motion carried.

Motion to Authorize the Executive Director’s Office to Bind Volunteers, Directors and Officers Insurance Coverage for 2024

Acting Chair Sperry entertained a motion to authorize the Executive Director’s Office to bind Volunteers, Directors and Officers Insurance Coverage on behalf of the TRICO JIF for the 2024 Fund Year.

Motion by Mr. Brown, seconded by Mr. Celebre, to authorize the Executive Director’s Office to bind Volunteers, Directors and Officers Insurance Coverage on behalf of the BURLCO JIF for the 2024 Fund Year as presented. All in favor. Motion carried.

Resolution 2023-43 Authorizing the Fund Chair and Secretary to Execute a Revised One Year Contract with D2 to Provide External Network Vulnerability Scanning and External Network Penetration Testing effective January 1, 2023.

Acting Chair Sperry entertained a motion to adopt Resolution 2023-43 authorizing the Fund Chair and Secretary to Execute a Revised One Year Contract with D2 to Provide External Network Vulnerability Scanning and External Network Penetration Testing effective January 1, 2023.

Motion by Mr. Brown, seconded by Mr. Celebre,, to adopt Resolution 2023-37 as presented.

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None

Abstain: None

Motion carried by unanimous vote.

Resolution 2023-44 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments effective January 1, 2024 at a cost not to exceed \$11,872.

Acting Chair Sperry entertained a motion to adopt Resolution 2023-44 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments effective January 1, 2024 at a cost not to exceed \$11,872.

Motion by Mr. Brown, seconded by Mr. Celebre, to adopt Resolution 2023-44 as presented

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**

Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None

Abstain: None

Motion carried by unanimous vote.

Resolution 2023-45 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 for External Network Vulnerability Scanning effective January 1, 2024 at a cost not to exceed \$6,635

Acting Chair Sperry entertained a motion for adoption of Resolution 2023-45 authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Vulnerability Scanning effective January 1, 2024 at a cost not to exceed \$6.635.

Motion by Mr. Brown, seconded by Mr. Celebre, to adopt Resolution 2023-45 as presented

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None

Abstain: None

Motion carried by unanimous vote.

Resolution 2023-46 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 for External Network Penetration Testing effective January 1, 2024 at a cost not to exceed \$118,505

Acting Chair Sperry entertained a motion for adoption of Resolution 2023-46 authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Penetration Testing effective January 1, 2024 at a cost not to exceed \$118,505.

Motion by Mr. Brown, seconded by Mr. Celebre, to adopt Resolution 2023-46 as presented

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None

Abstain: None

Motion carried by unanimous vote.

Acting Chair Sperry entertained a **Motion to Adopt a Revised Surplus Distribution Policy.**

Motion by Mr. Brown, second by Mr. Celebre to adopt a Revised Surplus Distribution Policy as presented and included in the agenda. All in Favor. Motion carried.

NEXT MEETING

Acting Chair Sperry noted that the next meeting of the TRICO JIF would take place on **Monday, January 22, 2024 at 5:00 PM at the Gloucester County Library, Mullica Hill, NJ**

PUBLIC COMMENT

Open Public Comment

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

Motion by Mr. Brown, second by Mr. Celebre to open the meeting to the public. All in favor. Motion carried.

Close Public Comment

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

Motion by Mr. Brown, second by Mr. Celebre to close the meeting to the public. All in favor. Motion carried.

APPROVE CLAIMS PAYMENTS

Acting Chair Sperry 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>
2022257379	2022275538	2024312970
2020199828		2023284212
2022261747		
2024320414		

Motion by Mr. Brown, second by Mr. Celebre, to approve Claims Payments, as presented

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
 Doug Hogate, **Elsinboro Township**
 Colette Bachich, **Washington Township**
 Jeff Celebre, **Vineland City**
 Ken Brown, **Carneys Point**
 Kevin Clour, **Lower Alloways Creek**
 Jane DiBella, **Woolwich Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote

APPROVE ABANDONING SUBROGATION

Acting Secretary Hogate noted there was one (1) claim(s) reviewed for abandonment of subrogation attempt since the last meeting:

2023280852

December 18, 2023

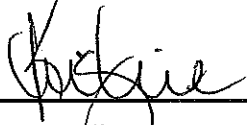
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MOTION TO ADJOURN

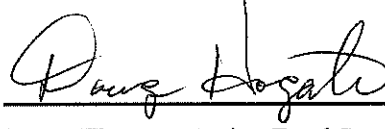
There being no further business, Acting Chair Sperry entertained a *Motion to Adjourn* the December 18, 2023 Executive Committee Meeting of the TRICO JIF.

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

The meeting was adjourned at 5:00 PM.



Kris Kristie, Recording Secretary for



Doug Hogate, Acting Fund Secretary