

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

March 25, 2024 @ 5:00 pm

Via Microsoft Teams

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) was held via Microsoft Teams on March 25, 2024 at 5:00 PM, prevailing time. Chair Karen Sweeney, Wenonah Borough, presiding. The meeting was called to order at 5:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

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

ROLL CALL

Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Colleen Emmons, **Deptford Twp.**
Carolyn King-Sammons, **Elk Twp.**
Mike Burden, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Clark Pierpont, **Glassboro Borough**
Kathy Schools, *Alternate*, **Harrison Township**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Jennica Bileci, **Mantua Twp.**
Don Darcangelo **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**
Majorie Sperry, **Quinton Twp.**
Bob Diaz, *Fund Secretary*, **South Harrison Twp.**
Jena Dolbow, **Swedesboro Borough**
Linda Gomez, *Alternate*, **Vineland City**
Colette Bachich, **Washington Twp.**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, **Westville Borough**
Cassidy Swanson, **Woodbury City**
Jane DiBella, **Woolwich Twp.**
Karen Sweeney, *Fund Chair*, **Wenonah Borough**
Shannon Elton, **Woodbury Heights Borough**

Absent Fund Commissioners/Professionals were:

Doug Hogate, **Elsinboro Twp.**
Lisa Jeffers, **Greenwich Twp.**
John Hitchner, **Hopewell Twp.**
Rick Eber, **Mannington Twp.**
Brad Campbell, **Shiloh Borough**
Jack Cimprich, **Upper Pittsgrove Twp.**

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*
Scott DeWeese, Esquire, *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*... after roll call

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

Barclay Insurance
Cettei & Connell
Conner Strong & Buckelew
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 Kevin Clour, Lower Alloways Creek, Alternate #1, and Dan Neu, Pennsville Township, Alternate #2 in the absence of Jeff Celebre, Vineland City, and Doug Hogate, Elsinboro Township to the Executive Committee for voting purposes.

Motion by Ms. Sperry, 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 minutes of the February 26, 2024 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 February 26, 2024 Executive Committee meeting.

Motion by Ms. Sperry, seconded by Mr. Brown, to approve the minutes of the February 26, 2024 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Sweeney presented the minutes of the February 26, 2024 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 Ms. Sperry, seconded by Ms. Bachich, to approve the minutes of the February 26, 2024 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 February 26, 2024 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 Ms. Sperry, seconded by Ms. Bachich, to approve the Executive Claims Review Committee Closed Session meeting minutes of February 26, 2024 as presented.

The Executive Claims Review Committee Closed Session minutes of February 26, 2024 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 – March 25, 2024

Chair Sweeney reported that an Executive Claims Committee Meeting was held on Monday, March 25, 2024 at 3:30 PM via Microsoft Teams.

The Committee reviewed fourteen (14) claims. Of the claims reviewed, there were six (6) Workers' Compensation, one (1) General Liability, one (1) Auto, and six (6) Property PARs recommended for approval of settlement or continuing defense.

There were zero (0) claim(s) reviewed for February that had previously been approved by Vineland.

There were four (4) claim(s) reviewed for abandonment of subrogation attempt for February.

2019156233
2023282793
2022271264
2023297102

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 noted that last month the updated JIF directories were posted to the website. Please review them as the information comes directly from Origami so any errors in emails, mailing addresses, phone numbers, need to be corrected in Origami. Please also let our office know what is being corrected.

Mr. Forlenza referenced the Certificates of Insurance report included in the agenda and asked the members to please review to be sure the certificates were ordered by you, and are correct.

Mr. Forlenza noted details regarding the allocation of funds for the Optional Safety budget, EPL/Cyber budget, and Wellness Incentive funds for 2024 can be found on pages 27, 28, and 29 of the agenda, respectively. It is important to note that a combined notification letter was sent out on or about February 13, providing information on the allotted funds for each program. He emphasized the importance of timely reimbursement for any purchases made under these programs. If you have already made purchases and are seeking reimbursement, he urged the members not to wait until the November 30, 2024 deadline to claim and request reimbursement from his office. You can simply submit the necessary information to her office, and we will process it for payment on the next bill list.

Mr. Forlenza noted the latest update on the statutory bonds, which can be found on pages 31-32 of the agenda. He noted the importance of verifying the inclusion of any newly bonded individuals, particularly in cases where retirements occurred at the end of December. Please ensure that the individuals who have been bonded through this program are accurately listed on the aforementioned pages. If you come across any discrepancies or if an individual's name is missing despite their application for underwriting and bonding, He strongly recommends reaching out to Jonathan Tavares in the Fund Underwriters Office. Alternatively, his office is readily available to assist you with any inquiries or concerns you may have.

In regards to the Elected Officials Training, Mr. Forlenza noted attendance has been very low, so please remind your Governing Body to take the training if they have not done so. He reminded the members that a \$250 credit, up to 5% of your towns assessment, will be issued for each Municipal Elected Official that competes the training. In addition, he noted his office receives a download of individuals who have completed the training approximately every two weeks. A follow-up email is sent to those who have successfully completed the training, and also published is an attendee/participants list on the JIF websites. To access this list, visit the JIF website and navigate to the "Sign-In Sheets" section, located approximately halfway down on the right-hand side.

Mr. Forlenza noted that the 2025 renewal process has been initiated. As part of this process, it is crucial to conduct payroll audits. You should have received a letter from her office last month regarding the completion of the payroll audit process for this year. It is important that all Members update and upload their payroll data for the 2023 fund year into Bowman's portal, by March 12, 2024. Detailed instructions on how to upload the data into Bowman's portal were provided in the email sent on February 15. Should you have any inquiries or concerns regarding this process, please do not hesitate to contact his office for assistance.

In addition, Mr. Forlenza stated the Property Appraisal process for this year has been initiated. A formal notification was sent out from his office last month, requesting the active participation of all Risk Management Consultants and Members in reviewing the property listings in Origami. It is important to ensure the accuracy and completeness of the property listing, and he asked that members who will be receiving a physical appraisal this year promptly notify AssetWorks once the review process has been completed.

Mr. Forlenza noted the JIF would hold the 2024 Safety Kickoff Breakfast on April 2, 2024 at Auletto's Caterers, Almonesson, NJ. The invitation was emailed to all Fund Commissioners and Alternates, as well as the Clerks, RMC's, Safety, Claims and Wellness Coordinators. We asked that you please respond no later than today, March 25, 2024.

Mr. Forlenza stated the JIF will hold the 2024 Safety, Claims, & Wellness Coordinator Roundtable online on April 30, 2024. Additional information will be forthcoming.

Mr. Forlenza noted the Executive Director's office will be holding two (2) New Fund Commissioner Orientation sessions this year; one in May and the other later this Fall via Microsoft Teams. Anyone who would like an overview of the JIF is welcome to sign up and participate. An email notification with further details on how to participate in this training will be emailed to all members in April.

Mr. Forlenza reminded the members that the Division of Local Government Services utilizes an “on line” process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly appointed Fund Commissioners receive their Filing PIN # from his office once we are notified of their appointment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director’s office, or has any questions, should contact Kris Kristie at Kristi_Kristie@rpadmin.com. Additional information will be sent to all Fund Commissioners once it is released by the Department of Community Affairs.

In regards to the JIF website, Mr. Forlenza noted that we are still working on the Members Only Section of the JIF website. He reported that all would be notified as soon as it is complete.

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

SOLICITOR’S REPORT

Assignment of New Cases

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

Assignment of Closed Cases

Mr. DeWeese reported that there have been three (3) case(s) closed since the last meeting:

*Kane v. Township of East Greenwich
Brennan v. Township of Washington
Jones v. City of Vineland*

General Liability Files

Mr. DeWeese noted that there are **37** active General Liability files, thirteen (13) 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 **\$2,197,259.23** of potential recoveries on **78** 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.

Proposed Revised Litigation Management Guidelines

Mr. Scott DeWeese announced that Mr. DeWeese had completed proposed revisions to the Litigation Management Guidelines (LMG). He noted that he is recommending substantial revisions to the LMG, and he explained that the last update was completed in 2017 and there have been significant changes in processes and procedures since that last revision. The Claims Review Committee was asked to review these at the March meeting. Mr. Scott DeWeese stated that Mr. DeWeese would like to present a resolution along with the revised Litigation Management Guidelines to the Executive Committee in April for adoption.

In addition, Mr. DeWeese will include updated form reports as an appendix.

Indemnification and Hold Harmless Provisions

Mr. Scott DeWeese noted that Mr. DeWeese has had several questions regarding the JIF indemnification and hold harmless language that is on the ACM JIF website. These are in the process of being revised as well as the insurance requirements and will be sent out shortly for review. He stated Mr. DeWeese would

like to present a resolution along with the revised Indemnification and Hold Harmless Guidelines to the Executive Committee in April for adoption.

Mr. Scott 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 January. He then highlighted the following:

Mr. Garish noted his report encompasses a comprehensive overview of the activities conducted during the month of February. These activities include, but are not limited to, member visits, attendance at various meetings, completion of safety director bulletins and messages, as well as utilization of the MSI Live and MSI Now training platforms.

As a reminder, anyone who has new employees, volunteers, or part time employees please be sure to have them register in the new learning management system.

Mr. Garish noted his office has recently introduced specialized *Work Zone Training Programs* exclusively tailored for police officers. This program mirrors the TEAMS class, which is a mandatory traffic incident management course mandated by the state for police officers upon their initial assignment.

Recognizing the importance of this training, his office has created a comprehensive training program that will be conducted live via the MSI Platform through Zoom and is scheduled for May 16th. A formal notice will be disseminated to all members, and this training opportunity will be made available to all law enforcement agencies.

Mr. Garish also noted, as we approach the forthcoming spring and summer months, it is incumbent upon us to underscore the heightened utilization of our parks and playgrounds. We strongly encourage diligent inspections utilizing the provided forms that are specifically tailored for municipal operations. Furthermore, his office offers comprehensive general safety overviews and online classes pertaining to playground knowledge.

Lastly Mr. Garish noted his office has had quite a few inquiries regarding fireworks and drone shows. To address these concerns, they have curated a dedicated section on the MEL website exclusively catering to drones. Additionally, the Safety Director's office has compiled a comprehensive handbook and bulletins that serve as resources for events. Should you require a thorough survey of the designated area or any form of assistance, please do not hesitate to reach out to the Safety Director's office.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

During the recent Lessons Learned from Losses review, Mr. Roselli emphasized the importance of office and building safety. He discussed the significance of maintaining floors, mats, wiring and spills, making sure to clean up spills immediately and inspect for tripping hazards daily. Mr. Roselli also mentioned that when a slip & fall occurs that the scene of the accident should be photographed immediately.

Lastly, Mr. Roselli referenced several Claim Roadmaps, which were included in the agenda packet, noting the Roadmaps should be shared with those in your municipalities who report claims or are involved in the claims process. He stated the Roadmaps are designed to assist you in initiating and managing claims, whether they pertain to workers' compensation, liability claims, or damage to municipal property. He noted the information has been updated to reflect any changes in personnel, particularly within the workers' compensation team. He stated there are no new processes involved, and the resources are readily available for your convenience.

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 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 he will be responding to requesting agencies with the most current L/E best practices, NJ AG Guidelines and L/E Accreditation requirements.

Mr. Winter noted he completed one (1) Police agency visit to date with other 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 Staff 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 no training is scheduled at this time; however, the Report Writing Class and the Management of Aggressive Behavior will be repeated on a selected date based on Police Chiefs input. Additionally, a course is being discussed to assist agency Resiliency Officers, to be conducted by Dr. Kelly. He noted a survey has been distributed to Police Chiefs in an effort to plan and strategize for the upcoming year. Results continue to be received and will be summarized for a future distribution.

Mr. Winter noted that the TRICO JIF Law Enforcement Ad-Hoc Committee is being formulated with three (3) Police Chiefs to represent (JIF) police agencies. Mr. Winter will meet with them on a quarterly basis virtually 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 for this committee are from Mantua PD, Clayton PD, Glassboro PD and Carneys Point, PD, with the initial meeting conducted sometime in April. Topics discussed included police licensing, JIF training courses offered, and pre-employment processes.

Lastly, Mr. Winter reviewed Bulletin 24-01, which discussed Fatigue in Laws Enforcement. He explained fatigue is a prevalent issue among law enforcement officers, with more than 90 percent reporting routine fatigue and 85 percent driving while drowsy. Fatigue can manifest as tiredness, depression, mood disorders, memory impairment, irritability, stress, and hypertension. It poses dangers to officers and communities, with a significant number of officer deaths resulting from auto collisions. Factors contributing to fatigue include long workweeks, inconsistent shift schedules, commuting, home life, irregular shift schedules, and staffing shortages. Compassion fatigue, resulting from repeated exposure to traumatic situations, is also a concern. Departments are implementing strategies such as compressed shifts, limiting overtime, and involving officers in shift scheduling to combat fatigue. Individual actions, such as maintaining physical fitness and utilizing support programs, can also help mitigate fatigue.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer stated her report, which is included in the agenda packet, provides a detailed overview of the activities and planned events for February. 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 noted she has been actively engaging with Wellness coordinators, both through meetings and individual discussions, to exchange ideas and offer assistance in accessing necessary resources. Some towns have already initiated their Wellness initiatives, including challenges focused on relaxation and stress management. Presentations on various wellness topics are also being scheduled in different towns.

Ms. Schiffer noted she has been reaching out to new resources, including speaker bureaus, to provide additional support and will be sharing this information with all coordinators as appropriate. Some towns are exploring new ideas and sharing them at the Town Safety Committee meetings to gain input and opinions from other department heads and some towns have established dedicated Wellness committees to facilitate brainstorming and shared responsibilities in promoting wellness activities.

Ms. Schiffer advised the first Wellness Advisory Committee meeting for 2024 has taken place, and the minutes have been shared with the Executive Safety Committee members. The Executive Safety Committee has approved the minutes and they are included in today’s agenda for the membership’s review and the next meeting is scheduled for May 16th, with participation from Clayton, Pennsville, and Monroe.

Ms. Schiffer reported she has conducted the first of three brainstorming sessions for Wellness coordinators, providing a platform for peer support and idea exchange. The last meeting in February had representation from four Burlington County towns, and the next session is planned for May.

In terms of resource development, she has been contacting companies and lenders to explore new offerings that can benefit the TRICOJIF. For instance, Deborah Heart and Lung now provides in-person health screenings, which can be challenging to arrange on-site. Additionally, they offer a first responder program called Hero Care Connect. She is also working on the distribution of the quarterly newsletter, with the first quarter already distributed and the April issue for Q2 scheduled for the end of this month, focusing on growth and learning.

Lastly, Ms. Schiffer reminded everyone about the new multimedia section under the Wellness portion of the TRICO JIF website. It features mindful minutes, including stretching exercises, workplace movement tips, and mindfulness for meditation. Employees can access these resources at their convenience.

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 February reports in the agenda, before reviewing her reports; she noted that she would be retiring as of April 1, 2024. Ms. Beatty noted that a replacement for her position has not yet been announced; however, there are a few candidates, and she will be around for the next 2 months or so to assist in training her replacement.

Ms. Beatty then highlighted the following from her reports:

Lost Time v. Medical Only Cases

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

	<i>February</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>4</i>
<i>Medical Only</i>	<i>9</i>	<i>29</i>
<i>Report Only</i>	<i>12</i>	<i>33</i>
<i># of New Claims Reported</i>	<i>22</i>	<i>66</i>
<i>Average Days Reported to QL</i>	<i>1.5</i>	<i>1.9</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 2024.

All Claims: 1.9 days
Non-COVID Claims: 1.8 days
COVID Claims: 0.0 days

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	599
<i>Transitional Duty Days Worked</i>	226
<i>% of Transitional Duty Days Worked</i>	38%
<i>Transitional Duty Days Not Accommodated</i>	373
<i>% of Transitional Duty Days Not Accommodated</i>	62%
<i>\$ Saved by Accommodating</i>	\$18,843
<i>\$ Lost by NOT Accommodating</i>	\$44,475

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 February 2024.

PPO Penetration Rate	February
<i>Bill Count</i>	184
<i>Original Provider Charges</i>	\$176,996
<i>Re-priced Bill Amount</i>	\$65,706
<i>Savings</i>	\$111,290
<i>% of Savings</i>	63%

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 claims by member where a nurse case manager has been appointed and whether the nurse has been assigned longer than 90 days for February 2024.

Managed Care Quick Notes

Ms. Beatty reported that starting May 1, 2024, Qual-Lynx would collaborate with Enlyte ScriptAdvisor for Pharmacy Benefit Management (PBM) services in New Jersey. ScriptAdvisor is a leading PBM solution provider in the workers' compensation industry. They have a wide network of pharmacies, including popular ones like Walgreens and CVS. The PBM program includes customized drug formularies, opioid and compound drug controls, pharmacist oversight, 24/7 support, and savings reporting. The transition will not interrupt patient care, and Qual-Lynx will provide First Fill letters to ensure no out-of-pocket expenses for medications.

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 highlighting the activities during the month of February. He noted substantial portions of his efforts were dedicated to the successful completion of our cyber hygiene training.

In regards to the new training session, which commenced on February 5, he reported positive outcomes. He reported that just over 90% of the recipients of the training emails have already completed the training, signifying a good level of engagement. He noted each employee received two (2) emails, one to restart the new training, and another to test their ability to check a phishing email to determine whether it was a genuine email or not. Additionally, Mr. Caruso reiterated the significance of the phishing exercise, which serves as a pre-training assessment of individuals' knowledge and preparedness.

Mr. Caruso stated he is currently engaged in proactive outreach to Fund Commissioners to address the ongoing results of the external network vulnerability scanning. He highlighted the critical vulnerabilities identified in some towns and the subsequent notifications sent to address them within the designated 30-day timeframe. He also mentions the positive outcome of the penetration testing, which has not yielded any concerning results.

Mr. Caruso noted his primary focus at present is the distribution of cyber risk management framework forms to all Fund Commissioners, emphasizing the significance of completing the basic form to qualify for a deductible reduction, of which 90% of our members have completed thus far, which is another excellent result.

Additionally, Mr. Caruso highlighted his efforts in addressing O365 policies, providing 15 online recommendations to enhance the security of the O365 environment. Notably, he emphasizes the importance of disabling external access to email via the web and implementing geo-restriction measures to prevent unauthorized access. He advises printing and sharing these recommendations with IT personnel for implementation.

Lastly, Mr. Caruso informed the members that Microsoft Teams would be transitioning to a new version by July 1, prompting all users to adapt to the updated platform.

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 for the period ending February 29, 2024, a copy of which was provided to the membership in the agenda packet, for Closed Fund Years 1991 to 2019, and Fund Years 2020, 2021, 2022, 2023 and 2024.

Investment Interest

Interest received or accrued for the reporting period totaled \$77,686.21. This generated an average annual yield of 2.65%. However, after including an unrealized net loss of \$145,192.71 in the asset portfolio, the yield is adjusted to -2.30% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,818,933.01 vs. the amount we have invested.

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

The JCMi Portfolio has a current market value of \$25,376,299.23

Receipt Activity for the Period

	Month	YTD
Subrogation Receipts	\$79,899.71	\$109,879.80
Salvage	\$0.00	
Overpayment Reimbursement	\$0.00	
1 st Installment Premium Receipts		\$3,002,573.00

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

All Member Balances are now combined in one report and shows that \$1,402.04 in interest has been applied to the existing balances as shown in the attached report totaling \$653,513.44 at months end.

Loss Run Payment Register for the Period – February 29, 2024

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 \$330,266.30. The claims detail shows 438 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 \$34,556,425.08 to a closing balance of \$35,761,327.64 showing an increase in the fund of \$1,204,902.56

Bill Lists – March 2024

For the Executive Committee’s consideration, Mr. Tontarski presented the March Bill List in the amount of \$215,703.29.

Chair Sweeney entertained a motion to approve February 2024 Loss Run Payment Register and the March Bill List in the amount of \$215,703.29, as presented.

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

Motion by Ms. Sperry, seconded by Ms. Bachich to approve the *February Loss Run Payment Register and the March Bill List in the amount of \$215,703.29*, as presented.

ROLL CALL	Yeas:	Marjorie Sperry, Quinton Township Colette Bachich, Washington Township Ken Brown, Carneys Point Robert Diaz, Fund Secretary, South Harrison Twp. Karen Sweeney, Fund Chair, Wenonah Borough Kevin Clour, Lower Alloways Creek Dan Neu, Pennsville Township
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Strategic Planning Committee Meeting Minutes – February 28, 2024

Ms. Miller noted the Strategic Planning Committee met virtually on February 28, 2024 and the detailed minutes were included in the agenda, pages 127-143, which also included the revised Strategic Planning Charter for consideration of approval. She noted the minutes and report are self-explanatory, and highlighted the following.

Ms. Miller provided an update on recent activities, noting the upcoming member renewal period and highlighted the efforts of Mr. Forlenza and Ms. Patel to conduct visitations, ensuring maximum membership retention. She noted the absence of growth prospects this year, a trend they have been monitoring closely.

Two final points were highlighted: the Fund Commissioner orientation, which will now be held twice a year to accommodate those who missed the initial session, and the upcoming Annual Planning Retreat, scheduled to take place in person at Auletto Caterers, Almonesson in late July, with more information to follow.

Chair Sweeney asked for a Motion to Adopt the *Revised Strategic Planning Committee Charter* as presented.

Motion by Ms. Sperry, seconded by Ms. Bachich to Adopt the *Revised Strategic Planning Committee Charter* as presented. All in Favor. Motion carried.

Safety Committee Meeting Minutes – February 29, 2024

In the absence of Mr. Celebre, Ms. Patel noted the Safety Committee met virtually on February 29, 2024 and the detailed minutes were included in the agenda, pages 144-179, which also included the revised Safety Committee Charter for consideration of approval. She noted the minutes and report are self-explanatory, and highlighted the following.

Ms. Patel stated that action needs to be taken to adopt the revised Safety Committee Charter at tonight's meeting. She noted that the annual Safety Director's report was discussed and is attached to the minutes. She reported that twelve (12) members are up for renewal 1/1/25 and inspections by the Safety Director will be completed. She stated that loss ratio reports were discussed and that the TRICO JIF's six-year average loss ratio is 92.5% loss ratio as of 12/31/23. She noted that the 12/31/23 snapshots could be found in Origami for your review. The Committee also discussed the upcoming Safety Breakfast and the Safety and Claims Coordinator Roundtable. The next meeting is May 30, 2024 via Microsoft Teams.

Chair Sweeney asked for a Motion to Adopt the *Revised Safety Committee Charter* as presented.

Motion by Ms. Sperry, seconded by Ms. Bachich to Adopt the *Revised Safety Committee Charter* as presented. All in Favor. Motion carried.

MEL/RCF/EJIF/CYBER Reports

There were no meeting to report on this month.

MISCELLANEOUS BUSINESS

Resolution 2024-19 Honoring Jane DiBella, Woolwich Township

Chair Sweeney read Resolution 2024-19 Honoring Jane DiBella, Woolwich Township, and thanked her for her services, and wished her a wonderful retirement.

Chair Sweeney entertained a motion to adopt Resolution 2024-19, as presented.

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

NEXT MEETING

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

PUBLIC COMMENT

Open Public Comment

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

Motion by Ms. Sperry, second 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 Ms. Sperry, second 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>Auto</i>
2022245499	2022254973	2024326176	2024325080
2024325590		2024326303	
2021234366		2021209871	
2022246520		2024309858	
202128262		2024313632	
2024324316		2021224601	

Motion by Ms. Sperry, second by Ms. Bachich, to approve Claims Payments, as presented

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
 Colette Bachich, **Washington Township**
 Ken Brown, **Carneys Point**
 Robert Diaz, *Fund Secretary*, **South Harrison Twp.**
 Karen Sweeney, *Fund Chair*, **Wenonah Borough**
 Kevin Clour, **Lower Alloways Creek**
 Dan Neu, **Pennsville Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote

APPROVE ABANDONING SUBROGATION

Secretary Diaz noted there were four (4) claim(s) reviewed for abandonment of subrogation attempt since the last meeting:

- 2019156233
- 2023282793
- 2022271264
- 2023297102

Chair Sweeney entertained a motion for the **Authorization for the Abandonment of Subrogation files 2019156233, 2023282793, 2022271264, 2023297102** as presented.

Motion by Ms. Sperry, second by Ms. Bachich, for the authorization for the abandonment of Subrogation on files as presented.

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
 Colette Bachich, **Washington Township**
 Ken Brown, **Carneys Point**
 Robert Diaz, *Fund Secretary*, **South Harrison Twp.**
 Karen Sweeney, *Fund Chair*, **Wenonah Borough**
 Kevin Clour, **Lower Alloways Creek**
 Dan Neu, **Pennsville Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote

March 25, 2024

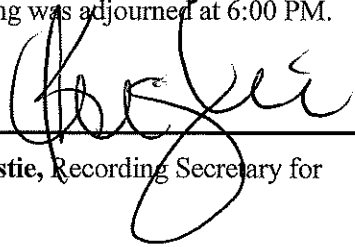
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MOTION TO ADJOURN

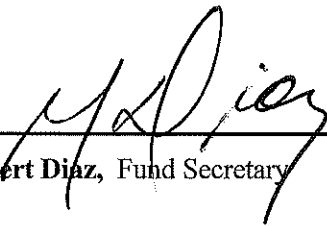
There being no further business, Chair Sweeney entertained a *Motion to Adjourn* the March 25, 2024 Executive Committee Meeting of the TRICO JIF.

Motion by Ms. Sperry, second by Ms. Bachich. All in Favor. Motion carries.

The meeting was adjourned at 6:00 PM.



Kris Kristie, Recording Secretary for



Robert Diaz, Fund Secretary