

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

November 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 November 25, 2024 @ 5:00pm, prevailing time. Chair 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**
Deanna Blackburn, **Deptford Twp.**
Carolyn King-Sammons, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
Mike Burden, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Clark Pierpont, **Glassboro Borough**
Lisa Jeffers, **Greenwich Twp**
Kathy Schools, *Alternate*, **Harrison Twp.**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Rick Eber, **Mannington Twp.**
Don Darcangelo **Monroe Twp.**
Joy Gunn, **National Park Borough**
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**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jeff Celebre, **Vineland City**
Colette Bachich, **Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Tyler Rost, **West Deptford Twp.**
Nicole O'Hara, **Westville Borough**
Bradley Pennypacker, *Alternate*, **Woodbury City**
Shannon Elton, **Woodbury Heights Borough**
Lois Yarrington, **Woolwich Twp.**

Absent Fund Commissioners/Professionals were:

John Hitchner, **Hopewell Twp.**
Jennica Bileci, **Mantua Twp.**
Harry Moore, **Oldmans Twp.**
Brad Campbell, **Shiloh Borough**

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA, A Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, AIDA®, RMC, Program Director, *RPA – A Division of Gallagher*
David 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*
Christine Gallagher, Client Services Manager, *QualCare*
Tom Tontarski, *Treasurer*
Jerry Caruso, *Technology Risk Services Director*
Chris Winter, *Law Enforcement Risk Service Director*

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

Barclay Insurance
Cetti & Connell
Conner Strong & Buckelew
Hardenbergh Insurance
Len Eckman Insurance

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

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Sweeney presented the minutes of the October 28, 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 Mr. Celebre, seconded by Mr. Hogate to approve the minutes of the October 28, 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 October 28, 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 Mr. Celebre, seconded by Ms. Bachich to approve the Executive Claims Review Committee Closed Session meeting minutes of October 28, 2024 as presented. All in Favor. Motion carried.

The Executive Claims Review Committee Closed Session minutes of October 28, 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.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Sweeney presented the minutes of the October 28, 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 October 28, 2024 Executive Committee meeting.

Motion by Mr. Celebre, seconded by Ms. Bachich to approve the minutes of the October 28, 2024 Executive Committee meeting. All in Favor. Motion carried.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – November 25, 2024

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

The Committee reviewed nineteen (19) claims. Of the claims reviewed, there were ten (10) Workers' Compensation, three (3) General Liability, one (1) Auto, and five (5) Property PARs recommended for approval of settlement or continuing defense.

There were six (6) claim(s) reviewed for October that had previously been approved by Vineland.

2019163123
MLT-2025347867
2023296889
2025314334
2025339525
2025345286

There was one (1) claim(s) reviewed for abandonment of subrogation attempts for October.

2021219277

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 and highlighted the following items from the report:

Mr. Forlenza referenced the Certificate 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 Safety Incentive Program, Optional Safety Budget, EPL/Cyber Budget, and Wellness Incentive funds for 2024 are listed in the agenda and the deadline to claim or encumber the funds was November 1, 2024, with all encumbered funds needing to be claimed by January 31, 2025.

Mr. Forlenza noted the latest listing of Statutory Bonds issued by the MEL for JIF members is included in the agenda for your review. This list should be reviewed for accuracy. Please note that these bonds are written for the individual NOT the position to be bond. All applicants for a bond must complete an underwriting application and submit it to the Fund Underwriter for approval. Any questions on the status of an application, renewal re-underwriting process, or a bond listed on the report should be directed to Jonathon Tavares at 856-614-4493 or jtavares@connerstrong.com.

Regarding the Elected Officials Training, Mr. Forlenza noted the Fund is sponsoring Elected Officials training via the MEL Safety Institute website. The MEL will reduce each member's 2025 MEL Assessment by \$250 for each municipal elected official who completes the training. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) who completes the training. The total credit is limited to 5% of a member's 2025 MEL Assessment. Once information is available regarding the training, a notice will be sent to all members. He also noted there was an in-person session last week at the League of Municipalities, which was the only in-person session to be scheduled.

Mr. Forlenza stated the model 2025 Risk Management Consultant RFQ was emailed to all Fund Commissioners, Municipal Clerks, and Risk Managers last month. This model RFQ was developed by the Strategic Planning Committee to assist members in prioritizing the securing of necessary risk management services from an insurance professional instead of the price for these services. Any members with questions regarding these documents can contact Melissa Bush in the Executive Directors office.

Mr. Forlenza stated that around the same time, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2025 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied, and one set executed for each municipality represented. Once his office receives this documentation, payment can be issued for the 2025 fees at the February 2025 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. In addition, if they have not already done so, each RMC is required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee meetings. If you have any questions in this regard, please contact Melissa Bush in the Executive Directors office.

Lastly, regarding Surplus Release, Mr. Forelnza stated on or about September 26, 2024, a request to distribute this year's surplus release of \$1,800,000 was submitted to the Department of Banking and Insurance for approval and has been approved. All members who are eligible to receive a share of this year's surplus release received a notification from Melissa Bush in regard to their balance and options for collecting their portion of the surplus. All members were asked to respond to Melissa as to the distribution of their portion of the surplus by December 4, 2024 for a check, and December 19, 2024, for a credit on their 2025 first installment.

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

SOLICITOR'S REPORT

Assignment of New Cases

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

Cartier v. Township of Washington
Evans v. Township of Monroe & Township of Washington
Unda & Rossi v. Township of Monroe
Rush v. Township of Monroe
Terry v. Township of Monroe

Assignment of Closed Cases

Mr. DeWeese reported that there have been two (2) case(s) closed since the last meeting.

Ferguson v. Township of Monroe
Romero v. Township of Monroe

General Liability Files

Mr. DeWeese noted that there are **45** active General Liability files, fourteen (14) 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 **\$2,259,209.07** of potential recoveries on **79** 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, and a sample of the Resolution can be found on the TRICO JIF website.

SAFETY DIRECTOR'S REPORT

Mr. Garish reported that the Safety Director's Report is included in the agenda and is self-explanatory, noting this report covers activities for October including member visits, meetings attended, Trainings, Safety Director Bulletins and Messages, and MSI Live and MSI NOW. He then highlighted the following:

Mr. Garish noted, as we enter the fall and winter months, many towns are organizing special events such as parades and Santa visits. It is recommended to utilize the resources available on the TRICOJIF and MEL websites for these events. Additionally, towns should ensure that a rostered member of the Volunteer Fire Department or the actual department plays the role of Santa, rather than a citizen or public volunteer, to prevent accidents or uncovered injuries.

The Bell Leadership Academy will have open enrollment from December 1st to December 22nd, with the program starting on January 1st, 2025. Mr. Garish noted there has been an uptick in First Amendment audits, and it is important for members to familiarize themselves with these audits. Resources, including a 24-minute video and a two-hour specific MSI training, are available to help with this.

Mr. Garish asked if there were any questions at this time. No questions were entertained.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

During the recent "Lessons Learned from Losses" review, Mr. Roselli emphasized the critical importance of winter safety and how proactive prevention measures can significantly reduce the cost of claims. He highlighted several expensive claims that could have been avoided with greater awareness of the hazards posed by snow and ice.

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 starting on page 51, noting it is mostly self-explanatory. He reported there were five (5) agency visits for October, and eight (8) visits have been scheduled for the remainder of the year.

Also provided in an update on Mr. Winters training schedule, of which topics are currently being considered, and there is a pending course proposal from Dr. Kelly.

Lastly, regarding the TRICO JIF Law Enforcement Committee, this is being conducted to maintain an ongoing forum throughout the year as an extension of the County Chiefs Association, to identify and reduce potential risks, and is being coordinated for some time in late November.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer stated her report, which is included in the agenda packet starting on page 53, provides a detailed overview of the activities for October. 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 that November 1, 2024 was the deadline to use or encumber your Wellness funds, and if you had encumbered, you have until Jan 31, 2025 to claim them, and please reach out to her if you need any assistance.

Ms. Schiffer reported one of our municipalities hosted the Canine Crisis Response Team, bringing therapy dogs to visit each department, which employees loved for its stress-relief benefits. If you're interested, please reach out to her and she can share more details.

Ms. Schiffer stated the final Wellness Advisory Committee meeting for the year is on December 4th to plan improvements for the 2025 Wellness program. On December 10th, there will be a non-mandatory meeting for Wellness coordinators to brainstorm and develop a tentative plan for 2025 initiatives.

Ms. Schiffer noted a pilot program with BURLCOJIF members on Mental Fitness Foundation training showed positive results. Participants learned to manage their emotions and interactions better, recognizing negative thoughts and triggers, making the six-week program very beneficial. She will be looking to implement this program in the TRICOJIF in the future.

Lastly, the Targeting Wellness newsletter is attached, focusing on mindfulness for quarter four.

As always, Ms. Schiffer urged everyone to prioritize their well-being and take advantage of the resources and opportunities available. Please stay informed through her newsletter and the website for updates on wellness initiatives.

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

MANAGED HEALTH CARE REPORT

Ms. Gallagher noted she had included the October 2024, and Year to Date 2024 reports in the agenda and provide detail on where claims dollars are being spent and members' performance.

Lost Time v. Medical Only Cases

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

	October	YTD
<i>Lost Time</i>	9	86
<i>Medical Only</i>	18	197
<i>Report Only</i>	15	140
<i># of New Claims Reported</i>	42	423
<i>Average Days Reported to QL</i>	11.5	5.3

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: 5.3 days

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	5,228
<i>Transitional Duty Days Worked</i>	3,254
<i>% of Transitional Duty Days Worked</i>	62%

<i>Transitional Duty Days Not Accommodated</i>	1,974
<i>% of Transitional Duty Days Not Accommodated</i>	38%
<i>\$ Saved by Accommodating</i>	\$323,101
<i>\$ Lost by NOT Accommodating</i>	\$248,312

PPO Penetration Report:

Ms. Gallagher presented the PPO Penetration Report:

PPO Penetration Rate	October
<i>Bill Count</i>	230
<i>Original Provider Charges</i>	\$369,965
<i>Re-priced Bill Amount</i>	\$168,076
<i>Savings</i>	\$201,889
<i>% of Savings</i>	55%

Top 10 Providers by Specialty: This report breaks down the above information by specialty e.g. Anesthesia/Pain Management, Facility, and MRI/Radiology, as these are the heaviest expenses the Fund incurs.

Nurse Case Management 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.

Managed Care Quick Notes

This month, Ms. Gallagher discussed job descriptions and physical therapy. She noted when starting a Functional Capacity Evaluation (FCE), therapists need key information from the claimant. The most important piece is a detailed job description, which includes how often and how much weight the employee needs to handle.

The goal of workers' compensation physical therapy is to help the employee regain the ability to perform their job duties. Without a job description, it's hard to plan effective therapy sessions and set the right goals for activities like lifting or bending. Without this information, it can also delay the evaluation of when the employee can return to work. Having clear job requirements helps set accurate goals and improves the evaluation process, making the claims process smoother.

Ms. Gallagher asked if there were any questions. No questions were entertained.

TECHNOLOGY RISK SERVICES REPORT

Mr. Caruso noted his report can be found beginning on page 71. He noted we are transitioning from Wizer to D2 for all training starting in 2025. Currently, 88% of employees have completed the Wizer training, however he would like to see 100% participation. He noted there are 50 no-starts, indicating possible roster issues. Mr. Caruso stated he will upload the current roster into the portal by year-end and asked the members to please review and update your rosters to avoid importing inactive members.

Mr. Caruso noted important dates for Fund Commissioners and IT personnel are December 6th and December 12th, where you will learn about the D2 portal and roster maintenance. Please attend one of these sessions.

Last month Mr. Caruso stated that D2 successfully penetrated the websites of a few towns, gathering login IDs but not passwords. This was traced to an outdated website developer, who has been contacted to make necessary updates. He asked members to be sure your vendors use up-to-date software to prevent hacks. D2 will stop pen testing for us at the end of this year.

Mr. Caruso stated we received many responses to the RFQ for a new pen testing vendor and have narrowed it down to three. Next week, review with start with technical representatives from TRICO, ACM, and BURLCO to select a vendor.

He reported this month's bulletin covers "Positive Payee Pay," a system where you submit a list of checks to your bank to prevent fraud. Some checks have been altered after being stolen from the mail. Positive Pay helps prevent this. Edmunds users can apply for a positive pay portal, and all though there is a small cost, it is highly recommended to use.

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 a two-month period ending October 2024, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are prepared on a "modified cash basis" and relate to financial activity through the one-month period ending October 31, 2024, for Closed Fund Years 1991 through 2019, and Fund Years 2020, 2021, 2022, 2023 and 2024.

Investment Interest

Interest received or accrued for the reporting period totaled \$103,250.80. This generated an average annual yield of 3.43%. However, after including an unrealized net loss of \$286,656.12 in the asset portfolio, the yield is adjusted to -6.09% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$28,638,717.90 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 JCFMI Portfolio has a current market value of \$26,221,929.74.

Receipt Activity for the Period

	Month	YTD
Subrogation Receipts	\$56,422.65	\$312,592.15
Salvage	\$0.00	
Overpayment Reimbursement	\$0.00	
Subrogation FY 2022 rec'd from Subro. Mun. JIF	\$40,100.00	

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

All Member Balances are now combined in one report and shows that \$1,899.25 in interest has been applied to the existing balances as shown in the attached report totaling \$666,541.98 at months end.

Loss Run Payment Register for the Period – October 31, 2024

Mr. Tontarski reported net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end is \$472,756.40. The claims detail shows 406 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 \$36,505,569.32 to a closing balance of \$35,719,445.67 showing a decrease in the fund of \$786,123.65

Bill List – November 2024

For the Executive Committee's consideration, Mr. Tontarski presented the November 2024 Bill List in the amount of **\$699,689.22**, which was included in the agenda packet.

Chair Sweeney entertained a motion to approve the October 2024 Loss Run Payment Registers, and the November Bill List in the amount of **\$699,689.22**, as presented.

MOTION TO INTRODUCE 2025 ASSESSMENT ALLOCATION STRATEGY

Chair Sweeney entertained a motion to introduce the 2025 Assessment Allocation Strategy.

Motion by Ms. Sperry, second by Ms. Bachich, to introduce the 2025 Assessment Allocation Strategy 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**
Bob Diaz, **South Harrison Township**
Karen Sweeney, **Wenonah Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote

MOTION TO INTRODUCE 2025 ASSESSMENT CERTIFICATION

Chair Sweeney entertained a motion to introduce the 2025 Assessment Certification.

Motion by Ms. Bachich, second by Mr. Hogate, to introduce the 2025 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**
Bob Diaz, **South Harrison Township**
Karen Sweeney, **Wenonah Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote

Resolution 2024-33 Authorizing Transfer of 2020 to the MEL Residual Claims Fund

Chair Sweeney entertained a motion to adopt Resolution 2024-33 *Authorizing the Transfer of the 2020 Fund Year to the MEL Residual Claims Fund.*

Motion by Ms. Sperry, second by Mr. Hogate, to adopt Resolution 2024-33 Authorizing the Transfer of the 2020 Fund Year to the MEL Residual Claims Fund 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**
Bob Diaz, **South Harrison Township**
Karen Sweeney, **Wenonah Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote

Nominating Committee Meeting Minutes – October 18, 2024

Ms. O'Hara reported the Nominating Committee, which is comprised of a volunteer representative from each sub-committee, as outlined in the Nominating Committee Charter, met virtually on October 18th to discuss the makeup of the 2025 Executive Committee and Alternates. The minutes, included in the agenda, start on page 153, and the revised draft slate was emailed out to all members earlier today.

Ms. O'Hara explained that after reviewing Fund Commissioner attendance, subcommittee participation, time served as a Fund Commissioner, and other criteria, we are presenting the Revised 2025 Draft Slate for the memberships review, which again, was emailed out earlier today.

She then stated the reason the draft slate is revised is that following the Committee's meeting, it was determined that some of the Fund Commissioners nominated were either unwilling or unable to sit on the Executive Committee in 2025. Assuming no additional changes, the revised draft slate, as presented, will be voted on at the January 2025 JIF Reorganization meeting.

Ms. O'Hara asked if there were any questions. No questions were entertained.

Strategic Planning Committee Meeting Minutes – November 13, 2024

In the absence of Ms. Miller, Mr. Forlenza noted the Strategic Planning Committee met virtually on November 13, 2024 and the minutes are included in the agenda starting on page 157 and are self-explanatory. He then highlighted the following from the meeting:

Mr. Forlenza noted the sole purpose of this meeting was to discuss the JIF membership survey results. Mr. DeWeese's office sent out a membership survey in August, asking for input on how we conduct our business throughout the year. The survey included questions about meeting frequency, subcommittees, and reimbursement programs, among other things considered by your municipality when renewing their membership with the TRICO JIF.

Mr. Forlenza noted, that as a result, the Strategic Planning Committee made several recommendations, which he detailed in an email sent last week. He noted we will be changing the format of some of our meetings: seven (7) meetings next year will be virtual, and four (4) will be in-person full membership meetings. He stated we are still determining the specific months for these meetings, but they will likely be in January, April, June or July, and October. He stated discussion are still being had in trying to figure out the timing as we currently hold our Retreat and Executive Committee meeting in July.

Mr. Forlenza stated the Strategic Planning Committee will meet again early next year to work through these details. Our goal is to listen to members and make participation in the JIF as easy as possible while complying with statutory and regulatory guidelines.

Mr. Forlenza noted we are seeking approval from the membership as to the Strategic Planning's recommendations, which will be via a motion under the miscellaneous business section of the agenda tonight. He stated he wants to ensure everyone understands and supports these changes, with additional details to follow.

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

MEL/RCF/EJIF/CYBER Reports

Mr. Razzo noted the reports from the October 16 & 17th MEL/RCF/EJIF/Cyber JIFs can be found on pages 1598-169 and are self-explanatory. He then highlighted the following:

Mr. Razzo noted the MEL, RCF and EJIF all adopted their budgets, and the EJIF had a dividend of \$2.1 million declared.

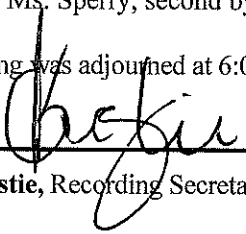
Mr. Razzo stated he wanted to point out the flood legislation discussed on page 165. This pertains to a claim against Haddonfield, which involved a 55-minute storm, a microburst, that caused \$700,000 in damage but resulted in a \$21 million judgement against Haddonfield. This has been a significant topic of discussion at both the Legislative Committee level and the MEL. Mr. Razzo noted he co-drafted a letter with MEL Executive Director Joe Rubash, which will appear in the January issue of the NJSLOM magazine. The letter addresses potential legislative changes at the state level and advises member municipalities on actions to prevent such large judgments for relatively minor damages.

MOTION TO ADJOURN

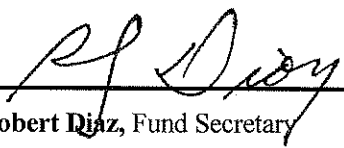
There being no further business, Chair Sweeney entertained a *Motion to Adjourn* the November 25, 2024 Executive Committee Meeting of the TRICO JIF.

Motion by Ms. Sperry, second by Mr. Hogate. All in Favor. Motion carries.

The meeting was adjourned at 6:05 PM



Kris Kristie, Recording Secretary for



Robert Diaz, Fund Secretary