

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

**October 28, 2024 @ 5:00 pm**

**Gloucester County Library, Mullica Hill**

***EXECUTIVE COMMITTEE MEETING***

***OPEN SESSION MINUTES***

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) was held at the Gloucester County Library, Mullica Hill, NJ on October 28, 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.**  
Mike Burden, **Fairfield Twp.**  
Barbara Freijomil, **Franklin Twp.**  
Clark Pierpont, **Glassboro Borough**  
Lisa Jeffers, **Greenwich Twp.**...after roll call  
Kathy Schools, *Alternate*, **Harrison Township**  
William Pine, **Logan Twp.**  
Kevin Clour, **Lower Alloways Creek Twp.**  
Rick Eber, **Mannington Twp.**  
Don Darcangelo **Monroe Twp.**  
Joy Gunn, **National Park Borough**  
Harry Moore, **Oldmans Twp.**  
Susan Jacabucci, **Paulsboro Borough**  
Dan Neu, **Pennsville Twp.**  
Michael Razzo, **Pitman Borough**...after roll call  
Bob Diaz, *Fund Secretary*, **South Harrison Twp.**  
Jeff Celebre, **Vineland City**  
Colette Bachich, **Washington Twp.**  
Karen Sweeney, **Wenonah Borough**  
Nicole O'Hara, **Westville Borough**  
Bradley Pennypacker, *Alternate*, **Woodbury City**  
Shannon Elton, **Woodbury Heights Borough**  
Lois Yarrington, **Woolwich Twp.**

Absent Fund Commissioners/Professionals were:

Doug Hogate, **Elsinboro Twp.**  
John Hitchner, **Hopewell Twp.**  
Jennica Bileci, **Mantua Twp.**  
Anjanette Scott, **Penns Grove Borough**  
Melissa Flacker, **Pilesgrove Twp.**  
Majorie Sperry, **Quinton Twp.**  
Brad Campbell, **Shiloh Borough**

Jena Dolbow, **Swedesboro Borough**  
Jack Cimprich, **Upper Pittsgrove Twp.**  
Tyler Rost, **West Deptford**

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  
Hardenbergh Insurance  
E. H Sloan Insurance  
Len Eckman Insurance

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

Recording Secretary Kristie asked for a motion to move Kevin Clour, Lower Alloways Creek, and Dan Neu, Pennsville Township, to the Executive Committee for voting purposes, in the absence of Marjorie Sperry, Quinton Township, and Dough Hogate, Elsinboro Township.

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

#### ***APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting***

Chair Sweeney presented the minutes of the September 23, 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. Daiz, seconded by Mr. Brown to approve the minutes of the September 23, 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 September 23, 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 September 23, 2024 as presented. All in Favor. Motion carried.

The Executive Claims Review Committee Closed Session minutes of September 23, 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 September 23, 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 September 23, 2024 Executive Committee meeting.

Motion by Mr. Celebre, seconded by Mr. Brown to approve the minutes of the September 23, 2024 Executive Committee meeting. All in Favor. Motion carried.

***EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – October 28, 2024***

Chair Sweeney reported that an Executive Claims Committee Meeting was held on Monday, October 28, 2024 at 3:30 PM at the Gloucester County Library, Mullica Hill, NJ.

The Committee reviewed twelve (12) claims. Of the claims reviewed, there were nine (9) Workers' Compensation, three (3) General Liability, zero (0) Auto, and zero (0) Property PARs recommended for approval of settlement or continuing defense.

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

There were zero (0) claim(s) reviewed for abandonment of subrogation attempts for September.

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. The deadline to claim or encumber the funds is November 1, 2024, with all encumbered funds needing to be claimed by January 31, 2025. He urged the members not to wait until the November 1, 2024 deadline to request reimbursement from his office. You can simply submit the necessary information to his office, and we will process it for payment on the next bill list.

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](mailto:jtavares@connerstrong.com).

Regarding the Elected Officials Training, Mr. Forlenza noted once again, this year, the Fund will be 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.

Mr. Forlenza stated the model 2025 Risk Management Consultant RFQ was emailed to all Fund Commissioners, Municipal Clerks, and Risk Managers earlier this 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.

Around the same time, Mr. Forlenza stated 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.

Mr. Forlenza noted the 3<sup>rd</sup> Quarter Attendance records were included in the agenda packet for your review. As the attendance is taken directly from the Minutes, please contact Kris Kristie should you have any questions or concerns.

Lastly, regarding Surplus Release, Mr. Forelnza stated on September 26th a request to distribute this year's surplus release of \$1,800,000 was submitted to the Department of Banking and Insurance for approval. Once approval is received, all members who are eligible to receive a share of this year's surplus release will receive a notification from Melissa Bush in regard to their balance and options for collecting their portion of the surplus. All members will be asked to respond to Melissa as to the disposition of their portion of the surplus by a date certain.

Finally, Mr. Forlenza stated that Oldmans Township has not renewed their membership with the JIF for 2025; therefore, they will no longer be a member of the JIF effective January 1, 2025..

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:

*Nollan v. Township of Deptford Police Officer Hinman*  
*Nevius Est. v. Township Deptford & Township of Manua*  
*RAI Enterprise, Inc. & Rahmani v. Borough of Glassboro*  
*Haynes v. Township of Harrison*  
*Foster & Boguszweski v. Township of Washington*

### ***Assignment of Closed Cases***

Mr. DeWeese reported that there have been zero (0) case(s) closed since the last meeting.

### ***General Liability Files***

Mr. DeWeese noted that there are 40 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 **\$2,227,217.01** of potential recoveries on **80** 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.

#### ***2024 Annual Defense Panel Report***

Mr. DeWeese noted his Annual Defense Panel report is included in the Claims Committee Minutes handout and highlights all of the Defense Panel efforts in 2024.

#### ***Defense Panel Breakfast***

Mr. DeWeese noted the General Liability and Workers Compensation Defense Panel members met on September 25, 2024 and stated the Breakfast was well attended and many good discussions came from being all together. He noted he is looking to hold the EPL Defense Panel Breakfast within the next few months.

#### ***RFQ Defense Panel***

Mr. DeWeese noted that the responses to the RFQ for Defense Panel (both GL and WC) for three (3) one-year contracts were due September 10, 2024, noting 6 Workers Compensation and 13 General Liability responses were received. Mr. DeWeese stated that scoring sheets along with a copy of each response were sent to the members of the Executive Claims review Committee along with his recommendations. He reminded the members how important it is to complete the score sheet for each firm to justify the firms being appointed. He asked that all members of the Executive Claims Committee review complete that evaluation forms and provide to his office no later than November 1, 2024.

### **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 September including member visits, meetings attended, Trainings, Safety Director Bulletins and Messages, and MSI Live and MSI NOW. He then highlighted the following:

Mr. Garish reminded members as Fall festivals and activities come up to utilize the many resources available to the membership on both the TRICO JIF website, the MEL website, and contact your Risk Control Consultants or RMC's who can assist and guide you with any special events you may have. He also noted he will also put in the message thread a link to Best Practices in the Safety Director Bulletin along with other resources.

Mr. Garish noted with school starting up to please take advantage of the Crossing Guard safety resources under the Law Enforcement tab on the MEL website, as they have been updated, noting this training is a requirement and documentation of the completed course needs to be kept.

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 reviewed the importance of ladder safety and reviewed 5 common rules to abide by, including the "3-points of contact" rule. He then reviewed a very costly and devastating claim due to a ladder fall and what could have been done to prevent it.

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 46, noting it is mostly self-explanatory. He reported there were no agency visits for September, but seven (7) visits have been scheduled for later this month and into early November.

Also provided in an update on Mr. Winters training schedule, of which there are currently none, but 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 October.

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 48, provides a detailed overview of the activities for September. 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 stated she would like to draw attention to the upcoming opportunities and initiatives related to wellness. She stated she will be focusing on those municipalities that have expressed interest in wellness and are open to communication and brainstorming and emphasized the importance of all wellness funds being utilized appropriately before November, as that is the deadline for either using or encumbering them. She noted some ideas to utilize these funds are on the JIF website and in her newsletter, noting that Flu clinics at this time of year is a great idea.

Ms. Schiffer reported that the Wellness Advisory Committee meeting minutes of September 19, 2024 were included in the agenda for final approval. She noted there are currently six (6) combined member towns from BURLCO and TRICO that make up the committee. She noted discussion included the importance of having a Champion within each municipality/department who is passionate about promoting wellness; exploring the idea of cooperative office wellness efforts among small towns so as not to "burden" one person; consider a small compensation to designated Wellness Coordinators as incentive; and hosting a JIF wide Wellness Event with vendors, speakers and food.

Ms. Schiffer stated there was a Wellness Coordinator Brainstorming Session held on October 10<sup>th</sup>; a Pilot PQ Mental Fitness Foundation Training which was launched on October 4 with Pemberton Township that will run through November 19<sup>th</sup> and is meant to help participating employees better understand their sabotaging thoughts that cause unnecessary stress and offer them tools for shifting to a more positive than negative mindset.

Ms. Schiffer stated, per request, she had distributed an infographic on the current weight loss medications that are being used. She shares this information with her Wellness Coordinators and asked that it be displayed in your municipality.

Lastly, she stated a new resource that is put out by Virtua is a mobile Mammogram Screening unit, so if your municipality can get 20+ ladies to sign-up, they will come to your municipality. If anyone is interested and would like assistance setting that up, please reach out to her.

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 September 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)*.

	<i>September</i>	<i>YTD</i>
<i>Lost Time</i>	7	73
<i>Medical Only</i>	22	181
<i>Report Only</i>	19	127
<i># of New Claims Reported</i>	48	381
<i>Average Days Reported to QL</i>	4.6	4.6

**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: 4.6 days

**Transitional Duty Report**

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

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	4,458
<i>Transitional Duty Days Worked</i>	2,732
<i>% of Transitional Duty Days Worked</i>	61%
<i>Transitional Duty Days Not Accommodated</i>	1,726
<i>% of Transitional Duty Days Not Accommodated</i>	39%
<i>\$ Saved by Accommodating</i>	\$281,337
<i>\$ Lost by NOT Accommodating</i>	\$213,787

**PPO Penetration Report:**

Ms. Gallagher presented the PPO Penetration Report:

<b>PPO Penetration Rate</b>	<b>September</b>
<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 comorbidities and their impact on healing. Chronic illnesses such as diabetes and kidney disease, as well as genetic and inflammatory disorders, can significantly delay wound healing. By the Nurse Case Managers addressing comorbidities proactively, employers and claims administrators can improve outcomes, reduce claim costs, and facilitate a safer, more productive return to work. This comprehensive management strategy not only benefits individual employees but also enhances the efficiency and cost-effectiveness of the claims process.

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 the use of AI for some interesting reading in his bulletin this month. He then reported that the TRICO JIF is doing great for Cyber Security with about 90% completion for all the trainings, which also indicates the rosters are being updated, however, he noted there are 54 people who have not started the training, most of which are in three (3) towns, so please be sure to keep your rosters continually updated.

D2 found no towns with a critical vulnerability, however there were a few towns whose websites they were able to penetrate, and it seems to be due to one particular vendor, so he is checking all member websites. He noted two important dates for training: there will be two (2) orientation sessions for the D2 training on December 6<sup>th</sup> and 12<sup>th</sup>, 2024. He asked members to have their IT contacts attend one of the sessions. Ms. Patel noted this training is only for the IT contacts, and the Municipal contacts, not the entire staff.

He noted he will be sending rosters over to D2 for the training in December, so if there are any changes, please note that prior to December and make sure all employees are listed and get trained so the cutover from Wizer to D2 will be smooth.

Mr. Caruso reminded members that an RFP was issued for internal and external penetration testing and many IT vendors have requested a copy of the RFP. Ms. Patel noted they have received 10 responses and 40 requests, with the response's due tomorrow October 29, 2024. They will then go to Mr. DeWeese for technical review.

Mr. Caruso noted that the TRICO JIF had 100%-member compliance with Tier 1 of the Cyber framework, However, as of July 1, 2024, the ACH requirements from the JCMI were added and some members need to implement these new banking procedures, complete an updated checklist, and submit to the Cyber JIF for approval. Mr. Caruso included the MEL Bulletin for Banking Best Practices in his report again for all to review. Mr. Forlenza noted there was a town, not in this JIF, that had a potential social engineering loss. He urged all members to set up some sort of Positive Pay, or Positive Payee with your banks as this is a significant safeguard for this particular type of loss that involved the Payee being changed out and the check was honored by 2 banks, so please be sure you have this type of safeguard in place to avoid this potential risk.

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 September 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 September 30, 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 \$94,899.05. This generated an average annual yield of 3.11%. However, after including an unrealized net gain of \$164,833.81 in the asset portfolio, the yield is adjusted to 8.52% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$28,871,265.91 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 \$26,437,448.75

**Receipt Activity for the Period**

	<b>Month</b>	<b>YTD</b>
Subrogation Receipts	\$293.00	\$256,169.50
Salvage	\$0.00	
Overpayment Reimbursement	\$2,172.00	
FY 2024 Premium Assessment Receipts	\$231,583.00	

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

All Member Balances are now combined in one report and shows that \$1,717.61 in interest has been applied to the existing balances as shown in the attached report totaling \$664,642.72 at months end.

**Loss Run Payment Register for the Period – September 30, 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 \$484,025.07. The claims detail shows 435 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 \$36,654,913.26 to a closing balance of \$36,505,569.32 showing a decrease in the fund of \$149,343.94

**Bill List – October 2024**

For the Executive Committee’s consideration, Mr. Tontarski presented the October 2024 Bill List in the amount of **\$218,233.01**, which was included in the agenda packet.

Chair Sweeney entertained a motion to approve the September 2024 Loss Run Payment Registers, and the October Bill List in the amount of **\$218,233.01**, as presented.

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

Motion by Mr. Celebre, seconded by Mr. Brown to approve the September 2024 Loss Run Payment Registers and the October Bill List in the amount of **\$218,233.01**, as presented.

**ROLL CALL**

- Yeas:** Colette Bachich, Washington Township  
 Jeff Celebre, Vineland City  
 Ken Brown, Carneys Point Township  
 Robert Diaz, Fund Secretary, South Harrison Township  
 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***

#### ***EPL/Technology Liability Committee Meeting Minutes – October 10, 2024***

Mr. Brown noted the EPL/Technology Liability Committee met virtually on October 10, 2024 and the minutes are included in the agenda and are self-explanatory. He then highlighted the following from the meeting:

Mr. Brown reported the Committee reviewed the 5 and 6 year Loss Ratio Reports valued as of June 30, 2024 that show only a handful of towns that are above the 55% break even mark.

He also noted there is a Zoning Officer training program through Rutgers University which is a good program your Zoning Officers should take.

In regard to the Elected Officials training, there will be a session at the League, and the other sessions will be online through the MSI as last year.

Lastly Mr. Brown noted some towns still have Cyber Funds available, so please use it, or encumber it.

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

#### ***Strategic Planning Committee Meeting Minutes – October 15, 2024***

Ms. Sammons noted the Strategic Planning Committee met virtually on October 15, 2024 and the minutes are included in the agenda and are self-explanatory. She then highlighted the following from the meeting:

She noted there were no new prospects at this time for 2025; the AGRiP conference will be held in Las Vegas, March 16-19, 2025, and the PRIMA conference is June 1-4<sup>th</sup> in Seattle and more information will be forthcoming.

In regard to the Executive Committee dates and formats for the 2025 meeting, it was discussed to hold six (6) in person and five (5) virtual in February, March, May, September and November. She noted that the December 2024 meeting will now be held virtually.

Lastly, in regard to the 2025 Retreat, it will be held at Auletto's, however there are ongoing discussions about a 1 or 2 day Retreat.

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

#### ***Safety Committee Meeting Minutes – October 17, 2024***

Mr. Diaz stated the Safety Committee met virtually on October 17, 2024 and the minutes are included in the agenda and are self-explanatory. He then highlighted the following from the meeting:

Mr. Diaz noted it was asked of Mr. Garish to include the more important topics first in his reports along with the progress of any Safety visits to dates to members so that it is understood where those members stand. He also noted another topic was trash collection and any liabilities and risks are associated with trash collection and will continue to be an ongoing discussion at the meetings.

Lastly, he noted discussion are starting to be had regarding the upcoming Safety Breakfast in 2025.

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

#### ***MEL/RCF/EJIF/CYBER Reports***

Mr. Razze noted the reports from the Cyber JIF meeting of September 19th can be found on pages 124-125 and are self-explanatory, also noting that they have since met again since that date, and that report will be included in the November agenda. He then highlighted the following:

Mr. Razze noted the MEL JIF appointed TD Bank as of July 1, 2024; banks have been limiting their financial liability should they have a theft of funds, noting that the MEL has been trying to get that issue resolved, and at this time it has been resolved and the verbiage has been amended to reflect that outcome.

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

**MISCELLANEOUS BUSINESS**

**NEXT MEETING**

Chair Sweeney noted that the next meeting of the TRICO JIF would take place on **Monday, November 25, 2024 via Microsoft Teams.**

**PUBLIC COMMENT**

**Open Public Comment**

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

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

**Close Public Comment**

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

Motion by Mr. Celebre, second by Mr. Brown 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>
2025347314	2024311419
2021220915	2022247627
2022247697	2021235211
2023300380	
2020200690	
2024338106	
MLT-2025343078	
2025343078	
2025343083	
2024336522	

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

**ROLL CALL**

**Yeas:** Colette Bachich, Washington Township  
Jeff Celebre, Vineland City  
Ken Brown, Carneys Point Township  
Robert Diaz, Fund Secretary, South Harrison Township  
Karen Sweeney, Fund Chair, Wenonah Borough  
Kevin Clour, Lower Alloways Creek  
Dan Neu, Pennsville Township

**Nays:** None

**Abstain:** None

Motion carried by unanimous vote.

**APPROVE ABANDONING SUBROGATION**

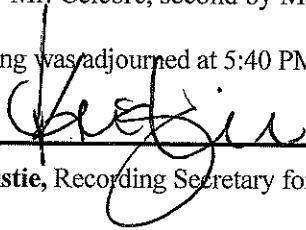
Secretary Diaz noted there were zero (0) claim(s) reviewed for abandonment of subrogation attempts for September.

**MOTION TO ADJOURN**

There being no further business, Chair Sweeney entertained a *Motion to Adjourn* the October 28, 2024 Executive Committee Meeting of the TRICO JIF.

Motion by Mr. Celebre, second by Ms. Bachich. All in Favor. Motion carries.

The meeting was adjourned at 5:40 PM



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**Kris Kristie**, Recording Secretary for



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**Robert Diaz**, Fund Secretary