

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

September 23, 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 September 23, 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.**
Doug Hogate, **Elsinboro Twp.**
Mike Burden, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Clark Pierpont, **Glassboro Borough**
Lisa Jeffers, **Greenwich Twp.**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Rick Eber, **Mannington Twp.**
Jennica Bileci, **Mantua Twp.**
Susan Jacobucci, **Paulsboro Borough**
Anjanette Scott, **Penns Grove Borough**
Dan Neu, **Pennsville Twp.**
Michael Razzo, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz, *Fund Secretary*, **South Harrison Twp.**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jeff Celebre, **Vineland City**
Linda Gomez, **Vineland City**
Karen Sweeney, **Wenonah Borough**
Nicole O'Hara, **Westville Borough**
Shannon Elton, **Woodbury Heights Borough**

Absent Fund Commissioners/Professionals were:

Carolyn King-Sammons, **Elk Twp.**
Dennis Chambers, **Harrison Township**
John Hitchner, **Hopewell Twp.**
Don Darcangelo **Monroe Twp.**
Joy Gunn, **National Park Borough**
Harry Moore, **Oldmans Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Brad Campbell, **Shiloh Borough**
Jena Dolbow, **Swedesboro Borough**

Tyler Rost, **West Deptford**
Cassidy Swanson, **Woodbury City**
Lois Yarrington, **Woolwich Twp.**
Colette Bachich, **Washington Twp.**

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**
Brian Foster, Liability 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
Henry D. Young 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 Will Pine, Logan Township to the Executive Committee for voting purposes, in the absence of Colette Bachich, Washington Township and Jeff Celebre, Vineland City-present, but had no working microphone to vote.

Motion by Ms. Sperry, seconded by Mr. Hogate 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 July 22, 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 Mr. Hogate to approve the minutes of the July 22, 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 July 22, 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 Mr. Hogate to approve the Executive Claims Review Committee Closed Session meeting minutes of July 22, 2024 as presented. All in Favor. Motion carried.

The Executive Claims Review Committee Closed Session minutes of July 22, 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 July 24, 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 July 24, 2024 Executive Committee meeting. Motion by Ms. Sperry, seconded by Mr. Hogate to approve the minutes of the July 24, 2024 Executive Committee meeting. All in Favor. Motion carried.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – September 23, 2024

Chair Sweeney reported that an Executive Claims Committee Meeting was held on Monday, September 23, 2024 at 3:30 PM via Microsoft Teams.

The Committee reviewed twenty-six (26) claims. Of the claims reviewed, there were sixteen (16) Workers' Compensation, one (1) General Liability, zero (0) Auto, and nine (9) Property PARs recommended for approval of settlement or continuing defense.

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

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

MLT-2023289660
2023288838
2023306725

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza then reviewed the Executive Director's Report found in the agenda packet with the membership. He noted that while not included in his formal report, all members are urged to review the JIF directories included on the members only section of the JIF website. He noted that the directories were recently updated based upon information the members entered in Origami. He asked that any corrections be forwarded to his office and updated in Origami. If you are appointing a new Fund Commissioner or Alternate, please forward to his office the appointing Resolution as soon as it is available. He then highlighted the following items from the report:

Mr. Forlenza referenced the Certificates of Insurance reports 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 seek 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. He also noted that for those towns up for Renewal as of January 1, 2025, you must go through the re-underwriting process for your

Bond renewals. 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 Renewing Members, Mr. Forlenza is happy to announce that of the twelve (12) members up for renewal effective January 1, 2025, all but Oldmans Township have renewed their membership in the JIF. He stated Oldmans Township has a meeting scheduled tomorrow night, and we should hear from them shortly.

Mr. Forlenza noted an email was released on July 15, 2025 to all members notifying them of the availability of the 2024 Coverage Documents in Origami. The email also included instructions on how to access the Coverage Documents in Origami. It is strongly recommended that the Coverage Documents be downloaded and/or printed and kept as a long-term record by each member municipality. If you have any questions, please contact Kamini Patel or Melissa Bush in the Executive Directors office.

Regarding the New Fund Commissioner Training, Mr. Forlenza noted the first session was held in April and the next session will be held October 8 at 2:00pm via Microsoft Teams. An invitation, as well as multiple reminders have been sent out over the last month, so if you are interested in attending, or if anyone in your municipality is interested in learning a bit more about the JIF, please register by October 4th and he will be sure you are included in the informational email prior to the October 8th training.

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

SOLICITOR'S REPORT

Assignment of New Cases

Mr. DeWeese reported that there have been four (4) new case(s) assigned since the last meeting:

Orth v. Township of Franklin
Soto v. Township of Franklin
Ferguson v. Township of Monroe
Staples v. Township of Oldmans

Assignment of Closed Cases

Mr. DeWeese reported that there has been one (1) case(s) closed since the last meeting:

Roberts (Peter D. DiPietro Foreign Trust) v. Township of Elk

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 **\$2,223,781.62** 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.

Mr. DeWeese reminded the members that Jodi Howlett, Esquire, retired and has been replaced with Victoria A. Holmes of Cleary Gacobbe Alfieri Jacobs LLC to the MEL Helpline.

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 numerous responses were received. Mr. DeWeese will review all responses and forward recommendations to the Claims Review Committee. Along with his recommendations, Mr. DeWeese will forward a copy of the RFQ responses and scoring sheets for each firm that responded to be completed. He reminded the members how important it is to complete the score sheet for each firm. He will send out the responses and score sheets as soon as he reviews with a date certain to respond.

JIF Survey

Mr. DeWeese reminded the Members that he had sent a survey out to all members, Elected Officials, Risk Managers, etc. to evaluate if the members feel that the fund professionals and the JIF are satisfying their needs. He received many responses and is compiling the results. He will summarize and present the findings to the Executive Directors office who will make the determination how those results should be communicated to the membership.

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 July and August, 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.

Lastly, Mr. Garish reported there is an upcoming MSI Expo on September 25th at Rowan College in Gloucester County, which is a good opportunity for in-person training, as well as other Fast Tracks to Safety which include: Bloodborne Pathogens; Fire Safety, Excavation/Trenching/Shoring Safety, Work Zone Safety and a Practical Leadership Track.

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 correct lifting techniques, utilizing the SMART method to help avoid injuries, and reviewed costly claims incurred by not following proper lifting techniques

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 there were two (2) Police agency visits this month to Franklin Township PD and Elk Township PD and other agency visits are currently scheduled including Westville PD, Greenwich Township PD, Vineland PD, Woolwich PD, and Harrison Township PD. These visits are 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 notes there is no training scheduled at this time; however, training topics are being considered for future training dates. Additionally, a course is being discussed and reviewed to assist agency Resiliency Officers, to be conducted by Dr. Kelly, Ph.D., ABPP. and Captain William Walsh, Voorhees PD.

Lastly, Mr. Winter stated that follow-up inquiries have taken place with the Police Training Commission (PTC) in regards to the L/E Licensing process, officer renewals, and state portal submissions. Agency assistance has been provided inclusive of the background invest process for officers.

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 65, provides a detailed overview of the activities for July and August. 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 October's end, as that is the deadline for either using or encumbering them.

Ms. Schiffer reported this week she will be hosting the final Wellness Advisory Committee meeting of the year. During this meeting, they will evaluate whether the committee should continue into the next year based on the goals we set forth. Additionally, on September 24th at 10 AM, she will be organizing a Wellness Coordinator brainstorming session. This session is not mandatory but is highly beneficial for coordinators who wish to exchange ideas and discuss challenges with their peers.

Ms. Schiffer stated in her September newsletter, she highlights the impact of sabotaging thoughts on our interactions and conflict resolutions. Please ensure that your employees receive this newsletter.

She also noted she has been regularly updating the mindful minutes section on the JIF website. This month, with the assistance of Ms. Matro, she has posted content on the importance of self-care and taking breaks throughout the day to recharge and refocus.

Lastly, she 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 July and August 2024, and Year to Date 2024 reports in the agenda but would be verbally reporting on the month of August and YTD numbers:

Lost Time v. Medical Only Cases

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

	<i>August</i>	<i>YTD</i>
<i>Lost Time</i>	3	59
<i>Medical Only</i>	29	166
<i>Report Only</i>	14	108
<i># of New Claims Reported</i>	46	333
<i>Average Days Reported to QL</i>	1.3	4.4

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: 4.4 days

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	3,894
<i>Transitional Duty Days Worked</i>	2,250
<i>% of Transitional Duty Days Worked</i>	58%
<i>Transitional Duty Days Not Accommodated</i>	1,644
<i>% of Transitional Duty Days Not Accommodated</i>	42%
<i>\$ Saved by Accommodating</i>	\$218,667
<i>\$ Lost by NOT Accommodating</i>	\$206,893

PPO Penetration Report:

Ms. Gallagher presented the PPO Penetration Report:

PPO Penetration Rate	August
<i>Bill Count</i>	618
<i>Original Provider Charges</i>	\$645,289
<i>Re-priced Bill Amount</i>	\$236,829
<i>Savings</i>	\$408,460
<i>% of Savings</i>	63%

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 reported that the EPO (Exclusive Provider Organization) which is a group of providers commonly used for treating workers compensation injuries. The selection of providers for the EPO is based on their history of quality care, knowledge of workers comp, and communication with the team. Providers who do not meet the standards are replaced. The EPO penetration rate is usually high due to the inclusion of different specialties in the EPO panel. This rate is different from the QualCare network provider penetration rate as it includes all providers in the QualCare network.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Caruso referenced his reports included in the agenda starting on page 83, highlighting the activities during the month of July and August, which were self-explanatory, noting over the summer a great deal of time was spent reviewing the WIZER training and the Cyber Framework documents, then highlighted the following:

Regarding cyber hygiene training, Mr. Caruso reported that progress has been made in achieving compliance with 84% of the TRICO JIF being found to be in compliance. However, it is important to address the fact that there are still 70 users who have yet to start training. It is strongly recommended that a thorough review of rosters be conducted to ensure that individuals who are no longer associated with the municipality are promptly identified. Additionally, it is advisable to verify the accuracy of contact information, such as email addresses, to ensure seamless communication and achieve a 100% compliance rate by the end of the year.

Mr. Caruso noted that effective January 1, 2025, the TRICO JIF will transition to cyber hygiene training through the Cyber JIF and D2. Further details to be provided in the coming months. Mr. Caruso also reported that there were no successful penetrations into member networks. However, it is crucial to acknowledge that a few members still possess a critical vulnerability but that they are all working toward addressing. As a reminder that all critical vulnerabilities must be remediated within 30 days of receiving notification from D2.

Mr. Caruso noted regarding the submission and approval of member's cyber framework checklists, as of the end of June, 100% compliance was achieved. However, it is important to note that certain forms used during the submission process were outdated and did not include the JCMI requirement related to ACH banking guidelines. As a result, efforts are underway to have these members resubmit their checklists depicting compliance with these guidelines.

Mr. Caruso also reported he has received a few notifications including one from the NJCCIC on September 3rd, pertaining to the Federal Fiscal Year 2022 State & Local Cyber grant program. The notification contained information pertaining to additional training available for network personnel and third-party IT providers.

Mr. Caruso noted that he is working with the Executive Directors office on creating an RFQ for internal and external penetration testing. Further updates on this matter will be forthcoming.

Lastly, Mr. Caruso noted that he can assist members in the creation of a Statement of Work for IT vendors. In collaboration with Mr. Forlenza and Ms. Patel, we have developed a comprehensive statement of work that outlines the duties and services expected from IT vendors. Mr. Caruso stated, should any assistance be required in this regard, it is encouraged to reach out to him for guidance.

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 August 31, 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 June 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 \$156,865.85. This generated an average annual yield of 2.83%. However, after including an unrealized net gain of \$226,092.06 in the asset portfolio, the yield is adjusted to 11.32% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$28,881,693.18 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 \$26,226,005.84

Receipt Activity for the Period

	Month	YTD
Subrogation Receipts	\$32,653.44	\$255,876.50
Salvage	\$0.00	
Overpayment Reimbursement	\$147.90	
FY 2024 Premium Assessment Receipts		\$9,259,834.50
FY 2020 COVID Reimbursement		\$200,837.00
FY 2024 Cyber Risk Premium Reimbursement		\$18,506.00

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

All Member Balances are now combined in one report and shows that \$3,110.28 in interest has been applied to the existing balances as shown in the attached report totaling \$662,925.11 at months end.

Loss Run Payment Register for the Period – August 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 \$724,470.91. The claims detail shows 1,263 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 \$29,236,282.17 to a closing balance of \$36,655,229.09 showing an increase in the fund of \$7,418,946.92

Bill List – Ratification of August 2024

For the Executive Committee's consideration, Mr. Tontarski presented the August 2024 Bill List in the amount of **\$1,353,871.84**, which was included in the agenda packet.

Bill List – September 2024

For the Executive Committee's consideration, Mr. Tontarski presented the September 2024 Bill List in the amount of **\$174,069.95**, which was included in the agenda packet.

Chair Sweeney entertained a motion to approve the July and August 2024 Loss Run Payment Registers, the August Bill List in the amount of **\$1,353,871.84**, and the September Bill List in the amount of **\$174,069.95**, as presented.

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

Motion by Ms. Sperry, seconded by Mr. Hogate to approve the July and August 2024 Loss Run Payment Registers, the August 2024 Bill List in the amount of **\$1,353,871.84** and the September Bill List in the amount of **174,069.95**, as presented.

Resolution 2024305 Authorizing Intrafund Transfer of \$1,000,000 from the 2021 Deductible line to the 2021 Workers Compensation line.

Chair Sweeney entertained a motion to adopt Resolution 2024-30, *Authorizing Intrafund Transfer of \$1,000,000 from the 2021 Deductible line to the 2021 Workers Compensation line* as presented.

Motion by Ms. Sperry, seconded by Mr. Hogate, to approve Resolution 2024-30 *Authorizing Intrafund Transfer of \$1,000,000 from the 2021 Deductible line to the 2021 Workers Compensation line* as presented.

ROLL CALL	Yeas:	Marjorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Ken Brown, Carneys Point Township Robert Diaz, Fund Secretary, South Harrison Township Karen Sweeney, Fund Chair, Wenonah Borough Kevin Clour, Lower Alloways Creek Will Pine, Logan Township
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

MEL/RCF/EJIF/CYBER Reports

Mr. Razzo noted the reports from the Cyber JIF meeting of July 18th and the reports from the MEL/RCF/EJIF of September 9, 2024 are included in the agenda packet starting on page 198 and are self-explanatory, then highlighted the following:

Mr. Razzo reported the RCF released \$720,000 from older years to pay for their 2025 operating expenses. A new Fund Secretary was appointed, and an RFP is going out for Fund Auditor. The fiscal plan was amended to include TD Bank.

Mr. Razzo noted that the MEL preliminary 2025 budget was introduced and they are looking at a 5.7% increase before changes for exposures, and the EJIF preliminary 2025 budget was introduced and a 1.2% increase is expected for the EJIF. The E-JIF is releasing \$1.2 million in dividends. The QPA contract was renewed.

He then stated there have been some cyber-attacks that included withdrawals from bank accounts that were not noticed for some time. He emphasized the importance of the CFO's and Treasurers checking their balances at least daily to be sure nothing is mistaken with their accounts. Mr. Forlenza referenced a Cyber attack where the CFO has not been checking bank accounts and by the time he did, there was in excess of \$6,000,000 that had been wired out. The municipality was able to retrieve some funds, but they are still out close to \$2,000,000, so yes, please reiterate to your CFO's, Treasurers, etc to review your banking accounts daily.

Mr. Razzo noted an Underwriting Survey had been sent out to all members, with the purpose of what municipalities may be using for their IT services, and if they are contracting out, and if you are to be sure the proper insurance coverages are in place.

Mr. Razzo then referenced a memo included in the agenda from Mr. Semaru from last December referencing the implementation of ACH Guidelines developed by the JCMI, noting again the importance of staying on top of banking practices.

Next, Mr. Razzo noted on pages 177-178 is an overview of the current state of the excess and reinsurance marketplace, indicating that while the market is stabilizing, property remains a significant challenge. Members are advised to review these issues, including various municipal exposures and MEL bulletins on statutory bonds, builders' risk, historic property, and vacant properties, with their risk management consultant before year-end. Also, details on a class action lawsuit regarding artificial field turf are on page 204, with an action deadline of October 9th; for assistance, contact the Executive Directors office or Mr. Samaru.

Lastly, Mr. Razzo noted the RCF report, including a bulletin and budget amendment details are on pages 206-209. He noted that all JIFs will transfer the 2020 Fund Year to the RCF at year-end. Mr. Razzo stated

action items and resolutions, starting on page 212, include a Resolution renewing membership in the MEL for another three years as well as a Resolution authorizing a three-year membership in the RCF.

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

Chair Sweeney entertained a motion to adopt Resolution 2024-31, *Authorizing Membership Renewal in the Municipal Excess Liability Joint Insurance Fund for a Period of 3 Years, Commencing on January 1, 2025 through December 31, 2027;*

Motion by Ms. Sperry, seconded by Mr. Hogate to adopt *Resolution 2024-31* as presented.

ROLL CALL	Yeas:	Marjorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Ken Brown, Carneys Point Township Robert Diaz, Fund Secretary, South Harrison Township Karen Sweeney, Fund Chair, Wenonah Borough Kevin Clour, Lower Alloways Creek Will Pine, Logan Township
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

Chair Sweeney entertained a motion to adopt Resolution 2024-32 *Authorizing Membership Renewal in the Municipal Excess Liability Residual Claims Joint Insurance Fund for a Period of 3 Years, commencing on January 1, 2025 through December 31, 2027,* as presented.

Motion by Ms. Sperry, seconded by Mr. Hogate to adopt *Resolution 2024-32* as presented.

ROLL CALL	Yeas:	Marjorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Ken Brown, Carneys Point Township Robert Diaz, Fund Secretary, South Harrison Township Karen Sweeney, Fund Chair, Wenonah Borough Kevin Clour, Lower Alloways Creek Will Pine, Logan Township
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Chair Sweeney entertained a motion to *Authorize the Executive Directors office to Re-Advertise the Format of the December Executive Committee Meeting.*

Motion by Ms. Sperry, seconded by Mr. Hogate to *Authorize the Executive Directors office to Re-Advertise the Format of the December Executive Committee Meeting.* All in Favor. Motion carried by unanimous vote.

Chair Sweeney asked for a *motion to Authorize the Executive Director's office to Re-Advertise the RFQ for Payroll Auditor.*

Motion by Ms. Sperry, seconded by Mr. Hogate to *Authorize the Executive Director's office to RE-Advertise the RFP for Payroll Auditor.* All in Favor. Motion carried by unanimous vote.

Chair Sweeney asked for a *Motion to Adopt the Revised Certificate of Insurance Guidelines.*

Motion by Ms. Sperry, seconded by Mr. Hogate to *Adopt the Revised Certificate of Insurance Guidelines,* as presented. All in Favor. Motion carried by unanimous vote.

Chair Sweeney asked for a *Motion to Adopt the Updated OPRA Request Form.*

Motion by Ms. Sperry, seconded by Mr. Hogate to *Adopt the updated OPRA Request Form*, as presented. All in Favor. Motion carried by unanimous vote.

NEXT MEETING

Chair Sweeney noted that the next meeting of the TRICO JIF would take place on **Monday, October 28, 2024 at the Gloucester County Library, Mullica Hill.**

PUBLIC COMMENT

Open Public Comment

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

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

Mr. DeWeese reminded the members of the Strategic Planning Committee that he had senet out an email to them on September 10th with the Administrator RFQ, along with the response to that RFQ and scoresheets that must be reviewed and the scoresheets filled out and returned to him by the October 1st deadline.

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 Mr. Hogate 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>
2024332088	2020179463	2024339064
2024321516		2024334955
2024336537		2025342284
2023297307		2024334594
2024318890		2024336393
2024337422		2025340034
2024336373		2024327587
2024321768		2024311429
2024336457		2021227060
2024338397		
2024337494		
2025342012		
2025341499		
2025339822		
2021241733		
2024332751		

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

