

FIRST RESPONDER JOINT INSURANCE FUND

GENERAL FUND AND EXECUTIVE COMMITTEE'S MEETING MINUTES

November 1, 2023

I. Call to Order – Chief Christopher Burnett, Chairperson

The meeting was called to order at 9:33 a.m. by Chairperson Burnett.

II. Open Public Meetings Statement – Chief Christopher Burnett, Chairperson

The Open Public Meetings Act was read by Chairperson Burnett.

III. Roll Call

Executive Committee

Joseph Robinson	Beverly City BOFC	Present
Robert MacFarland	Bordentown BOFC #2	Present
Roger Butler	Cinnaminson BOFC #1	Present
James Turcich	Delran BOFC #1	Present
Chief Christopher Burnett	Mt. Laurel Fire District #1	Present

Alternate Executive Committee

Joseph Jackson	Berlin Twp. BOFC #1	Present
Franklin Jackson V	Haddon BOFC #1	Absent
Thomas Komlosi, Jr.	Bordentown BOFC #1	Present
Robert Tharp	Florence BOFC #1	Present

Fund Commissioners

Christopher Ackerman	Brick BOFC #2	Absent
James Lepore, Jr.	Brick BOFC #3/Brick Joint	Absent
Ryan Lynch	Chesterfield	Absent
James D' Ambrosio	Commercial BOFC #3	Absent
Gerald Maresca	Englishtown BOFC #1	Absent
Woody Minner	Gloucester BOFC #1	Absent
Barry Engelbert	Gloucester BOFC #5	Absent
Chief Christopher Brown	Gloucester BOFC #6	Absent
August Fischer	Haddon BOFC #4	Absent
Matthew Martin	Hopewell Township BOFC	Absent
Brian Wright	Jamesburg BOFC #1	Absent
Richard Roach III	Lindenwold BOFC #1	Absent
John Marini	Manalapan BOFC #2	Absent
Chris Barkalow	Manasquan BOFC #1	Absent
Robert Cromer	Marlboro BOFC #3	Absent
Ronald Gesualdo	Millstone BOFC#1	Absent
Vincent Diliato	Monroe BOFC #1	Absent
Glen Borsuk	Monroe BOFC #2	Absent
Joel Kaplan	Monroe BOFC #3	Absent
Craig Flannigan	Ocean Twp. BOFC #1	Absent

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Thomas Hassett	Pine Hill BOFC #1	Absent
Robert Corriveau	Plainsboro BOFC #1	Absent
Adam Loehner	South Essex Fire Department	Absent
Edwin Etschman	Washington BOFC #1	Absent

Alternate Fund Commissioners Present

Joseph Cunningham Sr. Delran BOFC #1

Also Present

Barbara Murphy	PEGAS/Risk & Loss Managers, Inc.
Michaelene Miller	
M. Paige Berry	Saul Ewing, LLP
Kyle Mrotek	The Actuarial Advantage
Linda Wehner	Highland Claim Services, Inc
Judy Ghysels	
Justine Schwinge	
Brian Maitland	J.A. Montgomery Risk Control
Don Ruprecht	
Cindy Pirozzi	Medlogix
Adam Gianquinto	
Richard Lorentzen	Treasurer
Terry Burke	A.J. Gallagher
Rick Bean	Henry D. Bean & Sons
Danielle Colaianni	Hardenbergh Insurance Group
Roger Leonard	Leonard-O'Neill Insurance Group
Peter J. Papa	VanDyk Group

IV. Flag Salute and Moment of Silence

V. Introduction of Guests

There were no introductions.

VI. General Fund Business

There was no general fund business.

VII. Executive Committee Business

A. Approval of the September 20, 2023 General Fund and Executive Committee's Open and Closed Meeting Minutes

Motion to approve the September 20, 2023 General Fund and Executive Committee's Open and Closed Meeting Minutes.

Moved: Roger Butler

Seconded: James Turcich

Vote: Approved: Unanimous Nay:

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B. Reports

1. Chairperson – Chief Christopher Burnett

Chairperson Burnett announced that he would be retiring effective January 1, 2024. He expressed his appreciation for the time he served as an executive committee member and thanked all for their hard work and dedication to continuing the success of FIRST.

2. MEL Delegate – Chief Robert MacFarland

Chief MacFarland stated that the MEL had recently introduced its 2024 rate table and that it would be reflected in the Fund's 2024 budget introduction. Barbara stated that the trending of property values, pending the completion of physical appraisals, would be incorporated into the budget introduction as well.

3. Cyber JIF Delegate – Chief Christopher Burnett

Chairperson Burnett stated that the Cyber JIF had awarded the RFP for training to D2 Cybersecurity. He stated that D2 would be responsible for the security awareness and phishing training as well as the external vulnerability scanning for all members. He further stated that the deadline for the completion of the updated Cyber JIF risk management program checklist had been extended to 6/1/2024.

4. Secretary – James Turcich

There was no report.

5. Attorney – Saul Ewing, LLP

As per the report included in the agenda package.

Paige Berry provided a brief overview of the services provided by the fund attorney to the Fund and its members. She stated that her role as a fund attorney was to provide litigation management, regulatory compliance, corporate governance oversight and advice, and monitor ongoing legislative and government affairs.

6. Treasurer's Report – Richard Lorentzen

Richard Lorentzen provided a brief overview of the services provided by the fund treasurer to the Fund and its members. He stated that his duties included working with the fund administrator to prepare the monthly bill list, treasurer's and investment income reports, and prepare for the annual audit. He further stated that he works with the Fund's asset manager in preparation of their investment review.

a. Approval of the Bill List for all fund years

Motion to approve the treasurer's report totaling \$188,793.04 for all fund years.

Moved: Joseph Robinson

Seconded: Roger Butler

Vote: Approved: Unanimous Nay:

b. Treasurer's Report

As per the report distributed prior to the meeting.

c. Investment Status

As per the report distributed prior to the meeting.

7. Administrator – Public Entity Group Administrative Services (PEGAS)

As per the memorandum included in the agenda package.

As per the report included in the agenda package.

8. Managed Care Services – Medlogix

As per the report included in the agenda package.

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Cindy Pirozzi and Adam Giaquinto provided a brief overview of the services provided by the managed care organization to the Fund and its members. They reviewed the workers' compensation services provided which include Intake and Triage, Provider Network Access, Telephonic Case Management, Return to Work Management, Field Nursing, Medical Bill Review and Repricing, Out-of-Network Bill Negotiation and Pharmacy Benefit Management.

9. Loss Control Specialist – J.A. Montgomery Consulting

As per the report included in the agenda package.

Don Ruprecht provided a PowerPoint presentation highlighting the services provided by the loss control specialist to the Fund and its members. He reviewed the risk control services and training resources provided. He stated that they work closely with members to provide assistance, allowing them to develop training and model best practices based upon the needs of the membership.

10. Claims Management Services – Highland Claims Services

The Highland Claims Services team provided a brief overview of the services provided by the third party administrator to the Fund and its members. Linda Wehner stated that they handled all aspects of workers' compensation claims from coordination with managed care on the initial contact and investigation, reserving, and reinsurer reporting. Justine Schwinge reviewed the handling of general liability, auto liability and auto physical damage claims. She provided a brief synopsis of tort claims handling and Title 59 immunities.

11. Actuarial Services – The Actuarial Advantage

Kyle Mrotek provided a brief overview of the services provided by the fund actuary to the Fund and its members. He stated that the fund actuary reviews and analyzes claims information and risk exposures to assist in preparing the Fund's budget, prepares IBNR reports and issues opinions to the Fund's auditors, assists in the preparation of members' assessments and reviews new applicant's loss projections by line of coverage to assist in the development of assessments upon request.

C. Old Business

There was no old business.

D. New Business

1. Introduction of the 2023 Fund Year Budget Revision #1

Barbara Murphy stated that the 2023 fund year budget was revised to include the addition of South Essex Fire Department as a new member.

Motion to introduce the 2023 Fund Year Budget Revision #1.

Moved: Roger Butler

Seconded: James Turcich

Vote: Approved: Unanimous Nay

2. Introduction of the 2024 Fund Year Budget and Certifying the Assessments

Barbara Murphy reviewed the 2024 fund year budget distributed at the meeting. She stated that the budget included the annualized assessment for the addition of the South Essex Fire Department. She further stated that she recommended retaining the aggregate loss fund contingency coverage currently purchased through the MEL.

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Motion to introduce the 2024 Fund Year Budget and Certify the Assessments.

Moved: Roger Butler

Seconded: James Turcich

Vote: Approved: Unanimous Nay

E. Public Comment

There was no public comment.

F. Closed Session

Motion to adjourn Open Session.

Moved: James Turcich

Seconded: Roger Butler

Voted: Approved: Unanimous Nay:

Open Session adjourned at 10:36 a.m.

G. Open Session Resumes

Motion to return to Open Session.

Moved: Chief Robert MacFarland

Seconded: James Turcich

Vote: Approved: Unanimous Nay:

Open Session resumed at 10:46 a.m.

H. Claims Payment Authorization and Other Actions Established in Closed Session

Motion to approve claim payments and authorize actions established in closed session.

Moved: Roger Butler

Seconded: Chief Robert MacFarland

Vote: Approved: Unanimous Nay:

VIII. Adjournment

Motion to adjourn the meeting.

Moved: James Turcich

Seconded: Chief Robert MacFarland

Vote: Approved: Unanimous Nay:

The meeting was adjourned at 10:47 a.m.

The next meeting will be held at **9:30 a.m. on November 29, 2023.**

Respectfully Submitted,

Authorized Signature