

Gloucester, Salem,  
Cumberland Counties  
Municipal Joint  
Insurance  
Fund



Established in 1991  
South Jersey Communities Securing Their Future

2018 TRICO JIF

# STATE OF THE FUND



Celebrating the Power of Partnership:  
Success in Shared Services

# 12 WAYS YOUR MUNICIPALITY'S INSURANCE COVERAGE SAVES YOU MONEY AS A TAXPAYER

DID YOU KNOW?

- 1 Your Municipality belongs to a Joint Insurance Fund called the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund. (TRICO JIF)
- 2 A Joint Insurance Fund is NOT an Insurance Company. It is a local tax dollar-financed organization.
- 3 The TRICO JIF pools together resources of 36 other Municipalities to reduce risks and lower costs.
- 4 The Member Municipalities own and govern the TRICO JIF.
- 5 Through a structured safety and risk management program, your Municipality saves money by eliminating unsafe acts and conditions.
- 6 Creating a safer environment for municipal employees in the workplace is a top priority.
- 7 Less accidents = less money spent on claims = more money for your community.
- 8 Every claim and lawsuit against a Member Municipality ultimately impacts the Municipality, the other members of the JIF, and the local tax payers.
- 9 Unlike insurance companies, the TRICO JIF returns 100% of all unspent funds with interest to its Member Municipalities.
- 10 To date, over **\$15.03 million** have been returned to TRICO JIF Member Municipalities.
- 11 The JIF saves Member Municipalities' tax payers millions of dollars that would otherwise be insurance company profits.
- 12 Your residents gain from having a safer, positive, and more productive community.

## DISCOVER THE POWER OF THE TRICO JIF

Alloway Township  
 Carneys Point Township  
 Clayton Borough  
 Deptford Township  
 East Greenwich Township  
 Elk Township  
 Elsinboro Township  
 Fairfield Township  
 Franklin Township  
 Glassboro Borough  
 Greenwich Township  
 Harrison Township  
 Logan Township  
 Lower Alloways Creek Township  
 Mannington Township  
 Mantua Township  
 Monroe Township  
 Oldmans Township



Paulsboro Borough  
 Penns Grove Borough  
 Pennsville Township  
 Pilesgrove Township  
 Pitman Borough  
 Quinton Township  
 Shiloh Borough  
 South Harrison Township  
 Swedesboro Borough  
 Upper Pittsgrove Township  
 Vineland City  
 Washington Township  
 Wenonah Borough  
 West Deptford Township  
 Westville Borough  
 Woodbury City  
 Woodbury Heights Borough  
 Woodstown Borough  
 Woolwich Township

[WWW.TRICOJIF.ORG](http://WWW.TRICOJIF.ORG)

SERVING SOUTH JERSEY MUNICIPALITIES SINCE 1991

Questions? Contact Your Municipal Clerk

GLoucester, SAlem, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND  
 P.O. BOX 490, MARLTON, NEW JERSEY 08053 • 856-446-9100 • [WWW.TRICOJIF.ORG](http://WWW.TRICOJIF.ORG)

# TRICO JIF Member Municipalities

Alloway Township	Paulsboro Borough
Carneys Point Township	Penns Grove Borough
Clayton Borough	Penns Grove Borough
Deptford Township	Pilesgrove Township
East Greenwich Township	Pitman Borough
Elk Township	Quinton Township
Elsinboro Township	Shiloh Borough
Fairfield Township	South Harrison Township
Franklin Township	Swedesboro Borough
Glassboro Borough	Upper Pittsgrove Township
Greenwich Township	Vineland City
Harrison Township	Washington Township
Logan Township	Wenonah Borough
Lower Alloways Creek Township	West Deptford Township
Mannington Township	Westville Borough
Mantua Township	Woodbury City
Monroe Township	Woodbury Heights Borough
Oldmans Township	Woodstown Borough
	Woolwich Township



**JIFs are the most successful example of interlocal cooperation  
in the history of the State!**

# Message from the JIF Chairperson

Formed on January 1 1991, the TRICO JIF's mission is to unite municipalities to achieve savings and stability through comprehensive insurance, safety and claims management programs. Today the TRICO JIF pools together resources from 37 member municipalities throughout three counties to reduce risks and lower costs.

Our member municipalities along with our professionals have always understood that the TRICO JIF's continued success means providing stronger and more relevant programs.

In 2018, the importance of cyber security awareness in local government cannot be overemphasized. Addressing these threats is a priority for the TRICO JIF. Online cyber training introduced this year for all municipal employees and other technology risk management services help minimize the costly effects of cyber attacks now and in the future.

In addition, Wellness initiatives have never been more important for member municipalities. The underlying health of an injured employee has a direct impact on the ultimate cost of a claim. With nearly 70% of the JIF's loss fund dollars spent on workers compensation claims, supporting a Wellness program that impacts real lifestyle and behavior change is essential.

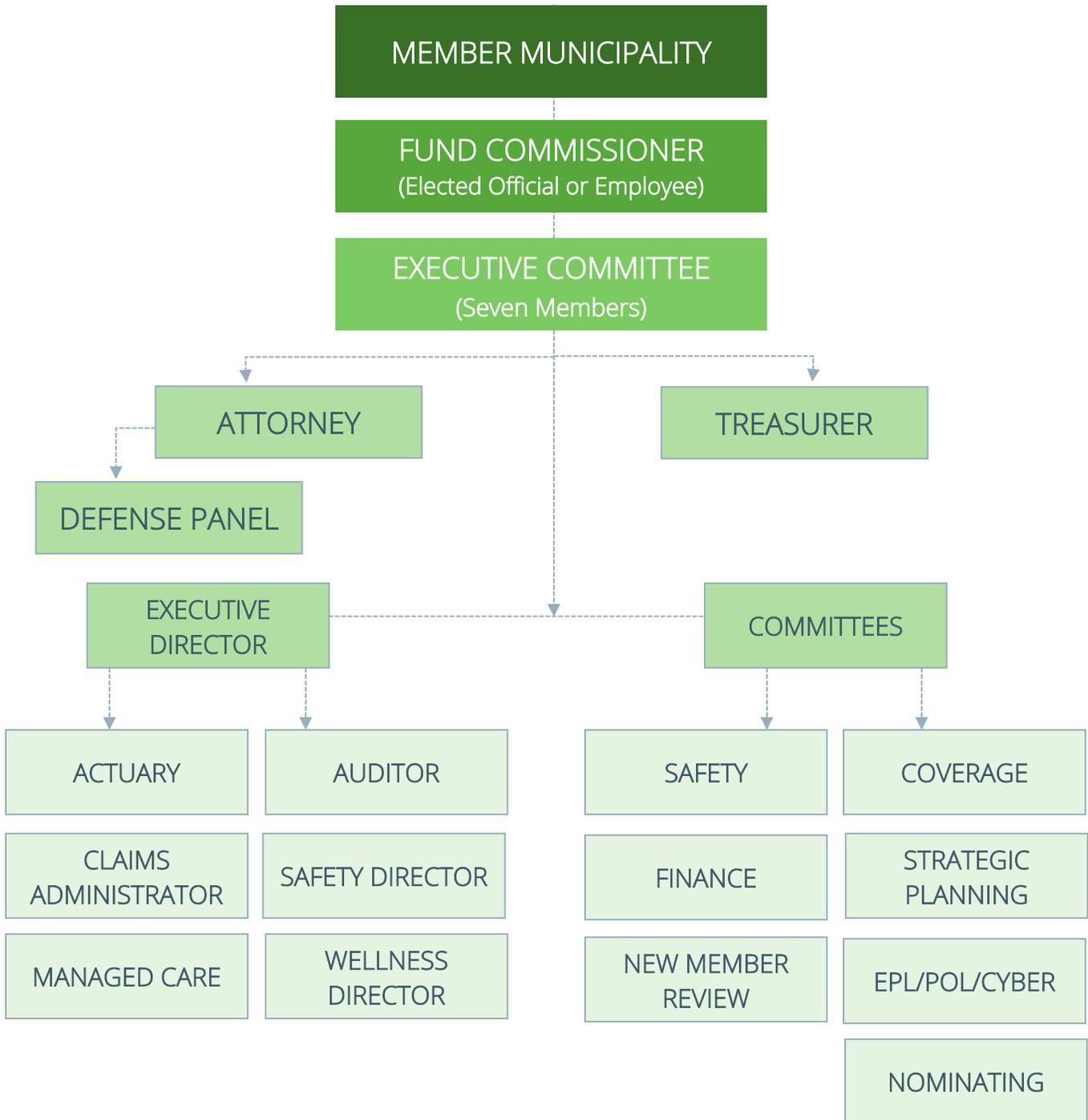
Due to our member commitment to the principles of loss control and claims management, as well as the guidance provided by our Fund Professionals and Risk Management Consultants, our members were able to share in a \$1.5 million dollar dividend release in 2018 and enjoy rate reductions or low single digit rate increases in 2018.

I thank every member, and look forward to working with all of you to make the TRICO JIF a continued success for many years to come.

**Brad Campbell**  
Mayor, Shiloh Borough  
2018 TRICO JIF Chairperson

# JIF Organizational Structure

The success of the TRICO JIF stems from collaboration among member municipalities. The Fund hires professionals including an Administrator, Safety Director and specially qualified claims attorneys to assist members in the daily operations of the JIF. Additional information is available at [www.tricojif.org](http://www.tricojif.org).



# JIF Leadership

## EXECUTIVE COMMITTEE

The Executive Committee serves as the Governing Body of the Fund with five elected Fund Commissioners serving along with the Chairperson and the Secretary of the Fund. During their terms of office, members of the Executive Committee shall exercise the full power and authority of the Fund Commissioners as expressly provided by the Fund's Bylaws.

Member Municipality	Name	Position
Shiloh Borough	Brad Campbell	Fund Chairperson
Woodbury City	Robert Law	Fund Secretary
Pitman Borough	Michael Razze	Exec. Committee Member 1
Wenonah Borough	Karen Sweeney	Exec. Committee Member 2
Logan Township	Doris Hall	Exec. Committee Member 3
Penns Grove Borough	Mayor John Washington	Exec. Committee Member 4
Clayton Borough	Sue Miller	Exec. Committee Member 5



“Dear Paul: I wanted to take moment to personally thank you for meeting with the individuals from the Vineland Fire Department last evening. You did a brilliant job in educating and informing the firefighters of insurance coverage of what may, and may not, be covered by the JIF. We have a better understanding of the coverage and how the process works because of your help.”

**Richard G. Franchetta, E.J.D.**  
**Director of Fire, Vineland Fire Department**

# Your Risk Management Team

## FUND COMMISSIONER:

A member of the governing body or a municipal employee, the Fund Commissioners are responsible for the operation of the Fund in accordance with the Fund Bylaws and all applicable statutes and regulations.

### Duties:

- ▶ Liaison between municipality and Fund
- ▶ Attends all monthly meetings
- ▶ Serves on JIF boards and committees
- ▶ Monitors municipality's participation and protects interests

## CLAIMS COORDINATOR:

Each member municipality in the Fund appoints a Claims Coordinator. It is the responsibility of the Claims Coordinator to oversee the reporting of claims within the municipality.

### Duties:

- ▶ Maintains claims forms and records
- ▶ Ensures all claims are promptly reported and monitored
- ▶ Relays information between municipality and claims adjusters
- ▶ Can help control the cost and outcome of claims

## SAFETY COORDINATOR:

Appointed by the municipality to oversee the member's safety efforts and act as a liaison between the municipality, the JIF Safety Director and other outside agencies.

### Duties:

- ▶ Chairs Safety Committee & coordinates employee safety training
- ▶ Ensure the annual Safety Contract is signed and the Safety Committee develops meaningful safety improvement objectives
- ▶ Reviews and disseminates Safety Director Reports

## RISK MANAGEMENT CONSULTANT (RMC):

The RMC is an Insurance Professional that provides guidance to member municipalities.

### Duties:

- ▶ Consults members to customize risk management programs for specific needs and goals
- ▶ Understands local issues and helps members maximize JIF programs
- ▶ Places optional coverage outside the JIF

# Fund Committees



## COVERAGE COMMITTEE

- ▶ Serves as a focal point for discussion on issues pertaining to coverage, underwriting, and reinsurance
- ▶ Advises on coverage requirements, industry issues, the efficiency and clarity of the JIF in addressing areas of insurance outside of its normal purview, retention and reinsurance issues, and underwriting guidelines



## EMPLOYMENT PRACTICE LIABILITY & CYBER COMMITTEE

- ▶ Advises the Executive Committee on the source, amount, and types of claims and their financial impact on members and on the JIF
- ▶ Reviews observational, statistical, and historical information and recommends policies to be adopted to eliminate, reduce, or mitigate the financial impact of these claims on the membership



## FINANCE COMMITTEE

- ▶ Creates annual budget to fund claims and special programs
- ▶ Oversees the annual JIF audit
- ▶ Reviews financial position and recommends the return of surplus to members



## NEW MEMBER REVIEW COMMITTEE

- ▶ Reviews applications from municipalities who wish to become members of the JIF for compliance with membership criteria including safety programs and risk factors



## NOMINATING COMMITTEE

- ▶ Comprised of the Chairs of all standing Committees of the JIF, the two most recent past JIF Chairpersons still serving as a Fund Commissioner, and two members at large chosen by the sitting JIF Chair
- ▶ Reviews and nominates candidates for positions on the Executive Committee



## SAFETY COMMITTEE

- ▶ Advises the Executive Committee on safety policies, performance of members, and member's results
- ▶ Works with the Safety Director to identify services which may be provided by the JIF to member municipalities in order to reduce the risks of accidents



## STRATEGIC PLANNING COMMITTEE

- ▶ Serves as the focal point for communication between the Administrator, the Fund Commissioners, and other professionals regarding long range strategies which should be pursued to ensure the integrity, growth, and viability of the JIF

# Message From the Executive Director

We've come a long way in the past 28 years. When we formed the Joint Insurance Fund in 1991 there were no cyber risks, no Employment Practices Liability claims, and no JIF website. The charter members had no consistent safety or risk management programs since their insurance carriers changed every three years or so due to competitive bidding. This resulted in safety programs that rarely got off the ground and little to no risk management support or training.

Enter the Joint Insurance Fund with a simple premise: if we lower our overhead, implement long-term safety and risk management programs, and reduce our claims, can we save money? As time has borne out, the answer is a resounding YES!

Today, the Joint Insurance Fund is a shining example of what municipal government can do when they directly participate in loss control and risk management. Our claims ratios have resulted in minimal premium increases and member dividend returns as a result of our ever improving claims results. To date, over \$16 million has been returned to our members; money that would have been insurance company profits.

As your Executive Director, it is my responsibility to see that we maintain and improve upon our successes. That is why we continually introduce new programs to our members. Here are just a few current examples:

- ▶ A Cyber Risk Management Program
- ▶ On-line Cyber Training
- ▶ On-line Police Risk Management Training Courses
- ▶ Claims Roadmaps
- ▶ In Person Employment Practices Training for Managers and Supervisors
- ▶ New Wellness Program Initiatives

The secret to our success has been member commitment and involvement. None of these programs will have meaningful impact if they are not adopted and embraced by our members. That starts with a commitment from the top officials in your municipality to support the JIF programs and to fully participate in their implementation.

Paul J. Miola, CPCU, ARM  
Gallagher  
2018 Executive Director for the TRICO JIF



Insurance | Risk Management | Consulting



# Financial Highlights

## 2018 FINANCIAL HIGHLIGHTS

- ▶ 2.83% Budget decrease with all Member Programs remaining intact
- ▶ Increased SIR to \$500,000 for Workers' Compensation and Liability claims
- ▶ Maintained Property SIR at \$100,000
- ▶ Continued use of the Renewal/Revaluation Program benefiting 9 members
- ▶ 2 Members qualified for the Retrospective Program

## 2019 FINANCIAL VISION

- ▶ Overall JIF Budget increase of 1.40% (\$202,364) over 2018 while maintaining all Member Benefits
- ▶ Excess Insurance Budget increase of 5.83% (\$278,230) over 2018 to help defray costs associated with pending legislation that if adopted could significantly impact the Fund's financials
- ▶ Continued use of the Renewal/Revaluation Program benefiting 11 members
- ▶ Continued use of the Retrospective Assessment Program for 2 members

## OPERATING RESULTS SUMMARY: ALL FUND YEARS (1991 TO 9/30/18)



### RETURN OF SURPLUS

The JIF's surplus release strategy is to create long term stability. A conservative approach allows us to achieve that goal.

**\$16.61**  
MILLION



### CASH POSITION

Our strong cash position can be attributed to member commitment to safety, risk management and claims management.

**\$29.80**  
MILLION



### NET CURRENT SURPLUS

Net Current Surplus increased by nearly \$1 million since 12/31/16.

**\$20.62**  
MILLION

# Financial Picture: Audit & Budget

As of 12/31/2017, the TRICO JIF's total assets increased by 6.7% and its net position increased by 4.5% over the prior year end following the release of \$1,542,314 in surplus and the accrual for the potential liability due under the MEL Retrospective Program. It is important to note that the Fund's operating expenses represent only 12% of the total JIF budget. This is in comparison to other U.S. pools with a typical operating ratio of 20-25% and commercial insurers with operating expenses approaching 40%. As of 12/31/2017, the JIF had a cash balance in excess \$5.8 million with an additional \$25.6 million in investments. Total assets exceed \$33.5 million. These figures are indicative of the Fund's financial strength and its ability to pay member claims well into the future.

<u>Net Position Summary</u>	<u>12/31/2017</u>	<u>12/31/2016</u>	<u>% Change</u>
Total Assets	\$33,526,032	\$31,414,827	6.7%
Net Position - Unrestricted	\$27,708,663	\$20,781,947	4.5%

## THE BUDGET: FIVE COMPONENTS

**1. Loss Funds:** The amount needed to pay claims within the JIF's SIR and is based upon historical claims and exposure trends and certified by the JIF Actuary.

**2. Operations:** Expenses related to the operation of the JIF. Operating Expenses are kept at a reasonable level under the watchful eye of the Finance Committee.

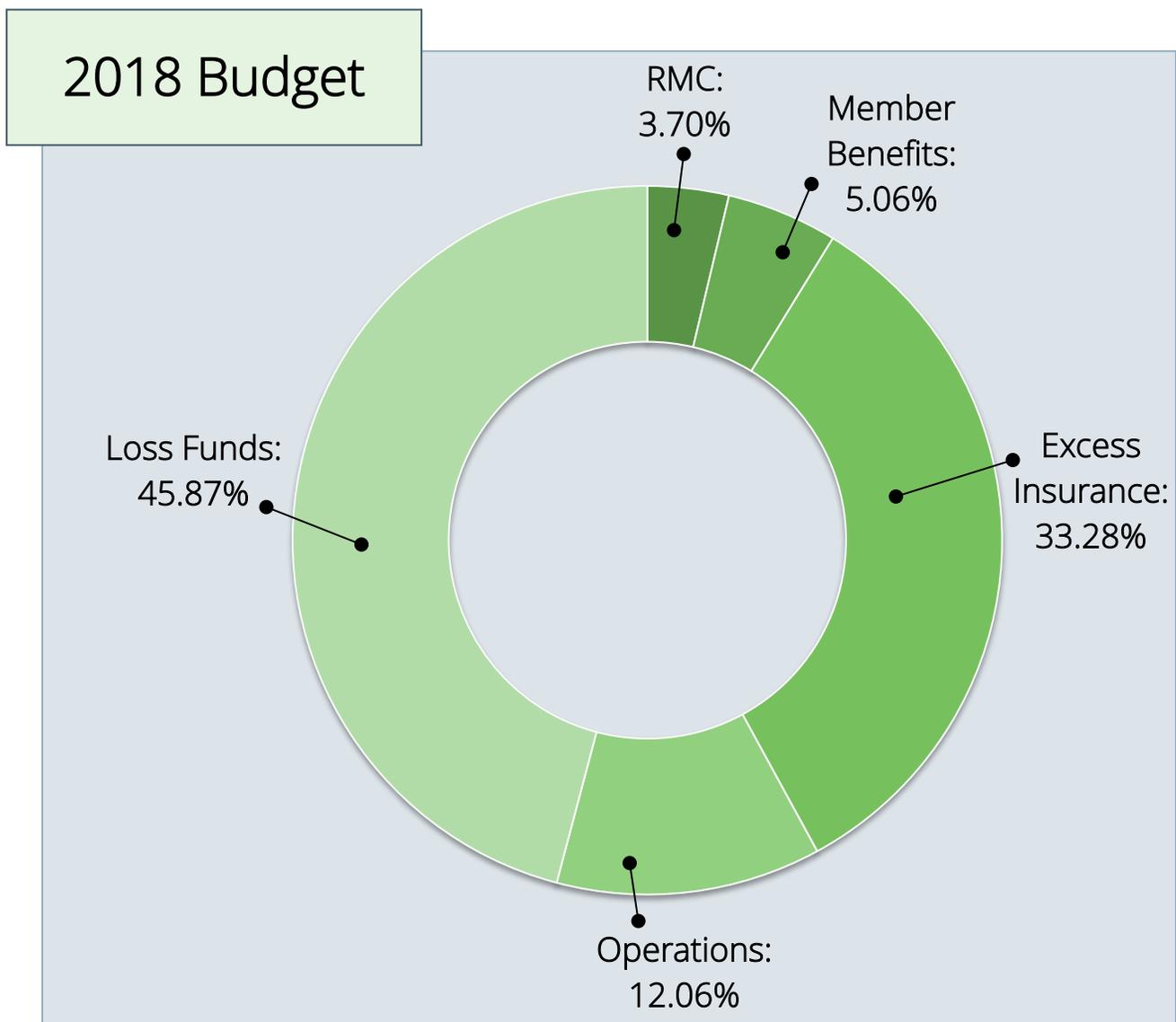
**3. Member Programs:** Consists of member program benefit costs including Optional Safety Budget, Safety Incentive Program, EPL/Cyber Risk Management, Elected Officials Training and Wellness Incentive Program.

**4. Excess Insurance Costs:** Premiums paid for reinsurance or direct insurance purchases. Provides coverage through the membership in the Municipal Excess Liability Joint Insurance Fund (MEL) which uses the joint purchasing power of 19 NJ JIFs to negotiate the lowest possible rates. These costs also include coverage for Environmental Impairment Liability Coverage through the Fund's membership in the EJIF.

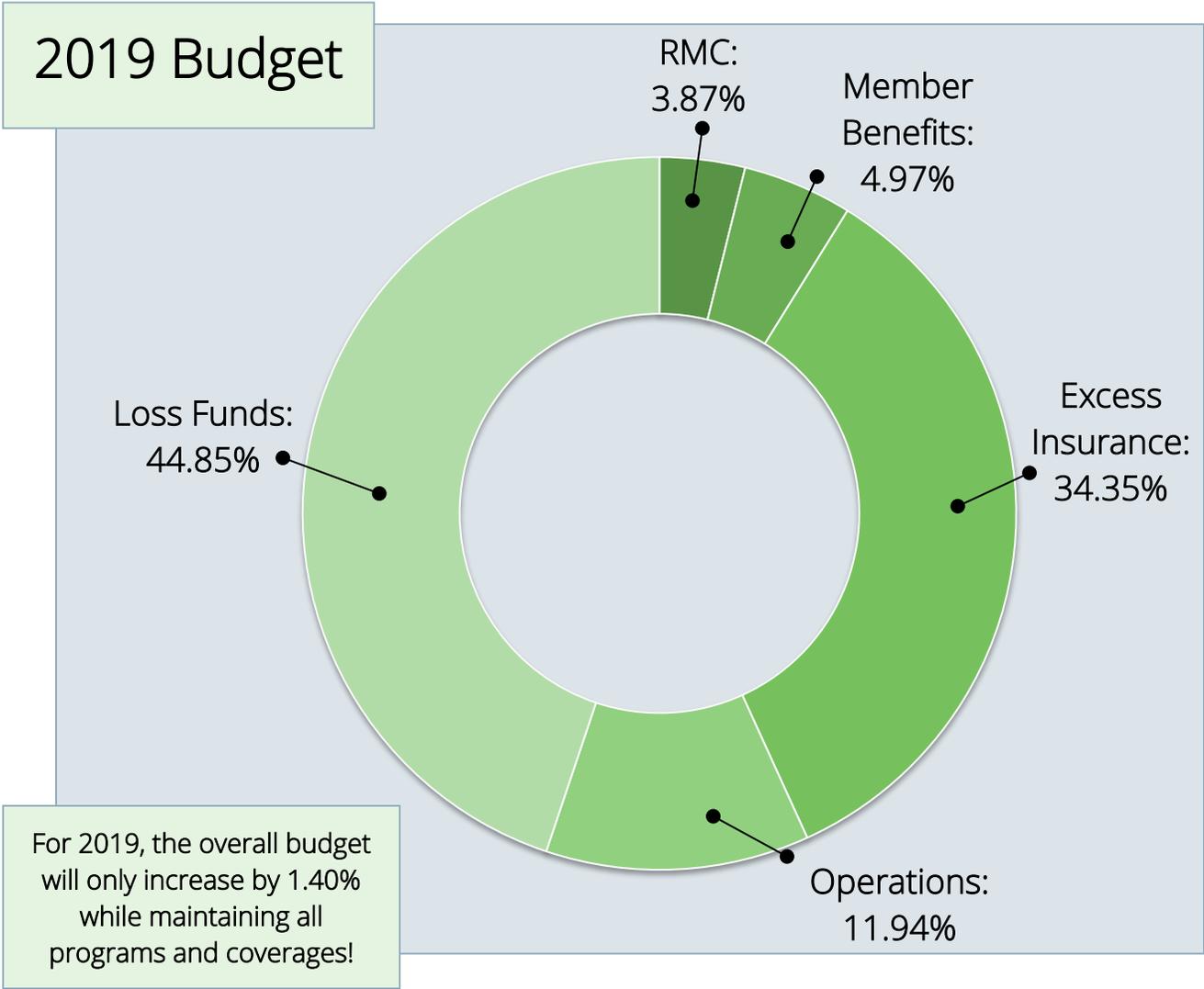
**5. RMC Fees:** Consists of risk management consultant fees.

# 2018 Budget Highlights

- ▶ The pie chart displayed below demonstrates the efficiency of the JIF program
- ▶ A percentage of the JIF's budget pays for member claims within the JIF Self Insured Retention (SIR) of \$500,000 for Workers' Compensation and Liability and \$100,000 for property
- ▶ Once a claim exceeds the local JIF level, the financial responsibility falls to the Municipal Excess Liability Joint Insurance Fund (MEL)
- ▶ The chart below illustrates the allocation of member dollars to JIF expenses
- ▶ The JIF never relinquishes control over the claim; however, claims experts at the MEL level monitor the more challenging claims and provide guidance on their disposition



# 2019 Budget & Strategy



## 2019 VISION

Part of the TRICO JIF's financial strength stems from member involvement. *Member Benefits* represent 4.97% of the overall Budget and provides funding for members' local safety, risk management and Wellness initiatives to help better control their claims. JIF Loss Funds are decreasing by 1.51% as a result of the members' positive claims development coupled with the use of the *Retrospective Assessment Program*. The *Retrospective Assessment Program* identifies members that are the driving force behind Loss Funding increases each year and removes the risk they place on the Fund by setting these members into a min/max loss-funding contract. Continued positive performance will result in additional surplus released to members. The Fund will also build funding into the MEL Budget line item to help defray costs associated with pending legislation, that if adopted could significantly impact the Fund's financials.

# Financials: Dividends and Recoveries

## DIVIDENDS

The JIF is a not for profit public entity. Therefore, unspent funds are returned to the members with interest! **\$1,542,314 was returned in 2018. In total \$16.61 million\* has been returned to TRICO JIF members since inception.** Below is the historical dividend distribution grand total for all years. Dividends are returned in direct proportion to member's contribution.

MEMBER	TOTAL	MEMBER	TOTAL
ALLOWAY TOWNSHIP	\$89,086	PAULSBORO BOROUGH	\$252,272
CARNEYS POINT TOWNSHIP	\$616,617	PENNS GROVE BOROUGH	\$539,506
CLAYTON BOROUGH	\$288,271	PENNSVILLE TOWNSHIP	\$603,803
DEPTFORD TOWNSHIP	\$643,223	PILESGROVE TOWNSHIP	\$118,162
EAST GREENWICH TOWNSHIP	\$429,729	PITMAN BOROUGH	\$1,004,582
ELK TOWNSHIP	\$252,602	QUINTON TOWNSHIP	\$35,454
ELSINBORO TOWNSHIP	\$1,068	SHILOH BOROUGH	\$18,587
FAIRFIELD TOWNSHIP	\$256,769	SOUTH HARRISON TOWNSHIP	\$93,964
FRANKLIN TOWNSHIP	\$220,786	SWEDESBORO BOROUGH	\$275,527
GLASSBORO BOROUGH	\$2,002,829	UPPER PITTSBORO TOWNSHIP	\$123,920
GREENWICH TOWNSHIP	\$806,159	VINELAND CITY	\$6,867
HARRISON TOWNSHIP	\$265,019	WASHINGTON TOWNSHIP	\$1,032,883
LOGAN TOWNSHIP	\$449,750	WENONAH BOROUGH	\$206,614
LOWER ALLOWAYS CREEK TOWNSHIP	\$16,308	WESTVILLE BOROUGH	\$606,143
MANNINGTON TOWNSHIP	\$4,744	WOODBURY CITY	\$351,991
MANTUA TOWNSHIP	\$953,200	WOODBURY HEIGHTS BOROUGH	\$198,975
MONROE TOWNSHIP	\$3,165,341	WOODSTOWN BOROUGH	\$210,125
OLDMANS TOWNSHIP	\$45,741	WOOLWICH TOWNSHIP	\$72,674

\*Includes additional dividends issued directly to members by the MEL.

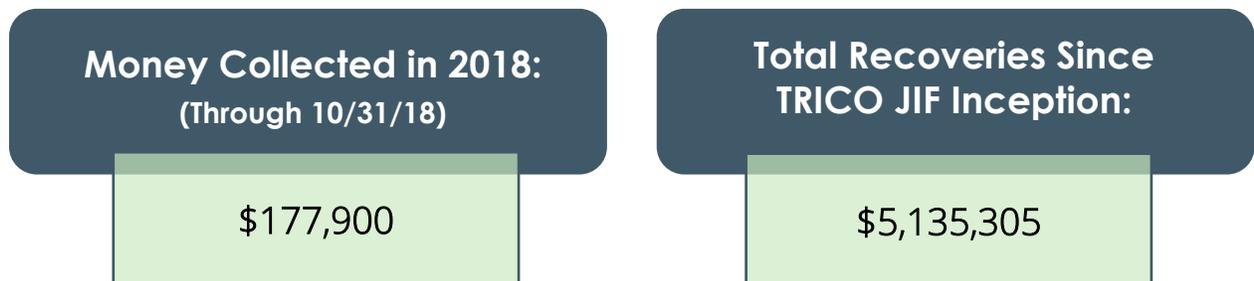
# Subrogation

- ▶ Refers to an insurer seeking reimbursement from the person or entity legally responsible for a claim after the insurer has paid out money on behalf of its insured
- ▶ Includes any money paid out for property damage, medical costs, deductible amounts, diminished value, pain and suffering, loss of consortium, etc.
- ▶ When pursuing, it is important to properly identify possible contractors, manufacturers, installers, suppliers, designers, subcontractors, etc. who might be held liable for claims against the JIF
- ▶ The JIF recommends that each municipality retain purchasing records, invoices, manufacturer's recommendations, specifications, instructions, damaged equipment, change orders, etc. for prompt identification and notification
- ▶ Municipalities must also retain all contracts, Certificates of Insurance & Hold Harmless Agreements, so that the insuring party can also be placed directly on notice of the lien rights

## EXAMPLE

A police vehicle is struck by another party and a police officer is injured. We seek reimbursement from the other party to recover monies paid for our vehicle damages and for the police officer's injuries.

## RECOVERIES



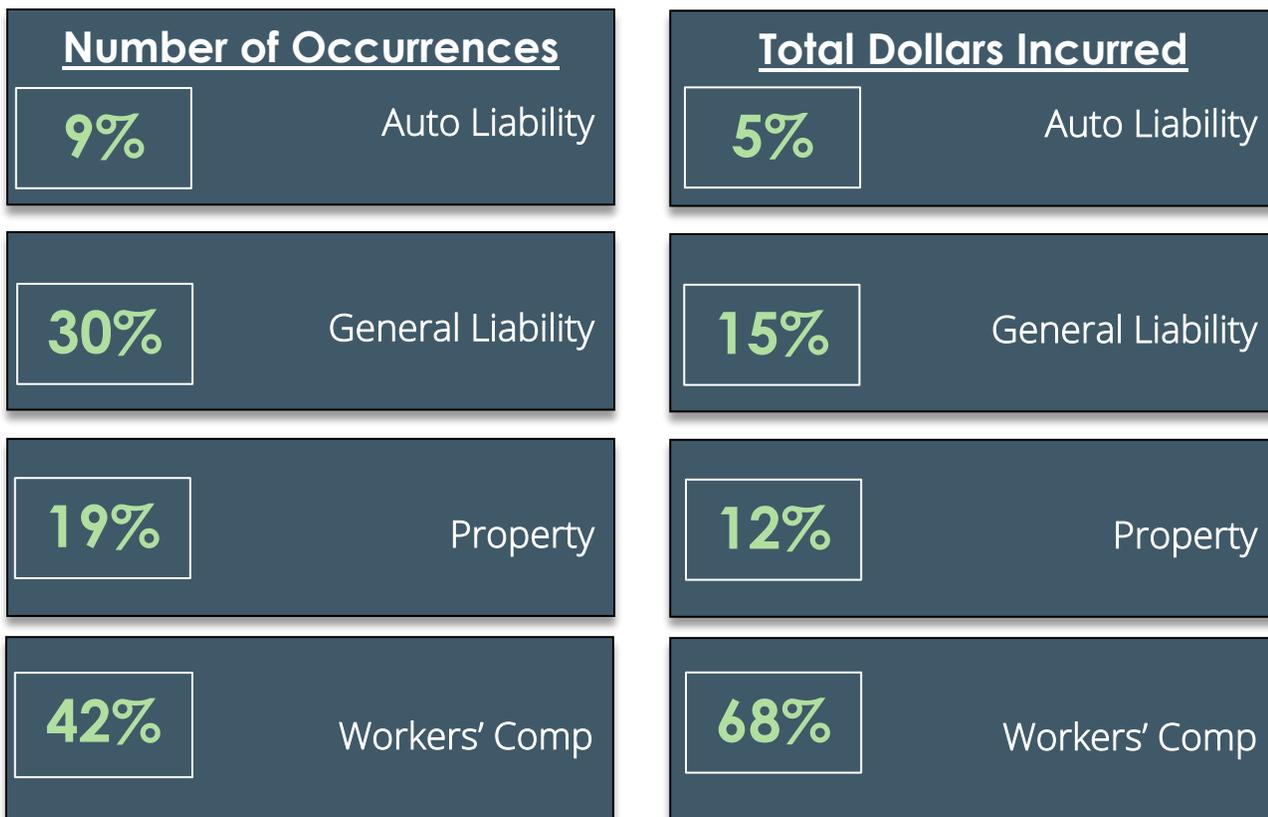
# Claims: Claims Data

As illustrated below, 42% of the JIF's claims are Workers' Compensation, but they account for 68% of the JIF's claims dollars. Upon joining the JIF, every member is required to appoint a Claims Coordinator who serves as a point of contact between the member and the JIF Claims Administrator. Special training and a Claims Coordinator Handbook is provided to the Claims Coordinator so that they are prepared to handle any claims situation that arises within their municipality.

The JIF Workers' Compensation Claims Adjusters are assigned a maximum of 150 indemnity files at any given time, allowing them to focus on working their files to achieve the best possible results.

The JIF also employs the services of the very best defense attorneys in South Jersey to defend the JIF's claims. Their knowledge of Workers' Compensation statutes and claims against public entities produces excellent results for the JIF and its members. Comprehensive Litigation Management Guidelines assure the JIF members that their claims are being defended in the most aggressive and cost-effective means possible.

## CLAIMS BY LINE OF COVERAGE - FUND YEARS 2012-2017 (VALUED AS OF 9/30/18)



# Claims: Managed Care

Medical and wage inflation significantly impact the JIF's Workers' Compensation costs, and the JIF must seek every possible way to control costs in this area. The JIF contracts with a managed care provider to assist in this endeavor. The JIF encourages all claims be reported in 3 days. Early reporting allows the JIF to better control the course of the claim from the very start to assure that the best possible medical treatment is provided.

A nurse case manager constantly monitors the course of medical treatment to make sure that essential services are delivered in a timely and cost efficient basis. Medical care is delivered through a PPO/EPO network of doctors who specialize in occupational injuries and agree to the Fund's rate schedule. **As of November 2018, 96% of medical services were delivered through the PPO/EPO network facilities, resulting in significant savings.**

Valued as of 10/31/18:

## Claims Dollars Spent:

68%

Workers' compensation claims account for 68% of claims dollars expended over the past six years

## TRICO Average Days to Report:

5.7 Days

The cost of a claim grows higher and higher for each day that it is not reported

## In Network Providers Savings:

65%

Most medical services are delivered through network facilities, resulting in significant savings

## TRANSITIONAL DUTY

On a final note, the JIF's members have wholeheartedly embraced transitional duty, allowing injured employees to return to work in a productive role while completing their final course of treatment. Dollars saved in disability payments, indemnity costs, and overtime costs can be measured in the hundreds of thousands of dollars. **Through October 2018, TRICO members have used 72.5% of the transitional duty days available.**

# Cyber Awareness

## CONTROLLING TECHNOLOGY RISKS

To combat the rise in cybersecurity threats, the JIF contracted services with two vendors to deliver training to our members:

- ▶ **MediaPRO** specializes in cybersecurity and data privacy employee awareness programs. Members will receive online training courses including password best practices, tips to avoid malware, social media usage and much more.
- ▶ **Pivot Point Security** supplies other technical services including Security Risk Policies & Training, Incident Management Plans, Phishing Assessments, External Vulnerability Testing and Third Party Risk Management Policies & Training.

These programs are components of the MEL Technology Risk Program. Compliance with the training will also make your municipality eligible for up to a \$7,500 reimbursement of your municipality's \$10,000 deductible for cyber related claims.

## CYBER INCIDENT RESOURCES

Controlling technology risks in municipalities has never been more important. All members received **Cyber Incident Roadmaps** to assist in the event of a cyber attack. Visit [www.tricojif.org](http://www.tricojif.org) to find helpful tools and resources to avoid paralyzing cyber incidents.



# Spotlight on Safety

The TRICO JIF provides essential safety programs that deliver savings and stability to every member. A strong commitment to safety and risk management is key to the JIF's success.

Safety Seminars	Regional Training
PEOSH / OSHA Updates	Safety Director Bulletins
Safety Incentive Program (SIP)	Equipment and Facilities Safety Checklists
Optional Safety Budget	Recognition at Safety Awards Breakfast

## MEL SAFETY INSTITUTE (MSI)

- ▶ For approximately \$29 per employee per year, members have unlimited access to over 1,200 classes held each year at convenient locations, including municipal offices
- ▶ For 2018, a total of 1,264 TRICO JIF instructor led learning events occurred and 1,490 online training sessions have taken place through 10/1/2018
- ▶ Discover 24 online training courses in the MSI library
- ▶ Training topic examples listed below. For a full listing, please visit the MSI website

Crush Zone Training	Safe Lifting
Department of Public Works	Office Safety
Fire Safety	Crossing Guards
Defensive Driving	Bloodborne Pathogen Refresher
Playground Safety	Leaf Collection Safety



# Seminars, Training and Workshops

## ELECTED OFFICIALS SEMINARS

- ▶ The ACM, BURLCO and TRICO JIFs collectively sponsor this annual seminar, targeted toward the JIF Elected Officials focusing on pertinent issues that challenge municipalities
- ▶ This year's program focuses on Employment Practices Liability and Public Officials Liability Claims, Police Risk Management, Cyber Protection and Land Use issues
- ▶ Conveniently scheduled four times throughout the year, find upcoming seminar dates on the JIF's website, [www.tricojif.org](http://www.tricojif.org)

## LAND USE TRAINING FOR BOARDS AND ATTORNEYS

- ▶ The high cost and increasing frequency of claims alleging improper land use decisions has turned our attention to the need for specific training in this area
- ▶ The MEL has developed training for land use board attorneys and board members, which will be rolled out in early 2019

## NEW POLICE TRAINING INITIATIVES

Our member police agencies face risks to their personal safety day in and day out. They are also increasingly under fire for alleged wrongdoing and face expensive claims. These claims are often in the form of costly litigation against municipalities, and can result in settlements in the millions of dollars. To help reduce the skyrocketing costs associated with police related injuries and lawsuits, the JIF offers valuable programs for our police agencies.

- ▶ **Police Ad Hoc Committee:** Meets Quarterly to review and discuss issues facing our member Police Agencies relating to Safety, Training, Wellness and Risk Management
- ▶ **New Police One Online Training:** To help reduce the skyrocketing costs associated with police related injuries and lawsuits, all Member Police Agencies are eligible to participate in Police One Academy's online training system at no additional cost. Over 100 courses are available, including De-escalation Strategies, Sexual Harassment, Ethics, Officer Well Being and Cultural Diversity.
- ▶ **Excited Delirium Training:** Designed for all first responders, this training helps manage incidents when confronting an individual who is violent, highly agitated, irrational, partially dressed, and resists physical restraint with surprising strength.
- ▶ **Below 100 Training:** Eliminate preventable line of duty deaths and injuries through compelling common sense training deigned to focus on areas under an officer's control.
- ▶ **Police Defendants Dinner:** Officers named in a lawsuit and their spouse attended a dinner meeting to learn how the Joint Insurance Fund defends police personnel currently named in litigation.

*"The course was very specific and informative, and made me more aware of Excited Delirium and how to deal with it."* – 11/9/18 Training Attendee

# Risk Management

## **TULIP (Tenant User Liability Insurance Program)**

TULIP provides special event insurance for use of member entity facilities by guests, groups, organizations and community members. **MEL BULLETIN NUMBER 18-29**

## **ORIGAMI**

ORIGAMI is a private, customized exposure database management system for the JIF members to manage their exposure data to better control risks.

## **TRICOJIF.ORG Website**

Download monthly agenda packets and meeting minutes, access contact information, review JIF policies and procedures for various programs, request certificates of insurance, and obtain vouchers or other important documentation.

## **Wellness Incentive Program**

Designed to assist members in meeting their own Wellness Objectives by providing financial reimbursement for wellness and health related items and programs geared toward reducing workers' comp costs.

## **Additional Financial Tools**

Optional Safety Budget (OSB) • Safety Incentive Programs (SIP) • EPL / Cyber Risk Management Budget

## **Other Risk Management Tools**

Model Indemnification & Hold Harmless Language Agreement  
Certificate of Insurance Guidelines • EPL Helpline • Model EPL/POL Policies & Procedures  
Model Municipal Facility Use Agreement • Police Accreditation Credit

# Wellness Initiatives

Wellness programs are often viewed as a “nice extra”, rather than a strategic essential. However, with more evidence demonstrating their positive influence on preventing chronic disease and contributing to employees’ overall well-being, this perception is slowly starting to change.

Studies show that building a “culture of health” within the workplace improves employee stamina. Declining employee health directly contributes to the increase in health-related expenses, including both direct medical costs as well as indirect costs resulting from increased absenteeism and presenteeism. These same studies have confirmed that workplace wellness programs save companies money! With nearly 70% of the JIF’s Loss Fund dollars spent on workers compensation claims, supporting a program that will eventually produce a positive return on investment deserves merit.

## 2019 GOALS

Debby Schiffer, your Wellness Director continues to work with each municipality in formulating a “culture of health” through understanding the unique needs of your employees and providing ideas and resources to empower them to make positive behavior and lifestyle changes. The following strategies will be of focus:

- ▶ Distribute new customizable Wellness Policy
- ▶ Provide the Wellness Newsletter for continued education, posters and handouts to increase employee awareness and formulate “best practice” ideas to generate wellness initiatives
- ▶ Encourage and support the establishment of a Wellness Committee
- ▶ Promote having wellness meetings combined or independent of safety
- ▶ Plan wellness activities for the year during the first quarter in order to establish and maintain a consistent message throughout the year
- ▶ Identify new resources and vendors in the community that can help promote wellness
- ▶ Identify unique departmental needs as it pertains to the overall well-being of its employees
- ▶ Recognize and celebrate wellness achievements with ongoing “In the Spotlight” write-ups

## IDEAS TO SHARE

Stretch Breaks	Lunch and Learns	Wellness Fairs	
Educational Materials/Posters	Fresh Fruit vs. Unhealthy Snacks	Promote Walking Meetings	
Biometric Screenings	Ergonomics Training	Stress Management Techniques	

# HEALTHY LIVING @ WORK

Good nutrition combined with physical activity are key ways to lead a healthy lifestyle. Improved health and higher morale lead to greater job satisfaction and increased productivity. Follow these monthly tips to encourage a healthier workplace throughout the year.



## JANUARY: BREAK THE HABIT

If you smoke, NOW is the time to quit. Provide employees with the resources needed to quit, many of which are free.



## JULY: WALK IT OFF

Park your car in the farthest parking spot. Ditch the elevator and take the stairs.



## FEBRUARY: SMART SNACKING

Set a "Healthy Snacks Only" policy for all shared food items brought to the office.



## AUGUST: DRINK LOTS OF WATER

It's common to mistake thirst for hunger. Staying well hydrated will help you make healthier food choices.



## MARCH: RETHINK YOUR DRINK

Moderate alcohol consumption is defined as having up to 1 drink per day for women and up to 2 drinks per day for men.



## SEPTEMBER: SWEAT FOR A CAUSE

Support an entry into an office team event or fundraiser, such as a bike relay, 5k run or walk.



## APRIL: READ THE LABEL

Excessive sugar consumption is linked to obesity. Limit your daily sugar intake to 24 grams for women & 36 grams for men.



## OCTOBER: REST AND REFRESH

Get plenty of sleep. Go to bed at a regular time each day and practice good habits to get better sleep.



## MAY: WALK AND TALK

Turn meetings into walking meetings. Research shows that walking makes people more creative.



## NOVEMBER: SCHEDULE BREAKS

Use your phone to schedule a few mini-breaks throughout the day. Stand up, stretch & take a few deep breaths to re-energize.



## JUNE: MANAGE YOUR STRESS

Track your stressors. Identify them and develop healthy responses. Exercise, relaxation techniques and talking with a trusted friend can help.



## DECEMBER: GRATITUDE ATTITUDE

A culture of kindness has the power to make our daily grind more meaningful and effective. Share a smile, recognition and kindness.

VISIT [TRICOJIF.ORG](http://TRICOJIF.ORG) OR CONTACT YOUR JIF'S WELLNESS DIRECTOR TO DISCOVER MORE WAYS TO IMPLEMENT WORKPLACE WELLNESS PROGRAMS IN YOUR MUNICIPALITY



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# Health and Wellness Policy

(INSERT MUNICIPALITY'S NAME HERE)

## Mission statement

(Insert Town Name), recognizing that the health and wellbeing of our employees is important, will commit to providing a safe, healthy and supportive environment in which to work.

## Objectives and strategies

(Insert Town Name) will (add and delete as appropriate):

- ▶ Encourage employees to be more physically active by making provisions in the workplace for activity opportunities (including reducing sitting time where practical)
- ▶ Provide healthy eating choices in the workplace through addressing healthy physical settings, food supply and education
- ▶ Educate employees around safe alcohol consumption and the health effects of smoking
- ▶ Promote awareness of key health issues for employees (including social/emotional wellbeing)
- ▶ Encourage employees to provide input into health and wellbeing initiatives

## Scope

This policy applies to all employees and volunteers at (Insert Town name).

## Responsibility

Employees are encouraged to understand this policy and seek clarification from management where required. Employees are encouraged to support fellow employees in their awareness of this policy and contribute to (insert town name)'s aim of providing a safe, healthy and supportive environment for all. Managers have a responsibility to ensure that all employees are aware of this policy and should lead by example in actively supporting and contributing to the implementation of this policy.

## Communication

(Insert Town Name) will ensure that:

- ▶ All employees receive a copy of this policy during the induction process
- ▶ This policy is easily accessible by all members of the municipality
- ▶ Employees are informed when a particular activity aligns with this policy
- ▶ Employees are empowered to actively contribute and provide feedback to this policy and the activities offered under the policy.
- ▶ Employees are notified of all changes made to this policy.

## Monitoring and Review

(Insert Town Name) will review this policy annually. Effectiveness will be assessed through feedback from employees, the Wellness Committee or Wellness Coordinator as well as management.

# Workplace Wellness Best Practices

(Insert Town Name) recognizes our ability to achieve our objectives successfully depends on the wellbeing of our employees. We acknowledge that the key elements of workplace wellness include the physical and cultural environments as well as the policies, practices and procedures that guide our work.

(Insert Town Name) will provide a healthy workplace that values and enhances the health and wellbeing of all employees by implementing our workplace wellness program. This wellness policy provides the foundation for developing activities and modifying work environments and practices to support the health and wellbeing of all our employees. Positive benefits are also likely to extend beyond employees to positively impact families and the community as well.

(Insert Town Name) can choose to enhance its workplace wellness in a number of ways including (but not limited) by:

- ▶ Encouraging and supporting a workplace wellness committee, where appropriate
- ▶ Creating and supporting a workplace wellness program
- ▶ Consulting with employees to ensure workplace wellness strategies meet the needs of the workforce
- ▶ Supporting employee participation in wellness activities
- ▶ Supporting employees to adopt and maintain healthy behaviors and reduce unhealthy behaviors.

Senior management of (insert town name) will do all they can to enhance the wellness of employees by providing workplace environments and systems that are supportive of employee wellness. In addition, providing opportunity for employees to participate in offered wellness activities is critical for the success of such a wellness program. Contributing ideas and expertise to the work of the wellness committee or wellness coordinator will ensure the needs of the employees are addressed.

Employees of (insert town name) will be encouraged to contribute ideas and voluntarily participate in the wellness program.

The workplace wellness committee or wellness representatives in conjunction with management and JIF Wellness Director will review the policy annually or as otherwise deemed appropriate by management.

## Mission Statement

We are an organization of municipalities united to achieve savings and stability through comprehensive insurance, safety, and claims management programs dedicated to reducing public sector risk.



## TRICO JIF 2018 Safety Celebration Breakfast

April 6, 2018  
Nicolosi's Catering



# DISCOVER THE POWER OF THE JIF.



Tens of millions of dividends returned to your community.  
That's the power of the Municipal Joint Insurance Fund.

Gloucester, Salem,  
Cumberland Counties  
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**JIF**  
Established in 1991  
South Jersey Communities Securing Their Future