



AGENDA PACKET



Monday, March 28, 2022 at 5:00 pm

<https://us06web.zoom.us/j/89521634447>

Telephone Access: 646-876-9923 US (New York)

Meeting ID: 895 2163 4447

WWW.TRICOJIF.ORG

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND (TRICOJIF)**

March 28, 2022 – 5:00 PM

Via Zoom Conferencing

<https://us06web.zoom.us/j/87937723575>

Telephone Access: 646-876-9923 US (New York)

Meeting ID: 879 3772 3575

AGENDA

- I. Meeting called to order by Chairman
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***South Jersey News***, Mullica Hill, New Jersey 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 TRICOJIF; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the TRICOJIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (if necessary) – **Motion – All in Favor**
- V. Approval of Minutes
 - A. Motion to adopt the **February 28, 2022** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-5
 - B. Motion to adopt the **February 28, 2022** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 6-21
 - C. Motion to adopt the **February 28, 2022** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VI. Executive Claims Committee Meeting Report – March 28, 2022..... Verbal
- VII. Executive Director’s Report..... Pages 22-51
 - A. Lost Time Accident Frequency.....Pages 26-27
 - B. Certificates of Insurance.....Pages 28-33
 - C. Financial Fast Track Report.....Page 34
 - D. Regulatory Filing Checklists.....Pages 35-36
 - E. 2021 Safety Incentive Program Award
 - F. 2022 Optional Safety Budget.....Page 37
 - G. 2022 Wellness Incentive.....Page 38
 - H. 2022 EPL/Cyber Risk Management Budget.....Page 39
 - I. EPL Compliance Status Reports.....Page 40
 - J. Statutory Bond Status.....Pages 41-43
 - K. Skateboard Park Approval Status.....Page 44
 - L. Capehart & Scatchard Updates.....Pages 45-49
 - M. Elected Officials Training Invite.....Page 50
 - N. Land Use Training Certification.....Page 51
 - O. Payroll Audits
 - P. Property Appraisals
 - Q. Annual Planning Retreat
 - R. Safety Breakfast Kickoff/Safety and Claims Coordinator Roundtable

	S.	Financial Disclosure Statement Filing	
	T.	New Fund Commissioner Orientation	
	U.	RMC Roundtable	
	V.	Quarterly JIF, MEL, EPL/POL Loss Ration Reports	
	W.	Website	
	X.	New Member Activity	
VIII.		Solicitor's Report	
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IX.		Safety Director's Report	
	A.	Activity Report	Pages 54-57
X.		Claims Administrator's Report	
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	B.	Bulletin: K9 Unit.....	Pages 61-63
XII.		Wellness Director Report	
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	D.	Wellness Committee Meeting Minutes.....	Pages 77-82
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	D.	Managed Care Quick Notes.....	Pages 86-87
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	F.	PPO Savings and Penetration Reports.....	Pages 89-90
	G.	Top 10 Providers & Paid Provider by Specialty.....	Page 91
	H.	Nurse Case Management Report.....	Page 92
XIV.		Technology Risk Services	
	A.	Report	Pages 93-106
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	A.	Fund Status	
	B.	Investment Portfolio Report	
	C.	Investment JCMI	
	D.	Loss Run Payment Register	
	E.	Disbursements	
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XVI.		Committee Reports	
	A.	EPL/POL – Technology Liability Meeting Minutes – February 28, 2022.....	Pages 156-161
	B.	Safety Committee Meeting Minutes – March 3, 2022.....	Pages 162-187
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	A.	MEL/HIF Educational Seminar Announcement.....	Page 188
	B.	MEL: Cyber Liability Insurance.....	Page 189

XVII. Miscellaneous Business

**The next meeting of the TRICOJIF will be held on Monday, April 25, 2022
at 5:00 PM @ West Deptford Community Center**

XVIII. Public Comment

- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
- B. Motion to Close Meeting to Public Comment – **Motion – All in Favor**

XIX. **Closed Session** (*if necessary*) – Resolution 2022- _____ A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations -**Motion – Roll Call**

- A. Special Executive Committee Meeting Report
 - 1. Report on Claims over \$10,000 (PARs) reviewed
- B. Professionals' Reports
 - 1. Claims Administrator's Report
 - 2. Executive Director's Report
 - 3. Safety Director's Report
 - 4. Solicitor's Report
- C. Reopen Public Portion of Meeting (*if necessary*) – **Motion – All in Favor**

XX. Approval of Claims Payments - **Motion – Roll Call**

XXI. Authorization to Abandon Subrogation (*if necessary*) - **Motion – Roll Call**

XXII. Motion to Adjourn Meeting **Motion – All in Favor**

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

Via Zoom Conferencing

February 28, 2022 – 3:30 PM

EXECUTIVE CLAIMS MEETING MINUTES

The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held via Zoom Conferencing on February 28, 2022 at 3:30 PM, prevailing time. Mike Razze, Borough of Pitman, presiding.

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.

Those in attendance were:

Mike Razze, *Fund Chair*, **Pitman Borough**
Karen Sweeney, *Fund Secretary*, **Wenonah Borough**
Bob Diaz, **South Harrison Township**
Doug Hogate, **Elsinboro Boro**
Leo Selb, **Hopewell Township**...arrived after roll call
Mark Gravinese, **Harrison Township**

Also present were:

Paul Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*
Kris Kristie, Sr. Account Rep, *RPA – A Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, *Program Administrator, RPA – A Division of Gallagher*
David DeWeese, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Keith Hummel, Safety Director, *J.A. Montgomery*
Rob Garish, Senior Risk Control Consultant, *J.A. Montgomery*
Chris Roselli, Account Manager, *Qual-Lynx*
Karen Beatty, Account Manager, *Qual-Care*
Debby Schiffer, Wellness Director, *Targeting Wellness*
Chris Winter, *Law Enforcement Risk Management Consultant*

Those unable to attend:

Marjorie Sperry, **Quinton Township**
Paul A. Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*

CLOSED SESSION PORTION OF MEETING

Chair Razze entertained a motion to move to Executive Session to review the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on February 28, 2022 at 5:00 PM.

Motion by Ms. Sweeney, seconded by Mr. Diaz, to move to Executive Closed Session. All in favor. Motion carried

REOPEN PUBLIC PORTION OF THE MEETING

Chair Razze entertained a motion to reopen the public portion of the meeting.

Motion by Ms. Sweeney, seconded by Mr. Diaz, to reopen the public portion of the meeting. All in favor. Motion carried.

RECOMMENDATION OF APPROVAL OF CLAIMS PAYMENTS

The Executive Claims Committee recommends approval of the PARs at the Executive Committee Meeting as presented in their entirety during the Closed Session portion of the *Executive Claims Meeting*.

The Committee reviewed twelve (12) claims. Of the claims reviewed, there were eight (8) Workers' Compensation, two (2) Auto, and two (2) Property PARs recommended for approval of settlement or continuing defense.

There were eight (8) claims reviewed this month that had previously been approved by Vineland:

2018115352
2019161117
2022251848
2022245846
MLT-2022258023
2020179176
MLT-2021214334
2022243419

There were five (5) claims reviewed for abandonment of subrogation attempt since the last meeting:

2020196436
2021224666
2021223164
2021213752
2020200743

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

SOLICITOR'S REPORT FOR OPEN SESSION:

Closed Cases

Mr. DeWeese noted that there was one (1) case(s) closed since the last meeting in January:

Vicente v. City of Vineland

EXECUTIVE DIRECTOR'S MONITORING REPORTS

Supervisory Investigation Reports

Mr. Miola referenced the current report included in the agenda packet stating that the majority of the cases where a report has not been submitted are COVID related, and mainly affecting Police personal. He noted this is mostly due to Officers not being vaccinated, not wearing masks when gathering together, and not practicing social distancing.

NOC Department Listing Report

Mr. Miola noted that the Adjustors have been doing a great job identifying the claims on the attached NOC (Not Otherwise Classified) Report. When comparing the reports for liability claims, the % of claims with the NOC classification has dropped significantly, and this really helps the Loss Control team do a better job of risk analysis.

Comorbidities Report

Mr. Miola referenced an updated report, valued as of December 31, 2021, he received from Qual-Lynx to track those Worker Compensation claims where the claimant has a comorbidity (i.e. smoking, obesity, high blood pressure, etc.) He noted the reports included in the agenda prove that employees with comorbidities incur significantly higher costs than those employees without comorbidities. These comorbidities also affect their time out of work for an average of 72 day's verse 39 day, or 85% higher; for those with comorbidities; 97% higher costs per claim; and 85% higher Lost Time Days per claim. Mr. Miola noted this information is important to share with the Elected Officials to show the impact of promoting employee health through Wellness programs. He noted Debby Schiffer, Wellness Director for the TRICOJIF, will be sharing this information with the towns when she is out visiting them as it shows members the cost savings of a healthy employee and the benefits of wellness.

Auto Repair Shop Program

Mr. Miola stated this program seems to be running smoothly and noted there are no new updates at this time.

QUAL-LYNX REPORT

Adjuster File Counts

Mr. Roselli reported that at the end of January, Tammy Langsdorf's Workers' Compensation Unit had 805 lost time files (including 111 lost time COVID files). This is an average of 161 lost time files per adjuster (based upon 5 adjusters). The total count of files in this unit is 1,291 which includes both lost time and medical only files. This is an increase of 51 files from the end of December. The total number of COVID-19 claims in the unit including both lost time and medical only files is 251 which is up from 208 the previous month. Mr. Roselli noted that Chelsea Quitter resigned her position on January 28th. Bryana Suggs who has been a temp in Tammy's unit since late last spring has been hired full time to replace Ms. Quitter. Ms. Suggs has done an excellent job and Tammy feels she will do well in this position. The process to bring in a new temp for this unit has begun.

In Sue Mooney's Liability Unit, the liability adjusters' total file count is currently at 686 files. This is a decrease of 16 files from the end of December. Those 686 claim files have a total of 812 claimants attached to them and we have started to show this on the Inventory Management Report. As mentioned last month, this unit now only handles Atlantic, TRICO and BURLCO JIFs. Offers have been extended to two (2) adjuster candidates and those offers were accepted. The two (2) adjusters should start next month. This unit will then be fully staffed. Additional updates will be provided next month.

Joe Liscandri's Property Unit has a total file count at 1,546. The unit's overall pending increased by 64 files since the end of December. Tanya Johnson began her employment with Qual Lynx on 12/13/21 and Mr. Liscandri has begun to slowly build her caseload, which is currently at 39. As her pending is increased over the next several months the other adjuster's numbers will decrease.

Mr. Roselli will continue to monitor the staff pendings and any staffing issues and keep everyone apprised of any circumstances that may affect these numbers.

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

MANAGED CARE REPORT

Lost Time v. Medical Only Cases

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

	January	YTD
<i>Lost Time</i>	5	5
<i>Medical Only</i>	36	36
<i>Report Only</i>	8	8
<i># of New Claims Reported</i>	51	51
<i>Average Days to Report</i>	27.3	27.3

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	276
<i>Transitional Duty Days Worked</i>	159
<i>% of Transitional Duty Days Worked</i>	58%
<i>Transitional Duty Days Not Accommodated</i>	117
<i>% of Transitional Duty Days Not Accommodated</i>	42%
<i>\$ Saved by Accommodating</i>	\$12,508
<i>\$ Lost by NOT Accommodating</i>	\$14,073

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	January
<i>Bill Count</i>	262
<i>Original Provider Charges</i>	\$677,957
<i>Re-priced Bill Amount</i>	\$154,941
<i>Savings</i>	\$523,015

<i>% of Savings</i>	<i>77%</i>
<i>PPO Penetration Rate Bill Count Percentage</i>	<i>91%</i>
<i>PPO Penetration Rate Provider Charge Percentage</i>	<i>99%</i>
<i>EPO Penetration Rate Bill Count Percentage</i>	<i>89%</i>
<i>EPO Penetration Rate Provider Charge Percentage</i>	<i>99%</i>

Representatives from Qual Lynx & Qual Care were asked to leave the meeting at this time

Managed Care RFP

Mr. Miola stated the Managed Care RFP Response Evaluation Committee had concluded their evaluation of the RFP responses and is recommending that Qual-Lynx (QualCare) be reappointed for a five (5) year contract, renewable annually, with a 90 day cancellation provision should their performance fail. The Evaluation Committee has asked that Fund Administrator's office carefully monitor Qual-Lynx's performance including network pricing, use of physicians & medical facilities, the use of Case Management, etc. Mr. Miola noted he is setting up monthly meetings with Qual-Lynx to stay on top of these issues.

Mr. Miola also stated earlier this month it was discovered that the company that purchased QualCare and Qual-Lynx, Enlyte, is now up for sale. He noted that his office is carefully monitoring this situation. The recommendation to reappoint Qual-Lynx will be made at the Executive Committee meeting this evening.

QUAL-LYNX STAFFING CONCERNS

Mr. Miola noted that Mr. Roselli's reported that two (2) employment offers have been extended for positions in the Liability Unit, and the Adjuster who has started has been working out well so far. It is his understanding that these candidates have a much more stable job history, as well as being local residents, as opposed to a prior candidate for one of these positions. Mr. Miola stated that his office will continue to monitor this situation on a monthly basis and will advise the Committee of any concerns.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, March 28, 2022** at **3:30 PM** via Zoom.

MOTION TO ADJOURN

Chair Razze asked for a motion adjourning the Executive Claims meeting. Motion by Ms. Sweeney, seconded by Mr. Diaz to adjourn the meeting.

The meeting was adjourned at 4.51 PM.

Kris Kristie, Recording Secretary for

Karen Sweeney, Secretary

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

Via Zoom Conferencing

February 28, 2022 – 5:00 PM

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

A meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held via Zoom conferencing on Monday, February 28, 2022 at 5:00 PM, prevailing time. Chair Razze, **Pitman Borough**, presiding. The meeting was called to order at 5:00 PM.

Mr. Forlenza then took a moment to verify call in phone numbers and rename them to the appropriate member.

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

Warren Morgan, **Alloway Twp.**
Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Colleen Emmons, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Doug Hogate, **Elsinboro Twp.**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Clark Pierpont, **Glassboro Borough**
Lisa Jeffers, **Greenwich Twp.**
Mark Gravinese, **Harrison Twp.**
Leo Selb, **Hopewell Twp.**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Luke Patrick, **Mannington Twp.**
Candice Pennewell, **Mantua Twp.**
Kayla Spurka, **Monroe Twp.**
Harry Moore, **Oldmans Twp.**
Susan Jacabucci, **Paulsboro Borough**
Sean Brown, **Penns Grove Borough**
Dan Neu, **Pennsville Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Mike Razze, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz **South Harrison Twp.**
Jack Cimprich, **Upper Pittsgrove Twp.**
Carl Bagby, **Swedesboro Borough**
Jeffre Celebre, **Vineland City**

Collette Bachich, **Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Lee Ann DeHart, **West Deptford**
Ryan Giles, **Westville Borough**
Bob Law, **Woodbury City**
Jeff Pitzo, **Woodbury Heights Borough**
Kristin Nixen, **Woodstown Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners were:

Carolyn King-Sammons, **Elk Twp.**
Brad Campbell, **Shiloh Borough**

Also present were:

Paul J. Miola, CPCU, ARM, Deputy Executive Director, *AJG Risk Management Services, Inc.*
Kamini Patel, MBA, CIC, CPCU, Program Administrator, *AJG Risk Management Services, Inc.*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Rob Garish, Safety Director's Office, *J. A. Montgomery Risk Control*
Karen Beatty, *QualCare*
Tom Tontarski, *Treasurer*
Debby Schiffer, *Wellness Director*
Lou Romero, *Technology Risk Services Director*

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

Assured Partners
Cettei & Connell
Chesney-Stanton Insurance Group
Conner Strong & Buckelew
E.H. Sloan Insurance Agency
Hardenbergh Insurance Group
Len Eckman Insurance

Absent RMCs/Professionals were:

Paul A. Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*
Colson and Gosweiler Insurance
Henry D. Young Insurance

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Razze presented the meeting minutes of the January 24, 2022 Executive Committee meeting for approval.

Chair Razze asked members for their questions at this time. No questions were entertained.

Chair Razze entertained a motion to approve the minutes of the January 24, 2022 Executive Committee meeting.

Motion by Ms. Sweeney, seconded by Ms. Sperry to approve the minutes of the January 24, 2022 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Razze presented the meeting minutes of the January 24, 2022 Executive Claims Review Committee Meeting for approval.

Chair Razze asked members for their questions at this time. No questions were entertained.

Chair Razze entertained a motion for approval of the Executive Claims Review Committee meeting minutes.

Motion by Ms. Sweeney, seconded by Mr. Diaz to approve the meeting minutes of the January 24, 2022 Executive Claims Review Committee Meeting as presented. Ms. Sperry abstained. Motion carried by majority.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Chair Razze presented the Executive Claims Review Committee Closed Session meeting minutes of January 24, 2022 for approval.

Chair Razze asked members for their questions at this time. No questions were entertained.

Chair Razze entertained a motion for approval of the Executive Claims Review Committee Closed Session meeting minutes.

Motion by Ms. Sweeney, seconded by Ms. Diaz to approve the Executive Claims Review Committee Closed Session meeting minutes of January 24, 2022 as presented. Ms. Sperry abstained. Motion carried by majority.

The Executive Claims Review Committee Closed Session minutes of January 24, 2022 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.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – February 28, 2022

Chair Razze reported that an Executive Claims Committee Meeting was held earlier today, Monday, February 28, 2022 via Zoom conference call.

The Committee reviewed twelve (12) claims. Of the claims reviewed, there were eight (8) Workers' Compensation, two (2) Auto, and two (2) Property PARs recommended for approval of settlement or continuing defense.

There were eight (8) claims reviewed this month that had previously been approved by Vineland:

2018115352
2019161117
2022251848
2022245846
MLT-2022258023
2020179176
MLT-2021214334
2022243419

There were five (5) claims reviewed for abandonment of subrogation attempt since the last meeting:

2020196436
2021224666
2021223164
2021213752
2020200743

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

Mr. Miola noted for the OSB, Wellness, and EPL/Cyber Risk Management Budget balances, a consolidated announcement letter, including instructions on how to collect your 2022 funds was emailed out to all members on February 7, 2022. He then referenced the allowance reports included in the agenda. He noted all funds need to either be claimed or encumbered by November 1, 2022, with encumbered funds needing to be claimed by February 1, 2023. In regards to the SIP funds, a letter from his office will be emailed out in the next few weeks.

Mr. Miola referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list to make sure any new employees/bonds are listed. He reminded the members that the bond is for the individual, not the position, and if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Miola referenced a copy of correspondence included in the agenda that was sent to all Municipal Clerks on or about February 7, 2022. The Municipal Clerks were asked to share this letter as well as a copy of the 2022 JIF Budget Message and Assessment Allocation Policy with all of their Elected Officials. Any Elected Officials or Administrative Staff that has a question regarding their individual assessment are invited to contact the Executive Directors Office.

Mr. Miola noted that again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2022 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2022 MEL Assessment. The Executive Director's office is currently planning to hold this training virtually. It is anticipated that this training will take place beginning in March 2022. Additional information including a "Save the Date" will be forthcoming shortly.

Regarding Payroll Audits, on February 11, 2022 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2021 payrolls. These payroll figures will serve as the basis for your 2023 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically no later than March 11, 2022, and details on how the data can be sent were included in the February 11, 2022 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

Regarding Property Appraisals, Mr. Miola stated on or about February 14, 2022, each member and their RMC received a notification from his office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2022 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 21, 2022.

Mr. Miola noted on February 10, 2022, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak in his office.

Mr. Miola stated at this time the Executive Director's office and the Safety Director's office are evaluating the ability to hold a traditional Safety Kickoff Breakfast, Safety Coordinator & Claims Coordinator Roundtable due to the ongoing pandemic. Due to the fact we still aren't comfortable holding an event with over 100 participants in an enclosed venue, the Safety Kickoff Safety Coordinator and Claims Coordinator Roundtables may be virtual again this year. Additional information will be forthcoming.

Mr. Miola noted some years ago the Division of Local Government Services began using an "on line" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file as their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from our office once we are notified of their assignment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie. As the filing cycle runs April to April, additional information will be forthcoming once the 2022 Financial Disclosure forms are available on the site to file.

On a final note Mr. Miola stated an email went out from his office earlier in the month to all Fund Commissioners, Alternates, and Risk Management Consultants asking anyone that was interested in participating in a New Fund Commissioner Orientation to please respond to the email no later than February 25, 2022. Once we have an idea of how many participants are interested, we will send out further information in regards to a date and time. The training will be virtual, run approximately 90 minutes and is open to all members who would like to learn more about the JIF and how it operates. If you, or anyone in your municipality is interested in participating, please contact Kris Kristie and she will set you up to receive the training information.

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

SOLICITOR'S REPORT

Assignment of New Cases

Mr. DeWeese reported that there were three (3) case(s) assigned since last month's meeting.

Carbonaro & Mecca v. Borough of Glassboro
Tuman v. Township of Monroe
Durham Estate, et al v. City of Vineland

Closed Cases

Mr. DeWeese noted that there was one (1) case(s) closed since the last meeting in January:

Vicente v. City of Vineland

General Liability Files

Mr. DeWeese noted that there are **51** active General Liability files and if a member would like a synopsis of their town's cases sent to them, please contact him.

In regards to Police Civil Rights cases, he noted the TRICO JIF currently has 21 active Police Civil Rights cases out of the 51 General Liability cases; two (2) cases assigned pre-suit, five (5) cases Dismissed without Prejudice/Administratively Dismissed; zero (0) case(s) in Mediation Settlement Negotiations, and three (3) case(s) with Summary Judgment Motions pending.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$2,142,962.02 of potential recoveries on 68 files.

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the members to please review the attached list of authorized contacts for the *MEL Employment Practices Helpline* and that members can 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. These authorized contacts are the only individuals permitted to access this service, so please review the list and be sure who you would like appointed as the contacts is actually appointed.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report is included in the agenda and is self-explanatory. He then highlighted the following:

Mr. Garish noted his report included a list of the Safety Director Bulletins and Safety Announcements issued during the month via the NJ MEL App, as well as the MSI Now, MSI Live, and DVD Services. He reminded the members the MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app twice a month.

If you wish to continue to receive communications as soon as they are released, please be sure to download the [NJ MEL App](#) and select "Role Content" to receive communications related only to your operations and responsibilities.

MSI training continues to be provided through the Zoom Webinar Format due to the restrictions brought about from the pandemic. Training requirements must still be met while dealing with the pandemic and that PEOSHA is actively conducting compliance visits and they seem to still be calling ahead for now. It is recommended that you review the hierarchy reports for your town in the learning management system to be sure your trainings are up to date. Mr. Garish noted to take advantage of the MSI Live Virtual

classes or the videos offered through MSI Now, noting that we must abide by the State agency's rules that issued the designation, including that attendees of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. Group registrations are available for those with limited internet capabilities, and remember that PEOSH considers any training more than three years old to be outdated.

On a final note Mr. Garish reminded everyone to please fill out the Supervisors Incident Report whenever an incident occurs as this helps him to understand exactly what happened and to help get to the root cause of the incident.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli presented his *Lessons Learned from Losses* for February, which reviewed the *Auto Repair Shop Program* and its benefits.

- Proper stewardship of taxpayer dollars.
- Safety is prioritized as “up fit” equipment is being removed and replaced properly.
- Minimized delays in the return of repaired vehicles.
- Manufacturer warranties remain in place.

Mr. Roselli then discussed an example where significant savings were realized using the program. He noted the program has been running very smoothly and is a win-win for both the shops and the JIF.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter stated in the month of January he has completed visits with four (4) towns, with an additional two (2) more scheduled for the month. These towns have discussed and requested assistance with policies and Mr. Winter provided information on current Best Practices, NJAG Guidelines, and L/E Accreditation requirements. He reported his visits have been well received and the agencies seem appreciative of any assistance he can offer. He has also been collecting contact information for newly assigned Chiefs and passing the information along to J.A. Montgomery for their records.

Mr. Winter noted the 4 agencies he has visited have completed the Cyber Security Training, and he himself has completed instructor training pertaining to Managing Aggressive Behavior and classes will commence later this year.

Lastly, Mr. Winter noted also included in the agenda was a Bulletin pertaining to Polling Place Restrictions and was distributed to all TRICO JIF Police agencies.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer stated her report is included in the agenda packet and highlighted the following and referenced some well-being initiatives and activities:

Wear Red Day (Feb 4th) – municipalities could show their support of heart health by wearing red on this day. Cardiovascular disease is the #1 killer of women and overall, the leading cause of death in the US. In addition, throughout the month, towns are encouraged to support heart health through our food choices. Shared photos will be posted on the JIF website.

Wellness Block Pool – as employees complete the wellness tasks within the blocks, they earn a chance to win should the numbers corresponding with that box match an ending score for any of the 4 quarters of the Super Bowl.

Step Challenge – employees are encouraged to track their steps (step counter provided if needed)

7-Day Sleep Challenge - promoting healthy sleep hygiene, which is also very important for a healthy heart (and mind).

Hydration Challenge for the Month – employees are encouraged to keep track of how many glasses of water they drink

Weight Loss Challenge- based on percentage of weight loss by individual and overall department. Emphasis needs to be on making lifestyle changes not merely the number on the scale.

Discussion has started in planning the best use of 2022 Wellness Funds. Using the funds throughout the year will be much more beneficial for creating a culture of wellness and supporting employees on this life long journey of well-being, not just in receiving one item at the end of the year.

Ms. Schiffer than noted some new avenues for promoting wellness, including:

Wellness Ad Hoc Committee is now called the Wellness Advisory Committee –Will be comprised of members from each JIF in addition to the Wellness Directors. One primary focus of the committee will be to identify ways to expand participation in wellness activities. A Charter is being prepared for approval. The date of first meeting will be announced once members are appointed.

Wellness Coordinator Brainstorming Sessions – All the wellness coordinators from the three JIFs will be invited to participate in this brainstorming session to share ideas and challenges while gaining peer support. Frequency – 3x in 2022 held virtually. Dates to be announced.

List of Approved Wellness Items for Fund Coverage – a revised version of the 2021 Wellness Approved Items and Activities should have been received along with your 2022 Fund balances.

Ideas for Wellness Challenges Prize (by price ranges) – check out the website for periodic updates on ideas for prizes when you are planning your activities and challenges.

Participation in Safety Committee Meetings – if appropriate and schedule permits, she would welcome the opportunity to attend at least one of your Safety Committee Meetings this year.

Ms. Schiffer noted two (2) virtual workshops:

- **New Approach to “Weight” Loss** – Wednesday, February 16th, 2:30pm-3pm

- **Sustainable Habit Change Using Mental Fitness** – Wednesday, March 2nd, 2:30pm-3pm

In regards to the *Targeting Wellness Newsletter* included in the agenda, Ms. Schiffer stated February is Heart Health Month and that in the US, every 40 seconds someone has a heart attack. Every year over 800,000 Americans have a heart attack and over 300,000 have out-of-hospital cardiac arrest.

Even though many heart conditions can be avoided by making some lifestyle changes, according to the CDC, it is still the leading cause of death in the US. Ms. Schiffer than reviewed some of the other topics covered in her newsletter.

Lastly, Ms. Schiffer noted on the JIF website under Wellness, there is a listing of Award ideas that can be used for your wellness challenges and contests, so please take a look

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

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

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

	<i>January</i>	<i>YTD</i>
<i>Lost Time</i>	5	5
<i>Medical Only</i>	36	36
<i>Report Only</i>	8	8
<i># of New Claims Reported</i>	51	51
<i>Average Days to Report</i>	27.3	27.3

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	276
<i>Transitional Duty Days Worked</i>	159
<i>% of Transitional Duty Days Worked</i>	58%
<i>Transitional Duty Days Not Accommodated</i>	117
<i>% of Transitional Duty Days Not Accommodated</i>	42%
<i>\$ Saved by Accommodating</i>	\$12,508
<i>\$ Lost by NOT Accommodating</i>	\$14,073

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	January
<i>Bill Count</i>	262
<i>Original Provider Charges</i>	\$677,957
<i>Re-priced Bill Amount</i>	\$154,941
<i>Savings</i>	\$523,015
<i>% of Savings</i>	77%
<i>PPO Penetration Rate Bill Count Percentage</i>	91%
<i>PPO Penetration Rate Provider Charge Percentage</i>	99%
<i>EPO Penetration Rate Bill Count Percentage</i>	89%
<i>EPO Penetration Rate Provider Charge Percentage</i>	99%

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

Nurse Case Assignment Report: The final page of 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.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero stated in regards to the WIZER Training, the training course is approximately 25-30 minutes long and the FCs or clerks have been designated as the Point of Contact and will receive weekly status reports. He further stated that you are responsible for ensuring compliance within your municipality. If you are not receiving these reports, please contact him. If changes need to be made, please send them to him and he will forward to the vendor. The JIF is already planning a new training course to be launched in the Spring; lets make sure all current training is completed as soon as possible.

The Wizer training program will incorporate phishing simulations to gauge the program's effectiveness and knowledge of your employees. You will need to work with your IT service provider to ensure that Wizer's IP address and web domains are white listed from each municipality's network so the phishing emails can pass through your firewalls.

He then referenced the report in the agenda stating the TRICO JIF is to date 75% complete (1,055 Users).

In regards to the MEL's Cyber Risk Management Program, there are currently thirteen (13) members approved in all three Tiers, and fourteen (14) members approved in Tier's 1 & 2. Mr. Romero noted he will be reaching out to members to see how he can assist. He noted this is moving in the right direction, but coming along very slowly.

He stated he continues to focus on working with all the members and their IT service providers to achieve Tier 1, 2, or 3 certification and ensure the training roster is accurate and current. If you have an employee who works in multiple municipalities, please let him know so they don't have to retake the training in the other towns where they work.

He also presented a more detailed report which depicted where exactly member towns are in the certification process:

- Waiting for Questionnaire
- Risk Questionnaire to be Reviewed
- Waiting for Certification Checklist
- Checklist submitted to the MEL
- Incomplete
- Submitted to MEL, not by Mr. Romero
- Submitted to MEL and validated by Mr. Romero

Mr. Romero noted that the following new Cyber Claims Deductible eligibility reimbursements took effect January 1, 2022:

- Tier 1: \$10,000
- Tier 2: \$20,000
- Tier 3: \$25,000

Mr. Romero reminded the members that the Fund has contracted D2 Cybersecurity to provide network vulnerability scanning and annual penetration testing with relevant reporting and findings. The penetration testing or “ethical hacking” exercise will use the same tactics as bad actors to test your network’s security controls. Reports will be provided with findings via a secure portal that you can review with your IT service provider.

In order to conduct the testing exercises described, we will need the Know Your Client (KYC) questionnaire and Vendor Service Agreement (VSA) completed, signed and returned to the JIF’s office. The VSA has been reviewed and approved for signature by the Fund Attorney, David DeWeese. Please note that these testing exercises cannot begin until we have received completed forms from your municipality.

Mr. Romero is working with the Executive Directors office, D2, and Wizer to collect quite a bit of information from the members. This information is needed to undertake and complete the phishing exercises and network scanning. As you start to receive these emails and you have any questions, please reach out to his office. Mr. Romero noted he will be sending the email request directly to the IT personnel if he knows who they are, including the Clerk and try to gather the information that way.

Lastly Mr. Romero stated that all members should register with NJCCIC and MS-ISAC which has many free benefits for your municipality including, but not limited to:

- Weekly top malicious domains and IPs report
- Access to Cybersecurity table top exercises
- Incident response and digital forensics services
- Cyber alerts, bulletins, and training notifications
- And much more

Mr. Romero asked if there were any questions. A member asked who they should notify of changes to employee rosters for the training. Mr. Romero stated that all updates to employee rosters should be sent to him and he will be sure the lists are updated.

No other questions were entertained.

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for January, and a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of January 31, 2022 for Closed Fund Years 1991 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022.

Investment Interest

Interest received or accrued for the reporting period totaled \$23,650.23. This generated an average annual yield of .86%. However, after including an unrealized net loss of \$309,917.67 in the asset portfolio, the yield is adjusted to -11.29% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$28,305,423.38 vs. the amount we have invested. The current market value, including accrued income is valued at \$28,319,728.48.

The Fund's asset portfolio with Wilmington Trust consists of two (2) obligations with a maturity greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$2,301.90	\$2,301.90
Salvage	\$650.00	
Overpayment Reimbursements	\$1,362.35	

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

Woodbury City	\$21,619.00
Washington Twp.	\$80,488.00
Pittsgrove Twp.	\$78,654.00
Stow Creek Twp.	\$5,916.00
Quinton Twp.	\$1,960.00

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$32,665,579.01 to a closing balance of \$33,237,708.20 showing an increase in the fund of \$572,129.19.

Loss Run Payment Register for the Period – January 2022

Mr. Tontarski stated the net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end is in the amount of \$389,719.23. The claims detail shows 638 claims payments issued.

Lastly, Mr. Tontarski reported the 1st Quarter Assessment payment is due March 15, 2022, though there is a grace period and there are currently four (4) members' payments outstanding. He stated he will be reaching out to those four (4) members to be sure they get there payment in on time and avoid the 10% penalty.

Bill List – February 2022

For the Executive Committee's consideration, Mr. Tontarski presented the February 2022 Bill List in the amount of \$1,035,663.64 which was sent out to all members prior to the meeting.

For the Executive Committee's consideration, Mr. Tontarski presented the RMC Bill List – 1st Installment in the amount of \$228,154.00 which was sent out to all members prior to the meeting.

Chair Razze entertained a motion to approve the January 2022 Loss Run Payment Register, the February 2022 Bill List in the amount of \$1,035,663.64 and the RMC Bill List in the amount of \$228,154.00, as presented.

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

Motion by Ms. Sweeny, seconded by Ms. Sperry to approve the *January 2022 Loss Run Payment Register, the February 2022 Bill List, and the RMC Bill List* as presented.

ROLL CALL **Yeas:** Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Marjoria Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Borough**
Leo Selb, **Hopewell Township**
Karen Sweeney, *Secretary*, **Wenonah Borough**
Mike Razze, *Chair*, **Pitman Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Strategic Planning Committee Meeting Minutes – February 17, 2022

As Ms. Miller was having technical difficulties, Mr. Miola stepped in and delivered the report. He noted that the Committee met via Zoom on February 17, 2022 and the minutes were emailed out earlier to everyone. He then noted the following topics were discussed at the meeting:

- The Committee Charter was reviewed and it was noted if anyone had any updates to please let the Ms. Miller know
- 12 members are up for Renewal this year, effective January 1, 2023, and they will be receiving their Agreement and Resolution to renew, along with information on their Renewal Visit.
- There are currently no known growth opportunities
- Information on attending the 2022 AGRiP and PRIMA Conferences was sent out and we talked about renewing our member ship in these two organizations
- New Fund Commissioner Orientation information went out and we are looking at dates to hold these virtually
- Executive Committee Meeting times and locations. The library is still not available, but we have secured the Deptford Community Center for the next few months.
- How to handle the RFQ process. We are not receiving completed evaluation forms from Committee members, so do we continue to conduct this process in the same manner?
- Elected Officials dates and topics were discussed
- Fund Commissioner attendance letters were mailed to RMCs in February

- Annual Planning Retreat will be Wednesday/Thursday this year rather than Thursday/Friday, and topics to be presented were discussed.

Mr. Miola stated more detail on these discussions are included in the minutes, and he asked if anyone had any questions. No questions were entertained.

MEL/RCF/EJIF Reports

Mr. Law stated there was nothing to report at this time, and the MEL will be meeting again in March, and he will have a report at the next meeting.

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

MISCELLANIOUS BUSINESS

Chair Razze entertained a motion to accept **Resolution 2022-20** *Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Scibal Associates, Inc, DBA Qual-Lynx to Provide Workers Compensation Managed Care and Bill Repricing Services to the Members of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund*

Motion by Ms. Sweeney, seconded by Ms. Sperry, to approve **Resolution 2022-20** as presented.

ROLL CALL	Yeas	Bob Diaz, South Harrison Township Mark Gravinese, Harrison Township Marjoria Sperry, Quinton Township Doug Hogate, Elsinboro Borough Leo Selb, Hopewell Township Karen Sweeney, Secretary, Wenonah Borough Mike Razze, Chair, Pitman Borough
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Nays:	None
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Abstain:	None
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Motion carried by unanimous vote.

Next Meeting

Chair Razze noted that the next meeting of the TRICO JIF will be done via Zoom Conferencing on Monday, March 28, 2022 at 5:00 PM. Notification from the Fund will be forthcoming.

PUBLIC COMMENT

Open Public Comment

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

Motion by Ms. Sweeney seconded by Ms. Sperry to open the meeting to the public. All in favor. Motion carried.

Close Public Comment

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

Motion by Ms. Sweeney seconded by Ms. Sperry, to close the meeting to the public. All in favor. Motion carried.

APPROVE CLAIMS PAYMENTS

Chair Razze asked members for their questions at this time. No questions were entertained.

Chair Razze entertained a motion to approve the following PARs as presented:

<i>Workers' Compensation</i>	<i>Auto</i>	<i>Property</i>
2022251631	2020181445	2022248148
2020198258	2020186970	2022262529
2022257762		
2022256214		
2020199306		
2021221482		
2021233434		
2020191130		

Motion by Ms. Sweeney seconded by Ms. Sperry to Approve Payment Authority on the Claims as presented.

ROLL CALL ***Yeas:*** Bob Diaz, South Harrison Township
Mark Gravinese, Harrison Township
Marjoria Sperry, Quinton Township
Doug Hogate, Elsinboro Borough
Leo Selb, Hopewell Township
Karen Sweeney, Secretary, Wenonah Borough
Mike Razze, Chair, Pitman Borough

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

There were five (5) claims reviewed for abandonment of subrogation attempt since the last meeting:

2020196436
2021224666
2021223164
2021213752
2020200743

Motion by Ms. Sweeney seconded by Ms. Sperry to Approve Abandonment of Subrogation on the files as presented.

ROLL CALL ***Yeas:*** Bob Diaz, South Harrison Township
Mark Gravinese, Harrison Township
Marjoria Sperry, Quinton Township
Doug Hogate, Elsinboro Borough

Leo Selb, Hopewell Township
Karen Sweeney, Secretary, Wenonah Borough
Mike Razze, Chair, Pitman Borough

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Mr. Razze stated he will be attending the AGRiP Conference this year and anyone can go on the AGRiP website and look over the topics that will be covered this year. He noted if anyone had any questions, or wanted information on any of the topics, please let him know.

MOTION TO ADJOURN

There being no further business, Chair Razze entertained a *Motion to Adjourn* the February 28, 2022 Reorganizational Executive Committee Meeting.

Motion by Ms. Sweeney seconded by Ms. Sperry, to adjourn the February 28, 2022 meeting of the TRICO JIF.

The meeting was adjourned at 5:53 PM.

Kris Kristie, Recording Secretary for

Karen Sweeney, Fund Secretary



To: Fund Commissioners
From: Paul Forlenza, MGA, RMC, Executive Director
Date: March 28, 2022
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pgs. 26-27)

The January 2022 Lost Time Accident Frequency Summary and the Statewide Recap for January 2022 are attached for your review.

B. Certificates of Insurance (pgs. 28-33)

Summaries of the Certificates of Insurance issued during January 22nd & February 22, 2022 are attached for your review.

C. Financial Fast Track (pg. 34)

The Financial Fast Track Report as of December 31, 2021 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of December 31, 2021 was \$16,953,852.

D. Regulatory Filing Checklists (pgs. 35-36)

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items outlined.

E. 2021 Safety Incentive Program

A letter from our office describing on how to collect your 2021 Safety Award Money will be emailed out to all members following the Safety Coordinator’s Roundtable. If you have any questions on how to collect your 2021 Safety Incentive Program Awards, please contact our office. **Please note that the deadline to claim or encumber these funds is November 1, 2022. All encumbered funds have to be claimed by February 1, 2023.**

F. 2022 Optional Safety Budget (pg. 37)

A consolidated announcement letter including instructions on how to collect your 2022 Optional Safety Money was emailed to all members on or about February 7, 2022. If you have any questions on how to collect your 2022 Optional Safety Budget allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 1, 2022. All encumbered funds have to be claimed by February 1, 2023.**

G. 2022 Wellness Incentive (pg. 38)

A consolidated announcement letter including instructions on how to collect your 2022 Wellness Incentive Program Allowance was emailed to all members on or about February 7, 2022. If you have any questions on how to collect your 2022 Wellness Incentive Program allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 1, 2022. All encumbered funds have to be claimed by February 1, 2023.**

H. 2022 EPL/Cyber Risk Management Budget (pg. 39)

A consolidated announcement letter including instructions on how to collect your 2022 EPL/Cyber Risk Management monies was emailed to all members on or about February 7, 2022. If you have any questions on how to collect your 2022 EPL/Cyber Risk Management allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 1, 2022. All encumbered funds have to be claimed by February 1, 2023..**

I. Employment Practices Liability Compliance Status (pg. 40)

A report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

J. Statutory Bond Status (pgs. 41-43)

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. Any questions on the status of an application or bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

K. Skateboard Park Approval Status (pg. 44)

The MEL has established a process, outlined in MEL Coverage Bulletin **2022-06**, which must be followed by all members who wish to construct a skateboard park and have the TRICO JIF and MEL provide the facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

L. Capehart & Scatchard Blog (pgs. 45-49)

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA and FMLA issues. Copies of his latest updates are included for your information.

M. Elected Officials Training (pg. 50)

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2022 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2022 MEL Assessment. Invitations for this virtual training were emailed to all Fund Commissioners, Municipal Clerks and Risk Management Consultants on February 16, 2022. The first training was held virtually on March 9th, with the remaining dates of April 6th, April 11th, April 27th and April 28th with each sessions limited to 95 participants. The list of participants for the March 9th session is on the JIF website. Please contact the Executive Director's office if you have any questions.

N. Land Use Training Certification (pg. 51)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that they have completed the Land Use Training process for at least some of their Board Members. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. Please note that only these Board members that have completed the training are eligible for the enhanced coverage. If you would like additional copies of the Land Use Liability Training Booklets, please contact the Executive Director's office. If you have any questions regarding the individuals that have completed the training, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

O. Payroll Audits

On or about February 11, 2022 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2021 payrolls. These payroll figures will serve as the basis for your 2023 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically no later than **March 11, 2022**. Details on how the data can be sent were included in the February 11, 2022 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

P. Property Appraisals

On or about February 14, 2022, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2022 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than **March 21, 2022**.

Q. Annual Planning Retreat

The Annual Planning Retreat has been scheduled for Wednesday & Thursday, July 27th & 28th, 2022 at Aulletto's Catering in Deptford. Additional details and a *Save the Date* will be sent to all members in the next few weeks.

R. Safety & Wellness Coordinator Roundtables

The Safety & Wellness Coordinator Roundtables are tentatively scheduled to take place on April 5, 2022 via Zoom Conferencing. A Save the Date and registration information will be forthcoming from the Safety Director's office. The date of the Claims Coordinator Roundtable is still pending. Information on the Claims Coordinator Roundtable will be sent to all members once a date is finalized.

S. Financial Disclosure Statement Filing

The Division of Local Government Services utilizes an "on line" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file as their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from our office once we are notified of their assignment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie at 856-446-9136. Additional information will be forthcoming.

T. New Fund Commissioner Orientation

We will be conducting a New Fund Commissioner Orientation training on April 21, 2022 via Zoom Conferencing. An email notification with further details will be sent out to all who responded that wanted to participate in the training session.

U. RMC Roundtable

A Risk Management Consultant's Roundtable has been tentatively scheduled for May 19, 2022. During these sessions, attendees will be provided important information on a variety of topics including coverage provided by the JIF and the Annual Renewal process. Attendees will also have an opportunity to ask questions on any subject of importance to them. Additional information will be forthcoming as details are finalized.

V. Quarterly JIF, MEL, EPL/POL Loss Ratio Reports

Recently, your municipality's combined JIF, MEL, & EPL/POL Loss Ratio Reports for Fund Years 2015 through 2020, valued as of December 31, 2021, were loaded to your municipality's home page in the Origami Exposure Data Management System. These reports provide a comparison between your municipality's loss ratio performance and the Fund's overall results for each of these lines of coverage and understand how the loss ratio calculation works. In addition, these reports also include a listing of all open JIF claims and all open and closed MEL & EPL/POL claims for the above referenced Fund Years. We encourage each member to review these reports and the status of all files listed. If you have any questions, please contact Tracy Forlenza 856-446-9143 or Tracy_Forlenza@riskprogramadministrators.com

W. Website (www.tricojif.org)

In early 2019 the new TRICOJIF website was launched. Please take a moment to explore the new site, which contains a plethora of information in an easy to read format and navigate site. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or Megan_Matro@riskprogramadministrators.com.

X. New Member Activity

Nothing to Report.

Gloucester, Salem, Cumberland Counties Municipal JIF JOINT INSURANCE FUND									
2022 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF January 31, 2022									
		# CLAIMS FOR	Y.T.D. LOST TIME	2022 LOST TIME	2021 LOST TIME	2020 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	* 1/31/2022	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2022 - 2020
1	345 Alloway Township	0	0	0.00	2.78	0.00	1 Alloway Township		1.42
2	346 Carneys Point Township	0	0	0.00	0.00	11.58	2 Carneys Point Township		5.59
3	347 Clayton Borough	0	0	0.00	0.00	3.70	3 Clayton Borough		1.77
4	348 East Greenwich Township	0	0	0.00	0.00	5.78	4 East Greenwich Township		2.70
5	349 Elk Township	0	0	0.00	0.00	0.00	5 Elk Township		0.00
6	350 Fairfield Township	0	0	0.00	0.00	2.68	6 Fairfield Township		1.43
7	351 Glassboro Borough	0	0	0.00	6.77	2.23	7 Glassboro Borough		4.32
8	352 Greenwich Township	0	0	0.00	1.10	4.71	8 Greenwich Township		2.73
9	353 Harrison Township	0	0	0.00	0.00	0.93	9 Harrison Township		0.43
10	354 Harrison Township Fire Dist	0	0	0.00	---	---	10 Harrison Township Fire Dist		0.00
11	355 Logan Township	0	0	0.00	1.18	3.90	11 Logan Township		2.36
12	356 Mantua Township	0	0	0.00	3.28	1.57	12 Mantua Township		2.31
13	357 Monroe Township	0	0	0.00	1.65	2.42	13 Monroe Township		1.97
14	358 Paulsboro Borough	0	0	0.00	2.42	2.23	14 Paulsboro Borough		2.24
15	359 Penns Grove Borough	0	0	0.00	0.00	10.43	15 Penns Grove Borough		5.37
16	360 Pennsville Township	0	0	0.00	1.20	1.87	16 Pennsville Township		1.47
17	361 Pilesgrove Township	0	0	0.00	0.00	0.00	17 Pilesgrove Township		0.00
18	362 Pitman Borough	0	0	0.00	0.00	0.69	18 Pitman Borough		0.33
19	364 South Harrison Township	0	0	0.00	0.00	0.00	19 South Harrison Township		0.00
20	365 Swedesboro Borough	0	0	0.00	0.00	4.88	20 Swedesboro Borough		2.52
21	366 Upper Pittsgrove Township	0	0	0.00	0.00	0.00	21 Upper Pittsgrove Township		0.00
22	367 Wenonah Borough	0	0	0.00	2.53	0.00	22 Wenonah Borough		1.25
23	368 Westville Borough	0	0	0.00	1.22	1.23	23 Westville Borough		1.18
24	369 Woodbury Heights Borough	0	0	0.00	0.00	1.85	24 Woodbury Heights Borough		0.90
25	370 Woodstown Borough	0	0	0.00	0.00	0.00	25 Woodstown Borough		0.00
26	371 Woolwich Township	0	0	0.00	0.00	4.17	26 Woolwich Township		1.91
27	374 Washington Township	0	0	0.00	2.53	8.03	27 Washington Township		5.08
28	381 Woodbury City	0	0	0.00	4.71	2.68	28 Woodbury City		3.49
29	463 Deptford Township	0	0	0.00	3.03	3.71	29 Deptford Township		3.27
30	464 Quinton Township	0	0	0.00	0.00	0.00	30 Quinton Township		0.00
31	480 Oldmans Township	0	0	0.00	0.00	0.00	31 Oldmans Township		0.00
32	528 Franklin Township	0	0	0.00	3.38	3.75	32 Franklin Township		3.43
33	529 Shiloh Borough	0	0	0.00	0.00	0.00	33 Shiloh Borough		0.00
34	603 Mannington Township	0	0	0.00	0.00	0.00	34 Mannington Township		0.00
35	640 Lower Alloways Creek Town	0	0	0.00	3.36	1.55	35 Lower Alloways Creek Town		2.33
36	645 Elsinboro Township	0	0	0.00	0.00	0.00	36 Elsinboro Township		0.00
37	688 West Deptford Township	0	0	0.00	0.86	0.86	37 West Deptford Township		0.83
38	702 Hopewell Township	0	0	0.00	0.00	0.00	38 Hopewell Township		0.00
39	660 Vineland City	**	0	0			39 Vineland City		
Totals:		0	0	0.00	1.72	2.85			2.21
Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2021 Loss Time Accident Frequency as of		January 31, 2021		0.33					

2022 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
	January 31, 2022			
	2022	2021	2020	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2022 - 2020
Professional Municipal Managemer	0.00	1.43	4.05	2.64
Suburban Metro	0.00	1.74	4.12	3.02
Suburban Municipal	0.00	1.23	2.93	2.00
NJ Utility Authorities	0.00	1.59	3.14	2.27
Morris County	0.00	1.26	2.69	1.90
Monmouth County	0.00	0.84	1.46	1.11
Gloucester, Salem, Cumberland Co	0.00	1.72	2.85	2.21
Camden County	0.00	1.11	3.88	2.41
Bergen County	0.00	1.47	2.95	2.13
Atlantic County Municipal JIF	0.38	1.73	5.53	3.50
Burlington County Municipal JIF	0.57	1.15	3.14	2.09
Ocean County	0.61	1.62	3.02	2.26
NJ Public Housing Authority	0.68	1.32	1.85	1.55
Central New Jersey	0.77	1.46	2.69	2.02
South Bergen County	0.98	2.03	4.61	3.24
AVERAGE	0.27	1.45	3.26	2.29
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

TRICO Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2022 To 2/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Woodstown-Piles Grove Regional I - Borough of Woodstown	School District 135 East Ave Woodstown, NJ 08098	RE: fire training Evidence of insurance as respects to Reliance Fire Company holding training on school grounds and facilities	1/24/2022 #3250738	GL AU EX WC
H - Township of Mantua I - Township of Mantua	401 South Main Street Mantua, NJ 08051	JIF Blanket Crime Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions(those positions required by law to be individually bonded). MEL Crime Policy - Evidence of Statutory Bond coverage - Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Alice M. Kellmyer - Tax Collector, Eff: 01/01/2009 and Candice Pennewell - CFO/Treasurer, EFF: 11/01/2021	1/24/2022 #3250760	OTH
H - Glassboro Board of Education I - Borough of Glassboro	560 Joseph Bowe Blvd. Glassboro, NJ 08028	RE: Youth Basketball Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities by the Youth Basketball Program during the current calendar year.	1/27/2022 #3272185	GL AU EX WC
H - Cooperstown All Star Village I - Township of Washington (T)	PO Box 670 Cooperstown, NY 13326	RE: Youth Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273625	GL AU EX WC
H - Delran Baseball I - Township of Washington (T)	PO Box 1520 Delran, NJ 08075	RE: Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program	1/31/2022 #3273626	GL AU EX WC

TRICO Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2022 To 2/22/2022

H - Extra Bases LLC I - Township of Washington (T)	3051 Ripken Way Blvd Myrtle Beach, SC 29577	RE: Youth Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273627	GL AU EX WC
H - Franklin Township Little League I - Township of Washington (T)	and Franklin Township Ducks Baseball 500 Pennsylvania Avenue Franklinville, NJ 08322	RE: Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program	1/31/2022 #3273628	GL AU EX WC
H - Franklinville Township Little I - Township of Washington (T)	League Delsea Dragons 500 A Pennsylvania Avenue Franklinville, NJ 08322	RE: Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program	1/31/2022 #3273629	GL AU EX WC
H - Future Stars I - Township of Washington (T)	922 East Chocolate Ave Hershey, PA 17033	RE: Youth Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273630	GL AU EX WC
H - GVAA at Rabinowitz Field I - Township of Washington (T)	320 Kresson Road Williamstown, NJ 08094	RE: Youth Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273631	GL AU EX WC
H - Grand Slam America LLC I - Township of Washington (T)	1003 Towamencin Ave, Suite D206 Lansdale, PA 19446	RE: Youth Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273632	GL AU EX WC
H - Kingsway Knights I - Township of Washington (T)	58 Locke Avenue Swedesboro, NJ 08085	RE: Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program	1/31/2022 #3273633	GL AU EX WC

TRICO Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2022 To 2/22/2022

H - Liberty Bell Patriots I - Township of Washington (T)	3295 Red Lion Road Philadelphia, PA 19114	RE: Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program	1/31/2022 #3273634	GL AU EX WC
H - Maple Shade Baseball I - Township of Washington (T)	Woodlawn Sports Complex Maple Shade, NJ 08052	RE: Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program	1/31/2022 #3273635	GL AU EX WC
H - Maplezone Batworks I - Township of Washington (T)	4881 Chichester Ave Aston, PA 19014	RE: Youth Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273636	GL AU EX WC
H - Marlton Baseball I - Township of Washington (T)	15 Oak Avenue Marlton , NJ 08053	RE: Youth Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273637	GL AU EX WC
H - Mays Landing Baseball I - Township of Washington (T)	140 Old Egg Harbor Road Folsom, NJ 08330	RE: Youth Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273638	GL AU EX WC
H - Medford Youth Athletic I - Township of Washington (T)	Association PO Box 367 Medford, NJ 08055	RE: Youth Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273639	GL AU EX WC

TRICO Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2022 To 2/22/2022

H - Millville Babe Ruth I - Township of Washington (T)	12 South High Street Millville, NJ 08332	RE: Youth Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273640	GL AU EX WC
H - Moorestown Youth Baseball I - Township of Washington (T)	Federation PO Box 549 Moorestown, NJ 08057	RE: Youth Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273641	GL AU EX WC
H - Mount Laurel Baseball I - Township of Washington (T)	1031 Union Mill Road Mt. Laurel, NJ 08054	RE: Youth Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273642	GL AU EX WC
H - SJ Sand Sharks Surf & Turf I - Township of Washington (T)	Baseball Classic 1301 Bacharach Blvd Atlantic City, NJ 08401	RE: Youth Baseball Program CERITFICATE HOLDER CONT.: City of Atlantic City Risk Management Attn: Nancy Egrie Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273643	GL AU EX WC
H - SJ Warriors I - Township of Washington (T)	110 Bunkerhill Dr Swedesboro, NJ 08085	RE: Youth Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273644	GL AU EX WC
H - Sacred Heart CYO Sacred Heart I - Township of Washington (T)	CYO Complex Route 541 Hainesport, NJ 08036	RE: Youth Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273645	GL AU EX WC
H - US Amateur Baseball/Division of I - Township of Washington (T)	USOTB PO Box 3080 Point Pleasant Beach, NJ 08742	RE: Youth Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Youth Baseball Program	1/31/2022 #3273646	GL AU EX WC

TRICO Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2022 To 2/22/2022

H - Woodstown Baseball/Marlon Park I - Township of Washington (T)	123 Marlon Road Flemington, NJ 08822	RE: Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program	1/31/2022 #3273647	GL AU EX WC
H - Borough of Swedesboro I - Borough of Swedesboro	1500 Kings Hwy Swedesboro, NJ 08085-0056	JIF Blanket Crime Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions(those positions required by law to be individually bonded). MEL Crime Policy - Evidence of Statutory Bond coverage - Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Mark Godfrey - Tax Collector, Eff: 12/01/2021; Jena Dolbow - Treasurer, Eff. 01/10/2022	2/2/2022 #3278166	OTH
H - KS StateBank AOIA I - Township of Carney's Point	1010 Westloop PO Box 69 Manhattan, KS 66505-0069	RE: VIN #s 1FM5K8AB7MGC24356 and 1FM5K8ABOMGC317778 KS StateBank AOIA is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to two (2) 2020 Ford Explorer SUV Police Interceptors VIN #s 1FM5K8AB7MGC24356 and 1FM5K8ABOMGC317778 valued at \$83,372.00 each.	2/2/2022 #3279303	GL AU EX WC OTH
H - KS StateBank AOIA I - Township of Carney's Point	1010 Westloop PO Box 69 Manhattan, KS 66505-0069	RE: VIN #s 1FM5K8AB7MGC24356 and 1FM5K8ABOMGC317778 KS StateBank AOIA is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to two (2) 2020 Ford Explorer SUV Police Interceptors VIN #s 1FM5K8AB7MGC24356 and 1FM5K8ABOMGC317778 valued at \$83,372.00 each.	2/2/2022 #3279311	GL AU EX WC OTH
H - Pennsville Township BOE I - Township of Pennsville	30 Church Street Pennsville, NJ 08070	RE: Pennsville PD; Drug Alliance Dances; Mini Wrestling; Rec Dept. activities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities at the High School and Middle School by the Pennsville Police Department and Pennsville Emergency Management, as well as for school dances sponsored by the Township Municipal Drug Alliance, the Mini Wrestling Program and all sanctioned activities held by the Pennsville Recreation Department.	2/2/2022 #3279342	GL AU EX WC

TRICO Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2022 To 2/22/2022

H - KS StateBank AOIA I - Township of Carney's Point	1010 Westloop PO Box 69 Manhattan, KS 66505-0069	RE: VIN #s 1FM5K8AB7MGC24356 and 1FM5K8AB0MGC31777 KS StateBank AOIA is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to two (2) 2020 Ford Explorer SUV Police Interceptors VIN #s 1FM5K8AB7MGC24356 and 1FM5K8AB0MGC31777 valued at \$83,372.00 each.	2/9/2022 #3310016	GL AU EX WC OTH
H - Salem County Cultural & Heritage I - Township of Alloway	Commission 110 Fifth Street, Suite 400 Salem, NJ 08079	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	2/9/2022 #3310021	GL AU EX WC
H - Cumberland County Fire Academy I - Township of Franklin (T)	637 Bridgeton Avenue Bridgeton, NJ 08302	Evidence of Insurance	2/10/2022 #3310689	GL AU EX WC
H - Trinity Methodist Church I - Township of Harrison	284 Cedar Road Mullica Hill, NJ 08062	RE: T-Ball clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of baseball field for the Township T-Ball clinic taking place during the current calendar year.	2/11/2022 #3310997	GL AU EX WC
H - Atlantic Coast Baseball, LLC dba I - Township of Washington (T)	AC Sports PO Box 87 Trafford, PA 15085	RE: Baseball Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Washington Township Parks and Recreation Baseball Program.	2/17/2022 #3314742	GL AU EX WC
H - Township of Deptford I - Gloucester, Salem, Cumberland	1011 Cooper street Deptford, NJ 08096	RE: use of facility The Township of Deptford including all elected and appointed officials, all employees and volunteers, all boards, commissions and/or authorities and their board members, employees and volunteers are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facility at the Deptford Community Center - Gym - 1219 Delsea Drive.	2/17/2022 #3315470	GL AU EX WC OTH
H - American Legion Post #452 I - Township of Harrison	141 North Main Street Mullica Hill, NJ 08062	RE: use of premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises by the Township Recreation Department for various activities during the current calendar year.	2/17/2022 #3315643	GL AU EX WC

TRI-COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF December 31, 2021

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,273,683	17,073,269	256,171,430	273,244,699
2. CLAIM EXPENSES				
Paid Claims	451,053	5,059,452	100,013,655	105,073,107
Case Reserves	(233,620)	1,999,814	7,778,247	9,778,062
IBNR	(519,803)	176,384	4,264,658	4,441,042
Recoveries	(35,411)	(314,967)	(140,722)	(455,689)
TOTAL CLAIMS	(337,782)	6,920,684	111,915,838	118,836,521
3. EXPENSES				
Excess Premiums	446,500	5,358,000	70,900,421	76,258,421
Administrative	230,450	2,719,124	47,427,979	50,147,103
TOTAL EXPENSES	676,950	8,077,124	118,328,400	126,405,524
4. UNDERWRITING PROFIT (1-2-3)	934,514	2,075,462	25,927,192	28,002,653
5. INVESTMENT INCOME	(32,527)	(52,000)	10,512,289	10,460,289
6. DIVIDEND INCOME	0	92,008	995,743	1,087,751
7. STATUTORY PROFIT (4+5+6)	901,987	2,115,470	37,435,223	39,550,693
8. DIVIDEND	0	1,892,008	20,189,285	22,081,293
9. RCF & MEL Surplus Trigger Assessment	0	0	525,548	525,548
10. STATUTORY SURPLUS (7-8-9)	901,987	223,462	16,720,390	16,943,852

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(16,405)	(1,814,597)	16,097,481	14,282,884
MEL JIF Retro	(1,682)	1,786,872	161,138	1,948,010
2017	(13,272)	226,827	632,629	859,456
2018	109,165	52,147	942,973	995,120
2019	153,907	71,902	(957,152)	(885,250)
2020	418,465	(503,677)	(156,679)	(660,356)
2021	251,809	403,989		403,989
TOTAL SURPLUS (DEFICITS)	901,987	223,462	16,720,390	16,943,852
TOTAL CASH				32,665,579

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	2	(2,063)	84,954,591	84,952,528
FUND YEAR 2017				
Paid Claims	(15,455)	152,229	5,138,564	5,290,793
Case Reserves	(15,764)	(357,456)	654,097	296,641
IBNR	43,418	(22,659)	39,762	17,103
Recoveries	-	0	0	0
TOTAL FY 2017 CLAIMS	12,199	(227,886)	5,832,424	5,604,538
FUND YEAR 2018				
Paid Claims	65,207	579,063	4,285,846	4,864,909
Case Reserves	(35,107)	(300,361)	1,674,684	1,374,322
IBNR	(141,757)	(333,502)	392,791	59,289
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	(111,657)	(54,801)	6,353,321	6,298,520
FUND YEAR 2019				
Paid Claims	73,202	534,190	3,944,742	4,478,933
Case Reserves	(317,740)	(197,910)	3,017,506	2,819,596
IBNR	88,235	(411,331)	879,896	468,565
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	(156,303)	(75,051)	7,842,145	7,767,094
FUND YEAR 2020				
Paid Claims	56,020	1,598,467	2,021,456	3,619,923
Case Reserves	(91,480)	682,768	2,127,409	2,810,177
IBNR	(386,375)	(1,736,465)	2,925,215	1,188,750
Recoveries	(251)	(43,742)	(140,722)	(184,464)
TOTAL FY 2020 CLAIMS	(422,086)	501,029	6,933,358	7,434,386
FUND YEAR 2021				
Paid Claims	272,077	2,197,566		2,197,566
Case Reserves	226,470	2,172,774		2,172,774
IBNR	(123,324)	2,680,341		2,680,341
Recoveries	(35,161)	(271,226)		(271,226)
TOTAL FY 2021 CLAIMS	340,063	6,779,455		6,779,455
COMBINED TOTAL CLAIMS	(337,782)	6,920,684	111,915,838	118,836,521

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.
Fund Year 2020 and Fund Year 2021 Claims reflect anticipated recoverable amounts from the MEL of \$190,090 (Paid: \$184,464, Reserves: \$5,627)
and \$369,117 (Paid: \$271,226, Reserves: \$97,892) respectively for COVID 19 Workers Compensation claims.

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

Monthly Regulatory Filing Check List

Fund Year 2022 for the Month of February

<u>ITEM</u>	<u>FILING STATUS</u>
Meeting Minutes	3/29/22
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year: January 1, 2022 – December 31, 2022

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FG's and Prof's</i>)	
Renewal Resolutions and Indemnity & Trust Agreements	02/02/2022
Budget and Actuarial Certification/Opinion Letter	12/22/21
Annual Assessments/Contributions	12/22/21
Supplemental Assessments/Contributions	
Risk Management Program	02/02/2022
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	02/02/2022
Identity of Administrator	02/02/2022
Identity of Treasurer	02/02/2022
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	02/02/2022
Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	02/02/2022
Exhibit B - Certification of JIF Data Forms	
Exhibit D - New Member Filings	N/A
New Service Providers	02/02/2022
Annual Reorganization Resolutions, including Cash Management Plan	02/02/2022

Professionals	Contract	Gen Ins	Fidelity	E&O	Surety
Actuary – Actuarial Advantage	X	8/7/22	N/A	7/16/22	N/A
Administrative Consultant PERMA	X	12/10/22	N/A	12/10/22	N/A
Administrator - AJG	X	10/1/22	5/1/20	10/1/22	N/A
Attorney (including Subro.) - DeWeese	X	9/1/22	N/A	9/1/22	N/A
Asset Manager – Wilmington Trust	X	10/1/22	5/1/20	10/1/22	N/A
Auditor - Bowman	X	8/1/22	N/A	1/1/22	N/A
Claims Administrator Qual-Lynx	X	4/29/22	4/30/22	6/30/22	12/31/18
Managed Care - QualCare	X	7/29/22	N/A	6/30/22	N/A
Payroll Auditor - Bowman	X	8/1/22	N/A	8/1/22	N/A
Property Appraiser - Assetworks	X	9/27/22	N/A	9/27/22	N/A
Safety Director – JA Montgomery	X	12/10/22	N/A	12/10/22	N/A
Underwriting Manager - Conner Strong	X	12/10/22	N/A	12/10/22	N/A
Technology Risk Svcs – Lou Romero	X	3/1/22	N/A	3/1/22	N/A
Website – Joyce Media	X	NA	NA	NA	NA
Wellness Director - Schiffer	X	N/A	N/A	N/A	N/A
Treasurer - Tontarski	X	N/A	5/1/18	N/A	JIF
Recording Secretary - Kristie	X	N/A	N/A	N/A	N/A
Law Enforcement RMC Chris Winter	X				

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund 2022 Optional Safety Budget																	
Member Municipality	Opening Balance	Jan 2022	Feb 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	Sept. 2022	Oct. 2022	Nov. 2022	Dec. 2022	Paid 2023	Total YTD Expenses	Remaining Balance	Date Encumbered
Alloway	750.00														0.00	750.00	
Carney's Point	2,500.00														0.00	2,500.00	
Clayton	2,500.00														0.00	2,500.00	
Deptford	4,500.00														0.00	4,500.00	
East Greenwich	2,500.00														0.00	2,500.00	
Elk Township	1,500.00														0.00	1,500.00	
Elsinboro	750.00														0.00	750.00	
Fairfield	1,500.00			1,500.00											1,500.00	0.00	
Franklin	3,500.00														0.00	3,500.00	
Glassboro	4,500.00														0.00	4,500.00	
Greenwich	3,500.00														0.00	3,500.00	
Harrison	2,500.00														0.00	2,500.00	
Hopewell	1,500.00														0.00	1,500.00	
Logan	2,500.00														0.00	2,500.00	
Lowers Alloways Creek	2,500.00														0.00	2,500.00	
Mannington	750.00														0.00	750.00	
Mantua	3,500.00														0.00	3,500.00	
Monroe	4,500.00														0.00	4,500.00	
Oldmans	750.00														0.00	750.00	
Paulsboro	3,500.00														0.00	3,500.00	
Penns Grove	3,500.00														0.00	3,500.00	
Pennsville	3,500.00														0.00	3,500.00	
Pilesgrove	750.00														0.00	750.00	
Pitman	3,500.00														0.00	3,500.00	
Quinton	750.00														0.00	750.00	
Shiloh	750.00														0.00	750.00	
South Harrison	750.00														0.00	750.00	
Swedesboro	1,500.00														0.00	1,500.00	
Upper Pittsgrove	750.00														0.00	750.00	
Vineland City	2,500.00														0.00	2,500.00	
Washington Township	4,500.00														0.00	4,500.00	
Wenonah	1,500.00														0.00	1,500.00	
West Deptford Township	4,500.00														0.00	4,500.00	
Westville	2,500.00														0.00	2,500.00	
Woodbury City	3,500.00														0.00	3,500.00	
Woodbury Heights	2,500.00														0.00	2,500.00	
Woodstown	1,500.00														0.00	1,500.00	
Woolwich	1,500.00														0.00	1,500.00	
Total By Line	\$90,250.00	\$0.00	\$0.00	\$1,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,500.00	\$88,750.00	

All Funds must be claimed or encumbered by November 1, 2022. All encumbered funds must be claimed by February 1, 2023

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund 2022 Wellness Incentive Program																	
Member Municipality	Opening Balance	Jan 2022	Feb 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	Sept. 2022	Oct. 2022	Nov. 2022	Dec. 2022	Paid 2023	Total YTD Expenses	Ending Balance	Date Encumbered
Alloway	500.00														0.00	500.00	
Carney's Point	1,000.00														0.00	1,000.00	
Clayton	1,000.00														0.00	1,000.00	
Deptford	1,500.00														0.00	1,500.00	
East Greenwich	1,000.00														0.00	1,000.00	
Elk Township	750.00														0.00	750.00	
Elsinboro	500.00														0.00	500.00	
Fairfield	750.00														0.00	750.00	
Franklin	1,250.00														0.00	1,250.00	
Glassboro	1,500.00														0.00	1,500.00	
Greenwich	1,000.00														0.00	1,000.00	
Harrison	1,000.00														0.00	1,000.00	
Hopewell	750.00														0.00	750.00	
Logan	1,000.00														0.00	1,000.00	
Lowers Alloways Creek	1,000.00														0.00	1,000.00	
Mannington	500.00														0.00	500.00	
Mantua	1,250.00														0.00	1,250.00	
Monroe	1,500.00														0.00	1,500.00	
Oldmans	500.00														0.00	500.00	
Paulsboro	1,000.00														0.00	1,000.00	
Penns Grove	1,250.00														0.00	1,250.00	
Pennsville	1,250.00														0.00	1,250.00	
Pilesgrove	500.00														0.00	500.00	
Pitman	1,250.00														0.00	1,250.00	
Quinton	500.00														0.00	500.00	
Shiloh	500.00														0.00	500.00	
South Harrison	500.00														0.00	500.00	
Swedesboro	750.00														0.00	750.00	
Upper Pittsgrove	500.00														0.00	500.00	
Vineland City	1,500.00														0.00	1,500.00	
Washington Township	1,500.00														0.00	1,500.00	
Wenonah	750.00														0.00	750.00	
West Deptford	1,500.00														0.00	1,500.00	
Westville	1,000.00														0.00	1,000.00	
Woodbury City	1,250.00														0.00	1,250.00	
Woodbury Heights	1,000.00														0.00	1,000.00	
Woodstown	750.00														0.00	750.00	
Woolwich	1,000.00														0.00	1,000.00	
Total By Line	\$36,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$36,500.00	

All Funds must be claimed or encumbered by November 1, 2022. All encumbered funds must be claimed by February 1, 2023

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund																	
2022 EPL/Cyber Risk Management Budget																	
Member Municipality	Opening Balance	Jan 2022	Feb 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	Paid in 2023	Total YTD Expenses	Ending Balance	Date Encumbered
Alloway	1,000.00														0.00	1,000.00	
Carneys Point	2,000.00														0.00	2,000.00	
Clayton	2,000.00			245.00											245.00	1,755.00	
Deptford	3,000.00														0.00	3,000.00	
East Greenwich	2,000.00														0.00	2,000.00	
Elk	1,500.00														0.00	1,500.00	
Elsinboro	1,000.00														0.00	1,000.00	
Fairfield	1,500.00														0.00	1,500.00	
Franklin	2,500.00														0.00	2,500.00	
Glassboro	3,000.00														0.00	3,000.00	
Greenwich	2,000.00														0.00	2,000.00	
Harrison	2,000.00														0.00	2,000.00	
Hopewell	1,500.00														0.00	1,500.00	
Logan	2,000.00														0.00	2,000.00	
Lower Alloways Creek	2,000.00														0.00	2,000.00	
Mannington	1,000.00														0.00	1,000.00	
Mantua	2,500.00														0.00	2,500.00	
Monroe	3,000.00														0.00	3,000.00	
Oldmans	1,000.00														0.00	1,000.00	
Paulsboro	2,000.00														0.00	2,000.00	
Penns Grove	2,500.00														0.00	2,500.00	
Pennsville	2,500.00														0.00	2,500.00	
Pilesgrove	1,000.00														0.00	1,000.00	
Pitman	2,500.00														0.00	2,500.00	
Quinton	1,000.00														0.00	1,000.00	
Shiloh	500.00														0.00	500.00	
South Harrison	1,000.00														0.00	1,000.00	
Swedesboro	1,500.00														0.00	1,500.00	
Upper Pittsgrove	1,000.00														0.00	1,000.00	
Vineland	3,000.00														0.00	3,000.00	
Washington	3,000.00														0.00	3,000.00	
Wenonah	1,500.00														0.00	1,500.00	
West Deptford	3,000.00														0.00	3,000.00	
Westville	2,000.00														0.00	2,000.00	
Woodbury (City)	2,500.00														0.00	2,500.00	
Woodbury Hgts	2,000.00														0.00	2,000.00	
Woodstown	1,500.00														0.00	1,500.00	
Woolwich	2,000.00														0.00	2,000.00	
Total By Line	72,500.00	0.00	0.00	245.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	245.00	72,255.00	

All Funds must be claimed or encumbered by November 1, 2022. All encumbered funds must be claimed by February 1, 2023

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Trico JIF						
Data Valued As of :		March 2, 2022				
Total Participating Members		38				
Complaint		37				
Percent Compliant		97.37%				
				01/01/22	2022	
	Checklist Submitted	Compliant	EPL		POL	Co-Insurance
Member Name	*		Deductible		Deductible	01/01/22
ALLOWAY	Yes	Yes	\$ 20,000		\$ 20,000	0%
CARNEY'S POINT	Yes	Yes	\$ 20,000		\$ 20,000	0%
CLAYTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
DEPTFORD	Yes	Yes	\$ 50,000		\$ 50,000	20% of 1st 250K
EAST GREENWICH	Yes	Yes	\$ 20,000		\$ 20,000	0%
ELK	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
ELSINBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
FAIRFIELD TOWNSHIP T	Yes	Yes	\$ 2,500		\$ 2,500	20% of 1st 250K
FRANKLIN TOWNSHIP T	Yes	Yes	\$ 75,000		\$ 75,000	20% of 1st 250K
GLASSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
GREENWICH	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
HARRISON	Yes	Yes	\$ 15,000		\$ 15,000	0%
HOPEWELL	Yes	Yes	\$ 5,000		\$ 5,000	20% of 1st 250K
LOGAN	Yes	Yes	\$ 20,000		\$ 20,000	0%
LOWER ALLOWAYS CREEK	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
MANNINGTON TOWNSHIP	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
MANTUA	Yes	Yes	\$ 20,000		\$ 20,000	0%
MONROE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
OLDMANS	Yes	Yes	\$ 2,500		\$ 2,500	0%
PAULSBORO	Yes	Yes	\$ 50,000		\$ 50,000	20% of 1st 250K
PENNS GROVE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PENNSVILLE	Yes	Yes	\$ 5,000		\$ 5,000	0%
PILESGROVE	Yes	Yes	\$ 15,000		\$ 15,000	0%
PITMAN	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
QUINTON	Yes	Yes	\$ 20,000		\$ 20,000	0%
SHILOH	Yes	Yes	\$ 2,500		\$ 2,500	0%
SOUTH HARRISON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SWEDESBORO BORO	Yes	Yes	\$ 2,500		\$ 2,500	0%
UPPER PITTSBORO	No	No	\$ 100,000		\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
VINELAND	Yes	Yes	\$ 75,000		\$ 75,000	20% of 1st 250K
WASHINGTON TOWNSHIP	Yes	Yes	\$ 50,000		\$ 50,000	20% of 1st 250K
WENONAH	Yes	Yes	\$ 2,500		\$ 2,500	0%
WEST DEPTFORD	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WESTVILLE	Yes	Yes	\$ 5,000		\$ 5,000	0%
WOODBURY	Yes	Yes	\$ 20,000		\$ 20,000	0%
WOODBURY HEIGHTS	Yes	Yes	\$ 2,500		\$ 2,500	0%
WOODSTOWN	Yes	Yes	\$ 20,000		\$ 20,000	0%
WOOLWICH	Yes	Yes	\$ 20,000	\$50,000 Police Deductible	\$ 20,000	20% of 1st 250K
* Member does NOT participate in EPL coverage						

MEL STATUTORY BONDS as of 3/2/22

Name	Applicant	Active Statut	Bond Position 1	e Date Position 1	Approval Status Po	Delete Date Po	Second Po	Bond Position 2	ive Date Position 2	Approval Status P	Delete Date Pos	Status
Alloway Township	Dawn M. Allen	Yes	Tax Collector	02/01/2013	Approved		Yes	Utility Clerk	02/01/2013	Approved		Approved
Alloway Township	Lois Varrington	Yes	Treasurer	10/01/2020	Approved							Approved
Alloway Township	Elizabeth J. Pigliacelli	No	CFO (Assuming Treasurer Duties)	07/01/2007	Approved	10/01/2020						Approved
Alloway Township	Marie Stout	No	Treasurer	01/01/2016	Approved	10/01/2020						Approved
Carneys Point Township	Autumn Davis	Yes	Treasurer	07/01/2021	Approved							Approved
Carneys Point Township	Jennifer Koeturius	Yes	Tax Collector	01/01/2018	Approved							Approved
Carneys Point Township	Elizabeth A. Ruhl	No	Tax Collector	01/01/2014	Approved	01/01/2017						Approved
Carneys Point Township	Marie Stout	No	Tax Collector	01/01/2017	Approved	01/01/2017						Approved
Carneys Point Township	Linda S. Jones	No	Treasurer	01/01/2007	Approved	07/01/2021						Approved
Clayton Borough	Donna M. Nestore	Yes	Tax Collector	01/01/2008	Approved		Yes	Utility Clerk	01/01/2008	Approved		Approved
Deptford Township	Desiree Laning	Yes	Library Treasurer	01/01/2021	Approved							Approved
Deptford Township	Fotini Iliadis	Yes	Tax Collector	08/31/2018	Approved							Approved
Deptford Township	Christine Greenwood	No	CFO (Assuming Treasurer Duties)	01/01/2018	Pending	10/01/2018						Pending
Deptford Township	Diane Kusmanick	No	Tax Collector	01/01/2013	Approved	08/31/2018						Approved
Deptford Township	Kimberly Kwasizur	Yes	Treasurer	10/22/2012	Approved							Approved
Deptford Township	Nina R. Lamb	No	Library Treasurer	01/01/2009	Approved	01/01/2021						Approved
East Greenwich Township	Elizabeth McGill	Yes	Treasurer	01/01/2021	Approved							Approved
East Greenwich Township	Christine Monaco	Yes	Tax Collector	01/01/2021	Approved							Approved
East Greenwich Township	Summer Keagan	No	Utility Clerk	05/01/2020	Pending	12/16/2020						Pending
East Greenwich Township	Elizabeth McGill	No		05/02/2019	Pending	12/16/2020						Pending
East Greenwich Township	Carole I. Riehl	No	Utility Clerk	01/01/2007	Approved	05/20/2016						Approved
East Greenwich Township	Gail Capasso	No	Tax Collector	01/01/2007	Approved	02/09/2021						Approved
East Greenwich Township	Susan M. Costill	No	Treasurer	05/01/2019	Approved	08/31/2020						Approved
East Greenwich Township	Christine Monaco	No	Utility Clerk	05/24/2016	Approved	05/19/2020						Approved
Elk Township	Susan E. Defrancesco	Yes	Tax Collector	12/13/2007	Approved							Approved
Elk Township	Stephen P. Considine	Yes	Treasurer	01/01/2009	Approved							Approved
Elsinboro Township	Elizabeth Clark Wallender	Yes	Tax Collector	10/16/2017	Approved							Approved
Elsinboro Township	Joanne M. Eddy	No	Tax Collector	12/31/2014	Approved	04/01/2017						Approved
Fairfield Township	Lois Buttner	No	Treasurer	01/01/2012	Approved	08/14/2015						Approved
Fairfield Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	06/08/2017	Approved							Approved
Fairfield Township	Carla Smith	Yes	Tax Collector	01/01/2012	Approved							Approved
Franklin Township	Robin Sarlo	Yes	CFO (Assuming Treasurer Duties)	09/14/2021	Approved							Approved
Franklin Township	Richard Wright	No	CFO (Assuming Treasurer Duties)	08/03/2021	Approved	10/31/2021						Approved
Franklin Township	David Emmons	Yes	Library Treasurer	09/01/2020	Approved							Approved
Franklin Township	Cynthia LoGuidice	No	CFO (Assuming Treasurer Duties)	12/27/2019	Approved	04/30/2021						Approved
Franklin Township	Patrick Hegarty	Yes	Tax Collector	09/25/2019	Approved							Approved
Franklin Township	Katie B Coleman	No	CFO (Assuming Treasurer Duties)	04/16/2018	Approved	12/31/2019						Approved
Franklin Township	Joanna Potopchuk	No	Tax Collector	01/01/2015	Approved	01/01/2017						Approved
Franklin Township	Debra Fourre Stacer	No	Treasurer	01/01/2015	Approved	07/22/2016						Approved
Franklin Township	Karen Shover	No	Library Treasurer	01/01/2014	Approved	08/31/2020						Approved
Franklin Township	Charles Owens	No	CFO (Assuming Treasurer Duties)	06/22/2016	Approved	04/16/2018						Approved
Franklin Township	Elizabeth Ruhl	No	Tax Collector	01/01/2017	Approved	08/15/2019						Approved
Glassboro Borough	Mark Godfrey	Yes	Tax Collector	05/28/2021	Approved							Approved
Glassboro Borough	Karyn Paccione	Yes	CFO (Assuming Treasurer Duties)	07/01/2011	Approved							Approved
Glassboro Borough	Rosemary A. Turner	No	Tax Collector	01/01/2008	Approved	05/28/2021						Approved
Greenwich Township	Michael Kwasizur	Yes	CFO (Assuming Treasurer Duties)	10/01/2021	Approved							Approved
Greenwich Township	Suzanne D. Pierce	Yes	Tax Collector	03/02/2015	Approved							Approved
Greenwich Township	Merrie Schmidt	No	Treasurer	01/01/2007	Approved	10/01/2021						Approved
Harrison Township	Dawn Michelle Allen	Yes	Tax Collector	09/10/2007	Approved		Yes	Utility Clerk	09/10/2007	Approved		Approved
Harrison Township	Yvonne Bullock	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved							Approved
Harrison Township	Maria Berkett	No	Tax Collector	07/17/2017	Approved	12/31/2019						Approved
Hopewell Township	Elizabeth Clark Wallender	Yes	Tax Collector	01/01/2020	Approved							Approved
Hopewell Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	01/01/2020	Approved							Approved
Logan Township	William Pine	Yes	CFO (Assuming Treasurer Duties)	01/04/2017	Approved							Approved
Logan Township	Robert Best	No	CFO (Assuming Treasurer Duties)	12/31/2012	Approved	03/31/2017						Approved
Logan Township	Rosanne Pyle	Yes	Tax Collector	01/01/2011	Approved							Approved
Lower Alloways Creek Township	Kevin S. Clour	Yes	Treasurer	01/01/2011	Approved							Approved
Lower Alloways Creek Township	Dawn M. Allen	Yes	Tax Collector	01/01/2010	Approved							Approved
Mannington Township	Lynne H. Stiles	No	Tax Collector	01/01/2009	Approved	01/01/2017						Approved
Mannington Township	Suzanne Pierce	Yes	Tax Collector	01/01/2017	Approved							Approved
Mannington Township	Linda S. Jones	Yes	Treasurer	01/01/2011	Approved							Approved
Mantua Township	Candice Pennewell	Yes	CFO (Assuming Treasurer Duties)	11/01/2021	Approved							Approved
Mantua Township	Gayle L. Tschopp	No	Treasurer	01/01/2009	Approved	11/01/2021						Approved
Mantua Township	Alice M. Kellmyer	Yes	Tax Collector	01/01/2009	Approved							Approved
Monroe Township	Lorraine M Boyer	Yes	CFO (Assuming Treasurer Duties)	01/01/2019	Approved							Approved
Monroe Township	Joan Rumpf	No	Tax Collector	01/01/2012	Approved	08/01/2015						Approved

MEL STATUTORY BONDS as of 3/2/22

Monroe Township	Joanna Potopchuk	Yes	Tax Collector	08/01/2015	Approved				Approved
Monroe Township	Karyn Paccione	No	CFO (Assuming Treasurer Duties)	09/08/2014	Approved	12/31/2018			Approved
Oldmans Township	Diane Bowman	Yes	CFO (Assuming Treasurer Duties)	09/16/2019	Approved		Yes	Utility Clerk	09/16/2019 Approved
Oldmans Township	James R. Hackett	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	12/31/2018	Yes	Utility Clerk	01/01/2007 Approved 12/31/2018
Oldmans Township	Kathleen Diorio	Yes	Tax Collector	02/15/2021	Approved				Approved
Oldmans Township	Susan DeFrancesco	No	Tax Collector	07/08/2020	Approved	02/15/2021			Approved
Oldmans Township	Pamela Lewis	No	Tax Collector	02/25/2020	Approved	07/07/2020			Approved
Oldmans Township	Shawn Glynn	No	Utility Clerk	01/01/2019	Approved	07/12/2019			Approved
Oldmans Township	Margie Schieber	No	Tax Collector	01/01/2007	Approved	06/30/2015			Approved
Oldmans Township	Anne Deeck	No	Tax Collector	09/09/2015	Approved	02/28/2020			Approved
Paulsboro Borough	Temple McBride	Yes	Utility Clerk	04/18/2019	Approved				Approved
Paulsboro Borough	Judson Moore Jr	Yes	CFO (Assuming Treasurer Duties)	10/01/2019	Approved				Approved
Paulsboro Borough	Susan Jacobucci	No	CFO (Assuming Treasurer Duties)	02/01/2019	Approved	10/01/2019			Approved
Paulsboro Borough	Georjean Widener	Yes	Tax Collector	08/01/2014	Approved				Approved
Paulsboro Borough	Lorraine Boyer	No	CFO (Assuming Treasurer Duties)	04/08/2015	Approved	02/01/2019			Approved
Paulsboro Borough	Rita M. Costenbader	No	Utility Clerk	01/01/2007	Approved	04/08/2019			Approved
Penns Grove Borough	Jennifer Koeturius	Yes	Tax Collector	01/01/2018	Approved				Approved
Penns Grove Borough	Elizabeth A. Ruhl	No	Tax Collector	01/01/2015	Approved	12/31/2016			Approved
Penns Grove Borough	Anne McCarthy	No	Tax Collector	01/01/2013	Approved	01/01/2015			Approved
Penns Grove Borough	Marie Stout	No	Tax Collector	01/01/2017	Approved	01/01/2018			Approved
Pennsville Township	Lauren E. Schoonmaker	Yes	Tax Collector	01/01/2010	Approved				Approved
Pennsville Township	John F. Willadsen	Yes	CFO (Assuming Treasurer Duties)	01/01/2010	Approved				Approved
Pilesgrove Township	Kelsey Mitchell	Yes	CFO (Assuming Treasurer Duties)	10/01/2020	Approved		Yes	Library Treasurer	10/01/2020 Approved
Pilesgrove Township	Suzanne D. Pierce	Yes	Tax Collector	04/01/2021	Approved				Approved
Pilesgrove Township	Dawn M Allen	No	Tax Collector	04/01/2019	Approved	03/31/2021			Approved
Pilesgrove Township	Marie Stout	No	CFO (Assuming Treasurer Duties)	04/01/2017	Approved	10/01/2020			Approved
Pilesgrove Township	Jennifer Koeturius	No	Tax Collector	06/01/2018	Approved	03/30/2019			Approved
Pilesgrove Township	Donna L. Denham	No	Tax Collector	06/09/2009	Approved	05/31/2018			Approved
Pilesgrove Township	Kimberly Fleetwood	No	Treasurer	01/01/2007	Approved	05/31/2018			Approved
Pitman Borough	Andrea Whilden	Yes	Utility Clerk	08/30/2021	Approved				Approved
Pitman Borough	Elizabeth Ruhl	Yes	Tax Collector	05/07/2019	Approved				Approved
Pitman Borough	Conchetta A. Anderson	No	Utility Clerk	08/28/2017	Approved	08/03/2021			Approved
Pitman Borough	Beth A. Walls	No	Tax Collector	01/01/2007	Approved	08/29/2018			Approved
Pitman Borough	Stephen P. Considine	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved				Approved
Pitman Borough	Sheila Garrison	No	Tax Collector	11/13/2017	Approved	04/02/2019			Approved
Pitman Borough	Margaret Ware	Yes	Library Treasurer	03/07/2014	Approved				Approved
Quinton Township	Dawn Michelle Allen	Yes	Tax Collector	06/02/2008	Approved		Yes	Utility Clerk	06/02/2008 Approved
Quinton Township	Diane L. S. Bowman	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved				Approved
Shiloh Borough	Ronald L. Campbell Sr.	Yes	Treasurer	01/01/2007	Approved				Approved
Shiloh Borough	Elizabeth Wallender	Yes	Tax Collector	01/01/2007	Approved				Approved
South Harrison Township	Victoria Holmstrom	Yes	Tax Collector	08/26/2013	Approved				Approved
Swedesboro Borough	Jena Dolbow	Yes	Treasurer	01/10/2022	Approved				Approved
Swedesboro Borough	Mark Godfrey	Yes	Tax Collector	12/01/2021	Approved				Approved
Swedesboro Borough	Lois Yarrington	No	Treasurer	01/01/2019	Approved	01/10/2022			Approved
Swedesboro Borough	Kimberly Fleetwood	No	Tax Collector	03/07/2011	Approved	12/01/2021			Approved
Swedesboro Borough	Lois M. Elder	No	Treasurer	01/01/2011	Approved	01/01/2019			Approved
Upper Pittsgrove Township	Susan E. DeFrancesco	Yes	Tax Collector	01/01/2007	Approved		Yes	Treasurer	01/01/2007 Approved
Vineland City	Carmen DiGiorgio	Yes	Treasurer	01/01/2022	Approved		Yes	Tax Collector	01/01/2022
Washington Township	Sheila Garrison	Yes	Tax Collector	04/03/2019	Approved				Approved
Washington Township	Anne Deeck	No	Tax Collector	07/01/2014	Approved	06/09/2015			Approved
Washington Township	Robin D. Sarlo	No	Tax Collector	06/10/2015	Approved	04/01/2019			Approved
Washington Township	James D'Auria	No	Treasurer	07/28/2014	Approved	11/30/2017			Approved
Washington Township	Colette Bachich	Yes	CFO (Assuming Treasurer Duties)	12/01/2017	Approved				Approved
Wenonah Borough	Kim Jaworski	Yes	Tax Collector	07/01/2018	Approved				Approved
Wenonah Borough	Lawrence J Nightlinger Jr.	No	Tax Collector	03/21/2011	Approved	09/22/2014			Approved
Wenonah Borough	Beth A. Walls	No	Tax Collector	09/29/2014	Approved	07/01/2018			Approved
Wenonah Borough	Karen Sweeney	Yes	Treasurer	07/01/2007	Approved				Approved
West Deptford Township	Jennifer Dukelow	Yes	Tax Collector	09/15/2021	Approved				Approved
West Deptford Township	Penny Sheehan	No	Tax Collector	01/01/2018	Approved	09/15/2021			Approved
West Deptford Township	Michael Kwazizur	Yes	CFO (Assuming Treasurer Duties)	10/01/2018	Approved				Approved
Westville Borough	Joseph Bobiak	No	Treasurer	06/23/2020		02/09/2022			
Westville Borough	Kathleen Carroll	Yes	Treasurer	01/01/2018	Approved				Approved
Westville Borough	William Bittner	No	Treasurer	01/01/2015	Approved	05/01/2017			Approved
Westville Borough	Christine A. Helder	No	Tax Collector	01/01/2007	Approved	08/01/2017			Approved
Westville Borough	Friz H. Sims Jr	No		04/14/2009	Approved	06/23/2020			Approved
Westville Borough	Ryan Giles	No	Treasurer	04/05/2017	Approved	01/01/2018			Approved
Westville Borough	Nicole O'Hara	Yes	Tax Collector	08/01/2017	Approved				Approved

MEL STATUTORY BONDS as of 3/2/22

Woodbury City	Lorraine Roberts (married name chg)	No	Tax Collector	01/01/2007	Approved	08/01/2017	Yes	Utility Clerk	01/01/2007	Approved	08/01/2017	Approved
Woodbury City	Theresa Mulvenna	Yes	Tax Collector	08/01/2017	Approved		Yes	Utility Clerk	08/01/2017	Approved		Approved
Woodbury City	Robert Law	Yes	CFO (Assuming Treasurer Duties)	07/18/2020	Approved							Approved
Woodbury City	Richard E. Wright Jr	No	CFO (Assuming Treasurer Duties)	04/24/2018	Approved	07/18/2020						Approved
Woodbury City	Robert Law	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	04/24/2018						Approved
Woodbury City	Cheryl Slack	No	Library Treasurer	01/01/2007	Approved	12/27/2021						Approved
Woodbury Heights Borough	Victoria Holmstrom	Yes	Treasurer	01/06/2012	Approved		Yes	Tax Collector	01/06/2012	Approved		Approved
Woodstown Borough	John Hitchner	Yes	Utility Clerk	01/01/2022	Approved							Approved
Woodstown Borough	Judson Moore	Yes	CFO (Assuming Treasurer Duties)	07/16/2019	Approved							Approved
Woodstown Borough	Suzanne D Pierce	Yes	Tax Collector	01/01/2018	Approved							Approved
Woodstown Borough	Elaine H. Urion	No	Tax Collector	01/01/2009	Approved	01/01/2018						Approved
Woodstown Borough	James R. Hackett	No	CFO (Assuming Treasurer Duties)	01/01/2010	Approved	07/16/2019						Approved
Woolwich Township	Julie Iacovelli	Yes	Treasurer	01/01/2020	Approved							Approved
Woolwich Township	William Pine	No	CFO (Assuming Treasurer Duties)	01/01/2011	Approved	01/01/2020						Approved
Woolwich Township	Kim Jaworski	Yes	Tax Collector	10/27/2011	Approved							Approved

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Skateboard Park Approval Status

Member	Stage	Status	Notes
Municipality			
Alloway			
Carney's Pt.			
Clayton		Approved	
Deptford			
E. Greenwich			
Elk			
Elsinboro			
Fairfield			
Franklin			
Glassboro			
Greenwich			
Harrison			
Logan		Removed	Skateboard park removed as of 11/17/09
Lower Alloways Creek			
Mannington			
Mantua			
Monroe		Approved	
Oldmans			
Paulsboro			
Penns Grove			
Pennsville		Approved	
Pilesgrove			
Pitman			
Quinton			
Shiloh			
S. Harrison			
Swedesboro			
U. Pittsgrove			
Vineland			
Washington Twp		Removed	Skateboard park removed as of 12/31/2014
Wenonah			
West Deptford		Removed	8/21/18 torn down
Westville			
Woodbury	Inquiry	Active	Letter explaining program sent to RMC on 2/22/05. Per MEL Underwriter - Not a Skatepark - No Approval Required.
Woodbury Heights			
Woodstown			
Woolwich			
37			

Capehart Scatchard

Understanding The Deviation From Employment Defense

Workers' compensation practitioners have all heard of the defense of deviation from employment. But where does the defense come from? The New Jersey Workers' Compensation Act has well over 100 sections to it, but nowhere will you find any reference to the defense of deviation from employment. Yet the defense does exist. We know that because the New Jersey Supreme Court said 20 years ago in *Jumpp v. City of Ventnor* that the distinction between major and minor deviations still prevails, even though there is no mention of it in the statute and no mention of it in the 1980 Amendments.

The principal sources of workers' compensation law are the statute itself and the cases that have been decided over the years. The single best treatise on workers' compensation ever written remains Larson, Workers' Compensation Law. The author wrote 50 years ago about this distinction between major and minor deviations and suggested a framework to view this important defense. He said one must focus on the following:

1. The extent and seriousness of the deviation
2. The completeness of the deviation (i.e., whether it was commingled with the performance of duty or involved an abandonment of duty);
3. The extent to which the practice of horseplay had become an accepted part of the employment; and,
4. The extent to which the nature of the employment may be expected to include such horseplay.

The deviation from employment defense focuses on the conduct of the employee. It is not a medical-oriented defense such as an idiopathic injury or a defense that the injury at issue is a preexisting medical condition. The cases in New Jersey fall into two broad categories: those involving actual travel and deviations from the normal itinerary, and those involving somewhat outrageous conduct in respect to what an employer would normally tolerate at work.

An example of the first category would be an employee who is assigned to travel from Cherry Hill, N.J. to Washington D.C. to meet with a customer. The employee decides on the way down Route 95 to literally deviate from the expected travel route in order to visit a popular restaurant 60 miles to the west in Gettysburg, PA. An accident occurs on leaving the restaurant in Gettysburg. This sort of unwarranted side trip would be denied as a deviation from employment. It would be a major deviation because of the sheer distance involved.

An example of the second category would be an employee who brings ankle weights or jump rope into work and then during a break decides to do some aggressive exercise near her desk, falling and then fracturing her femur. In this case the denial again focuses on the worker's activity and how far afield the activity is to the normal work duties.

It is not necessary for this defense to prove that the employee drove far out of the way. In the Jumps case the injured worker, who drove around town checking pumping stations, only deviated by about 20 or 30 feet in pulling into a post office parking lot to get his personal mail. He fell in that lot and fractured his pelvis. The Supreme Court held that this was a major deviation from employment because the activity in getting his own mail was completely unrelated to his job in maintaining pumping stations in town.

The line between major deviation and minor deviation is not always clear. In **Trotter v. Monmouth County**, petitioner had been cutting grass on a very hot day in 1972. He and a co-employee, Mr. Adcock, joined several other workers who started throwing water at one another to cool off. Then Trotter chose to take Adcock's motorcycle for a ride. He drove off County property for two or three minutes and ran into a telephone pole. The court found that this conduct constituted a deviation from employment.

In contrast, the injured worker in **Cooper v. Barnickel Enterprises**, decided to take a coffee break in the morning when he was unable to speak with his instructor, who was teaching a class. Petitioner drove his company truck to a delicatessen five miles away from the union hall where his instructor was teaching the class. He had an accident along the way. He said he was going to get a good cup of coffee. He passed several coffee shops along the way. He said, "I was going to kill some time, go get my coffee, come back and if I had time I'd sip it and when the class was over I would talk to John (the instructor) without interrupting him." The Judge of Compensation ruled in favor of the employee and found just a minor deviation. The Appellate Division agreed that this was a minor deviation from employment.

Outrageous conduct was the crux of **Money v. Coin Depot Corp.** Mr. Money worked as an armored truck security guard. He was required to carry a handgun. He and two other employees were transporting money when the decedent pulled out his gun and placed it against his chin. He had played Russian Roulette on prior occasions. This time when he pulled the trigger he killed himself. The Appellate Division found that this was clearly a major deviation from employment because the petitioner's actions created an extraordinary risk of harm.

As can be seen from these cases, this defense requires a thorough examination of the facts and an understanding of the normal work duties. As Professor Larson points out, if the departure from normal work activities is an accepted part of employment, then the Judge of Compensation will not find it to be a deviation. In **Secor v. Penn Serv. Garage**, the petitioner got splashed with gasoline while filling a customer's gas tank. His boss suggested that he change his clothes. Mr. Secor declined and then later lit a match while smoking a cigarette. His clothes burst into flames, and he was seriously burned. The court found this to be a minor deviation. There was clearly no outrageous conduct here;

the most that can be said is that the injured worker was clearly negligent, but mere negligence does not amount to a major deviation.

When you consider this defense, you may want to view it this way: does the activity have some relationship to work or is it akin to abandoning employment? The more outrageous the activity, the more likely it will be viewed as a major deviation or abandonment of employment.

Superior Court Could Not Compel A Plaintiff Who Filed In Civil Court To Also File A Claim Petition In The Division of Workers' Compensation

The case of ***Brian Smith v. Township of South Hackensack***, No. A-3258-20 (App. Div. February 18, 2022), addressed an unusual procedural question seldom, if ever, seen before. The Appellate Division decision provides hardly any factual background at all other than this brief summary: “*Plaintiff, a volunteer firefighter, was struck by a South Hackensack fire truck at a time when, as he alleges, the individual defendants were using the truck to bar hop.*” There is no discussion of why or when the accident took place. But Mr. Smith did not file a workers’ compensation claim. Instead he chose to file a personal injury complaint in the Law Division against South Hackensack and other defendants.

The defendants moved to dismiss the civil suit in November 2020. They argued that the Division of Workers’ Compensation possessed exclusive jurisdiction. The Superior Court Judge transferred the case to the Division of Workers’ Compensation over plaintiff’s opposition. However, the case never got listed because the Division of Workers’ Compensation’s computer system never recognized the case, nor listed the case, as no claim petition was ever filed. Mr. Smith then moved to reinstate his civil complaint. The judge denied the motion and wrote to the Division of Workers’ Compensation advising of the transfer order.

The Supervising Judge of the Division of Workers’ Compensation then responded that no action could be taken until the filing of a formal claim petition like any other workers’ compensation case. The Superior Court Judge again refused to reinstate the civil case and commented that Mr. Smith could file a petition stating that the petition “is filed under court discretion.” Mr. Smith did not wish to file a petition in the division because he felt that would be a concession that there was jurisdiction in the Division of Workers’ Compensation.

Mr. Smith then appealed to the Appellate Division, which ruled that the judge “*abused her discretion in putting plaintiff to the peculiar burden of prosecuting a claim in another forum for the sole purpose of proving this other forum lacks jurisdiction over the claim.*” The Court added:

Plaintiff commenced his action in the superior court and, as the suitor and ‘master of his complaint,’ *Puglia v. Elk Pipeline Inc.*, 226 N.J. 258, 282 (2016), plaintiff was entitled to pursue the matter in the superior court until such time as defendants are able – if ever – to show that the occurrence falls within the workers’ compensation laws.

The case discussed four grounds for invoking primary jurisdiction: when the issue 1) is a matter “often determined by trial judges and juries;” 2) when the Division is “best suited” to determine the issue; 3) when there is no risk of inconsistent rulings because 4) plaintiff has declined to file a petition for benefits in the Division.

In this case the key fact was that Mr. Smith **never** filed what is often called a protective Claim Petition in the Division of Workers’ Compensation. When there is both a superior court action and a claim petition in the Division of Workers’ Compensation, a superior court judge may sometimes stay the civil action pending a determination of jurisdiction by the Judge of Compensation. The Appellate Division ultimately held that the Division of Workers’ Compensation did not have exclusive jurisdiction over this claim based on a clear reading of the civil complaint as it was drafted.

The Appellate Division added that “*the Division should not have been assigned by the trial judge the task of deciding the issue that may determine whether plaintiff should be relegated to workers’ compensation benefits rather than personal injury damages.*” It should be said that the use of the word “relegated” is unfortunate. It suggests workers’ compensation benefits are inferior. Benefits in workers’ compensation are often more generous than those in superior court, particularly where the plaintiff is at fault or where coverage is limited. Putting this aside, this decision is a very helpful one. The Court clarified an important point for practitioners: a superior court judge cannot compel a plaintiff to file a claim petition. The plaintiff is the “master of his or her complaint,” which means that a plaintiff has significant flexibility in presenting the case as he or she sees fit.

About the Author:

John H. Geaney, a shareholder and co-chair of Capehart Scatchard's Workers' Compensation department, began an email newsletter entitled Currents in Workers' Compensation, ADA and FMLA in 2001 in order to keep clients and readers informed on leading developments in these three areas of law. Since that time he has written over 500 newsletter updates.

Mr. Geaney is the author of Geaney's New Jersey Workers' Compensation Manual for Practitioners, Adjusters & Employers. The manual is distributed by the New Jersey Institute for Continuing Legal Education (NJICLE). He also authored an ADA and FMLA manual as distributed by NJICLE. If you are interested in purchasing the manual, please contact NJICLE at 732-214-8500 or visit their website at www.njicle.com.

Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers of the

American Bar Association and is certified by the Supreme Court of New Jersey as a workers' compensation law attorney. He is one of two firm representatives to the National Workers' Compensation Defense Network. He has served on the Executive Committee of Capehart Scatchard for over ten (10) years.

A graduate of Holy Cross College summa cum laude, Mr. Geaney obtained his law degree from Boston College Law School. He has been named a "Super Lawyer" by his peers and Law and Politics. He serves as Vice President of the Friends of MEND, the fundraising arm of a local charitable organization devoted to promoting affordable housing.

Capehart Scatchard is a full service law firm with offices in Mt. Laurel and Trenton, New Jersey. The firm represents employers and businesses in a wide variety of areas, including workers' compensation, civil litigation, labor, environmental, business, estates and governmental affairs.

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ACM, BURLCO, TRICO JIFs c/o RPA
p: 856-446-9135 e: Paul_Forlenza@riskprogramadministrators.com

This is an opportunity to qualify for the \$250 credit
per Elected Official/Municipal Manager towards
your municipality's 2022 MEL Assessment.
(Subject to cap set by the MEL)



Land Use Training Certification

Member
Carneys Point
Clayton
Deptford
East Greenwich
Elk
Elsinboro
Fairfield Township
Franklin Twp.
Glassboro
Harrison Twp.
Hopewell
Logan Twp.
Lower Alloways Creek
Oldmans
Pennsgrove
Pennsville
Piles Grove
Pitman
Quinton
South Harrison
Swedesboro
Vineland
Wenonah
Westville
Woodbury Heights
Woodstown
Woolwich



Questions about employment issues? Call the New MEL Employment Practices Helpline

The MEL Safety Institute is pleased to announce the establishment of a NEW MEL Employment Practices Helpline (EPL), a dedicated resource to guide members on employment related issues.

The MEL EPL Helpline is staffed by attorneys that specialize in New Jersey employment law and understand the MEL JIF system. The three law firms staffing the EPL Helpline are affiliated with local Joint Insurance Funds (JIFs).

Who can use the EPL Helpline? MEL member municipalities will select and approve two individuals to use the helpline.

What hours is the EPL Helpline available? The helpline will be staffed during normal business hours, 9 a.m. – 5 p.m. Voicemail can be left afterhours for a callback.

What kinds of issues can be addressed? Any employment related topics or policies and procedures related to issues such as:

- Hiring
- Termination
- Harassment
- Discrimination
- Promotion/Demotion
- And more...

What are the MEL EPL Helpline numbers? MEL members can choose to call any of the MEL EPL Helpline firms listed below.

MEL EPL HELPLINE:
732-583-7474

Jodi Howlett
Cleary Giacobbe Alfieri Jacobs LLC
955 State Route 34, Suite 200
Matawan, NJ 07747955

MEL EPL HELPLINE:
609-522-5599

David S. DeWeese
The DeWeese Law Firm
3200 Pacific Avenue
Wildwood, New Jersey 08260

MEL EPL HELPLINE:
973-334-1900

Fred Semrau
Dorsey & Semrau
714 Main Street
Boonton, NJ 07005

What happens after the call? The attorney will provide the member with transcript of the call that includes recommendations. If the issue is beyond the scope of the MEL EPL Helpline the attorney will provide direction to the member on where to get appropriate assistance. All calls are confidential.



EPL Helpline Checklist

Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Alloway Township	Charlet Cheeseman, Clerk	P. Ed McKelvey, Mayor
Carneys Point Township	June Proffitt, Clerk	Ken Brown, Mayor
Clayton Borough	Sue Miller, Administrator	Donna Nestore, CFO
Deptford Township	Thomas Newman	Dina Zawadski, Clerk
East Greenwich Township	James Philbin, Jr.	Richard Schober
Elk Township	Debora Pine, Clerk	Stephen Considine, CFO
Elsinboro Township	Doug Hogate	N/A
Fairfield Township	Michael Burden	Tommy Clark
Franklin Township	Barbara Freijomil	N/A
Glassboro Borough	Valerie Villano	Clark Pierpont
Greenwich Township	Jeff Godfrey, Admin	N/A
Harrison Township	Mark Gravinese, Administrator	Dennis Chambers, Deputy Administrator
Hopewell Township	Leo Selb, Administrator	Greg Facemyer, Committeeman
Logan Township	Linda Oswald, Clerk	Will Pine, CFO
Lower Alloways Creek Township	Ronald Campbell, Sr.	Kevin Clour, FC
Mannington Township	Esther Mitchell, Clerk	Donald Asay
Mantua Township	Jennica Bileci	Candice Pennewell
Monroe Township	Jill McCrea	Christine Scola
Oldmans Township	Melinda Taylor, Clerk	N/A
Paulsboro Borough	Susan Jacobucci	Gary Kille, Police Chief
Penns Grove Borough	Steve Labb, CFO	Sharon Williams, Clerk
Pennsville Township	Robert McDade, Mayor	Jack Lynch, Mgr.
Pilesgrove Township	Melissa Fackler	Kevin Eachus
Pitman Borough	Judith O'Donnell, Municipal Clerk	Michael Razze, Mayor
Quinton Township	Marty Uzdanovics, Clerk	Marjorie Sperry
Shiloh Borough	Ronald Campbell, Sr, Clerk	Dallus Bruso, Council President
South Harrison Township	Celeste Brennen	Sandi McCafferty
Swedesboro Borough	Lois Elder	Thomas W. Fromm, Mayor
Upper Pittsgrove Township	Linda Buzby, Clerk	Krissy DeFrehn, Deputy Clerk
Vineland City	Rosalia Gonzalez, Pers. Dir.	N/A
Washington Township	Colette Bachich	Jason Gonter
Wenonah Borough	John Dominy, Mayor	Karen Sweeney, Administrator
West Deptford	Michael Kwasizur, CFO	Lauren Sedberry
Westville Borough	Ryan Giles, Admin	Kathleen Carroll, Deputy Municipal Clerk
Woodbury City	Franklin S Brown Jr.	Robert Law
Woodbury Heights Borough	Cara Witasick	Vikki Holmstrom
Woodstown Borough	Cynthia Dalessio, Clerk	Kristin Nixon
Woolwich Township	Jane DiBella, Administrator	Vernon Marino, Mayor

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

P.O. Box 490, Marlton, New Jersey 08053 · P:856-446-9100 · F:856-446-9149 · www.tricojif.org

SAFETY DIRECTOR REPORT

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: March 2, 2022

J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

Keith Hummel Associate Public Sector Director khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Robert Garish Senior Risk Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719	John Saville Senior Risk Control Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
Liam Callahan Risk Control Consultant llcallahan@jamontgomery.com Office: 856-552-4902 Cell: 609-578-0744	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101	Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070 Cell: 609-756-7333

LOSS CONTROL SURVEYS

- Township of Elk Renewal on February 2, 2022
- Township of Elsinboro Renewal on February 3, 2022
- Township of Pennsville Renewal on February 3, 2022
- Borough of Woodbury Heights Renewal on February 3, 2022
- Borough of Woodstown Renewal on February 7, 2022
- Township of Alloway Renewal on February 9, 2022
- Township of Alloway Safety Committee Meeting on February 9, 2022
- Township of Washington Renewal on February 9, 2022
- Township of Hopewell Renewal on February 11, 2022
- Borough of Wenonah Renewal on February 14, 2022
- Borough of Westville Renewal on February 18, 2022
- Township of Monroe on February 24, 2022
- Borough of Paulsboro Renewal on February 24, 2022
- City of Woodbury on February 24, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in February

MEETINGS ATTENDED

- EPL/POT Technology Risk Committee Meeting on February 28, 2022
- Claims Committee Meeting on February 28, 2022
- Executive Fund Committee Meeting on February 28, 2022

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

MSI SAFETY DIRECTOR

- 2022 MSI Expo
- Training Announcement: Bloodborne Pathogens (BBP) & Hazard Communication Standards for Fire Departments
- MSI Fire Service
- EMS Accountability
- Safety Recall Alert: Select 3M™ Protecta® Self-Retracting Lifelines
- New Jersey Recreational Cannabis Guide
- Understanding Fall Protection Equipment Warranty Requirement
- Law Enforcement Risk Analysis: Vehicular Law Enforcement Crash Mitigation Considerations
- MSI LIVE Schedule
- NJLTAP – Compliance to the Americans with Disabilities Act (ADA) in the Public Right-of-Way (Webinar)

MSI LAW ENFORCEMENT MESSAGES

- Body Camera Directive - Risk Analysis Bulletin and Implementation Worksheet
- Save the Date: Police Ad-Hoc Committee Meeting on April 26, 2022
- Vehicular Law Enforcement Crash Reduction Considerations
- POAC Autism Shield Training
- Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals

MSI NOW & MSI DVD

[MSI NOW](#) provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

MSI NOW	
Municipality	Number of Videos
Carney's Point	2
Franklin	1
Harrison	1
Monroe	3
Oldmans	7
Pennsville	2
Pilesgrove	15
Vineland	11
West Deptford	1

[MSI DVD](#) includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD.

MSI DVD	
Municipality	Number of Videos
Oldmans	1
Paulsboro	2
Pilegrove	3

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The [MSI LIVE Schedule](#) is available for registration. Please register early, under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

If you need assistance using the MSI Learning Management System, please call the MSI Helpdesk at 866-661-5120.

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip at afelip@jamontgomery.com.

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - MARCH 2022

OFFICE SAFETY



- Some of the worst injuries we see occur indoors in a controlled environment.
- Slip, trip and fall accidents and their subsequent injuries are the most common and costly accidents seen amongst office workers. Common hazards of slip, trip and fall accidents include wet floors, improper footwear, boxes, garbage cans, purses, open drawers and electrical and computer cords.
- Talk to staff frequently about your expectations and their concerns for maintaining a safe workplace.
- Inspect areas for problems, report them, fix them and document these efforts

Example 1: Employee tripped over equipment on the floor and fell. The employee underwent hand surgery and physical therapy after conservative treatment failed. This claim is over \$103,000 with wage replacement and the likely award to settle the claim petition.

Example 2: Employee tripped over computer cable and fell forward. A rotator cuff injury and several fractures were suffered by the employee resulting in surgery. The total cost of this claim was over \$225,000.



DATE: March 01, 2022

TO: The Members of the Executive Board of the Gloucester, Salem, and Cumberland County Municipal JIF

FROM: Christopher Winter L/E Risk Management Consultant

RE: TRICO Activities (February)

During the month of **February** the following agencies were visited:

Agency	Contact	Purpose
Woodstown Borough PD	Chief Ryan DeFalco	Meet / Greet Discuss Program Tour agency.
Greenwich Twp. PD	Chief Stacey Mangine	Meet / Greet Discuss Program Tour agency.
Pennsville Twp.PD	Vince Green	Meet / Greet Discuss Program Tour agency.

Comments: TRICO police agencies continue to be scheduled in an effort to meet with them, tour the agency to identify potential risks, review current policy and procedure documents. Training was discussed as to what is available to them from the JIF in addition to what will be available later this year.. As a result, the above-mentioned agencies were completed. Update: There are 10 agencies that remain to be visited with 3 scheduled and 7 pending to be scheduled. An agency tour was conducted to identify areas that could be changed pertaining to the day-to-day operation and how it related to best practices.

Policy/Procedures: Policy and Procedure requests have been received and have been forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guideline and L/E Accreditation requirements. Some agencies have requested assistance with policy manual revisions and or selected topics for assistance, which is ongoing. A follow-up inquiry was conducted with agencies mentioned above in regards



to Critical Incident Debriefing. All agencies above have a process in place for police personnel.

Training: All of the above agencies have completed the (Wizer)Cyber Security Training. Future training was discussed pertaining to Report Writing and Managing Aggressive Behavior.

Law Enforcement Bulletins / Newsletters:

L/E Bulletin 22-03 pertaining to K-9 Units was distributed to all TRICO Police Agencies which is attached to this report. The bulletin focused on the revisions to the use of drug detection dogs due to recent law changes involving Marijuana in addition to policy and procedural language recommended for use based on NJ Attorney General Use of Force revisions, K-9 active and closed litigation cases. (See attached)

Meetings Attended:

L/E Consultant Meeting	02/04/2022
JIF Attorney Mtg.	
(Review of Police Civil Rights cases)	02/11/2022
TRICO Claims Meeting	02/28/2022
TRICO Executive Meeting	02/28/2022



TO: All TRICO JIF Police Departments

FROM: Christopher J. Winter, L/E Risk Management Consultant

DATE: February 28, 2022

SUBJECT: K-9 Units

L/E Bulletin : 22-03

The following information is provided as guidance and recommendation to police agencies who currently maintain a K-9 Unit or who are considering the implementation of a unit. Based on the recent revisions from the New Jersey Attorney General on Use of Force and Marijuana Decriminalization, in addition to both active and closed litigation claims handled by the JIF attorneys, the following information is provided:

❖ The odor of marijuana or hashish, with either burnt or raw, by itself no longer establishes “reasonable articulable suspicion” to initiate a stop or search of a person or their vehicle to determine a violation of a possession offense or fourth-degree distribution offense. (NJAG Dir. Feb, 2021). Therefore, canines (Police Specialty Dogs) trained and utilized for drug detection prior to this mandate should no longer be used for this purpose as they cannot decipher between narcotics. New Canines trained subsequent to the AG Directive would be trained with other narcotics excluding the Marijuana implant by certified instructors, therefore making the canine active for other narcotic searches accordingly.

Recommended policy information for agency K-9 policy:

❖ **Agency policy** should contain procedures for the use of (Police Dogs) who have been trained to assist the police officer handler in the performance of his/her duties, used for law enforcement purpose or any law enforcement related activities as identified below:

Response by the Canine Officer, that directs the officers to have the canine remain in the police vehicle upon arrival until the assigned officer makes an assessment of the incident with the on-duty supervisor at the scene.

If a handler determines it is necessary to release a dog Off Lead to apprehend a fleeing/hiding suspect, these efforts will be coordinated with the "On Duty Supervisor" for approval. Off Lead actions will only be utilized for first, second and third degree crimes where it has been determined that it is necessary to protect citizens, apprehend the suspect where other means are not practical.

No canine will be released off lead until proper announcement has been given, such as, "...This is the police, you are under arrest, I have a trained police dog. Make yourself known and surrender. If you do not comply, I will release him. He/she will find you and bite you." Absent exigent circumstances which would compromise the safety of the canine, canine handler, or other persons, the announcement shall be given in a loud and clear voice, each time a canine goes to a different floor or separate sealed area. This shall serve notice to innocent persons to leave the area and afford the suspect an opportunity to surrender.

Under no circumstance shall a canine be released off lead for apprehension purposes in crowded areas or when other persons and/or police officers are in or near the path of the fleeing/hiding suspect **UNLESS** proper target acquisition has been acquired.

Any time a canine is released off lead, the handler shall remain attentive for potential injury to the canine from vehicular traffic on surrounding roadways.

Handlers will use, and/or permit their canine to use only that amount of force necessary to apprehend and control a fleeing, hiding, or combative suspect, who fails to heed the warnings of stop or surrender.

If a suspect is apprehended, the canine shall be instructed to disengage by release command or physical removal as soon as control or compliance is achieved.

Canines shall not be deployed against a crowd, except to respond to a threat of death or serious bodily injury to a member of the public or to an officer.



The following definitions should be added to the K-9 policy:

Passive resistor – when dealing with a passive resistor, officers may rely on police presence, verbal control techniques, holding techniques, lifting/carrying, wrist locks and other manual pain compliance techniques. Greater force, such as strikes, punches, CEDs, or less lethal devices shall not be used.

Active resistor – when dealing with an active resistor, in addition to the options available for passive resistors, officers may use physical strikes with hands or feet, OC spray, or tactical batons applied with non-impact pressure, and taking the person to the ground. Intentional strikes to the head or face, which are only allowed in an act of self-defense, are not permitted when dealing with an active resistor as outlined under Deadly Force of the agency Use of Force policy. NOTE: Police canines shall not be utilized against an active resistor.

❖ Policy should outline safety issues and reporting requirements followed by an Administrative / Meaningful Review of incidents.

Disclaimer: The materials provided in this correspondence are for general informational and educational purposes only and are not intended to be and should not be considered legal advice or opinions. Prior to making any policy or rule changes, seek the advice of your municipal attorney or County Prosecutor.

Respectfully Submitted,
Christopher J. Winter Sr. CPM
Law Enforcement Risk Management Consultant
ACM, BURLCO, and TRICO JIF
609-780-4769
chriswinter1429@gmail.com

GLOUCESTER, SALEM & CUMBERLAND COUNTIE
MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

To: Municipal Joint Insurance Fund Members and Professionals
From: Debby Schiffer, Targeting Wellness, LLC, JIF Wellness Director
Date of meeting: March 28, 2022 via zoom
Email address: debby_schiffer@targetingwellness.com 856-322-1220

March Well-being Initiatives & Activities

An invitation was sent to each of the JIF Wellness Coordinators in an attempt to schedule a time to have an idea generating conversation regarding ways to use allocated wellness funds for 2022 . My goal is to have these meetings set up/completed with the majority if not all municipal Wellness Coordinators by mid-April.

Chair Massage – arranged a 10 minute massage for interested employees

Presentation for Public Works – topic to be determined

Weight Loss Challenge - based on percentage of weight loss by individual and overall department. Keep in mind that emphasis needs to be on making lifestyle changes not merely the number on the scale.

Step Challenge – can be a nice compliment to a weight loss challenge

New Avenues for Promoting Well-being

Wellness Advisory Committee – Our first meetings were held Thus 2/24 and Friday 2/25 to accommodate schedules. (3 member towns from TRICO – Monroe, Pennsville, Clayton)

- **Charter was approved at the March 3 Safety Committee Meeting**
- One primary focus of the committee will be to identify ways to expand participation in wellness programs both our JIF program as well as any that promote wellbeing.
- Meeting minutes are included in your agenda packet-
- **Few highlights from meeting:**
 - a. addressed why wellness is important
 - b. shared the comorbidity slides provided by the Executive Director's Office
 - c. common challenge is getting participation
 - d. discussed the need for another employee survey to determine employees various needs
 - e. next meeting in May about 2 weeks prior to the June Safety Committee Meeting

Wellness Coordinator Brainstorming Sessions – all the wellness coordinators from the three JIFs will be invited to participate in this brainstorming session to share ideas and challenges while gaining peer support. Frequency – 3x in 2022 held virtually. Dates to be announced. First one may be during the Roundtable discussions.

List of Approved Wellness Items for Fund Coverage – a revised version of the 2021 Wellness Approved Items and Activities should have been received along with your 2022 Fund balances.

Ideas for Wellness Challenges Prize (by price ranges) – check out the website for periodic updates on ideas for prizes when you are planning your activities and challenges.

Participation in Safety Committee Meetings – if appropriate and schedule permits, I would welcome the opportunity to attend at least one of your Safety Committee Meetings this year.

Qtr 1 – Virtual Workshops

Hosted a webinar on *New Approach to "Weight" Loss* – held in February and had 15 attend from combined JIFs

March webinar on *Sustainable Habit Change Using Mental Fitness* – Thursday March 10TH at 10AM

**GLOUCESTER, SALEM & CUMBERLAND COUNTIE
MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT**

Update on Police Pilot Program

Purpose of the beta program was:

- to determine the effectiveness of a 6 Week Transformational Leadership Group Coaching Program
- for helping Law Enforcement officers become:
 - a. more transformational in their leadership style
 - b. build resiliency
 - c. practice formal coaching techniques
 - d. and experience peer support while navigating their personal and professional challenges

Results from the pre and post assessments showed the following:

Hardiness Resiliency Gauge - 77% of participants improved in their hardiness and resilience scores

Managing Stress - 60% of participants experienced decrease in level of self reported perceived stress; 40% were able to manage their stress to prevent an increase in their existing stress levels

Transformational Leadership to Build Hardy Teams - Leaders experienced increase in transformational leadership with a decrease in transaction and avoidant leadership tendencies.

J.A. Montgomery sent out a letter to the participating Chiefs from our first cohort asking them to think of other Chiefs within our JIF they could recruit to participant in the next Cohort. Those new Chiefs showing interest will be passed along to Dr. Elias for 1:1 conversation on program details.

March Targeting Wellness Newsletter

With spring right around the corner (March 20th) as well as daylight savings time (March 13th), it seems only appropriate to talk about movement in March! March is also National Nutrition and National Colorectal Awareness Month so food is another favorite topic. In this month's newsletter targeted:

1. The Power of the Mind-Body Connection
2. How Often Do You Stretch?
3. "Spring" into Action - Live Longer & Stronger
4. Focus on Foods to Add Rather Than Avoid
5. Dietary Spectrum Graph
6. Nutrition Word Search - Just for fun!
7. Recipe Corner: Lentil Artichoke Stew

Targeting Wellness Newsletter

Good News for Good Health!

March 2022

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

In this issue

1. *The Power of the Mind-Body Connection*
2. *How Often Do You Stretch?*
3. *“Spring” Into Action—Live Longer & Stronger*
4. *Focus on Foods to Add Rather Than Avoid*
5. *Dietary Spectrum from the American College of Lifestyle Medicine (ACLM)*
6. *Nutrition Word Search—Just for fun!*
7. *Recipe Corner: Lentil Artichoke Stew*

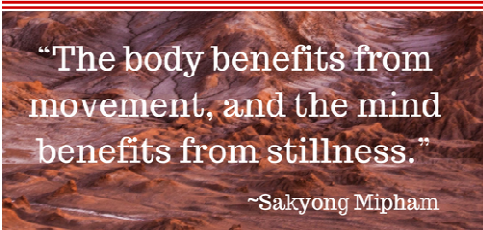
Create *balance*.
Feed your *soul*.
Fuel your *body*.
Expand your *mind*.
Strengthen *yourself*.

The Power of the Mind-Body Connection

Although there are several parts to our brain, it's easiest to just think of the left hemisphere and the right hemisphere, each with its own purpose. The left is our logical brain, where we have rational thoughts, language and is often referred to as the "survival" brain. The right controls our creativity, expression, mood, feelings and is often referred to as the "emotional" brain.

It might be safe to say, that for most of us we spend a large part of our waking hours reacting in response to input being received from our left brain. Unfortunately, this is also where a lot of our negative thoughts are generated which has a tremendous impact on our emotions.

I do a presentation on mental fitness (concept created by Positive Intelligence) where I share how some simple techniques can enable us to shift from negative thoughts to more positive ones by creating new neuropathways in our brain. In doing so, we can actually control which side of our brain takes the lead in any given situation. When governed by our right brain, we can approach almost any challenging decision with more clarity and focus resulting in less stress and more joy which impacts our quality of life.



Your right brain also plays a part in memory. The feelings generated during any given experience will impact whether or not your brain finds it important to retain. We typically can remember something that has generated strong emotions regardless of whether they are positive or negative. There is a famous quote by Maya Angelou that reads **"At the end of the day people won't remember what you said or did, they will remember how you made them feel."**

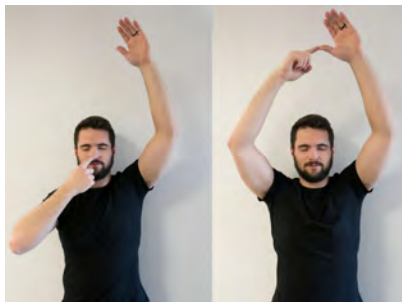
Feelings also have a huge part in our level of motivation. It's safe to say that most if not all of us know what we should do to have a healthier lifestyle. Yet making long term sustainable changes requires more than knowledge. Behavior change experts have found that in order for permanent change to occur, one needs to discover how to feel positive about it! Well that seems pretty obvious, right? Knowing and doing are two very different things. That brings me back to mental fitness. Practicing shifting our mindset when we deal with a challenging habit can re-train our mind to respond to it in a different way. My presentation on "Creating Sustainable Change" will be available on the JIF website later this month. **(Live presentation scheduled for March 10th at 10am via zoom).**

Happier people live longer. There have been numerous studies proving that people who had more positive emotions and a more optimistic outlook, had a 14% reduction in dying early from all causes of death (2019 JAVA Systemic and meta-analysis review).

Oh the power of a smile. A study out of Wayne State University looked at 230 Major League baseball cards from 1952. Those players who were smiling in the photo lived on average 7 years longer than the non-smiling players. Of course it's not just from one smile; these players were happier people most of the time. That's worth smiling about!



If you think about it, our facial expression can influence how we feel overall not to mention influence how others respond. You might consider trying this experiment: smile. Notice any shift in how you feel? Imagine approaching the next "unhappy" resident or someone in your household with a smile. It could change the rest of their day!



You may or may not have given this much thought before but at any moment in time, your brain knows exactly where your body parts are in relation to each other, where they are in space, and how they are moving. All this is possible through millions of tiny nerve endings called **proprioceptors**. Without them, our brain would be lost. That's why if you were to reach out in front of you, extending your pointer finger, you can guide it back to touch the tip of your nose with your eyes closed! Give it a try. Did you do it? .

The point? What we do with our body affects how we feel. And how we feel also affects the experience in our body. One common experience to think about is feelings of anxiety. When we feel anxious, our body reacts in a certain way which sends warning messages to our brain. That is why becoming aware of our thoughts, noticing what you feel, how your body is reacting and practicing calming techniques can change the way our body responds thus calming down the mind.

How Often Do You Stretch?

If you answered “never” to that question, think about adding a few minutes in every day. Virtually every activity you do relies on ease of motion. Stretching can help in numerous ways. It can often relieve back pain, stiff necks, and sore knees when tight muscles are to blame. It can counteract too much sitting whether you’re doing it for work or a pleasurable activity. If you’re a runner, a tennis player, a golfer, a hiker, or a biker, the right stretching program may set you on a path toward better performance. And as we age, stretching can help keep us active and flexible, making it easier to accomplish innumerable everyday tasks involving walking, climbing stairs, or getting out of a chair.

As with anything that is good for us, consistency increases our chances of reaping lasting benefits. The gains of stretching when done only occasionally are short-lived. Studies have shown that the greatest length is achieved right after the hamstring stretch but quickly diminishes within 15 seconds. However there was a noticeable effect up to 24 hours following the exercise. A daily practice is ideal but gains have been found even in two or three times a week.

While it's tempting to just stretch and be done with it, it's best to think about safety first (remember safety and wellness go hand in hand). These tips may help you achieve the best flexibility gains possible, while reducing your risk of injuries.

1. **Warm up first.** Much like taffy, muscles stretch more easily when warm. Dynamic stretches can act as a warm-up for static stretches, or you can do static stretches after sports, exercise, or even marching in place with arms swinging for five minutes or dancing to a few songs. Moist heat packs or a warm shower are effective first steps, too.
2. **Feel no pain.** Stretch only to the point of mild tension, never to the point of pain. If a stretch hurts, stop immediately! Reset your position carefully, then try again. With time and practice, your flexibility will improve.
3. **Pay attention to posture and good form.** Posture counts whether you're sitting, standing, or moving. Good form translates to better gains in flexibility and less likelihood of injury when stretching tight muscles. It may be beneficial to do along with a video to get the proper technique to avoid injury.
4. **Focus on the muscle being stretched.** You'll notice that one side of your body often is tighter than the other. Work on balancing this over time.
5. **Breathe.** Breathe comfortably while stretching, or use yoga breathing. Whatever you do, don't hold your breath while you are holding a stretch.

Resource: WebMD

FLOOR HIP FLEXOR



FULL BODY STRETCH



DOWNWARD FACING DOG



FLOOR HAMSTRING WITH STRAP



DOUBLE KNEE TORSO ROTATION



STANDING CALF STRETCH



CAT & COW STRETCH



CHILD'S POSE



If interested in watching a short video on how to properly do these stretches, go to <https://www.health.harvard.edu/everyday-stretching>

Resource: Harvard Health Publishing

"Spring" Into Action - Live Longer and Stronger

There is no better time than **Springtime** to either get started on a fitness routine or kick your existing one up a notch. Longer days and warmer weather is a perfect motivator! You don't have to start training for a marathon (but if you are...way to go!); Just focus on getting more activity than you normally do. Use the changing of the season to also change your approach to fitness and it can change your approach to life. **Explore ways to make fitness something you actually look forward to and enjoy rather than dread!**

Sometimes it's the word "exercise" that turns people off. It sounds too much like a chore and let's face it, who enjoys doing chores?! Perhaps replacing **exercise with physical activity could help**. Consider all the things that qualify as physical activity: Walking, gardening, bike riding, swimming, tennis, throwing a baseball with your child/grandchild, walking your dog. Things you actually enjoy!

Wear your pedometer or another tracking device one day to determine your typical daily step count. Strive to add at least 2,000 more steps to your day to help maintain your weight. Adding a few thousand *more* and you are well on your way to weight-loss. If you have limitations, please consult with your doctor. Stationary bikes and water activities will take pressure off your joints and may be a good way to get started.

Get outside. Walking is the easiest form of physical activity for most at any fitness level.

- Invest in a good pair of sneakers.
- Count your steps/minutes/distance—it helps keep you motivated and seeing progress
- Don't forget to drink water and wear sunscreen
- Recruit a walking buddy!

Some of the benefits of Physical Activity:

- Improves your mood and reduces stress
- Strengthens bones and muscle while burning calories
- Helps maintain or lose weight while improving your overall well-being.

Aging Gracefully Involves Strength Training

Research has shown that strengthening exercises are both safe and effective for women and men of all ages, including those who are not in perfect health. In fact, people with health concerns—including heart disease or arthritis—often benefit the most from an exercise program that includes lifting weights a few times each week.

You've probably heard the phrase: Use it or Lose it...well that is what we are setting our muscles up for if we don't do some form of strength training especially as we get older. If you have a physically demanding job you may already get a lot of weight lifting. However, your tasks may require you use only certain muscles. Working all our muscles is crucial for balance and flexibility. Here are some of the benefits you may gain from this type of physical activity:

- Develop bone strength which increases bone density which helps reduce risk of osteoporosis.
- Manage your weight as well as improving your metabolism to help burn more calories even at rest.
- Enhance your quality of life, after all, don't we all want to maintain our independence and be able to do the things we love even as we age. Doing weight bearing exercises helps to protect joints and by building muscles, our balance can be enhanced reducing risk of falls
- Reduce signs and symptoms of chronic disease and help to manage conditions such as arthritis, back pain, obesity, heart disease, depression and diabetes.
- Bonus: Sharpen cognitive abilities!! Some research suggests that older adults experienced greater thinking and learning skills with regular strength training and aerobic exercise.

Getting Started: If you are over 40 and have not been very active, check with your doctor before starting any strength or aerobic training program.

- Always warm up with a short walk (march in place, stationary bike, any activity to get your blood circulating for 5 to 10 minutes). Cold muscles are more prone to injury—this also goes for stretching too! Always warm up your muscles!
- Choose weights heavy enough to tire your muscle after 12 to 15 repetitions. Goal is to fatigue the muscle in order to build it. If you can go beyond 15 and feel no fatigue, the weight is probably too light. Progress slowly.
- A full days rest between muscle workouts will allow full recovery.
- Listen to your body. If you feel pain stop immediately! Proper form is critical to avoid injury. You may consider working with a trainer or other fitness specialist to learn the correct form and techniques. And pay attention to your breathing...many people hold their breath as they lift and that can increase your blood pressure!

REMEMBER...

You Can't
OUT
EXERCISE
a Bad Diet.

Resource: www.webmd.com and www.mayoclinic.org/healthy-lifestyle/fitness



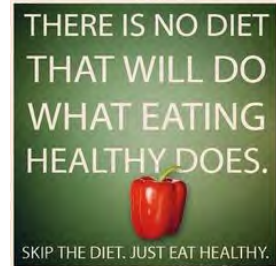
Focus on Foods to *Add* Rather Than *Avoid*

Typically when someone contemplates starting a healthy eating pattern, certain words enter their vocabulary makes the journey seem daunting. These words include “don’t”, “limit”, and “avoid” to name a few. **But eating healthy does not mean you have to give up those “not so healthy” choices for good.** Try to do your best to keep them under control. Do your best to make 90% of your day filled with healthy whole foods giving yourself a little leeway to enjoy

your favorite dessert perhaps (heck, even 80% is a great start!). Try focusing on your successes not “mess-ups”! If you have not been successful with “avoiding or limiting” certain foods, start with **ADDING** healthier options to every meal. For example, add a banana to your breakfast; have a salad with your lunch, and add one more vegetable to your dinner plate. The goal is to be successful in eating healthier for life. Think about one change you can make and set your mind to do it. Positive thoughts breed positive results!!!

5 Ways to Help Your “Diet” Become a Way of Life

Study after study shows how the Standard American Diet (S.A.D.) is the leading cause of most if not all chronic diseases. High fat, high sodium and high sugary foods (S.O.S.) found in ultra processed products are among the leading causes of premature death and disability. Eating predominantly whole plant based foods (vegetables, fruits, legumes, whole grains, seeds and nuts) has been the pattern of many cultures and is growing in popularity as more and more evidence backs this up. If you aren’t ready to make the switch all at once, consider the following tips to help turn your plan of weight loss into a strategy for a healthy lifestyle.



1. Don't Give Up Your Favorite Foods

You shouldn't have to say goodbye to all your favorite foods at once. In fact, having a small treat may help you stick to your goal of nourishing your body. Research in the *Journal of the American Dietetic Association* found that a small daily treat didn't sabotage weight-loss efforts. Your favorite foods can fit into any diet if you find clever, positive ways to incorporate them. One way to do this is to make lower-calorie versions of foods like French fries and brownies. Another trick is to be mindful of your serving sizes when it comes to more indulgent foods. Love pasta? Try adding vegetables to bulk up your serving instead of doubling up on pasta. If you stick predominantly to whole food plant-based (WFPB) choices— you can make room for some of your favorite, more indulgent foods on occasion. Please keep in mind that for some folks, having a little bit can be a trigger for overindulgence. You know you best. Sometimes removing it totally from your reach is the only way to avoid giving in to the temptation.

2. Eat Foods That Keep You Satisfied

If you feel hungry all the time, it's going to be hard to stick with a healthy-eating plan. Research shows that when you're hungrier, you're more likely to eat too fast at your next meal. Eating too quickly can lead to consuming extra calories because your body doesn't have time to register feeling full. While portion control is super-important for losing weight (and keeping it off), you shouldn't hear your tummy grumbling all day long. Two nutrients that help keep you full: protein and fiber. Good plant strong protein sources include beans, legumes, tofu, tempeh, nuts and seeds. Believe it or not, there are many vegetables that are also rich in protein: edamame, green peas, Brussels sprouts, artichokes, to name a few. Fruits and veggies are also very high in fiber, another nutrient that helps keep you satiated. Bonus: they are generally low in calories. That makes it filling *and* diet-friendly—just what you're looking for when you're trying to lose weight and get healthier.

3. Start with Small Changes

There's no need for dramatic shake-ups, like eliminating whole food groups. It's better to start with tiny diet tweaks if you want them to become permanent changes. According to Brian Wansink, Ph.D., EatingWell advisor and professor of marketing at Cornell University, "Making small, consistent changes fits more easily into people's routines [than radically altering your diet]." Think of doable things, like packing a wholesome afternoon snack, such as carrots and hummus or an apple with peanut butter, instead of hitting the vending machine or grabbing a sweet from the break room. Small changes add up and can help you make healthier eating a way of life, rather than relying on short-term crash dieting. (Note: with serious health issues caused by chronic disease, a short dramatic change CAN yield more favorable results. Please consult your doctor before doing anything dramatic, especially if you currently are on any medication).

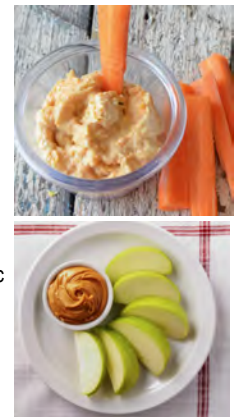
4. Don't Try to Be Perfect

We often have grand ideas about implementing a new diet—like the promises you make yourself about eliminating sugar, never taking from the breadbasket or always having vegetables at dinner. Instead of trying to be perfect, be realistic. Make your eating plan one that you can actually stick to. You don't have to eat perfectly every day to lose weight; you just have to eat well more often than not. Set a goal like adding a serving of vegetables to dinner three times this week, or packing a healthy lunch one or two days—and go easy on yourself if you slip up. Eating indulgences are bound to happen. And when they do...



5. ...Get Right Back on Track

If you have a slip-up and go overboard on chocolate or pizza—don't beat yourself up! Just get back on track again with your next meal. Remember that one slip doesn't undo all of your healthy efforts—but when you give up entirely because of one not-so-healthy choice, that's when the weight can start to creep back on. If you have a minor setback, understand that it's one small blip on the radar. Get right back to your healthy eating habits and right back on track for long-term success. We are in a marathon not a sprint!



Sources: EatingWell.com; ACLM—Hauser, Michelle. “Nutrition—An Evidence-Based Practical Approach to Chronic Disease Prevention and Treatment

DIETARY SPECTRUM



THE AMERICAN COLLEGE OF LIFESTYLE MEDICINE DIETARY POSITION STATEMENT

ACLM recommends an eating plan based predominantly on a variety of minimally processed vegetables, fruits, whole grains, legumes, nuts and seeds.



WHOLE FOOD PLANT-BASED EATING PLAN

WHAT AMERICA EATS



*Food items are not to scale

- ♥ Increased risk for Obesity, T2Diabetes, Heart Disease, and some Cancers
- ♥ Poor nutrition is the leading cause of death globally.

Increase whole plant foods, fruits, vegetables, whole grains, beans, legumes, nuts, seeds, water

Decrease sweets and snacks, fast food, fried foods, refined grains, refined sugar, meat, dairy, eggs, poultry, high sodium foods



*Food items are not to scale

ADD HERBS & SPICES

- ♥ Decreased risk for Obesity, T2Diabetes, Heart Disease, and some Cancers
- ♥ Chronic disease treatment and potential reversal



TIPS FOR IMPROVED NUTRITION AND HEALTH

- Any movement toward WFPB eating is positive
- More movement toward a WFPB eating plan increases impact
- Tailored and sustainable approaches are recommended

What We Eat in America (WWEIA) Food Category analyses for the 2015 Dietary Guidelines Advisory Committee. Estimates based on day 1 dietary recalls from WWEIA, NHANES 2009-2010.

Tuso PJ, Ismail MH, Ha BP, Bartolotto C. Nutritional update for physicians: plant-based diets. *Penn J.* 2013;17(2):61-66.

Food Planet Health. Eatforum.org. Published 2020. Accessed June 4, 2020

NUTRITION

K F V L E Z Q E V N P P M K N N O F P M F L S R
 S L A R E N I M G Q D E G R S M Y S O H D Y Q O
 D Q B G F R F F W D I M A R Y P Y M D O D E Y D
 X A N F V E G E T A B L E S G G J X Y Q D J Y S
 V Q I X Y H S I K H C U D P Y M B J Y Y Q S L E
 I G T R E F V N R E B I F P I Y Q O C D E G A U
 T V D R Y A X E V Z N U T R I E N T S K E L Z T
 A N E W U S T N E I D E R G N I M B Q B R C Z P
 M L W D P F M J Y S E S D E T A R U T A S V Q A
 I A Q C G K R R F E M J P R O T E I N V G W B W
 N W K U I P D R C R K H M O H D E G F V P C K Z
 S I C S L C U K A V S V U C P W V B Z L C Y N O
 R J I L Z I N A R I L M I B J V D T G I A L G F
 F A T S T X T R B N O Q C H F A M R C L X M C H
 D M A S M H E N O G R D L D E T A R U T A S N U
 C M A L X T I W H K E M A H E I Z S S R N L Z B
 B M T U A S S E Y P T O C Q N I K M E A T O P M
 Q E M W L L H S D X S Q V S A Y L F I W T P H S
 L Z I E V B W O R H E V T V X R F J R S O W Z Y
 Q Z Y O N Z C D A G L I I Z J N A U O G T K M T
 U Q W R T O M I T I O N I I O N O E L V Q O E Z
 Z P I W Y Z D U E Y H F C U R I W R A F W Z Z H
 A M X A Y O Z M S K C E I D L G Z J C Y G F J I
 O U E N O I T I R T U N Z E T A L P Y M K N P U

CHOLESTEROL SERVING FIBER SODIUM NUTRIENTS UNSATURATED
 SATURATED CALCIUM CALORIES INGREDIENTS VEGETABLES FRUITS DAIRY
 GRAINS FATS WATER MINERALS VITAMINS CARBOHYDRATES PROTEIN
 MYPYRAMID MYPLATE FOODS NUTRITION

Lentil Artichoke Stew



I have not prepared this yet but it's definitely on my list of recipes to try! The artichokes in this stew, provide a high level of dietary fiber, vitamin C and folate...all awesome for keeping our body healthy! ☺ This Middle Eastern dish would be great served alone or over brown rice, pasta or Farro. Using fire-roasted tomatoes isn't necessary but they will add a delicious smoky flavor to the dish.



Nutrition Per serving

Calories: 176
 Fat: 1 g
 Saturated fat: 0.1 g
 Calories from fat: 4.9%
 Cholesterol: 0 mg
 Protein: 11.7 g
 Carbohydrate: 34.3 g
 Sugar: 7.5 g
 Fiber: 10 g
 Sodium: 560 mg
 Calcium: 123 mg
 Iron: 6.3 mg
 Vitamin C: 28.6 mg
 Beta-carotene: 238 mcg
 Vitamin E: 1.8 mg

Ingredients:

Makes 4 servings.

- vegetable broth (1/4 cup)
- onion, chopped (1)
- large garlic cloves, pressed or minced (2)
- ground cumin (2 tsp.)
- ground coriander (1 tsp.)
- dry (uncooked) red lentils, 3 cups cooked (1 cup)
- bay leaf (1)
- water (2 cups)
- juice of lemon (1)
- 6 cups freshly chopped tomatoes plus 1 cup tomato juice; or chopped canned tomatoes preferably fire-roasted, undrained (2 24-ounce cans)
- quartered artichoke hearts, 1 9-ounce frozen package or 1 15-ounce can (1 1/2 cups)
- crushed red pepper (1/4 tsp.)
- salt (1/4 tsp.)
- black pepper, or to taste (1/4 tsp.)

Instructions:

1. Heat broth in a large saucepan.
2. Add onion and sauté on medium heat for about 5 minutes, until golden.
3. Add garlic, cumin, and coriander and cook for 2 minutes, stirring frequently.
4. Add dried lentils, bay leaf, and water to pan and bring to a boil.
5. Lower heat and add lemon juice, tomatoes and their liquid, artichokes, and crushed red pepper (if using). Simmer for about 20 minutes, until the lentils are tender.
6. Remove and discard the bay leaf. Add salt and black pepper, or to taste.

Recipe taken from: <https://www.pcrm.org/good-nutrition/plant-based-diets/recipes/lentil-artichoke-stew>

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

E-mail: debby_schiffer@targetingwellness.com Office: 856-322-1220

Cell: 856-520-9908

When mind, body and spirit are in harmony, happiness is the natural result. - Deepak Chopra

WELLNESS ADVISORY COMMITTEE JOINT INSURANCE FUNDS

The Joint Insurance Fund Executive Committee, comprised of ACM, BURLCO & TRICO JIF representation, hereby constitutes and establishes a Wellness Advisory Committee:

Composition

1. Members of the Wellness Advisory Committee shall consist of representatives from ACM, BURLCO and TRICO Joint Insurance Funds (JIFs)
2. Members of the Committee shall be recommended by the Fund Wellness Directors and approved by the Fund Chair.
3. The Wellness Advisory Committee shall report to the Executive Committee through the Executive Safety Committee.
4. The positions of Committee Chair and Co-chair will be held by a participating Fund member who were selected and approved by the members of the Committee.
5. Also serving on the Advisory Committee shall be the Fund Wellness Directors and a representative from the Executive Director's Office.
6. Additionally, Risk Management Consultants may serve as well as other JIF Professionals available for brainstorming sessions and/or supporting efforts proposed by the committee.
7. The Advisory Committee members shall voluntarily participate with the interest and intent to develop and promote wellness programs that address the main concerns influencing workplace injuries and Workers Compensation Claims (WCC).

Authority and Responsibility – Main Objective

The Wellness Advisory Committee is to serve as a focal point for communication between the ACM, BURLCO and TRICO JIFs, the Executive Director/Administrator, the Wellness Director, Executive Safety Committee and member municipalities. The function of the committee is advisory in nature and is not intended to infringe upon the responsibility of the Wellness Director or employees of member towns. The Wellness Advisory Committee shall provide recommendations to the Executive Safety Committee on wellness best practices and wellness initiative suggestions. The Wellness Advisory Committee shall also work with the Executive Director and the Wellness Director in attempting to identify services that may be provided by the Joint Insurance Fund to member municipalities in order to reduce comorbidities and increase participation in

WELLNESS ADVISORY COMMITTEE JOINT INSURANCE FUNDS

wellness activities that focus on building a healthy workplace supporting overall well-being.

Meetings

The Wellness Advisory Committee is to meet three (3) times a year, at least ten days prior to the scheduled Executive Safety Committee Meetings. Meetings will be held in a convenient location or virtually to accommodate the expansion of County territories represented by the committee members.

Attendance

Members of the Wellness Advisory Committee shall be present at all meetings. As necessary, a Fund representative can request that another member of his or her municipality stand-in for them.

Minutes

Minutes of each meeting are to be prepared by the Wellness Director, approved by the Advisory Committee members and provided to the Executive Safety Committee.

Specific Duties/Goals

The Wellness Advisory Committee is to:

1. Shall advise on efforts to enhance and expand the annual wellness program, which shall provide for the planning, organization, control and leadership of the JIF's directed wellness efforts.
2. Monitor and evaluate all wellness program initiatives, services and vendors including, but not limited to, County Health Departments, Local Hospitals, Employee Health Insurance Programs, Employee Assistance Programs, etc.
3. Explore ways to encourage and increase municipal member employee involvement in general wellness programs, the JIF Wellness Program, and promotion of wellness initiatives targeting the leading comorbidities impacting the Joint Insurance Fund workers compensation claims.
4. Recommend guidelines supporting appropriate use of JIF allocated municipal wellness funds with final approval provided by the Executive Safety Committee.

**WELLNESS ADVISORY COMMITTEE
JOINT INSURANCE FUNDS**

5. Apprise the Executive Safety Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
6. Perform additional duties as assigned by the Executive Safety and Executive Committees related to this Charter and the discharge of duties as assigned above.

The Wellness Advisor Committee meeting of the ACM, BURLCO, & TRICO Municipal Joint Insurance Funds was held via Zoom on Thursday, February 24th, 2022 at 3:30pm and Friday, February 25th, 2022 at 9:30am.

Those in attendance were:

Sue Miller, Chair, Borough of Clayton
Lauren Schoonmaker, Co-Chair, Pennsville Township
Patrice Hansell, Borough of Fieldsboro
Sari Applebaum, Ventnor City
Christie Ostrander, Sea Isle City
Deb Bender, Monroe Township
Tiffany Carney, Monroe Township
Tracy Kilmer, Palmyra Township
Doretha (Rita) Jackson, Palmyra Township
Paul Forlenza, Executive Director, Arthur J. Gallagher
Paul Miola, Deputy Executive Director, Arthur J. Gallagher
Kamini Patel, Pooling Administrator, Arthur J. Gallagher
Jordan Simone, ACM JIF Wellness Director
Debby Schiffer, BURLCO & TRICO Wellness Director

Those not in attendance were:

Michele Brown, Pemberton Township

These minutes may not represent the order in which some items were discussed.

I. INTRODUCTIONS

2/24/22, 2/25/22- All members introduced themselves, stating their municipalities, JIF affiliation and position(s) of responsibility.

II. PURPOSE OF COMMITTEE

2/24/22, 2/25/22 - Mrs. Schiffer explained the purpose of the WAC, highlighting that this committee will communicate regarding wellness related information between all three JIFs, as well as communicate the impact of comorbidities on Worker's Compensation claims. Mrs. Schiffer asked if there were any questions. No questions were entertained.

III. FREQUENCY OF MEETINGS

2/24/22 - Mrs. Schiffer explained that the WAC is planning to meet three times a year, about two weeks prior to the TRICO JIF Executive Safety Committee Meetings.

2/25/22 - Mrs. Schiffer added the idea of starting each meeting with a stretch, meditation or a joke. She noted that two meetings were held for the initial meeting in order to accommodate everyone's schedules, however, there will only be one meeting date and time going forward.

IV. ATTENDANCE COMMITMENT

2/24/22, 2/25/22 - Mrs. Schiffer mentioned the importance of being present at all meetings, and if anyone cannot attend to please have an alternative representative from your municipality.

V. SELECT CHAIR AND CO-CHAIR

2/24/22 - Mrs. Schiffer explained the role of the Chair and Co-Chair. She asked if anyone in the group would like to serve in either of these positions. Mrs. Simone added that these roles will not involve a lot of responsibility, primarily to approve the minutes prior to the Safety Committee Meetings. No one voiced interest in either position. Mrs. Schiffer recommended waiting until Friday's meeting and see if anyone from that group indicates an interest in either position. Should no one volunteer, Mrs. Schiffer and Mrs. Simone will make a recommendation.

2/25/22 – Ms. Miller from the Borough of Clayton (TRICO JIF) volunteered to act as Chair of the Wellness Advisory Committee. Ms. Schoonmaker of Pennsville Township (TRICO JIF) volunteered to act as Co-Chair of the Committee.

VI. COMMITTEE CHARTER – GOALS/SPECIFIC DUTIES

2/24/22 - Mrs. Simone explained the specific duties and goals of the Wellness Advisory Committee. She indicated the goal is for participants to have fun with brainstorming together rather than it being a burden. Mrs. Schiffer encouraged the members to think outside of the box and explore many ideas geared toward the betterment of employees and lifestyle changes that would be applicable. Mrs. Simone acknowledged some of the barriers regarding participation in wellness and would like to address these issues as a group going forward.

2/25/22 – Mrs. Schiffer asked if there were any questions about the goals and specific duties. No questions were entertained.

Mr. Forlenza noted that the Committee is a work in progress and that the duties can evolve over time as the Committee matures. He also noted that the Charter should be re-examined each year.

VII. NEXT STEPS

2/24/22, 2/25/22 - Mrs. Schiffer mentioned that after the conclusion of the meeting, she and Mrs. Simone would send the Chair the minutes for approval, which will then be shared during the upcoming Safety Committee meetings for final approval.

VIII. WHY WELLNESS IS IMPORTANT - DISCUSSION

2/24/22 - Mrs. Schiffer emphasized why this committee was formed. She mentioned that our health and the health of employees are crucial – they are the assets of every municipality. Mrs. Schiffer asked the group to share “what does wellness mean to you?”

Ms. Hansell of Fieldsboro (BURLCO JIF) mentioned that she tries different things but these ideas don't always work. She mentioned that she has tried to eat vegan but sometimes it is frustrating to choose which way might work the best for her. She stated

that everyone's wellness journey is ever evolving. She also mentioned that she thinks perhaps some employees find wellness daunting, and we should focus on encouraging small changes. Ms. Hansell was curious how many employees are involved in each municipal's wellness meetings.

Mrs. Schiffer emphasized creating a program that fits everyone's different needs including various ways to communicate these needs. She also mentioned that sometimes wellness is not covered in municipal safety meetings.

Ms. Ostrander of Sea Isle City (ACM JIF) mentioned wellness is important considering the mental health issues throughout the past two years. She would like to see more emphasis on mental health.

Ms. Applebaum of Ventnor City (ACM JIF) commented on Ms. Hansell's question of "How do we get all employees involved in wellness?", by saying that you do not have to have everyone participate. Mrs. Simone agreed with this and mentioned that not everyone will be "on board" with all wellness activities. Ms. Applebaum mentioned that she is the only one responsible for wellness related activities within Ventnor City and that some activities sound like a great idea until they come to fruition and there is a lack of participation and interest from employees.

Mrs. Schiffer indicated that there can be different activities held for different departments to accommodate their unique needs. However, sometimes that doesn't always work if the leader of the department is not willing to promote wellness. She mentioned that there needs to be better communication from the top down. Ms. Hansell suggested that we could provide a survey that asks what everyone is interested in and would like to focus on. Mrs. Schiffer agreed with Mrs. Hansell and suggested a survey related to the six pillars of lifestyle wellness.

Ms. Hansell asked if there is a wellness "theme" for 2022. Mrs. Schiffer mentioned that there is no current theme for this year, and asked if anyone had any suggestions. No suggestions were entertained.

2/25/22 – Ms. Miller noted that people might understand how to be healthy and what wellness is, although they feel it is cumbersome.

Mrs. Simone noted Ms. Hansell's suggestion from the 2/24 meeting which was to break down the idea of wellness into smaller steps.

Mrs. Schiffer mentioned that people might not have a support system at home helping employees to maintain a healthy lifestyle.

IX. COMORBIDITY SLIDES

2/24/22 - Mrs. Schiffer shared her computer screen, showing the comorbidity slides that Mr. Miola had created. She mentioned these were created to show those who have comorbidities compared to those who do not and the dramatic increase in indemnity

and medical costs, as well as lost time. Mrs. Schiffer asked if there were any questions. No questions were entertained.

2/25/22 – Mr. Miola noted that we now have JIF statistics of employees who have comorbidities versus the ones who do not. He pointed out the difference in their ability to recover more quickly from workplace injuries when there are no comorbidities present. He continued to explain the statistics on each slide. He suggested that the committee members take this information and share it with their elected officials.

Mrs. Schiffer noted that our lifestyles affect us for a lifetime.

Ms. Kilmer of Palmyra (BURLCO JIF) noted the unknown ways that COVID related claims are going to affect the statistics and employees' health going forward.

X. REVIEW OF WELLNESS FUND APPROVAL SHEETS PER EXECUTIVE DIRECTOR'S OFFICE

2/24/22 - Mrs. Schiffer indicated the only change made to the document was a limit to how much of the wellness funds could be spent for a wellness challenge. She noted the reason for this change was due to a municipality spending the majority of their wellness funds on one prize for one employee. Mrs. Schiffer also mentioned that gift cards are not permissible unless given as a prize for a wellness challenge. Mrs. Schiffer asked how the members feel about the document. Ms. Hansell noted that she liked the guidelines.

Mrs. Schiffer mentioned that she and Mrs. Simone are working on creating an itemized list of prizes based on monetary value. Ms. Hansell agreed that this would be helpful.

2/25/22 – After reviewing the noted changes to the document, Mrs. Schiffer asked if there were any questions.

Mr. Forlenza asked all members of the committee to review the document and if they have any comments to share them with Mrs. Schiffer and Mrs. Simone. He noted that in the past year or so members are “stretching the boundaries” of items that are reimbursable under the wellness funds. He mentioned that this document will be shared with all of the Executive Safety Committees in order to get their approval of these reimbursement guideline changes. He asked that the committee review this current version and notify Mrs. Schiffer by close of business on Monday, 2/28/22 with any recommended changes.

XI. IDEAS FOR IMPROVING FUND MEMBER PARTICIPATION IN THE WELLNESS PROGRAM

2/24/22 - Mrs. Schiffer mentioned that this was touched upon earlier in the meeting and this will be an ongoing conversation during future WAC Meetings.

2/25/22 – Mrs. Schiffer asked the group for any ideas on ways to improve participation in the wellness program. She noted Mrs. Simone's idea about a “theme” for the year. Mrs. Simone mentioned comments from the previous WAC meeting, surveying employees to

determine their areas of interest. Mrs. Schiffer noted the six pillars of wellness and perhaps creating a survey around them.

Ms. Miller noted a possible barrier to wellness was that her municipality has never met as one large group and that they do not have the space to do that. She was not sure if people would even be interested or attend. Ms. Schoonmaker agreed with this comment. Mrs. Schiffer asked if having the Mayor or a Council member support or present at such a gathering would make a difference. Ms. Carney of Monroe (TRICO JIF) noted that Monroe Township incorporated wellness into their employee appreciation lunch, which was a mandatory event at a hall.

Mrs. Schiffer asked Ms. Carney what food selections were available at the event. Ms. Carney noted that it was a luncheon and they served things like chicken marsala, salad, etc. Mrs. Schiffer said the reason for her question was to emphasize that when we are trying to promote wellness at such an event, we need to support that message by serving healthier food options.

XII. PROMOTIONAL ITEMS – POSTERS

2/24/22, 2/25/22 - Mrs. Schiffer mentioned that the JIF is currently working on an educational poster related to comorbidities. She mentioned posters on various wellness topics that the JIF provided in previous years.

2/25/22 – Ms. Miller mentioned that she would like to get employees motivated. She mentioned that maybe motivation needs to come from the bottom up instead of the top-down. She suggested having a wellness champion within each department to help motivate the rest of the employees. Mrs. Schiffer agreed and mentioned that there should be a “buddy system” within each department.

Ms. Jackson of Palmyra (BURLCO JIF) mentioned that Palmyra Township is hosting a recipe challenge. They are sharing healthier recipes based on different fruits, vegetables and spices that rotate monthly. She mentioned this is to encourage employees to cook meals at home, and that employees are enthusiastic about this.

Ms. Bender of Monroe (TRICO JIF) suggested having an app that employees could join in order to encourage and challenge each other. She mentioned a possible app called “Sprout.” She added the idea of a Facebook page to interact and motivate each other. Mrs. Schiffer liked the idea of providing support to each other, whether it be through an app or Facebook, in-person group or MyFitnessPal. Mrs. Simone suggested a group on WhatsApp.

Mrs. Schiffer mentioned an idea that came up previously about having a stipend for those who coordinate wellness activities within their municipality.

Ms. Schoonmaker mentioned the idea of creating a JIF Approved Wellness Store that included wellness related items municipalities could purchase from instead of paying out

of their own pocket first. Also getting a purchase order, etc. is sometimes difficult. Ms. Miller and Mrs. Schiffer expressed that they liked this idea. Mrs. Schiffer suggested

exploring what “hot” items the “store” would include. Mr. Forlenza expressed concern about the logistics of doing that.

XIII. NEXT MEETING

2/24/22 - Mrs. Schiffer and Mrs. Simone indicated that the next two meetings will take place on one of the following dates in May (10th, 11th or 12th) and one in September (20th, 21st and 22nd). Specific dates for the next two meetings will be decided after the WAC Meeting on Friday, February 25th.

2/25/22 – Mrs. Schiffer asked if there was a particular time that was best for everyone. There was a unanimous agreement amongst the group that morning was the best time for future meetings.



**Gloucester, Salem, Cumberland Counties Municipal JIF
Managed Care Summary Report
2022**

	February-22	February-21	YTD February 22	YTD February 21
# of New Claims Reported	39	39	89	103
# of Report Only	9	20	16	39
% Report Only		51%		38%
# of Medical Only	28	15	60	49
# of Lost Time	2	4	11	14
Medical Only to Lost Time Ratio	93:07	79:21	85:15	78:22
Claim Petition	0	0	2	1
COVID-19	3	4	27	41
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	2.7	6.0	20.1	4.4
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.1		5.1	

Nurse Case Management	February-22	February-21	
# of Cases Assigned to Case Management	44	35	
# of Cases >90 days	30	27	

Savings	February-22	February-21	YTD February 22	YTD February 21
Bill Count	257	258	519	448
Provider Charges	\$509,700	\$154,376	\$1,187,657	\$251,630
Repriced Amount	\$265,831	\$63,717	\$420,772	\$101,703
Savings \$	\$243,869	\$90,659	\$766,884	\$149,926
% Savings	48%	59%	65%	60%

QualCare Network Provider Penetration Rate	February-22	February-21	YTD February 22	YTD February 21
Bill Count	85%	96%	88%	96%
Provider Charges	83%	95%	92%	95%

Exclusive Provider Panel Penetration Rate	February-22	February-21	YTD February 22	YTD February 21
Bill Count	85%	95%	87%	95%
Provider Charges	94%	98%	98%	98%

Transitional Duty Summary		YTD February 22	YTD February 21
% of Transitional Duty Days Worked		62%	56%
\$ Saved By Accommodating		\$26,144	\$38,046
% of Transitional Duty Days Not Accommodated		38%	44%
Cost Of Days Not Accommodated		\$23,395	\$48,262



Gloucester, Salem, Cumberland Counties Municipal JIF
Average Days To Report By JIF Member
(Indemnity, Medical Only And Lost Time)
1/1/2022 - 2/28/2022

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
CARNEYS POINT TOWNSHIP	2	3.5	0.0
CLAYTON BOROUGH	2	0.5	0.0
DEPTFORD TOWNSHIP	17	2.9	0.8
FRANKLIN TOWNSHIP	3	2.3	0.3
GLASSBORO BOROUGH	12	94.6	1.1
GREENWICH TOWNSHIP	1	2.0	1.0
HARRISON TOWNSHIP	1	0.0	0.0
LOGAN TOWNSHIP	1	0.0	0.0
MONROE TOWNSHIP(TRIJIF)	4	2.0	0.5
PAULSBORO BOROUGH	1	6.0	1.0
PENNSVILLE TOWNSHIP	3	7.3	0.0
PITMAN BOROUGH	2	2.0	0.0
SWEDESBORO BOROUGH	1	0.0	0.0
VINELAND CITY	20	7.7	5.5
WASHINGTON TOWNSHIP	9	2.3	0.2
WEST DEPTFORD TOWNSHIP	6	2.5	0.0
WOODBURY HEIGHTS BOROUGH	2	0.5	0.0
Grand Total	87	16.4	1.7



**Gloucester, Salem, Cumberland Counties Municipal JIF
Claims Reported By Claim Type**

February 2022

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	2	1.5	0.0
MEDICAL ONLY	28	2.9	0.1
REPORT ONLY	9	2.6	0.2
Grand Total	39	2.7	0.1
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	2	1.5	0.0
MEDICAL ONLY	26	2.0	0.1
REPORT ONLY	8	2.3	0.3
Grand Total	36	2.1	0.1
Covic-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	2	13.5	0.0
REPORT ONLY	1	5.0	0.0
Grand Total	3	10.7	0.0

1/1/2022 - 2/28/2022

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	11	5.0	0.1
MEDICAL ONLY	60	22.3	2.4
REPORT ONLY	16	2.4	0.1
Claim Petition	2	179.0	153.5
Grand Total	89	20.1	5.1
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	7	0.6	0.0
MEDICAL ONLY	40	4.7	2.8
REPORT ONLY	14	2.3	0.1
Claim Petition	1	243.0	195.0
Grand Total	62	7.5	5.0
Covic-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	4	12.8	0.3
MEDICAL ONLY	20	57.5	1.5
REPORT ONLY	2	3.5	0.0
Claim Petition	1	115.0	112.0
Grand Total	27	49.0	5.3

Managed Care Quick Notes

Injury Date: 01/07/2021

Occupation: Police Officer

Age on DOL: 33

Injury: Initial injury was an inguinal hernia. Due to complaints of left hip pain an investigation was completed and ultimately the hip was determined to be related.

This is a claim that has been closely monitored by the adjuster and case management. The claim was initially reported to our on call nurse on 1/7/21 and directed to urgent care. The insured called Karen Beatty in the morning to discuss follow up care because the usual provider they use was bought by Inspira and was not yet reopened. The claim was not yet assigned to nurse case management so Karen contacted Tammy and MaryJane about his follow up care and sent them the notes that the insured obtained from the claimant. The insured told me they do not accommodate light duty. His follow up was scheduled on 1/12/21 with an orthopedic doctor. The doctor examined his knee and back which he believed were strains and he ordered physical therapy. Nurse case management was requested and assigned on 1/14/21. The nurse remained in contact with the claimant, insured adjuster and treating providers from the beginning and continues today. The claimant is comfortable speaking to the nurse and he calls her after every appointment. He has been cooperative and is doing everything he is told. The nurse and adjuster discuss the file frequently. The nurse has made the adjuster aware that the cervical spine was being brought into the claim. A discussion with the provider and adjuster resulted in the defense attorney speaking directly to the doctor before treatment was authorized for the cervical spine.

Conservative treatment for the knee failed and arthroscopic knee surgery was scheduled and performed in March 2021. The nurse made sure that the adjuster, insured and claimant were informed and that post op physical therapy and appointments were scheduled prior to surgery. The nurse contacted the claimant the day after surgery to see how he was doing and review pain management medications and signs of infection. She reminded claimant that the doctor wanted physical therapy to start which was scheduled on 3/16/21. The nurse continued to monitor his rehabilitation and follow up visits and discussed recommended monovisc injections with the adjuster which were approved. The adjuster and nurse communicated by phone, skype and email.

In April 2021 the orthopedic doctor felt that the claimant's increased back pain and issues in his right leg (shaking) were related to his back. He ordered lumbar spine x-rays and referred to spine doctor. The nurse contacted a neurosurgeon and provided background. He was scheduled to see the neurosurgeon on 5/18/21. The neurosurgeon requested an MRI of the cervical region due to upper extremity weakness and clonus at the R triceps and ankle. He believed the shaking and other symptoms were due to a compressed nerve in his neck. At his follow up visit with neurosurgery after the MRI was done he was diagnosed with moderate canal stenosis at C4-5, a large left paracentral disc extrusion causing coed compression and coed signal change. The neurosurgeon suggested surgery in the form of anterior cervical discectomy and disc replacement at C4-5 and C5-6. The neurosurgeon emphasized the main goal of surgery would be to prevent deterioration and documented that the claimant would most likely have permanent residual effects of his myelopathy that might impact his ability to work. The nurse discussed this with the adjuster and a second opinion was scheduled. The second opinion agreed with

the need for surgery although he recommended a fusion instead of discectomy. The second opinion was provided to the treating neurosurgeon who still felt the discectomy was the better option. The nurse had the recommendations and notes reviewed by Dr. Foye, Medical Director. Dr. Foye felt either approach would be reasonable. The claimant opted for the discectomy. The surgical worksheet was sent to the nurse and she noticed the procedure was being scheduled at an out of network ambulatory surgery center. She contacted Karen Beatty who was able to negotiate a letter of agreement for the procedure and also for neuro monitoring that would be required during the surgery. Surgery took place August 2021. The nurse called the claimant after the surgery to discuss pain level, pain management, signs of infection. Confirmed follow up visit. Post surgery his spasticity was relatively unchanged which the neurosurgeon expected. The nurse continues communication with the adjuster, claimant, insured and doctor. The neurosurgeon notes progress in decrease of his spasticity but continues to note it would not be safe for him to return to full duty. In October 2021 the claimant told the nurse that he was having recurrent knee pain. She discussed with the adjuster and a visit with orthopedics was authorized. The orthopedic doctor recommended depo-medrol injections which were discussed with the adjuster and authorized. Orthopedics placed him at MMI full duty in December 2021 after the injections. In January 2022 the claimant complained of increased lumbar pain. The neurosurgeon ordered x-rays which were reviewed on 2/25/22 and were unremarkable. Some decrease in spasticity was noted. Transitional duty was recommended but is not accommodated by the insured. As long as there is improvement the doctor does not normally MMI the claimant.

The nurse continues conversations with the claimant at least every 2 weeks. When she spoke to the claimant last week he advised he was experiencing pain in the knee again. The nurse spoke to the adjuster and a visit is being scheduled.

A round-table discussion with Karen, Tammy, the adjuster and the nursing supervisor was held. We discussed the nurse possibly doing a Virtual field visit or an in person field visit at the next appointment. We believe a virtual visit would be beneficial so that the nurse can participate in discussions about MMI.

The adjuster and NCM have worked closely together following the advice of the defense panel. In addition to ongoing communications there were multiple round table discussions including the adjuster, TPA supervisor, nurse case manager, NCM Supervisor and managed care client services manager. Providers and defense panel were included at times.



**Gloucester, Salem, Cumberland Counties Municipal JIF
Transitional Duty Summary Report
1/1/2022 - 2/28/2022**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
CLAYTON BOROUGH	15	0	0%	\$0	15	100%	\$1,756
DEPTFORD TOWNSHIP	49	49	100%	\$3,836	0	0%	\$0
FRANKLIN TOWNSHIP	69	69	100%	\$4,931	0	0%	\$0
GLASSBORO BOROUGH	21	0	0%	\$0	21	100%	\$2,907
LOGAN TOWNSHIP	71	59	83%	\$6,372	12	17%	\$1,051
MONROE TOWNSHIP	8	8	100%	\$325	0	0%	\$0
VINELAND CITY	69	69	100%	\$4,425	0	0%	\$0
WASHINGTON TOWNSHIP	86	0	0%	\$0	86	100%	\$11,905
WEST DEPTFORD TOWNSHIP	95	59	62%	\$3,764	36	38%	\$2,196
WOODBURY CITY	33	0	0%	\$0	33	100%	\$3,580
WOOLWICH TOWNSHIP	18	18	100%	\$2,492	0	0%	\$0
Grand Total	534	331	62%	\$26,144	203	38%	\$23,395



**Gloucester, Salem, Cumberland Counties Municipal JIF
PPO Savings And Penetration Report
February 2022**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	219	\$422,554	\$236,243	\$186,312	44%
Hospital	14	\$176,741	\$153,159	\$23,582	13%
Orthopedics	19	\$122,899	\$39,761	\$83,137	68%
Physical Therapy	126	\$46,873	\$14,383	\$32,490	69%
Ambulatory Surgical Center	1	\$42,077	\$11,954	\$30,123	72%
MRI/Radiology	10	\$10,045	\$4,478	\$5,567	55%
Anesthesiology	5	\$8,560	\$3,700	\$4,860	57%
Occ Med/Primary Care	17	\$4,644	\$2,192	\$2,452	53%
Urgent Care Center	7	\$2,329	\$1,979	\$350	15%
Durable Medical Equipment	4	\$1,804	\$1,433	\$371	21%
Pain Management	4	\$1,720	\$832	\$888	52%
Neurosurgery	4	\$1,705	\$485	\$1,220	72%
Behavioral Health	2	\$1,310	\$820	\$490	37%
Sports Medicine	2	\$630	\$150	\$480	76%
Physicians Fees	2	\$618	\$386	\$232	38%
Laboratory Services	1	\$404	\$403	\$0	0%
Emergency Medicine	1	\$198	\$129	\$69	35%
Out Of Network	38	\$87,146	\$29,588	\$57,557	66%
Ambulatory Surgical Center	1	\$68,949	\$13,426	\$55,523	81%
Podiatry	3	\$5,540	\$5,540	\$0	0%
Behavioral Health	23	\$3,550	\$3,190	\$360	10%
Durable Medical Equipment	2	\$2,970	\$2,376	\$594	20%
Anesthesiology	2	\$2,400	\$1,388	\$1,012	42%
Emergency Medicine	2	\$2,346	\$2,291	\$55	2%
Other	2	\$922	\$918	\$4	0%
Orthopedics	1	\$254	\$254	\$0	0%
Laboratory Services	1	\$175	\$175	\$0	0%
Physicians Fees	1	\$40	\$30	\$10	25%
Grand Total	257	\$509,700	\$265,831	\$243,869	48%

QualCare Network Provider Participation Rate

Bill Count	85%
Provider Charges	83%

Exclusive Provider Penetration Rate

Bill Count	85%
Provider Charges	94%



**Gloucester, Salem, Cumberland Counties Municipal JIF
PPO Savings And Penetration Report
1/1/2022 - 2/28/2022**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	457	\$1,091,584	\$382,793	\$708,791	65%
Neurosurgery	10	\$319,803	\$37,177	\$282,626	88%
Orthopedics	63	\$271,219	\$75,338	\$195,881	72%
Hospital	22	\$229,530	\$184,233	\$45,297	20%
Ambulatory Surgical Center	5	\$121,629	\$32,278	\$89,351	73%
Physical Therapy	246	\$87,639	\$24,813	\$62,826	72%
MRI/Radiology	20	\$16,973	\$8,153	\$8,820	52%
Anesthesiology	9	\$13,945	\$6,138	\$7,807	56%
Occ Med/Primary Care	38	\$10,429	\$5,345	\$5,084	49%
Physical Med & Rehab	2	\$6,187	\$715	\$5,472	88%
Urgent Care Center	10	\$3,587	\$2,505	\$1,081	30%
Physicians Fees	11	\$3,013	\$1,839	\$1,174	39%
Durable Medical Equipment	6	\$2,117	\$1,583	\$534	25%
Pain Management	5	\$1,945	\$923	\$1,022	53%
Sports Medicine	5	\$1,523	\$361	\$1,161	76%
Behavioral Health	2	\$1,310	\$820	\$490	37%
Laboratory Services	1	\$404	\$403	\$0	0%
Emergency Medicine	2	\$333	\$168	\$165	50%
Out Of Network	62	\$96,073	\$37,979	\$58,093	60%
Ambulatory Surgical Center	1	\$68,949	\$13,426	\$55,523	81%
Emergency Medicine	7	\$6,463	\$6,248	\$215	3%
Behavioral Health	38	\$5,900	\$5,210	\$690	12%
Podiatry	3	\$5,540	\$5,540	\$0	0%
Durable Medical Equipment	2	\$2,970	\$2,376	\$594	20%
Other	4	\$2,552	\$2,537	\$15	1%
Anesthesiology	2	\$2,400	\$1,388	\$1,012	42%
Physicians Fees	2	\$695	\$650	\$45	6%
Laboratory Services	2	\$350	\$350	\$0	0%
Orthopedics	1	\$254	\$254	\$0	0%
Grand Total	519	\$1,187,657	\$420,772	\$766,884	65%

QualCare Network Provider Participation Rate

Bill Count	88%
Provider Charges	92%

Exclusive Provider Penetration Rate

Bill Count	87%
Provider Charges	98%

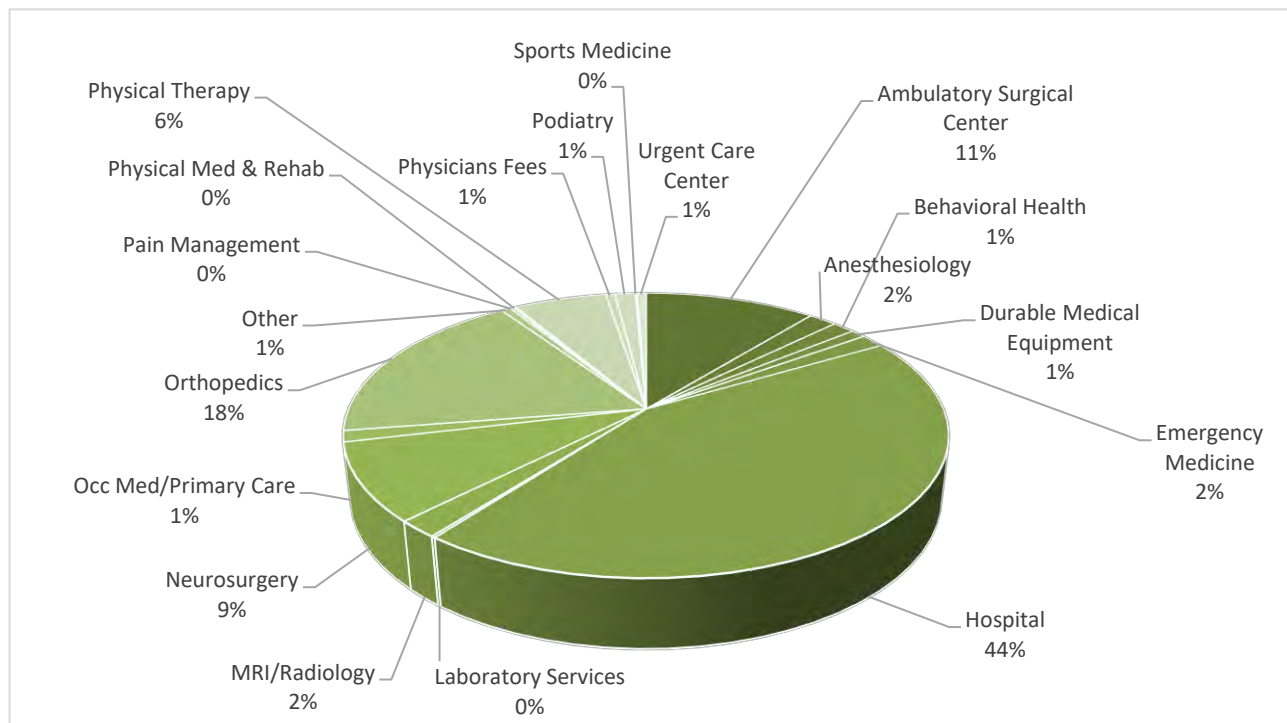


**Gloucester, Salem, Cumberland Counties Municipal JIF
Top 10 And Paid Provider By Specialty
1/1/2022 - 2/28/2022**

Top 10 Providers

	Bill Count	Repriced Amount
THOMAS JEFFERSON UNIV HOSPITAL	1	\$119,943
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	62	\$66,109
PRINCETON BRAIN AND SPINE CARE LLC	4	\$35,160
INSPIRA HEALTH CENTER WOODBURY	9	\$27,503
INSPIRA MEDICAL CENTER VINELAND	3	\$21,879
PREMIER ORTHO ASSOCSURG	2	\$19,804
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	214	\$17,705
SURGICAL STUDIOS LLC	1	\$13,426
PREMIER ORTHOPEDIC OF SOUTH JERSEY	7	\$9,337
PREMIER SURGICAL CENTER, LLC	1	\$8,373
Grand Total	304	\$339,238

Paid Provider By Specialty





Nurse Case Management Assignment Report 2022

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND												
Sharon Maurer	104	115										
Maureen Steelman	34	33										
Kelly Roth	63	63										
Bettie Leavitt	5	4										
Maribeth Beauregard	8	5										
Shamik Spann	53	55										
Patricia Henchy	3	0										
Stephanie Dionisio (Supervisor)	2	1										
Total	272	276	0	0	0	0	0	0	0	0	0	0



Cyber Risk Management

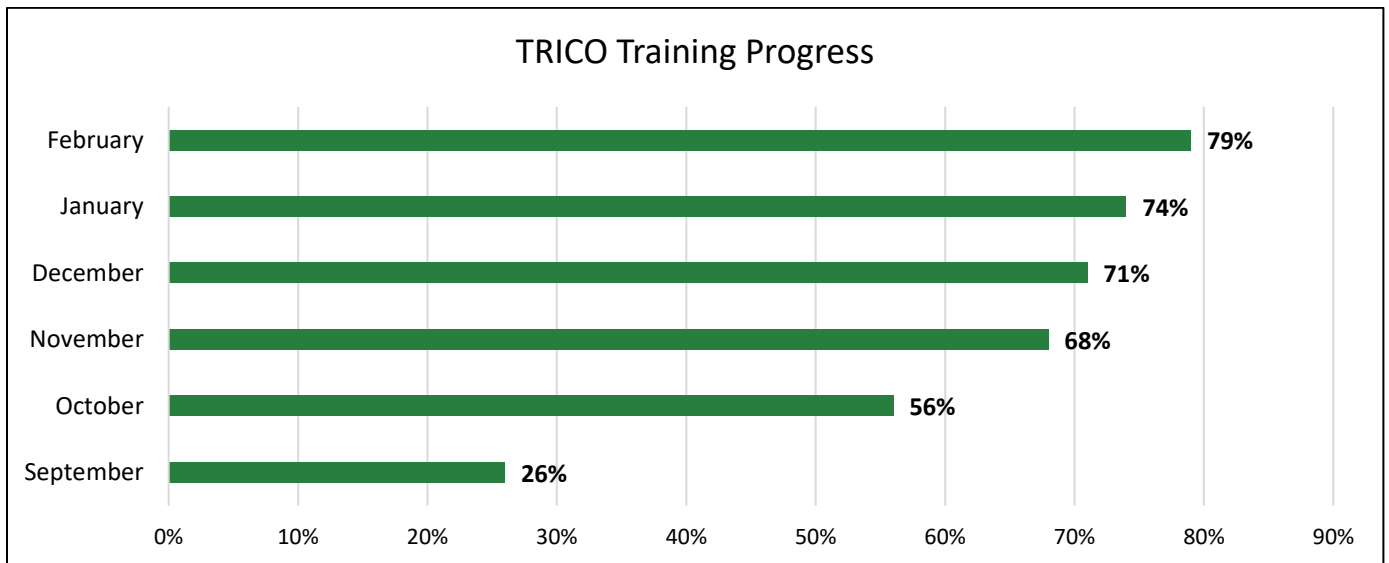
Monthly Executive Report

March 6, 2022

Wizer Training

TRICO JIF Training Status		
Municipality	Total Users 1992	Training Completion 79%
East Greenwich Township	35	100
Greenwich Township	47	100
Lower Alloways Creek Township	26	100
Paulsboro Borough	13	100
Swedesboro Borough	7	100
Wenonah Borough	5	100
Westville Borough	33	100
Woodbury Heights Borough	15	100
No Department	1	100
Franklin Township	60	97
Pitman Borough	39	97
Pennsville Township	55	93
Woolwich Township	56	93
Elk Township	12	92
Hopewell Township	13	92
Vineland City	611	92
Clayton Borough	43	91
Alloway Township	15	87
Mannington Township	13	85
Penns Grove Borough	18	79
Deptford Township	134	79
Fairfield Township	9	78
Carneys Point Township	60	77
Woodstown Borough	28	75
Woodbury City	65	74
Elsinboro Township	7	71
South Harrison Township	10	70
Logan Township	41	69
Harrison Township	27	63
Upper Pittsgrove Township	8	63
Quinton Township	12	53 93

West Deptford Township	101	54
Pilesgrove Township	15	53
Shiloh Borough	6	50
Washington Township	160	50
Monroe Township	160	48
Oldmans Township	9	44
Mantua Township	29	38



TRICO JIF	WIZER - Whitelisting	
	Confirmation Received From Member	Confirmation Sent to Wizer
Alloway Township	2/11/2022	2/15/2022
Carneys Point Township		
Clayton Borough	2/11/2022	2/15/2022
Deptford Township	2/16/2022	2/16/2022
East Greenwich Township	2/24/2022	2/28/2022
Elk Township		
Elsinboro Township		
Fairfield Township		
Franklin Township		
Glassboro Borough		
Greenwich Township		
Harrison Township		
Hopewell Township		
Logan Township		
Lower Alloways Creek Township		
Mannington Township		
Mantua Township		
Monroe Township		
Oldmans Township		
Paulsboro Borough	2/24/2022	2/28/2022
Penns Grove Borough		
Pennsville Township		
Piles Grove 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	2/11/2022	2/15/2022
Woodbury City		
Woodbury Heights Borough		
Woodstown Borough		
Woolwich Township	2/15/2022	2/15/2022

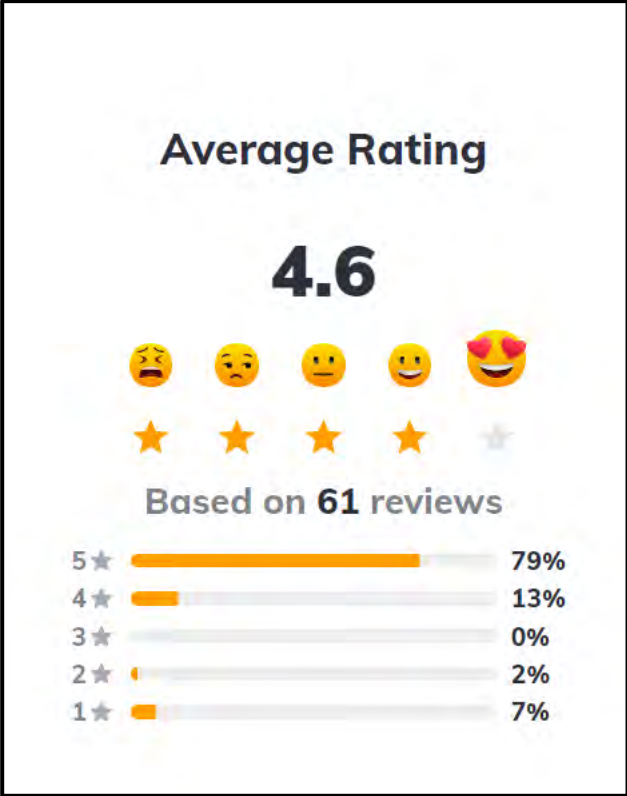
38











7

18%

As of March 6th, only 7 members have confirmed submitting their confirmation of having Wizer's IP addresses and domains whitelisted to take advantage of the phishing email program.

Wizer Reviews



Your Team Reviews		
Dan McAteer		Dec 09, 2021
 Cyber Security Awareness Training		
Very helpful and informative lesson. Thank you.		
★ ★ ★ ★ ★		
Jeannette Pace		Mar 01, 2022
 Cyber Security Awareness Training		
Learned a few things I didn't already know!		
★ ★ ★ ★ ★		
Rob Guerra		Jan 10, 2022
 Cyber Security Awareness Training		
This course was very informative..		
★ ★ ★ ★ ★		
ANDRE BUTLER		Jan 10, 2022
 Cyber Security Awareness Training		
GOOD INFORMATION GIVEN.		
★ ★ ★ ★ ★		
PATRICK BOMBA		Mar 04, 2022
 Cyber Security Awareness Training		
No comments.		
★ ★ ★ ★ ★		
THERESA MULVENNA		Mar 04, 2022
 Cyber Security Awareness Training		
★ ★ ★ ★ ★		
Heather Samples		Mar 03, 2022
 Cyber Security Awareness Training		
★ ★ ★ ★ ★		
Harry Perez		Mar 02, 2022
 Cyber Security Awareness Training		
★ ★ ★ ★ ★		
Pellegrino Agnes		Mar 02, 2022
 Cyber Security Awareness Training		
★ ★ ★ ★ ★		
Louis Manzo		Mar 02, 2022
 Cyber Security Awareness Training		
★ ★ ★ ★ ★		

D2 Cybersecurity Vulnerability & Pen Testing

TRICO JIF	D2 Scanning & Penetration	
	KYC & VSA Received From Member	KYC & VSA Sent to D2
Alloway Township		
Carneys Point Township		
Clayton Borough		
Deptford Township		
East Greenwich Township	2/23/2022	2/23/2022
Elk Township		
Elsinboro Township		
Fairfield Township		
Franklin Township	2/15/2022	2/15/2022
Glassboro Borough	3/1/2022	3/1/2022
Greenwich Township		
Harrison Township		
Hopewell Township		
Logan Township		
Lower Alloways Creek Township	2/22/2022	2/22/2022
Mannington Township		
Mantua Township	2/17/2022	2/17/2022
Monroe Township		
Oldmans Township		
Paulsboro Borough		
Penns Grove Borough		
Pennsville Township		
Pilesgrove Township		
Pitman Borough		
Quinton Township		
Shiloh Borough		
South Harrison Township		
Swedesboro Borough	2/28/2022	2/28/2022
Upper Pittsgrove Township		
Vineland City		
Washington Township		
Wenonah Borough		
West Deptford Township	2/28/2022	2/28/2022
Westville Borough		
Woodbury City	2/17/2022	2/17/2022
Woodbury Heights Borough		
Woodstown Borough		
Woolwich Township		

38

8

21%

Access your vulnerability or pen testing reports

<https://D2 Cybersecurity Insight>

Vulnerability Scanning & Pen Testing FAQ

FAQ for vulnerability scanning and penetration testing conducted by

D2 | Cybersecurity

FAQ Compiled by:

John Bomba

Lead Security Engineer

D2 | Cybersecurity

1. Who can I contact at D2 | cybersecurity with technical or program related questions?
 - John Bomba
 - Email: jbomba@d2cybersecurity.com
 - Phone: 732-507-7341
2. Who can I contact with administrative questions or other Cyber Loss Control Services?
 - Brian Lau
 - Email: brianlau@d2cybersecurity.com
 - Phone: 609-915-2758
3. What is the scope of service?
 - See Scope Breakdown at the end of this FAQ.
4. How is confidential Data handled?
 - **No data will ever be downloaded or modified.**
 - In some situations, a screenshot of a system will be taken to provide “proof” that our pen tester was able to access a system that should have been off limits.
 - The goal of a pen test is not to steal files/data from your network but demonstrate if it is possible
5. Is D2 installing software on our systems during a pen test?
 - Certain exploits require code to be run on a target machine in that process will be documented fully and reversed on completion.
 - If for example we found an exploit where we would create a user on a system we would do so, then screenshot and document the steps taken. Then reverse the process and screenshot again to prove that the user was removed. This is to show that the exploit could be done without anything malicious actually occurring.
6. What IP ranges will the various test and scans originate from?
 - Penetration tests: 65.215.4.0/24
 - Vulnerability scans: 72.236.151.33
7. Will we have to whitelist the D2 source IPs?
 - This is unlikely but there may be instances where our IPs will need to be whitelisted.

- D2 will reach out to the technical POC if it becomes necessary
8. How does vulnerability scanning, and penetration testing differ?
 - Vulnerability scanning uses automated tools to detect vulnerabilities in your network. The vulnerabilities are only detected not exploited to gain access/control.
 - Pen Testing is a manual process that seeks to emulate what a hacker might try to do to gain access to and take control of your network by exploiting vulnerabilities.
 - For more info see scope below
 9. Will scanning or pen testing affect my network performance/speed/backups?
 - Vulnerability scanning is usually completed in under an hour and performed during off-hours to minimize the already small chance of it affecting the network
 - Penetration testing does happen over the course of days or weeks depending on the size of the network. It is done in an intentionally slow process to avoid being noticed.
 10. Our IT department “thinks” we detected D2 running the penetration test what should we do?
 - Reach out to John Bomba at D2, it is important to verify that it is D2 running a penetration test and not a potentially malicious actor in your network.
 11. Can I request a specific window for a vulnerability scan/ Penetration test?
 - Yes – the KYC form has a testing window section, or you can email John Bomba to modify the time you initially indicated.
 12. Can we declare certain network resources off limits?
 - Yes – The KYC form has an exceptions section. If needed reach out to John Bomba at D2 to update it.
 13. What kind of reports will I receive?
 - Both penetration testing and vulnerability scan reports will be available as downloadable PDF’s at <https://insight.d2cybersecurity.com/>
 14. When can I expect to receive a report?
 - Your Vulnerability Scanning report should be available the next business day after the scan is performed, usually the day after the KYC form is submitted.
 - Penetration testing: depending on the size of the network scanned it can take up to 3 weeks after the test is completed for the full report to be compiled. D2 will notify the POCs when it is available.
 15. Can my reports be emailed to me?
 - No - Due to the sensitive nature of the information in the vulnerability and penetration testing reports they can only be access through portal. <https://insight.d2cybersecurity.com/>
 16. Can I share my Insight log in credentials?
 - We strongly suggest that you do not share your insight log in credentials (or share credentials for any other systems that you might need to access).
 - If you would like to add more than the 2 POCs that are on the KYC form please either provide an additional copy of the KYC with the user information or contact John Bomba at D2

17. How are vulnerabilities classified?

- Vulnerabilities are classified on a scale of Low, Medium, High, and critical based on their CVSS score.

18. What happens if a critical vulnerability is detected?

- In the event that we find a critical vulnerability D2 will notify the POCs within 1 business day.

19. My vulnerability scan report is blank other than a D2 logo what does that mean?

- Things look good right now. Our scans did not detect any vulnerabilities at this time.
- Keep in mind new vulnerabilities and exploits are found daily so you may see something appear on the next scan.

20. What should I do with my reports?

- If there are known remediation steps to an identified vulnerability or exploit, remediation steps will be included in both the vulnerability scan and penetration test report. Discuss these suggested solutions with your tech POCs.

Scope Breakdown

External Vulnerability Scan:

An External Vulnerability Scan is the process of identifying and quantifying the weaknesses in your network's perimeter, externally-facing systems, and web services. The scans use automated scripts to determine specifications such as but not limited to web server version numbers, open ports, etc. A vulnerability scan does NOT in any way attempt to exploit those vulnerabilities to gain access to a network. The scans are used to identify any potential weaknesses in the networks security so a possible solution can be suggested. The Initial scan which will be used as a baseline to compare all the following scans will be run as the KYC forms are provided to D2, usually on the next business day. After the first initial scan is completed the members will be added to a monthly scan schedule. One scan per month for the next 11 months will be conducted for a total of 12 scans. As mentioned above in the FAQ if critical vulnerabilities are found D2 will notify the member via phone and or email within 1 business day.

External Penetration Testing:

A one-time annual penetration test will be conducted for each member over the next 12 months. The goal of an External Penetration Test is to determine how easily technological vulnerabilities may be exploited. This is accomplished by simulating an attack using the same tools and methods employed by hackers. Our team will use both active and passive reconnaissance methods to determine the best way to simulate an attack. If an attack is successful, the team determines what part of the network could potentially be controlled and or expose sensitive data. On completion a report will be created for each member. The report will contain a detailed overview of the test performed and the assessment results. Security issues will be outlined along with their risk ratings and suggested remediations.

At no point will any files be copied or removed from your network.

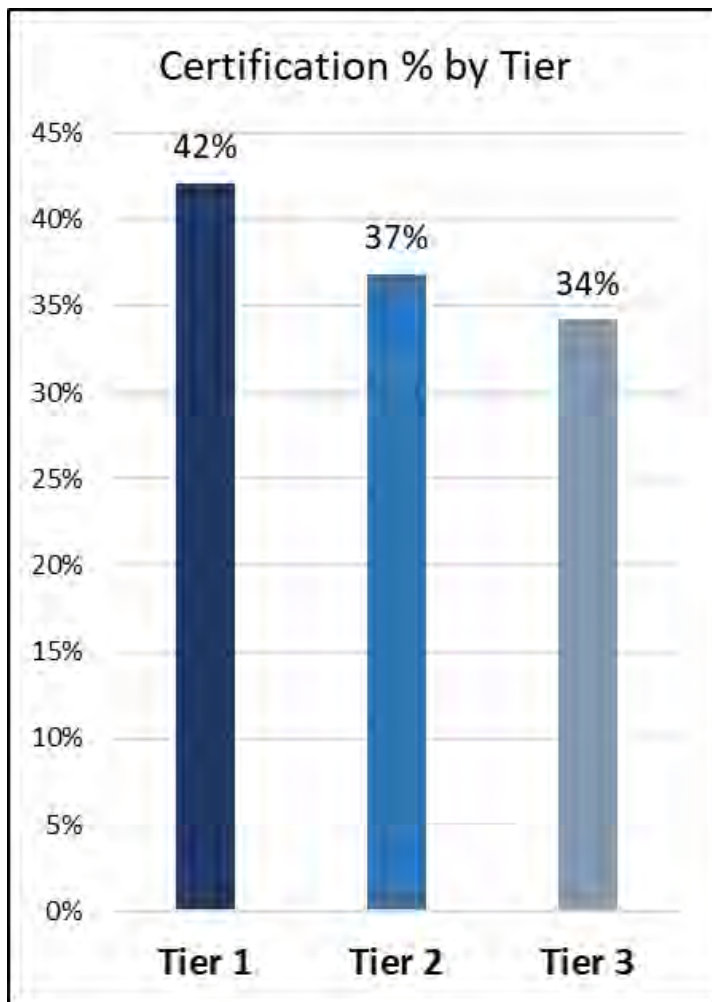
The penetration test is performed against the target network not the users. So social engineering (i.e.. Trying to convince someone to share their login credentials) or phishing attacks are outside the scope of this exercise and will not be part of this test.



MEL's Cyber Risk Management

TRICO JIF	Status	Tier 1	Tier 2	Tier 3
Alloway Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Carneys Point Twp	Waiting for Certification Checklist			
Clayton Twp	Waiting for Certification Checklist			
Deptford Twp	Waiting for Certification Checklist			
East Greenwich Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Elk Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Elsinboro Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Fairfield Twp	Waiting for Certification Checklist			
Franklin Twp	Waiting for Certification Checklist			
Glassboro Borough				
Greenwich Twp	Waiting for Risk Questionnaire			
Harrison Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Hopewell Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Logan Twp	Waiting for Certification Checklist			
Lower Alloway Creek Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Mannington Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Mantua Twp	Waiting for Risk Questionnaire			
Monroe Twp	Waiting for Certification Checklist			
Oldsman Twp	Waiting for Risk Questionnaire			
Paulsboro Borough	Waiting for Certification Checklist			
Penns Grove Borough	Waiting for Risk Questionnaire			
Pennsville Borough	Waiting for Risk Questionnaire			
Pilesgrove Twp	Waiting for Risk Questionnaire	Incomplete	Incomplete	Incomplete
Pitman Borough	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Quinton Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Shiloh Borough	Waiting for Certification Checklist			
South Harrison Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Swedesboro Borough	Checklist Submitted to the MEL	Approved	Approved	Approved
Upper Pittsgrove Twp	Waiting for Risk Questionnaire			
Vineland City	Checklist Submitted to the MEL	Approved	Approved	Approved
Washington Twp	Waiting for Risk Questionnaire			
Wenonah Borough	Checklist Submitted to the MEL	Approved	Approved	Incomplete
West Deptford Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Westville Borough	Checklist Submitted to the MEL	Approved		
Woodbury City	Waiting for Risk Questionnaire			
Woodbury Heights Borough	Waiting for Risk Questionnaire			
Woodstown Borough	Checklist Submitted to the MEL	Approved	Incomplete	Incomplete
Woolwich Twp	Checklist Submitted to the MEL	Approved	Approved	Approved

	Tier 1	Tier 2	Tier 3
Number Approved	16	14	13
% Approved	42%	37%	34%
Number Incomplete	3	4	5
% Incomplete	8%	11%	13%



Up Coming Events

We will be reaching out to the members and visiting them to provide assistance with any of the JIF's cyber initiatives.

Security Tip

To help you protect sensitive documents and comply with the *Tier 2 Protect Information Policy*, enable **Bit Locker** on your PCs and servers.

Bit Locker can encrypt files on your PCs and servers.

Ask your IT professional if this can be enabled on your network.

Don't forget to register with NJCCIC & MS-ISAC


<https://www.cyber.nj.gov/members/>

Membership

An NJCCIC membership enables you to increase your knowledge and awareness, becoming the strongest defense against cyber-attacks. Join today at no cost and we'll deliver the latest cyber alerts and advisories to your inbox, along with our bulletins, training notifications and other important updates.

CONTACT INFORMATION


* Your Affiliation	* E-mail Address
<input type="text"/>	<input type="text"/>
* First Name	Middle (Initial)
<input type="text"/>	<input type="text"/>
* Last Name	Suffix
<input type="text"/>	<input type="text"/>
Organization/Agency	Title
<input type="text"/>	<input type="text"/>
Address	City
<input type="text"/>	<input type="text"/>
* Zip/Postal Code	* State
<input type="text"/>	<input type="text"/>
Phone	Extension
<input type="text"/>	<input type="text"/>
Mobile	
<input type="text"/>	
* Subscription Preferences:	
<input type="checkbox"/> Weekly Bulletin	
<input type="checkbox"/> Alerts/Advisories	
<input type="checkbox"/> Events/Training	
<input type="button" value="Review"/>	



Join MS-ISAC® – Free for U.S. State, Local, Tribal & Territorial Government Entities

Membership in the Multi-State ISAC is open to employees or representatives from all 50 states, the District of Columbia, U.S. Territories, local and tribal governments, public K-12 education entities, public institutions of higher education, authorities, and any other non-federal public entity in the United States of America. This is always a free and voluntary membership for all these eligible organizations.

If you are affiliated with an eligible organization, please fill out this form and an MS-ISAC representative will reach out to you as soon as possible to complete the membership enrollment process.



[MS-ISAC Services Guide \(PDF\)](#)

MS-ISAC Services and Benefits Provided to Members:

- 24/7 Security Operations Center
- Incident response and digital forensics services
- Monitoring of your public IP ranges and domains for possible compromises
- Access to our Malicious Code Analysis Platform (MCAP)
- Weekly top-malicious domains and IPs report
- Block ransomware with Malicious Domain Blocking and Reporting (MDBR)
- Access to cybersecurity table-top exercises
- CIS SecureSuite Membership including access to CIS Benchmarks, CIS-CAT Pro, CIS WorkBench, remediation content, and more

Employees of for-profit companies or non-profits, consultants, or private citizens that are unaffiliated with an eligible entity are all strongly encouraged to take advantage of our free advisories on known vulnerabilities, national webcasts, and end-user focused cybersecurity newsletters by enrolling here: <https://learn.cisecurity.org/ms-isac-subscription>.

MEMBERSHIP APPLICATION

First Name *

Last Name *

Business Email *

romero@securecalabs.com

Job Title *

Public Organization Name *

Sector *

Phone Number *

Mobile Phone

Street Address *

Address Line 2

City *

State/Region *

Postal Code *

How Did You Hear About Us? *

☐ I want information about Electronic Infrastructure Security

☐ I agree to the MS-ISAC terms & conditions

☐ I have reviewed the CIS Privacy Policy

Register

Tax season is upon us



Beware of Tax Season Scams

Cyber criminals are certainly aware that tax season is around the corner, and you should be too. Cyber criminals are trying to dupe you into believing you are sending them a legitimate tax document, or they are calling you to convince you they are tax examiners and need your personal information. **BE CAUTIOUS!**

- **Is the emailer's address really what it looks like?**

Right-click to see full email address.

- Is that link really **going where it says it's going?**

Right-click to see full web address.

- Is that caller really from the IRS?

Hang up and call the IRS yourself with the phone number you find online.

IRS-IMPERSONATION PHONE SCAMS - Callers claiming to be IRS employees – using fake names and phony IRS ID numbers – may ring you and insist that you owe money, and it must be paid as soon as possible through a gift card or wire service. If the call is not picked up, the scammers often leave an emergency callback request message. The real IRS will not call you and demand immediate payment; in general, it will mail you a bill if you owe money.

March 17, 2022

To the Members of the
Executive Board of the
Salem, Cumberland, Gloucester Counties
Municipal Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending February 28, 2022 for Closed Fund Years 1991 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 23,688.72. This generated an average annual yield of .83%. However, after including an unrealized net loss of \$ 166,847.73 in the asset portfolio, the yield is adjusted to -5.87% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$28,157,512.67 vs. the amount we have invested. The current market value, including accrued income is valued at \$28,164,748.30.

Our asset portfolio with Wilmington Trust and consists of 2 obligations with maturities less than one year.

Our JCMI Portfolio has a current market value of \$25,677,348.57.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 548.00 YTD \$ 2,849.90 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 2022 Premium Assessments \$ 3,606,054.00
FY 2021 MediaPro Settlement Payment \$ 3,719.50

A.E.L.C.F. MEMBER PARTICIPANT BALANCES: (\$ 130. Interest Applied)

Woodbury City	\$ 21,634.00
Washington Twp.	\$ 80,544.00
Pittsgrove Township	\$ 78,709.00
Stow Creek Twp.	\$ 5,920.00
Quinton Township	\$ 1,962.00

LOSS RUN PAYMENT REGISTER FOR THE PERIOD: (Action Item)

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 506,807.71. The claims detail shows 579 claims payments issued.

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 33,237,708.20 to a closing balance of \$ 34,956,982.89 showing an increase in the fund of \$ 1,719,274.69. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list at the end of my report.

The information contained in this cover report is a summary of key elements related to activity during the reporting period. Other detailed information is contained in the attached documents and, if desired, a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**TRI-COUNTY
MUNICIPAL JOINT INS. FUND
Subrogation Report
Calendar Year 2022**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/5	WASHINGTON TWP.	2020193141	JEFFREY PHILLIPS	WC	2019	1,701.60	
1/5	EAST GREENWICH TWP	1252568	EAST GREENWICH TWP	PR	2016	200.00	
1/6	GLASSBORO BOROUGH	2017099756	MICHAEL FANFARILLO	WC	2017	203.50	
1/6	GLASSBORO BOROUGH	2017099767	KYLE SNYDER	WC	2017	196.80	
TOTAL-JAN. YTD TOTAL						2,301.90	2,301.90
2/1	WEST DEPTFORD	2019174301	JAMES ALEXANDER	WC	2019	48.00	
2/3	EAST GREENWICH TWP	1252568	EAST GREENWICH TWP	PR	2016	400.00	
2/8	HARRISON TWP	2020196091	PATRICK MORRIS	WC	2020	100.00	
TOTAL-FEB. YTD TOTAL						548.00	2,849.90

**TRI-COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2022**

	<u>January</u>	<u>February</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	32,665,579.02	33,237,708.20	
RECEIPTS:			
Interest Income (Cash)	-305,205.01	-136,089.32	-441,294.33
Premium Assessment Receipts	2,532,061.00	3,606,054.00	6,138,115.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:			
Fund Year 2022	0.00	0.00	0.00
Fund Year 2021	650.00	0.00	650.00
Fund Year 2020	453.47	100.00	553.47
Fund Year 2019	1,701.60	10,320.85	12,022.45
Fund Year 2018	908.88	4,015.33	4,924.21
Closed Fund Year	200.00	1,779.68	1,979.68
Total Subrogation, Salvage & Reimb. Receipts	3,913.95	16,215.86	20,129.81
FY 2022 Appropriation Refunds	0.00	0.00	0.00
FY 2021 Appropriation Refunds	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00	0.00
Other	400.30	3,719.50	4,119.80
TOTAL RECEIPTS:	2,231,170.24	3,489,900.04	5,721,070.28
DISBURSEMENTS:			
Net Claim Payments:			
Fund Year 2022	14,136.07	80,358.25	94,494.32
Fund Year 2021	227,072.04	237,048.32	464,120.36
Fund Year 2020	72,570.32	147,893.39	220,463.71
Fund Year 2019	38,081.97	26,203.25	64,285.22
Fund Year 2018	31,368.83	15,304.50	46,673.33
Closed Fund Year	0.00	0.00	0.00
Total Net Claim Payments	383,229.23	506,807.71	890,036.94
Exp. & Admin Bill List Payments:			
Exp. & Cont. Charges FY 2023	0.00	0.00	0.00
Exp. & Cont. Charges FY 2022	170,099.56	405,061.50	575,161.06
Property Fund Charges FY 2022	0.00	0.00	0.00
E-JIF Premium FY 2022	193,993.00	0.00	193,993.00
M.E.L. Premium FY 2022	810,735.85	0.00	810,735.85
POL/EPL Policy Premium FY 2022	0.00	790,228.50	790,228.50
Exp. & Cont. Charges FY 2021	12,614.57	52,099.54	64,714.11
Property Fund Charges FY 2021	0.00	0.00	0.00
E-JIF Premium FY 2021	0.00	0.00	0.00
M.E.L. Premium FY 2021	0.00	0.00	0.00
POL/EPL Policy Premium FY 2021	0.00	0.00	0.00
M.E.L. Premium FY 2020	0.00	0.00	0.00
Exp. & Cont. Charges FY 2020	9,115.85	16,428.10	25,543.95
Exp. & Cont. Charges FY 2019	0.00	0.00	0.00
Exp. & Cont. Charges FY 2018	0.00	0.00	0.00
Other	0.00	0.00	0.00
Other	0.00	0.00	0.00
Closed Fund Year	79,253.00	0.00	79,253.00
Total Bill List Payments	1,275,811.83	1,263,817.64	2,539,629.47
Net Bank Services Fees	0.00	0.00	0.00
Other	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	1,659,041.06	1,770,625.35	3,429,666.41
Closing Balance for the Period:	33,237,708.20	34,956,982.89	
Account Net Cash Change During the Period:			
Operating Account	871,966.66	3,122,662.90	3,994,629.56
JCMI Investment Program	-307,288.92	-143,944.11	-451,233.03
Investment Account	1,258,811.44	-1,249,087.50	9,723.94
Asset Management Account	-1,257,750.00	-3,966.60	-1,261,716.60
Claims Imprest Account	6,390.00	-6,390.00	0.00
Expense & Contingency Account	0.00	0.00	0.00
Total Change in Account Net Cash:	572,129.18	1,719,274.69	2,291,403.87

Proof: 0.00 0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
TRI COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED

CURRENT MONTH February

CURRENT FUND YEAR 2022

	Description:	INVEST ACCT	ASSET MGR	OPERATING ACCOUNT	CLAIMS ACCOUNT	ADMIN EXPENSE	UnNamed #6	JCMI
	ID Number:							
	Maturity (Yrs)							
	Purchase Yield:							
	TOTAL for All Accts & instruments							
Opening Cash & Investment l	\$33,237,708.20	1,259,587.24	2,484,130.70	3,555,774.86	105,614.81	1,000.00	10,307.91	25,821,292.68
Opening Interest Accrual Bal	\$14,305.10	-	14,305.10	-	-	-	-	-
1 Interest Accrued and/or Int	\$2,843.03	\$0.00	\$2,843.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$1,157.43	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,157.43
5 Interest Paid - Cash Instr.s	\$22,003.12	\$0.00	\$0.00	\$1,908.87	\$0.00	\$0.00	\$0.00	\$20,094.25
6 Interest Paid - Term Instr.s	\$9,912.50	\$0.00	\$9,912.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$166,847.53	\$0.00	-\$3,966.60	\$0.00	\$0.00	\$0.00	\$0.00	-\$162,880.93
8 Net Investment Income	-\$143,158.81	\$0.00	-\$1,123.57	\$1,908.87	\$0.00	\$0.00	\$0.00	-\$143,944.11
9 Deposits - Purchases	\$6,665,527.21	\$9,912.50	\$0.00	\$4,884,989.36	\$506,807.71	\$1,263,817.64	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$4,810,163.20	-\$1,259,000.00	-\$9,912.50	-\$1,764,235.35	-\$513,197.71	-\$1,263,817.64	\$0.00	\$0.00
Ending Cash & Investment Bal	\$34,956,982.87	\$10,499.74	\$2,480,164.10	\$6,678,437.74	\$99,224.81	\$1,000.00	\$10,307.91	\$25,677,348.57
Ending Interest Accrual Balance	\$7,235.63	\$0.00	\$7,235.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,501,367.06	\$0.00	\$0.00	\$0.00	\$234,308.35	\$1,267,058.71	\$0.00	\$0.00
(Less Deposits in Transit)	-\$15,767.86	\$0.00	\$0.00	-\$15,767.86	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$36,442,582.07	\$10,499.74	\$2,480,164.10	\$6,662,669.88	\$333,533.16	\$1,268,058.71	\$10,307.91	\$25,677,348.57

Investment Income Allocation													
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total	
2022	Opening Cash & Investment	124,258.89	175,291.35	53,567.86	579,625.03	167,096.49	0.00	292,223.00	(132,810.43)	(295,031.62)	378,875.95	\$1,343,096.52	
	Opening Interest Accrual B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00	
	1 Interest Accrued and/or Int	\$10.26	\$14.47	\$4.42	\$47.86	\$13.80	\$0.00	\$24.13	\$0.00	\$0.00	\$31.28	\$146.21	
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	4 Accretion	-\$4.18	-\$5.89	-\$1.80	-\$19.48	-\$5.62	\$0.00	-\$9.82	\$0.00	\$0.00	-\$12.73	-\$59.52	
	5 Interest Paid - Cash Instr.s	\$79.40	\$112.01	\$34.23	\$370.37	\$106.77	\$0.00	\$186.72	\$0.00	\$0.00	\$242.09	\$1,131.59	
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	7 Realized Gain (Loss)	-\$602.07	-\$849.34	-\$259.55	-\$2,808.45	-\$809.63	\$0.00	-\$1,415.91	\$0.00	\$0.00	-\$1,835.76	-\$8,580.72	
	8 Net Investment Income	-\$516.59	-\$728.75	-\$222.70	-\$2,409.71	-\$694.68	\$0.00	-\$1,214.88	\$0.00	\$0.00	-\$1,575.13	-\$7,362.44	
	9 Interest Accrued - Net Char	\$10.26	\$14.47	\$4.42	\$47.86	\$13.80	\$0.00	\$24.13	\$0.00	\$0.00	\$31.28	\$146.21	
	Ending Cash & Investment	\$256,088.70	\$424,053.69	\$129,629.83	\$1,387,163.15	\$404,359.75	\$0.00	-\$83,072.89	-\$45,676.81	\$439,412.49	\$754,035.72	\$3,665,993.63	
	Ending Interest Accrual Ba	\$10.26	\$14.47	\$4.42	\$47.86	\$13.80	\$0.00	\$24.13	\$0.00	\$0.00	\$31.28	\$146.21	

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total	
2021	Opening Cash & Investment	24,610.65	890,154.65	235,990.04	1,580,786.07	905,490.64	0.00	(37,669.09)	(32,408.52)	(216,154.61)	265,994.52	\$3,616,794.35	
	Opening Interest Accrual B	51.74	351.84	93.75	795.84	352.23	0.00	0.21	0.85	143.47	192.87	\$1,982.81	
	1 Interest Accrued and/or Int	\$2.03	\$73.49	\$19.48	\$130.51	\$74.76	\$0.00	\$0.00	\$0.00	\$0.00	\$21.96	\$322.24	
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	4 Accretion	-\$0.83	-\$29.92	-\$7.93	-\$53.13	-\$30.44	\$0.00	\$0.00	\$0.00	\$0.00	-\$8.94	-\$131.19	
	5 Interest Paid - Cash Instr.s	\$15.73	\$568.79	\$150.79	\$1,010.08	\$578.59	\$0.00	\$0.00	\$0.00	\$0.00	\$169.96	\$2,493.94	
	6 Interest Paid - Term Instr.s	\$35.85	\$243.81	\$64.97	\$551.48	\$244.08	\$0.00	\$0.15	\$0.59	\$99.42	\$133.65	\$1,374.00	
	7 Realized Gain (Loss)	-\$119.25	-\$4,313.06	-\$1,143.44	-\$7,659.37	-\$4,387.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,288.82	-\$18,911.31	
	8 Net Investment Income	-\$102.32	-\$3,700.70	-\$981.10	-\$6,571.91	-\$3,764.46	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,105.84	-\$16,226.33	
	9 Interest Accrued - Net Char	-\$33.82	-\$170.32	-\$45.48	-\$420.97	-\$169.32	\$0.00	-\$0.15	-\$0.59	-\$99.42	-\$111.69	-\$1,051.76	
	Ending Cash & Investment	-\$136.52	\$872,956.41	\$235,054.43	\$1,375,933.34	\$901,895.50	\$0.00	-\$37,668.94	-\$32,407.93	-\$216,055.19	\$216,620.33	\$3,316,191.43	
	Ending Interest Accrual Ba	\$17.92	\$181.53	\$48.27	\$374.87	\$182.91	\$0.00	\$0.07	\$0.26	\$44.05	\$81.18	\$931.06	

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investment	(60,499.30)	832,438.61	234,206.87	338,236.38	882,426.43	129,836.42	(131,142.74)	(35,445.26)	77,253.69	1,236,937.12	\$3,504,248.22
	Opening Interest Accrual B	0.32	355.27	97.84	216.51	367.03	54.00	0.01	0.00	33.18	523.83	\$1,648.00
	1 Interest Accrued and/or Inte	\$0.00	\$68.73	\$19.34	\$27.93	\$72.86	\$10.72	\$0.00	\$0.00	\$6.38	\$102.12	\$308.07
	2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	-\$27.98	-\$7.87	-\$11.37	-\$29.66	-\$4.36	\$0.00	\$0.00	-\$2.60	-\$41.58	-\$125.42
	5 Interest Paid - Cash Instr.s	\$0.00	\$531.91	\$149.65	\$216.12	\$563.85	\$82.96	\$0.00	\$0.00	\$49.36	\$790.37	\$2,384.23
	6 Interest Paid - Term Instr.s	\$0.22	\$246.19	\$67.80	\$150.03	\$254.34	\$37.42	\$0.00	\$0.00	\$22.99	\$362.99	\$1,141.99
	7 Realized Gain (Loss)	\$0.00	-\$4,033.41	-\$1,134.80	-\$1,638.85	-\$4,275.61	-\$629.10	\$0.00	\$0.00	-\$374.32	-\$5,993.32	-\$18,079.41
	8 Net Investment Income	\$0.00	-\$3,460.75	-\$973.68	-\$1,406.17	-\$3,668.57	-\$539.78	\$0.00	\$0.00	-\$321.17	-\$5,142.40	-\$15,512.52
	9 Interest Accrued - Net Char	-\$0.22	-\$177.46	-\$48.46	-\$122.11	-\$181.48	-\$26.70	-\$0.00	\$0.00	-\$16.62	-\$260.87	-\$833.92
	Ending Cash & Investment	-\$69,563.27	\$828,594.31	\$233,281.65	\$198,784.11	\$878,939.34	\$129,323.35	-\$131,142.74	-\$35,445.26	\$76,949.13	\$1,215,627.48	\$3,325,348.10
	Ending Interest Accrual Ba	\$0.10	\$177.81	\$49.38	\$94.40	\$185.55	\$27.30	\$0.00	\$0.00	\$16.57	\$262.97	\$814.08

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening Cash & Investment	157,090.93	822,877.71	270,617.58	585,001.70	252,742.85	99,152.76	570.47	170.59	17,681.54	246,753.92	\$2,452,660.05
	Opening Interest Accrual B	65.45	358.33	117.03	276.57	105.37	41.25	0.24	0.07	7.43	102.81	\$1,074.54
	1 Interest Accrued and/or Inte	\$12.97	\$67.94	\$22.34	\$48.30	\$20.87	\$8.19	\$0.05	\$0.01	\$1.46	\$20.37	\$202.50
	2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$5.28	-\$27.66	-\$9.10	-\$19.66	-\$8.50	-\$3.33	-\$0.02	-\$0.01	-\$0.59	-\$8.29	-\$82.44
	5 Interest Paid - Cash Instr.s	\$100.38	\$525.80	\$172.92	\$373.80	\$161.50	\$63.36	\$0.36	\$0.11	\$11.30	\$157.67	\$1,567.19
	6 Interest Paid - Term Instr.s	\$45.35	\$248.31	\$81.10	\$191.65	\$73.01	\$28.58	\$0.16	\$0.05	\$5.15	\$71.24	\$744.61
	7 Realized Gain (Loss)	-\$761.15	-\$3,987.08	-\$1,311.22	-\$2,834.50	-\$1,224.61	-\$480.42	-\$2.76	-\$0.83	-\$85.67	-\$1,195.59	-\$11,883.86
	8 Net Investment Income	-\$653.08	-\$3,421.00	-\$1,125.06	-\$2,432.07	-\$1,050.74	-\$412.21	-\$2.37	-\$0.71	-\$73.51	-\$1,025.85	-\$10,196.60
	9 Interest Accrued - Net Char	-\$32.38	-\$180.37	-\$58.75	-\$143.35	-\$52.15	-\$20.40	-\$0.12	-\$0.03	-\$3.69	-\$50.87	-\$542.11
	Ending Cash & Investment	\$156,470.23	\$806,212.92	\$277,938.87	\$571,867.14	\$251,744.25	\$98,760.95	\$568.22	\$169.91	\$17,611.73	\$245,778.95	\$2,427,123.17
	Ending Interest Accrual Ba	\$33.06	\$177.96	\$58.28	\$133.22	\$53.22	\$20.85	\$0.12	\$0.04	\$3.74	\$51.94	\$532.43

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment	111,088.00	(256,105.75)	261,517.92	977,676.42	726,426.26	192,055.92	64,956.56	1,283.37	14,923.95	278,596.76	\$2,372,419.41
	Opening Interest Accrual Balance	46.23	0.43	112.48	445.31	302.35	79.91	27.03	0.54	6.21	115.99	\$1,136.48
	1 Interest Accrued and/or Interest	\$9.17	\$0.00	\$21.59	\$80.72	\$59.98	\$15.86	\$5.36	\$0.11	\$1.23	\$23.00	\$217.02
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$3.73	\$0.00	-\$8.79	-\$32.86	-\$24.42	-\$6.46	-\$2.18	-\$0.04	-\$0.50	-\$9.36	-\$88.35
	5 Interest Paid - Cash Instr.s	\$70.98	\$0.00	\$167.10	\$624.71	\$464.17	\$122.72	\$41.51	\$0.82	\$9.54	\$178.02	\$1,679.56
	6 Interest Paid - Term Instr.s	\$32.04	\$0.30	\$77.94	\$308.58	\$209.52	\$55.37	\$18.73	\$0.37	\$4.31	\$80.38	\$787.53
	7 Realized Gain (Loss)	-\$538.25	\$0.00	-\$1,267.13	-\$4,737.13	-\$3,519.75	-\$930.57	-\$314.73	-\$6.22	-\$72.31	-\$1,349.88	-\$12,735.97
	8 Net Investment Income	-\$461.83	\$0.00	-\$1,087.23	-\$4,064.56	-\$3,020.02	-\$798.45	-\$270.05	-\$5.34	-\$62.04	-\$1,158.23	-\$10,927.75
	9 Interest Accrued - Net Change	-\$22.86	-\$0.30	-\$56.35	-\$227.86	-\$149.54	-\$39.51	-\$13.37	-\$0.27	-\$3.07	-\$57.38	-\$570.51
	Ending Cash & Investment	\$110,649.03	-\$253,330.70	\$259,452.12	\$960,810.72	\$723,555.78	\$191,296.98	\$64,699.89	\$1,278.30	\$14,864.98	\$277,495.91	\$2,350,773.01
	Ending Interest Accrual Balance	\$23.37	\$0.13	\$56.13	\$217.45	\$152.81	\$40.39	\$13.66	\$0.27	\$3.14	\$58.62	\$565.97

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investment	200.00	0.00	0.00	400.30	0.00	0.00	0.00	0.00	0.00	18,149,885.14	\$18,150,485.44
	Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,714.59	\$7,714.59
	1 Interest Accrued and/or Interest	\$0.02	\$0.00	\$0.00	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,498.50	\$1,498.55
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$0.01	\$0.00	\$0.00	-\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$610.05	-\$610.07
	5 Interest Paid - Cash Instr.s	\$0.13	\$0.00	\$0.00	\$0.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11,597.34	\$11,597.72
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,345.85	\$5,345.85
	7 Realized Gain (Loss)	-\$0.97	\$0.00	\$0.00	-\$1.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$87,941.50	-\$87,944.41
	8 Net Investment Income	-\$0.83	\$0.00	\$0.00	-\$1.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$75,455.72	-\$75,458.21
	9 Interest Accrued - Net Change	\$0.02	\$0.00	\$0.00	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,847.35	-\$3,847.31
	Ending Cash & Investment	\$599.15	\$0.00	\$0.00	\$1,778.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18,078,276.78	\$18,080,654.22
	Ending Interest Accrual Balance	\$0.02	\$0.00	\$0.00	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,867.23	\$3,867.28

Accounts Included

WILMINGTON TRUST, NA AS INVESTMENT AGENT UNDER AGREEMENT
DATED 3/6/17 FOR GLOUSTER, SALEM CUMBERLAND COUNTIES MUNICIPAL
JOINT INSURANCE FUND
120880-000

Accounting Statement

120880-000 - TRICO JOINT INSURANCE FUND

February 01, 2022 - February 28, 2022

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$2,498,435.80
Net of Contributions & Withdrawals	-\$9,912.50
Net Investment Change	-\$1,123.57
Closing Market Value w/Accrued Income	\$2,487,399.73

Your Relationship Team

ZIA E QASIM (302) 651-8413
Portfolio Manager
zqasim@wilmingtontrust.com

SUSAN T O'NEAL (302) 636-6448
ICS Relationship Manager
so'neal@wilmingtontrust.com

THOMAS J. TONTARSKI
10796 MALLARD POINT ROAD
CHESTERTOWN, MD 21620

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Please see Glossary for descriptions of key fields depicted in this statement.

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$2,480,164.10	100%
TOTAL	\$2,480,164.10	100%

Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$2,480,164.10	\$7,235.63	\$2,487,399.73	\$37,012.50	1.49%
TOTAL	\$2,480,164.10	\$7,235.63	\$2,487,399.73	\$37,012.50	1.49%

Market Values may be generated using market quotations, closing price, mean bid or ask, or estimated market value obtained from quotation services. Mutual fund balances are incorporated into appropriate asset classifications. Derivative instruments are classified based upon the corresponding underlying security and does not represent a comprehensive risk assessment of your account.

Asset values will fluctuate. **Estimated Annual Income** is provided for comparison purposes only. Estimated Annual Income is based on historical data or other assumptions and is not a guarantee of future results. This report should not be used to prepare tax documents.

Yield for Cash & Equivalents is calculated based on Market Value of investments and does not include Uninvested Cash (Cash Balance) or Cash Payables and Receivables for pending trades.

Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$2,484,130.70	\$3,741,880.70
Accrued Income	14,305.10	19,017.76
Opening Market Value w/Accrued Income	\$2,498,435.80	\$3,760,898.46
Contributions		
Cash Receipts	1,259,000.00	1,259,000.00
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$1,259,000.00	\$1,259,000.00
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,268,912.50	-2,528,287.50
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$1,268,912.50	-\$2,528,287.50
Net Contributions & Withdrawals	-\$9,912.50	-\$1,269,287.50
Closing Market Value	2,480,164.10	2,480,164.10
Accrued Income	7,235.63	7,235.63
Closing Market Value w/Accrued Income	\$2,487,399.73	\$2,487,399.73
Net Investment Change	-\$1,123.57	-\$4,211.23
Net Investment Change Detail		
	Current Period	Year-to-Date
Net Investment Change	-\$1,123.57	-\$4,211.23
Income Earned		
Dividends	-	-
Net Interest	9,912.50	19,287.50
Other Income	-	-
Change in Accrual	-7,069.47	-11,782.13
Total Income Earned	\$2,843.03	\$7,505.37
Market Appreciation	-\$3,966.60	-\$11,716.60

Relationship Summary *(continued)*

120880-000 - TRICO JOINT INSURANCE FUND

February 01, 2022 - February 28, 2022

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	9,912.50	19,287.50
Other Income	-	-
Total Taxable	\$9,912.50	\$19,287.50
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$9,912.50	\$19,287.50

Actual income received may differ from that presented on this schedule due to restatements related to corporate actions. Purchase of Accrued Interest on securities is not included in the Summary. Taxable and Tax-exempt status is determined by security, rather than account type, so tax-exempt accounts may have holdings included in the Taxable category. This is not a tax document and should not be used for tax preparation.

Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
Short Term		
Gain	-	-
Loss	-	-
Total Short Term	-	-
Long Term		
Gain	-	2,343.75
Loss	-	-
Total Long Term	-	\$2,343.75
TOTAL GAIN/LOSS	-	\$2,343.75

Realized Gain/Loss estimates are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

Management and advisory fees charged through accounts not listed under the Market Value Summary will not be shown in this schedule. Transactions classified in Other (Receipts, Fees, and Disbursements) categories are identified in the Transaction Activity Detail.

Market Appreciation reflects your Closing Market Value w/Accrued Income, less the net of contributions, withdrawals, and income earned, less your Opening Market Value w/Accrued Income.

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	-	-
Receipts		
Cash Receipts	1,259,000.00	1,259,000.00
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	1,250,000.00
Net Interest	9,912.50	19,287.50
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$1,268,912.50	\$2,528,287.50
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,268,912.50	-2,528,287.50
Other Fees	-	-
Purchases	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$1,268,912.50	-\$2,528,287.50
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	-
NET OF CASH BALANCE	-	-

Opening and Total Closing Balances include holdings of cash and money market funds in USD currency.
Pending purchases, pending sales and foreign currency holdings are not included.

Asset Allocation

120880-000 - TRICO JOINT INSURANCE FUND

February 01, 2022 - February 28, 2022

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
■ Fixed Income						
U.S. Taxable Fixed Income	100.00%	\$2,480,164.10	\$2,460,071.88	\$20,092.22	\$7,235.63	\$2,487,399.73
Total Fixed Income	100.00%	\$2,480,164.10	\$2,460,071.88	\$20,092.22	\$7,235.63	\$2,487,399.73
TOTAL ASSETS	100%	\$2,480,164.10	\$2,460,071.88	\$20,092.22	\$7,235.63	\$2,487,399.73

Holdings Detail

120880-000 - TRICO JOINT INSURANCE FUND

February 01, 2022 - February 28, 2022

Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 08/15/2012 1.625% 08/15/2022 CUSIP: 912828TJ9 Moody's: AAA	1,220,000	\$100.453	\$1,225,526.60	\$1,218,665.63	\$6,860.97	\$766.71	\$19,825.00	0.47	0.63%	49.41%
UNITED STATES TREASURY NOTES DTD 10/15/2019 1.375% 10/15/2022 CUSIP: 912828YK0 Moody's: AAA	1,250,000	100.371	1,254,637.50	1,241,406.25	13,231.25	6,468.92	17,187.50	0.63	0.83	50.59
Total U.S. Treasury Bonds			\$2,480,164.10	\$2,460,071.88	\$20,092.22	\$7,235.63	\$37,012.50	0.55	0.73%	100%
Total U.S. Taxable Fixed Income			\$2,480,164.10	\$2,460,071.88	\$20,092.22	\$7,235.63	\$37,012.50	0.55	0.73%	100%
TOTAL FIXED INCOME			\$2,480,164.10	\$2,460,071.88	\$20,092.22	\$7,235.63	\$37,012.50	0.55	0.73%	100%
Grand Total Accrued Income			\$2,480,164.10 \$7,235.63	\$2,460,071.88	\$20,092.22	\$7,235.63	\$37,012.50			100%
Grand Total Market Value w/ Accrued Income			\$2,487,399.73							

Activity Detail

120880-000 - TRICO JOINT INSURANCE FUND

February 01, 2022 - February 28, 2022

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
02/01/2022	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761905	-	\$1,259,000.00	-
02/01/2022	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Gloucester,Salem & Cumberland Cty Transfer to Investors Bank Gloucester,Salem & Cumberland Cty INVESTORS BANK 1000399349	-	-1,259,000.00	-
02/15/2022	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.625% 8/15/22 AT \$0.008125 /SHARE ON 1220000 PAR VALUE DUE 2022-02-15	-	9,912.50	-
02/15/2022	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK GLOUCESTER, SALEM, & CUMBERLAND JIF 9871761905	-	-9,912.50	-
CLOSING BALANCE				-	-

Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
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There are no realized gain/loss transactions to report for this statement period.

Realized Gain/Loss estimates are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

Statement Disclosures

Statement Review; Limitations on Actions

Please carefully review your statements and retain them for your records as they may contain notices, disclosures and other important information in addition to the summary of the transactions in your account for the reporting period, including contributions, distributions, transfers, and purchases and sales of securities. Summary data is also provided for off-setting investment option transfers or other transfers made between accounts.

Please report promptly any material inaccuracy or discrepancy in this information to your Relationship Manager. If revised data becomes available to Wilmington Trust after these reports are generated, we may update our records accordingly; however, revised data typically will not result in the generation of a new report.

Fee Arrangements

Wilmington Trust and its affiliates may earn additional compensation from uninvested cash in the form of earnings, which Wilmington Trust expects will be generated at the prevailing federal funds rate. Such earnings may be generated between the time the moneys are received by Wilmington Trust and actually forwarded to implement investment instructions, or between the time a distribution is issued and presented.

Affiliated Advisers

"Wilmington Trust" is a service mark encompassing the trust and investment business of Manufacturer's & Trader's Trust Company ("M&T Bank") in providing services to this account, and of some of M&T Bank's subsidiaries and affiliates, serving individual and institutional clients. Subsidiaries and affiliates include, but are not limited to, Wilmington Trust Company (operating in Delaware only); Wilmington Trust, N.A., a national association; and Wilmington Funds Management Corp., Wilmington Trust Investment Advisors, Inc., and other registered investment adviser affiliates. For additional information regarding the Wilmington Trust brand, underlying entities, and products and services offered, please visit our web site at www.wilmingtontrust.com.

In performing discretionary investment services for an account, M&T Bank or an affiliate may invest account assets in one or more mutual funds, including mutual funds ("Affiliated Funds") advised by investment management affiliates of M&T Bank, including Wilmington Funds Management Corporation ("WFMC") and Wilmington Trust Investment Advisors, Inc. ("WTIA") ("Affiliated Advisers").

The Affiliated Advisers, M&T Bank, and M&T Securities, Inc., another affiliate of M&T Bank (collectively "M&T") may also provide administrative and shareholder services, and services under Rule 12b-1 plans to the Affiliated Funds, and may receive compensation for those services. If M&T provides additional services to the Affiliated Funds, it would be entitled to receive additional

compensation from those funds. The compensation for services provided to the Affiliated Funds is determined by the Board of Trustees that governs each Affiliated Fund, and is subject to change from time to time in the discretion of such Board of Trustees.

Currently, WFMC, in its capacity as investment adviser to the Affiliated Funds, is entitled to receive annual advisory fees between 0.45% and 0.95%. WFMC compensates WTIA directly for sub-advisory services provided to the Affiliated Funds. In its capacity as co-administrator of the Wilmington Funds, WFMC is currently entitled to receive annual co-administration fees from the Wilmington Funds as follows: 0.04% on the first \$5 billion; 0.03% on the next \$2 billion; 0.025% on the next \$3 billion; and 0.018% on assets in excess of \$10 billion. All fees are calculated based on average daily assets.

M&T Bank may be entitled to receive an annual shareholder services fee of up to 0.25% with respect to the assets of certain accounts invested in the Wilmington Funds. If M&T Bank or an affiliate has investment discretion over an account, then an account may receive a credit against the account-level fiduciary (or investment management) fee for all or some portion of the foregoing fees when account assets are invested in an Affiliated Fund. Alternatively, the value of account assets invested in an Affiliated Fund may be excluded from calculation of the account-level fiduciary (or investment management) fee.

Please consult a current prospectus, available at www.wilmingtonfunds.com, for the relevant Affiliated Fund or contact your Relationship Manager for additional information.

WTIA maintains updated disclosure information on Form ADV Part 2, the Disclosure Brochure. The Disclosure Brochure contains information about WTIA, including a description of WTIA's programs, fees, trading practices, conflicts of interest, key personnel, and other business activities. The Disclosure Brochure is available to all clients of WTIA upon request by contacting WTIA at (410)

Investment products, included affiliated offerings, are not insured by the Federal Deposit Insurance Corporation or any other governmental agency, are not deposits of or other obligations of or guaranteed by Wilmington Trust, M&T, or any other bank or entity, and are subject to risks, including a possible loss of the principal amount invested.

Statement Disclosures *(continued)***Pricing and Valuation**

Details of transaction charges and commissions are displayed on transaction confirmations, which have been mailed or made available separately to you. Wilmington Trust will also send you this information upon request. To the extent Wilmington Trust has custody of assets but no investment authority over your account, you have the right at any time to receive, at no additional cost to you, written confirmations of securities transactions that occur in your account. These confirmations will be mailed to you in the timeframe required by applicable regulations. Even if you previously waived your right to receive these confirmations, you may at any time ask to receive such confirmations going forward. Please contact your Relationship Manager if you wish to have written trade confirmations mailed to you.

If we are managing the assets in this account, please contact your Relationship Manager if there have been any changes to your financial situation or investment objectives, or if you wish to impose any reasonable restrictions that might affect the management of this account, or reasonably change any existing restrictions.

The investment values and estimated income information reported herein reflect the securities in your account on a trade date basis as of the close of your statement period. Pricing may reflect market price quotations, closing price, mean bid / ask price, or estimated market values obtained from various third-party quotation services which we believe to be reliable and which were available when the report was prepared. If an investment did not have a readily determinable value, then reported values are based on the last valuation available to us at the time the report was generated. For assets not custodied at Wilmington Trust, prices and values are provided by the custodian, the issuer or their administrator, and Wilmington Trust is not responsible for this information, nor can Wilmington Trust guarantee its accuracy or timeliness. Valuation for Private Equity, Private Real Estate and Other asset classes reflect the most recent information available, but are typically illiquid and may have irregular reporting. Consult your Relationship Manager for details regarding valuations for your illiquid holdings.

Reported values may not equal market value or fair value and may include accruals. Asset values will fluctuate. This report should not be used to prepare tax documents or financial statements. Information for tax reporting purposes will be reflected in your annual Wilmington Trust Tax Information Letter. Please contact your Relationship Manager if you have any questions.

Basis and limitations on use for Cost, Gains, and Losses. This is not a tax document. This information is being provided for your review of transactions and balances in your account for the reporting period. For tax reporting, you should rely on your official tax documents. Transactions requiring tax consideration should be reviewed with your tax advisor. Unrealized Gain and Loss data is reliant upon accurate cost basis information and represents the current value of a security less the adjusted cost basis for that security. If the current value is greater than the adjusted cost basis, that

position has an unrealized gain. Conversely, if value is less than cost, the position carries an unrealized loss.

The cost basis of record for securities transferred into your Wilmington Trust account may have been provided to us by a delivering firm, a transfer agent, or another adviser on a best efforts basis. Cost basis data provided through delivering firms is relied upon for this report but should be reviewed for accuracy by each client. Cost basis on fixed income securities are adjusted for amortization, accretion, or principal paydowns and the method of calculation is based upon the type of fixed income security and certain attributes, obtained from sources believed to be reliable. Where no cost basis is available for a security as of the last day of the reporting period, that security will reflect zero as the cost basis.

Investments: • Are NOT FDIC-Insured • Have NO Bank Guarantee • May Lose Value
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Glossary

Accrued Dividend represents dividends declared by the issuer which have not yet been paid.

Accrued Income represents income payments accumulated with a security (i.e., "priced in" to the security value) since the last payment date but not yet received. Income accrues daily and is reset every time accruals are paid.

Cost represents the reported original value of an asset adjusted for corporate actions, including stock splits, dividends, and return of capital distributions. Tax cost basis on fixed income securities are adjusted for amortization, accretion or principal paydowns. The method of calculation is based upon the type of fixed income security and certain attributes, obtained from sources believed to be reliable. This information is used to estimate capital gains and losses; however, this is not a tax document. This information is being provided for your convenience and is for informational purposes only. For tax reporting, you should rely on your official tax documents. Transactions requiring tax consideration should be reviewed with your tax advisor.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth by the Internal Revenue Service Code in the Emergency Economic Stabilization Act of 2008 and are, therefore, considered "noncovered" under the new cost basis reporting rules. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their applicable dates at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Credit ratings are used to evaluate the likelihood of default by a bond issuer. Independent rating agencies, such as Moody's Investors Service, analyze the financial strength of each bond's issuer. Moody's ratings range from Aaa (highest quality) to C (lowest quality). Bonds rated Baa3 and better are considered "Investment Grade". Bonds rated Ba1 and below are "Speculative Grade" (also "High Yield"). The **Weighted Average Credit Rating** reflects a portfolio-weighted average of ratings on individual rated bonds – non-rated bonds are excluded – it does not represent a rating of the portfolio as a whole. The weighted average is intended only as an aggregate illustration of the portfolio holdings rather than as an indication of their respective risks, as certain risks –including the risk of default of individual issues– may be underrepresented by this measure.

Duration is a measure of a bond's sensitivity to changes in interest rates and is calculated as the average percentage change in a bond's value under parallel shifts of the yield curve. Thus a bond with

duration of 4 would be expected to lose 1% in value (price) in the event of a 25 basis point (0.25%) increase in market rates, represented by the yield curve. Conversely, that bond would be expected to appreciate 1% in value with a 25 basis point decrease in market rates.

Estimated Annual Income is an indication of income return expected from security positions over the next 12 months assuming that the position quantities, interest /dividend rates, and prices remain constant. For U.S. government, corporate, and municipal bonds it is calculated by multiplying the coupon rate by the face value of the security. For common stocks, ADRs, REITs and mutual funds it is calculated using an indicated (projected) annual dividend. They are provided for illustrative purposes only, are not a forecast or guarantee of future results, and they should not be relied on for making investment, trading, or tax decisions.

Estimated Yield compares the anticipated earnings on investments (Estimated Annual Income) to the current price of the investments. Changes in the price of a security over time or in the amount of the investment held in your account will cause the estimated yield to vary. The actual yield may be higher or lower than the estimated amounts.

Net Interest represents the receipt of interest earned less the purchase of accrued interest on securities.

Taxable versus **Tax-exempt** status is determined at the security level, and not at the account type level. Thus accounts that carry a tax exemption, such as IRAs or various charitable trusts, often have holdings that are categorized as Taxable for this report. Conversely, securities classified as Tax-exempt for this report are held in taxable account types. Securities may be deemed Tax-exempt based on a tax-advantaged treatment, typically for interest payments on municipal bonds, which may not be available equally to all investors. Additionally, alternative tax treatments may mitigate or offset tax advantages reflected in this report. This report is not a tax document and should not be used for tax preparation.

Term (Long or Short) reflects the holding period of the security. Long term indicates a holding period one year or greater, while Short indicates a holding period less than one year.

Trade Date accounting is used throughout this report, unless otherwise identified, and records the purchase or sale of an asset as of the date on which an agreement to purchase/sell was entered, or a market trade executed, rather than on the settlement date (the actual delivery of the asset in exchange for payment). Thus, trades executed but pending settlement are treated as already present in the account in reliance upon successful settlement. Trade date treatment serves as a better

Glossary *(continued)*

reflection of actual decisions to buy/sell than settlement date, which can occur days later.

Unit Cost is the reported cost per share of an equity position, or cost per bond for debt securities. It reflects the price paid, adjusted for corporate actions such as stock splits and return of capital distributions. It is used to estimate capital gains and losses; however, you should rely only on your official tax documents for tax reporting purposes. All cost basis information is derived from transactions in the account or information supplied by you or other sources and is provided for your convenience and is for informational purposes only. There is no guarantee as to the accuracy of third-party cost basis information and it is not intended for tax reporting purposes. Please inform us in the event that a cost basis is not accurate.

Unrealized Gain/Loss is the difference between the current value of a security and the adjusted cost basis of that security. If the current value is greater than the original cost, that position has an unrealized gain. Conversely, if the current value is less than the original cost, that position has an unrealized loss.

Yield to Worst assumes the "worst case" yield to investors within the terms of the issue's provisions, such as use of prepayment, call, or sinking fund options that may be available to the issuer on some bonds.

MX6F96594002 - GLOCSTR SLM CMBRLD
02/28/2022
Status: REVISED

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,612,890.039	MEL JCMI ACCOUNT	9.8272	25,677,348.57	0.00	25,677,348.57		0.00
99VVB5Y75		9.8272	25,677,348.57	0.00	25,677,348.57	100.00	0.00

Statement of Change in Net Assets
Market Value

		02/28/2022	
		Current Period	
		02/01/2022	02/28/2022
		Fiscal Year To Date	
		01/01/2022	02/28/2022
NET ASSETS - BEGINNING OF PERIOD			
		25,821,292.68	26,128,581.60
		25,821,292.68	26,128,581.60
RECEIPTS			
INVESTMENT INCOME			
INTEREST	22,876.26		47,100.36
UNREALIZED GAIN/LOSS-INVESTMENT	-162,880.93		-490,548.93
ACCRETION/AMORTIZATION	-1,157.43		-2,204.85
TOTAL INVESTMENT INCOME		-141,162.10	-445,653.42
TOTAL RECEIPTS		-141,162.10	-445,653.42
DISBURSEMENTS			
ADMINISTRATIVE EXPENSES			
TRUSTEE/CUSTODIAN	642.01		1,287.61
INVESTMENT ADVISORY FEES	1,497.99		3,004.39
CONSULTING	642.01		1,287.61
TOTAL ADMINISTRATIVE EXPENSES		2,782.01	5,579.61
TOTAL DISBURSEMENTS		2,782.01	5,579.61
NET ASSETS - END OF PERIOD		25,677,348.57	25,677,348.57

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96594002 - GLOCSTR SLM CMBRLD

02/01/2022 - 02/28/2022

Status: REVISED

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
Transaction No./Client Ref No.			Reported Date				

RECEIPTS AND DISBURSEMENT TRANSACTIONS

AMORTIZATION/ACCRETION

U.S. DOLLAR

BVA	0.000	MEL JCMi ACCOUNT	02/28/2022	0.000000	-882.99	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-882.99	0.00	0.00
		20220308O000030	02/28/2022				

BVA	0.000	MEL JCMi ACCOUNT	02/28/2022	0.000000	-220.40	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/20/2021	0.000000	-220.40	0.00	0.00
		20220308O000060	02/28/2022				

BVA	0.000	MEL JCMi ACCOUNT	02/28/2022	0.000000	-54.04	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-54.04	0.00	0.00
		20220308O000100	02/28/2022				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:	-1,157.43	0.00	0.00
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	-1,157.43	0.00	0.00
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TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:	-1,157.43	0.00	0.00
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FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCMi ACCOUNT	02/28/2022	0.000000	-124,260.37	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-124,260.37	0.00	0.00
		20220308O000010	02/28/2022				

BVA	0.000	MEL JCMi ACCOUNT	02/28/2022	0.000000	17,451.97	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	17,451.97	0.00	0.00
		20220308O000020	02/28/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96594002 - GLOCSTR SLM CMBRLD

02/01/2022 - 02/28/2022

Status: REVISED

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCMC ACCOUNT	02/28/2022	0.000000	-31,016.36	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/20/2021	0.000000	-31,016.36	0.00	0.00
		202203080000040	02/28/2022				
BVA	0.000	MEL JCMC ACCOUNT	02/28/2022	0.000000	4,356.15	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/20/2021	0.000000	4,356.15	0.00	0.00
		202203080000050	02/28/2022				
BVA	0.000	MEL JCMC ACCOUNT	02/28/2022	0.000000	-0.03	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	-0.03	0.00	0.00
		202203080000070	02/28/2022				
BVA	0.000	MEL JCMC ACCOUNT	02/28/2022	0.000000	-7,605.32	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	-7,605.32	0.00	0.00
		202203080000080	02/28/2022				
BVA	0.000	MEL JCMC ACCOUNT	02/28/2022	0.000000	1,068.14	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	1,068.14	0.00	0.00
		202203080000090	02/28/2022				
BVA	0.000	MEL JCMC ACCOUNT	02/28/2022	0.000000	-489.78	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-489.78	0.00	0.00
		202203080000110	02/28/2022				
BVA	0.000	MEL JCMC ACCOUNT	02/28/2022	0.000000	-1,142.80	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-1,142.80	0.00	0.00
		202203080000120	02/28/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96594002 - GLOCSTR SLM CMBRLD

02/01/2022 - 02/28/2022

Status: REVISED

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	-489.78	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-489.78	0.00	0.00
		20220308O000130	02/28/2022				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	-122.25	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/20/2021	0.000000	-122.25	0.00	0.00
		20220308O000140	02/28/2022				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	-285.25	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/20/2021	0.000000	-285.25	0.00	0.00
		20220308O000150	02/28/2022				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	-122.25	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/20/2021	0.000000	-122.25	0.00	0.00
		20220308O000160	02/28/2022				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	-29.98	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-29.98	0.00	0.00
		20220308O000170	02/28/2022				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	-69.94	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-69.94	0.00	0.00
		20220308O000180	02/28/2022				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	-29.98	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-29.98	0.00	0.00
		20220308O000190	02/28/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96594002 - GLOCSTR SLM CMBRLD

02/01/2022 - 02/28/2022

Status: REVISED

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
Transaction No./Client Ref No.			Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	1.15	0.00	0.00
	99VVB5Y75	UGL ADJ 022822	03/01/2021	0.000000	1.15	0.00	0.00
		20220309A000010	02/28/2022				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:	<u>-142,786.68</u>	<u>0.00</u>	<u>0.00</u>
	<u>-142,786.68</u>	<u>0.00</u>	<u>0.00</u>
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:	<u>-142,786.68</u>	<u>0.00</u>	<u>0.00</u>
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:	<u>-143,944.11</u>	<u>0.00</u>	<u>0.00</u>
TOTAL TRANSACTIONS BASE:	<u>-143,944.11</u>	<u>0.00</u>	<u>0.00</u>

TRI COUNTY MUNICIPAL JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2022 Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	356,749.17	2,464,656.57	1,055,900.27	4,061,725.90	2,934,182.67	421,045.10	188,938.20	(199,210.25)	(401,327.05)	22,355,047.62	33,237,708.20
RECEIPTS											
Assessments	180,929.20	249,642.51	76,289.08	841,644.45	237,971.74	0.00	416,171.61	87,133.62	734,444.11	781,827.67	3,606,054.00
Refunds	400.00	2,934.50	10,837.18	2,044.18	0.00	0.00	0.00	0.00	0.00	0.00	16,215.86
Invest Pymnts	(1,641.62)	(10,705.79)	(4,149.65)	(15,883.17)	(11,561.15)	(1,649.67)	(1,485.75)	(5.11)	(330.23)	(87,519.77)	(134,931.91)
Invest Adj	(14.03)	(91.45)	(35.49)	(136.51)	(98.64)	(14.15)	(12.02)	(0.05)	(3.69)	(751.38)	(1,157.41)
Subtotal Invest	(1,655.65)	(10,797.24)	(4,185.14)	(16,019.68)	(11,659.79)	(1,663.82)	(1,497.77)	(5.16)	(333.92)	(88,271.15)	(136,089.32)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,719.50	3,719.50
TOTAL	179,673.55	241,779.77	82,941.12	827,668.95	226,311.95	(1,663.82)	414,673.84	87,128.46	734,110.19	697,276.02	3,489,900.04
EXPENSES											
Claims Transfers	82,315.40	27,949.71	3,484.50	393,058.10	0.00	0.00	0.00	0.00	0.00	0.00	506,807.71
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	790,228.50	0.00	0.00	473,589.14	1,263,817.64
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	82,315.40	27,949.71	3,484.50	393,058.10	0.00	0.00	790,228.50	0.00	0.00	473,589.14	1,770,625.35
END BALANCE	454,107.32	2,678,486.63	1,135,356.90	4,496,336.75	3,160,494.62	419,381.28	(186,616.46)	(112,081.79)	332,783.14	22,578,734.50	34,956,982.89

REPORT STATUS SECTION

Report Month: February		Balance Differences	
Opening Balances:	Opening Balances are equal	\$0.00	
Imprest Transfers:	Imprest Totals are equal	\$0.00	
Investment Balances:	Investment Payment Balances are equal	\$0.00	
	Investment Adjustment Balances are equal	\$0.00	
Ending Balances:	Ending Balances are equal	\$0.00	
Accrual Balances:	Accrual Balances are equal	\$0.00	
Claims Transaction Status:			
Allocation variance 1:	Daily xactions do not add to monthly totals	(400 . 30)	
Allocation variance 2:	Monthly transactions and allocation totals are equal	0 . 00	
Allocation variance 3:	Treasurer/TPA net / Max/Min	0 . 00	(0 . 00)
Pre-existing variance:	No prior unreconci / Max/Min	0 . 00	0 . 00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2022											
Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	124,258.89	175,291.35	53,567.86	579,625.03	167,096.49	0.00	292,223.00	(132,810.43)	(295,031.62)	378,875.95	1,343,096.52
RECEIPTS											
Assessments	180,929.20	249,642.51	76,289.08	841,644.45	237,971.74	0.00	416,171.61	87,133.62	734,444.11	781,827.67	3,606,054.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(522.67)	(737.33)	(225.32)	(2,438.09)	(702.86)	0.00	(1,229.18)	0.00	0.00	(1,593.67)	(7,449.12)
Invest Adj	(4.18)	(5.89)	(1.80)	(19.48)	(5.62)	0.00	(9.82)	0.00	0.00	(12.73)	(59.52)
Subtotal Invest	(526.85)	(743.22)	(227.12)	(2,457.57)	(708.48)	0.00	(1,239.00)	0.00	0.00	(1,606.40)	(7,508.64)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	180,402.35	248,899.29	76,061.96	839,186.88	237,263.26	0.00	414,932.61	87,133.62	734,444.11	780,221.27	3,598,545.36
EXPENSES											0.00
Claims Transfers	48,572.54	136.95	0.00	31,648.76	0.00	0.00	0.00	0.00	0.00	0.00	80,358.25
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	790,228.50	0.00	0.00	405,061.50	1,195,290.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	48,572.54	136.95	0.00	31,648.76	0.00	0.00	790,228.50	0.00	0.00	405,061.50	1,275,648.25
END BALANCE	256,088.70	424,053.69	129,629.83	1,387,163.15	404,359.75	0.00	(83,072.89)	(45,676.81)	439,412.49	754,035.72	3,665,993.63

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2021											
Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	24,610.65	890,154.65	235,990.04	1,580,786.07	905,490.64	0.00	(37,669.09)	(32,408.52)	(216,154.61)	265,994.52	3,616,794.35
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(67.67)	(3,500.46)	(927.68)	(6,097.81)	(3,564.70)	0.00	0.15	0.59	99.42	(985.21)	(15,043.37)
Invest Adj	(0.83)	(29.92)	(7.93)	(53.13)	(30.44)	0.00	0.00	0.00	0.00	(8.94)	(131.19)
Subtotal Invest	(68.50)	(3,530.38)	(935.61)	(6,150.94)	(3,595.14)	0.00	0.15	0.59	99.42	(994.15)	(15,174.56)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,719.50	3,719.50
TOTAL	(68.50)	(3,530.38)	(935.61)	(6,150.94)	(3,595.14)	0.00	0.15	0.59	99.42	2,725.35	(11,455.06)
EXPENSES											
Claims Transfers	24,678.67	13,667.86	0.00	198,701.79	0.00	0.00	0.00	0.00	0.00	0.00	237,048.32
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52,099.54	52,099.54
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	24,678.67	13,667.86	0.00	198,701.79	0.00	0.00	0.00	0.00	0.00	52,099.54	289,147.86
END BALANCE	(136.52)	872,956.41	235,054.43	1,375,933.34	901,895.50	0.00	(37,668.94)	(32,407.93)	(216,055.19)	216,620.33	3,316,191.43

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(60,499.30)	832,438.61	234,206.87	338,236.38	882,426.43	129,836.42	(131,142.74)	(35,445.26)	77,253.69	1,236,937.12	3,504,248.22
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
Invest Pymnts	0.22	(3,255.32)	(917.35)	(1,272.70)	(3,457.43)	(508.71)	0.00	0.00	(301.96)	(4,839.96)	(14,553.21)
Invest Adj	0.00	(27.98)	(7.87)	(11.37)	(29.66)	(4.36)	0.00	0.00	(2.60)	(41.58)	(125.42)
Subtotal Invest	0.22	(3,283.30)	(925.22)	(1,284.07)	(3,487.09)	(513.07)	0.00	0.00	(304.56)	(4,881.54)	(14,678.63)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.22	(3,283.30)	(925.22)	(1,184.07)	(3,487.09)	(513.07)	0.00	0.00	(304.56)	(4,881.54)	(14,578.63)
EXPENSES											
Claims Transfers	9,064.19	561.00	0.00	138,268.20	0.00	0.00	0.00	0.00	0.00	0.00	147,893.39
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,428.10	16,428.10
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	9,064.19	561.00	0.00	138,268.20	0.00	0.00	0.00	0.00	0.00	16,428.10	164,321.49
END BALANCE	(69,563.27)	828,594.31	233,281.65	198,784.11	878,939.34	129,323.35	(131,142.74)	(35,445.26)	76,949.13	1,215,627.48	3,325,348.10

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	157,090.93	822,877.71	270,617.58	585,001.70	252,742.85	99,152.76	570.47	170.59	17,681.54	246,753.92	2,452,660.05
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	11.25	9,745.10	564.50	0.00	0.00	0.00	0.00	0.00	0.00	10,320.85
Invest Pymnts	(615.42)	(3,212.98)	(1,057.21)	(2,269.05)	(990.10)	(388.48)	(2.23)	(0.67)	(69.22)	(966.68)	(9,572.04)
Invest Adj	(5.28)	(27.66)	(9.10)	(19.66)	(8.50)	(3.33)	(0.02)	(0.01)	(0.59)	(8.29)	(82.44)
Subtotal Invest	(620.70)	(3,240.64)	(1,066.31)	(2,288.71)	(998.60)	(391.81)	(2.25)	(0.68)	(69.81)	(974.97)	(9,654.48)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(620.70)	(3,229.39)	8,678.79	(1,724.21)	(998.60)	(391.81)	(2.25)	(0.68)	(69.81)	(974.97)	666.37
EXPENSES											
Claims Transfers	0.00	13,435.40	1,357.50	11,410.35	0.00	0.00	0.00	0.00	0.00	0.00	26,203.25
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	13,435.40	1,357.50	11,410.35	0.00	0.00	0.00	0.00	0.00	0.00	26,203.25
END BALANCE	156,470.23	806,212.92	277,938.87	571,867.14	251,744.25	98,760.95	568.22	169.91	17,611.73	245,778.95	2,427,123.17

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2018										
Month Ending:	February										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	111,088.00	(256,105.75)	261,517.92	977,676.42	726,426.26	192,055.92	64,956.56	1,283.37	14,923.95	278,596.76	2,372,419.41
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	2,923.25	1,092.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,015.33
Invest Pymnts	(435.24)	0.30	(1,022.09)	(3,803.84)	(2,846.06)	(752.48)	(254.49)	(5.03)	(58.47)	(1,091.49)	(10,268.89)
Invest Adj	(3.73)	0.00	(8.79)	(32.86)	(24.42)	(6.46)	(2.18)	(0.04)	(0.50)	(9.36)	(88.34)
Subtotal Invest	(438.97)	0.30	(1,030.88)	(3,836.70)	(2,870.48)	(758.94)	(256.67)	(5.07)	(58.97)	(1,100.85)	(10,357.23)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(438.97)	2,923.55	61.20	(3,836.70)	(2,870.48)	(758.94)	(256.67)	(5.07)	(58.97)	(1,100.85)	(6,341.90)
EXPENSES											
Claims Transfers	0.00	148.50	2,127.00	13,029.00	0.00	0.00	0.00	0.00	0.00	0.00	15,304.50
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	148.50	2,127.00	13,029.00	0.00	0.00	0.00	0.00	0.00	0.00	15,304.50
END BALANCE	110,649.03	(253,330.70)	259,452.12	960,810.72	723,555.78	191,296.98	64,699.89	1,278.30	14,864.98	277,495.91	2,350,773.01

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	February										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	200.00	0.00	0.00	400.30	0.00	0.00	0.00	0.00	0.00	18,149,885.14	18,150,485.44
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	400.00	0.00	0.00	1,379.68	0.00	0.00	0.00	0.00	0.00	0.00	1,779.68
Invest Pymnts	(0.84)	0.00	0.00	(1.68)	0.00	0.00	0.00	0.00	0.00	(70,998.31)	(71,000.83)
Invest Adj	(0.01)	0.00	0.00	(0.01)	0.00	0.00	0.00	0.00	0.00	(610.05)	(610.07)
Subtotal Invest	(0.85)	0.00	0.00	(1.69)	0.00	0.00	0.00	0.00	0.00	(71,608.36)	(71,610.90)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	399.15	0.00	0.00	1,377.99	0.00	0.00	0.00	0.00	0.00	(71,608.36)	(69,831.22)
EXPENSES											
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	599.15	0.00	0.00	1,778.29	0.00	0.00	0.00	0.00	0.00	18,078,276.78	18,080,654.22

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	2,784.07	48,572.54	0.00	51,356.61	51,356.61	0.00	0.00	0.00
	Liability	0.00	136.95	0.00	136.95	136.95	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	11,352.00	31,648.76	0.00	43,000.76	43,000.76	(0.00)	0.00	(0.00)
	Total	14,136.07	80,358.25	0.00	94,494.32	94,494.32	(0.00)	0.00	(0.00)
2021	Property	652,064.15	24,678.67	0.00	676,742.82	676,742.82	0.00	(0.00)	0.00
	Liability	43,656.23	13,667.86	0.00	57,324.09	57,324.09	0.00	0.00	0.00
	Auto	38,687.83	0.00	0.00	38,687.83	38,687.83	0.00	0.00	0.00
	Workers Comp	1,689,579.78	198,701.79	0.00	1,888,281.57	1,888,281.57	0.00	0.00	0.00
	Total	2,423,987.99	237,048.32	0.00	2,661,036.31	2,661,036.31	0.00	(0.00)	0.00
2020	Property	698,359.68	9,064.19	0.00	707,423.87	707,423.87	0.00	0.00	0.00
	Liability	85,274.53	561.00	0.00	85,835.53	85,835.53	0.00	0.00	0.00
	Auto	59,492.55	0.00	0.00	59,492.55	59,492.55	0.00	0.00	0.00
	Workers Comp	2,849,233.20	138,268.20	100.00	2,987,401.40	2,987,401.40	0.00	(0.00)	0.00
	Total	3,692,359.96	147,893.39	100.00	3,840,153.35	3,840,153.35	0.00	(0.00)	0.00
2019	Property	1,266,662.66	0.00	0.00	1,266,662.66	1,266,662.66	0.00	0.00	0.00
	Liability	223,826.14	13,435.40	11.25	237,250.29	237,250.29	0.00	0.00	0.00
	Auto	83,406.70	1,357.50	9,745.10	75,019.10	75,019.10	0.00	0.00	(0.00)
	Workers Comp	2,941,417.64	11,410.35	564.50	2,952,263.49	2,952,263.49	0.00	0.00	0.00
	Total	4,515,313.14	26,203.25	10,320.85	4,531,195.54	4,531,195.54	0.00	0.00	(0.00)
2018	Property	842,443.36	0.00	0.00	842,443.36	842,443.36	0.00	0.00	0.00
	Liability	1,357,078.62	148.50	2,923.25	1,354,303.87	1,354,303.87	(0.00)	(0.00)	0.00
	Auto	96,165.87	2,127.00	1,092.08	97,200.79	97,200.79	0.00	0.00	0.00
	Workers Comp	2,599,680.70	13,029.00	0.00	2,612,709.70	2,612,709.70	0.00	0.00	0.00
	Total	4,895,368.55	15,304.50	4,015.33	4,906,657.72	4,906,657.72	(0.00)	(0.00)	0.00
Closed FY	Property	(200.00)	0.00	400.00	(600.00)	(600.00)	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	1,379.68	(1,379.68)	(1,379.68)	0.00	0.00	0.00
	Total	(200.00)	0.00	1,779.68	(1,979.68)	(1,979.68)	0.00	0.00	0.00
TOTAL		15,540,965.71	506,807.71	16,215.86	16,031,557.56	16,031,557.56	0.00	(0.00)	0.00



TRIJIF-TRI.COUNTY MUN.JIF

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2022 - Feb 28, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
23355	2/4/2022	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2022255927	11/30/2021	\$3.00	2021/2021	Expense
23356	2/4/2022	POLICE PROF PI	CRAIG ANNIN & BAXTER LLP	-- /2021231494	1/13/2021	\$7,639.50	2021/2021	Legal
23357	2/4/2022	BODILY INJURY [Expired]	BIRCHMEIER & POWELL LLC	-- /2020184471	9/8/2019	\$660.00	2019/2019	Legal
23358	2/4/2022	INDEMNITY	FOOT & ANKLE SPECIALIST OF Sj	-- /2021236439	4/29/2021	\$850.00	2021/2021	Loss
23359	2/4/2022	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2022262903	1/29/2022	\$135.00	2022/2022	Expense
23360	2/4/2022	INDEMNITY	THE DEWEESE LAW FIRM	-- /2020196436	1/31/2020	\$150.00	2020/2020	Expense
23361	2/4/2022		AFFANATO MARUT LLC			\$1,781.50		
		INDEMNITY		-- /2020208422	6/24/2020	\$529.00	2020/2020	Legal
		INDEMNITY		-- /2020200690	3/27/2020	\$252.00	2020/2020	Legal
		INDEMNITY		-- /2020198258	2/26/2020	\$322.00	2020/2020	Legal
		INDEMNITY		-- /2020193249	12/26/2019	\$230.00	2019/2019	Legal
		INDEMNITY		-- /2020191130	11/30/2019	\$322.00	2019/2019	Legal
		INDEMNITY		-- /2020190182	11/17/2019	\$126.50	2019/2019	Legal
23362	2/4/2022		PIETRAS SARACINO SMITH & MEEK			\$861.00		
		INDEMNITY		-- /2021216908	10/8/2020	\$520.00	2020/2020	Legal
		INDEMNITY		-- /2021214081	9/3/2020	\$341.00	2020/2020	Legal
23363	2/4/2022	INDEMNITY	Washington Township	-- /2022245499	8/16/2021	\$1,938.00	2021/2021	Loss
23364	2/4/2022	INDEMNITY	Washington Township	-- /2022256214	12/6/2021	\$1,938.00	2021/2021	Loss
23365	2/4/2022	INDEMNITY	Glassboro Borough Re: Jamerson, Michael	-- /2021225591	1/7/2021	\$1,938.00	2021/2021	Loss
23366	2/4/2022	INDEMNITY	WASHINGTON TOWNSHIP	-- /2022259328	12/20/2021	\$1,938.00	2021/2021	Loss
23367	2/4/2022	INDEMNITY	DEPTFORD TOWNSHIP	-- /2018127143	2/17/2018	\$1,806.00	2018/2018	Loss
23368	2/4/2022	INDEMNITY	DEPTFORD TOWNSHIP	-- /2018127143	2/17/2018	\$1,806.00	2018/2018	Loss
23369	2/4/2022	BLDG/CONTENT	MALAGA FIRE COMPANY	-- /2022255360	3/13/2021	\$1,799.00	2021/2021	Loss
23370	2/4/2022	INDEMNITY	WEST DEPTFORD TOWNSHIP	-- /2022257762	12/18/2021	\$1,938.00	2021/2021	Loss
23371	2/4/2022	INDEMNITY	MONROE TOWNSHIP(TRIJIF)	-- /2021240594	6/11/2021	\$589.86	2021/2021	Loss
23372	2/4/2022	INDEMNITY	MANTUA TOWNSHIP	MLT-2022247967/ 2022247967	9/14/2021	\$1,938.00	2021/2021	Loss
23373	2/4/2022	INDEMNITY	MANTUA TOWNSHIP	MLT-2022247967/ 2022247967	9/14/2021	\$1,938.00	2021/2021	Loss
23374	2/4/2022	INDEMNITY	MANTUA TOWNSHIP	MLT-2022247967/ 2022247967	9/14/2021	\$1,938.00	2021/2021	Loss
23375	2/4/2022	INDEMNITY	MANTUA TOWNSHIP	MLT-2022247967/ 2022247967	9/14/2021	\$138.43	2021/2021	Loss
23376	2/4/2022	INDEMNITY	WASHINGTON TOWNSHIP	-- /2022256214	12/6/2021	\$1,938.00	2021/2021	Loss



TRIJIF-TRI.COUNTY MUN.JIF

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2022 - Feb 28, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
23377	2/4/2022		INDEMNITY	MANTUA TOWNSHIP	MLT-2022247967/ 2022247967	9/14/2021	\$1,938.00	2021/2021	Loss
23378	2/4/2022		INDEMNITY	MANTUA TOWNSHIP	MLT-2022247967/ 2022247967	9/14/2021	\$1,938.00	2021/2021	Loss
23379	2/4/2022		INDEMNITY	MANTUA TOWNSHIP	MLT-2022247967/ 2022247967	9/14/2021	\$1,938.00	2021/2021	Loss
23380	2/4/2022		INDEMNITY	MANTUA TOWNSHIP	MLT-2022247967/ 2022247967	9/14/2021	\$830.57	2021/2021	Loss
23381	2/4/2022		INDEMNITY	WASHINGTON TOWNSHIP	-- /2022245499	8/16/2021	\$1,938.00	2021/2021	Loss
23382	2/4/2022		INDEMNITY	LOGAN TOWNSHIP	-- /2021214081	9/3/2020	\$1,512.00	2020/2020	Loss
23383	2/4/2022		INDEMNITY	MANTUA TOWNSHIP	-- /2022251631	10/13/2021	\$1,938.00	2021/2021	Loss
23384	2/4/2022		INDEMNITY	DEPTFORD TOWNSHIP	MLT-2022246088/ 2022246208	8/23/2021	\$1,938.00	2021/2021	Loss
23385	2/4/2022		INDEMNITY	Jason Miller	-- /2021226295	1/14/2021	\$1,061.40	2021/2021	Loss
23386	2/4/2022		INDEMNITY	Carol Langley	-- /2022261737	1/20/2022	\$568.00	2022/2022	Loss
23387	2/4/2022		INDEMNITY	Nicondro Crescitelli	-- /2019160384	12/7/2018	\$1,180.00	2018/2018	Loss
23388	2/4/2022		BLDG/CONTENT	GLASSBORO BOROUGH	-- /2022250560	10/4/2021	\$5,487.00	2021/2021	Loss
23389	2/4/2022		1ST PARTY COLL PD	FAIRFIELD TOWNSHIP	-- /2022262903	1/29/2022	\$3,110.25	2022/2022	Loss
23390	2/4/2022		INDEMNITY	COASTAL SPINE, PC.	-- /2021238864	5/10/2021	\$170.84	2021/2021	Loss
23391	2/4/2022		INDEMNITY	RANOCAS ANESTHESIOLOGY PA	-- /2022245499	8/16/2021	\$927.00	2021/2021	Loss
23392	2/4/2022			INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.			\$420.69		
			MEDICAL ONLY		-- /2021230601	2/13/2021	\$174.01	2021/2021	Loss
			INDEMNITY		-- /2021230606	1/23/2021	\$246.68	2021/2021	Loss
23393	2/4/2022		MEDICAL ONLY	TARIQ S. SIDDIQI, MD	-- /2022244117	7/26/2021	\$119.17	2021/2021	Loss
23394	2/4/2022		MEDICAL ONLY	GALMAN & FRIEDBERG ASSOCIATES	MLT-2022250503/ 2022250503	10/2/2021	\$185.32	2021/2021	Loss
23395	2/4/2022			ONE CALL CARE DIAGNOSTICS			\$785.00		
			INDEMNITY		-- /2022257523	12/16/2021	\$300.00	2021/2021	Loss
			MEDICAL ONLY		-- /2022249901	9/18/2021	\$485.00	2021/2021	Loss
23396	2/4/2022		MEDICAL ONLY	NovaCare Rehabilitation	-- /2022249901	9/18/2021	\$98.00	2021/2021	Loss
23397	2/4/2022		INDEMNITY	AMI ATLANTICARE,LLC	-- /2022255671	11/30/2021	\$903.37	2021/2021	Loss
23398	2/4/2022			PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$11,497.81		
			INDEMNITY		-- /2022255671	11/30/2021	\$132.13	2021/2021	Loss
			INDEMNITY		-- /2022245499	8/16/2021	\$10,282.51	2021/2021	Loss



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		INDEMNITY		-- /2021238082	5/17/2021	\$61.66	2021/2021	Loss
		INDEMNITY		-- /2021230681	2/22/2021	\$88.09	2021/2021	Loss
		INDEMNITY		-- /2021225591	1/7/2021	\$933.42	2021/2021	Loss
23399	2/4/2022	INDEMNITY	PREMIER ORTHO ASSOCSURG	-- /2022249302	9/22/2021	\$11,953.75	2021/2021	Loss
23400	2/4/2022	INDEMNITY	WASHINGTON TWSP. AMBULANCE	-- /2022245499	8/16/2021	\$768.00	2021/2021	Loss
23401	2/4/2022	INDEMNITY	PRINCETON BRAIN AND SPINE CARE LLC	-- /2021225591	1/7/2021	\$97.31	2021/2021	Loss
23402	2/4/2022	INDEMNITY	PREMIER ORTHOPAEDIC AND SPORTS MEDICINE ASSOCIATES	-- /2021224469	12/24/2020	\$254.00	2020/2020	Loss
23403	2/4/2022	INDEMNITY	HOME CARE CONNECT LLC	MLT-2022253010/ 2022253010	10/27/2021	\$357.14	2021/2021	Loss
23404	2/4/2022		HOWARD HAMMER PSYD			\$540.00		
		INDEMNITY		MLT-2022246088/ 2022246208	8/23/2021	\$270.00	2021/2021	Loss
		INDEMNITY		MLT-2021234379/ 2021234379	4/5/2021	\$135.00	2021/2021	Loss
		INDEMNITY		MLT-2018145177/ 2018145177	6/9/2018	\$135.00	2018/2018	Loss
23405	2/4/2022	INDEMNITY	SUSAN COHEN	MLT-2022246088/ 2022246208	8/23/2021	\$105.00	2021/2021	Loss
23406	2/4/2022	INDEMNITY	ULTRACARE ANESTHESIA PARTNERS LLC	-- /2021238864	5/10/2021	\$720.00	2021/2021	Loss
23407	2/4/2022	INDEMNITY	VIRTUA OCCUPATIONAL HEALTH	-- /2022256214	12/6/2021	\$121.89	2021/2021	Loss
23408	2/4/2022	INDEMNITY	FUSION HEALTHCARE SOLUTIONS	-- /2022250943	10/6/2021	\$1,188.00	2021/2021	Loss
23409	2/4/2022	INDEMNITY	DR CAROL SCHOBER PSYD	MLT-2022247967/ 2022247967	9/14/2021	\$300.00	2021/2021	Loss
23410	2/4/2022		STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$3,200.00		
		INDEMNITY		-- /2022251631	10/13/2021	\$400.00	2021/2021	Loss
		INDEMNITY		-- /2021240594	6/11/2021	\$160.00	2021/2021	Loss
		INDEMNITY		-- /2021238082	5/17/2021	\$640.00	2021/2021	Loss
		INDEMNITY		-- /2021226295	1/14/2021	\$800.00	2021/2021	Loss
		INDEMNITY		-- /2021214081	9/3/2020	\$800.00	2020/2020	Loss
		INDEMNITY		-- /2020203003	4/18/2020	\$400.00	2020/2020	Loss
23411	2/4/2022	MEDICAL ONLY	PRO HEALTH URGENT CARE	-- /2022242224	7/2/2021	\$604.00	2021/2021	Loss
23412	2/4/2022		QUALCARE INC			\$2,064.00		



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		MEDICAL ONLY		-- /2022262338	1/25/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022262549	1/19/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022261032	1/11/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022262570	1/3/2022	\$516.00	2022/2022	Loss
23413	2/11/2022	CAPEHART & SCATCHARD PA				\$987.50		
		INDEMNITY		-- /2021221482	11/23/2020	\$163.50	2020/2020	Legal
		INDEMNITY		MLT-2021209090/ 2021209652	7/3/2020	\$594.00	2020/2020	Legal
		INDEMNITY		-- /2020202846	4/17/2020	\$230.00	2020/2020	Legal
23414	2/11/2022	MADDEN & MADDEN PA				\$4,457.50		
		BODILY INJURY [Expired]		-- /2020199803	12/19/2019	\$709.50	2019/2019	Legal
		BODILY INJURY [Expired]		-- /2020197274	11/25/2019	\$718.00	2019/2019	Legal
		BODILY INJURY [Expired]		-- /2020191041	9/21/2019	\$648.00	2019/2019	Legal
		GL PROPERTY DAMAGE		-- /2021231237	6/20/2019	\$255.00	2019/2019	Legal
		BODILY INJURY [Expired]		-- /2020182170	9/6/2018	\$2,127.00	2018/2018	Legal
23415	2/11/2022	1ST PARTY COLL PD	BELLMAWR COLLISION CENTER INC	-- /2022263341	1/31/2022	\$5,174.84	2022/2022	Loss
23416	2/11/2022	1ST PARTY COLL PD	TRUCKMASTERS INC	-- /2022255307	11/15/2021	\$1,822.53	2021/2021	Loss
23417	2/11/2022	BODILY INJURY [Expired]	BIRCHMEIER & POWELL LLC	-- /2019169803	1/10/2019	\$4,983.00	2019/2019	Legal
23418	2/11/2022	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2021241733	6/16/2021	\$4.55	2021/2021	Expense
23419	2/11/2022	INDEMNITY	EXAMWORKS INC	-- /2020202846	4/17/2020	\$1,525.00	2020/2020	Loss
23420	2/11/2022	LEO PETETTI LLC				\$325.00		
		1ST PARTY COLL PD		-- /2022263457	2/1/2022	\$135.00	2022/2022	Expense
		1ST PARTY COLL PD		-- /2022263341	1/31/2022	\$135.00	2022/2022	Expense
		COMPREHENSIVE		-- /2022253828	11/1/2021	\$55.00	2021/2021	Expense
23421	2/11/2022	DAVID S DEWEESE				\$2,250.00		
		EPL PI		-- /2022260252	12/21/2021	\$750.00	2021/2021	Legal
		PUB OFF PI		-- /2022263072	12/7/2021	\$750.00	2021/2021	Legal
		PUB OFF BI		-- /2020264072	12/19/2019	\$750.00	2019/2019	Legal
23422	2/11/2022	AFFANATO MARUT LLC				\$1,252.00		



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		INDEMNITY		-- /2021236232	4/14/2021	\$112.00	2021/2021	Legal
		INDEMNITY		MLT-2021227859/ 2021227856	1/24/2021	\$286.00	2021/2021	Legal
		INDEMNITY		-- /2021223495	12/11/2020	\$168.00	2020/2020	Legal
		INDEMNITY		-- /2021220530	11/15/2020	\$182.00	2020/2020	Legal
		INDEMNITY		-- /2021218132	10/22/2020	\$280.00	2020/2020	Legal
		INDEMNITY		MLT-2020193032/ 2020193032	12/19/2019	\$224.00	2019/2019	Legal
23423	2/11/2022		PIETRAS SARACINO SMITH & MEEK			\$3,550.50		
		INDEMNITY		-- /2021231661	12/19/2020	\$366.50	2020/2020	Legal
		INDEMNITY		-- /2020208391	6/24/2020	\$291.50	2020/2020	Legal
		INDEMNITY		-- /2020204980	5/4/2020	\$374.50	2020/2020	Legal
		INDEMNITY		-- /2020195850	1/29/2020	\$209.50	2020/2020	Legal
		INDEMNITY		-- /2020194546	1/12/2020	\$466.00	2020/2020	Legal
		INDEMNITY		-- /2020188400	10/25/2019	\$301.00	2019/2019	Legal
		INDEMNITY		-- /2020185471	9/20/2019	\$416.50	2019/2019	Legal
		INDEMNITY		-- /2019167706	3/5/2019	\$209.50	2019/2019	Legal
		INDEMNITY		-- /2019166986	2/25/2019	\$430.50	2019/2019	Legal
		INDEMNITY		-- /2019162448	12/28/2018	\$485.00	2018/2018	Legal
23424	2/11/2022	INDEMNITY	CIOX HEALTH LLC	-- /2022256624	12/5/2021	\$10.00	2021/2021	Expense
23425	2/11/2022	INDEMNITY	GLASSBORO BOROUGH	-- /2022249302	9/22/2021	\$1,938.00	2021/2021	Loss
23426	2/11/2022	INDEMNITY	FRANKLIN TOWNSHIP	MLT-2021234379/ 2021234379	4/5/2021	\$1,938.00	2021/2021	Loss
23427	2/11/2022	INDEMNITY	WOODBURY CITY	-- /2022250943	10/6/2021	\$1,605.04	2021/2021	Loss
23428	2/11/2022	INDEMNITY	LOGAN TOWNSHIP	-- /2022250428	10/4/2021	\$1,225.80	2021/2021	Loss
23429	2/11/2022	INDEMNITY	WEST DEPTFORD TOWNSHIP	-- /2022247312	9/7/2021	\$854.02	2021/2021	Loss
23430	2/11/2022	INDEMNITY	WASHINGTON TOWNSHIP	-- /2022262384	1/26/2022	\$2,130.00	2022/2022	Loss
23431	2/11/2022	INDEMNITY	GLASSBORO BOROUGH	-- /2022257379	12/15/2021	\$1,785.28	2021/2021	Loss
23432	2/11/2022	INDEMNITY	GLASSBORO BOROUGH	-- /2022261747	1/21/2022	\$401.00	2022/2022	Loss
23433	2/11/2022	INDEMNITY	GLASSBORO BOROUGH	-- /2022261747	1/21/2022	\$1,403.50	2022/2022	Loss



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23434	2/11/2022	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2020194546	1/12/2020	\$800.00	2020/2020	Expense
23435	2/11/2022	GL PROPERTY DAMAGE	South Jersey Gas	-- /2021235782	1/20/2021	\$3,528.36	2021/2021	Loss
23436	2/11/2022	INDEMNITY	Richard Lunt	-- /2022261991	1/24/2022	\$1,639.10	2022/2022	Loss
23437	2/11/2022	INDEMNITY	Linda Mahon	MLT-2021227859/ 2021227856	1/24/2021	\$1,462.42	2021/2021	Loss
23438	2/11/2022	INDEMNITY	Michael Fanfarillo	-- /2018123050	1/16/2018	\$1,180.00	2018/2018	Loss
23439	2/11/2022	1ST PARTY COLL PD	CARNEYS POINT TOWNSHIP	-- /2022263656	1/24/2022	\$4,499.22	2022/2022	Loss
23440	2/11/2022	1ST PARTY COLL PD	CARNEYS POINT TOWNSHIP	-- /2022263457	2/1/2022	\$6,176.83	2022/2022	Loss
23441	2/11/2022	1ST PARTY COLL PD	CARNEYS POINT TOWNSHIP	-- /2022263656	1/24/2022	\$448.94	2022/2022	Loss
23442	2/11/2022	COMPREHENSIVE	WEST DEPTFORD TOWNSHIP	-- /2022253828	11/1/2021	\$477.99	2021/2021	Loss
23443	2/11/2022	MEDICAL ONLY	COOPER UNIVERSITY EMERGENCY PHYSICIANS P C	MLT-2022246088/ 2022247919	8/23/2021	\$128.70	2021/2021	Loss
23444	2/11/2022	MEDICAL ONLY	EMERGENCY CARE SERVICES OF NJ	-- /2022246142	8/23/2021	\$718.00	2021/2021	Loss
23445	2/11/2022	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2022252979	10/28/2021	\$103.00	2021/2021	Loss
23446	2/11/2022	INDEMNITY	INSPIRA MEDICAL CENTER VINELAND	-- /2022249610	9/20/2021	\$267.22	2021/2021	Loss
23447	2/11/2022	INDEMNITY	RECONSTRUCTIVE ORTHOPEDICS P A	-- /2021240594	6/11/2021	\$143.41	2021/2021	Loss
23448	2/11/2022	INDEMNITY	PROFESSIONAL PAIN MANAGEMENT ASSOC	-- /2020192438	12/13/2019	\$132.73	2019/2019	Loss
23449	2/11/2022	INDEMNITY	NovaCare Rehabilitation	-- /2018127143	2/17/2018	\$978.00	2018/2018	Loss
23450	2/11/2022		VIRTUA MEDICAL GROUP			\$243.78		
		INDEMNITY		-- /2022253264	10/29/2021	\$121.89	2021/2021	Loss
		MEDICAL ONLY		MLT-2022250503/ 2022250503	10/2/2021	\$121.89	2021/2021	Loss
23451	2/11/2022		PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$466.87		
		MEDICAL ONLY		-- /2022251747	10/6/2021	\$61.66	2021/2021	Loss
		INDEMNITY		-- /2022250428	10/4/2021	\$167.37	2021/2021	Loss
		INDEMNITY		-- /2022249610	9/20/2021	\$149.75	2021/2021	Loss
		INDEMNITY		-- /2020208391	6/24/2020	\$88.09	2020/2020	Loss
23452	2/11/2022	INDEMNITY	HOME CARE CONNECT LLC	-- /2022247312	9/7/2021	\$522.85	2021/2021	Loss
23453	2/11/2022		HOWARD HAMMER PSYD			\$270.00		
		INDEMNITY		MLT-2022246088/ 2022246208	8/23/2021	\$135.00	2021/2021	Loss
		INDEMNITY		-- /2018127143	2/17/2018	\$135.00	2018/2018	Loss



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23454	2/11/2022	INDEMNITY	MEDARBOR DIAGNOSTICS	-- /2021220530	11/15/2020	\$175.00	2020/2020	Loss
23455	2/11/2022	INDEMNITY	myMATRIX	-- /2021214081	9/3/2020	\$136.44	2020/2020	Loss
23456	2/11/2022	INDEMNITY	INSPIRA MEDICAL CENTER MULLICA HILL	-- /2022257762	12/18/2021	\$2,104.99	2021/2021	Loss
23457	2/11/2022		STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$1,560.00		
		INDEMNITY		-- /2022252979	10/28/2021	\$80.00	2021/2021	Loss
		INDEMNITY		-- /2022249302	9/22/2021	\$80.00	2021/2021	Loss
		INDEMNITY		-- /2022249610	9/20/2021	\$160.00	2021/2021	Loss
		INDEMNITY		-- /2022247312	9/7/2021	\$320.00	2021/2021	Loss
		INDEMNITY		-- /2022245826	8/19/2021	\$80.00	2021/2021	Loss
		INDEMNITY		-- /2021240594	6/11/2021	\$160.00	2021/2021	Loss
		INDEMNITY		-- /2021234366	4/5/2021	\$600.00	2021/2021	Loss
		INDEMNITY		-- /2021214081	9/3/2020	\$80.00	2020/2020	Loss
23458	2/11/2022	INDEMNITY	FOOT AND ANKLE SPECIALISTS OF SJ	-- /2021236439	4/29/2021	\$5,540.00	2021/2021	Loss
23459	2/11/2022	MEDICAL ONLY	RIVERSIDE URGENT CARE	-- /2022251068	10/8/2021	\$315.00	2021/2021	Loss
23460	2/11/2022		QUALCARE INC			\$4,128.00		
		MEDICAL ONLY		-- /2022263409	2/2/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022263305	2/2/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022263702	2/2/2022	\$516.00	2022/2022	Loss
		INDEMNITY		-- /2022263522	2/1/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022263627	1/31/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022263659	1/31/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022263263	1/29/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022262718	1/7/2021	\$516.00	2021/2021	Loss
23461	2/11/2022		QUAL-LYNX			\$1,687.95		
		MEDICAL ONLY		-- /2022262319	1/22/2022	\$54.17	2022/2022	Expense
		MEDICAL ONLY		-- /2022261873	1/21/2022	\$89.92	2022/2022	Expense
		MEDICAL ONLY		-- /2022262549	1/19/2022	\$28.17	2022/2022	Expense
		MEDICAL ONLY		-- /2022261356	1/16/2022	\$28.17	2022/2022	Expense



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			MEDICAL ONLY		-- /2022261132	1/14/2022	\$6.50	2022/2022	Expense
			MEDICAL ONLY		-- /2022261516	1/13/2022	\$60.67	2022/2022	Expense
			MEDICAL ONLY		-- /2022261984	1/12/2022	\$28.17	2022/2022	Expense
			MEDICAL ONLY		-- /2022260931	1/10/2022	\$95.34	2022/2022	Expense
			MEDICAL ONLY		-- /2022260934	1/9/2022	\$37.92	2022/2022	Expense
			MEDICAL ONLY		-- /2022260580	1/8/2022	\$21.67	2022/2022	Expense
			MEDICAL ONLY		-- /2022260064	1/6/2022	\$33.59	2022/2022	Expense
			INDEMNITY		-- /2022260270	1/5/2022	\$28.17	2022/2022	Expense
			MEDICAL ONLY		-- /2022260539	1/4/2022	\$21.67	2022/2022	Expense
			MEDICAL ONLY		-- /2022260251	1/3/2022	\$56.34	2022/2022	Expense
			MEDICAL ONLY		-- /2022262570	1/3/2022	\$28.17	2022/2022	Expense
			MEDICAL ONLY		-- /2022259634	1/3/2022	\$84.51	2022/2022	Expense
			MEDICAL ONLY		MLT-2022258971/ 2022258971	12/30/2021	\$98.59	2021/2021	Expense
			MEDICAL ONLY		-- /2022259223	12/28/2021	\$34.67	2021/2021	Expense
			INDEMNITY		-- /2022259675	12/27/2021	\$118.09	2021/2021	Expense
			MEDICAL ONLY		MLT-2022258971/ 2022259105	12/23/2021	\$123.51	2021/2021	Expense
			INDEMNITY		-- /2022260872	12/22/2021	\$83.42	2021/2021	Expense
			INDEMNITY		-- /2022259328	12/20/2021	\$112.68	2021/2021	Expense
			INDEMNITY		-- /2022257519	12/12/2021	\$26.00	2021/2021	Expense
			INDEMNITY		-- /2022256268	11/28/2021	\$13.00	2021/2021	Expense
			INDEMNITY		-- /2022256662	11/28/2021	\$13.00	2021/2021	Expense
			INDEMNITY		MLT-2022253049/ 2022253067	10/19/2021	\$29.25	2021/2021	Expense
			INDEMNITY		MLT-2022253049/ 2022253049	10/18/2021	\$29.25	2021/2021	Expense



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			INDEMNITY		MLT-2022253049/ 2022253336	10/13/2021	\$9.75	2021/2021	Expense
			INDEMNITY		MLT-2022253049/ 2022254234	10/11/2021	\$22.75	2021/2021	Expense
			INDEMNITY		MLT-2022253049/ 2022253367	10/9/2021	\$9.75	2021/2021	Expense
			INDEMNITY		MLT-2022253049/ 2022253868	10/9/2021	\$22.75	2021/2021	Expense
			INDEMNITY		- - /2022260850	9/21/2021	\$49.84	2021/2021	Expense
			INDEMNITY		- - /2022245767	8/14/2021	\$42.25	2021/2021	Expense
			MEDICAL ONLY		- - /2022262718	1/7/2021	\$6.50	2021/2021	Expense
			MEDICAL ONLY		- - /2022259937	3/24/2020	\$139.75	2020/2020	Expense
23462	2/18/2022		BODILY INJURY [Expired]	VERITEXT LLC	- - /2020180290	6/2/2019	\$791.50	2019/2019	Expense
23463	2/18/2022			ADMINISTRATIVE CLAIM SERVICES			\$42.00		
			MEDICAL ONLY		- - /2022261873	1/21/2022	\$3.00	2022/2022	Expense
			MEDICAL ONLY		- - /2022261356	1/16/2022	\$3.00	2022/2022	Expense
			MEDICAL ONLY		- - /2022261132	1/14/2022	\$3.00	2022/2022	Expense
			MEDICAL ONLY		- - /2022261984	1/12/2022	\$3.00	2022/2022	Expense
			MEDICAL ONLY		- - /2022260931	1/10/2022	\$3.00	2022/2022	Expense
			MEDICAL ONLY		- - /2022260934	1/9/2022	\$3.00	2022/2022	Expense
			MEDICAL ONLY		- - /2022260580	1/8/2022	\$3.00	2022/2022	Expense
			INDEMNITY		- - /2022260270	1/5/2022	\$3.00	2022/2022	Expense
			MEDICAL ONLY		- - /2022260539	1/4/2022	\$3.00	2022/2022	Expense
			MEDICAL ONLY		- - /2022259634	1/3/2022	\$3.00	2022/2022	Expense
			MEDICAL ONLY		MLT-2022258971/ 2022258971	12/30/2021	\$3.00	2021/2021	Expense
			INDEMNITY		- - /2022259675	12/27/2021	\$3.00	2021/2021	Expense
			MEDICAL ONLY		MLT-2022258971/ 2022259105	12/23/2021	\$3.00	2021/2021	Expense



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		INDEMNITY		-- /2022259328	12/20/2021	\$3.00	2021/2021	Expense
23464	2/18/2022		MADDEN & MADDEN PA			\$2,373.90		
		BODILY INJURY [Expired]		-- /2020185563	9/18/2019	\$2,068.90	2019/2019	Legal
		GL PROPERTY DAMAGE		-- /2020184117	6/20/2019	\$305.00	2019/2019	Legal
23465	2/18/2022	INDEMNITY	MRO CORPORATION	-- /2021225591	1/7/2021	\$17.00	2021/2021	Expense
23466	2/18/2022	INDEMNITY	AIC COMPANIES LLC	-- /2019161847	12/29/2018	\$449.00	2018/2018	Expense
23467	2/18/2022	INDEMNITY	I C U INVESTIGATIONS INC	-- /2022249302	9/22/2021	\$123.20	2021/2021	Expense
23468	2/18/2022		BIRCHMEIER & POWELL LLC			\$3,465.00		
		BODILY INJURY [Expired]		-- /2022247627	11/5/2020	\$561.00	2020/2020	Legal
		BODILY INJURY [Expired]		-- /2020180290	6/2/2019	\$2,904.00	2019/2019	Legal
23469	2/18/2022	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2022256214	12/6/2021	\$0.59	2021/2021	Expense
23470	2/18/2022		LEO PETETTI LLC			\$645.00		
		1ST PARTY COLL PD		-- /2022264740	2/13/2022	\$135.00	2022/2022	Expense
		1ST PARTY COLL PD		-- /2022264121	1/29/2022	\$135.00	2022/2022	Expense
		1ST PARTY COLL PD		-- /2022264126	2/18/2021	\$375.00	2021/2021	Expense
23471	2/18/2022		AFFANATO MARUT LLC			\$2,153.00		
		INDEMNITY		-- /2022247895	9/7/2021	\$410.00	2021/2021	Legal
		INDEMNITY		-- /2021229388	2/8/2021	\$427.00	2021/2021	Legal
		INDEMNITY		MLT-2021227859/ 2021227856	1/24/2021	\$294.00	2021/2021	Legal
		INDEMNITY		-- /2021218132	10/22/2020	\$336.00	2020/2020	Legal
		INDEMNITY		-- /2021211374	8/4/2020	\$252.00	2020/2020	Legal
		INDEMNITY		-- /2020199828	3/6/2020	\$308.00	2020/2020	Legal
		INDEMNITY		-- /2018130439	4/5/2018	\$126.00	2018/2018	Legal
23472	2/18/2022	BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2022264110	2/2/2022	\$1,093.00	2022/2022	Expense
23473	2/18/2022	INDEMNITY	CIOX HEALTH LLC	-- /2021225591	1/7/2021	\$46.00	2021/2021	Expense
23474	2/18/2022	INDEMNITY	PAULSBORO BOROUGH	-- /2022260270	1/5/2022	\$1,369.29	2022/2022	Loss
23475	2/18/2022	INDEMNITY	LOGAN TOWNSHIP	-- /2021214081	9/3/2020	\$1,512.00	2020/2020	Loss
23476	2/18/2022	INDEMNITY	DEPTFORD TOWNSHIP	-- /2018127143	2/17/2018	\$1,806.00	2018/2018	Loss
23477	2/18/2022	INDEMNITY	MANTUA TOWNSHIP	-- /2022251631	10/13/2021	\$1,938.00	2021/2021	Loss



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23478	2/18/2022	INDEMNITY	DEPTFORD TOWNSHIP	MLT-2022246088/ 2022246208	8/23/2021	\$1,938.00	2021/2021	Loss
23479	2/18/2022	INDEMNITY	Glassboro Borough Re: Jamerson, Michael	-- /2021225591	1/7/2021	\$1,938.00	2021/2021	Loss
23480	2/18/2022	INDEMNITY	Linda Mahon	MLT-2021227859/ 2021227856	1/24/2021	\$1,462.42	2021/2021	Loss
23481	2/18/2022	INDEMNITY	Carol Langley	-- /2022261737	1/20/2022	\$568.00	2022/2022	Loss
23482	2/18/2022	INDEMNITY	Jason Miller	-- /2021226295	1/14/2021	\$1,061.40	2021/2021	Loss
23483	2/18/2022	GL PROPERTY DAMAGE	Steve Brown	-- /2022242348	7/4/2021	\$1,000.00	2021/2021	Loss
23484	2/18/2022	INDEMNITY	Deborah Atwood	-- /2022263522	2/1/2022	\$365.14	2022/2022	Loss
23485	2/18/2022	INLAND MARINE	SWEDESORO BOROUGH	-- /2020203015	4/17/2020	\$8,064.19	2020/2020	Loss
23486	2/18/2022	BLDG/CONTENT	WASHINGTON TOWNSHIP	-- /2022264110	2/2/2022	\$8,667.19	2022/2022	Loss
23487	2/18/2022	1ST PARTY COLL PD	FRANKLIN TOWNSHIP	-- /2022264126	2/18/2021	\$8,881.25	2021/2021	Loss
23488	2/18/2022	1ST PARTY COLL PD	FRANKLIN TOWNSHIP	-- /2022264121	1/29/2022	\$5,490.00	2022/2022	Loss
23489	2/18/2022	INLAND MARINE	DEPTFORD TOWNSHIP	-- /2022257521	12/11/2021	\$4,991.50	2021/2021	Loss
23490	2/18/2022	INDEMNITY	RANOCAS ANESTHESIOLOGY PA	-- /2022250943	10/6/2021	\$1,446.97	2021/2021	Loss
23491	2/18/2022	INDEMNITY	REGIONAL DIAGNOSTIC IMAGING, PA	-- /2021220530	11/15/2020	\$34.61	2020/2020	Loss
23492	2/18/2022		INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.			\$296.74		
		INDEMNITY		-- /2022257523	12/16/2021	\$285.93	2021/2021	Loss
		MEDICAL ONLY		-- /2021230601	2/13/2021	\$10.81	2021/2021	Loss
23493	2/18/2022		INSPIRA MEDICAL CENTER VINELAND			\$21,611.58		
		MEDICAL ONLY		-- /2022256630	12/6/2021	\$211.75	2021/2021	Loss
		INDEMNITY		-- /2022247312	9/7/2021	\$21,399.83	2021/2021	Loss
23494	2/18/2022	INDEMNITY	BACHARACH INSTITUTE FOR REHABILITATION, INC	-- /2022245499	8/16/2021	\$816.00	2021/2021	Loss
23495	2/18/2022	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2022257379	12/15/2021	\$750.00	2021/2021	Loss
23496	2/18/2022	MEDICAL ONLY	ROTHMAN ORTHOPAEDICS	-- /2022249901	9/18/2021	\$108.25	2021/2021	Loss
23497	2/18/2022	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2018127143	2/17/2018	\$160.00	2018/2018	Loss
23498	2/18/2022		NovaCare Rehabilitation			\$1,078.00		
		INDEMNITY		-- /2022261737	1/20/2022	\$196.00	2022/2022	Loss
		INDEMNITY		-- /2022250943	10/6/2021	\$196.00	2021/2021	Loss
		MEDICAL ONLY		-- /2022249901	9/18/2021	\$686.00	2021/2021	Loss
23499	2/18/2022	INDEMNITY	THOMAS JEFFERSON UNIV HOSPITAL	-- /2021216786	10/5/2020	\$119,943.10	2020/2020	Loss
23500	2/18/2022	MEDICAL ONLY	VIRTUA MEDICAL GROUP	-- /2022255930	12/1/2021	\$217.80	2021/2021	Loss



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23501	2/18/2022		PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$664.54		
		INDEMNITY		-- /2022257523	12/16/2021	\$176.18	2021/2021	Loss
		INDEMNITY		-- /2022251833	10/15/2021	\$224.09	2021/2021	Loss
		INDEMNITY		-- /2021238082	5/17/2021	\$88.09	2021/2021	Loss
		INDEMNITY		-- /2021226295	1/14/2021	\$88.09	2021/2021	Loss
		INDEMNITY		-- /2020203003	4/18/2020	\$88.09	2020/2020	Loss
23502	2/18/2022	MEDICAL ONLY	DJO LLC	-- /2022246760	8/31/2021	\$30.00	2021/2021	Loss
23503	2/18/2022	INDEMNITY	SOUTH JERSEY ANESTHESIA & PAIN PHYSIAN	-- /2021226295	1/14/2021	\$800.74	2021/2021	Loss
23504	2/18/2022	MEDICAL ONLY	KENNEDY HEALTH	-- /2022255129	11/21/2021	\$694.83	2021/2021	Loss
23505	2/18/2022		HOWARD HAMMER PSYD			\$540.00		
		INDEMNITY		MLT-2022246088/ 2022246208	8/23/2021	\$135.00	2021/2021	Loss
		INDEMNITY		MLT-2021234379/ 2021234379	4/5/2021	\$135.00	2021/2021	Loss
		INDEMNITY		-- /2018127143	2/17/2018	\$270.00	2018/2018	Loss
23506	2/18/2022	INDEMNITY	QUEST	-- /2020203003	4/18/2020	\$403.09	2020/2020	Loss
23507	2/18/2022	INDEMNITY	FUSION HEALTHCARE SOLUTIONS	-- /2021226295	1/14/2021	\$1,188.00	2021/2021	Loss
23508	2/18/2022	MEDICAL ONLY	INSPIRA MEDICAL CENTER MULLICA HILL	-- /2022242240	6/25/2021	\$948.65	2021/2021	Loss
23509	2/18/2022		INSPIRA HEALTH CENTER WOODBURY			\$1,307.03		
		MEDICAL ONLY		-- /2022259151	12/30/2021	\$906.20	2021/2021	Loss
		MEDICAL ONLY		-- /2021240265	6/9/2021	\$133.61	2021/2021	Loss
		INDEMNITY		-- /2021238390	5/17/2021	\$133.61	2021/2021	Loss
		INDEMNITY		-- /2021216786	10/5/2020	\$133.61	2020/2020	Loss
23510	2/18/2022	INDEMNITY	SURGICAL STUDIOS LLC	-- /2021226295	1/14/2021	\$13,426.00	2021/2021	Loss
23511	2/18/2022		STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$1,665.00		
		MEDICAL ONLY		-- /2022258700	12/27/2021	\$465.00	2021/2021	Loss
		INDEMNITY		-- /2021240594	6/11/2021	\$80.00	2021/2021	Loss
		INDEMNITY		-- /2021226295	1/14/2021	\$800.00	2021/2021	Loss
		INDEMNITY		-- /2021214081	9/3/2020	\$240.00	2020/2020	Loss



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		INDEMNITY		-- /2020203003	4/18/2020	\$80.00	2020/2020	Loss
23512	2/18/2022	MEDICAL ONLY	RIVERSIDE URGENT CARE	-- /2022245247	8/12/2021	\$302.00	2021/2021	Loss
23513	2/18/2022		QUALCARE INC			\$5,160.00		
		MEDICAL ONLY		-- /2022264817	2/14/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022264541	2/9/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022264215	2/8/2022	\$516.00	2022/2022	Loss
		INDEMNITY		-- /2022264323	2/8/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022263816	2/4/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		MLT-2022264329/ 2022264328	1/29/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		MLT-2022264329/ 2022264329	1/29/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022262565	1/27/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		MLT-2022263631/ 2022263707	1/24/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		MLT-2022263631/ 2022263631	1/18/2022	\$516.00	2022/2022	Loss
23514	2/25/2022		FRAN CONVERY & SON AUTO BODY			\$8,493.59		
		1ST PARTY COLL PD		-- /2022264740	2/13/2022	\$2,893.12	2022/2022	Loss
		1ST PARTY COLL PD		-- /2022263899	2/7/2022	\$5,600.47	2022/2022	Loss
23515	2/25/2022	POLICE PROF PI	BIRCHMEIER & POWELL LLC	-- /2020204658	5/12/2018	\$148.50	2018/2018	Legal
23516	2/25/2022	BLDG/CONTENT	MCBREARTY & ASSOCIATES INC	-- /2022248163	9/11/2021	\$500.00	2021/2021	Expense
23517	2/25/2022	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2022260850	9/21/2021	\$0.59	2021/2021	Expense
23518	2/25/2022	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2022263899	2/7/2022	\$135.00	2022/2022	Expense
23519	2/25/2022	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2021212238	8/13/2020	\$564.50	2020/2020	Legal
23520	2/25/2022	INDEMNITY	DEPTFORD TOWNSHIP	-- /2020192438	12/13/2019	\$1,842.00	2019/2019	Loss
23521	2/25/2022	INDEMNITY	GLASSBORO BOROUGH	-- /2022249302	9/22/2021	\$1,938.00	2021/2021	Loss
23522	2/25/2022	INDEMNITY	WASHINGTON TOWNSHIP	-- /2022245499	8/16/2021	\$1,938.00	2021/2021	Loss
23523	2/25/2022	INDEMNITY	WOODBURY CITY	-- /2022250943	10/6/2021	\$1,605.04	2021/2021	Loss
23524	2/25/2022	INDEMNITY	DEPTFORD TOWNSHIP	-- /2020192438	12/13/2019	\$1,842.00	2019/2019	Loss
23525	2/25/2022	INDEMNITY	WEST DEPTFORD TOWNSHIP	-- /2022247312	9/7/2021	\$854.02	2021/2021	Loss



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23526	2/25/2022	INDEMNITY	FRANKLIN TOWNSHIP	MLT-2021234379/ 2021234379	4/5/2021	\$1,938.00	2021/2021	Loss
23527	2/25/2022	INDEMNITY	LOGAN TOWNSHIP	-- /2022250428	10/4/2021	\$1,225.80	2021/2021	Loss
23528	2/25/2022	INDEMNITY	GLASSBORO BOROUGH	-- /2022261747	1/21/2022	\$1,403.50	2022/2022	Loss
23529	2/25/2022	INLAND MARINE	QUAL-LYNX	-- /2021229094	2/7/2021	\$289.40	2021/2021	Expense
23530	2/25/2022	INDEMNITY	WASHINGTON TOWNSHIP	-- /2022262384	1/26/2022	\$2,130.00	2022/2022	Loss
23531	2/25/2022	INDEMNITY	WEST DEPTFORD TOWNSHIP	-- /2022243970	7/17/2021	\$1,938.00	2021/2021	Loss
23532	2/25/2022	INDEMNITY	MONROE TOWNSHIP(TRIJIF)	-- /2022264323	2/8/2022	\$2,130.00	2022/2022	Loss
23533	2/25/2022	INDEMNITY	Eric Starke	-- /2019165164	1/18/2019	\$1,085.32	2019/2019	Loss
23534	2/25/2022	INDEMNITY	Richard Lunt	-- /2022261991	1/24/2022	\$1,053.71	2022/2022	Loss
23535	2/25/2022	INDEMNITY	Linda Mahon	MLT-2021227859/ 2021227856	1/24/2021	\$1,462.42	2021/2021	Loss
23536	2/25/2022	GL PROPERTY DAMAGE	Carol Williams	-- /2022261409	1/4/2022	\$136.95	2022/2022	Loss
23537	2/25/2022	INDEMNITY	Mark Ramos	-- /2019165329	2/7/2019	\$1,720.00	2019/2019	Loss
23538	2/25/2022	INDEMNITY	Charles Simmons	-- /2020185074	9/25/2019	\$1,160.36	2019/2019	Loss
23539	2/25/2022	INDEMNITY	Frank Cicalese	-- /2021214168	9/9/2020	\$1,008.00	2020/2020	Loss
23540	2/25/2022	1ST PARTY COLL PD	WASHINGTON TOWNSHIP	-- /2020198897	3/1/2020	\$1,000.00	2020/2020	Loss
23541	2/25/2022	INLAND MARINE	CLAYTON BOROUGH	-- /2022265109	2/4/2022	\$4,608.68	2022/2022	Loss
23542	2/25/2022	MEDICAL ONLY	EMERGENCY CARE SERVICES OF NJ	-- /2022258015	12/16/2021	\$1,573.00	2021/2021	Loss
23543	2/25/2022	INDEMNITY	INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.	-- /2022261737	1/20/2022	\$307.75	2022/2022	Loss
23544	2/25/2022	INDEMNITY	CAPE REGIONAL MEDICAL CENTER	MLT-2021227859/ 2021227856	1/24/2021	\$1,792.00	2021/2021	Loss
23545	2/25/2022	INDEMNITY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	-- /2020192438	12/13/2019	\$668.40	2019/2019	Loss
23546	2/25/2022		ONE CALL CARE DIAGNOSTICS			\$1,983.11		
		INDEMNITY		-- /2022251631	10/13/2021	\$890.00	2021/2021	Loss
		INDEMNITY		-- /2021226295	1/14/2021	\$75.00	2021/2021	Loss
		INDEMNITY		-- /2021220530	11/15/2020	\$350.00	2020/2020	Loss
		INDEMNITY		-- /2020203003	4/18/2020	\$668.11	2020/2020	Loss
23547	2/25/2022		PROFESSIONAL PAIN MANAGEMENT ASSOC			\$699.54		
		INDEMNITY		-- /2020192438	12/13/2019	\$608.86	2019/2019	Loss
		INDEMNITY		-- /2020190182	11/17/2019	\$90.68	2019/2019	Loss
23548	2/25/2022	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2018127143	2/17/2018	\$50.00	2018/2018	Loss
23549	2/25/2022		NovaCare Rehabilitation			\$2,298.00		
		INDEMNITY		-- /2022261737	1/20/2022	\$196.00	2022/2022	Loss



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23550	2/25/2022	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2022250943	10/6/2021	\$294.00	2021/2021	Loss
		INDEMNITY		-- /2018127143	2/17/2018	\$1,808.00	2018/2018	Loss
						\$572.13		
23551	2/25/2022	MEDICAL ONLY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2022259145	1/4/2022	\$264.80	2022/2022	Loss
		INDEMNITY		-- /2022258301	12/23/2021	\$307.33	2021/2021	Loss
						\$27,323.70		
23552	2/25/2022	INDEMNITY	COOPER UNIVERSITY RADIOLOGY, PC	MLT-2022246088/2022246088	8/23/2021	\$22.10	2021/2021	Loss
		INDEMNITY		-- /2021236439	4/29/2021	\$140.00	2021/2021	Loss
		INDEMNITY		-- /2021214081	9/3/2020	\$97.31	2020/2020	Loss
23553	2/25/2022	INDEMNITY	JEFFERSON HEALTH					
23554	2/25/2022	INDEMNITY	PRINCETON BRAIN AND SPINE CARE LLC					
23555	2/25/2022	INDEMNITY	JEFFERSON UNIVERSITY PHYSICIANS OF NEW JERSEY	-- /2022250699	10/6/2021	\$30.00	2021/2021	Loss
23556	2/25/2022	INDEMNITY	HOME CARE CONNECT LLC	-- /2022249302	9/22/2021	\$522.85	2021/2021	Loss
23557	2/25/2022		HOWARD HAMMER PSYD			\$405.00		
23558	2/25/2022	INDEMNITY	LAWRENCE P CLINTON MD	MLT-2018145177/2018145177	6/9/2018	\$270.00	2018/2018	Loss
		INDEMNITY		-- /2018127143	2/17/2018	\$135.00	2018/2018	Loss
23559	2/25/2022		WORKERS COMP PSYCH NET			\$820.00		
23560	2/25/2022	INDEMNITY	SUSAN COHEN	MLT-2022246088/2022246208	8/23/2021	\$105.00	2021/2021	Loss
23561	2/25/2022		INSPIRA MEDICAL CENTER MULLICA HILL			\$4,489.19		
23562	2/25/2022	MEDICAL ONLY	RIVERSIDE URGENT CARE	-- /2022262147	1/25/2022	\$2,921.82	2022/2022	Loss
		MEDICAL ONLY		-- /2022258015	12/16/2021	\$1,567.37	2021/2021	Loss
				-- /2021235631	4/18/2021	\$41.09	2021/2021	Loss



TRIJIF-TRI.COUNTY MUN.JIF

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2022 - Feb 28, 2022

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
23563	2/25/2022		STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$2,480.00		
		INDEMNITY		- - /2022257423	12/16/2021	\$720.00	2021/2021	Loss
		INDEMNITY		- - /2022255671	11/30/2021	\$240.00	2021/2021	Loss
		INDEMNITY		MLT-2022253010/ 2022253010	10/27/2021	\$320.00	2021/2021	Loss
		INDEMNITY		- - /2022247312	9/7/2021	\$160.00	2021/2021	Loss
		INDEMNITY		- - /2021240594	6/11/2021	\$800.00	2021/2021	Loss
		INDEMNITY		- - /2021226295	1/14/2021	\$160.00	2021/2021	Loss
		INDEMNITY		- - /2021214081	9/3/2020	\$80.00	2020/2020	Loss
23564	2/25/2022		RIVERSIDE URGENT CARE			\$717.00		
		MEDICAL ONLY		MLT-2022250834/ 2022250964	10/5/2021	\$415.00	2021/2021	Loss
		MEDICAL ONLY		- - /2021235631	4/18/2021	\$302.00	2021/2021	Loss
23565	2/25/2022		QUALCARE INC			\$1,548.00		
		MEDICAL ONLY		- - /2022265315	2/16/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		- - /2022265414	2/16/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		- - /2022257056	12/13/2021	\$516.00	2021/2021	Loss
Total for TRIJIF-TRI.COUNTY MUN.JIF		\$506,807.71		Total for TRIJIF-TRI.COUNTY MUN.JIF		\$506,807.71		

Number of Checks:	211	First Check Number:	23355
Number of Payments:	579	Last Check Number:	23565
Expense Payments:	\$7,247.78		
Legal Payments:	\$37,127.40		
Loss Payments:	\$462,432.53		

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF
BILL LIST -MARCH 2022**

	Payable To:	FY 2022	FY 2020	Appropriation	Description
1	Arthur J. Gallagher Risk Mgmt Services, Inc.	64,106.00		Prof Services/Administration	March 2022 Fees
2	Arthur J. Gallagher Risk Mgmt Services, Inc.	165.65		Misc/Postage/Copies/Faxes	Feb 2022 Fees
3	David DeWeese	9,681.00		Prof Services/Attorney	March 2022 Fees
4	Qual-Lynx	42,968.00		Prof Services/Claims Admin	March 2022 Fees
5	Joyce Media	390.00		Misc/JIF Website	March 2022 fees
6	Christopher J. Winter Sr.	2,167.00		Training/Police Risk Services	Law Enforcement Consultant-March 2022 Fee
7	Kris Kristie	438.00		Misc/Recording Secretary	March 2022 Fees
8	J.A. Montgomery Risk Control Services	18,790.00		Prof Services/Safety Director	March 2022 Fees
9	Secure Data Consulting Services, LLC	7,524.00		Prof Services/Technology Risk Service	March 2022 Fees
10	Tom Tontarski	1,221.00		Prof Services/Treasurer	March 2022 Fees
11	Tom Tontarski	13.48		Misc/Postage/Copies/Faxes	Feb fees for overnighting checks (split)
12	Conner Strong & Buckelew	1,020.00		Prof Services/Underwriting Manager	March 2022 Fees
13	Debby Schiffer	4,989.00		Wellness	March 2022 Fees
14	Debby Schiffer	9.90		Misc/Postage/Copies/Faxes	Postage for mailing RPA reports for RPA
15	Appliedinfo Partners, Inc.	64,505.00		EPL/CYBER/Cyber Risk Services	50% Contracted (D2) Penetration testing
16	Courier Post	275.04		Misc/Legal Notice	Ad#5117200 2022 mtg dates; 5117213 contract awards
17	Iron Mountain	103.20		Misc/Records Retention Service	"Inv#GJRJ691; Storage 3/1-31/22; Service 1/26-2/22/22
18	NJ Advanced Media	328.79		Misc/Legal Notice	Ad#10239662 2022 mtg dates; 11558746 contract awards
19	PRIMA	385.00		Misc/AGRIP/PRIMA	ID#11099881 Annual membership fee
20	Borough of Clayton	245.00		EPL/CYBER/EPL/Cyber Incentive Pro	Cyber protection
21	Fairfield Township	1,500.00		Optional Safety Budget	AED and safety boots
22	City of Vineland		3,000.00	Contingency	Police re-accreditation
23	Assured Parnters	16,654.00		Risk Management Consultants	1st installment -LAC, Logan, Quinton
24	Cettei & Connell	5,010.00		Risk Management Consultants	1st installment -Elk Twp
25	J. Graham Chesney	1,572.00		Risk Management Consultants	1st installment -South Harrison
26	Colson and Gosweiler Insurance	3,241.00		Risk Management Consultants	1st installment -Hopewell Twp
27	Conner Strong & Buckelew	2,251.00		Risk Management Consultants	1st installment -Oldmans Twp
28	Hardenbergh Insurance Group	66,409.00		Risk Management Consultants	1st installment -Carneys Pt, Deptford, Harrison, Paulsboro, Shiloh, Swedesboro and Westville
	Subtotals	315,962.06	3,000.00		
	JIF BILL LIST TOTAL		318,962.06		



***Employment Practices & Technology Liability Committee
Meeting Minutes
February 28, 2022 at 2:00 PM***

A meeting of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund Employment Practices & Technology Liability Committee was held on Monday, October 25, 2021 at 2:00 PM via Zoom.

Those in attendance were:

Fund Commissioners: Bob Law, *Chair, City of Woodbury*
Collette Bachich, **Washington Township**
Karen Sweeney, **Wenonah Borough**
Jane DiBella, **Woolwich Township**
Clark Pierpont, **Glassboro Borough**
Sue Miller, **Clayton Borough**
Doug Hogate, **Elsinboro Borough**
Jeff Celebre, **Vineland City**

Fund Professionals: David DeWeese, **The DeWeese Law Firm**, *Fund Solicitor*
Keith Hummel, *Safety Director, J.A. Montgomery*
Lou Romero, **Secure Data Consulting**, *Director, Technology Risk Services*
Paul Miola, CPCU, ARM, **AJG Risk Mgmt, Inc.**, *Deputy Executive Director*
Kamini Patel, MBA, CIC, CPCU, Pooling Admin., **AJG Risk Mgmt. Inc.**
Kris Kristie, **AJG Risk Mgmt, Inc.**, *Sr. Account Representative*

Those unable to attend: Paul Forlenza, MGA, **AJG Risk Mgmt, Inc.**, *Executive Director*
Susan Jacobucci, **Paulsboro Boro**
Jeff Pitzo, **Woodbury Heights**

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

I. EPL/POL Loss Ratio Reports – FY 2015-2020 – Valued as of 12/31/21

Mr. Miola reviewed the EPL/POL Loss Ratio Reports for Fund Years 2015-2020 valued as of December 31, 2021 that were included in the agenda packet. He noted that there will be development in the most recent years as the claims begin to mature and eventually settle out. He then noted the EPL/POL Six Year Average Loss Ratio for the TRICO JIF is 64.8% and the Five Year Average Loss Ratio is 60.5%. Mr. Miola reminded the Committee that the carrier uses a 55% loss ratio as a “breakeven” point for determining the JIF’s performance. Mr. Miola then referenced a spreadsheet that depicted the incurred EPL vs. incurred POL results over the same six year period valued as of December 31, 2021 by member. Mr. Miola then briefly reviewed the individual Fund Year spreadsheets that depict EPL/POL Incurred Losses vs. Premium for Fund Years 2015-2020 valued as of December 31, 2021 by member.

Mr. Miola stated that the Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL/POL will be distributed via Origami.

II. EPL/POL Claims Filed

A. Open QBE Claims

Mr. DeWeese reviewed the open cases with QBE. Mr. DeWeese stated that there are currently twenty-eight (28) open claims; twelve (12) are awaiting coverage determination; sixteen (16) are in Litigation and seventeen (17) have Defense Counsel assigned.

Mr. DeWeese then reviewed some of the more complex claims with the Committee.

B. Closed Claims with QBE

Mr. DeWeese stated that from October 2021-February 2022: Nineteen (19) claims closed, with fifteen (15) due to coverage denials; three (3) closed due to inactivity; and one (1) settled with payment to the Plaintiff.

C. Closed Claims with XL

Mr. DeWeese reported the last case with XL has closed without payment to the plaintiff, which is a great result. He noted; however, the case is still being covered by the TRICO JIF for the Civil Rights portion of the Claim.

III. Members of Concern

A. Franklin

Mr. Miola asked Mr. DeWeese if he has any updates regarding Franklin Township since the Committee's last meeting and referenced an excerpt in the agenda which stated "*Mr. Forlenza noted that just recently the Administrator, John Salvatore, had left Franklin, and Brandon Umba, who was the Administrator in Lumberton Township, has taken his place. Mr. Forlenza noted he would like to keep Franklin on the agenda until we see how things play out with the new Administrator.*" Mr. DeWeese noted that Mr. Umba left Franklin Township after 3 weeks and Mr. Richard Wright is the new Administrator and is familiar with Joint Insurance Funds, so he is hopeful things will continue to move in a positive direction. Mr. Miola noted Franklin Township renewed their membership in the JIF effective January 1, 2022, and we will continue to monitor their performance.

Mr. Miola asked Mr. DeWeese if there were any other members of concern at this time. Mr. DeWeese stated that no other members were of concern at this time.

IV. MEL EPL Plan of Risk Management Program

Mr. Miola referenced the latest EPL Compliance report included in the agenda, noting only one member, Upper Pittsgrove, is not in compliance and therefore will have a significantly higher deductible for an EPL claim.

V. EPL/POL Policy

Mr. Miola reminded the Committee that the MEL implemented a five year phase in for member EPL premium calculations by moving to a process based upon member exposures and loss history. This will permit a member's premium to more accurately reflect their exposures. He noted 2022 is year 3 of the 5 year phase-in process. He noted that with the adjustments implemented for 2022, the TRICO JIF member premiums are already close to being accurate and his office will be reviewing this again in the next few months for the 2023 assessment calculations.

VI. *MEL EPL Helpline*

Mr. Miola referenced a report included in the agenda which depicts the current authorized users. He stated that the TRICO JIF has had tremendous success in utilizing this program.

Mr. DeWeese stated that he will remind members to please review the list of authorized contacts for the *MEL Employment Practices Helpline* at this afternoon's meeting. Mr. Miola noted his office contacted Fund Commissioners on February 17th asking that this report be reviewed to accurately reflect the individuals each town wishes to have access to the program. Ms. Kristie noted there have been quite a few updates and the report in the agenda reflects the most recent updates.

DeWeese stated that of the three (3) attorneys on the MEL Helpline panel he continues to receive the most calls though the volume has dropped significantly since COVID specific issues have slowed down. He noted that feedback regarding the *Helpline* has been positive and callers have followed the advice of the Attorneys. Mr. DeWeese feels confident that the interaction with members is helping to prevent claims which is the ultimate goal of the Program. Mr. DeWeese stated from April 2019 to December 2019, he had received 26 calls; 106 in 2020; 63 calls in 2021, and 8 calls so far in 2022. He noted he has also sent out numerous Bulletins via email on employment related issues. He hopes that the reduction in calls means that members are doing a better job of addressing employment related issues. .

Mr. DeWeese reminded the Committee any calls he receives are kept in a log managed by Fred Semrau, the MEL Solicitor. He further stated that a memorandum recapping the question and the advice provided is then sent to the member. Mr. DeWeese also noted he also may direct the member to Labor Counsel or members of the defense panel to address an issue.

VII. *Elected Officials Training*

Mr. Miola noted that all Elected Officials Training will be virtual this year. An invitation, with the scheduled dates and times, was emailed to all members on February 16, 2022. The dates are as follows: March 9, April 6, April 11, April 27 and April 28, 2022.

Presentations will be made by Mr. DeWeese, Mr. Forlenza, Mr. Hummel, and himself covering such topics as the JIF Budget, Regulatory Changes, Purchase of Reinsurance, Safety Programs, management of liability claims, etc.

Mr. Miola noted that his office will cut off attendance at 95 participants per session to help keep the sessions manageable and will be implanting a system to ensure the participants stay on the Zoom call until the end of the training. There will again be an incentive of a \$250 credit towards your MEL Assessment for attending the program.

He noted that if an elected official attended the November 2021 Session at the League of Municipalities they will receive the credit for attending that session. An email had gone out with a link to the JIF websites where the sign in sheets from that session are posted. You can go on to the JIF website and review those sign in sheets to double check that your Elected Officials did in fact attend that session and will receive the credit.

VIII. *Land Use Liability Risk Management Program*

Mr. Miola referenced a report in the agenda, received from the MEL, which depicts those member municipalities that have had at least some of their land use board members complete the training. This report is also included in the monthly agenda packet and he reminded the Committee that only those land use board members that complete the training process are eligible for enhanced coverage should they be named personally in a Land Use claim. Mr. Miola noted that should anyone need additional training materials to please contact his office. Members can also obtain them from the TRICO JIF website. Members are reminded about the training program as new members might have been appointed to these land use boards in January.

IX. Technology Liability

Mr. Romero stated that as of February 8th the TRICOJIF was at a 74% training completion. When he ran another report today it showed the TRICOJIF is at 75% training completion which is not much better. He stated he is constantly speaking with the members and providing assistance so he isn't sure why this isn't moving along more quickly than it is. He reminded members that every point of contact receives a report each Monday listing those who have not taken the training. In addition, and those who haven't taken the training receive a notification reminder every Wednesday so there is no reason why some members should be at 35-50% at this point. Mr. Romero asked if member with a low training percentage should be identified as a "member of concern" and flag them internally? Mr. Miola asked Mr. Romero what he was suggesting be done with that member. Mr. Romero suggested that any members below 50% or who have not participated in the Cyber Risk Management Program should have higher deductibles. He feels strongly that we need to do something to get this moving along so he is trying to brainstorm with this group to see what can be done after various attempts to reach out and assist these towns. He went on to state that those towns that are behind in their training are putting the entire JIF at risk. Mr. Miola noted those towns will already receive a higher deductible which is assessed by the insurance company and the MEL so he isn't sure we have the authority to assess an even higher deductible than the one already envisioned by the current program. He suggested this be a discussion at their next monthly internal meeting as this is the first he is hearing of Mr. Romero's idea. Mr. Hogate suggested that instead of simply sending an email to those towns that are under 50% training completion a "matter of fact" phone call would be better than an email; perhaps a phone call directly to the Fund Commissioner. Ms. Miller stated she agreed with Mr. Hogate that a follow up phone call is the best place to start.

Someone suggested that perhaps training notifications are being sent to employees that are no longer employed by a town thus possibly causing a lower % than is actually accurate. Mr. Romero replied that he reminds members to please send him updates to employee rosters at each monthly meeting and he updates the rosters accordingly. Mr. Miola asked Mr. Romero to remind the Fund at tonight's meeting that he is the point of contact for updating training rosters.

With respect to the MEL Cyber Risk Management Plan Mr. Romero referred the Committee to the latest list of members in compliance with the Tier 1, 2 and 3 standards. He noted that the TRICOJIF is at 42% complete. Thirteen (13) members are approved in all three Tiers, and fourteen (14) members approved in Tiers 1 & 2. Mr. Romero noted he will be reaching out to members to see how he can assist them. He noted this is moving in the right direction, but coming along very slowly. He also reminded the Committee that you must be in compliance with the Program at the time of a claim to be reimbursed for your deductible. He presented a more detailed report which depicted where member towns stand in the certification process and noted the

following new Cyber Claims Deductible reimbursements which took effect January 1, 2022: If you are compliant in Tier 1 the deductible reimbursement is \$10,000; Tier 2: \$20,000; Tier 3: \$25,000

Mr. Miola then referenced a report in the agenda which gave members who took the training the opportunity to provide feedback in regards to the training. He noted that the feedback has been very positive and he asked the committee to please review the comments.

Mr. Romero also discussed the D2 penetration testing exercises. In order to conduct the testing members need to submit their Know Your Client (KYC) questionnaire and Vendor Service Agreement (VSA) as instructed via e-mail on February 14, 2022. To date only seven (7) members have turned in their paperwork. Please note that these testing exercises cannot begin until Mr. Romero has received completed forms from your municipality as this gives legal permission for the testing to be performed.

Mr. Miola noted members have had quite a few questions with respect to these agreements and the testing. In response, an FAQ email that was prepared and sent to all members on February 22, 2022. Hopefully the FAQ will help answer some questions. If you have remaining questions, please reach out to his office

Mr. Miola noted those members who have submitted their paperwork have started to receive the network vulnerability scanning and annual penetration testing with relevant reporting and findings. He asked that the members please take these reports seriously as it can be extremely disastrous if you encounter a cyber-hack. Mr. Romero noted the penetration testing or “ethical hacking” exercise will use the same tactics as bad actors to test member’s network’s security controls.

Lastly, Mr. Miola asked for authorization to purchase Cyber Posters, Mouse Pads and/or Screen Cleaning Cloths with “Reminder” quotes printed on them in regards to Cyber Safety. A discussion ensued and some members had concerns with spending money on mouse pads, as not all members use mouse pads any longer due to working from home and being on laptops. It was agreed to produce the posters, provide the exact cost for the mouse pads as maybe ½ the amount could be ordered, but to also present other options that could be utilized. Mr. Miola stated he would get a survey out to the Committee and provide some other options including cost.

X. *Cyber Liability Renewal*

Mr. Miola stated that the 2022 Cyber Premiums increased 92% over 2021. The Loss Funding increased 70%; Primary increased 107%; and Excess increased 100% and noted that it is extremely difficult to purchase Cyber Liability Coverage on the open market.

He reminded the Committee the MEL has now placed the same coverage limits for all JIFs. He explained that the Cyber coverage now provides \$3 million for 1st party & third party losses on a per JIF basis subject to a \$6 million per JIF Aggregate. The MEL is also providing an additional \$6 million per claim limits subject to a \$9 million Statewide Aggregate limit. He noted that there is a \$200,000 Program deductible. A \$25,000 Deductible per claim is assessed to the member and the MEL self-insures the next \$175,000 of each claim. Any losses that exceed \$200,000 go to the insurer.

Mr. Miola noted that continued pressure on premiums and continued curtailment of coverage and limits is why having the Risk Management Program pieces in place is key for our members. We want to be sure we have as many members in compliance as possible as that will help us as the Underwriter has discussions with the Cyber liability market. He also noted that some members may not be able to obtain coverage in the future if they do not have safeguards and training in place as coverage limits and terms are becoming more and more difficult to obtain.

Mr. Miola announced the MEL is creating a Cyber JIF and Mr. Forlenza is serving on the committee that is exploring its creation. Mr. Law asked if the TRICO JIF would need to present an application to join this JIF. Mr. Miola explained that those details need to be worked out as the study is just starting. While there is no guarantee the all JIFs would be accepted it will work similar to the E-JIF where it will be all members or nothing. There is also the possibility that the TRICO JIF could become a member with some members having significantly higher deductibles and coverage limitations. More information will be forthcoming as these details are worked out.

XI. Next Meeting

The next meetings are scheduled for: June 27 and October 4, 2022 prior to the Executive Claims and Executive Committee Meetings.

Seeing no other business, the meeting adjourned at 3:10 PM.

File: TRICO/2022/EPL/POL Committee

Tab: 02/28/22

EXECUTIVE SAFETY COMMITTEE MEETING MINUTES

March 3, 2022 @ 9:00am

Via Zoom

An Executive Safety Committee meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (“TRICOJIF”) was held via Conference Call on Thursday, March 3, 2022. The meeting was called to order at 9:02 AM.

Those in attendance were:

Jeff Celebre, *Chair*, **Vineland City**
Lisa Jeffers, **Greenwich Township**
Mark Gravinese, **Harrison Township**
Kayla Spurka, **Monroe Township**
Harry Moore, **Oldmans Township**
Melissa Fackler, **Pilesgrove Township**
Marty Uzdancovics, **Quinton Township**
Robert Diaz, **South Harrison Township**
Jena Dolbow, **Swedesboro Borough**
Dave Strout, **Cettei & Connell**
Joe Henry, **Hardenbergh Insurance J.A.**
Mike Avalone, **Conner Strong & Buckelew**
Meredith Storch, **Conner Strong & Buckelew**
George Reese, **Henry D. Young Insurance**
Keith Hummel, *Public Sector Associate Director*, **J. A. Montgomery Risk Control**
Rob Garish, *Sr. Loss Control Consultant* **Montgomery Risk Control**
Paul A. Forlenza, *Executive Director*, **Arthur J. Gallagher Risk Management Services**
Paul J. Miola, *Deputy Executive Director*, **Arthur J. Gallagher Risk Management Services**
Sheila Ortiz, *Account Representative*, **Arthur J. Gallagher Risk Management Services**
Kamini Patel, *Pooling Administrator*, **Arthur J. Gallagher Risk Management Services**
Debby Schiffer, *Wellness Director*
Christopher Winter, Sr., *Law Enforcement Risk Management Consultant*

Those **not** in attendance were:

Warren Morgan, **Alloways Township**
Ken Brown, **Carneys Point Township**
Linda Gonzalez, **Fairfield Township**
Leo Selb, **Hopewell Township**
Kevin Clour, **Lower Alloways Creek**
Luke Patrick, **Mannington Township**
Kristin Nixon, **Woodstown Borough**
Steve Eckman, **Len Eckman Insurance**

These minutes may not represent the order in which some items were discussed.

I. MEETING MINUTES – OCTOBER 1, 2021 (E-mailed 02/17/2022)

Mr. Miola indicated that a copy of the October 7, 2021, Safety Committee Meeting Minutes were e-mailed to all Committee members along with the notice for today's meeting.

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

II. SAFETY COMMITTEE CHARTER – (E-mailed 02/17/2022)

Mr. Miola referred the Committee members to a copy of the Safety Committee Charter included in the agenda packet. He noted that his office places the Committee's Charter on the first agenda of the year for the Committee's review to ensure the roles and responsibilities of the Committee as outlined in the Charter are accurate.

He then instructed the Committee Members that any suggestions or changes to the Charter should be directed to either Mr. Celebre, Chair of the Committee or the Executive Director's office.

III. ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT (handout)

Mr. Garish referred the Committee to a copy of the Annual Safety Director's Loss Control Report that was e-mailed on March 02, 2022 for the Committee's review. He mentioned that moving forward the reports will be prepared tri-annually. He then briefly reviewed an abridged version of the report with the Committee.

Mr. Garish noted that the Safety Contract calls for a minimum of 105 loss control visits to the 38 members of the TRICO JIF. He noted that renewal surveys were completed and reviewed for (11) members that renewed in 2022. Results were summarized during Executive Safety Committee meetings held in 2021. None of the conditions found presented concerns with the desirability of these members for renewal.

Mr. Garish reported that there are over 130 Safety Bulletins available to the members on both the NJ MEL and TRICO JIF Websites. He noted that 30 of these bulletins are specifically geared toward COVID-19.

Mr. Garish briefly covered the various safety program as follows:

- Safety Incentive Program
- Road, Sign & Walkway Program
- Law Enforcement Services
- S:ERVE & Attention and Distracted Driving
- Facility Checklist, Job Safety Observations, Tool-Box Safety Talks

Mr. Garish highlighted that these Regional Trainings were held during the pandemic; those were:

- Safety Coordinator, Claims and Wellness Roundtables (held via Zoom)
- D.E.R. Regional Trainings (3) separate training sessions were held virtually
- Health & Wellness – Stress Management were made available to the ACM, BURLCO and TRICO JIFs on (3) separate dates in 2021.

Mr. Garish then noted that there were 16 DVD rentals from the MEL Media Library in 2021. This represents usage by (5) member towns.

Mr. Celebre gave kudos to Mr. Garish and the entire staff at J. A. Montgomery for keeping the members up to date especially during the pandemic.

Mr. Henry indicated that he will provide an orientation to his clients that have a new Safety Coordinator. He noted that Mr. Garish has made himself available to attend with him during these visits to provide a quick orientation.

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

(The Safety Director's 2021 Annual Loss Control Report is attached to the minutes of today's meeting).

IV. SAFETY INTERVENTION / MONITORING

Mr. Miola explained the *Safety Intervention and Monitoring* is designed to enable the Executive Safety Committee to take effective action when a member's compliance with the JIF safety guidelines is deficient. He noted that the JIF has established two forms of safety remediation; *Safety Monitoring and Safety Intervention*. Safety Monitoring is used to notify the Executive Safety Committee that there may be a problem with a member and that member is receiving additional attention from the Safety Director. Monitoring is intended to last for no more than one year. If the issues are corrected, the member will be removed from the Monitoring list; if not, Safety Intervention will be recommended. Safety Intervention is used when, after reasonable efforts, the Safety Director is not able to obtain the member's cooperation in safety matters.

Mr. Miola then asked J.A. Montgomery if there were any candidates for *Safety Intervention or Monitoring* at this time. Mr. Garish responded that there are no candidates for *Safety Intervention or Monitoring* at this time.

Mr. Miola referred the Committee to an excerpt from the last meeting in regards to Franklin Township. Mr. Garish stated that Franklin Township was on our internal "watch list" at our last meeting in October 2021; simply due to not being able to schedule their renewal visit.

Mr. Garish indicated that Ms. Freijomil, Fund Commissioner has a good grasp on training, and is receptive to any information he needs during a consultant visit. Mr. Garish commented that their Public Works Department has had some turnover with employees and limited staffing resulting in less required training being completed. However, he was able to work with their assistant and get the Public Works Department on track for the 2022 safety training program.

Mr. Forlenza noted that his office along with Mr. DeWeese had a meeting with Franklin Township regarding EPL issues and their high losses within the Police Departments. He noted that the Township has a new administrator that is familiar with the JIF. Ms. Schiffer commented that Franklin Township also has a new Wellness Coordinator.

Mr. Garish stated that from a safety aspect, Franklin Township complies with the Safety Program. He would like to add an extra visit for 2022 and recommends that Franklin Township should be removed from their internal "watch list" unless the Committee says otherwise. Mr. Forlenza indicated that we will keep an eye on Franklin Township until the June meeting and if there are any adverse developments we will advise the Committee. The Committee agreed with this process.

Mr. Miola asked if there were any other members of concern. Mr. Garish responded that there are no additional members of concern. However, he wanted to make the Committee aware that Logan Township is in charge of trash operations for eight (8) different municipalities, and daily they are running 18 trucks all over the county. This is a large-scale operation when it comes to CDL operations. Mr. Garish mentioned that he has an upcoming meeting with Mr. Narolewski, RMC for Logan Township to ensure they have "drug and testing" procedures in place to obtain CDLs. Mr. Forlenza commented that he wants to check their inter-local service agreement to ensure his office has the proper exposure documents documented.

V. MEMBERSHIP RENEWALS

Mr. Miola informed the Committee that (12) members are up for renewal effective January 1, 2023. He indicated that the Safety Director's office is currently in the process of reviewing each of these renewing members and will report to the Safety Committee at the next meeting in June.

VI. JIF LOSS RATIO REPORTS – December 31, 2021

Mr. Miola referred the Committee to a copy of the JIF's Six-Year Average Loss Ratio Reports valued as of December 31, 2021. The report reflects Fund Years 2015-2021. He noted that the six-year average loss ratio for the TRICO JIF is 89%. These ratios represent incurred losses, which consist of paid claims and money set aside in reserve to pay on known claims versus loss funding in each assessment to pay claims within the JIF's self-insured retention. Mr. Miola then briefly reviewed the reports included in the agenda packet with the Committee.

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

VII. MEL LOSS RATIO REPORTS – December 31, 2021

Mr. Miola mentioned that the *MEL Six-Year Average Loss Ratio* reports that were still pending. He stated that the MEL picks up the cost after the local JIF exhausts its retention of claims.

VIII. EXECUTIVE DIRECTOR – MONITORING REPORTS

Supervisory Investigation Reports

Mr. Miola noted that he reviews the PARS (Payment Authorization Requests) monthly and had noticed that the Supervisor Investigation Reports were not always completed. As a result, he asked Qual-Lynx to prepare a monthly report that lists workers' compensation claims for the month and identify whether reports have been submitted. He shares the reports with J.A. Montgomery to use as a coaching opportunity during their visits. Mr. Miola is happy to report there were only (4) as of last month and results have improved since the beginning of the program. The purpose of the Supervisor Investigation Reports is to ensure what happened does not repeat itself.

NOC (Not Otherwise Classified) Department Listing Report

Mr. Miola stated that it can be difficult for the Safety Director to analyze where the claims are generated if claims are not properly assigned to a department or by type of injury. As a result, Mr. Miola started a campaign last year with Qual-Lynx for them to provide him with a report of all the claims that have been classified as "Miscellaneous" or "NOC" (Not Otherwise Classified). He noted that those claims have been reduced to near zero. Overall, the claims are now being classified properly which helps the Safety Director perform his analyses.

Comorbidity Costs Update

Mr. Miola mentioned that he kicked off the Wellness Program several years ago due to national statistics showing that healthy employees are less likely to get injured and they recover quickly. As a result, several years ago he asked Qual-Lynx to identify worker's compensation claims in which injured employees have comorbidities such as smoking, obesity, diabetes, hypertension, etc. to track whether there is a difference in outcomes between employees with comorbidities vs. non-comorbidities. He then reviewed comorbidity slides with respect to Total Cost, Indemnity & Medical Cost, and Lost Time Days located on pages 14-16 in the agenda packet. Mr. Miola stated that he will be sharing these statistics with the Elected Officials.

IX. REGIONAL TRAINING SCHEDULE

Mr. Garish referred the Committee to the 2022 Regional Training Schedule on page 17 of the agenda. He mentioned that he is currently finalizing the dates and locations for these trainings.

2022 Regional Training Schedule:

- Safety, Claims, and Wellness Coordinators' Roundtable- Zoom (Date/Time: TBD)
- Implicit Bias – Zoom (May 2022 – Exact dates to be announced) there will be (3) different sessions conducted by Chief Earle.

- Lifeguard Symposium – June 28, 2022 (Location TBD)
- PEOSH Visit – What to Expect/Role of the Right to Know Coordinator – Fall 2022 (Location: TBD)

Mr. Diaz asked how participation has been during the pandemic. Mr. Garish mentioned that ever since Regional Trainings went to the Zoom platform participation has been better than they have ever been versus in-person trainings before the pandemic.

X. *MSI NEWSLETTER / BULLETINS*

Mr. Miola mentioned that last year the MEL decided to cut down the number of times Safety Bulletins are released throughout the month. As a result, the Safety Director's office now sends out an "email blast" where all bulletins for the month are released in an MSI Newsletter. The Newsletter recaps the bulletins and messages that are released from the Safety Director's office or the MEL via the Mobile App. The following Bulletins have been recently released:

- Best Practices for Snow Emergencies
- COVID 19: Executive Order No. 280 & No. 281
- Reporting & Recording COVID-Related Illnesses
- Space Heater Safety
- NJ PEOSH Recordkeeping Annual Reminder
- MSI Fire Service (Listing of Fire Bulletins on the MSI Website)
- Emergency Medical Services (EMS) Accountability at Emergency Scenes
- Safety Recall Alert – Select 3M™ Protecta® Self-Retracting Lifelines
- New Jersey Recreational Cannabis Guide
- Understanding Fall Protection Equipment Warranty Requirement
- Bus and Van Operations: Safety and Risk Management Considerations
- Office Safety and Work Station Ergonomics

Mr. Miola asked if there are any new bulletins in the works. Mr. Garish responded that they just released an updated bulletin on *Inspecting Firefighter Tires*.

Mr. Garish stated that if members want the most current safety information he strongly encourages all members to download the MEL Mobile App.

XI. *SAFETY DIRECTOR'S MESSAGE*

Mr. Miola referenced the following Safety Director's messages:

- NJLTAP Compliance to the Americans with Disabilities Act (ADA) in the Public Right-of-Way (Webinar)
- National Ladder Safety Month

XII. *MEL SAFETY INSTITUTE*

Mr. Garish provided a brief review of the activity within the MEL Safety Institute during his report earlier in the meeting:

- Member Usage for 1/1/2021 through 12/31/2021
- MSI NOW / MSI Streaming – 2,277
- MSI Live – via Zoom – 599 classes 95% conducted via Zoom
- MSI DVD Activity Report – 5 members Town Utilized – 16 Total DVDs Rented

Leadership Academy

Mr. Garish announced that the MEL Safety Institute will be rolling out a new 2022 Program. This is a certificate program. There will be four (4) mandatory elements of the program and four (4) elective courses for a total of eight (8) courses to complete over a two years. Mr. Garish mentioned that a certificate will be given upon completion of the “Leadership Academy” Program. Mr. Garish indicated that if any member needs information on the program to contact his office. He noted that (2) TRICO JIF members, Glassboro and Greenwich registered for the program. Information on a 2nd enrollment opportunity will be released in June.

7 “In-Person” Safety Expos for 2022

Mr. Garish reported that the MEL will be holding seven (7) Safety Expos throughout the State. Those locations closest to our members will be Burlington County in May and in Atlantic County in the fall. These Expos are a one-day event that consist of four (4) Safety Tracks; each track is a 4-hour in person training course. He indicated that CEUs are available for the Safety Expo and the Leadership Training. Mr. Garish stated that once he has the finalized dates he will share them with the membership.

Mr. Garish stated that if a member has a topic that they would like to see as a training course to contact his office directly.

Mr. Miola recognized the Safety Directors' office in regards to the release of pertinent information during the pandemic and the online training.

XIII. S: ERVE

Mr. Miola reported that a little over a year ago he asked Qual-Lynx to identify Police workers compensation claims arising out of vehicle accidents. He wanted to start to gather statistics on the correlation between automobile accidents vs. workers compensation claims in the law enforcement communities. Mr. Miola indicated that over the past three (3) years, due to increasing claims, he started to examine motor vehicle accidents with police officers that resulted in workers compensation claims. Overall, 27 claims incurred \$1,369,734.52 at an average cost of \$50,730.91 per injury to police officers valued as of 2/23/2022. He referenced a recent Bulletin from the Safety Directors that also addressed this topic.

Mr. Garish discussed the S:ERVE program which is geared towards Police, Fire, Public Works, and EMS personnel. It is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S., and other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. Mr. Garish understands that some agencies have policies that may contradict this program. He noted that if there is another program that your agency is using please advise his office.

Mr. Garish indicated that the following modules make up the S:ERVE program:

- Intersection Approach
- Intersection Assessment
- Clearing the Intersection (Basic)
- Clearing the Intersection (Advanced)
- Intersection Departure
- Distracted Driving for First Responders

XIV. POLICE TOPICS

Accreditation & Re-Accreditation Update

Mr. Miola referred the Committee to page 62 of the agenda packet. An email was sent on February 10, 2022, outlining the JIF reimbursement program for the 2022 Police Accreditation Program. The TRICO JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members.

Law Enforcement Bulletin

Mr. Garish mentioned that Chief Hummel and Chief Earle are ensuring that notifications continue to be released to the police agencies. These are the bulletins that were released so far in 2022:

- LE Bulletin 2022-01| Winter Weather Considerations for the Law Enforcement Leader
- Law Enforcement Directive 2022-1 | Updated to Body –Worn Camera Policy & Revision Worksheet
- Vehicular Law Enforcement Crash Mitigation Considerations
- Facility Self-Assessment Tool

The following **Law Enforcement Messages** were also distributed:

- Resource Considerations for Reducing Officers – Involved Motor Vehicle Crashes
- Roll Call Training Video Brief – Flammable Liquids
- Vehicle Fire Safety
- POAC Autism Shield Training

Police Ad Hoc Committee

Mr. Miola mentioned that the minutes of the December 14, 2021 are included in the agenda packet for review. The next Police Ad Hoc Committee meeting is scheduled for April 26, 2022. The “Save the Date” was sent on February 14, 2022.

XV. LAW ENFORCEMENT RISK MANAGEMENT CONSULTANT

Mr. Miola announced that at the beginning of this year Mr. Winter was appointed as the Law Enforcement Risk Management Consultant for the JIF. Mr. Winter reported that when he visits police agencies his main focus is to promote training, share the safety bulletins and the S:ERVE program. He noted that the defensive driving is a four (4) hour course; however, the officers have two weeks to complete it.

Mr. Winter indicated that during his visits, he ensures that the police departments are completing their checklists. Also during his visits, Mr. Winter completes a brief gap analysis as it relates to the best practices as well as their overall operation. In addition to the best practices, he will continue to remind the police agencies to refer to the MEL website for training. He will continue to send emails to the Police Chiefs to ensure agencies are receiving pertinent information. Most of the officers are using the paperless system, therefore, the Police Chiefs can distribute pertinent information directly to them. He indicated that this gives accountability to the officers and personnel. Mr. Winter advised in order to defend agencies better we need to ensure that the agencies have the proper documentation with respect to incidents that may have occurred. He noted that he has received good feedback following his visits.

Mr. Winter reported that he has visited about half of the police agencies in the TRICO JIF. Overall, he indicated that the program is going well.

Mr. Miola mentioned that Mr. Winter met with Mr. DeWeese last month regarding claims involving police agencies. He noted that Mr. Winter has completed a train the trainer course on the “Management of Aggressive Behavior” and will be rolling out a training course later this year.

XVI. MEL SAFETY & EDUCATION MEETING

Mr. Miola referred the Committee to the MEL Safety & Education minutes from December 2, 2021. A meeting was held on February 4, 2022; however, those minutes are still pending. The next meeting date is TBD.

Mr. Miola stated that the MEL Safety & Education Committee consists of the Chairs of the Local Safety Committees throughout the entire state. He noted that these meetings are important as the Committee reviews the program from the top down.

XVII. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Garish highlighted the PEOSHA Advisory Committee Meeting Notes from their January 28, 2022 meeting. He noted that Mr. Saville from his office sits on the Advisory Committee.

Mr. Garish mentioned that PEOSH continues to focus on the failure to post the “OSHA 300-A Logs”. He noted that this is a summary of all accidents and injuries reported every year. Mr. Garish stated that his office provides a list during their loss control visits.

Mr. Garish stated that PEOSH has been out to visit towns more frequently. He noted that if PEOSH visits your town to please let them inspect as they have authority. He stated that if a member has any questions, he asked that they contact his office directly for assistance.

XVIII. WELLNESS INITIATIVE

Ms. Schiffer reported that she has set up appointments to visit municipalities to plan for 2022 Wellness Activities. Initial discussions have taken place with Pennsville, Woolwich, Washington Twp., Glassboro, Pilesgrove and Westville.

Ms. Schiffer then briefed the Committee on her recent activities:

- Ensured all Wellness Funds were spent from 2021 (will work with members to spend their Wellness Funds throughout the year vs. at the end of the year.)
- Working with Municipalities on how they can use their 2022 Wellness Funds
- Attended Safety Committee Meetings in person and Zoom (let her know if your municipality wants her to attend)
-

Municipality Activity:

- Carneys Point – began a weight loss challenge, step challenge
- West Deptford – sleep hygiene and drink more water challenge (they have great participation)
- Woolwich – chair massages in March

Ms. Schiffer mentioned that February was *Heart Month* which is a challenge for women as our symptoms are different. The first Friday is always wear “red day”. She indicated that Pitman, East Greenwich, and Wenonah sent in photos of their staff wearing red and we posted it to the JIF website.

Wellness Advisory Committee Charter

Ms. Schiffer referred the Committee to a copy of the *Wellness Advisory Committee Charter*. The Wellness Advisory Committee is to meet three (3) times per year at least ten days before the scheduled Executive Safety Committee Meeting.

The Advisory Committee serves as a focal point for communication between several Wellness Coordinators from ACM, BURLCO, and TRICO JIFs, the Executive Director/Administrator, the Wellness Director, and Executive Safety Committee. She noted that each JIF has representatives

participating in the Advisory Committee. There are 4 representative from the TRICO JIF. Ms. Schiffer then asked the Committee for approval of the *Wellness Advisory Committee Charter*.

Mr. Miola asked the Committee if they have any feedback to please forward them directly to Ms. Schiffer and the Executive Director. Mr. Celebre asked for a motion to adopt the *Wellness Advisory Committee Charter*. All were in in favor.

They will now be placed on the Executive Committee Agenda for adoption.

Mr. Henry asked if attending the Wellness Advisory Committee be a part of the “Optional SIP” funds. Mr. Miola responded that this would most likely be added next year.

Wellness Advisory Committee Report

Ms. Schiffer reported that she and her colleague Ms. Jordan from the ACM JIF created the *Wellness Advisory Committee* to elevate the Wellness Program to a new level. She mentioned that their first meeting was held on February 24, 2022 and the minutes are included for review. Two separate meetings were held with members from all 3-JIFs; however, moving forward there will be one combined meeting. During the meeting, she reviewed the charter with the Committee. Ms. Schiffer mentioned that the Chair of the Wellness Advisory Committee is Sue Miller from Clayton and Pennsville will be the Co-Chair.

Ms. Schiffer noted that a wellness theme has not been developed for this year but she had an idea that references comorbidities and the impact that lifestyle changes have to reverse conditions. She suggested, “Lifestyle Change leads to Lifetime Gains” or “Lifestyle and Gain a Lifetime” as something that can be promoted to the members. She hopes to increase participation by the members in 2022.

Update on the Transformational Leadership and Crisis Response Pilot Program

Ms. Schiffer reported that this program was put on hold until this year to generate more interest in the program due to competing priorities. She stated that Chief Hummel contacted the Chiefs who participated 2021 asking them to recommend other Chiefs within our JIF that would likely participate in the Program. Those Chiefs who show interest will be meet with Dr. Elias for a one on one session to review details of the program.

Ms. Schiffer received a report from Dr. Elias’s office that showed significant results from the program. A comparison of the pre-program and post-program assessments demonstrated that 77% of participants improved in their hardiness and resilience scores. She noted that 60% of participants experienced a decrease in the level of self-reported perceived stress and 40% were able to manage their stress to prevent an increase in their existing stress levels.

Mr. Winter asked that Ms. Schiffer email him information on the pilot program and he can share it with the Chiefs during his visits.

Mr. Celebre asked that Ms. Schiffer develop a quick synopsis for the new members of this Committee so they understand what the pilot program entails. Ms. Schiffer indicated that she will develop a synopsis and send it to Ms. Ortiz to include with the minutes of today’s meeting.

Wellness Budget

Mr. Miola referred the Committee to page 134 of the agenda packet to the Wellness Incentive Budget Program. The combined Wellness, OSB & EPL Cyber Fund Program letters were emailed on February 7, 2022. The deadline to claim or encumber Funds is November 1, 2022, and the final date to claim encumbered Funds is February 1, 2023.

Wellness Permissible Reimbursement

Mr. Forlenza referred the Committee to a copy of the Approved Wellness Permissible Reimbursements which was attached to the combined reimbursement letter that was recently sent out. In many instances members are requesting reimbursement for expenses that do not relate to employee wellness. Ms. Schiffer and Ms. Simone, Wellness Coordinator from the ACM JIF are inundated with difficult questions on ways to utilize these funds that do not meet the targeted goals. For example, a member recently requested reimbursement for a full year's worth of water. Another Member requested reimbursement for a lunch which did not include healthy options. Reimbursement requests of these nature are not an acceptable use of wellness funds.

Mr. Forlenza pointed out the fact that our office along with Ms. Schiffer sends memos with ideas on how to utilize wellness funds but we continue to receive reimbursement requests that are not associated with wellness. He wanted to ensure that this Committee is comfortable with these wellness guides as presented. Mr. Forlenza stated that these are the parameters our office will follow when we receive reimbursement requests. If the Committee has any updates or concerns, he asked that you let him know by the COB March 04, 2022.

Ms. Schiffer mentioned that she is working with Ms. Matro from the Executive Director's office to post on the JIF website what towns are doing with their wellness funds as ideas for other members.

Ms. Schiffer mentioned that she will be hosting a webinar next Thursday on "How to Create Sustainable Changes with Mental Fitness".

XIX. OPTIONAL SAFETY BUDGET

Mr. Miola referred the Committee to a copy of the Optional Safety Budget Program. The combined Wellness, OSB & EPL Cyber Fund Program letters were emailed on February 7, 2022. The deadline to claim or encumber Funds is November 1, 2022, and the final date to claim encumbered Funds is February 1, 2023.

XX. SAFETY INCENTIVE PROGRAM

2021 Program

Mr. Miola noted that Mr. Garish is compiling the results of the "Optional" Safety Incentive Award Amounts from Mr. Garish. Mr. Garish indicated that he will finalize his analysis over the next few days. Once complete he will send the award amounts to Ms. Ortiz. Ms. Ortiz will then prepare the letters and release them following the Safety Coordinator Roundtable.

XXI. 2022 SAFETY KICKOFF BREAKFAST

Mr. Miola advised the Committee that the 2022 Safety Breakfast will not be held this year as it is difficult to find a location that allows for social distancing. Mr. Forlenza indicated that even though the state has lessened restrictions regarding large gatherings and indoor masking. He wanted the Committee to understand that the logistics that go into the planning of the Safety Breakfast take a few months to plan, which normally begins in November. Mr. Forlenza is hopeful that we can hold the Safety Breakfast next year.

XXII. 2022 SAFETY COORDINATORS ROUNDTABLE

Mr. Miola mentioned that the Safety Coordinator Roundtable will be held virtually. He noted that once a date has been confirmed the members will be notified.

Safety and Claims Coordinator Gifts

Mr. Miola stated that we would like to offer Mini Maglites as a gift to the Safety and Claims Coordinators to recognize them for their efforts during the year. Ms. Ortiz indicated that the Mini Maglite's cost approximately \$14 to \$15 per flashlight depending on how many we order. We will need approximately 75 for TRICO. She mentioned that these gifts would be mailed to the Safety and Claims Coordinators. Mr. Miola asked the Committee for authorization to place an order for the Safety and Claims Coordinator Gifts. The Committee approved this expenditure.

XXIII. 2022 PLANNING RETREAT TOPICS

Mr. Miola mentioned that the Annual Planning Retreat will be held on Wednesday, July 27th & Thursday, July 28th, 2022. He then asked the Committee to begin thinking about topics for the Planning Retreat and email him so he can begin to develop the retreat agenda. He is unsure of what the pandemic will look like in July, however, this Committee gave authorization at the last meeting to reserve Auletto's should the retreat be held in person.

XXIV. 2022 MEETING DATES

Mr. Miola mentioned that the next meeting is scheduled for June 1st and the last meeting is to be held on October 6, 2022. He understands that when Ms. Ortiz reached out to Mr. Celebre to confirm the meeting dates, he suggested that the meetings should be conducted via Zoom. Mr. Miola asked Mr. Celebre if one (1) meeting could be held in person. Mr. Celebre responded that he does not have a problem holding a meeting in person in Vineland; however, he will need to speak to Mayor and Council to see if rooms are available for meetings. He noted that they have policies and procedures put into place concerning the pandemic. Mr. Celebre will follow up with Ms. Ortiz regarding the format of the June meeting. The Committee agreed.

There being no further business, the meeting adjourned at 10:24 AM

File: TRICOJIF/2022/Safety Committee

Tab 03/03/2022

Transformational Leadership Group Coaching Program for Law Enforcement First Cohort May 2021

Why this program was initiated: Law Enforcement faces on-going challenging and stressful situations. The circumstances by which they must currently work, with the concerning public behavior, has heightened their level of vigilance and trauma, causing a greater need for hardiness and resilience training.

Components/Cost of the program:

- 4 towns per JIF with 3 participants per town @ \$375/seat (\$4500) was approved
- Five JIF Towns participated in May Cohort using 15 eligible spots
- Chiefs and mid-level leaders are best suited for the 6-week virtual leadership group coaching program due to a more structured work schedule
- Participants in May Cohort:
 - ACM – Absecon and Wildwood Crest
 - BURLCO – Beverly City, Bordentown Twp., and Lumberton

Purpose of the beta program:

- to determine the effectiveness of a 6 Week Transformational Leadership Group Coaching Program for different levels within Law Enforcement
- to develop Law Enforcement leaders and emerging leaders become:
 - more transformational in their leadership style,
 - build resiliency in self and within their followers
 - practice formal coaching techniques to use within a leadership role within their department and while interacting with the public
 - develop peer relationships and peer support within the group coaching setting
 - identify potential opportunities for interdepartmental collaboration and have suggested activities for continued support after the completion of the group.

Results from the pre and post assessments as shown in Dr. Janine Elias' full report:

Hardiness Resiliency Gauge

- 77% of participants improved in their hardiness and resilience scores

Managing Stress

- 60% of participants experienced decrease in level of self reported perceived stress
- 40% were able to manage their stress to prevent an increase in their existing stress levels

Transformational Leadership to Build Hardy Teams

- Leaders experienced increase in transformational leadership
- With a decrease in transaction and avoidant leadership tendencies.

Next steps:

Keith Hummel sent out a letter to the Chiefs from the May Cohort asking them to think of other towns whose Chief might be interested in participating or having his/her mid-level managers partake in the next Cohort. Those showing interest will be passed along to Dr. Elias for 1:1 conversation where more program details can be addressed. Deadline to notify Mr. Hummel is March 18th, 2022.



ANNUAL SAFETY DIRECTOR'S REPORT

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
2021**

PREPARED BY

J. A. Montgomery Consulting

P.O. Box 99106

Camden, NJ 08101

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GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

2021 ANNUAL SAFETY DIRECTOR REPORT

A. GENERAL DUTIES – EXECUTIVE SUMMARY

The 2021 Safety Director's contract calls for a minimum of 105 loss control visits to the 38 members of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund. Service visits included (8) Law Enforcement Surveys and (11) Renewal Surveys.

The remaining service visits included but were not limited to physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, special training requests, PEOSH violation remediation assistance, virtual/teleconference surveys, and other services requested by the membership.

Renewal surveys were completed and reviewed for (11) members that renewing in 2022. Those members renewing are Carneys Point, Franklin, Logan, Lower Alloways Creek, Oldmans, Pilesgrove, Pitman, Shiloh, Upper Pittsgrove, Vineland, and Woodbury City. During the surveys, all municipal operations were reviewed. Buildings more than 50 + years old or of significant value were visited, and the following elements were reviewed: S.I.P. participation, progress on Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

Results were summarized during Executive Safety Committee meetings held in 2021. None of the conditions found presented concerns with the desirability of these members for renewal.

Right to Know Inventory and Labeling Surveys for 2021 were completed. Members have or will be receiving the electronic distribution of their 2021 Central File via DropBox for the surveys conducted in 2021. All members must submit their 2021 R.T.K. surveys by July 15, 2022.

The J. A. Montgomery, Risk Control Team, consists of our Safety Director, Chief Keith Hummel (Ret.), and Loss Control Consultants, John Saville, Robert Garish, and Liam Callahan. We will be your primary contacts for all Loss Control / Safety related services. Keith is also available to provide Law Enforcement Risk Control Consultation Services as requested by the Joint Insurance Fund. The team is administratively supported by Danielle Sanders and Melissa Meccariello. Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

1. Executive Safety Committee

The Safety Committee met three (3) times in 2021. The Safety Director and staff attend the Safety Committee meetings to help establish local safety programs and assist in the overall safety program's effectiveness. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and S.I.P. involvement on a quarterly basis. Moving into 2022, the Safety Director Reports will be triannual.

Any member who shows deterioration in their results is brought to the attention of the Executive Safety Committee. We are happy to report that no TRICO JIF members are on Safety Monitoring or Intervention at this time, and the LTAF Rate is current as of December 31, 2021.

2. Participation in Claims Process / Accident Investigation

Personnel from the Safety Director's Office attend the monthly Fund Claims Committee meetings and are available to offer technical and safety-related insight into claims under review. The Safety Director's Office is also available to conduct accident investigations related to claims against the Fund. The Safety Director's Office will work with the Third Party Administrator to help identify loss trends from claims to better focus on certain areas when needed.

3. Written Compliance Programs / Bulletin Updates

The Safety Director's Office has produced model safety plans to address regulatory compliance issues. These programs are available on the following website: <https://njmel.org/mel-safety-institute/resource-center/> along with the TRICO JIF website <https://tricojif.org>. During the 4th QTR. of 2021, our office has changed the way communications will be sent to members. All MSI communications will be distributed exclusively through the N.J. M.E.L. app and an MSI Newsletter will be emailed to summarize the communications sent through the app 2x a month. A listing of all Notices and Bulletins distributed during the prior month are listed in the Safety Director's Report of the monthly agenda packet. There are over 130 available Safety Director's Bulletins covering various topics under Administration, Public Works / Public Authorities, Law Enforcement, Fire/Rescue, and Recreation. In 2021, the Safety Director's Office sent out over 30 bulletins related to COVID-19.

B. PROGRAMS

1. Safety Incentive Program

The theme for the Safety Incentive Program is a "ZERO-HARM WORKPLACE." The presence of safety versus the absence of safety. By changing the way we approach safety, we focus on the avoidance of Risk rather than relying on the absence of injury to determine how well our safety programs are working.

When we describe Zero Harm vs. Zero Incident, we have to start by identifying Risk and avoiding the hazards through the use of controls.

We avoid Risk when we *Plan* to reduce or eliminate hazards wherever we can. We Do what is necessary to eliminate hazards each time. We Check to ensure it is being done and Act by following through with our plan.

Elements of the 2021 Safety Incentive Program included but were not limited to:

- Base Safety Program & Enhanced Safety Program. See the 2021 Safety Incentive Program (S.I.P.) for additional details.
- Submit 2021 Safety Committee meeting dates (2/19/2021) and return the 2021 Safety Contract (3/31/2021).
- Each member is required to send a delegate to the Safety / Wellness Coordinator Roundtable, which was held on March 3, 2021, via Zoom (Virtual)
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat held on July 29-30, 2021
- Members will hold at a minimum quarterly Safety Committee meetings.
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped into the "six (6) C's", Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2021 SIP*
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation to assist with an objective evaluation of the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their actions.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas that are lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway signs, walkway logs, etc.).

- All safety elements are scored equally. Full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

2. Road, Sign, and Walkway Program

The Road, Sign, and Walkway program is posted to the J.I.F. website and includes written guidelines to help minimize incidents and reduce litigation costs. It's important to emphasize the need for this program as one of the key components in protecting Title 59 Immunities. Good inspection reports are often successfully used to help defend liability cases.

3. Law Enforcement Services

Police Ad Hoc Committee meetings are held throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest. In 2021, two meetings were held:

- April 27, 2021
- December 14, 2021

Chief Hummel (Ret.) provided Law Enforcement Consultative Visits to (8) agencies. The goal of these meetings is to provide an in-depth review of services and to identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's Office will continue to build strong relationships with the Law Enforcement community.

Law Enforcement Training and Memorandums are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the J.I.F. website. Additionally, the M.E.L. website has added a "New" MSI Law Enforcement tab.

<https://melsafetyinstitute.org/law-enforcement-2/>

The following memorandums were sent out in 2021:

- Use of Force Risk Analysis (L.E. 2021-01)
- National Police Week (L.E. 2021-02)
- Risk Analysis – Phone Communication Mandates (L.E. 2021-03)
- Seatbelts (L.E. 2021-04)
- Core Principle 6 (L.E. 2021-05)
- COVID 19 Delta Variant (L.E. 2021-06)
- Safe Passage Bill (L.E. 2021-07)
- Law Enforcement Suicide Awareness (L.E. 2021-08)

Police Command Staff Training was administered by Chief Hummel (Ret.) and Chief Earle (Ret.) There were (2) identical sessions (9:00 a.m. -11:30 a.m.) and (1:00 p.m. – 3:30 p.m.) held over four separate training dates being offered to the membership in 2021.

- Thursday, June 3, 2021 – Indian Springs Country Club – Marlton, NJ
- Tuesday, June 8, 2021 – Merghi's Savoy Inn - Vineland, NJ
- Wednesday, June 23, 2021 – Auletto's Catering – Deptford, NJ
- Monday, October 25, 2021 – Collingswood Senior Center – Collingswood, NJ

Additional opportunities for compliance were made available by Chief Hummel (Ret.) and Chief Earle (Ret.)

Additional Police Services available to members in 2021 included but were not limited to:

- Model Polices
- Police Risk Management Training
- Below 100 Training
- Career Survival
- S:ERVE & Distracted Driving (Updated 2019)
- Coaching the Emergency Operator (CEVO)
- Defensive Driving (State Approved)
- M.E.L. Safety Institute (MSI LIVE, MSI NOW, MSI DVD)
- Law Enforcement Video Toolbox Talks (New 2021)

4. S:ERVE & Attention and Distracted Driving

S:ERVE-Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S., and other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

- Intersection Approach
- Intersection Assessment
- Clearing the Intersection (Basic)
- Clearing the Intersection (Advanced)
- Intersection Departure
- Distracted Driving for First Responders

Attention and Distracted Driving - Distracted driving is emerging as a major cause of work-related vehicle accidents. This online driver simulation program provides targeted and convenient safe driving training for all fleet drivers, regardless of vehicle type. The course is SCORM compliant and designed to function independently with basic instructor participation in a brief 20-30-minute lesson. This course includes:

- The negative effects of looking away from the road for more than two seconds
- Strategies for eliminating controllable distractions
- How to make necessary adjustments for distractions that the driver cannot control

5. Facility Checklist, Job Safety Observations, Toolbox Safety Talks

Facility Checklist- Routine inspections help you: Make sure that safety and health policies and procedures are being followed. Identify and correct safety and health hazards before they cause injuries or illnesses. Determine the need for safety training while promoting compliance and showing employees we care about their safety and everyone else's.

Job Safety Observations – Helps identify Safe or At-Risk Actions. Reaffirms safe actions through positive reinforcement while helping identify skill sets, knowledge, and potentially unsafe actions. Through coaching and corrective actions, these observations can be used as a helpful resource for increasing employee safety.

Toolbox Safety Talks – Quick, effective, and easy-to-use tool that front-line staff can use to share information about potential safety problems and concerns on a daily basis. They help promote and reiterate important information and best practices for the task at hand.

C. TRAINING

1. Regional Training Plan / Additional Training

The **Safety / Wellness Coordinator Roundtable** was held on March 3, 2021, via Zoom (Virtual).

D.E.R. Regional Training was made available to members via a virtual (Zoom) training environment on three separate dates for 2021:

- January 14, 2021
- April 22, 2021
- September 23, 2021

One additional session was added due to the overwhelming response

- October 28, 2021

Health & Wellness – Stress Management will be made available to the Atlantic, BURLCO, and TRICO JIFs on three separate dates for 2021:

- November 4, 2021 – Indian Springs Country Club – Marlton, NJ
- November 9, 2021 – Virtual (ZOOM)
- November 10, 2021 – Merghi's Savoy Inn - Vineland, NJ

Annual Retreat – July 29-30, 2021

2. MSI Training and Participation / M.E.L. Media Library / MSI NOW

As a result of the COVID-19 Pandemic in New Jersey over the last two years, the indefinite suspension of in-person M.E.L. Safety Institute (MSI) classroom training occurred. Our office worked together to ensure our members still received the highest level of training with the creation of various virtual environments/programs. Our office continues to conduct the vast part of our training in a virtual environment. However, with recent changes by the State of New Jersey and the lifting of restrictions regarding COVID 19, we have been conducting in-person training on a case-by-case / request basis to membership.

Traditionally there are 53 Instructor-led training courses available to the membership and 24 online training programs. Various safety topics from Accident Investigation to Snow Removal, Safety Orientation for New Employees, and a series on Camp Counselor Safety are available to the membership.

Newer training courses include but are not limited to:

- Understanding and Preventing Microaggressions
- Cultural Competence
- Courageous Conversations
- First Amendment Audit
- Implicit Bias

The Course Catalog and Class Request forms were made available on both N.J. M.E.L. website and the TRICO JIF website. Available training for our instructor-led courses is routinely provided. Approximately 60 instructor-led training sessions are occurring monthly.

<https://melsafetyinstitute.org/the-catalog/>

A "Training Needs Assessment Guide" is available to the membership on both the TRICO JIF / MEL websites. This "YES/NO Guide" is designed to assist members with determining safety training for each employee under various PEOSH and OSHA Standards and other occupational safety regulations.

Each MSI class has YES/NO questions concerning the duties or exposures that should be considered for each employee. A YES answer to a question would indicate some

level of training or education on the topic is needed for that employee. Employers should consider MSI LIVE classes as an option to provide the training identified from using the guide.

<https://melsafetyinstitute.org/wp-content/uploads/2021/04/MSI-Training-Needs-Assesment-Guide-Final-03252021.pdf>

Training Administrators are an essential link for members to access the MSI Learning Management System. Administrators can run reports, register users, and update training records. All members are encouraged to check the accuracy of the Training Administrator list via the M.E.L. Safety Institute.

M.E.L. Safety Institute tutorials are available for both "User" and "Administrator" level capabilities through the MSI. Users can contact the M.E.L. Helpline Monday-Friday 8:30 a.m. – 5 p.m. (866) 661-5120 if they need further assistance.

The M.E.L. Safety Institute has (3) main training platforms offered to members:

1. **MSI LIVE:** The MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the learner on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

- **How do I know what courses are available?**

The [MSI LIVE Catalog](#) provides a description of the course, the intended audience, and available continuing education credits. The schedule for upcoming classes is listed below.

- **How do I register?**

You can view the schedule and register by clicking on the date and topic of your choice in the schedule below.

- **What are the requirements to receive C.E.U. credits/certification of completion?**

To maintain the integrity of MSI classes and our ability to offer C.E.U.s, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session. ***Attendees who enter the class more than 5 minutes late or leave early will not be awarded C.E.U.s for the class or receive a certificate of completion.***

2. **MSI NOW:** The MSI NOW provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes. The library has over 150 available streaming videos. Periodic

reviews of this platform will occur to ensure the content is current and relevant. This will include the removal/addition of courses made available to the membership.

- To access the streaming videos, log in to the Learning Management System (L.M.S.), and select the MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the steaming videos are on the page's right side, listed by ten categories.

A drop-down menu of the available titles is shown when a category is selected. Online classes are still listed on the left side of the College.

- Individuals who log into the L.M.S. and take an online class or view a video in the MSI NOW library will have the session added to their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

3. MSI DVD: The MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for members.

MSI Video Briefings – These video briefings are designed to focus on one limited topic, in a short time (5 Minutes). These video briefings are an excellent resource for Toolbox Talks for employees.

- Asbestos Safety Overview (5 Minutes)
- Fire Extinguisher Monthly Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an R.T.K. Coordinator (5 Minutes)
- Confined Space Awareness (5 Minutes)
- Customer Service (12 Minutes)
- Investigating Slip and Trip Injuries
- Exiting and Entering Trucks (5 Minutes)
- Mark Out Safety (14 Minutes)
- Firefighter Pre-Hab (8 Minutes)

Leadership Skills Training - The M.E.L. Safety Institute offered (3) new virtual leadership skills classes for 2021. The 2-hour, live, interactive courses will offer insights and techniques to help supervisors deal with important workplace issues such as conflict resolution, communications, and the supervision of employees.

- **Introduction to Management Skills**
June 30, 1 p.m. – 3 p.m.
- **Introduction to Communication Skills**
July 14, 1 p.m. – 3 p.m.
- **Introduction to Understanding Conflict**
August 11, 1 p.m. – 3 p.m.

Additional Safety Resources but not limited to found at the TRICO JIF website and M.E.L. website:

- MSI Bulletins
- MSI Briefings
- MSI Forms / Safety Checklist
- Model Policies / Procedures

Member Participation:

TRICO JIF members have participated in the following training courses:

- MSI LIVE: Members have participated in 599 courses (1-1-21/12-31-21)
- MSI NOW: Members have participated in a combined 2,277 courses
 - MSI Online – 2091 Courses (1-1-21/12-31-21)
 - MSI Streaming – 186 Courses (1-1-21/12-31-21)
- MSI DVD: (5) Members have rented a total of (16) videos (1-1-21 / 12-31-21)

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

J. A. Montgomery has representation at all J.I.F. events, including Fund Commissioner Meetings, Claims Committee Meetings, and Annual Planning Retreats. J. A. Montgomery Risk Control attends the M.E.L. Safety and Education Committee meetings. Information presented at the M.E.L. level is shared with the Executive Safety Committee. Additionally, J. A. Montgomery Staff attends quarterly PEOSH Meetings, Rutgers Crossing Guard Forum, and Safety / Risk Management related events.

2. Monthly and Quarterly Reports

J. A. Montgomery provides monthly reports to the Fund on Risk Control activities completed during the prior month. Quarterly reports on MSI Attendance are distributed to the membership. Safety Director Reports are presented in detail at the Executive Safety meetings.



2021 Regional Training Plan

#1 Topic: Safety and Wellness Coordinators' Roundtable

Date/Time: March 3, 2021 @ 10:00 AM

Location: Virtual (Zoom)

Target Audience: Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

We will highlight the 2021 S.I.P., ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF websites, such as the Job Safety Observations, Tool-Box Talks, Safety Checklists, and the most recent additions to MSI Learning Management System. The Wellness Coordinator will highlight the 2021 theme and review the membership accomplishments in 2020.

#2 Topic: Designated Employee Representative Training

Date: January 14, 2021, April 22, 2021, September 23, 2021, October 28, 2021

Time: (All Sessions are 9:00–4:00 p.m.)

Location: Virtual (Zoom)

Target Audience: Supervisory Personnel (Responsible for CDL Operations / Drug & Alcohol Testing)

NJDOT regulations require employers with even one Commercial Driver's License holder to identify a Designated Employer Representative or D.E.R. The D.E.R. is the critical intermediary between the employer, the drug & alcohol testing agency, and the driver. In accordance with D.O.T. regulations, Representatives must be trained on D.O.T. regulations, testing procedures, and agency policies.

#3 Topic: Health & Wellness – Stress Management

Date: November 4, 2021 – Indian Springs Country Club – Marlton, NJ

November 9, 2021 – Virtual (Zoom) – 9 a.m.

November 10, 2021 – Merghi's Savoy Inn - Vineland, NJ

Time: In-Person Training Registration is @ 8:30 AM, Presentation begins @ 9:00 AM.

Target Audience: All Interested Personnel

This Regional Training will be collaborative with the J.I.F. Wellness Directors and Lt. William Walsh of the Voorhees Police Department. We will build upon our themes for 2020/2021 with a unique program geared towards Stress Management in our everyday lives while creating more robust Health and Wellness initiatives around the promotion of stress management.

*Attendance at Regional Training programs counts toward
successful participation in the 2021 Safety Incentive Program.*

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SAVE THE DATES

11th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 29 ▶ 9:00 A.M. – NOON

FRIDAY, MAY 6 ▶ 9:00 A.M. – NOON

ADVANCE REGISTRATION AVAILABLE

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

TO REGISTER

Connect to njmel.org...or email Jaine Testa at jainet@permainc.com

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AGENDA

FRIDAY, APRIL 29

KEYNOTE

The Local Government Ethics Law

Jacquelyn Suarez,
Director, NJ Division of Local
Government Services

CYBER ISSUES

Combating Cyber Attacks

BENEFITS ISSUES

Controlling Benefits Costs

FRIDAY, MAY 6

ETHICS

Ethics in Local Elections

SAFETY

Safety in the COVID Era

RISK MANAGEMENT

Local Government Risk
Management

THE POWER OF
COLLABORATION

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Municipal Excess Liability Joint Insurance Fund

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Parsippany, New Jersey 07054-4412
Tel (201) 881-7632
Fax (201) 881-7633

To: Fund Executive Committees, MEL Member JIFs

Date: March 1, 2022

Re: Cyber Liability insurance

We are pleased to report that the MEL is researching the idea of forming a special purpose JIF to insure Cyber Liability. Currently, your Cyber Liability coverage is insured on a group basis with XL Insurance America. Premiums for this coverage increased 125% for 2022.

This new "Cyber JIF" will both provide coverage and jointly purchase basic risk control services to help protect each member's systems from attack.

- Paul Forlenza, Executive Director of the Atlantic, Burlco and Trico JIFs recently conducted an extensive RFQ for Cyber risk control services and concluded that purchasing these services on a large scale substantially cuts the cost.
- Ed Cooney, the MEL's underwriting Manager has conferred to commercial insurers who believe that excess insurance costs can also be reduced by universally implementing this package of risk control programs.

The MEL has created a special taskforce to research these concepts. The task force has three sub committees: (1) Risk Control, (2) Excess Insurance and Underwriting, and (3) Administration and Regulatory. The projected target start-up date for the new Cyber JIF is January 1, 2023.

The key to success is the uniform adoption of basic risk control programs. This will be accomplished by group purchase of risk control services so that all members of the new Cyber JIF can achieve this basic standard at a substantially reduced cost.

We will provide periodic updates as the research progresses.