



2022 LOCAL OFFICIALS RISK MANAGEMENT SEMINAR

ACM, BURLCO, AND TRICO
JOINT INSURANCE FUNDS

WELCOME

Mayors

**Council
Members**

**Utility
Directors**

Officials

Administrators

INTRODUCTION

Paul A. Forlenza, MGA, RMC

Executive Director, ACM, BURLCO, TRICO JIFs

paul_forlenza@riskprogramadministrators.com

Paul Miola, CPCU, ARM

Executive Municipal JIF Strategist, ACM, BURLCO, TRICO JIFs

paul_miola@riskprogramadministrators.com

David DeWeese, Esq.

Solicitor, ACM, BURLCO, TRICO JIF

david@deweeseelawfirm.com

Chief Keith Hummel, (Ret.)

Safety Director, ACM, BURLCO, TRICO JIFs

khummel@jamontgomery.com

This seminar is part of an annual program to acquaint local officials with Risk Management principles.

LOCAL OFFICIALS RISK MANAGEMENT SEMINAR

Provides a general understanding of legal principles pertaining to governmental operations. Seek the advice of your attorney to evaluate any particular case or circumstance.



INCENTIVES FOR ATTENDANCE



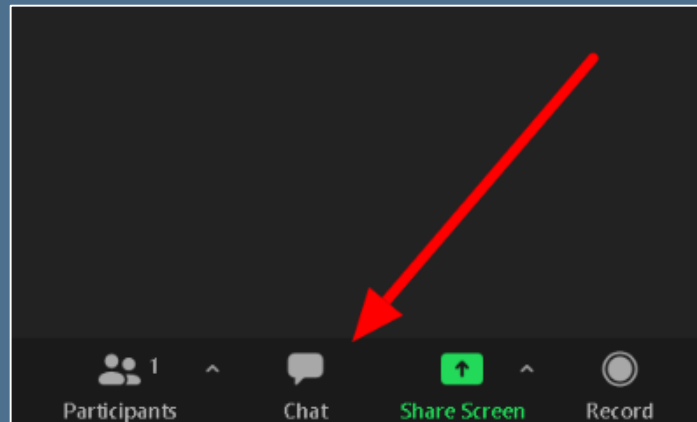
\$250 credit for each elected official that attends the training.



- Credit also applies to the highest ranking administrative official in the municipality that attends the training
- Credit is capped at 5% of each member's 2022 NJ MEL Assessment

HOUSEKEEPING

- This session will be approximately 90 minutes
- No credit for leaving the training early
- Attendance is tracked and participation is recorded during program
- Your mics are muted. Please stay muted and enter your questions into the Chat feature and address to “Everyone”
- Questions will be answered at the end of the presentation



NOTE:

- Please pay attention – you will be asked to enter a code into the chat at any time to verify you are participating in the training
- Your responses to the codes will be recorded
- A brief online survey via Survey Monkey to be emailed to all participants tomorrow

A list of the participants will be posted to the JIF websites within the next week
www.acmjif.org | www.burlcojif.org | www.tricojif.org
UNDER RESOURCES → SIGN IN SHEETS

ZOOM USING ONLY YOUR PHONE AND NOT PC

- If you are Zooming using your phone only, WE NEED YOUR NAME AND MUNICIPALITY so we can re-name you in the Zoom to track your attendance
- Hit *6 on you phone to mute and unmute
- If you are Zooming using your phone only, email the codes to Paul Miola at paul_miola@ajg.com so we can track your participation

THE GOOD, THE BAD, & THE UGLY!



UGLY

2022 Budget
Increases



BAD

External Factors
Weighing On
Our Budget



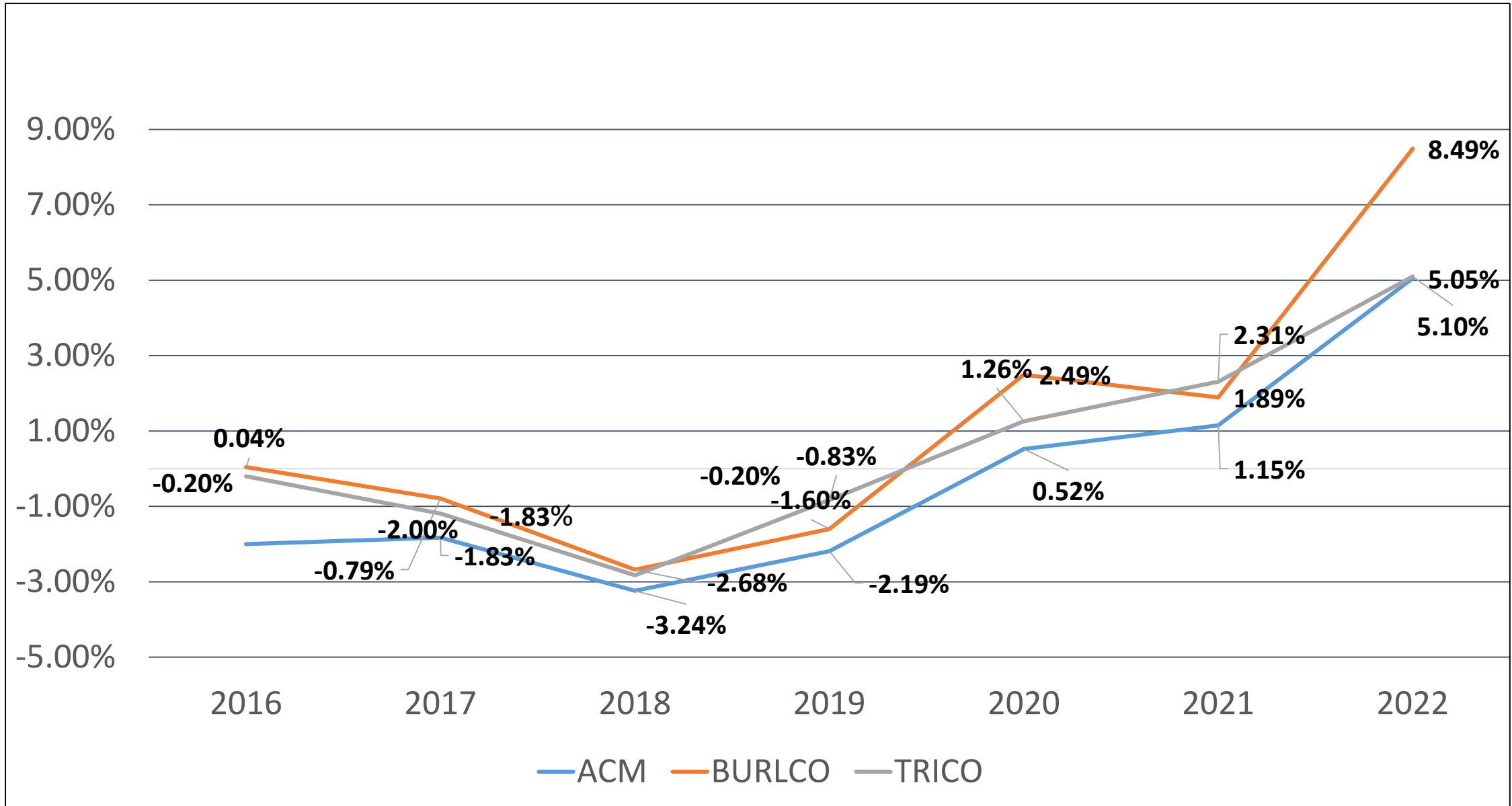
GOOD

JIF Surplus and
Programs To
Reduce Risk

THE UGLY!



JIF BUDGET TRENDS



REAL DOLLAR IMPACT 2022 BUDGET INCREASES ACM, BURLCO, TRICO COMBINED

- **Budget Increases:**
- **Loss Funding - \$1,328,530**
- **Excess Premiums - \$604,373**
- **Member Benefits/Risk Management Programs – \$454,996**
- **Total - \$2,387,899**

Member Assessments fluctuated based upon loss history & exposures

THE BAD!



MANY EXTERNAL FACTORS IMPACT OUR BUDGET




Statutory Changes



Regulatory Changes



Hardening Insurance Market



Social Inflation



STATUTORY CHANGES: EXPANSION OF COMPENSABILITY FOR COVID-19

- On September 14, 2020, Governor Murphy, signed SB 2380 in to law.
- Rebuttable presumption of workers' compensation coverage for COVID-19 cases contracted by "essential employees" during a public health emergency;
- Applies to public safety workers or first responders, including any fire, police or other emergency responders;
- As of February 1, 2022, the ACM, BURLCO, and TRICO JIFs have incurred over \$4.3 Million in COVID related claims during the pandemic.
- We cannot enforce safety measures among police personnel, we can point to the devastating impact this is having on our police community. Serious prolonged illness, long haulers, and fatalities accompany many infections.
- Serious consequence when 10 or 15 officers are quarantined due to exposure.

Statewide incurred over \$21,000,000 in claims and 8 fatalities!

STATUTORY CHANGES: SEXUAL ABUSE & MOLESTATION

- Extended Statute of Limitations for civil actions by sexual abuse victims
- Title 59 Immunities do not apply to these claims
- Responsible individuals are gone or have died
- Witness memories have faded
- Coverage?



STATUTORY CHANGES: *THOMAS P. CANZANELLA ACT* COMPENSABILITY OF FIREFIGHTER CANCER



- **Applicable to firefighters under 75 years of age with 7 years of service:**
 - Paid/Part time
 - Volunteers
- **Presumption Standard**
- **Fire-fighting related cancers**
 - Hundreds of different types of cancer qualify
- **Cancer may have manifested years earlier**
 - No ability to control medical costs

STATUTORY CHANGES: RECREATIONAL MARIJUANA



- Many questions remain following the approval of the legislation
- For the JIF members:
 - Impact on employee matters.
 - Source of Land Use claims?
 - Possible Police Liability claims due to varying levels of enforcement of the law.



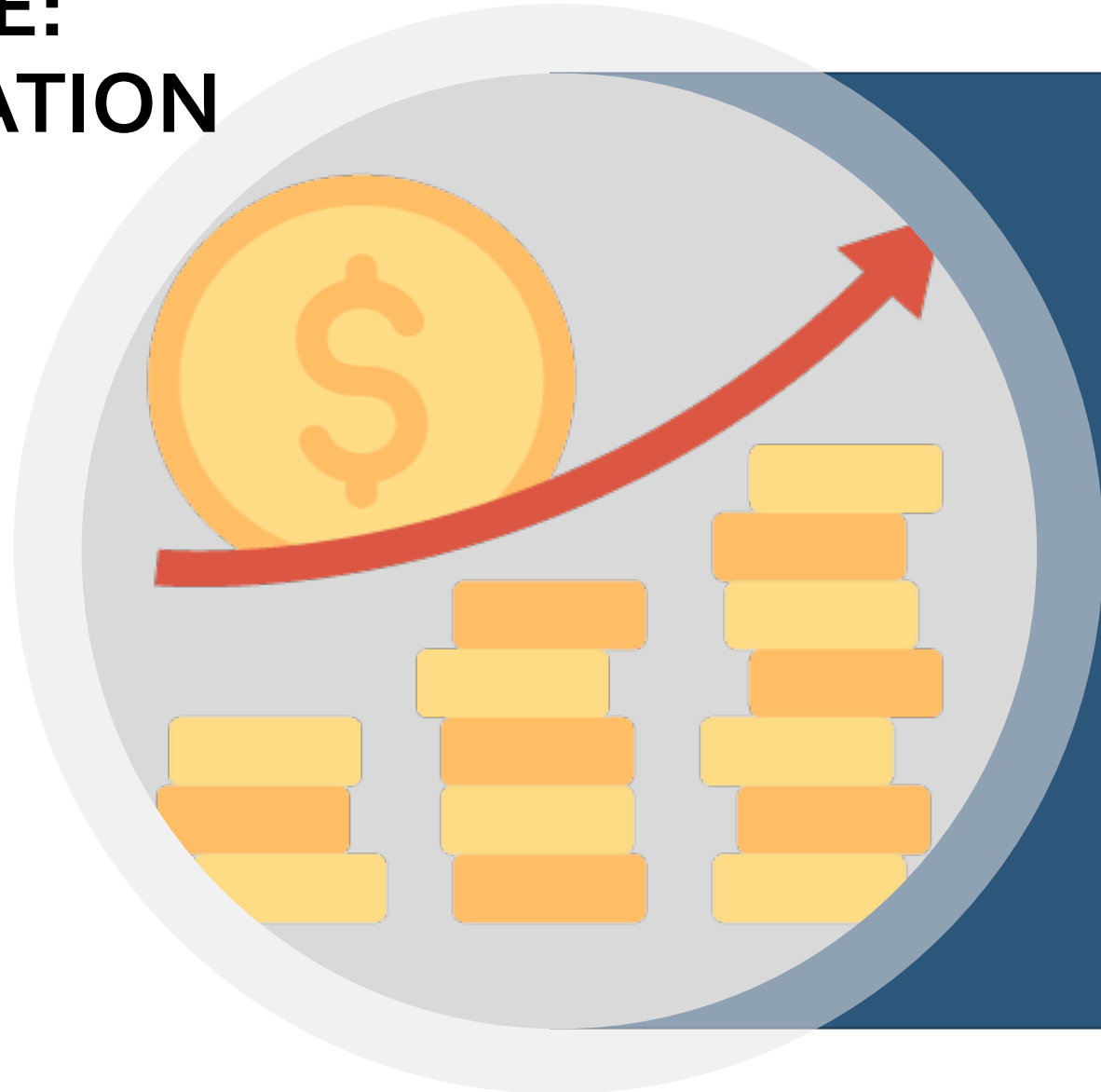
REGULATORY CHANGES: PENSION OFFSET DIRECTIVE



- Directive from the Division of Pensions
 - Follows “investigation” by State Comptrollers Office
 - No more settlements for Medical Monitoring
 - All pending WC petitions for claims where the employee will receive an Accidental Disability Pension will need to be settled by the WC carrier
 - Will result in greater indemnity expenses for the JIFs

REGULATORY CHANGE: WORKERS COMPENSATION DISABILITY RATE

- Increase of 9.9%
- \$969/week to \$1,065/week



HARDENING INSURANCE MARKET – WORKERS' COMPENSATION

- **Statutory Coverage Required**
 - Pandemic COVID 19
 - Firefighters Cancer Presumption
 - Expanding Definitions:
 - Who's covered
 - Injuries deemed compensable
 - Medical procedures & Services
 - Other Costs:
 - Wage replacement
 - Claim Petitions
 - Re-Openers



HARDENING INSURANCE MARKET - PROPERTY

- Limited Capacity
- Limited Coverage
- Increasing Rates
- Reasons:
 - Global Warming
 - Increasing Natural Disasters
 - Hurricanes, floods, fires
 - Increasing costs of materials & labor



HARDENING INSURANCE MARKET - LIABILITY

- **Jury Decisions**

- More & more meritless claims getting a “day in court”
- Increasing awards for minimal cases

- **Judges**

- Denying Motions for Summary Judgement
- Forcing settlements “to make the claim go away”

- **Attorneys**

- Increasing hourly rates & “Loadstar”
- Taking meritless cases
- Dragging out cases – Appeals
- Financing of their cases



HARDENING INSURANCE MARKET - LIABILITY

- **General Liability**

- Erosion of Title 59 Immunities
 - Legislative & Judicial
- Social Media
- Politics
- Low minimum insurance requirements
- Deteriorating infrastructure



HARDENING INSURANCE MARKET - LIABILITY

- **Law Enforcement Liability**

- Video of Police & Civilian encounters
- Black Lives Matter
- Defund the Police
- Higher levels of standards being implemented
- Not following standard policies & procedures
- A lack of & documentation of training
- Difficulty in getting rid of “bad cops”
- Difficulty in recruiting new police officers
- “What used to be a pool of candidates is now a puddle”



HARDENING INSURANCE MARKET – CYBER LIABILITY



- **Public entities are seen as low hanging fruit**
 - Limited resources to keep up with technology & hiring of IT Professionals
- **Increasing sophistication of cyber attacks**
- **Difficulty in catching/stopping hackers**
 - **Cost of data recovery/ransoms**
 - **Increasing number of high profile cyber events**
 - Happening in our own backyard!

IMPACT OF THESE FACTORS ON THE MEL BUDGET:



LIABILITY

6% Increase



PROPERTY

26% Increase



CYBER

92% Increase

2022 MEL Excess Premium increases

HARDENING INSURANCE MARKET – SOCIAL INFLATION

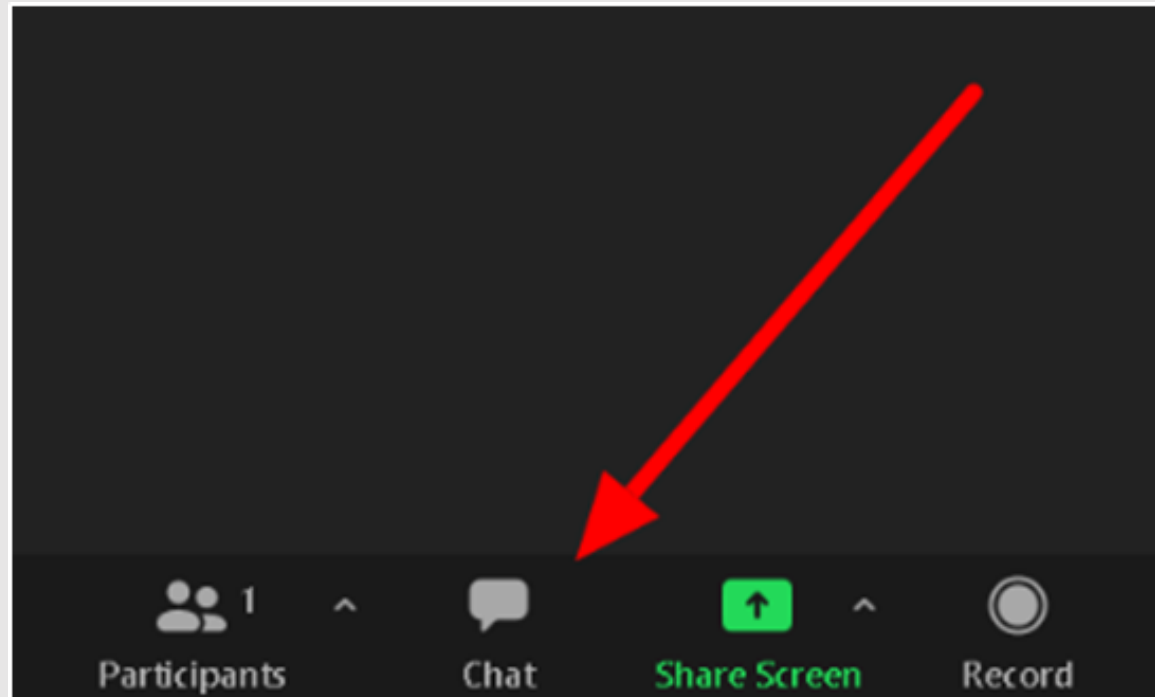


Rising costs of insurance claims resulting from:

- Increasing litigation
- Broader definitions of liability
- More plaintiff-friendly legal decisions
- Larger compensatory jury awards

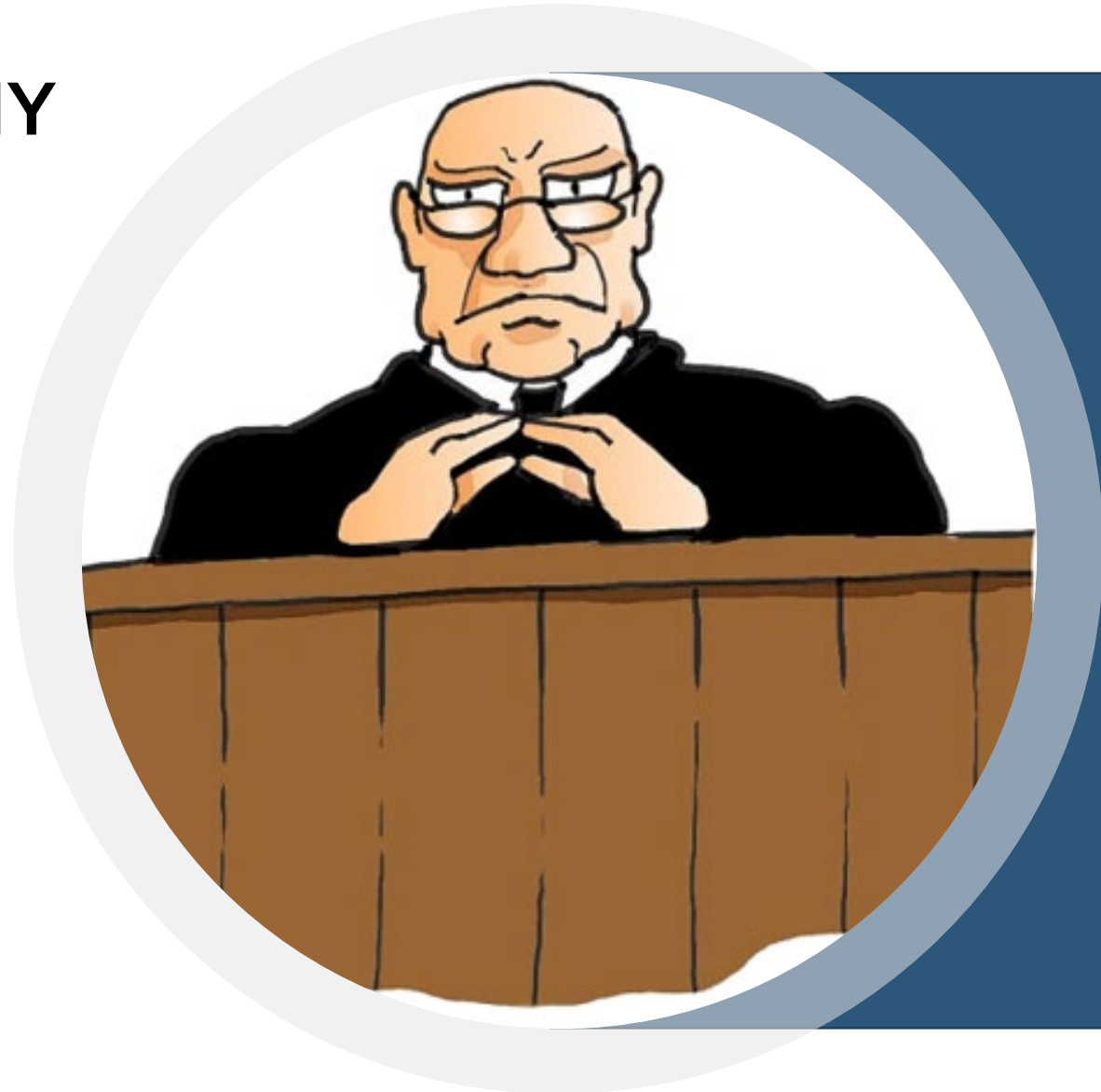
Social Inflation is a general feeling that someone “needs to pay” when there’s some kind of damage or injury sustained, regardless of negligence

TYPE THE CODE IN THE CHAT



LITIGATION PHILOSOPHY

- FUND SOLICITOR
(ACMJIF, BURLCOJIF & TRICOJIF)
- David S. DeWeese, Esquire
- THE DEWEESE LAW FIRM, P.C.
- david@deweese-lawfirm.com
- 609-522-5599





The Joint Insurance Fund (JIF) concept has been very successful throughout the State of New Jersey, and the operation of these Funds has resulted in tremendous monetary savings to the member municipalities and ultimately, to their taxpayers.

The Joint Insurance Funds' executive handling and management of the claims on behalf of its member municipalities has produced outstanding results.

Our Litigation Philosophy

Each of the Funds have adopted a very aggressive litigation philosophy which has been effective in discouraging and reducing claims. Early in the litigation process, the Fund Solicitor and Assigned Defense Counsel identify the cases in which the member municipality has strong liability defenses, and in those instances, the Fund aggressively defends those cases.

The serving of frivolous litigation notices and the early filing of Motions to Dismiss and Summary Judgment Motions are the strategies utilized to obtain the dismissal of these cases. The concept of settling a case for the cost of litigation is rarely an option.

Our litigation philosophy and our goal is not only to successfully defend a particular case, but to send a message to the potential Plaintiffs and the Plaintiffs' attorneys that settlement monies will not be paid on cases where there are strong defenses available to the member municipality. This litigation philosophy has been very effective in discouraging the filing of claims against our member municipalities.

Settling Cases

In those cases where the Fund Solicitor and Assigned Defense Counsel identify a case where the member municipality has liability issues, the Fund will endeavor to expeditiously proceed to mediation to explore the potential of resolving the case for a reasonable settlement amount without incurring substantial legal expenses defending the claim.



ASSIGNED DEFENSE COUNSEL



Our professionals each play a very important role in the success of the Fund; however, the Assigned Defense Counsel occupies the trenches, and the Fund relies upon them for their ultimate successes in litigating the claims. We recently advertised a Request for Qualifications (RFQ) for our General Liability and Workers' Compensation defense panels, and the responses received from Law Firms were overwhelming. The panels that were selected by each Fund are the best Law Firms and Attorneys in South Jersey.

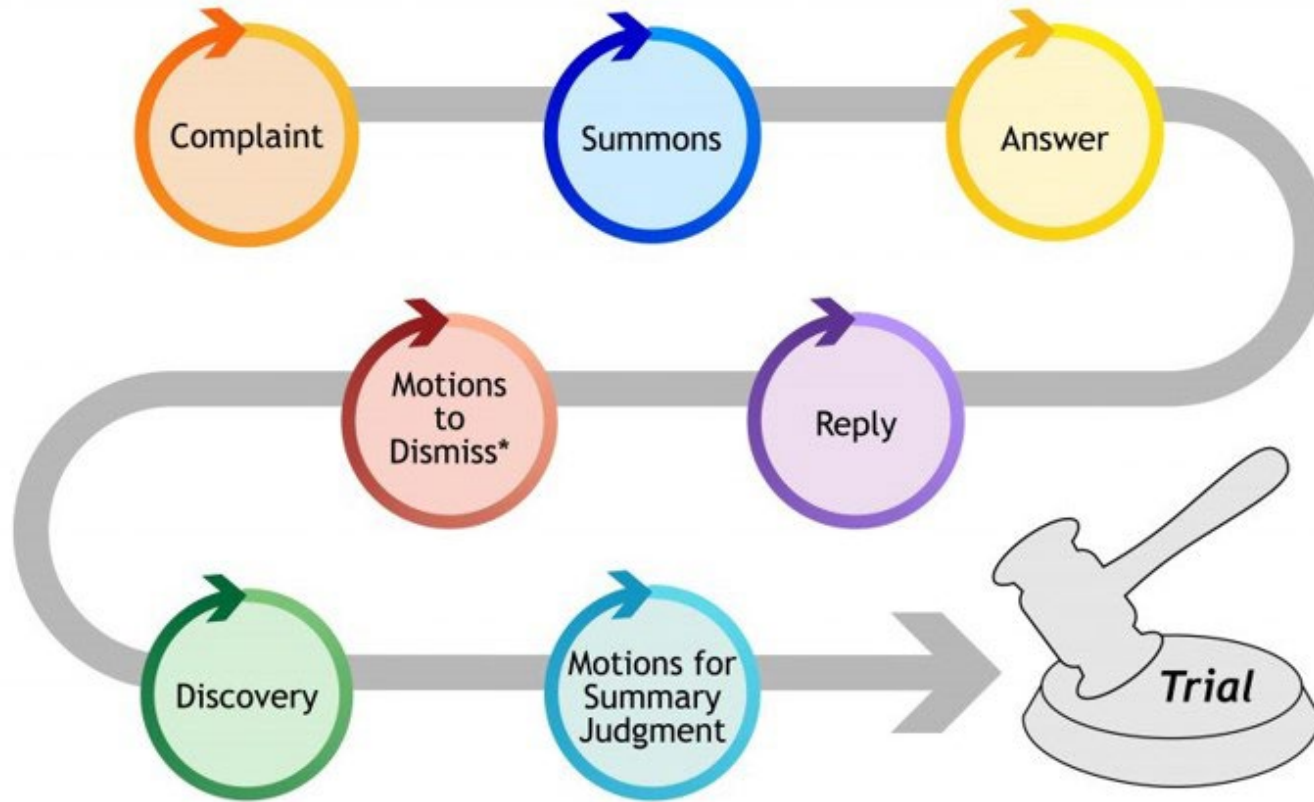
Teamwork

The Fund Professionals engage in daily communication regarding the day to day handling of claims. The Fund Solicitor conducts annual meetings with Assigned Defense Counsel and Approved Associates, and annual meetings with the Supervisors and Adjusters from the Claims Administrator's staff to discuss current trends and issues and to improve the performance of the Fund Professionals in the handling of claims. In addition to the daily communications and these meetings, each Fund has adopted Litigation Management Guidelines which have proven to be an invaluable tool to insure the efficient, effective and consistent management of our claims.

The Fund Professionals have and will continue to work together as a team in the aggressive, effective and efficient management of litigated matters on behalf of the member municipalities and their employees and elected officials.

LITIGATION PROCESS

Litigation Timeline



**Motions that parties can choose:*

- *Motion for Default Judgment*
- *Motion to Dismiss*
- *Motion for Judgment on the Pleadings*

WHY DO WE SETTLE CASES?

1. Liability Issues/Evidence Issues
2. Poor Documentation
3. Lack of Training
4. Poor Witness Testimony
5. Fee Shifting
6. Injury Significance
7. Risk of Large Verdict
8. Uncertainty of Jury Verdicts



RISKS OF TRIAL:

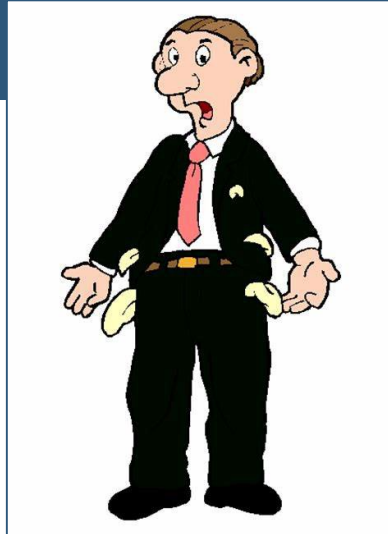
There are many risks involved when a matter is taken to Trial. Some of these include the following:

- 1) It is unpredictable to leave the decision to the discretion of 6 individuals who have no legal experience or expertise, and whose opinions are highly influenced by the media and social media.
- 2) Many of these cases are fee shifting. If there is an adverse verdict, the Plaintiff's attorney will recover his/her counsel fees in addition to the damages (no matter how insignificant). Plaintiff's counsel fee applications in these cases range from \$250,000 to \$500,000

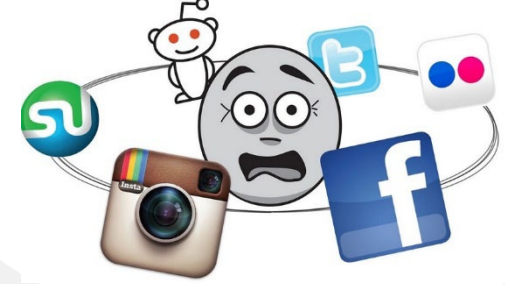


RISKS OF TRIAL (CONT.)

- 3) There is always the risk of a jury awarding punitive damages which must be personally paid by the individual.
- 4) Preparing for and participating in a Trial is an extremely emotional and physically draining experience.



CURRENT JURY CLIMATE:



- **Social media has changed the mentality of our perspective jurors. Every incident involving police officers is replayed over and over again on social media, and it seems that the reporting and comments regarding an incident are very distorted. These reports have led many individuals to form opinions that are anti-police, and the respect that the general public had for Officers and the uniform, has been eroded.**
- **Based upon these factors, there is a strong likelihood that your jury pool will consist of many individuals who have an anti-police sentiment that will view their actions negatively. In addition, these individuals can influence the other jurors during deliberations.**

For these reasons, there is a significant risk when deciding to take these matters to Trial.

WORKERS' COMPENSATION MATTERS

Our Assigned Defense Counsel continues to effectively defend the Workers' Compensation matters, and they have continued to be proactive and aggressive in negotiating the best settlements possible. The responsiveness of our Assigned Defense Counsel, and the Qual-Lynx Claims Adjusters to our Member Municipalities is outstanding.

In addition, our Assigned Defense Counsel regularly volunteer their services to the Funds for retreats, meetings and to provide opinions on current Workers' Compensation legal issues and legislation. It is obvious that our Assigned Defense Counsel are considering the best interests of the Fund and the Member Municipalities in their defense of these claims.



SUBROGATION

Subrogation means one person or party is entitled to make a demand in the place of another. Subrogation issues surface when a person has been injured and someone other than the person or party at fault pays for all or some of the damages resulting from the injury.

For illustration purposes, when an employee is injured at work, often some person other than the employer bears some responsibility for causing the employee's injury. For Workers' Compensation purposes, that individual or entity is known as the liable third party.



While the presence of a third party may not change the fact that Workers' Compensation will pay benefits to the employee for the employee's work-related losses, subrogation allows the Workers' Compensation provider to either step into the employee's place or participate with the employee in a lawsuit against the liable third party.

The effect of subrogation is that the employee is only paid once for those amounts associated with medical expenses and wage loss that the employer has paid under Workers' Compensation. Any portion of an award in a lawsuit that includes amounts for losses paid by Workers' Compensation is refunded to the employer asserting the subrogation claim, less the expenses of litigation and the employee's attorney's fees (one-third of the recovery).

SUCCESS!

SUBROGATION COLLECTIONS

2017 - 2021

■ ACMJIF: - 5 years

- Total Collected = \$2,285,767.64
- Average per year = \$457,153.53

■ BURLCOJIF: - 5 years

- Total Collected = \$644,637.05
- Average per year = \$128,927.41

■ TRICOJIF: - 5 years

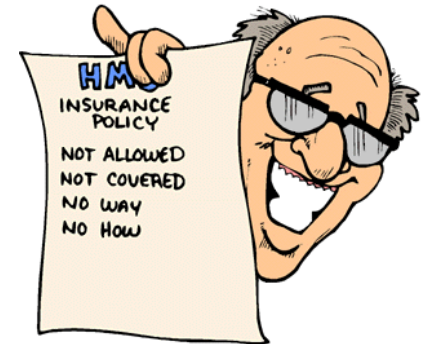
- Total Collected = \$1,583,411.11
- Average per year = \$316,682.22



EMPLOYMENT PRACTICES LIABILITY AND PUBLIC OFFICIALS LIABILITY CLAIMS (EPL/POL)

In 2011, the Fund shifted from having the MEL handle and defend the EPL/POL claims to purchasing an insurance policy for those coverages through an insurance carrier. This shift led to more involvement and better Claims Management by the Fund Solicitor, as well as Member Municipalities. EPL/POL Committees were formed and claims, claim trends and claim loss ratios are received and reviewed by the Committees on a quarterly basis.

These efforts have led to reduction in the number of EPL/POL claims, and a reduction in the Loss Ratios for each Fund.



LITIGATION STATISTICS



(As of December 31, 2021)

GENERAL LIABILITY, AUTO LIABILITY AND POLICE CIVIL RIGHTS CASES:

ATLANTIC COUNTY

MUNICIPAL JIF (ACMJIF):

Total Active Litigation Files: 78
(Police Civil Rights Cases: 20)

BURLINGTON COUNTY

MUNICIPAL JIF (BURLCOJIF):

Total Active Litigation Files: 19
(Police Civil Rights Cases: 5)



GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF (TRICOJIF):

Total Active Litigation Files: 46
(Police Civil Rights Cases: 22)



2021 OUTCOMES OF GENERAL LIABILITY, AUTOMOBILE LIABILITY AND POLICE CIVIL RIGHTS CASES:



ACMJIF:

- **Total Cases Closed: 42**
 - * 32 of the 42 closed cases were closed with no monetary payment to the Plaintiffs (Summary Judgment Motions, Motions to Dismiss and Stipulations of Dismissal) which equates to 76% of the cases closed with no payment.

BURLCOJIF:

- **Total Cases Closed: 13**
 - * 9 of the 13 closed cases were closed with no monetary payment to the Plaintiffs (Summary Judgment Motions, Motions to Dismiss and Stipulations of Dismissal) which equates to 69% of the cases closed with no payment.

TRICOJIF:

- **Total Cases Closed: 22**
 - * 16 of the 22 closed cases were closed with no monetary payment to the Plaintiffs (Summary Judgment Motions, Motions to Dismiss and Stipulations of Dismissal) which equates to 73% of the cases closed with no payment.

RESOURCES

▪ Fund Solicitor

David S. DeWeese, Esquire
The DeWeese Law Firm, P.C.
609-522-5599
david@deweese-lawfirm.com

▪ EPL / POL Hotline

Details posted on the JIF Websites
ACMJIF.ORG | BURLCOJIF.ORG | TRICOJIF.ORG

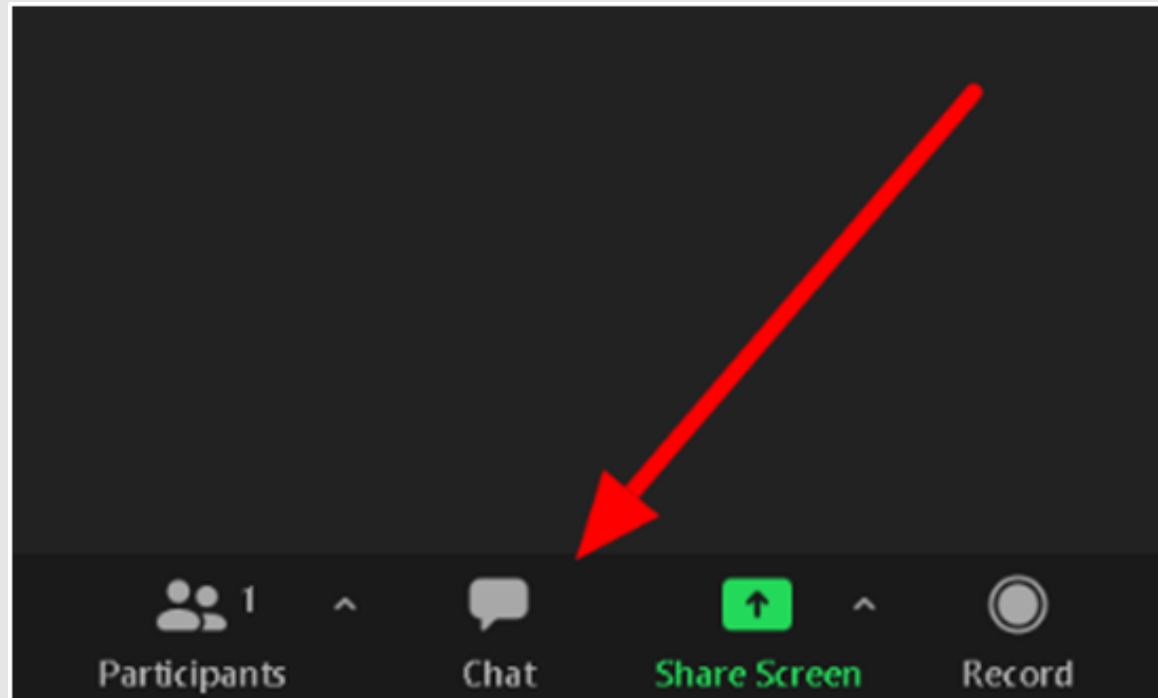
▪ Claims Administrator's Office

Qual-Lynx

- 1.) Chris Roselli: Account Manager
crocelli@qual-lynx.com
- 2.) Sue Mooney: GL Supervisor
smooney@qual-lynx.com
- 3.) Tammy Langsdorf: WC Supervisor
tlangsdorf@qual-lynx.com



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THE GOOD!



STATEWIDE RESULTS

- In excess of \$3.5 Billion in Savings Statewide
- More than \$100 million in surplus
- More than \$400 million in cash
- Almost 600 public entities are in a MEL JIF
- LTAF at its lowest level ever
- Safety training at its highest levels ever



JIF RESULTS (VALUED AS OF 9/30/21)



- 34 Year History of success
- \$24,363,506 in surplus
- \$48,979,388 in cash on hand
- \$42,609,680 in dividends



- 30 Year History of success
- \$10,211,123 in surplus
- \$16,144,396 in cash on hand
- \$10,474,115 in dividends



- 30 Year History of success
- \$17,768,822 in surplus
- \$30,484,273 in cash on hand
- \$20,260,358 in dividends



WHY HAVE SURPLUS?

Two Years Ago: These Exposures Were Not On Our Radar

- COVID-19
- Recreational Marijuana
- Impact of Statutory Changes
- Pension Offset
- Social Inflation
- Hardening Insurance Market
- Growing Cyber Threats



We have the financial resources and experience to respond to these evolving exposures and continue to provide financial relief in the form of dividends to members.

DIVIDENDS *(AS OF 12/31/21)*

- Strong financial position
- Fewer claims than originally estimated
- Operating expenses under control

2021 Dividend Release:



ACM:
\$3,750,000



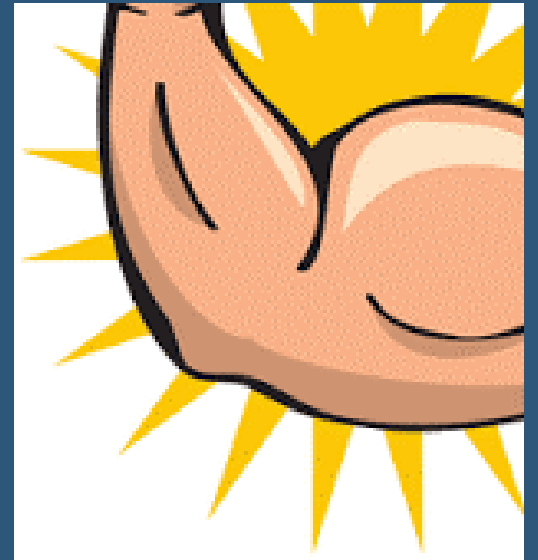
BURLCO:
\$1,107,267



TRICO:
\$2,092,008

\$6,949,275 to offset local budget pressure!

STRENGTH IN NUMBERS



- Almost 600 Public Entities network through the MEL
- Negotiating power with reinsurers
- Mass buying power

SEXUAL ABUSE AND MOLESTATION (SAM) LEGISLATION

- Extended statute of limitations for civil actions by sexual abuse victims
- Title 59 Immunities do **not** apply to these claims
- Adjusted by local TPA (Qual-Lynx)
- Utilization of vetted JIF defense attorneys
- Strong litigation management
- Assistance in Identifying Prior Insurers
- Protection & Safe Treatment of Minors Training



Over 1,000 employees trained via 20 virtual sessions

EMPLOYMENT PRACTICES LIABILITY RISK MANAGEMENT PROGRAM



Training Programs

- Managers and Supervisors
- Police Command Staff
- Rank and File Employees

Updated Policies and Procedures

- Released online June 30, 2020
- Compliance date was Nov 1, 2021

**Compliance With the Program Will Result
in Lower Deductibles, Co-Insurance
AND Help Prevent Claims**

[https://njmel.org/insurance/public-officials/risk-management-program- /](https://njmel.org/insurance/public-officials/risk-management-program-/)

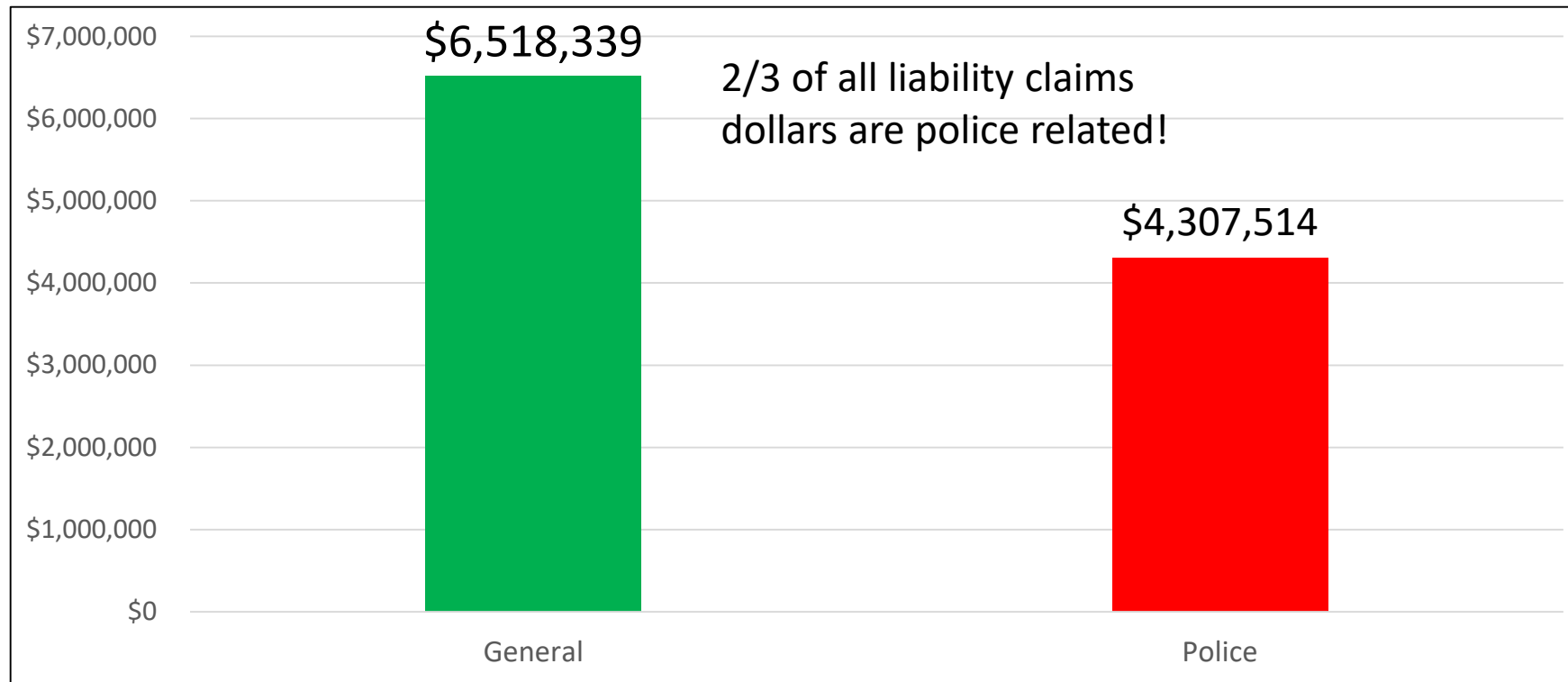
EPL Helpline

- Real-time consultation with attorney
- Ask before you act!

General Liability Incurred Dollars*

2015 to 2020

(Excluding Auto and Property Damage)



*ACM, BURLCO, and TRICO JIFs.

POLICE RISK MANAGEMENT CONSULTANT

Christopher J. Winter

- Facility visits
- Observe Day-to-Day operations
- Meet with Command Officers
- Assist with Policy updates/development/revisions
- Conduct training on identified issues
- Issue periodic Police Risk Management Bulletins



Informal poll; Chiefs like the concept!

Dovetail with J.A. Montgomery Services

CYBER LIABILITY

- **Increasing number of local cyber events**
 - Police Agencies Compromised
 - Attacks on Municipal Servers
 - Increasing Ransom Demands
 - Stolen employee and resident data



Happening right here in our own backyard!

ANATOMY OF A CYBER ATTACK

Employee received an e-mail appearing legitimate from a known individual

↳ The email asked him to view a purchase order

↳ Employee opened the attachment without checking the validity of the sender's address

↳ The municipal network was immediately compromised!

↳ No one could access their files

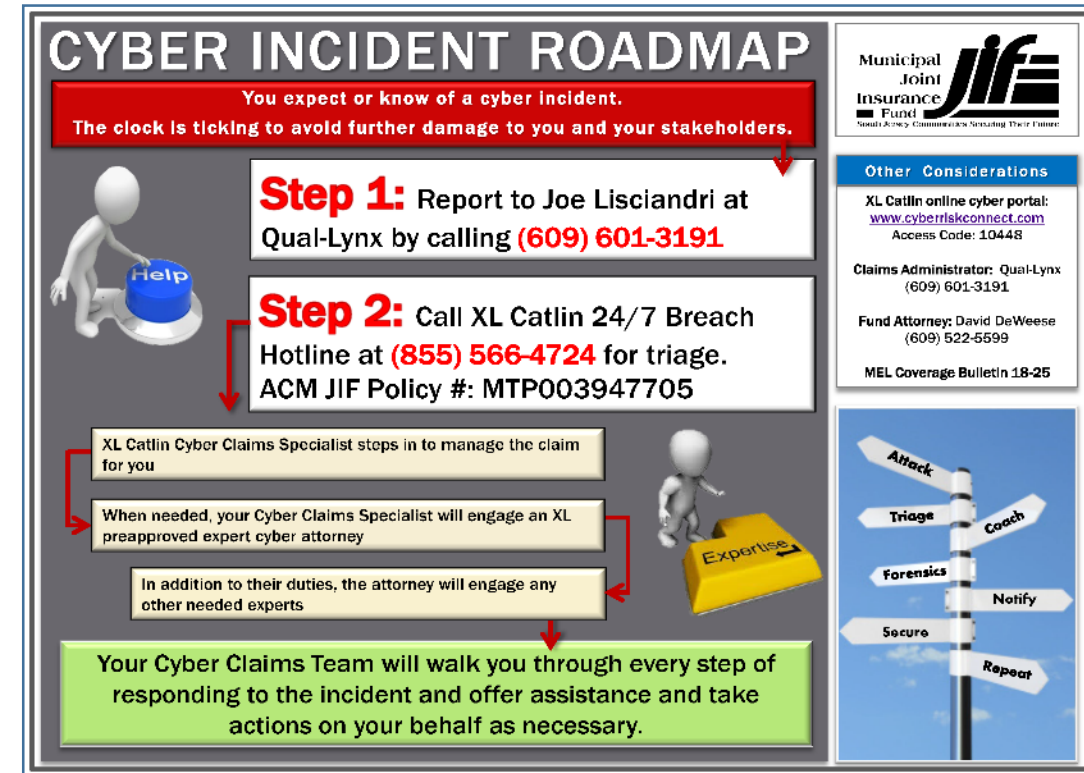
↳ The municipal website was taken down



Ransom Request Received: Pay \$800,000 to Restore Service!

IMMEDIATE ACTION

- Immediately disconnected all devices from their network
- Reported the incident as per the JIF Cyber Roadmap
- They were promptly contacted by representatives from XL Caitlin and remedial action was undertaken
- Forensics determined malware was installed and infected the network
- All files and website compromised



DOUBLE EXTORTION

The Hackers Accessed Personally Identifiable Information

- This included sensitive employee and resident's information!
- Residents and employees were understandably upset!

Hackers Threatened to Release the Information if Ransom Not Paid

- Including the compromised data:
 - Police records
 - Criminal records
 - Body camera footage
 - Employee PII including payroll data, health information, etc.
 - Taxpayer PII, Marriage Licenses, Birth Certificates, etc.

COST OF THE BREACH



- Forensic examination of the network = \$50,000
- Breach notification to employees and taxpayers = \$1/record*
- Credit monitoring for those affected by breach = \$13/record**
- Ransom = \$450,000 (*negotiated by XL Caitlin*)
- Legal = \$20,000

* Assuming 4,000 records compromised = \$ 4,000

** Assuming 4,000 records compromised = \$52,000

Program Carries a \$25,000 Deductible

However, members may apply for reimbursement of a portion or all of their deductible!

CYBER RISK MANAGEMENT PROGRAM

Designed to help members reduce the risk of an attack!

Tier 1	Tier 2	Tier 3
Information Backups	Server Security	Network Segmentation
Security Patches and Updates	Access Privilege Controls	Remote Access Policy - MFA
Defensive Software	Technology Support	Password Integrity
Security Awareness Training	System and Event Logging	System and Event Logging - Review
Password Management	Protected Information	Third-Party Risk Management
Email Warning Label	Remote Access - VPN	
Cyber Incident Response Plan	Leadership Expertise	
Technology Practice Policy	IT Business Continuity Planning	
Government Cyber Membership	Banking Controls	
Deductible Reimbursement \$10,000	Deductible Reimbursement \$20,000	Deductible Reimbursement \$25,000

STATUS OF MEMBER COMPLIANCE

Tier I

Only 45% of members have achieved Tier I Compliance*

Tier II

Only 40% of members have achieved Tier II Compliance*

Tier III

Only 30% of members have achieved Tier III Compliance*

Your JIF Offers:

Free Computer
Security
Awareness Training



Wizer



Yet 15% of employees have
NOT completed Wizer's
On-Line Cyber Training

What is the status of your own town?

*Members must be in compliance at the time of breach.

WHAT IS THE JIF DOING TO HELP?

- Cyber Risk Management Program
 - Reduce your vulnerability to attack
- IT Consultant (*BURLCO and TRICO only*)
 - Works with you and your IT Professional
- Employee Cyber Training
 - Weekly status report to municipality
- Phishing training exercise to educate on risks
 - Monthly report on results
- Cyber Posters/Mouse Pads as constant reminders
- Prompt Breach Recovery services
- Network Penetration Exercises



All members recently received a request to allow ethical penetration testing!

WHERE DO YOU STAND?

- Implemented Cyber Risk Management Program?
 - Tier I, II, or III compliant at time of breach?
- All employees and volunteers with access to municipal computers trained – including police?
- Continue system updates to remain in compliance?
- An ounce of prevention is worth a pound of cure!



Cyber attacks are preventable with sound cyber hygiene.

The consequential and reputational harm can exceed the financial considerations!



Make sure your municipality is taking steps to mitigate your vulnerability!

FINANCIAL ASSISTANCE



Optional Safety Budget

- Helps you pay for safety equipment and gear

EPL/Cyber Budget

- Helps you implement Cyber protections and workplace awareness

Wellness Budget

- Dedicated to helping you fight comorbidities leading to healthy employees

Joint Cash Management and Investment Program:

- Competition for municipal debt
- Lowers interest rates
- Increases JIF investment income

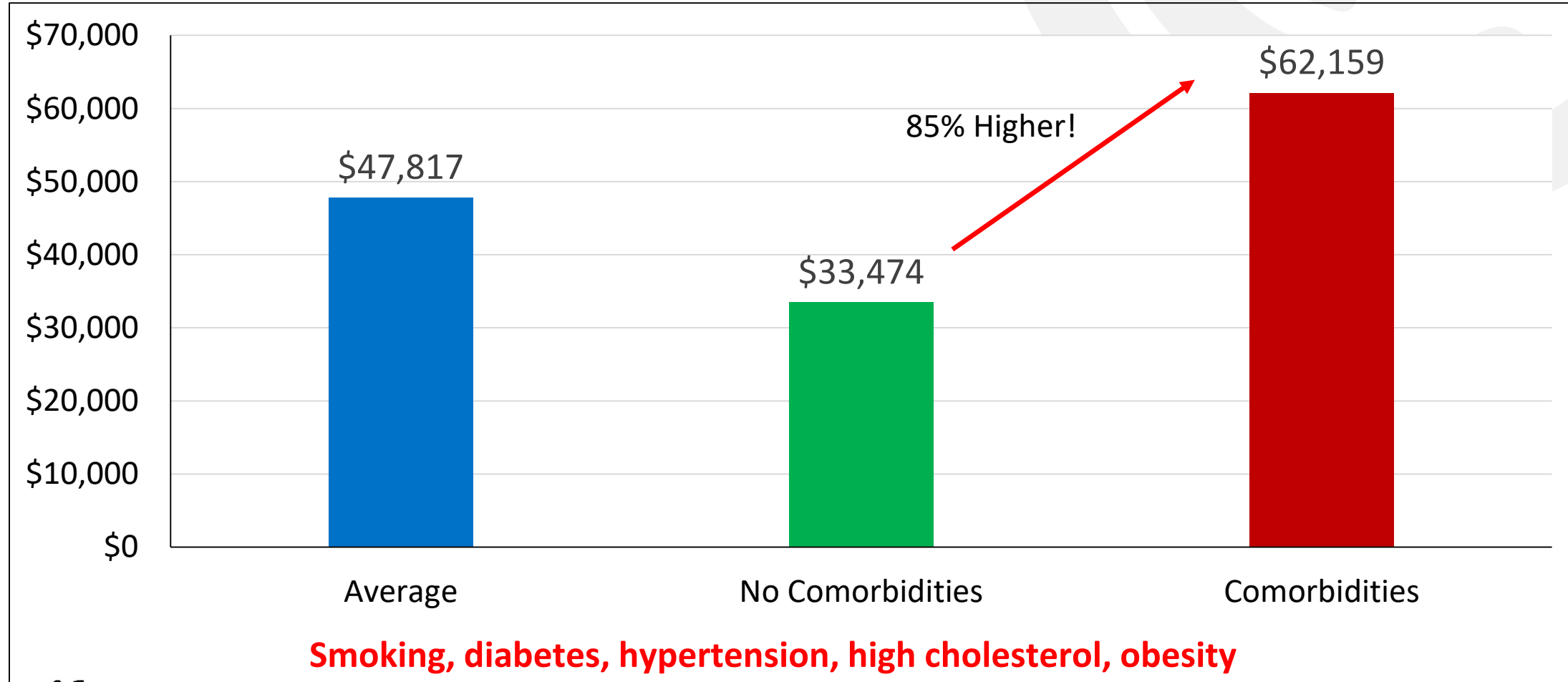
WELLNESS PROGRAM



- **Healthy employees**
 - Get injured less often
 - Recover more quickly
- **JIF Wellness Directors work with you to:**
 - Implement local wellness programs
 - Conduct webinars
 - Assist with wellness fairs for employees
- **Monthly newsletters contain valuable information and tips**

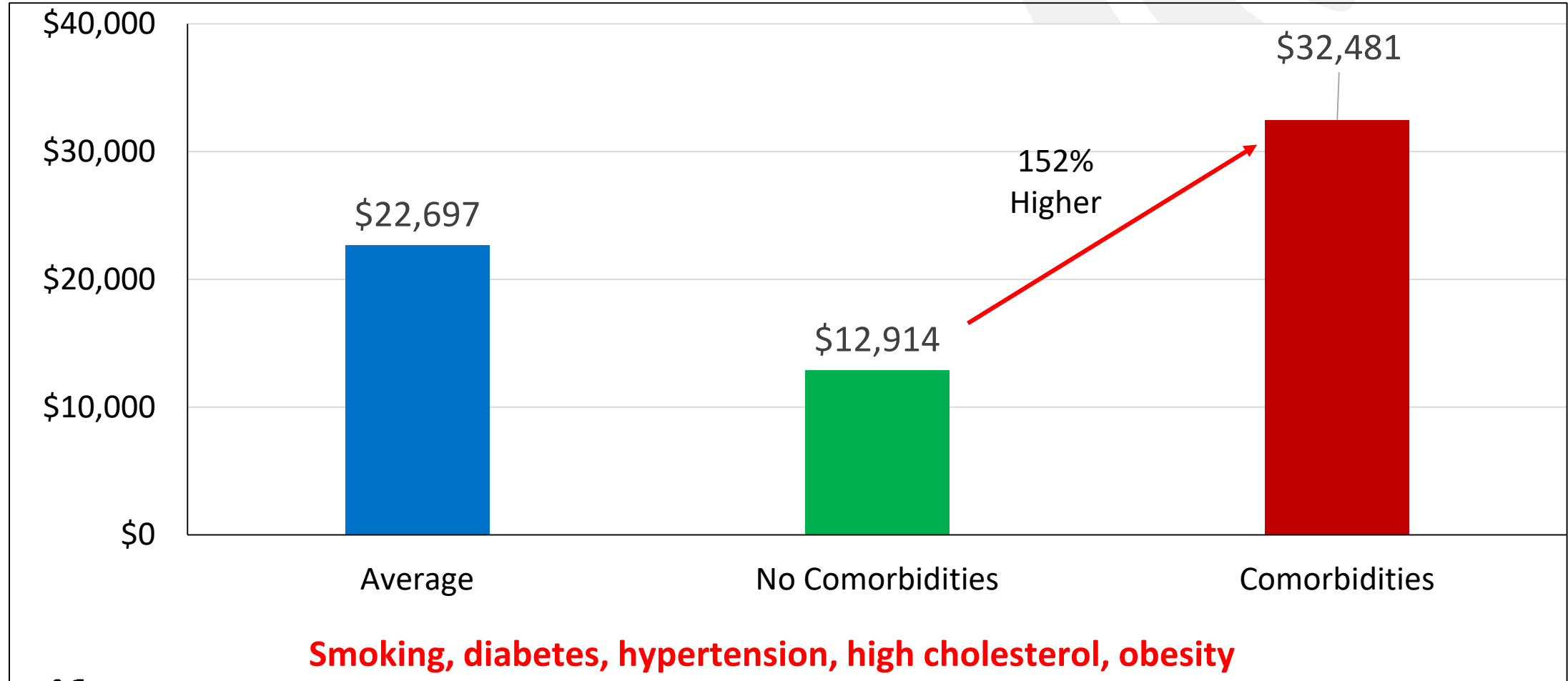
WORKERS COMPENSATION CASES COMORBIDITIES VS NO COMORBIDITY AVERAGE TOTAL COST PER CLAIM

12/01/2019 TO 3/31/2022



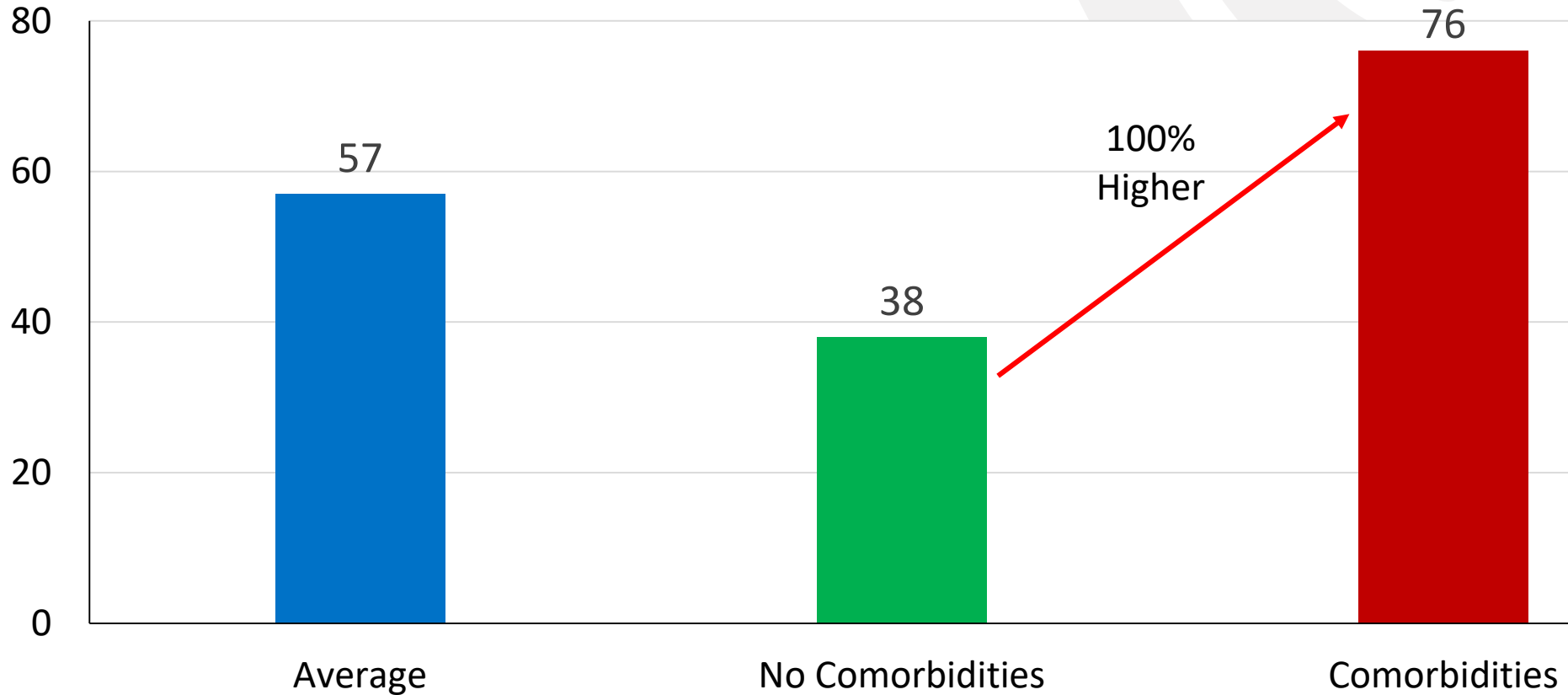
WORKERS COMPENSATION CASES COMORBIDITIES VS NO COMORBIDITY AVERAGE INDEMNITY + MEDICAL COSTS PER CLAIM

12/01/2019 TO 3/31/2022



WORKERS COMPENSATION CASES COMORBIDITIES VS NO COMORBIDITY AVERAGE LOST TIME DAYS PER CLAIM

12/01/2019 TO 3/31/2022



Smoking, diabetes, hypertension, high cholesterol, obesity

YOUR MUNICIPAL JOINT INSURANCE FUND

Takes a holistic approach to:

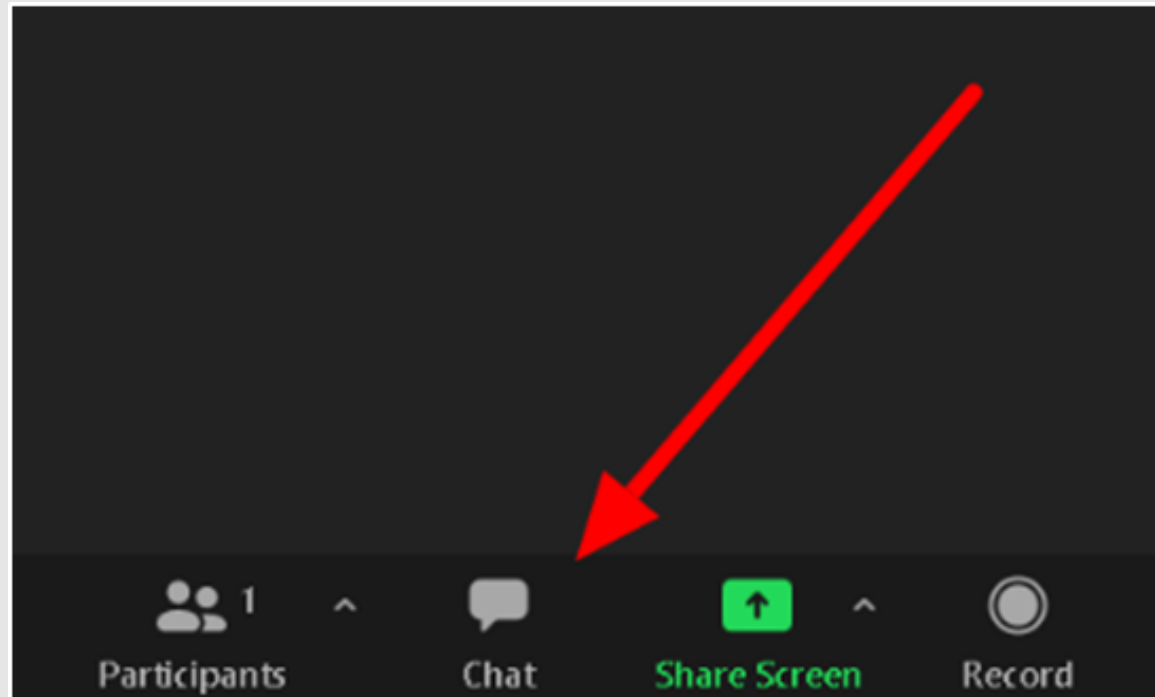
**Risk Management
Claims Management
Litigation Management
Employee Safety**

We work with local:

**Wellness Coordinators
Claims Coordinators
Defense Attorneys
Safety Coordinators**

Building a culture of safety and risk management from within your town

TYPE THE CODE IN THE CHAT



CHIEF KEITH HUMMEL, (RET.)

- Chief Keith Hummel, (Ret.)
- ACM, BURLCO and TRICO JIF Safety Director
- J.A. Montgomery Consulting



SAFETY DIRECTOR'S OFFICE

- Purpose of the Safety Director's Office
 - Reduce exposures and injuries
 - Focused approach on the specific needs, exposures and loss history of each member
 - Provide safety advice and consult with members of the JIF and the Executive Directors Office
 - Provide a Safety and Loss Prevention Program



LOST TIME ACCIDENT FREQUENCY ALL JIFs
December Month End for a Three Year Period

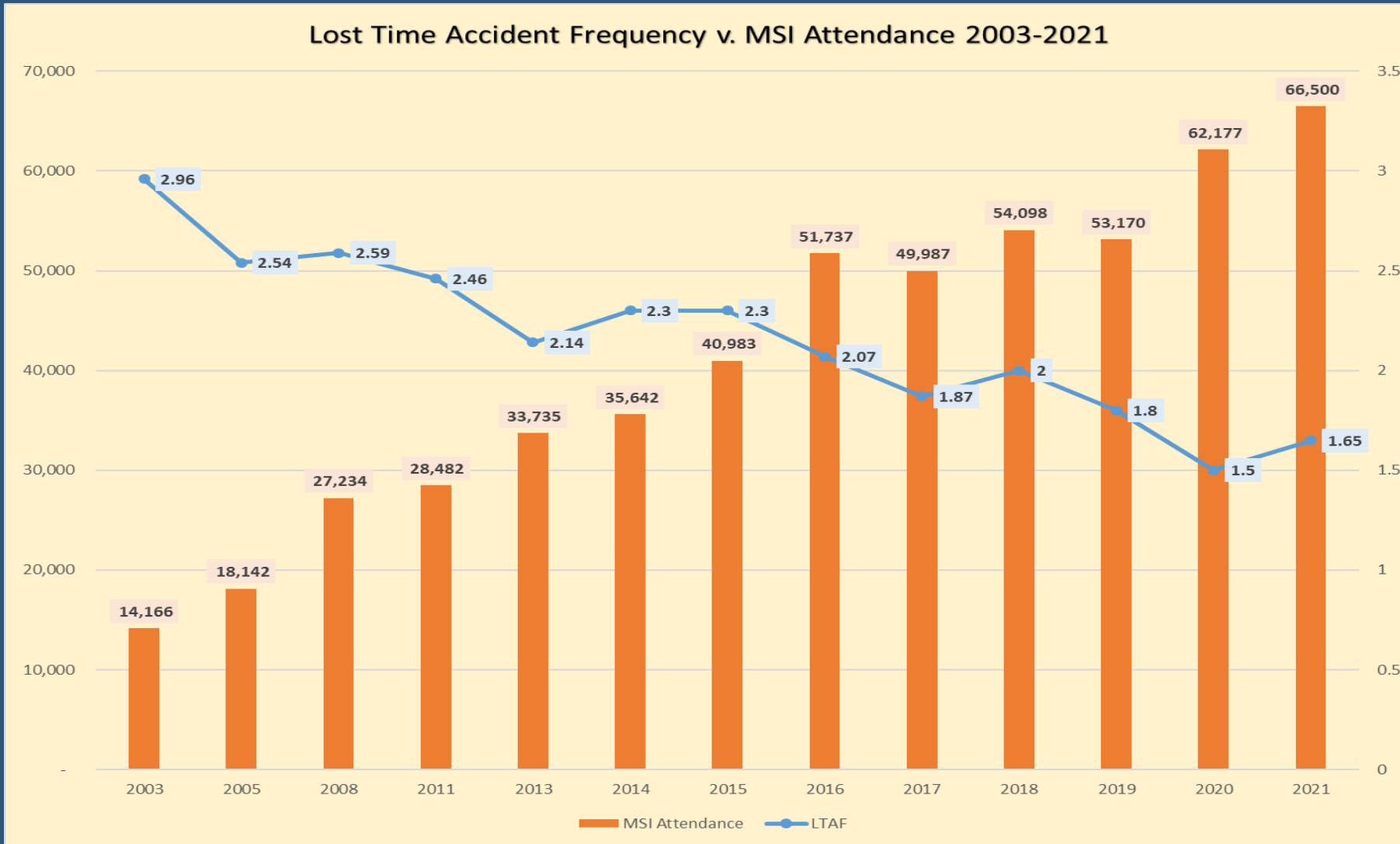
FUND	December 2021	December 2020	December 2019	December 2018	2012-2016	Baseline*
	LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY
Monmouth County	0.80	0.71	1.41	1.48	1.84	5.12
Camden County	0.94	1.23	1.70	2.27	2.15	4.10
Burlington County Municipal JIF	1.15	1.02	0.92	1.69	1.79	5.65
Morris County	1.16	1.10	1.38	1.51	1.85	3.59
Suburban Municipal	1.17	1.46	1.63	1.39	1.96	3.85
NJ Public Housing Authority	1.32	1.32	1.42	1.91	2.35	5.56
Central New Jersey	1.33	1.23	1.26	1.30	2.22	4.90
Professional Municipal Manageme	1.33	1.04	1.98	2.17	2.57	7.25
Bergen County	1.38	1.02	1.17	1.39	2.01	3.71
Ocean County	1.49	1.28	1.82	2.05	2.35	8.55
NJ Utility Authorities	1.50	1.83	2.13	1.73	2.51	4.92
Suburban Metro	1.53	1.47	1.62	1.85	2.24	4.54
Atlantic County Municipal JIF	1.59	1.43	2.18	1.97	2.67	5.76
Gloucester, Salem, Cumberland C	1.61	1.12	1.51	1.74	2.10	7.18
South Bergen County	1.96	1.46	1.75	1.73	2.60	6.35
AVERAGE	1.35	1.25	1.59	1.75	2.22	5.73

NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time

Report Includes SIR data

* BASELINE: when the JIF was established or 1991 if the JIF was established before 1991

TRAINING AND CREATING A “CULTURE OF SAFETY”



MEL Safety Institute (MSI)

Education & Training



2022



MSI CATALOG



MSI LIVE



MSI NOW



MSI DVD

MEL SAFETY INSTITUTE

- Driver Safety
- Confined Space
- Hearing Conservation
- Fall Protection
- Mower Safety
- Playground Safety Inspections
- Summer Seasonal Employee Orientation
- Protecting Children from Abuse
- Back Safety

- Dealing with Difficult People
- Preparing for First Amendment Audits
- Employee Conduct and Violence Prevention in the workplace
- Ethics in Local Government
- Implicit Bias
- Fire Department Risk Management
- Below 100
- Law Enforcement Career Survival

MSI Toolkit

The MEL Safety Institute (MSI) has created the MSI Toolkit for your easy reference.

MSI VIDEOS

MSI BULLETINS

MSI BRIEFINGS

MSI LAW
ENFORCEMENT

MSI FIRE SERVICE

MSI LEADERSHIP
ACADEMY

MSI RISK
MANAGEMENT

MSI FORMS & DOCS

MSI MODEL POLICIES

MEL RESOURCE CENTER

The MEL Resource Center offers materials, resources and links to important information related to these categories:

A circular image showing two people in business attire, a man and a woman, engaged in a conversation. The man is wearing a suit and tie, and the woman is wearing a light blue blazer.

**PUBLIC
OFFICIALS**

A circular image showing a close-up of a metal chain and a metal hook, likely part of a piece of equipment or machinery.

**PUBLIC
PROPERTY**

A circular image showing a person in a high-visibility vest and a dark jacket, possibly a police officer or a security guard, standing in a snowy environment.

**PUBLIC
SAFETY**

A circular image showing a firefighter in full protective gear, including a helmet and a breathing apparatus, standing in front of a fire.

**EMPLOYEE
SAFETY**

A circular image showing a man in a suit and tie, sitting in the driver's seat of a car and looking at a tablet device.

**VEHICLE
SAFETY**

A circular image showing a close-up of a smartphone with a glowing blue light emanating from the screen, set against a dark background.

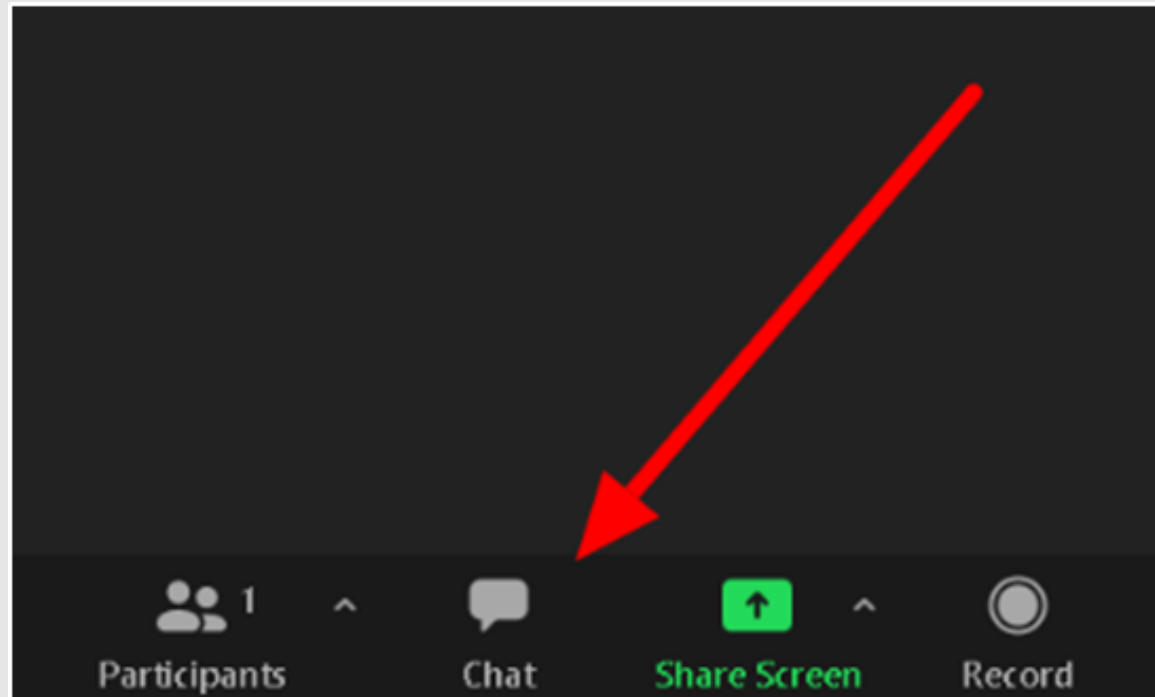
**CYBER
ISSUES**

ZERO HARM – PRESENCE OF SAFETY

- Zero Harm focuses on the presence of safety, while zero incidents focuses on its absence!
- How can you help promote this Culture of Safety?
 - Leadership – set the standard, support the culture of safety
 - Listen, identify and eliminate hazards, take an interest
 - Support your personnel
 - Safety Coordinator
 - Training, time and resources
 - Set the tone and encourage personnel to attend training programs
 - Training can reduce injuries, which in turn can lead to reduced costs and fewer potential lawsuits



TYPE THE CODE IN THE CHAT



ROLE OF THE ELECTED OFFICIAL

- **Set your town's priorities**
- **JIF Programs are designed to cut the cost of risk**
- **Support employee participation in:**
 - Safety Training
 - Wellness Initiatives
 - Risk Management Protocols
 - Claims Management

It's up to you to support and promote the JIF Programs!



The JIF provides the means to establish a safer workplace and community for your residents!

IN CONCLUSION...

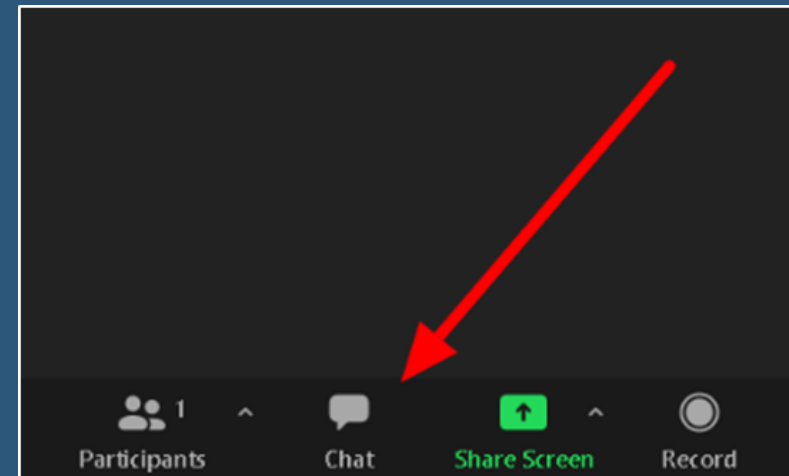
MEETING OUR LONG TERM COMMITMENTS

1. JIF Programs Reduce Municipal Risk
2. Long Term Solutions Save YOU Money
3. Tailored to all Areas:
 - Police/Fire/EMT
 - DPW
 - Administration
 - Parks and Recreations
 - Elected Officials
4. Financial Strength and Stability



QUESTIONS?

Please enter your questions
into the Chat Feature



**Remember to complete your online
survey tomorrow!**

A list of the participants will be posted to the JIF websites within the next week
www.acmjif.org | www.burlcojif.org | www.tricojif.org
UNDER RESOURCES → SIGN IN SHEETS



THANK YOU



Paul A. Forlenza, MGA, RMC

Executive Director, ACM, BURLCO, TRICO JIFs

paul_forlenza@riskprogramadministrators.com

Paul Miola, CPCU, ARM

Executive Municipal JIF Strategist, ACM, BURLCO, TRICO JIFs

paul_miola@riskprogramadministrators.com

David DeWeese, Esq.

Solicitor, ACM, BURLCO, TRICO JIF

david@deweeseelawfirm.com

Chief Keith Hummel, (Ret.)

Safety Director, ACM, BURLCO, TRICO JIFs

khummel@jamontgomery.com