Gloucester, Salem, Cumberland Counties Municipal Joint Municipal Insurance Fund

Established in 1991

South Jersey Communities Securing Their Future

AGENDA PACKET

Monday, May 23, 2022 at 5:00 pm

Deptford Community Center Gym
1219 Delsea Drive, Westville

WWW.TRICOJIF.ORG

GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND (TRICOJIF)
May 23, 2022 – 5:00 PM
Deptford Community Center Gym
1212 Delsea Drive, Westville, NJ
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 **April 25, 2022 –** Executive Claims Committee Meeting Minutes – **Motion – All in Favor**…….Pages 1-5
- B. Motion to adopt the **April 25, 2022 -** Executive Committee Meeting Minutes – **Motion – All in Favor**……...Pages 6-20
- C. Motion to adopt the **April 25, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – May 23, 2022……Verbal

VII. Executive Director's Report…… Pages 21-48
- A. Lost Time Accident Frequency…….Pages 24-25
- B. Certificates of Insurance……..Pages 26-29
- C. Financial Fast Track Report……Page 30
- D. Regulatory Filing Checklists……Pages 31-32
- E. 2021 Safety Incentive Program Awards……..Page 33
- F. 2022 Optional Safety Budget……Page 34
- G. 2022 Wellness Incentive…….Page 35
- H. 2022 EPL/Cyber Risk Management Budget……..Page 36
- I. EPL Compliance Status Reports……Page 37
- J. Statutory Bond Status…….Pages 38-40
- K. Skateboard Park Approval Status……. .Page 41
- L. Capehart & Scatchard Updates……Pages 42-46
- M. Elected Officials Training
- N. Land Use Training Certification……Page 47
- O. Annual Planning Retreat
- P. RMC Roundtable
- Q. Special Law Enforcement Training……..Page 48
- R. Membership Renewal Visits
- S. Website
- T. New Member Activity

VIII. Solicitor's Report
- A. MEL Helpline and Contact List…….……...Pages 49-50
- B. Resolution 2022-_____Approving Cockerill, Craig & Moore, LLC to be added to the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Defense Panel – **Motion – Roll Call**……Pages 51-52
- C. Resolution 2022-_____Removing an Approved Associate and Designating an Additional Approved Associate with Birchmeier & Powell, LLC to the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Defense Panel – **Motion –Roll Call**……Pages 53-54

IX. Safety Director's Report
- A. Activity Report …….…….…….....…Pages 55-57

X. Claims Administrator's Report
- A. Lessons Learned from Losses …….……...….....Page 58

XI. Law Enforcement Risk Management Report
- A. Report……..Pages 59-60

XII. Wellness Director Report
- A. Monthly Activity Report……...……..…….....….…....…Pages 61-62
- B. Targeting Wellness Newsletter …….....….....Pages 63-72
- C. Wellness Coordinator Brainstorm Notes 4/21/22…….Pages 73-74

XIII. Managed Care Report
- A. TRICO JIF Summary…….…….Page 75
- B. Average Days to Report……..……Page 76
- C. Claims Reported by Type…….……...…..Page 77
- D. Transitional Duty Reports……. ……..…Page 78
- E. PPO Savings and Penetration Reports…….…..Pages 79-80
- F. Top 10 Providers & Paid Provider by Specialty……..…Page 81
- G. Nurse Case Management Report…….……Page 82
- H. Managed Care Quick Notes…….……...Pages 83-84

XIV. Technology Risk Services
- A. Report …….……..…….....….Pages 85-92

XV. Treasurer's Report as of April 31, 2022…….…….....Pages 93-152
- A. Fund Status
- B. Investment Portfolio Report
- C. Investment JCMI
- D. Loss Run Payment Register
- E. Disbursements
- F. May Bill List……..……...……...Pages 153-154

Motion to approve the Payments Register & Bill Lists – **Motion – Roll Call**

XVI. Committee Reports
- A. Strategic Planning Committee Meeting Minutes – May 5, 2022…….…….Pages 155-159

XVII. MEL/RCF/EJIF Reports
- A. MEL Bulletin: Support Budget Cap Relief……...……..Page 160

XVII. Miscellaneous Business
- A. Authorization to prepare, advertise and receive a RFP for Claims Auditing Firm – **Motion – All In Favor**
- B. Authorization to prepare, advertise and receive a RFQs for the positions of Claims Administrator, Fund Attorney, Subrogation Attorney, Property Appraiser, and Technology Risk Services Director - **Motion – All in Favor**

The next meeting of the TRICO JIF will be held on Monday, June 27, 2022 at 5:00 PM @ Gloucester County Library, Mullica Hill

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

Deptford Community Center
1212 Delsea Drive, Westville, NJ

April 25, 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 at the Deptford Community Center, 1212 Delsea Drive, Westville, NJ on April 25, 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 Township**
Leo Selb, **Hopewell Township**…arrived after roll call
Mark Gravinese, **Harrison Township**

Also present were:

Paul A. Forlenza, MGA, Executive Director, ***RPA – A Division of Gallagher***
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, *Pooling Administrator*, ***RPA – A Division of Gallagher***
David DeWeese, Fund Solicitor, ***The DeWeese Law Firm, P.C.***
Rob Garish, Senior Risk Control Consultant, ***J.A. Montgomery***
Tammy Langsdorf, Account Manager, Liability Unit, ***Qual-Lynx***
Joe Lisciandri, Account Manager, Property Unit, ***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**
Chris Roselli, Account Manager, *General Liability Unit*, ***Qual-Lynx***

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 April 25, 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, no (0) Auto, two (2) General Liability, and two (2) Property PARs recommended for approval of settlement or continuing defense.

There were zero (0) claims reviewed this month that had previously been approved by Vineland:

There were zero (0) claims reviewed for abandonment of subrogation attempt since the last meeting:

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 were two (2) case(s) closed since the last meeting:

Lyons v Township of Deptford
De Meo v Borough of Westville

EXECUTIVE DIRECTOR's MONITORING REPORTS

Supervisory Investigation Reports
Mr. Miola referenced the current report included in the agenda noting there was only one (1) claim in March where a Supervisor Investigation Report was not completed, which is very good.

Mr. Miola indicated the report is sent to J.A. Montgomery, who in turn uses it as a coaching tool when they visit with the member town. Mr. Miola reiterated the importance of completing the Accident Investigation Reports. Mr. Garish, J. A. Montgomery, noted he uses these reports as a learning tool when he is out visiting members and the number of completed reports is definitely improving.

Comorbidities
Mr. Miola reviewed comorbidities report included in the agenda which reflects data from December 01, 2019 to March 31, 2022. Mr. Miola indicated this report will be updated quarterly and presented to the Committee.

Mr. Forlenza indicated that the Quarterly reports valued as of March 31, 2022 will be reviewed at the next meeting. He advised Mr. Roselli is in the process of finalizing these reports.

QUAL-LYNX REPORT

Adjuster File Counts

In the absence of Mr. Roselli, Ms. Beatty reported that at the end of March, Ms. Langsdorf's Workers' Compensation Unit had 776 lost time files (including 67 lost time COVID-19 files). This is an average of 155 lost time files per adjuster (based upon 5 adjusters). The total count of files in this unit is 1,107 which includes both lost time and medical only files. This is a decrease of 54 files from the end of February. The total number of COVID-19 claims in the unit including both lost time and medical only files is 110 which is down from 188 the previous month. The process to bring in a new temp for this unit is ongoing.

In Ms. Mooney's Liability Unit, the liability adjusters' total file count is currently at 708 files. This is a decrease of 15 files from the end of February. Those 708 claim files have a total of 825 claimants attached to them. A reminder that this unit only handles Atlantic, TRICO and BURLCO JIF claims. Ms. Stacey Mauceri started in Ms. Mooney's unit in February and Ms. Mooney is very encouraged by her progress at this early stage. Ms. Christin Petrosh started March 14th.

Mr. Lisciandri's Property Unit has a total file count at 1,423. The unit's overall pending decreased by 141 files since the end of February due to an excellent month closing claims. Ms. Tanya Johnson continues to take on more claims and Mr. Lisciandri remains happy with her progress.

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

Procedures for Emergencies After Hours

Ms. Beatty reviewed the emergency claim reporting procedures for after hour injuries. He reiterated claims should be reported to Qual-Lynx as soon as possible.

MANAGED CARE REPORT

Lost Time v. Medical Only Cases

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

	March	***YTD***
Lost Time	*2*	*19*
Medical Only	*15*	*73*
Report Only	*16*	*31*
# of New Claims Reported	*34*	*126*
Average Days to Report	*2.9*	*12.6*

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	**YTD**
Transitional Duty Days Available	*1,020*
Transitional Duty Days Worked	*657*
% of Transitional Duty Days Worked	*64%*

Transitional Duty Days Not Accommodated	*363*
% of Transitional Duty Days Not Accommodated	*36%*
$ Saved by Accommodating	*$54,146*
$ Lost by NOT Accommodating	*$42,122*

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	**March**
Bill Count	*299*
Original Provider Charges	*$279,668*
Re-priced Bill Amount	*$107,089*
Savings	*$172,580*
% of Savings	*62%*
PPO Penetration Rate Bill Count Percentage	*91%*
PPO Penetration Rate Provider Charge Percentage	*95%*
EPO Penetration Rate Bill Count Percentage	*92%*
EPO Penetration Rate Provider Charge Percentage	*96%*

Managed Care Quick Notes

This report reviews a claim depicting the positive impact an assigned Managed Care Nurse can have on a claim by monitoring all aspects of the case.

Prescription Benefit Program

This report depicts by month the savings realized by utilizing the Prescription Benefit Program. This report is broken down by Script Count, Billed Amount, U&C Amount, Generic Utilization %, Cost per patient, Cost per Script, Opioid Cost %, and Opioid Script %. The Year to Date savings total from January 1, 2022 to present utilizing this program is $6,613 based on 40 prescriptions filled.

Lastly, Ms. Beatty reviewed the organization structure of Qual-Lynx/Qual-Care for clarification purposes with respect to the questions that were raised during the RFP process for Managed Care services earlier this year. Mr. Forlenza thanked Ms. Beatty for the clarification.

Mr. Forlenza inquired if the *Average Days to Report* to Qual-Lynx for the quarter, 30.5 days, for indemnity claims, is being driven by one claim. Ms. Beatty stated she would need to look into it and report back. Mr. Forlenza stated he just wanted to be sure that any occupational claims were removed from the formula.

QUAL-LYNX STAFFING CONCERNS

Mr. Forlenza informed the Committee that the Executive Director's office is continuing to monitor the staffing situation at Qual-Lynx. Mr. Forlenza noted two (2) new adjusters have been hired in the liability unit; he was recently made aware that Ms. Mooney is out on an extended leave. Ms. Sulzer, the Assistant Supervisor, is now managing Ms. Mooney's unit in her absence. Mr. Forlenza stated that he is in regular

contact with Ms. Lihou and he has asked Mr. DeWeese to monitor the liability unit and advise as to any concerns.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, May 23, 2022** at **3:30 PM** at the Deptford Community Center, Westville, NJ

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 4:43 PM.

Kris Kristie, Recording Secretary for	***Karen Sweeney, Secretary***

GLOUCESTER/SALEM/CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

Deptford Community Center
1212 Delsea Drive, Westville, NJ

April 25, 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 at Deptford Community Hall Gym, 1212 Delsea Drive, Westville, NJ, on Monday, April 25, 2022 at 5:00 PM, prevailing time. Chair Razze, **Pitman Borough**, presiding. The meeting was called to order at 5:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to ***South Jersey News***, of Mullica Hill and the ***Courier Post***, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the TRICO Municipal Joint Insurance Fund, and (3) posting notice on the public bulletin boards of all member municipalities of the TRICO Municipal Joint Insurance Fund.

ROLL CALL

Warren Morgan, **Alloway Twp.**
Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Colleen Emmons, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Carolyn King-Sammons, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
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.**
Harry Moore, **Oldmans Twp.**
Susan Jacabucci, **Paulsboro Borough**
Dan Neu, **Pennsville Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Mike Razze, **Pitman Borough**
Bob Diaz **South Harrison Twp.**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jena Dolbow **Swedesboro Borough**
Jeffre Celebre, **Vineland City**
Collette Bachich**, Washington Twp.**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, *Alternate,* **Westville Borough**
Bob Law, **Woodbury City**
Kristin Nixen, **Woodstown Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners were:

Majorie Sperry, **Quinton Twp.**
Karen Sweeney, **Wenonah Borough**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Clark Pierpont, **Glassboro Borough**
Kayla Spurka, **Monroe Twp.**
Sean Brown, **Penns Grove Borough**
Brad Campbell, **Shiloh Borough**
Jeff Pitzo, **Woodbury Heights Borough**

Also present were:

Paul A. Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*
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
Colson and Gosweiler Insurance
Conner Strong & Buckelew
Len Eckman Insurance

Absent RMCs/Professionals were:

E.H. Sloan Insurance Agency
Hardenbergh Insurance Group
Henry D. Young Insurance
Chris Roselli, *Account Representative*, Qual-Lynx

Motion to move Bob Diaz, South Harrison Township, to Acting Secretary in the absence of Karen Sweeney, Wenonah Borough; Collette Bachich, Washington Township and Jeff Celebre, Vineland City in the absence of Marjorie Sperry, Quinton Township to the Executive Committee for voting purposes. Motion by Mr. Selb, seconded by Mr. Hogate to move up the representatives as presented. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Razze presented the meeting minutes of the March 28, 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 March 28, 2022 Executive Committee meeting.

Motion by Mr. Diaz, seconded by Mr. Hogate to approve the minutes of the March 28, 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 March 28, 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 Mr. Diaz, seconded by Mr. Hogate to approve the meeting minutes of the March 28, 2022 Executive Claims Review Committee Meeting as presented. 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 March 28, 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 Mr. Diaz, seconded by Mr. Hogate to approve the Executive Claims Review Committee Closed Session meeting minutes of March 28, 2022 as presented. Motion carried by majority.

The Executive Claims Review Committee Closed Session minutes of March 28, 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 – April 25, 2022

Chair Razze reported that an Executive Claims Committee Meeting was held earlier today, Monday, April 25, 2022.

The Committee reviewed twelve (12) claims. Of the claims reviewed, there were eight (8) Workers' Compensation, no (0) Auto, two (2) General Liability, and two (2) Property PARs recommended for approval of settlement or continuing defense.

There were zero (0) claims reviewed this month that had previously been approved by Vineland:

There were zero (0) claims reviewed for abandonment of subrogation attempt since the last meeting.

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership. He then highlighted the following items from his report:

First, Mr. Forlenza stated that a new TULIP program went into effective January 1, 2022, for the MEL affiliated JIFs. The old program is no longer available. If you have community centers, etc. that you rent to residents for private events, you need to secure a location code from the new insurer for those buildings/facilities that you normally make available to the public. File those building locations with the Fund Underwriter now to get building location codes so you are ready to go when a rental request comes in for one of your facilities. It has been reported that it can take upwards of a week to secure the building/facility codes from the new TULIP provider.

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for February 22, 2022 thru March 22, 2022, and asked that members please review for accuracy.

Mr. Forlenza 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 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 was sent to all members on April 11, 2022 outlining their monetary award. He noted that members that want to receive the full allotment in the form of a check must submit their purchase order to his office by the end of the month. He then emphasized to please not wait until the last moment to claim your funds.

Mr. Forlenza 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. Forlenza reminded the members that this year the Fund is 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 holding this training virtually and an invitation was emailed to all Fund Commissioner's, Municipal Clerks and Risk Management Consultants on February 16, 2022. The trainings of March 9, April 6, and April 11 have been completed and the attendance sheets are posted on the JIF websites. The remaining trainings dates are April 27th and April 28th and each sessions is limited to 95 participants. Please contact the Executive Director's office if you have any questions.

Mr. Forlenza noted on or about April 11, 2022, an email, including instruction and a copy of Local Finance Notice 2022-6, was sent to all Fund Commissioners and Fund Professionals, required to complete the FDS process, notifying them of their responsibility to include their role with the JIF on their FDS. All FDS must be submitted by April 30, 2022. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office should contact Kris Kristie

Mr. Forlenza stated the TRICO JIF New Fund Commissioner Orientation training was conducted on April 21st via Zoom Conferencing and was well attended. Any questions regarding the material covered should be directed to the Executive Director's office.

Mr. Forlenza stated that a Risk Management Consultant's Roundtable is scheduled for May 19, 2022 at Merighi's, Vineland NJ. 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. The registration information was sent out from the Executive Director's office this morning.

In regards to the Special Law Enforcement Officers Training, this Annual training will be provided in two (2) sessions; one on May 17th at Cape May Police Academy County Complex and another on May 26th at Atlantic County Policy Academy. Chris Winter sent an invitation to all Police Chiefs, Fund Commissioners and RMCs on April 6, 2022.

Mr. Forlenza stated a report detailing attendance records through the first quarter of the 2022 Fund Year is attached for your review. If you notice any discrepancy, please contact Kris Kristie as this information comes directly from the minutes.

Mr. Forlenza noted to the members to be sure they took the Claims Coordinator and Safety Coordinator gifts that were packaged in the back of the room and provide them to the person named on the label.

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

SOLICITOR'S REPORT

Assignment of New Cases
Mr. DeWeese reported that there were zero (0) case(s) assigned since last month's meeting.

Closed Cases

Mr. DeWeese noted that there were two (2) case(s) closed since the last meeting:

Lyons v Township of Deptford
De Meo v Borough of Westville

General Liability Files

Mr. DeWeese noted that there are **49** 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 20 active Police Civil Rights cases out of the 49 General Liability cases; one (1) case assigned pre-suit, six (6) 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 $2,154,397.50 of potential recoveries on **69** 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 stated calls have diminished significantly, he hopes that means things are going smoothly with employees in the municipalities, but reminded everyone the Helpline is available.

Lastly, Mr. DeWeese noted there were several resolutions being presented this evening authorizing the release of previously redacted sections of Closed Session Meeting Minutes from Fund Year 2015, 2018, 2019, 2020, and 2021. He also noted a letter stating his recommendations for each year was attached to each corresponding resolution.

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

Chair Razze entertained a motion to approve the following Resolutions:

Resolution 2022-21 Authorizing the Release of Fund Year 2015 Closed Session Meeting Minutes

Resolution 2022-22 Authorizing the Release of Fund Year 2018 Closed Session Meeting Minutes

Resolution 2022-23 Authorizing the Release of Fund Year 2019 Closed Session Meeting Minutes

Resolution 2022-24 Authorizing the Release of Fund Year 2020 Closed Session Meeting Minutes

Resolution 2022-25 Authorizing the Release of Fund Year 2021 Closed Session Meeting Minutes

Motion by Mr. Diaz, seconded by Mr. Selb, to approve ***Resolutions 2022-21; Resolution 2022-22, Resolution 2022-23; Resolution 2022-24; and Resolution 2022-25 as presented***

ROLL CALL	***Yeas:***	Bob Diaz**, South Harrison Township** Mark Gravinese, **Harrison Township** Doug Hogate, **Elsinboro Borough** Leo Selb, **Hopewell Township** Mike Razze, *Chair,* **Pitman Borough** Colette Bachich**, Washington Township** Jeff Celebre, **Vineland City**
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

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 stated that the loss control services and bulletins sent are listed in his report. He reminded members that these are also listed on the www.TRICOJIF.org and MEL websites and the MEL mobile app to view any of the bulletins. He stated that ALL MSI communications will be sent through the MEL app which has been recently updated with friendlier features. He encouraged all members to download the MEL mobile app.

Mr. Garish noted that there are four (4) different platforms for training now. He stated that they are: MSI LIVE training (which includes the MEL media library video rentals); the MSI NOW (streaming videos added this year due to COVID); the traditional videos for streaming on MSI; and webinar trainings with live instructors for CEUs (this can be accessed from MSI). He noted the virtual MSI training directory is in his

report. He noted that the MSI website was recently updated and is now easier to navigate. He reminded members that for an attendee to secure CEUs, the attendee MUST be present for the entire session.

Mr. Garish noted the second regional training will be held May 18 and May 25, 2022 via Zoom. The invitations to register will be sent shortly.

Lastly, Mr. Garish noted this coming Thursday is *Bring Your Child to Work Day* and there was a bulletin issued detailing some fun ideas to do with your child at work, as well as a bulletin on the CDL Regulations and new law. He noted if anyone had any questions on the new CDL issues, to please contact him and he will assist.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

In Mr. Roselli's absence, Ms. Beatty reported that the *Lessons Learned from Losses* this month focuses on Police Vehicle Safety. She noted that 58 officers were killed in traffic incidents in 2021; a 38% increase from 2020 with 27 of them were struck by another vehicle. She reminded the members of some safety tips for officers: make sure officers are wearing their seatbelts at all times in the vehicle; reminding officers of dangers and best practices; limit the amount of time the officers are sitting on side of road; and limit equipment in car or secured it in trunk.

Ms. Beatty noted an example of a claim where the officer stopped on the median to perform paperwork. A car drifted out of their lane and struck vehicle. Even with his seatbelt, the officer needed shoulder surgery, pain management, and physical therapy with total costs over $135,000.

Ms. Beatty 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 March he has completed visits with six (6) towns, with only two (2) agencies left to visit since his report was generated. Mr. Winter had discussions with these agencies on identifying potential risks, reviewing current policies and procedure documents and training that is available to them from the JIF. He reported his visits have been well received and the agencies seem appreciative of any assistance he can offer. He continues to collect contact information for newly assigned Chiefs and passing the information along to J.A. Montgomery for their records.

In regards to Policy and Procedure, Mr. Winter noted 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 in regards to Critical Incident Debriefing and Transitional Duty and he is happy to report that most of the agencies have something in place in regards to both of these issues, and those that don't, he is working with them to get something in place and has been received well. All agencies above have a process in place for police personnel.

Mr. Winter noted he had attended five (5) trainings, in which one was on PTSD Claims which was good as those particular claims are on the rise currently.

Lastly, Mr. Winter noted he is working with the Chiefs to see what types of training or topics they would like to see covered, and those trainings should start to rollout in the Fall.

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 items and referenced some well-being initiatives and activities:

Ms. Schiffer noted she continues to reach out to her Wellness contacts in an attempt to schedule time to have an idea generating conversation regarding ways to use allocated wellness funds for 2022. Several towns have already started to either implement or generate ideas for activities later this month or quarter. A lot of shifting of positions has taken place within several towns, so please be sure to notify her of any changes with your assigned Wellness Coordinator. She then noted some of the idea's she has spoken with member towns about so far include starting an employee garden; reflexology, chair massages; Weight Loss Challenges; sleep hygiene, drink more water, eat more fiber or plants, move more, cooking demonstrations, and Employee Snack day.

Ms. Schiffer noted the Wellness Advisory Committee's Charter was recommended for approved at last month's meeting and a motion to approve them this evening is listed on the agenda, the Meeting minutes are included in your agenda packet, and the next meeting date is being confirmed and will be announced at the May Executive meeting. With that said, Chair Razze asked for a Motion to approve the Wellness Advisory Committee Charter.

Motion by Mr. Diaz, seconded by Mr. Selb to approve the Wellness Advisory Committee Charter. All in Favor. Motion carried by unanimous vote

In regards to the Wellness Coordinator Brainstorming Sessions – the first meeting is targeted for April 21st at 10am. All the wellness coordinators from the three JIFs have been invited to participate in this brainstorming session to share ideas and challenges while gaining peer support. She noted they will meet three times this year.

Ms. Schiffer stated a List of Approved Wellness Items for Fund Coverage is listed on the JIF website for your reference.

Update on Police Pilot Program
Meeting scheduled with Dr. Elias on April 5th. (Keith Hummel and Jordan Simone, Wellness Director, ACM JIF)

April Targeting Wellness Newsletter
This month brings more outdoor activities and with it might come the temptation to shorten the sleep time to get in more time that is fun. April is also Stress Awareness Month; stress is also affected by lack of sleep. Ms. Schiffer therefore devoted the April Targeting Wellness Newsletter to reminding all of the important part sleep plays not only in managing stress but also in how it is the most critical self-care routines you need to implement and maintain for health and well-being, and she then reviewed the topics addressed.

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*).

	March	*YTD*
Lost Time	*2*	*19*
Medical Only	*15*	*73*
Report Only	*16*	*31*
# of New Claims Reported	*34*	*126*
Average Days to Report	*2.9*	*12.6*

Managed Care Quick Notes

This is a new report which reviews a claim depicting the positive impact an assigned Managed Care Nurse can have on a claim by monitoring all aspects of the case. In a 2017 claim, Ms. Beatty reported how she worked with the providers and doctors to obtain discounts from an out of network physician.

Managed Care Timeline

Ms. Beatty reviewed a schematic of how her company has transitioned with different company names over the years. She stated that from 2002-2008 QualCare handled WC managed care services. In 2009, Qani purchased Scibal and operated the TPA as QualCare Alliance Networks. In 2013, QualCare transitioned to Qual-Lynx. In 2015, Qani merged with Cigna and in 2016 Qual-Lynx implemented a claims administration system. She noted that in 2021, Qani was acquired by Mitchell Genex Coventry and the new company launched as Enlyte.

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	**YTD**
Transitional Duty Days Available	*1,020*
Transitional Duty Days Worked	*657*
% of Transitional Duty Days Worked	*64%*
Transitional Duty Days Not Accommodated	*363*
% of Transitional Duty Days Not Accommodated	*36%*
$ Saved by Accommodating	*$54,146*
$ Lost by NOT Accommodating	*$42,122*

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	**March**
Bill Count	*299*

Original Provider Charges	*$279,668*
Re-priced Bill Amount	*$107,089*
Savings	*$172,580*
% of Savings	*62%*
PPO Penetration Rate Bill Count Percentage	*91%*
PPO Penetration Rate Provider Charge Percentage	*95%*
EPO Penetration Rate Bill Count Percentage	*92%*
EPO Penetration Rate Provider Charge Percentage	*96%*

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.

Prescription Benefit Program. This report is broken down by Script Count, Billed Amount, U&C Amount, Generic Utilization %, Cost per patient, Cost per Script, Opioid Cost %, and Opioid Script %. The Year to Date savings total from January 1, 2022 to present utilizing this program is $6,613 based on 40 prescriptions filled.

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 May, lets make sure all current training is completed as soon as possible.

The Wizer training program incorporates 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, as of April 5, 2022, is 86% complete with 1,963 users and as of today the TRICO JIF is 82% complete with 2,193 users.

Mr. Romero then noted that to date only 3 members had confirmed the whitelisting of the Wizer Domain and IP addresses to take advantage of the phishing email program, and 8 members are awaiting test email confirmation. He stated he will be following up again with those towns who have not yet submitted.

In regards to D2 Vulnerability testing, to date only 17 members have submitted their *Know Your Client* (KYC) questionnaire and *Vendor Service Agreement* (VSA). Both of these forms must be completed, signed and returned to the JIF's office. Please note that these testing exercises cannot begin until we have

received both completed forms from your municipality, so please be sure to get them both in as soon as possible. He also reviewed some recent vulnerability findings with the members.

In regards to the MEL's Cyber Risk Management Program, there are currently thirteen (13) members approved in all three Tiers, and six (6) 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 still very slowly coming along and he will continue to reach out to members to schedule onsite visits to provide assistance with any of the cyber initiatives as he realizes some of these programs can be challenging or overwhelming.

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.

Lastly Mr. Romero discussed how long it takes hackers to brute force their way into securing your password, noting length, not necessary complexity, will help keep you more secure. He gave an example of using a sentence, rather than Upper/Lower/Special Character combination.

Mr. Selb asked if there is any correlation between cyber-attacks and members being compliant in Tier, 1, 2, 3. Mr. Romero stated in today's time, as opposed to maybe 5 years ago, people are taking Cyber Security and the risk of an attack much more seriously, noting we are the #1 country for cyber-attacks at 43% of the total with 10 million cyber-attacks per day in New Jersey alone. He emphasized again how important it is to be in compliance and participate in the trainings and exercises.

Chair Razze asked why four (4) members are not participating in the risk management program. Mr. Romero explained that these members have an agreement in place with the Kingsway School District to manage their IT needs and these employees will be receiving phishing and vulnerability scanning provided by the school's IT vendors.

Mr. Forlenza stated he felt it was important that the remaining 25 towns who have still not confirmed their whitelisting, or returned their forms from D2 do so as it is not a difficult process. He noted phishing is by far the greatest exposure to the members. Should an employee click on something in an email that they should not, you could be shut down, not for days, but weeks. The fact that 25 towns out of 38 still have not undertaken this process, after 4 months, is concerning.

Mr. Forlenza stated the MEL is revising the Cyber Risk Management program and looking at launching a Cyber Joint Insurance Fund specific for this exposure. Members could be facing significant deductibles and co-insurance if you do not meet their security standards. He noted that starting in 2023 we could be self-insuring a huge exposure when it comes to Cyber and there could be a layer of coverage at the JIF level, but if you are not meeting these base requirements, you are looking at a $100,000 deductible minimum out of your pocket along with a 10% or higher co-insurance requirement. Right now the demand/ransom we are seeing from hackers is $400,000-$500,000.

Mr. Romero reminder the members about the costs associated with down time? You could be shut down for weeks; your police department dispatch could be shut down as the County will cut off members during a cyber-attack. Mr. Forlenza discussed a recent cyber-attack noting that even though the hacker wasn't asking for a large sum of money, they were connected to a federally sanctioned organization that was considered a cyber-terrorist; therefore, the insurance company could not pay them or it would have been a violation of Federal Law. As a result, this town lost months of important data and their operations were down. You don't want to have to explain to your Governing Body that all of this training and risk

management programs were available from the JIF, you didn't utilize it, and now you are facing a significant dedcutibel and/or co-insurance requirement. Please follow through on the process to get in compliant.

Mr. Selb noted his concern with allowing Wizer, etc to penetrate their network and run the risk of someone coming in behind on their shirttails. Mr. Romero stated D2 actually has a lot of security clearance as they do work for the US Army, which is one of the reasons the JIF engaged them. He also noted that the testing D2 is conducting is considered "perimeter testing" and they are not going into your data, they are just checking for the vulnerabilities and what products are being affected so we can come back to you and say "fix these things". He stated it's better to let the good guys test your equipment before the bad guys do.

Mr. Romero asked if there were any other questions. No 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 March 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 $32,212.51. This generated an average annual yield of 1.12%. However, after including an unrealized net loss of $600,979.87 in the asset portfolio, the yield is adjusted to -20.86% for this period. The total overview of the asset portfolio for the fund shows a current market value of $27,546,892.99 vs. the amount we have invested. The current market value, including accrued income is valued at $27,561,364.25.

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

The JCMI Portfolio has a current market value of $25,068,790.80

Receipt Activity for the Period

	Monthly	**YTD**
Subrogation Receipts	$19,526.06	$22,375.96
Salvage	$0.00	
Overpayment Reimbursements	$6,239.25	
FY 2022 Premium Assessments	$431,310.00	
City of Vineland Reimbursement	$26,271.79	
MEL Reimbursement/Hopewell Twp EO Credit	$1,000.00	

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

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

E-JIF Dividend	$343,561.06

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund's "Cash Position" changed from an opening balance of $34,956,982.89 to a closing balance of $34,182,532.16 showing a decrease in the fund of $774,450.73.

Loss Run Payment Register for the Period – March 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 $329,959.70. The claims detail shows 633 claims payments issued.

Bill List – April 2022

For the Executive Committee's consideration, Mr. Tontarski presented the April 2022 Bill List in the amount of $1,067,461.56.

Chair Razze entertained a motion to approve the March 2022 Loss Run Payment Register and the amended April 2022 Bill List in the amount of $1,067,461.56 as presented.

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

Motion by Mr. Diaz, seconded by Mr. Selb to approve the *March 2022 Loss Run Payment Register and the April 2022 Bill List* as presented.

ROLL CALL ***Yeas:*** Bob Diaz**, South Harrison Township**
Mark Gravinese, **Harrison Township**
Doug Hogate, **Elsinboro Borough**
Leo Selb, **Hopewell Township**
Mike Razze, *Chair*, **Pitman Borough**
Colette Bachich**, Washington Township**
Jeff Celebre, **Vineland City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Nothing to Report this month

MEL/RCF/EJIF Reports

Mr. Law noted the MEL, RCF and EJIF Reports from the March 25, 2022 meetings were included in the agenda and are self-explanatory. He noted as the MEL Retreat was that day, the meetings were rather short, but he noted the following:

He stated the MEL has a seminar coming up virtually over the next two Friday's and the seminars are CEU eligible and registration can be completed online.

In regards to the Sexual Molestation Claims and claims that may come up that pre-exist the JIF a Resolution was passed by the MEL awarding a contract to *Policy Find* to help members identify prior policies to submit these claims for coverage.

Lastly he noted an email came from the Executive Director of the MEL releasing a draft of the Year End financials. They are looking at the impact it may have on our JIF, as you may know in February 2021 the Department of Labor changed the rules concerning coordinating Workers Compensation with the Pension system on accidental disability pay and this change cost the MEL approximately $13 million, so that may have an impact on our budget with the MEL

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

MISCELLANIOUS BUSINESS

Chair Razze noted the next meeting will be held on Monday, May 23, 2022 again at the Deptford Community Center at 5:00 pm.

PUBLIC COMMENT

Open Public Comment

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

Motion by Mr. Diaz, seconded by Mr. Selb to open the meeting to the public. All in favor. Motion carried.

Mr. Selb took this opportunity to state how everyone sits in this meeting and doesn't ask questions, or speak at all. He stated he doesn't feel the Board should simply discuss all of the items on the agenda with no participation from the rest of the members. He noted this is the opportunity for members to say something; if you have an issue in your town; we want to make our workplace safer, etc, so please, speak up.

Mr. Neu stated he hears what Mr. Selb is saying; however, in the course of his career he has been "meeting'd to death" and the last thing he wants to do is have the meeting carry on longer than it already does. If he has any issues, he knows who to go to via email or phone. Chair Razze stated these points are well taken, but please use this resource that is available to us to ask questions at this meeting. Ms. Miller noted a good place to discuss issues your town may be having is at the Retreat. She noted if anyone had a subject they would like to have a discussion on, please reach out to Mr. Forlenza and see if it can be added to the Retreat agenda for discussion.

Close Public Comment

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

Motion by Mr. Diaz, seconded by Mr. Leo, 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:

Workers' Compensation	***General Liability***	***Property***
2020198258	*2020197239*	*2022265924*
2022250428	*2020179463*	*2022257998*
2022250943		
2022261737		
2022262384		
2022257523		
2020201362		
2020194545		

Motion by Mr. Diaz, seconded by Mr. Selb to Approve Payment Authority on the Claims as presented.

ROLL CALL ***Yeas:*** Bob Diaz**, South Harrison Township**
Mark Gravinese, **Harrison Township**
Doug Hogate, **Elsinboro Borough**
Leo Selb, **Hopewell Township**
Mike Razze, *Chair,* **Pitman Borough**
Colette Bachich**, Washington Township**
Jeff Celebre, **Vineland City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

There were zero (0) claims reviewed for abandonment of subrogation attempt since the last meeting:

MOTION TO ADJOURN

There being no further business, Chair Razze entertained a *Motion to Adjourn* the April 25, 2022 Executive Committee Meeting.

Motion by Mr. Diaz, seconded by Mr. Selb, to adjourn the April 25, 2022 meeting of the TRICO JIF.

The meeting was adjourned at 6:15 PM.

Kris Kristie, Recording Secretary for

Karen Sweeney, Fund Secretary

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

Established in 1991

South Jersey Communities Securing Their Future

To: Fund Commissioners

From: Paul Forlenza, MGA, RMC, Executive Director

Date: May 23, 2022

Re: **Executive Director's Report**

****

A. Lost Time Accident Frequency Report – (pgs. 24-25)

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

B. Certificates of Insurance (pgs. 26-29)

Summaries of the Certificates of Insurance issued from 3/22/22 – 4/22/22 are attached for your review.

C. Financial Fast Track (pg. 30)

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 $**15,430,787**.

D. Regulatory Filing Checklists (pgs. 31-32)

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 (pg. 33)

A letter describing how to collect your 2021 Safety Award Money was emailed to all Fund Commissioners, Safety Coordinators, Clerks, RMCs, and CFO's on or about April 11, 2022. 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. 34)

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. 35)

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. 36)

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. 37)

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. 38-40)

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. 41)

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. 42-46)

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 Invite

The Elected Officials training for the 2021-2022 period has ended. The participant's lists for the trainings of March 9, April 6, April 11, April 27, and April 28, 2022 have been posted on the JIF website. An email send to all Clerks, Fund Commissioners, and Risk Management Consultants on April 20 provided links to the attendance sheets on the JIF websites, as well as a link to the attendance at the League of Municipalities session. Please contact the Executive Director's office if you have any questions.

N. Land Use Training Certification (pg. 47)

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. Annual Planning Retreat

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

P. RMC Roundtable

A Risk Management Consultant's Roundtable is scheduled for May 19, 2022. On April 19, 2022 an invitation/registration was sent out via email to all Risk Management Consultants, asking to RSVP to by May 12, 2022. During these sessions, attendees will be provided important information on a variety of topics including the annual renewal process and coverages provided by the JIF. Attendees will also have an opportunity to ask questions on any subject of importance to them.

Q. Special Law Enforcement Officers (SLEO) Training (pg. 48)

The Annual SLEO Training will be provided in two (2) sessions; one on May 17th at Cape May Police Academy County Complex and another on May 26th at Atlantic County Policy Academy. Chris Winter sent an invitation to all Police Chiefs, Fund Commissioners and RMCs on April 6, 2022.

R. Membership Renewal Visits

Beginning later this month, a representative from the Executive Director's office will contact those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. Those members up for Renewal are: *Alloway, Elk, Elsinboro, Hopewell, Paulsboro, Penns Grove Pennsville, Washington, Wenonah, Westville, Woodbury Heights, and Woodstown.*

S. Website (www.tricojif.org)

Please take a moment to explore the website, 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.

T. 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 March 31, 2022

MEM ID	MEMBER	** *	# CLAIMS FOR 3/31/2022	Y.T.D. LOST TIME ACCIDENTS	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY		MEMBER	TOTAL RATE 2022 - 2020
345	Alloway Township		0	0	0.00	2.78	0.00	1	Alloway Township	1.32
346	Carneys Point Township		0	0	0.00	0.00	1.05	2	Carneys Point Township	0.47
348	East Greenwich Township		0	0	0.00	0.00	0.00	3	East Greenwich Township	0.00
349	Elk Township		0	0	0.00	0.00	0.00	4	Elk Township	0.00
350	Fairfield Township		0	0	0.00	0.00	0.00	5	Fairfield Township	0.00
352	Greenwich Township		0	0	0.00	1.10	0.00	6	Greenwich Township	0.51
353	Harrison Township		0	0	0.00	0.00	0.93	7	Harrison Township	0.40
354	Harrison Township Fire District		0	0	0.00	***	***	8	Harrison Township Fire District	0.00
355	Logan Township		0	0	0.00	1.18	3.90	9	Logan Township	2.16
356	Mantua Township		0	0	0.00	3.28	1.57	10	Mantua Township	2.14
358	Paulsboro Borough		0	0	0.00	2.42	0.00	11	Paulsboro Borough	1.04
359	Penns Grove Borough		0	0	0.00	0.00	3.48	12	Penns Grove Borough	1.66
360	Pennsville Township		0	0	0.00	1.20	1.87	13	Pennsville Township	1.36
361	Pilesgrove Township		0	0	0.00	0.00	0.00	14	Pilesgrove Township	0.00
364	South Harrison Township		0	0	0.00	0.00	0.00	15	South Harrison Township	0.00
365	Swedesboro Borough		0	0	0.00	0.00	4.88	16	Swedesboro Borough	2.35
367	Wenonah Borough		0	0	0.00	2.53	0.00	17	Wenonah Borough	1.15
368	Westville Borough		0	0	0.00	1.22	1.23	18	Westville Borough	1.09
369	Woodbury Heights Borough		0	0	0.00	0.00	1.85	19	Woodbury Heights Borough	0.84
370	Woodstown Borough		0	0	0.00	0.00	0.00	20	Woodstown Borough	0.00
371	Woolwich Township		0	0	0.00	1.27	2.78	21	Woolwich Township	1.76
381	Woodbury City		0	0	0.00	4.71	0.67	22	Woodbury City	2.28
464	Quinton Township		0	0	0.00	0.00	0.00	23	Quinton Township	0.00
480	Oldmans Township		0	0	0.00	0.00	0.00	24	Oldmans Township	0.00
529	Shiloh Borough		0	0	0.00	0.00	0.00	25	Shiloh Borough	0.00
603	Mannington Township		0	0	0.00	0.00	0.00	26	Mannington Township	0.00
640	Lower Alloways Creek Township		0	0	0.00	3.36	1.55	27	Lower Alloways Creek Townshi	2.17
645	Elsinboro Township		0	0	0.00	0.00	0.00	28	Elsinboro Township	0.00
688	West Deptford Township		0	0	0.00	0.86	0.86	29	West Deptford Township	0.77
702	Hopewell Township		0	0	0.00	0.00	0.00	30	Hopewell Township	0.00
357	Monroe Township		0	1	1.20	2.20	2.42	31	Monroe Township	2.20
374	Washington Township		0	1	1.78	2.53	3.38	32	Washington Township	2.83
362	Pitman Borough		1	1	2.95	0.00	0.69	33	Pitman Borough	0.61
528	Franklin Township		0	1	3.29	4.05	2.25	34	Franklin Township	3.21
351	Glassboro Borough		1	2	3.86	6.77	2.23	35	Glassboro Borough	4.42
463	Deptford Township		1	2	4.57	4.04	2.78	36	Deptford Township	3.50
366	Upper Pittsgrove Township		1	1	8.79	0.00	0.00	37	Upper Pittsgrove Township	1.01
347	Clayton Borough		0	2	9.47	0.00	3.70	38	Clayton Borough	2.73
660	Vineland City	**						39	Vineland City	
	Totals:		4	11	1.29	1.89	1.59			1.69

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	March 31, 2021	0.78	

2022 LOST TIME ACCIDENT FREQUENCY ALL JIFs
EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS
March 31, 2022

FUND	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	TOTAL RATE * 2022 - 2020
Professional Municipal Management	0.00	1.43	1.35	1.25
Monmouth County	0.08	0.88	0.90	0.80
NJ Utility Authorities	0.36	1.69	2.43	1.86
Morris County	0.45	1.31	1.32	1.22
Ocean County	0.68	1.67	1.54	1.51
Bergen County	0.73	1.50	1.27	1.32
Burlington County Municipal JIF	0.76	1.28	1.15	1.17
Camden County	0.87	1.21	1.35	1.23
NJ Public Housing Authority	0.90	1.37	1.64	1.44
Atlantic County Municipal JIF	0.96	1.75	1.99	1.77
Suburban Metro	1.06	1.89	2.06	1.87
Suburban Municipal	1.20	1.29	1.58	1.41
Gloucester, Salem, Cumberland Count	1.29	1.89	1.59	1.69
Central New Jersey	1.53	1.39	1.59	1.49
South Bergen County	1.64	2.06	1.88	1.94
AVERAGE	0.83	1.51	1.58	1.47

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

TRICO Municipal JIF

From 3/22/2022 To 4/22/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Harrison Heat Baseball I - Township of Washington (T)	Ella Harris Park 127 Commissioners Road Mullica Hill, NJ 08062	RE: Parks and Recreation Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program.	3/24/2022 #3412962	GL AU EX WC
H - PDC Athletics & Middletown I - Township of Washington (T)	Grange #684 576 Penns Park Road Wrightstown, PA 18940	RE: Parks and Recreation Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program.	3/24/2022 #3412963	GL AU EX WC
H - Wrightstown Friends Meeting I - Township of Washington (T)	535 Durham Road Newtown, PA 18940	RE: Parks and Recreation Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program.	3/24/2022 #3412964	GL AU EX WC
H - Township of Woolwich I - Township of Woolwich	120 Village Green Drive Woolwich, NJ 08085	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 Kim Jaworski - Tax Collector, Eff: 10/27/2011 and Britni Beecken - Treasurer, Eff: 01/01/2022	3/24/2022 #3414229	OTH
H - Logan Township Board of I - Township of Logan	Education 110 School Lane Logan Twp., NJ 08085	RE: Junior Police Academy The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to Logan Township Police Department - Junior Police Academy.	3/25/2022 #3414296	GL AU EX WC
H - Trinity Christian Chapel I - Township of Washington (T)	269 Greentree Road Sewell, NJ 08080	RE: polling location Evidence of insurance with respects to the use of facilities as a polling location during the current calendar year.	3/28/2022 #3415101	GL AU EX WC

TRICO Municipal JIF

Certificate of Insurance Monthly Report

H - Washington Township Board of I - Township of Washington (T)	Education 206 East Holly Avenue Sewell, NJ 08080	Re: Washington Twp. BOE as polling place Certificate holder is included as Additional Insured as respects to use of facilities as polling location	3/28/2022 #3415103	GL AU EX WC
H - St. Charles Borromeo Church I - Township of Washington (T)	176 Stagecoach Road Sicklerville, NJ 08081	Re: polling place Evidence of insurance with respects to the use of facilities as a polling location during the current calendar year.	3/28/2022 #3415104	GL AU EX WC
H - Walter H. Hill School I - Township of Woolwich	1815 Kings Highway Swedesboro, NJ 08085	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	3/31/2022 #3423831	GL AU EX WC
H - Lease Servicing Center, Inc. dba I - Township of Greenwich (T)	NCL Government Capital ISAOA/ATIMA 220 22nd Ave. E Ste. 106 Alexandria, MN 56308	RE: Vin# 1FM5K8AB9NGA28162 Certificate Holder 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 leased vehicle - 2022 Ford Explorer Vin# 1FM5K8AB9NGA28162 valed at $51,317	4/1/2022 #3427770	GL AU EX WC OTH
H - Swedesboro Woolwich Board of I - Borough of Swedesboro	Education 15 Fredrick Blvd Swedesboro, NJ 08085	RE: use of properties for parking and Movie nights 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 the following locations for parking during community events and movie nights: 15 Fredrick Blvd, 601 Auburn and 1815 Kings Highway Swedesboro NJ 08085	4/4/2022 #3428569	GL AU EX WC
H - West Deptford Township Board of I - Township of West Deptford	Education 675 Grove Road West Deptford, NJ 08066	RE: Summer Recreation and Safety Town Programs 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 Township's Summer Recreation and Safety Town Programs.	4/6/2022 #3433848	GL AU EX WC

H - Kingsway Regional School I - Township of South Harrison	District 213 Kings Highway Woolwich, NJ 08085	Evidence of Insurance as respects to Luncheon taking place during the current calendar year.	4/6/2022 #3433857	GL AU EX WC
H - Gloucester County I - Township of Franklin (T)	2 South Broad Street PO Box 337 Deptford, NJ 08096	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	4/6/2022 #3433861	GL AU EX WC
H - GMG Baseball I - Township of Washington (T)	7th Ave and Wilson Ave Glendora, NJ 08029	RE: Parks and Recreation Baseball Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program.	4/11/2022 #3440010	GL AU EX WC
H - Greenwich Township I - Township of Greenwich (T)	406 Swedesboro Road Gibbstown, NJ 08027	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 Suzanne D. Pierce - Tax Collector, Eff: 03/02/2015 and Kelsey Mitchell - CFO/Treasurer, Eff: 03/14/2022	4/13/2022 #3441344	OTH
H - Friends Meeting I - Township of Harrison	2 Woodstown Rd. Mullica Hill, NJ 08062	RE: Harrison Township Day Celebrations 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 for a staging area for vendors during the Harrison Township Day Celebrations does not include amusements or fireworks	4/13/2022 #3441364	GL AU EX WC
H - Cal Ripken, Sr. Foundation, Inc I - TRICO Municipal JIF	City of Aberdeen; CRJ, Inc.; Professional Sports Catering LLC 873 Long Drive Aberdeen, MD 21001	RE: baseball tournament Cal Ripken, Sr. Foundation, Inc; City of Aberdeen; CRJ, Inc.; Professional Sports Catering LLC; Ripken Baseball Academy LLC; Ripken Baseball Camps and Clinics LLC; Ripken Professional Baseball LLC; Tufton Professional Baseball LLC are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written	4/18/2022 #3446111	GL AU EX WC

		contract as respect to baseball tournament taking place during the current calendar year. Holder Name Continued: Ripken Baseball Academy LLC; Ripken Baseball Camps and Clinics LLC; Ripken Professional Baseball LLC; Tufton Professional Baseball LLC		
H - Cal Ripken, Sr. Foundation, Inc I - Township of Egg Harbor	City of Aberdeen; CRJ, Inc.; Professional Sports Catering LLC 873 Long Drive Aberdeen, MD 21001	RE: baseball tournament Cal Ripken, Sr. Foundation, Inc; City of Aberdeen; CRJ, Inc.; Professional Sports Catering LLC; Ripken Baseball Academy LLC; Ripken Baseball Camps and Clinics LLC; Ripken Professional Baseball LLC; Tufton Professional Baseball LLC are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to baseball tournament taking place during the current calendar year. Holder Name Continued: Ripken Baseball Academy LLC; Ripken Baseball Camps and Clinics LLC; Ripken Professional Baseball LLC; Tufton Professional Baseball LLC	4/18/2022 #3446112	GL AU EX WC
H - County of Gloucester I - Borough of Westville	2 South Broad St, 3rd Fl PO Box 337 Woodbury, NJ 08096	RE: Westville Fire District #1 Coin Drop Certificate Holder 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 use of County Route for a coin drop event to be held by the Westville Fire District #1 during the policy period.	4/19/2022 #3446799	GL AU EX WC
H - County of Gloucester Board of I - Borough of Westville	County Commissioners Its Departments and Agencies 2 South Broad St, 3rd Fl;PO Box 337 Woodbury, NJ 08096	RE: Westville Fire District #1 Coin Drop Certificate Holder 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 use of County Route for a coin drop event to be held by the Westville Fire District #1 during the policy period.	4/20/2022 #3447824	GL AU EX WC
Total # of Holders: 21				

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

		THIS MONTH	*YTD*	*PRIOR YEAR END*	*FUND BALANCE*
1.	**UNDERWRITING INCOME**	**1,354,939**	**17,154,524**	**256,171,430**	**273,325,954**
2.	**CLAIM EXPENSES**				
	Paid Claims	321,033	4,929,433	100,013,655	**104,943,087**
	Case Reserves	(135,729)	2,097,706	7,778,247	**9,875,953**
	IBNR	(315,920)	380,267	4,264,658	**4,644,925**
	Aggregate Excess	-	-	-	**-**
	Recoveries	235,814	(43,742)	(140,722)	**(184,464)**
	TOTAL CLAIMS	**105,199**	**7,363,664**	**111,915,838**	**119,279,502**
3.	**EXPENSES**				
	Excess Premiums	365,466	5,276,966	70,900,421	**76,177,387**
	Administrative	301,248	2,789,922	47,427,979	**50,217,901**
	TOTAL EXPENSES	**666,714**	**8,066,888**	**118,328,400**	**126,395,288**
4.	**UNDERWRITING PROFIT (1-2-3)**	583,026	1,723,972	25,927,192	27,651,164
5.	**INVESTMENT INCOME**	(114,593)	(134,066)	10,512,289	**10,378,223**
6.	**DIVIDEND INCOME**	0	92,008	995,743	**1,087,751**
7.	**STATUTORY PROFIT (4+5+6)**	**468,433**	**1,681,914**	**37,435,223**	**39,117,138**
8.	**DIVIDEND**	200,000	2,092,008	20,189,285	**22,281,293**
9	**RCF & MEL Surplus Strengthening**	879,509	879,509	525,548	**1,405,057**
10.	**STATUTORY SURPLUS (7-8-9)**	**(611,077)**	**(1,289,603)**	**16,720,390**	**15,430,787**
	SURPLUS (DEFICITS) BY FUND YEAR				
	Closed	(160,447)	(1,718,541)	16,730,110	**15,011,569**
	MEL JIF Retro	(1,949,692)	(161,138)	161,138	**0**
	MEL Unencumbered Surplus	1,231,429	1,231,429	0	**1,231,429**
	2018	113,181	56,163	942,973	**999,136**
	2019	274,681	192,676	(957,152)	**(764,476)**
	2020	480,080	(442,062)	(156,679)	**(598,741)**
	2021	(600,309)	(448,129)		**(448,129)**
	TOTAL SURPLUS (DEFICITS)	**(611,077)**	**(1,289,603)**	**16,720,390**	**15,430,787**
	TOTAL CASH				**30,596,808**
	CLAIM ANALYSIS BY FUND YEAR				
	TOTAL CLOSED YEAR CLAIMS	**(103,531)**	**(345,680)**	**90,787,014**	**90,441,335**
	FUND YEAR 2018				
	Paid Claims	61,192	575,047	4,285,846	**4,860,893**
	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	**(115,672)**	**(58,816)**	**6,353,321**	**6,294,505**
	FUND YEAR 2019				
	Paid Claims	62,929	523,917	3,944,742	**4,468,660**
	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	**(166,576)**	**(85,324)**	**7,842,145**	**7,756,821**
	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	324,362	2,270,665		**2,270,665**
	IBNR	80,559	2,884,224		**2,884,224**
	Recoveries	236,065	(0)		**(0)**
	TOTAL FY 2021 CLAIMS	**913,063**	**7,352,455**		**7,352,455**
	COMBINED TOTAL CLAIMS	**105,199**	**7,363,664**	**111,915,838**	**119,279,502**

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 Claims reflect anticipated recoverable amounts from the MEL of $190,090 (Paid: $184,464, Reserves: $5,267) respectively for COVID 19 Workers Compensation claims.

Effective 12/31/2021 the "*2017 Fund Year*" was rolled into "*Closed Year*". All 2017 Surplus (Deficit) is reflected in the Closed Year "*Prior Year End*" and "Fund Balance". Any improvement/deterioration in the 2017 Fund Year which occurred "This Month" and "YTD Change" is incorporated with Closed Year development.

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

<u>Monthly</u> Regulatory Filing Check List

Fund Year 2022 for the Month of April

ITEM	FILING STATUS
Meeting Minutes	5/24/22
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

<u>Annual</u> Regulatory Filing Check List

Year: January 1, 2022 – December 31, 2022

ITEM	FILING STATUS
Ethics Filings *(Notification to FG's and Prof's)*	4/11/22
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	N/A
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
2021 Safety Incentive Program Awards

Member Municipality	Size	Opening Balance	"Optional" SIP Funds	Jan 2022	Feb 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	Sept. 2022	October 2022	Nov. 2022	Dec. 2022	Paid 2023	Total Paid	**Ending Balance**	Date Encumber	Lunch $10PP
Alloway	XS	2,000.00	0.00					2,000.00									2,000.00	**0.00**		N/A
Carneys Point	M	3,200.00	750.00					3,950.00									3,950.00	**0.00**		N/A
Clayton	M	3,200.00	750.00					3,950.00									3,950.00	**0.00**		N/A
Deptford	XL	4,500.00	500.00					5,000.00									5,000.00	**0.00**		N/A
East Greenwich	M	3,200.00	1,000.00					4,200.00									4,200.00	**0.00**		N/A
Elk	S	2,500.00	750.00					3,250.00									3,250.00	**0.00**		N/A
Elsinboro	XS	2,000.00	500.00					2,500.00									2,500.00	**0.00**		N/A
Fairfield	S	2,500.00	0.00					2,500.00									2,500.00	**0.00**		N/A
Franklin	L	3,800.00	250.00					4,050.00									4,050.00	**0.00**		N/A
Glassboro	XL	4,500.00	500.00					5,000.00									5,000.00	**0.00**		N/A
Greenwich	M	3,200.00	500.00					3,700.00									3,700.00	**0.00**		N/A
Harrison	M	3,200.00	250.00					3,450.00									3,450.00	**0.00**		N/A
Hopewell	S	2,500.00	750.00					3,250.00									3,250.00	**0.00**		N/A
Logan	M	3,200.00	500.00					3,700.00									3,700.00	**0.00**		N/A
Lower Alloways Creek	S	2,500.00	750.00														0.00	**3,250.00**		N/A
Mannington	XS	2,000.00	250.00					2,250.00									2,250.00	**0.00**		N/A
Mantua	L	3,800.00	0.00					3,800.00									3,800.00	**0.00**		N/A
Monroe	XL	4,500.00	0.00					4,500.00									4,500.00	**0.00**		N/A
Oldmans	XS	2,000.00	1,000.00					3,000.00									3,000.00	**0.00**		N/A
Paulsboro	M	3,200.00	0.00					3,200.00									3,200.00	**0.00**		N/A
Penns Grove	M	3,200.00	500.00														0.00	**3,700.00**		N/A
Pennsville	L	3,800.00	250.00														0.00	**4,050.00**		N/A
Pilesgrove	XS	2,000.00	500.00					2,500.00									2,500.00	**0.00**		N/A
Pitman	L	3,800.00	1,000.00														0.00	**4,800.00**		N/A
Quinton Twp.	XS	2,000.00	250.00					2,250.00									2,250.00	**0.00**		N/A
Shiloh	XS	2,000.00	0.00														0.00	**2,000.00**		N/A
South Harrison	XS	2,000.00	1,000.00					3,000.00									3,000.00	**0.00**		N/A
Swedesboro	S	2,500.00	1,000.00					3,500.00									3,500.00	**0.00**		N/A
Upper Pittsgrove	XS	2,000.00	0.00					2,000.00									2,000.00	**0.00**		N/A
Vineland	XL	4,500.00	500.00														0.00	**5,000.00**		N/A
Washington	XL	4,500.00	750.00					5,250.00									5,250.00	**0.00**		N/A
Wenonah	XS	2,000.00	500.00					2,500.00									2,500.00	**0.00**		N/A
West Deptford	XL	4,500.00	0.00					4,500.00									4,500.00	**0.00**		N/A
Westville	M	3,200.00	0.00														0.00	**3,200.00**		N/A
Woodbury	L	3,800.00	1,000.00					4,800.00									4,800.00	**0.00**		N/A
Woodbury Hghts.	M	3,200.00	0.00					3,200.00									3,200.00	**0.00**		N/A
Woodstown	S	2,500.00	750.00														0.00	**3,250.00**		N/A
Woolwich	M	3,200.00	500.00					3,700.00									3,700.00	**0.00**		N/A
Total By Line		116,200.00	17,500.00	0.00	0.00	0.00	0.00	104,450.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104,450.00	**29,250.00**		

#REF!

Must be claimed by November 1, 2022. All Encumbered Funds must be claimed by February 1, 2023

#REF!

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					2,500.00									2,500.00	**0.00**	
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	$2,500.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$4,000.00	**$86,250.00**	

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					360.00									360.00	**640.00**	
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					306.17									306.17	**943.83**	
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**	05/12/22
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				240.00										240.00	**760.00**	
Total By Line	$36,500.00	$0.00	$0.00	$0.00	$240.00	$666.17	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$906.17	**$35,593.83**	

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

F:\DATA\Risk\EXCEL\TRICO\2022\Safety\[TRICO 2022 REIMBURSE.xlsx]WELLNESS

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				2,000.00										2,000.00	**0.00**	
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	2,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,245.00	**70,255.00**	

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 : May 2, 2022

Total Participating Members	**38**
Complaint	**37**
Percent Compliant	97.37%

Member Name	*	Checklist Submitted	Compliant	01/01/22 EPL Deductible		2022 POL Deductible	Co-Insurance 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 CREE		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 PITTSGROVE		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 5/2/22

Name	Applicant	Active Statutory Bond	Bond Position 1	ctive Date Position 1	Approval Status P	Delete Date Posi	Second Posit	Bond Position 2	tive Date Position 2	Approval Status I	Delete Date Po	Status
Alloway Township	Dawn M. Allen	Yes	Tax Collector	02/01/2013	Approved		Yes	Utility Clerk	02/01/2013	Approved		Approved
Alloway Township	Lois Yarrington	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	Kelsey Mitchell	Yes	CFO (Assuming Treasurer Duties)	03/14/2022	Approved							Approved
Greenwich Township	Michael Kwasizur	No	CFO (Assuming Treasurer Duties)	10/01/2021	Approved	02/18/2022						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
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		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	Approved
Oldmans Township	Kathleen Diorio	Yes	Tax Collector	02/15/2021	Approved							Approved

MEL STATUTORY BONDs 5/2/22

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		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		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		Approved
Vineland City	Carmen DiGiorgio	Yes	Treasurer	01/01/2022	Approved		Yes	Tax Collector	01/01/2022			Approved
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 Kwasizur	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
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

MEL STATUTORY BONDs 5/2/22

Woodstown Borough	James R. Hackett	No	CFO (Assuming Treasurer Duties)	01/01/2010	Approved	07/16/2019	Approved
Woolwich Township	Britni Beecken	Yes	Treasurer	01/01/2022	Approved		Approved
Woolwich Township	Julie Iacovelli	No	Treasurer	01/01/2020	Approved	03/23/2022	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 Municipality	Stage	Status	Notes
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			

Last Update: 4/18/2022

Proposed PTSD First Responder Bill A2886 Raises Questions

The New Jersey Assembly recently introduced legislation, ***A2886***, which would provide employment protections for paid first responders diagnosed with work-related post-traumatic stress disorder. The bill states as follows: An employer shall not discharge, harass, or otherwise discriminate or retaliate or threaten to discharge, harass, or otherwise discriminate or retaliate against an employee with respect to the compensation, terms, conditions, duties, or privileges of employment on the basis that the employee took or requested any leave related to a qualifying diagnosis of post-traumatic stress disorder. Following a period of leave related to a qualifying diagnosis of post-traumatic stress disorder, an employer shall reinstate an employee whose fitness to return to work has been documented by a licensed physician or licensed mental health professional to the position and duties held by the employee prior to the leave.

The bill makes clear that the PTSD condition must arise from work by stating as follows:

b. A diagnosis of post-traumatic stress disorder is qualified under subsection a. of this section if:

(1) the diagnosis is made by a licensed physician or licensed mental health professional; and

(2) as determined by the licensed physician or licensed mental health professional, the post-traumatic stress disorder arose:

(a) as a direct result of the employee experiencing or witnessing a traumatic event during and within the scope of the performance of regular or assigned duties of the employee; or

(b) due to vicarious trauma experienced by the employee as a direct result of the performance of regular or assigned duties of the employee.

A2886 would apply only to paid first responders, which of course includes law enforcement officers, firefighters, emergency and paramedic personnel, but also extends to 9-1-1 dispatchers, who may only "witness" trauma by telephone.

The first question is why did the Legislature focus solely on medical leaves for PTSD? What about medical leaves for spinal surgery, which are equally common, if not more common? Legislation by diagnosis can become an endless trend. Moreover, federal law under the Family and Medical Leave Act already provides job protection for covered leaves.

This bill calls to mind ***A2617*** *which was signed into law on September 24, 2021. That bill provided:* "Following a work-related injury, an employer shall provide a hiring preference to an employee who has reached maximum medical improvement (MMI) and is unable to return to the position at which the employee was previously employed for any existing, unfilled position offered by the employer for which the employee can perform the essential functions of the position."

The problem with A2886 and A2617 is that neither bill is needed since New Jersey law already forbids such discrimination. New Jersey already has powerful anti-discrimination laws, namely the New Jersey Law Against Discrimination and N.J.S.A. 34:15:39.1. Both of these laws protect employees from discrimination. Section 39.1 is contained within the New Jersey Workers' Compensation Act and protects employees who file workers' compensation claims from wrongful discharge or discrimination related to the making of a workers' compensation claim.

The question that legislators must answer is what holes have they suddenly found that need to be filled in the expansive New Jersey Law Against Discrimination?

About the Author:
Ms. Cottell focuses her practice in the representation of employers, self-insured companies, and insurance carriers in workers' compensation defense matters.

Advice To Employers In Dealing With Complex TTD Scenarios

The general rule is that an injured worker is entitled to TTD for the time frame that the authorized treating doctor placed the employee out of work.

Pursuant to Monaco v. Albert Maund, Inc., 17 N.J. Super. 425 (App. Div.), 21 N.J. Super. 443 (App. Div. 1952), generally, TTD continues until the employee is able to resume work ***or*** until the employee "is as far restored as the permanent character of the injuries will permit" [placed at MMI], **whichever happens first**. This means that TTD can cease in either of the following situations: ***a***. The employee is placed back to work and authorized treatment is ongoing and continuing; or ***b***. The employee is placed at MMI from treatment, even if the employee is discharged with permanent work restrictions (irrespective of whether the restrictions can be accommodated).

In addition to the above rule, there are some tricky situations where TTD benefits may be stopped for other reasons. Below are hypothetical situations regarding TTD, and how we would recommend handling each scenario.

Scenario 1: Bob works for a large retailer and is injured on February 2, 2022. Bob is receiving authorized treatment and is initially not placed out of work. On March 14, 2022, Bob is caught stealing from the register at work, as well as stealing $4,000 worth of merchandise from the electronics department. The authorized doctor places Bob out of work as of March 17, 2022; it is anticipated he will be out of work for a few months. After an investigation into the theft, Bob is terminated for cause on March 28, 2022. The employer pays TTD from March 17, 2022 through the date of his termination, March 28, 2022. Bob alleges that he is owed TTD from March 17, 2022 onward, as he was placed out of work by the authorized doctor on March 17, 2022 and has not yet been returned to work.

Our position is that Bob is owed TTD only for the date range of March 17, 2022 through March 28, 2022, the date of the termination.

There are quite a few cases dealing with this issue. In all of the cases, the main point comes down to this: The purpose of TTD is to compensate for **actual lost wages**. As such, in a situation like this, our position would be that Bob is not owed TTD after March 28, 2022.

The most important case on this scenario is **Cunningham v. Atlantic States Cast Iron Pipe Co.**, 386 N.J. Super. 423 (App. Div.), certif. denied, 188 N.J. 492 (2006), where the Court stated that Cunningham must "prove that he actually lost income…because of his disability". The Court noted that TTD is wage replacement for "actual lost wages", and not "theoretical or fictitious wage loss".

The Court in Cunningham was guided by the holding of **Outland v. Monmouth-Ocean Educ. Serv. Comm'n**, 154 N.J. 531 (1998). In Outland, the Court held that in order for a teacher who teaches during the school year to be entitled to TTD during the summer months, she must prove that she would have had summer employment. The case of **Gioia v. Herr Foods, Inc.**, No. A-0667-10T4 (App. Div. October 11, 2011) also deals with an employee terminated for misconduct (in that case, violation of the employer's drug policy), and the holding of Gioia makes it clear that TTD is for actual lost wages, not theoretical lost wages**.** In a case where an employee is terminated for cause, at the point of his termination, he no longer has wages. If there is no actual wage loss, TTD is not owed.

Scenario 2: Nate has been placed out of work by the authorized doctor and is not working. TTD is being issued. The authorized doctor, on May 15, 2022, recommends that Nate undergo a shoulder surgery. Nate receives all surgical clearance and on May 22, 2022, the authorized doctor schedules the surgery to occur on June 5, 2022. However, Nate has a pre-planned vacation June 4- June 18. Then he is moving residences during the end of June, and then will have family visiting during July as well as various other summer activities, so he wants to push the surgery back until at least August 15. Nate asserts that he is entitled to TTD during the time frame of May 22, 2022 through August 15, 2022.

Our position is that Nate is not entitled to TTD during the time frame of May 22, 2022 through August 15, 2022.

Nate is refusing treatment, for reasons that are not related to any health or medical issues. An employee not complying with the authorized doctor's treatment plan, and treatment schedule, based on a personal reason or personal preference, is not entitled to TTD benefits.

Our position is that if petitioner is not actively treating, or is missing appointments, he is not entitled to TTD under N.J.S.A. 34:15-19, which states that after an injury, an employee must submit himself for physical examination within this state, as often as may be reasonably requested, and, "the refusal of the employee to submit to such examination shall deprive him of the right to compensation during the continuance of such refusal". Since Nate is failing to, or refusing to, comply with treatment and is not cooperating with authorized treatment, he is not entitled to TTD during his non-cooperation.

Scenario 3: Ronald, an electrician, was injured on January 15, 2022. The authorized doctor places Ronald out of work February 10 through March 1, 2022. On March 2, 2022, Ronald is released to work light duty; the doctor noted that full duty was anticipated on or around April 2, 2022. The employer can accommodate light duty work and can pay Ronald his usual salary in his temporary light duty position; Ronald was offered the light duty position on March 2, 2022. Ronald refuses the light duty position, as he does not want to work "desk duty"; Ronald maintains he is owed TTD from March 2, 2022 through April 2, 2022 (or whenever he is in fact returned to work full duty).

Our position is that Ronald is not entitled to TTD as of March 2, 2022, the date that light duty was offered, and declined.

We recommend relying on **Harbatuk v. S & S Furniture Systems Insulation**, 211 N.J. Super. 614 (App. Div. 1986) in a situation like his. If the employee is **offered** a light duty job, and the employee **refuses** the light duty job, the employer can terminate TTD upon the refusal. For this reason, it is a good idea to put the light duty offer in writing, dated, and reference the date that the authorized doctor placed the employee back to work light duty, and the date light duty could be accommodated, particularly as under **Williams v. Topps Appliance City**, 239 N.J. Super. 528 (App. Div. 1989), "the burden is on the employer to show that light work was offered to [the employee] and that it was refused".

The above scenarios re-emphasize two important things to keep in mind with respect to issuance of, and entitlement to, TTD benefits: (1) TTD is to compensate for actual lost wages; and (2) An employee's refusal to comply with offered light duty and/or the authorized doctor's recommended course of treatment may be cause for TTD to be terminated.

About the Author:
Ms. Burk focuses her practice in the representation of employers, self-insured companies, and insurance carriers in workers' compensation defense matters.

What Does The Rebuttable Presumption Mean In A COVID-19 Claim?

The concept of legal presumptions in workers' compensation is not new in New Jersey. The first presumption legislation in New Jersey was passed in 1964 concerning volunteer firefighters who contract respiratory disease in certain circumstances. The second presumption legislation was passed in 1988 in regarding to firefighters with cardiovascular or cerebrovascular injuries or death in responding to a law enforcement, public safety or medical emergency. More recently the 2019 Thomas P. Canzanella Twenty First Century First Responders Protection Act and the 2020 Essential Employees Law have generated a great deal of discussion among workers' compensation professionals, carriers and employers on what legal presumptions in workers' compensation really mean.

In virtually all workers' compensation claims (excepting presumption claims), the petitioner has the burden of proof on the issue of compensability as well as on the issue permanency, but in cases involving a legal presumption, the burden shifts to the employer to disprove compensability. In a COVID claim petition involving a presumption, the petitioner must prove that he or she meets the definition of an Essential Employee and that he or she contracted COVID. At that point the respondent must offer its proofs and attempt to rebut the claim by showing more likely than not that the virus was not contracted at work. Hence the notion that the presumption is "rebuttable."

It is helpful to study the precise language of the New Jersey Essential Employees Law with respect to rebuttable presumptions: The law says: "*This prima facie presumption may be rebutted by a preponderance of the evidence showing that the worker was not exposed to the disease while working in the place of employment other than the individual's own residence*." The last six words simply mean that employees will not receive a presumption for exposure to COVID while working at home.

Some state COVID-19 presumption laws spell out the proofs which legislatively rebut the COVID presumption. For example, the Illinois COVID-19 Essential Employees Law provides specific examples of rebuttal evidence:

1. The employee was working from his or her home, on leave from his or her employment or some combination thereof, for a period of 14 or more consecutive days immediately prior to the employee's injury, occupational disease or period of incapacity resulting from exposure to COVID-19, or:
2. The employer was engaging in and applying to the fullest extent possible or enforcing to the best of its ability, industry-specific sanitation, social distancing, and health and safety practices by the Centers of Disease Control and Prevention or Illinois Department of Public Health; or
3. The employee was exposed to COVID-19 by an alternate source.

New Jersey's COVID presumption law does not address what sort of evidence may rebut a COVID-19 presumption claim unlike the Illinois law cited directly above. Professor Michael Duff from the University of Wyoming College of Law provides an interesting state-by-state survey on the differences in COVID presumption statutes in his essay entitled "*Workers' Compensation Emerging Issues Analysis.*" He points out that the problem with presumption language in states like New Jersey is that judges of compensation have no legislative guidance on types of evidence which statutorily rebut a presumption.

Among the possible kinds of evidence which may rebut a New Jersey claim for COVID-19 are the following:

1. The gap between petitioner's last day of work and the contraction of COVID is too great according to current medical guidelines;
2. The employee engaged in certain non-work activities that provided a much greater risk of COVID-19, such as travel to other states with high rates of COVID exposure or attendance at large gatherings where a COVID-19 breakout occurred;
3. The employee was around family members or friends who were diagnosed with COVID before the employee was diagnosed with COVID;
4. The employee had a second job with a more likely exposure to COVID-19;
5. The employee had small children whose schools closed due to COVID-19 outbreaks and whose children became symptomatic with possible COVID.

These are just some examples of evidence that may, in a given case, rebut the legal presumption. One important question that Professor Duff raises is this: what happens to the presumption if the employer does offer strong rebuttal evidence? Does the presumption then disappear with the result that the burden then shifts back to the employee to prove how he or she was exposed at work? The New Jersey statute is silent on this question. The practical answer is that any good petitioner's attorney who has evidence demonstrating a work source of COVID-19 would then offer such proofs in the face of strong rebuttal evidence.

Trials will eventually occur in the Division of Workers' Compensation in COVID-19 cases given that thousands of claim petitions have already been filed. Judges will deal with the employer's proofs on rebuttal of presumptions on a case-by-case basis. One difference between a COVID-19 case and other workers' compensation cases has to do with medical records. In the ordinary workers' compensation case the focus is only on the claimant's medical condition. But in a COVID-19 case, in order to disprove a claim by the more likely than not standard, the employer will often have to argue that someone in close contact to the petitioner was

COVID-19 positive. That medical evidence may be pivotal. It may prove challenging in some cases to prove that a non-party to the case to whom the petitioner may have been exposed to COVID was in fact COVID-19 positive.

No discussion on COVID-19 litigation should end without mention of one crucial point. Even if the injured worker is an Essential Employee and compensability is found in favor of the employee, the burden of proof on permanent partial disability always rests on the employee. This means all the same proofs apply as in other compensation claims, namely proof by objective medical evidence of a restriction in the body as well as a significant impact on the employee's work or non-work life activities. As COVID-19 continues to spread in the United States, one of the observations physicians and scientists have made is that many Americans have contracted COVID a second time or even a third time. How does second non-work-COVID impact litigation and negotiation? Well, consider a case involving a worker who injures his back lifting at work but then has a subsequent non-work back injury before being examined by an expert. That second accident almost always lowers the value of the claim, and in some cases may erode all the value depending on the severity of the second accident. What about someone who has COVID-19 arising from work and then contracts COVID a second time from a home exposure prior to medical evaluation? How does a claimant with second COVID from a home exposure separate the current complaints from the impact of the earlier work COVID? This phenomenon is already happening in COVID cases in New Jersey and in other states. *Employers must always ask for all treating records up to the present in any COVID litigation for this very reason*.

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.

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
Mannington Twp.
Oldmans
Pennsgrove
Pennsville
Pilesgrove
Pitman
Quinton
South Harrison
Swedesboro
Vineland
Wenonah
Westville
Woodbury Heights
Woodstown
Woolwich

2022 Special Police Officer Patrol Practices Update

Four Hour Pre-Season Training

Instructed by: Chief Denis E. Connell, Retired

TOPICS:

1. AG Guideline: Core Principles review/pursuit policy update
2. AG Directive: LE Interactions with transgendered community
3. AG Directive: Handle with care/at-risk populations
4. AG Directive: Recording Police Activities
5. New Jersey's Press Shield Law: NJSA 2A:84A-21
6. Recreational marijuana update/recent narcotics legislation
7. Review of effective report writing principles

The course is designed for newly appointed Special Officers Class I, Class II and Veteran Special Officers assigned to seasonal police duty.

NOTE:

All in-person training is conducted at COVID-compliant Academy facilities. State regulations applicable at the time of training will be enforced.

2 Sessions Offered:

Thursday, May 26, 2022
CLASS CAPACITY: 40
6pm-10pm
Atlantic County Police Academy
5033 English Creek Rd, Mays Landing

Tuesday, May 17, 2022
MAX CAPACITY: 90
6pm-10pm
Cape May Police Academy
County Complex

These training seminars are provided free of charge to ACM, BURLCO and TRICO JIF Members on a first come-first serve basis. Register your personnel today!

CLICK HERE TO REGISTER

PLEASE DO NOT CALL THE ACADEMY TO REGISTER

Questions? Contact Sheila Ortiz
Email: Sheila_Ortiz@RiskProgramAdministrators.com | Phone: (856) 446-9137

Municipal Joint Insurance Fund
South Jersey Communities Securing Their Future

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.

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Established in 1991
South Jersey Communities Securing Their Future

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	Matthew Finley
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	Craig Frederick

GLOUCESTER SALEM CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2022-____

A RESOLUTION APPROVING COCKERILL, CRAIG & MOORE, LLC

WHEREAS, the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.;* and

WHEREAS, the Commissioners of the TRICOJIF find that it is necessary and appropriate to obtain certain legal services so that the claims filed against the member municipalities of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund and for which the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund is obligated to provide a legal defense may be properly defended; and

WHEREAS, the TRICOJIF, under the "Fair and Open" process, issued and advertised a Request for Qualifications (RFQ) on August 13, 2021 for Assigned Defense Counsel for 2022 to be submitted by September 17, 2021, and Craig Annin Baxter, LLP with John C. Grady, Esquire, Jeffrey S. Craig, Esquire and Paul D. Kelly, Esquire as Assigned Defense Counsel responded to the RFQ and was awarded a Contract with the Fund on January 24, 2022; however, as of May 2, 2022, Craig Annin and Baxter, LLP was dissolved and the new law firm of Cockerill Craig & Moore, LLC was established at the same address and telephone number as the prior firm with John C. Grady, Esquire, Jeffrey S. Craig, Esquire and Paul D. Kelly, Esquire becoming partners of the new firm; and

WHEREAS, since Craig Annin Baxter, LLP dissolved and the new firm of Cockerill Craig & Moore, LLC, was formed, began operation and replaced Craig Annin Baxter, LLP as of May 2, 2022 with the same Assigned Defense Counsel, it is deemed to be in the best interest of the TRICOJIF that John C. Grady, Esquire and Jeffrey S. Craig, Esquire and Paul D. Kelly, Esquire of Cockerill Craig & Moore, LLC be designated as Assigned Defense Counsel and awarded a Contract under the "Non-Fair and Open" process to provide legal services as a member of the General Liability Defense Panel for 2022; and

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund assembled in a public session on May 23, 2022, that the following law firm and attorneys are hereby designated as Assigned Defense Counsel for the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund and shall be awarded a Contract for 2022 under the "Non-Fair and Open" process:

General Liability Claims:

Cockerill Craig & Moore, LLC with John C. Grady, Esquire, Jeffrey S. Craig, Esquire and Paul D. Kelly, Esquire as Assigned Defense Counsel at a rate of $170.00 per hour of attorney time, and a Paralegal rate of $90.00 per hour.

BE IT FURTHER RESOLVED that the assignment of specific claims for defense shall be made by the Fund Solicitor and the Claims Administrator for the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund who shall supervise and coordinate the defense of matters in accordance with the policies determined by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund; and

BE IT FURTHER RESOLVED that the rates of compensation in the Litigation Management Policy of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund are hereby amended to comply with the rates set forth in this Resolution; and

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the Administrator, Solicitor, and Claims Administrator of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund and those herein appointed for their information and attention.

This Resolution was duly adopted by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on May 23, 2022.

GLOUCESTER SALEM CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

Attest:_____ By:_____
Secretary Chairperson

Date: May 23, 2022

GLOUCESTER SALEM CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2022-____

A RESOLUTION REMOVING AN APPROVED ASSOCIATE AND DESIGNATING AN ADDITIONAL APPROVED ASSOCIATE

WHEREAS, the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.;* and

WHEREAS, the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, by Resolution #2022-05, the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund designated General Liability Assigned Defense Counsel and Approved Associates; and

WHEREAS, the law firm of Birchmeier & Powell, LLC with James R. Birchmeier, Esquire, Erin R. Thompson, Esquire and Edward N. Romanik, Esquire designated as "Assigned Defense Counsel", has requested that Sandra A. Sorentino, Esquire be removed as "Approved Associate" since she is no longer employed by the firm, and that Lindsay Switzer, Esquire, be designated as an "Approved Associate" for the TRICOJIF; and

WHEREAS, the Fund Solicitor has reviewed the resume and credentials of Lindsay Switzer, Esquire, and he has recommended that Lindsay Switzer, Esquire of Birchmeier & Powell, LLC be added as an "Approved Associate" for the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund for 2022; and

WHEREAS, the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund have deemed it appropriate to designate Lindsay Switzer, Esquire as an "Approved Associate" to perform legal services on behalf of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund in accordance with the procedures set forth in the Litigation Management Guidelines.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund, assembled in a public session on May 23, 2022, that:

1. The following attorney is hereby designated as an "Approved Associate" for the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund for 2022:

GENERAL LIABILITY CLAIMS

1.) Lindsay Switzer, Esquire of Birchmeier & Powell, LLC as an "Approved Associate".

BE IT FURTHER RESOLVED, that copies of this Resolution shall be provided to the Executive Director, Fund Solicitor and Claims Administrator for their information and attention and to the "Approved Associate" herein designated.

This Resolution was duly adopted by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on May 23, 2022.

GLOUCESTER SALEM CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____

Secretary Chairman

Date: May 23, 2022

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: May 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 Assistant Director Public Sector rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719	John Saville Assistant Director Public Sector jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
Liam Callahan Risk Control Consultant lcallahan@jamontgomery.com Office: 856-552-4902 Cell: 609-578-0744	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th 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 Deptford on April 13, 2022
- Borough of Penns Grove on April 13, 2022
- Township of Woolwich on April 14, 2022
- Township of Pennsville on April 19, 2022
- City of Woodbury on April 20, 2022
- Township of Greenwich on April 22, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Logan on April 20, 2022
- Township of Pennsville on April 28, 2022

MEETINGS ATTENDED

- Safety, Claims, and Wellness Roundtable on April 5, 2022
- Elected Officials Training via ZOOM on April 6, 2022

- Elected Officials Training via ZOOM on April 11, 2022
- Claims Committee Meeting on April 25, 2022
- Executive Fund Committee Meeting on April 25, 2022
- Police Ad-Hoc Committee Meeting on April 26, 2022
- Elected Officials Training via Zoom on April 27, 2022
- Elected Officials Training via Zoom on April 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

- How to Receive Push Notifications on the NJ MEL Mobile App
- Training Announcement: Leadership Skills for Supervisors
- Special Events Best Practices
- COVID-19 Guidance
- Playgrounds – Comprehensive Inspections and Risk Management Programs
- Youth Coaches Best Practices
- Law Enforcement Bulletin: National Sexual Assault Awareness Month
- Distracted Driving Awareness Month
- 2022 MSI Expo – In-Person Training on April 6, 2022
- Training Announcement: Power of Collaboration (JIF 101)
- MSI LIVE Overview Tutorial
- Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting First Responders
- Take Our Kids to Work Day Best Practices
- Law Enforcement Bulletin: National Volunteer Week
- Catalytic Converter Theft
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting Law Enforcement
- Law Enforcement Bulletin - National Volunteer Week April 17-23
- LE Message - Administrative Professionals Day

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**
Franklin Township	2
Paulsboro	5
Upper Pittsgrove	3
Vineland	8
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**
-0-	-0-

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 – MAY 2022

EVERY YEAR WE SEE MANY HEAT RELATED CLAIMS FOR WORKERS THAT ARE ENTIRELY PREVENTABLE. MANY OF THEM ARE MINOR, BUT OUR OFFICE HAS HANDLED A RECENT CLAIM IN NEW JERSEY INVOLVING FATAL INJURIES TO A PUBLIC WORKS EMPLOYEE FROM THE HEAT. IT CAN HAPPEN. A TOLERANCE TO THE HEAT CAN BE BUILT, SEE OSHA DOCUMENT BELOW. ALSO PLEASE SEE THE LINK BELOW TO EXCELLENT INFORMATION ON THE MEL'S SAFETY INSTITUTE WEBSITE ABOUT SAFETY FOR YOUR EMPLOYEES DURING THE HEAT OF SUMMER.
HTTPS://NJMEL.ORG/MEL-SAFETY-INSTITUTE/BULLETINS/SUMMER-HEAT-SAFETY/

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Established in 1991
South Jersey Communities Securing Their Future

DATE: May 06, 2022

TO: The Members of the Executive Board of the TRICO Municipal JIF

FROM: Christopher Winter L/E Risk Management Consultant

RE: TRICO Activities (April))

During the month of April the following agencies were contacted:

Agency	Contact / Purpose
Lower Alloways Creek. PD	Chief R. Venable Meet / Greet Discuss Program Tour agency.
Vineland PD	Chief P. Casiano Meet / Greet Discuss Program Tour agency.
Clayton PD	Chief A. Davis Fund Comm. Sue Miller Meeting to discuss new policy development and revisions. Pertaining to Pre-Employment and recruitment.

Comments: TRICO police agency initial visits are near completion 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. As a result, the above-mentioned agencies were completed. There are **2** agencies that remain to be visited pending a response from the respective Chiefs for scheduling.

Policy/Procedures: Policy and Procedure requests have been received and have been forwarded to requesting agencies. A follow-up inquiry was conducted with agencies in

regards to Critical Incident Debriefing and Transitional Duty. All agencies above have a process with policy 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 the Management of Aggressive Behavior. Class presentations are being prepared for future classes.

Law Enforcement Bulletins / Newsletters: No Bulletins distributed this month.

Meetings Attended:

L/E Consultant Meeting:	04/01/2022
BURLCO / TRICO Safety Wellness Meeting:	04/05/2022
TRICO Claims Committee Meeting:	04/25/2022
TRICO Executive Committee Meeting:	04/25/2022
Police AD-HOC Meeting	04/26/2022

Sincerely,

Christopher J. Winter Sr. CPM
Law Enforcement RMC
BURLCO,TRICO and ACM JIF
609-780-4769
chriswinter1429@gmail.com

BURLINGTON COUNTY 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: May 17, 2022 at Hainesport Municipal Building
Email address: debby_schiffer@targetingwellness.com 856-322-1220

May Well-being Initiatives & Activities

Beverly City – Positive Comment board

Bordentown City and Edgewater Park – consider starting an employee garden, which holds multiple benefits: fresh produces and stress relief.

Bordentown Twp – hosting a de-stress event with meditation and chair massage

Chesterfield and Pemberton Boro – hosting chair massages in May for employees as a way to find muscle/tension and stress relief

Delanco – promoting a walking challenge

Fieldsboro – interested in fruit delivery whether through Misfits Market or purchase from local farm market

Florence – just completed a homerun challenge. Running a 3-month weight loss challenge. Contribute $5 a month to the "winning pot". One with highest percentage of weight lose wins the "jackpot". Encouraging "walk away your worries" and planning on the Mayors Softball tournament.

Hainesport – planning on chair massage and/or sleep hygiene challenge

Lumberton – promoting a better sleep hygiene challenge

Medford – working on arranging reflexology for stress relief and relaxation to refocus on the day

Mt. Laurel – completed an 8-week Weight Loss Challenge - based on percentage of weight loss by individual and overall department. There was a $25 buy in that went to support the Mt. Laurel Police Unity Tour Team. To keep the positive change going, there is another weigh-in on Aug 31st . Important to note that with these challenges it is important to keep in mind that the emphasis needs to be on making lifestyle changes not merely the number on the scale. Also thinking of a bowling night as a team building activity.

Palmyra – monthly "grab bag" challenge continues: educates on specific ingredients, encourages creativity in putting them into a healthy recipe and then asked to share. Recipes are to be put into a Municipal Cookbook for all employees. They are also purchasing a ping pong table for employees to use during break and lunch time. Fun, improve morale, camaraderie, stress relief, movement and focus. Considering fresh fruit and/or pre-approved snacks for Public Works and Police department.

May is a great time to get outside more. Here are some other ideas to encourage your employees to get some Vitamin D and de-stress in nature!

- Step or Walking Challenge
- Find a walking buddy and take a walk at lunch
- Have your lunch outside
- Hold a walking meeting instead of staying in the building
- Host an herb planting event (maybe outside)
- Bring the outdoors in by having plants in the office
- Host a wellness day with outdoor team building activities
- Sign up for a 5k or other race

JIF Meetings:

Wellness Advisory Committee – Next meeting May 11th

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

Wellness Coordinator Brainstorming Sessions – First meeting was on April 21st open to all JIF wellness coordinators. Eight BURLCO towns were represented. Minutes are attached.

JIF Mental Wellness and Health Initiatives Meeting – May 27th looking at the various program options being offered to determine if a comprehensive program can be created and offered to the JIFs.

May Targeting Wellness Newsletter …Good News For Good Health

The following topics were addressed:

- Stroke Awareness Month
- Understanding Hypertension (a.k.a. High Blood Pressure - HBP)
- Ways to Control HBP without medication
- Consequences of HBP - Flyer to Post
- How to tame your salt habit
- Foods that can help lower your blood pressure
- Nutritional Bites: What are G-BOMBS?
- And two Recipes in the Recipe Corner!

Targeting Wellness Newsletter

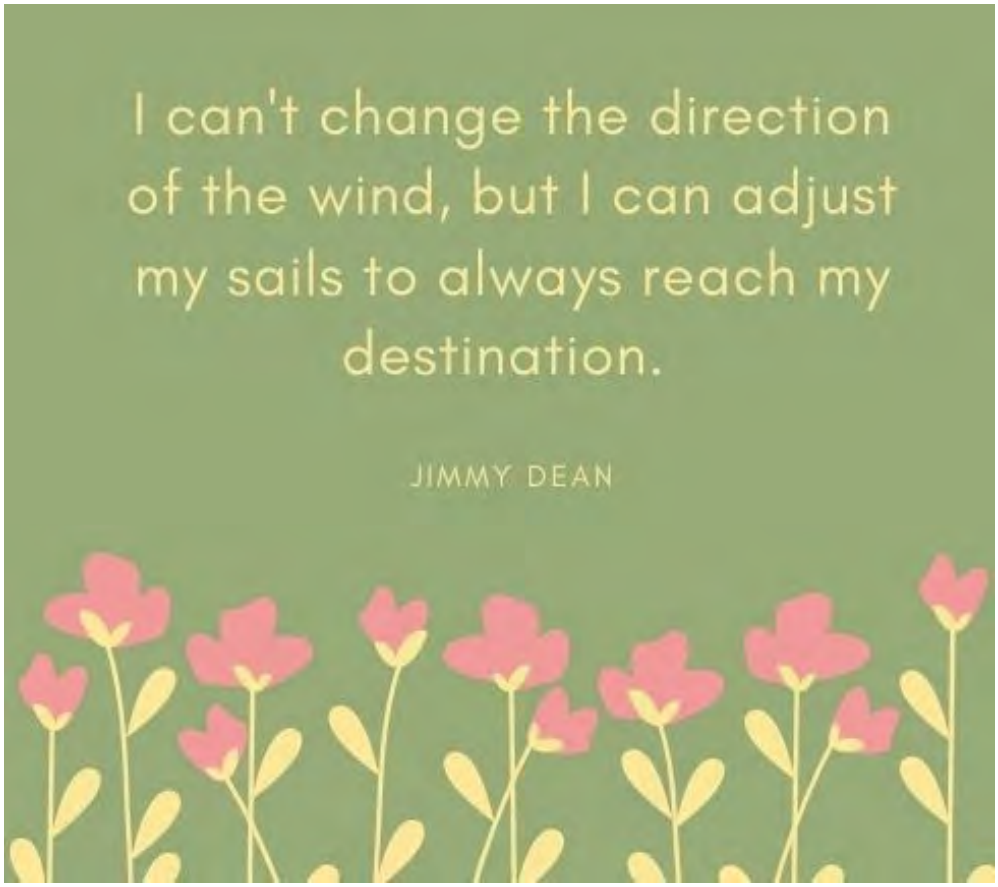
Good News for Good Health!

May 2022
Stroke Awareness Month

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

In this issue

1. **Cover Page**
2. **Stroke Awareness Month**
3. **Understanding Hypertension/High Blood Pressure (HBP)**
4. **Ways To Control HBP Without Medication**
5. **Consequences of HBP—Flyer for Posting**
6. **How to Tame Your Salt Habit**
7. **How to Tame Your Salt Habit (continued)**
8. **Nutritional Bites: What are G-BOMBS?**
9. **Recipe Corner: Oil Free Apricot Broccoli Chopped Salad**
10. **Recipe Corner Bonus: PB & J Bites**



MAY IS STROKE AWARENESS MONTH

May is National Stroke Awareness Month. Here are a few facts about stroke in the United States:

- Stroke kills almost **130,000** Americans each year—that's **1 out of every 20 deaths**.
- Every 40 seconds, someone in the U.S. has a stroke. Every **3.5 minutes** someone dies of stroke.
- Every year, more than **795,000 people** in the United States have a stroke with over 75% of them being first or new strokes..
- About 185,00 strokes—**nearly one of four**—are in people who have had a previous stroke
- Stroke is the leading cause of serious long-term disability, reducing mobility in over half of the stroke survivors age 65 and older.

Stroke Risk Varies by Race and Ethnicity

Stroke is the fifth leading cause of death for Americans, but the risk of having a stroke varies with race and ethnicity. Risk of having a first stroke is **nearly twice** as high for people with African lineage than for Caucasians. They are also **more likely to die** following a stroke. Though the rate of death caused by strokes has declined over the past decades for all races and ethnicities, deaths continue to increase for Hispanics shown in statistics reported since 2013.

Americans at Risk for Stroke

High blood pressure, high cholesterol, obesity, diabetes and smoking are major risk factors for stroke. **One in 3** U.S. adults have **at least one of these three risk factors** (comorbidities). Several other medical conditions and unhealthy lifestyle choices can increase your risk for stroke.

Although you can't control all of your risk factors for stroke, you can take steps to prevent stroke and its complications.

You can help prevent stroke by making healthy lifestyle choices. A healthy lifestyle includes the following:

- Eating a healthy diet—predominately from plants, low in saturated/trans fats and cholesterol. Limit salt.
- Maintaining a healthy weight.—body mass index is one indicator. Goal is below 25 for both men and women.
- Getting regular physical activity. Aim for 150 minutes of moderate-intensity aerobic activity each week
- Quit smoking. Go to https://www.cdc.gov/tobacco/ for more information on how to quit.
- Limiting alcohol use which can raise blood pressure. Recommended that men have no more than two drinks and women no more than one drink per day.
- Get annual check ups and blood work to monitor your "numbers": BP, Cholesterol, Glucose, and other bio-markers.

Stroke Risk Varies by Age

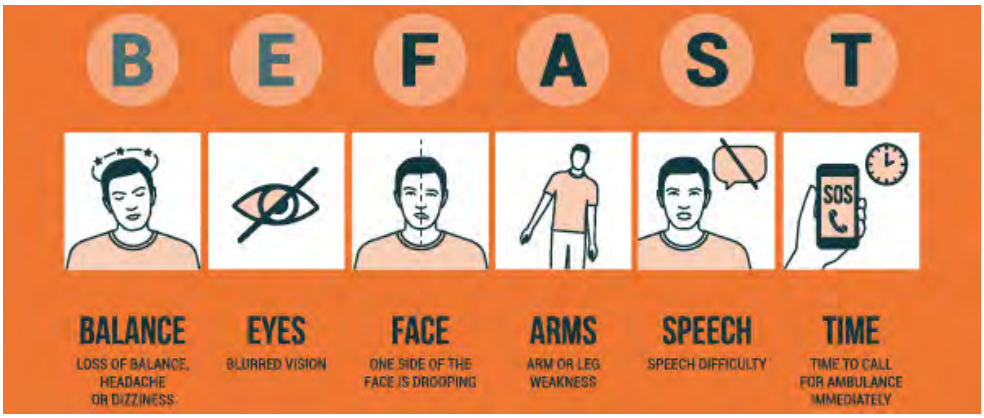
Although stroke risk increases with age, strokes can—and do—occur at any age. In 2014, **38%** of people hospitalized for stroke were **younger than 65 years**.

Other things you can do will help control your risk of getting a stroke:

- Getting your Cholesterol checked at least once every 5 years
- Control your Blood Pressure – high blood pressure usually has no symptoms, so be sure to have it checked on a regular basis.
- Manage your diabetes
- Manager Heart Disease
- Take your Medicine if you are on any for the above mentioned health conditions.
- Talk with your doctor.

Lifestyle has a huge influence on all of this.

The best defense against stroke is to know the warning signs and B.E. F.A.S.T.
(this is an acronym for things to check in a suspected stroke victim)



Source: Center for Disease Control and Prevention

Understanding Hypertension or High Blood Pressure Source: Mayo Clinic

High blood pressure (HBP or hypertension) is caused by the force of blood being pushed against the walls of your arteries being consistently higher than it should be. Every organ and cell in your body needs oxygenated blood in order to function and survive. Every time your heart beats, blood is pushed through the vessels (arteries, veins and capillaries) that supply the rest of your body. When you have HBP, the workload put on the heart and blood vessels is increased with circulation being less efficient. Overtime, damage results from this overwork of delicate tissues. In addition, LDL (bad) cholesterol forms plaque along the tiny tears in the artery walls resulting in atherosclerosis.

As the plaque and damage increases, the narrower the arteries becomes greater, resulting in the heart having to work even harder to pump the blood through. In turn, this damages the walls even more. It's a vicious cycle which could end up causing many other conditions, one of them being stroke.

BLOOD PRESSURE CATEGORY	SYSTOLIC mm Hg (upper number)	and/or	DIASTOLIC mm Hg (lower number)
NORMAL	LESS THAN 120	and	LESS THAN 80
ELEVATED	120 – 129	and	LESS THAN 80
HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 1	130 – 139	or	80 – 89
HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 2	140 OR HIGHER	or	90 OR HIGHER
HYPERTENSIVE CRISIS (consult your doctor immediately)	HIGHER THAN 180	and/or	HIGHER THAN 120

If you've been diagnosed with high blood pressure (a systolic pressure — the top number — of 130 or above or a diastolic pressure — the bottom number — of 80 or above), you might be worried about taking medication to bring your numbers down. **Lifestyle plays an important role in preventing and treating your high blood pressure**. If you successfully control your blood pressure with a healthy lifestyle, you may avoid, delay or reduce the need for medication. Here are some lifestyle changes you can make to lower your blood pressure and keep it in a normal range.

Lose extra pounds and watch your waistline

Blood pressure often increases as weight increases. Losing just 10 pounds can help reduce your blood pressure. In general, the more weight you lose, the lower your blood pressure. Losing weight also makes any blood pressure medications you're taking more effective. You and your doctor can determine your target weight and the best way to achieve it.

Besides shedding pounds, you should also keep an eye on your waistline. Carrying too much weight around your waist can put you at greater risk of high blood pressure. In general:

- Men are at risk if their waist measurement is greater than 40 inches
- Women are at risk if their waist measurement is greater than 35 inches

Exercise regularly

Regular physical activity — at least 30 to 60 minutes most days of the week — can lower your blood pressure by 4 to 9 millimeters of mercury (mm Hg). And it doesn't take long to see a difference. If you haven't been active, increasing your exercise level can lower your blood pressure within just a few weeks. When starting out on a new workout routine, take it slow to avoid injury.

And avoid being a "weekend warrior." Trying to squeeze all your exercise in on the weekends to make up for weekday inactivity isn't a good strategy. Those sudden bursts of activity could actually be risky. Talk to your doctor about developing an exercise program. Your doctor can help determine whether you need any exercise restrictions. Even moderate activity for 10 minutes at a time, such as walking and light strength training, can help.

If you have prehypertension — systolic pressure between 120 and 129 or diastolic pressure at 80 or slightly above — exercise can help you avoid developing full-blown hypertension. If you already have hypertension, regular physical activity can bring your blood pressure down to safer levels and may even reduce the amount of medicine you currently take.

Ways to Control High Blood Pressure Without Medication Source: Mayo Clinic

Eat a healthy diet, predominantly plant based
Eating a diet that is rich in whole grains, fruits, vegetables and low-fat dairy products and skimps on saturated fat and cholesterol can lower your blood pressure by up to 14 mm Hg. It isn't easy to change your eating habits, but with these tips, you can start to adopt a healthier diet:

- **Keep a food diary.** Writing down what you eat, even for just a week, can shed surprising light on your true eating habits. Monitor what you eat, how much, when and why (do you eat due to emotions?)
- **Consider boosting potassium.** Potassium can lessen the effects of sodium on blood pressure. The best source of potassium is food, such as fruits and vegetables, rather than supplements. Talk to your doctor about the potassium level that's best for you.
- **Be a smart shopper.** Make a shopping list before heading to the supermarket to avoid picking up junk food. Read food labels, shop the perimeter of the store (where most of the "unprocessed" foods are displayed), and avoid shopping when you are hungry.
- **Cut yourself some slack.** Although eating a plant predominant diet is a lifelong eating goal, it doesn't mean you have to cut out all of the foods you love to get started. It's OK to treat yourself **occasionally** to foods you may consider "not so healthy but delicious". However if eating them even once in awhile leads to those habits returning, it's suggested to eliminate them until your taste buds have had a chance to reset. Once your taste buds have "changed", you may even come to realize you really don't want those things anymore! In the beginning, it might be best to not have the temptations in the house at all (out of sight, out of mind...hopefully☺)

Avoid tobacco products and secondhand smoke
On top of all the other dangers of smoking, the nicotine in tobacco products can raise your blood pressure by 10 mm Hg or more for up to an hour after you smoke. Smoking throughout the day means your blood pressure may remain constantly high. You should also avoid secondhand smoke. Inhaling smoke from others also puts you at risk of health problems, including high blood pressure and heart disease.

Cut back on caffeine
The role caffeine plays in blood pressure is still debatable. Drinking caffeinated beverages can temporarily cause a spike in your blood pressure, but it's unclear whether the effect is temporary or long lasting. **To see if caffeine raises your blood pressure**, check your pressure within 30 minutes of drinking a cup of coffee or another caffeinated beverage you regularly drink. If your blood pressure increases by five to 10 points, you may be sensitive to the blood pressure raising effects of caffeine.

Reduce your stress
Stress or anxiety can temporarily increase blood pressure. Take some time to think about what causes you to feel stressed, such as work, family, finances or illness. Once you know what's causing your stress, consider how you can eliminate or reduce stress. If you can't eliminate all of your stressors, you can at least cope with them in a healthier way. Take breaks for deep-breathing exercises. Get a massage or take up yoga or meditation. If self-help doesn't work, seek out a professional for counseling.

Monitor your blood pressure at home and make regular doctor's appointments
If you have high blood pressure, you may need to monitor your blood pressure at home. Learning to self-monitor your blood pressure with an upper arm or wrist monitor can help motivate you. Talk to your doctor about home monitoring before getting started.

Many times through lifestyle changes, medication for high blood pressure can be avoided, delayed or reduced.

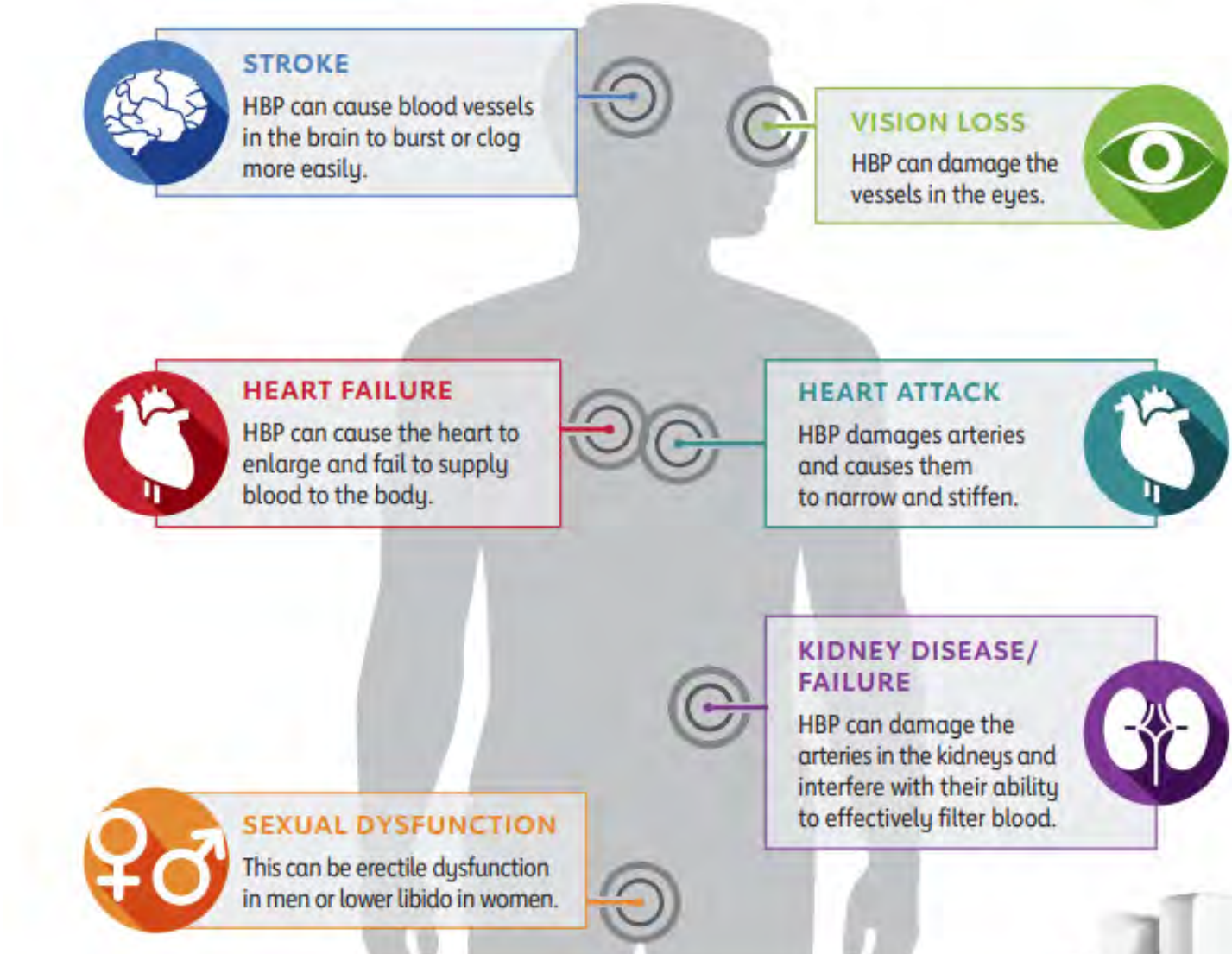
In addition to lowering stress and blood pressure, box breathing (or any deep breathing exercise) can:

- Improve sleep
- Stimulate brain growth
- Reduce pain
- Reduce anxiety
- Cleanse the lungs

American Heart Association.
Check. Change. Control.®

Consequences of High Blood Pressure

High blood pressure (HBP) is often the first domino in a chain or "domino effect" leading to devastating consequences, like:



STROKE
HBP can cause blood vessels in the brain to burst or clog more easily.

VISION LOSS
HBP can damage the vessels in the eyes.

HEART FAILURE
HBP can cause the heart to enlarge and fail to supply blood to the body.

HEART ATTACK
HBP damages arteries and causes them to narrow and stiffen.

KIDNEY DISEASE/ FAILURE
HBP can damage the arteries in the kidneys and interfere with their ability to effectively filter blood.

SEXUAL DYSFUNCTION
This can be erectile dysfunction in men or lower libido in women.

A simple **blood pressure check** is the first step to preventing the "domino effect."
Learn more at **heart.org/hbp.**

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How To Tame Your Salt Habit

High blood pressure affects over 50 million Americans! The main reason? The average American eats more than 3600 mg of sodium a day (9 grams of salt) compared to the recommended 2,300 mg (equaling 1 teaspoon). The problem is most of us aren't even aware of just how much sodium is in our diet. Perhaps you aren't "adding" salt to your food but what types of foods are you eating in the first place? It's not just table salt we have to worry about. The main culprit is processed/prepared and restaurant foods. Sodium, in small amounts is essential for keeping our bodies functioning as they should:

- ♦ Helps maintain the right balance of fluids in our body
- ♦ Helps transmit nerve impulses
- ♦ Influences the contraction and relaxation of muscles

Your kidneys naturally balance the amount of sodium stored in your body for optimal health. When your body sodium is low, your kidneys essentially hold on to the sodium. When body sodium is high, your kidneys excrete the excess in urine.

But if for some reason your kidneys can't eliminate enough sodium, the sodium starts to build up in your blood. Because sodium attracts and holds water, your blood volume increases, which makes your heart work harder and increases pressure in your arteries. Such diseases as congestive heart failure, cirrhosis and chronic kidney disease can make it hard for your kidneys to keep sodium levels balanced. Some people's bodies are more sensitive to the effects of sodium than are others. If you're sodium sensitive, you retain sodium more easily, leading to fluid retention and increased blood pressure. If this becomes chronic, it can lead to heart disease, stroke, kidney disease and congestive heart failure. "Potassium is a key mineral found within all cells of the body that works in harmony with sodium." (Dr. Ornish). The institute of Medicine recommends getting 4,700 mg of potassium per day but the average person is getting around 2,600 mg. Check out the link of the 2010 article in **JAMA article** that focuses on research that showed where increasing potassium to recommended levels while decreasing sodium can reduce risk of stroke by 8% to 15% and risk of heart disease mortality by 6% to 11%. **https://jamanetwork.com/journals/jamainternalmedicine/fullarticle/486903#ref-ild05018-1**

Potassium helps because it increases the amount of sodium excreted and protects your blood vessels from oxidative damage (caused by inflammation, smoking, stress, environmental toxins, physical inactivity, iron overload, and more). (Kresser Institute and Healthline.com)

Tips on cutting back sodium—Virtually all Americans can benefit from reducing the sodium in their diet. Here are more ways you can cut back on sodium:

- **Avoid processed foods.** Most fresh fruits and vegetables are naturally low in sodium. Also, fresh meat is lower in sodium than are luncheon meat, bacon, hot dogs, sausage and ham. Buy fresh or frozen poultry or meat that hasn't been **injected with a sodium-containing solution**. Look on the label or ask your butcher.
- **Opt for low-sodium products.** If you do buy processed foods, choose those that are labeled "low sodium." Better yet, buy plain whole-grain rice and pasta instead of ones that have added seasonings.
- **Remove salt from recipes whenever possible.** You can leave out the salt in many recipes, including casseroles, soups, stews and other main dishes that you cook. Look for cookbooks that focus on lowering risks of high blood pressure and heart disease. Better to add a little salt after it's cooked.
- **Limit use of sodium-laden condiments.** Soy sauce, salad dressings, sauces, dips, ketchup, mustard and relish all contain sodium.
- **Use herbs, spices and other flavorings to season foods.** Use fresh or dried herbs, spices, zest from citrus fruit, and fruit juices to jazz up your meals. **Sea salt**, however, isn't a good substitute. It has about the same amount of sodium as table salt.

How much do we need? The Dietary Guidelines for Americans recommend limiting sodium to less than 2,300 mg a day — or 1,500 mg if you're age 51 or older, or if you are black, or if you have high blood pressure, diabetes or chronic kidney disease. Keep in mind that these are upper limits, and less is usually best, especially if you're sensitive to the effects of sodium. If you aren't sure how much sodium your diet should include, talk to your doctor or dietitian.

Source: Mayo Clinic, Kresser Institute, healthline.com

How To Tame Your Salt Habit (continued)

Know your nutrition facts. Sometimes buying packaged foods is necessary. However, the most important thing is to check the label for the amount of sodium contained. Ideally it should be 5% or less or less than 140 mg of sodium per serving.

Be a savvy shopper—Taste alone may not tell you which foods are high in sodium. For example, you may not think a bagel tastes salty, but a typical 4-inch (10-centimeter) oat-bran bagel has about 600 mg of sodium, and even a slice of whole-wheat bread contains about 100 mg of sodium. The Nutrition Facts label found on most packaged and processed foods lists the amount of sodium in each serving. It also lists whether the ingredients include salt or sodium-containing compounds, such as:

- Monosodium glutamate (MSG)
- Sodium bicarbonate (baking soda)
- Baking powder (1 tsp has 480 mg of sodium)
- Disodium phosphate
- Sodium alginate
- Sodium benzonate
- Sodium citrate
- Sodium nitrite

Use salt substitutes wisely. Some salt substitutes or light salts contain a mixture of table salt and other compounds. To achieve that familiar salty taste, you may use too much of the substitute — and get too much sodium. Also, many salt substitutes contain potassium chloride. Although potassium can lessen some of the problems from excess sodium, **too much potassium can be harmful especially if you have kidney problems or if you're taking medications for congestive heart failure or high blood pressure that cause potassium retention.**

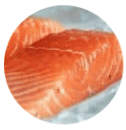
Top 10 Foods Highest in Potassium

4700mg of Potassium = 100% of the Daily Value (%DV)

1 Beet Greens

28% DV (1309mg)
per cup cooked
39 calories

2 Salmon



23% DV (1068mg)
per 6oz fillet
309 calories

3 Large White Beans

21% DV (1004mg)
per cup
249 calories

4 Avocados

21% DV (975mg)
per avocado
322 calories

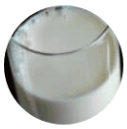
5 Potatoes

20% DV (926mg)
in a medium potato
161 calories

6 Acorn Squash

19% DV (896mg)
per cup cooked
115 calories

7 Milk



16% DV (732mg)
per 16oz glass
205 calories

8 White Button Mushrooms

12% DV (555mg)
per cup cooked
44 calories

9 Bananas

11% DV (537mg)
per cup sliced
134 calories

10 Tomato

11% DV (523mg)
per cup cooked
43 calories

Food Sources That Help Lower Blood Pressure

- Citrus fruits
- Salmon and other fatty fish
- Swiss chard
- Pumpkin seeds
- Beans and lentils
- Berries
- Amaranth (a whole grain)
- Pistachios
- Carrots and celery
- Tomatoes and tomato products
- Broccoli
- Greek yogurt
- Herbs and spices
- Chia and flax seeds
- Beets, beet greens and beet juice
- Spinach

Source: healthline.com

What are G-BOMBS?

Dr. Joel Furhman has spent decades studying the nutritional value of food and it's affect on the human body. Through his research (as well as many other physicians such as Dr. T. Colin Campbell, Dr. Caldwell Esselstyn Jr, Dr. Dean Ornish, Dr. Michael Greger to name a few) the benefits of eating a whole food diet can prevent, reduce and reverse chronic diseases that could help you avoid suffering in your mature years and literally save your life. It's really very simple...eat real food and avoid all processed to the best of your ability.

Joints aching? Go colorful. When it comes to joint pain, many times the culprit is inflammation. Eating deep-colored fruits and vegetables can reduce the inflammation that forms in your body. The darker the color, the more nutrient dense and effective it will be. So eat your spinach and kale, your blueberries, blackberries and raspberries. Fresh and frozen fruits and vegetables are your first choice. Second best are the canned packed in 100% fruit juice, and canned vegetables should be with no salt added or at least washed thoroughly before using.

Greens: Greater consumption of these vegetables is linked to reduced risk of cancer and cardiovascular disease, and a longer life.

Beans: Beans and legumes are rich in fiber and resistant starch, which help keep blood glucose, blood pressure and LDL cholesterol down, and nourish the microbiome.

Onions: Onions and garlic are linked to a reduction in the risk of several cancers, and their distinctive sulfur-containing phytochemicals have a number of actions that benefit the cardiovascular system.

Mushrooms: Mushroom phytochemicals are unique in their promotion of immune system function with powerful anti-cancer benefits.

Berries: Berry phytochemicals have anti-cancer and blood pressure-lowering effects, and are linked to a reduced risk of heart attack.

Seeds: Eating raw seeds and nuts regularly is associated with longevity, reduced risk of cardiovascular disease, common cancers, and a healthy body weight.

It's important to note that some of the fresh produce encouraged to eat could be laden with pesticides. Keep the Dirty Dozen in mind and try to buy them organic if and whenever possible.

The Dirty Dozen for 2022

1. Strawberries
2. Spinach
3. Kale, collard, and mustard greens
4. Nectarines
5. Apples
6. Grapes
7. Bell and hot peppers
8. Cherries
9. Peaches
10. Pears
11. Celery
12. Tomatoes

The Clean Fifteen for 2022

1. Avocados
2. Sweet Corn (avoid GMO)
3. Pineapple
4. Onions
5. Papaya
6. Sweet peas (frozen)
7. Asparagus
8. Honeydew melon
9. Kiwi
10. Cabbage
11. Mushrooms
12. Cantaloupe
13. Mangoes
14. Watermelon
15. Sweet Potatoes

Who is Dr.Joel Fuhrman, M.D. - he is a board-certified family physician, seven-time *New York Times* best-selling author and internationally recognized expert on nutrition and natural healing. He specializes in preventing and reversing disease through nutritional methods. Dr. Fuhrman is the President of the Nutritional Research Foundation and on the faculty of Northern Arizona University, Health Sciences division. He coined the term "Nutritarian" to describe a nutrient-dense eating style, designed to prevent cancer, slow aging, and extend lifespan. (As seen in his biography)

OIL FREE APRICOT BROCCOLI CHOPPED SALAD

Healthy and easy, this Oil Free Apricot Broccoli Chopped Salad is brimming with deliciously fresh and vibrant plant based ingredients.

Base Salad Ingredients:

2 cups **broccoli slaw** *

3 cups finely chopped **kale** *

2 cups grated **green cabbage** *

6 to 8 **green onions**, thinly sliced (+/-)

2 **celery ribs**, diced (optional)

¾ cup finely chopped **dried apricots** (+/-) *

Dressing Ingredients:

½ cup **hummus** *

¼ cup + 2 Tablespoons **lemon juice**

1 teaspoon **distilled white vinegar**

1 teaspoon **nutritional yeast**

1 Tablespoon **pure maple syrup** (+/-)

½ teaspoon **onion powder**

½ teaspoon **garlic powder**

½ teaspoon **dried savory leaves** (+/-) *

1 teaspoon **Dijon mustard** (+/-) *

Nutrition Facts

Serving Size A bowl
Serves 4

Amount Per Serving	
Calories	115
	% Daily Value*
Total Fat 2.6g	**3%**
Cholesterol 0mg	**0%**
Total Carbohydrate 20.8g	**8%**
Dietary Fiber 5.3g	**19%**
Protein 5.1g	**10%**
Calcium 8%	Iron 9%

Instructions

1. Place all the **Salad Base Ingredients** into a large bowl, mix well, set aside.
2. Add the **Dressing Ingredients** into a bowl, whisk well until emulsified.
3. Taste test for the dressing flavor, add more ingredients to reach the flavor you desire.
4. Pour the dressing over the salad ingredients, mix well to completely coat the salad ingredients. Taste test and add more seasonings as needed. Serve and enjoy!

Notes

*Please reference the blog post for **Tips for Success, Pantry Items Used, Storage and Freezing,** and **Kitchen Products Used.**

***Sea Salt:** Please adjust the sea salt based upon your family's sea salt preferences and/or based upon dietary needs.

***Servings:** 3 to 4

* **Hummus:** You can used purchased hummus or make your own. If you want to make your own, Monkey & Me also have a recipe you can check out (https://monkeyandmekitchenadventures.com/the-best-hummus/)

Nutrition Information: Does not include the optional ingredient of toasted sliced almonds. Adding toasted sliced almonds will increase the amount of fat content.

Resource: Monkey and Me Kitchen Adventures

P. B. & J. BITES

Recipe Corner

Resource: www.recipes.com

I thought these sounded like a great snack option. I haven't made them yet but I'd probably cut back a little on the amount of maple syrup it calls for, especially if your brand of peanut butter has any sugar in it at all. If you try them, let me know what you think.

Ingredients:

- 1 cup chunky natural peanut butter
- 1/3 cup pure maple syrup
- 4 cups old-fashioned oats
- 1/2 cup unsalted sunflower seeds
- 1/2 cup quinoa
- 1 12 ounce jar strawberry preserves (such as Smuckers Orchards Finest Pacific Mountain Strawberry or whatever you'd like)

Preparation:

1. Mix peanut butter, maple syrup and 1/3 cup water in a saucepan over medium-low heat. Stir until peanut butter is melted and ingredients are combined.
2. In a large bowl, mix together oats, sunflower seeds and quinoa. Stir in peanut butter mixture until well combined.
3. Line two 12-cup muffin tins with paper wrappers. Scoop 2 tbsp of the peanut butter and oats mixture into each wrapper, pressing down well with a spatula. Spread 2 tsp of the preserves over peanut butter and oats mixture in each cup. Add 2 more tbsp peanut butter and oats mixture to cover preserves, pressing down well with a spatula.
4. Bake at 350 degrees for 25 to 30 minutes, until bites begin to brown. Cool in muffin tins 10 minutes; remove from tins to a wire rack and cool to room temperature. Store in an airtight container.

Nutrition: Per Serving: cal. (kcal) 193, Fat, total (g) 8, chol. (mg) 0, sat. fat (g) 1, carb. (g) 27, fiber (g) 2, pro. (g) 5, sodium (mg) 42, Percent Daily Values are based on a 2,000 calorie diet

May 1st to 7th is Drink Water Week.

Fighting Fatigue? Drink up.

Beyond getting a good night's sleep and having healthy nutrition, staying hydrated helps your energy level. Your cells need to be plump and full of water to work well. So turn on the tap or fill a pitcher with water, cucumbers and strawberries and drink up. Look for beverages without added sugar or artificial sweetener and no added salt. Or, eat your water: water-heavy fruit and veggies like watermelon, cantaloupe, cucumbers and salad greens also fill the water bill.

Sleep Better. Try a tryptophan snack.

To help you sleep better at night, eat foods high in tryptophan about an hour before going to bed. These include bananas, honey, milk, sunflower and pumpkin seeds, chick peas and cottage cheese. Tryptophan is an amino acid contained in food that, among other attributes, helps produce melatonin, the agent that regulates and promotes sleep.

Also...cut back on wine and other alcohol which interrupts the sleep cycle and makes for a more restless night.

Debby Schiffer, NBC-HWC, Wellness Director for BURLCO & TRICO JIF
E-mail: debby_schiffer@targetingwellness.com
Home Office: 856-322-1220 Cell: 856-520-9908

What you get by achieving your goals is not as important as what you become!

BURLCO, TRICO, & ACM JIF Wellness Coordinator Brainstorm ZOOM

Thursday, April 21st, 2022

10:00am

Towns Represented:

- TRICO: East Greenwhich, Mannington, Upper Pittsgrove, Clayton, Pennsville, Wenonah, Swedesboro
- BURLCO: Palmyra, Delanco, Bordentown City, Bordentown Township, Wrightstown, Lumberton, Fieldsboro, Hainesport
- ACM: Linwood, Egg Harbor Township, Wildwood Crest, Sea Isle City, North Wildwood, Northfield

Q: What are people hoping to get out of this?
A: Tips from others for more participation

Q: What's realistic in terms of frequency for wellness activities?
A:
- 1-2x a month
- Quarterly
- Quarterly/Monthly

Gift Card Ideas:

- Dick's Sporting Goods
- Farmer's Market
- Spa/Massage

Themes for Wellness Activities:

- Health Observance for the month
- Seasonal
- Lifestyle Change (nutrition, exercise, sleep, socia connection, stress management, and reduce substance use)

Barriers:

- Different departments having different schedules or not being close in proximity.
    - Solution: activities that they can participate on their own time with the honor system (wellness bingo, 10 day veggie challenge, 10k step challenge, creating a cookbook - everyone provides their favorite healthy recipe)
    - Don't be afraid to try something new
    - Get employees' input and maybe they can recruit the interest of others

Activity Ideas After Work: *Mixed feelings on whether it would be successful, but some have found it works.*

- Golf outing/walking the green or Top Golf
- Escape Rooms

- Softball tournament with different departments
- Pickelball
- Painting through Zoom or in-person
- Bowling
- Paying for registration fee (using wellness funds) for 5k or triathlon
- Walking group

Other Ideas:

- Meditation app (paid for with wellness funds) for people to use at their own leisure
- Aero Garden or Hydro Pod for indoor/desktop herb garden
- Vegebox with seeds and pruning shears
- Raised garden bed
- Purchasing a ping pong table for employees to take breaks
- Book Club
- Healthy Snack Day/Fresh Fruit
- Challenges: Sleep hygiene, water/hydration

Survey Question Ideas for Employees

- How would you rate your experience at this incentive program meeting?
- How relevant was the agenda at this meeting?
- What could we have done better?
- Please list topics that would be of interest for future meetings

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

	April-22	April-21	YTD April 22	YTD April 21
# of New Claims Reported	34	53	162	208
# of Report Only	18	24	48	81
% Report Only	53%	45%	30%	39%
# of Medical Only	13	23	80	91
# of Lost Time	3	6	31	32
Medical Only to Lost Time Ratio	81:19	79:21	72:28	74:26
Claim Petition	0	0	3	4
COVID-19	1	9	28	63
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	18.4	10.7	15.9	6.4
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	1.7		0.9	1.4

Nurse Case Management	April-22	April-21
# of Cases Assigned to Case Management	35	38
# of Cases >90 days	28	28

Savings	April-22	April-21	YTD April 22	YTD April 21
Bill Count	372	347	1190	1121
Provider Charges	$657,908	$548,089	$2,125,233	$1,887,548
Repriced Amount	$190,062	$214,673	$717,923	$842,384
Savings $	$467,846	$333,416	$1,407,310	$1,045,164
% Savings	71%	61%	66%	55%

QualCare Network Provider Penetration Rate	April-22	April-21	YTD April 22	YTD April 21
Bill Count	95%	94%	91%	95%
Provider Charges	97%	98%	94%	92%

Exclusive Provider Panel Penetration Rate	April-22	April-21	YTD April 22	YTD April 21
Bill Count	95%	94%	87%	95%
Provider Charges	96%	93%	98%	97%

Transitional Duty Summary		YTD April 22	YTD April 21
% of Transitional Duty Days Worked		66%	68%
$ Saved By Accommodating		$82,743	$106,720
% of Transitional Duty Days Not Accommodated		34%	32%
Cost Of Days Not Accommodated		$56,657	$82,371

Gloucester, Salem, Cumberland Counties Municipal JIF
Average Days To Report By JIF Member
1/1/2022 - 4/30/2022

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
CARNEYS POINT TOWNSHIP	3	83.3	65.0
CLAYTON BOROUGH	2	0.5	0.0
DEPTFORD TOWNSHIP	24	1.4	0.7
FRANKLIN TOWNSHIP	7	2.3	1.1
GLASSBORO BOROUGH	19	89.1	2.9
GREENWICH TOWNSHIP	2	8.0	7.5
HARRISON TOWNSHIP	1	0.0	0.0
LOGAN TOWNSHIP	4	0.8	0.0
MANNINGTON TOWNSHIP	1	0.0	0.0
MANTUA TOWNSHIP	2	0.5	0.0
MONROE TOWNSHIP	16	3.0	0.3
PAULSBORO BOROUGH	1	6.0	1.0
PENNS GROVE BOROUGH	1	0.0	0.0
PENNSVILLE TOWNSHIP	5	9.8	0.0
PITMAN BOROUGH	3	1.7	0.0
SOUTH HARRISON TOWNSHIP	1	5.0	0.0
SWEDESBORO BOROUGH	1	0.0	0.0
UPPER PITTSGROVE TOWNSHIP	1	2.0	0.0
VINELAND CITY	35	13.2	11.3
WASHINGTON TOWNSHIP	16	9.3	7.6
WEST DEPTFORD TOWNSHIP	10	2.0	0.4
WOODBURY CITY	4	10.0	0.0
WOODBURY HEIGHTS BOROUGH	2	0.5	0.0
WOOLWICH TOWNSHIP	1	6.0	0.0
Grand Total	**162**	**17.3**	**5.0**

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

All Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	3	13.3	12.3
MEDICAL ONLY	13	3.7	1.1
REPORT ONLY	18	29.9	0.3
Grand Total	**34**	**18.4**	**1.7**

All Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	31	41.7	5.2
MEDICAL ONLY	80	2.9	0.6
REPORT ONLY	48	13.3	0.3
Claim Petition	3	213.3	196.3
Grand Total	**162**	**17.3**	**5.0**

Claims Reported - Not Covid-10

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	3	13.3	12.3
MEDICAL ONLY	13	3.7	1.1
REPORT ONLY	17	2.2	0.4
Grand Total	**33**	**3.8**	**1.7**

Claims Reported - Not Covid-10

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	23	8.3	6.5
MEDICAL ONLY	63	2.3	0.3
REPORT ONLY	46	2.9	0.3
Claim Petition	2	262.5	238.5
Grand Total	**134**	**7.4**	**4.9**

Covid-19 Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
REPORT ONLY	1	501.0	0.0
Grand Total	**1**	**501.0**	**0.0**

Covid-19 Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	8	138.0	1.5
MEDICAL ONLY	17	5.2	1.8
REPORT ONLY	2	253.0	0.0
Claim Petition	1	115.0	112.0
Grand Total	**28**	**64.8**	**5.5**

Gloucester, Salem, Cumberland Counties Municipal JIF
Transitional Duty Summary Report
1/1/2022 - 4/29/2022

	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 Transitional Duty Days Not Accommodated
HARRISON TOWNSHIP	8	8	100%	$325	0	0%	$0
WOODBURY HEIGHTS BOROUGH	8	8	100%	$325	0	0%	$0
MONROE TOWNSHIP	66	66	100%	$8,256	0	0%	$0
FRANKLIN TOWNSHIP	69	69	100%	$4,931	0	0%	$0
WOOLWICH TOWNSHIP	43	43	100%	$5,952	0	0%	$0
GREENWICH TOWNSHIP	35	35	100%	$1,420	0	0%	$0
VINELAND CITY	285	272	95%	$25,951	13	5%	$1,477
DEPTFORD TOWNSHIP	207	190	92%	$16,143	17	8%	$1,207
LOGAN TOWNSHIP	131	119	91%	$12,852	12	9%	$1,051
WEST DEPTFORD TOWNSHIP	166	116	70%	$6,587	50	30%	$2,764
CLAYTON BOROUGH	15	0	0%	$0	15	100%	$1,756
GLASSBORO BOROUGH	141	0	0%	$0	141	100%	$19,549
WASHINGTON TOWNSHIP	130	0	0%	$0	130	100%	$18,393
WOODBURY CITY	93	0	0%	$0	93	100%	$10,459
Grand Total	**1397**	**926**	**66%**	**$82,743**	**471**	**34%**	**$56,657**

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

	Bill Count	Provider Charges	Repriced Amount	$ Savings	% Savings
Qualcare	**352**	**$636,527**	**$172,903**	**$463,624**	**73%**
Orthopedics	29	$316,668	$68,988	$247,680	78%
Hospital	10	$148,864	$47,650	$101,214	68%
Physical Therapy	189	$67,465	$18,381	$49,084	73%
Neurosurgery	8	$27,230	$7,135	$20,095	74%
MRI/Radiology	22	$17,687	$6,513	$11,174	63%
Ambulatory Surgical Center	4	$12,566	$4,957	$7,609	61%
Physical Med & Rehab	5	$11,719	$3,013	$8,706	74%
Urgent Care Center	33	$10,350	$5,480	$4,871	47%
Occ Med/Primary Care	35	$10,059	$4,348	$5,711	57%
Anesthesiology	5	$9,429	$4,409	$5,020	53%
Pain Management	3	$1,560	$612	$948	61%
Physicians Fees	4	$1,004	$516	$488	49%
Sports Medicine	2	$735	$176	$559	76%
Durable Medical Equipment	1	$652	$521	$130	20%
Behavioral Health	1	$350	$170	$180	51%
Other	1	$190	$33	$157	82%
Out Of Network	**20**	**$21,382**	**$17,159**	**$4,223**	**20%**
Neurology	1	$10,800	$7,560	$3,240	30%
MRI/Radiology	3	$3,092	$2,902	$190	6%
Durable Medical Equipment	1	$2,410	$1,928	$482	20%
Behavioral Health	7	$1,160	$1,115	$45	4%
Emergency Medicine	1	$1,149	$1,073	$76	7%
Urgent Care Center	3	$1,095	$1,028	$67	6%
Other	1	$900	$889	$12	1%
Laboratory Services	1	$425	$424	$1	0%
Physicians Fees	2	$350	$240	$110	31%
Grand Total	**372**	**$657,908**	**$190,062**	**$467,846**	**71%**

QualCare Network Provider Participation Rate	
Bill Count	**95%**
Provider Charges	**97%**

Exclusive Provider Penetration Rate	
Bill Count	**95%**
Provider Charges	**96%**

Gloucester, Salem, Cumberland Counties Municipal JIF
PPO Savings And Penetration Report
1/1/2022 - 4/30/2022

	Bill Count	Provider Charges	Repriced Amount	$ Savings	% Savings
Qualcare	**1081**	**$1,993,756**	**$649,624**	**$1,344,132**	**67%**
Orthopedics	119	$633,980	$158,594	$475,387	75%
Hospital	40	$408,998	$249,770	$159,228	39%
Neurosurgery	26	$351,198	$45,480	$305,718	87%
Physical Therapy	606	$216,126	$59,253	$156,873	73%
Ambulatory Surgical Center	12	$213,678	$60,496	$153,182	72%
MRI/Radiology	54	$45,648	$17,778	$27,869	61%
Anesthesiology	19	$40,072	$18,635	$21,437	53%
Occ Med/Primary Care	87	$24,490	$11,960	$12,531	51%
Physical Med & Rehab	7	$17,906	$3,728	$14,177	79%
Urgent Care Center	56	$17,903	$10,219	$7,684	43%
Behavioral Health	8	$6,660	$4,070	$2,590	39%
Durable Medical Equipment	9	$5,310	$4,137	$1,173	22%
Physicians Fees	19	$5,098	$2,828	$2,270	45%
Pain Management	8	$3,505	$1,535	$1,970	56%
Sports Medicine	7	$2,258	$537	$1,720	76%
Laboratory Services	1	$404	$403	$0	0%
Emergency Medicine	2	$333	$168	$165	50%
Other	1	$190	$33	$157	82%
Out Of Network	**109**	**$131,477**	**$68,299**	**$63,178**	**48%**
Ambulatory Surgical Center	1	$68,949	$13,426	$55,523	81%
Emergency Medicine	13	$13,086	$12,719	$367	3%
Neurology	1	$10,800	$7,560	$3,240	30%
Behavioral Health	60	$9,670	$8,780	$890	9%
Durable Medical Equipment	4	$7,790	$6,232	$1,558	20%
Podiatry	4	$5,680	$5,680	$0	0%
Other	7	$5,365	$5,302	$63	1%
Anesthesiology	3	$3,400	$2,288	$1,112	33%
MRI/Radiology	3	$3,092	$2,902	$190	6%
Laboratory Services	5	$1,251	$1,237	$13	1%
Urgent Care Center	3	$1,095	$1,028	$67	6%
Physicians Fees	4	$1,045	$890	$155	15%
Orthopedics	1	$254	$254	$0	0%
Grand Total	**1190**	**$2,125,233**	**$717,923**	**$1,407,310**	**66%**

QualCare Network Provider Participation Rate	
Bill Count	**91%**
Provider Charges	**94%**

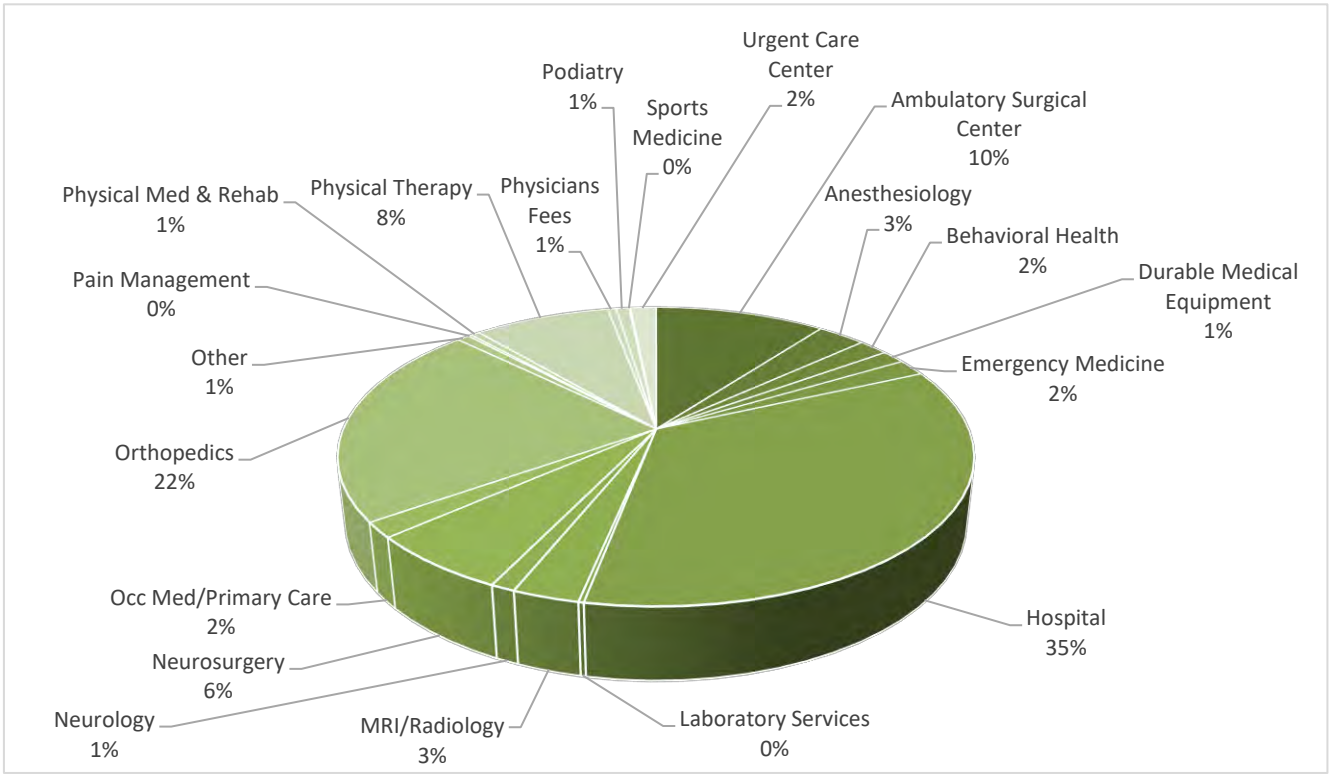
Exclusive Provider Penetration Rate	
Bill Count	**87%**
Provider Charges	**98%**

Gloucester, Salem, Cumberland Counties Municipal JIF
Top 10 And Paid Provider By Specialty
1/1/2022 - 4/30/2022

Top 10 Providers

	Bill Count	Repriced Amount
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	119	$148,053
THOMAS JEFFERSON UNIV HOSPITAL	1	$119,943
PREMIER ORTHO ASSOC SURGERY CENTER	9	$48,022
INSPIRA MEDICAL CENTER VINELAND	6	$44,081
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	511	$42,795
PRINCETON BRAIN AND SPINE CARE LLC	7	$35,452
INSPIRA HEALTH CENTER WOODBURY	11	$30,966
KENNEDY HEALTH	9	$29,298
INSPIRA MEDICAL CENTER MULLICA HILL	9	$15,671
SURGICAL STUDIOS LLC	1	$13,426
Grand Total	**683**	**$527,706**

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	116	117								
Maureen Steelman	34	33	31	30								
Kelly Roth	63	63	68	70								
Bettie Leavitt	5	4	3	1								
Maribeth Beauregard	8	5	7	29								
Shamik Spann	53	55	58	54								
Patricia Henchy	3	0	0	0								
Stephanie Dionisio (Supervisor)	2	1	1	1								
Total	**272**	**276**	**284**	**302**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Managed Care Quick Notes

Injury Date: 4/5/2021
Occupation: Laborer
Age On DOL: 25
Injury: Claimant was pushing a couch into a trash truck when he injured his right shoulder.

This claim was initially called in as a Report Only on 4/6/21. The employer called on 4/22/21 to advise the claimant went to Inspira Health for treatment on 4/20/21. X-rays were negative for fracture or dislocation. A home exercise program was given and the claimant was placed on transitional duty which the employer accommodated. An MRI was ordered by Inspira Health which triggered Nurse Case Manager (NCM) assignment. The MRI was not approved and care was transferred to an orthopedic specialist who ordered a MR Arthrogram. The claimant continued working transitional duty. The MRA was scheduled on 5/27/21. The NCM attempted to contact the claimant but the voice mail box was full. NCM reached out to the employer and the employee did return the call to our NCM. NCM completed the initial NCM interview and noted a comorbidity of obesity. A follow up visit with the Orthopedic doctor was scheduled by the NCM on 6/7/21 which the employee requested be rescheduled due to a court appearance. The NCM and adjuster discussed the request and the appointment was rescheduled by the NCM on 6/14/21.

The MRA was completed and reviewed at the follow up visit. It showed an intact rotator cuff and no definite labral tear. Mild bursitis was noted. A Depo-Medrol injection was given and Physical Therapy was ordered. The claimant was returned to full duty with a follow up visit on 7/12/21. The NCM spoke to the claimant to review the visit and the treatment plan. The claimant said he still had pain and he didn't understand what bursitis was. The NCM explained that bursitis can be painful for many weeks and reminded him of the importance to attend PT. The claimant said he didn't have time for PT due to a side job after work and other appointments he attends for an unrelated condition. The NCM explained that PT is available until 8PM and reminded him of the importance of attending. The plan was reviewed with the adjuster and sent to the employer.

The claimant had a subsequent injury on 7/8/21 while lifting a sink into the trash truck. His right shoulder gave out as he heard a pop and he dropped the sink. He was evaluated by another doctor in the same orthopedic office and it was noted that the injury remained the same and treatment should continue as previously indicated. The NCM reviewed the information with the provider and discussed with the adjuster who decided all treatment continued under the original claim.

The claimant was seen on 7/19/21 and the doctor felt a diagnostic arthroscopy was needed. The claimant remained at full duty. The NCM sent a surgical authorization request to the provider and updated the adjuster. The completed surgical authorization was shared with the adjuster for approval which was given. The NCM spoke to the claimant to review the plan. Surgery did take place 8/17/21 and the NCM arranged post op PT to begin 8/23/21. Post surgery the NCM called to speak to the claimant and learned that the surgery required additional repair that was not seen on the MRA. This

information was communicated to the adjuster. A right shoulder Bankart repair and capsular shift surgery was required. The post op visit took place 8/26/21. Formal PT was ordered to begin and the claimant continued out of work until 9/14/21 with modified duty with no use of right arm which was accommodated. A return visit was scheduled on 9/27/21. The treatment plan and notes were shared with the adjuster and employer. Physical therapy began on 9/8/21. Calls to the employee again resulted in no contact because the voice mail was full. The NCM called the employer to ask for another number and learned that the employee did not show up for work on 9/14/21. The adjuster was notified and TTD payments ended. The NCM did finally speak to the employee on 9/17. He stated that he RTW on 9/16 because he didn't read the bottom of the note saying RTW 9/14.

On 10/18/21 the treating doctor noted that the claimant was anticipated to RTW full duty as of 12/6/21. When the NCM followed up with the claimant he requested a second opinion. A second opinion could not be scheduled because it was less than 6 months since the surgery. The adjuster was advised and defense counsel was notified. An FCE was scheduled on 11/30/21. The treating doctor clarified it should be scheduled after the 12/6 follow up visit. The FCE was scheduled on 12/7/21. The employer provided a current detailed job description. On 12/6 the NCM spoke to the claimant to confirm the date, time and location of the FCE on 12/7. The FCE showed ability to perform the medium physical demand category which matches the claimant's job category. The NCM called the claimant to make him aware that he should continue transitional duty until 12/20/21 when he is cleared to work full duty. The claimant stated the FCE was easy and he was good. The NCM confirmed his follow up visit on 3/14/22. We anticipated MMI on 3/14.

The provider needed to reschedule the 3/14/22 appointment due to a change in the doctor's schedule. It was rescheduled to 3/21/22. The NCM notified the adjuster and employer. Upon calling for the note from the 3/21 visit the NCM learned the claimant was a no show but he did reschedule the appointment for 3/28/22. The claimant showed up on 3/21 at 4:00 instead of the 3:00 scheduled time and the doctor had already left. The claimant was again a no show on 3/28. The NCM spoke to the claimant who said he had Covid and a stomach virus back to back. The appointment was rescheduled on 4/25/22. The new information was shared with the adjuster and employer. The NCM received a reply from the employer stating the claimant is no longer employed which she shared with the adjuster. The adjuster then did confirm with the employer that his termination date was 1/31/22. The visit did take place on 4/25/22 and the claimant was placed at full duty, MMI.

This claim was very closely followed by the NCM and adjuster. They shared information with the employer and defense counsel throughout the file. Claimant communication continued even though multiple attempts to contact each time were necessary.

Cyber Risk Management

Monthly Executive Report

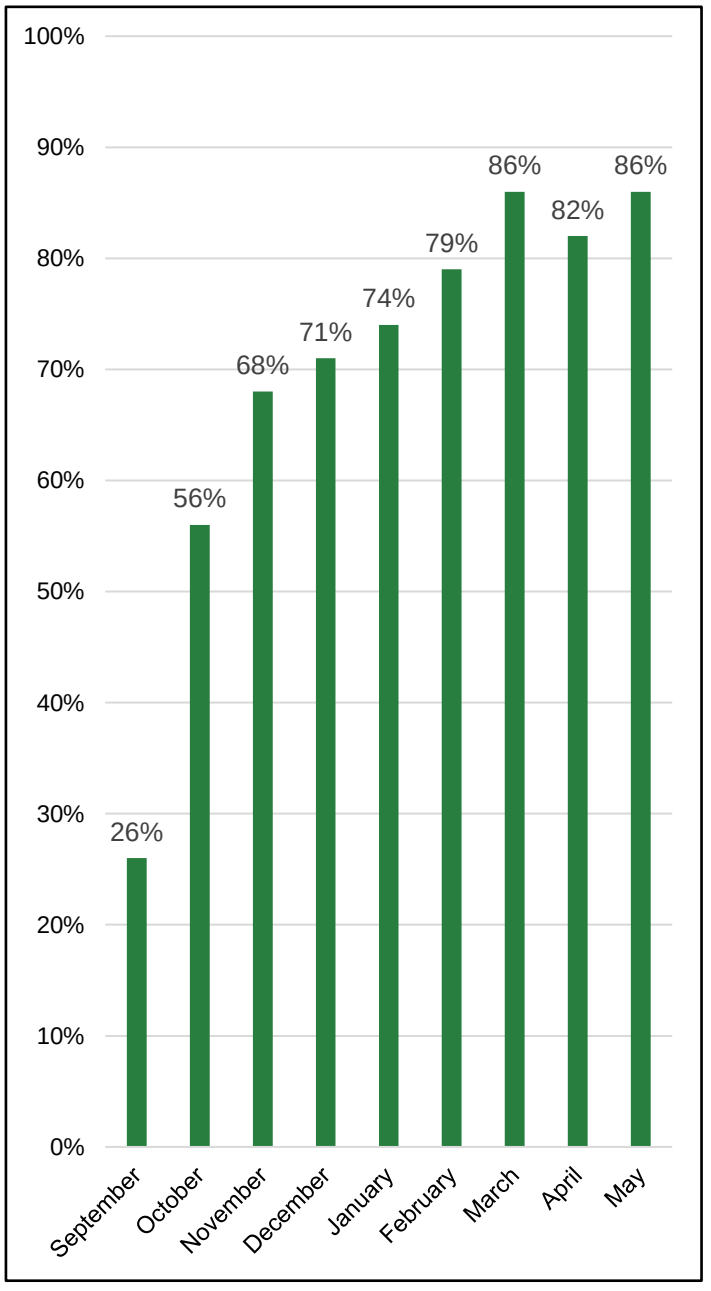
April 5, 2022

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Established in 1991
South Jersey Communities Securing Their Future

Wizer Training

TRICO JIF Training Status		
Municipality	**Total Users 2109**	**Training Completion 86%**
East Greenwich Township	35	100
Carneys Point Township	48	100
Hopewell Township	13	100
Lower Alloways Creek Township	26	100
Paulsboro Borough	13	100
Pennsville Township	54	100
Pitman Borough	39	100
Swedesboro Borough	7	100
Washington Township	156	100
Wenonah Borough	5	100
Westville Borough	33	100
Woodbury Heights Borough	15	100
Greenwich Township	49	98
Woolwich Township	55	98
Franklin Township	60	97
Woodbury City	68	97
Clayton Borough	43	96
Harrison Township	22	95
Vineland City	600	95
Elk Township	12	92
Deptford Township	134	80
Penns Grove Borough	18	79
Fairfield Township	9	78
Woodstown Borough	27	78
Mannington Township	13	77
Quinton Township	11	73
Logan Township	41	73
Alloway Township	7	71
Elsinboro Township	7	71
South Harrison Township	10	70
West Deptford Township	213	67
Oldmans Township	8	63
Upper Pittsgrove Township	8	63
Pilesgrove Township	12	58

Training Progress



Mantua Township	71	50
Shiloh Borough	6	50
Monroe Township	160	49

TRICO JIF	WIZER - Whitelisting	
	Confirmation Sent to Wizer	Notes
Alloway Township	2/15/2022	Ongoing phishing campaign
Carneys Point Township		Whitelisting confirmation not received
Clayton Borough	2/15/2022	Ongoing phishing campaign
Deptford Township	2/16/2022	Ongoing phishing campaign
East Greenwich Township	2/28/2022	Cannot participate due to technical conflicts
Elk Township		Whitelisting confirmation not received
Elsinboro Township		Whitelisting confirmation not received
Fairfield Township		Whitelisting confirmation not received
Franklin Township		Whitelisting confirmation not received
Glassboro Borough	**3/8/2022**	**Not participating in program**
Greenwich Township	5/5/2022	Ongoing Phishing Campaign
Harrison Township	3/14/2022	Cannot participate due to technical conflicts
Hopewell Township		Whitelisting confirmation not received
Logan Township		Whitelisting confirmation not received
Lower Alloways Creek Township		Whitelisting confirmation not received
Mannington Township		Whitelisting confirmation not received
Mantua Township	4/27/2022	Ongoing phishing campaign
Monroe Township		Whitelisting confirmation not received
Oldmans Township		**Not participating in program**
Paulsboro Borough	2/28/2022	Ongoing Phishing Campaign
Penns Grove Borough		Whitelisting confirmation not received
Pennsville Township		Whitelisting confirmation not received
Pilesgrove Township		Whitelisting confirmation not received
Pitman Borough		Whitelisting confirmation not received
Quinton Township		Whitelisting confirmation not received
Shiloh Borough		Whitelisting confirmation not received
South Harrison Township		Cannot participate due to technical conflicts
Swedesboro Borough	3/8/2022	Ongoing phishing campaign
Upper Pittsgrove Township		Whitelisting confirmation not received
Vineland City	4/7/2022	Awaiting test email confirmation
Washington Township	5/4/2022	Awaiting test email confirmation
Wenonah Borough		Whitelisting confirmation not received
West Deptford Township	3/8/2022	Ongoing phishing campaign
Westville Borough	2/15/2022	Ongoing phishing campaign
Woodbury City	3/8/2022	Ongoing phishing campaign
Woodbury Heights Borough		Whitelisting confirmation not received
Woodstown Borough		Whitelisting confirmation not received
Woolwich Township	2/15/2022	Cannot participate due to technical conflicts

Phishing Compliance Status		
Ongoing	10	26%
Awaiting test email confirmation	2	5%
Confirmation not received	20	53%
Not participating in program	2	5%

D2 Cybersecurity Vulnerability & Pen Testing

TRICO JIF	D2 Scanning & Penetration	
	KYC & VSA Sent to D2	Notes
Alloway Township	4/22/2022	Testing in progress
Carneys Point Township		KYC & VSA not received
Clayton Borough		KYC & VSA not received
Deptford Township		KYC & VSA not received
East Greenwich Township	2/23/2022	Testing in progress
Elk Township		KYC & VSA not received
Elsinboro Township		KYC & VSA not received
Fairfield Township		KYC & VSA not received
Franklin Township	2/15/2022	Testing in progress
Glassboro Borough	3/1/2022	Testing in progress
Greenwich Township	3/21/2022	Testing in progress
Harrison Township	3/15/2022	Testing in progress
Hopewell Township		KYC & VSA not received
Logan Township		KYC & VSA not received
Lower Alloways Creek Township	2/22/2022	Testing in progress
Mannington Township	3/9/2022	Testing in progress
Mantua Township	2/17/2022	Testing in progress
Monroe Township		KYC & VSA not received
Oldmans Township		**Not participating in program**
Paulsboro Borough		KYC & VSA not received
Penns Grove Borough		KYC & VSA not received
Pennsville Township		KYC & VSA not received
Pilesgrove Township		KYC & VSA not received
Pitman Borough		KYC & VSA not received
Quinton Township		KYC & VSA not received
Shiloh Borough		KYC & VSA not received
South Harrison Township	3/15/2022	Testing in progress
Swedesboro Borough	2/28/2022	Testing in progress
Upper Pittsgrove Township		KYC & VSA not received
Vineland City	3/14/2022	Testing in progress
Washington Township		KYC & VSA not received
Wenonah Borough		KYC & VSA not received
West Deptford Township	2/28/2022	Testing in progress
Westville Borough	4/27/2022	Testing in progress
Woodbury City	2/17/2022	Testing in progress
Woodbury Heights Borough	3/7/2022	Testing in progress

Woodstown Borough	4/15/2022	Testing in progress
Woolwich Township	3/14/2022	Testing in progress

Vulnerability Scanning & Pen Testing Compliance Status		
Testing in progress	18	47%
KYC & VSA not received	19	50%
Not participating in program	1	3%

Network vulnerability scans and penetration tests are finding high and critical vulnerabilities across various municipalities.

How secure is your network ?

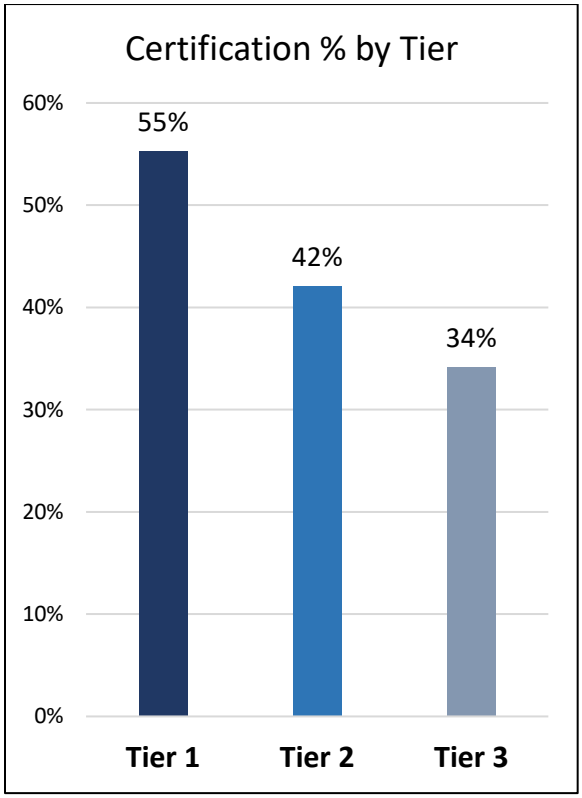
Let the good guys test your network's security before the bad guys do.

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	Checklist Submitted to the MEL	Approved		
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	Checklist Submitted to the MEL	Approved	Approved	
Paulsboro Borough	Waiting for Certification Checklist			
Penns Grove Borough	Waiting for Risk Questionnaire			
Pennsville Twp	Checklist Submitted to the MEL	Approved		
Pilesgrove Twp	Checklist Submitted to the MEL	Approved	Approved	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	Checklist Submitted to the MEL	Approved		
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	21	16	13
% Approved	55%	42%	34%
Number Incomplete	2	3	5
% Incomplete	5%	8%	13%

Approved	A certification checklist that has been reviewed and submitted to the MEL by the Technology Director.
Approved	A certification checklist that has been submitted to the MEL via Oragami and is deemed approved.
Incomplete	A certification checklist that has been submitted to the MEL via Oragami that is incomplete.



Up Coming Events

- ✓ We continue to reach out to the members to schedule onsite visits to provide assistance with the JIF's cyber initiatives as some of these programs can be challenging or overwhelming.

Security tip of the month

Avoid Phishing scams - beware of suspicious emails and phone calls

Phishing scams are a constant threat - using various social engineering ploys, cyber-criminals will attempt to trick you into divulging personal information such as your login ID and password, banking or credit card information.

- Phishing scams can be carried out by phone, text, or through social networking sites - but most commonly by email.
- Be suspicious of any official-looking email message or phone call that asks for personal or financial information.

Cyber security company Hive Systems crunched the numbers and computed how long it would take hackers to brute force their way into your password, based on the character length and complexity (case, numbers, and symbols). Here is what they found.

TIME IT TAKES A HACKER TO BRUTE FORCE YOUR PASSWORD IN 2022

Number of Characters	Numbers Only	Lowercase Letters	Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters, Symbols
4	Instantly	Instantly	Instantly	Instantly	Instantly
5	Instantly	Instantly	Instantly	Instantly	Instantly
6	Instantly	Instantly	Instantly	Instantly	Instantly
7	Instantly	Instantly	2 secs	7 secs	31 secs
8	Instantly	Instantly	2 mins	7 mins	39 mins
9	Instantly	10 secs	1 hour	7 hours	2 days
10	Instantly	4 mins	3 days	3 weeks	5 months
11	Instantly	2 hours	5 months	3 years	34 years
12	2 secs	2 days	24 years	200 years	3k years
13	19 secs	2 months	1k years	12k years	202k years
14	3 mins	4 years	64k years	750k years	16m years
15	32 mins	100 years	3m years	46m years	1bn years
16	5 hours	3k years	173m years	3bn years	92bn years
17	2 days	69k years	9bn years	179bn years	7tn years
18	3 weeks	2m years	467bn years	11tn years	438tn years

HIVE SYSTEMS

› Learn about our methodology at hivesystems.io/password

Take the time to review and strengthen your current passwords at work and at home. Use a passphrase that is long, (16 character or more) with no spaces between characters and you can easily remember.

Passphrase example: I love driving my red truck in the fall

Password would be written as: Ilovedrivingmyredtruckinthefall

May 16, 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 April 30, 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 $ 33,054.61. This generated an average annual yield of 1.20%. However, after including an unrealized net loss of $ 409,455.38 in the asset portfolio, the yield is adjusted to -13.62% for this period. The total overview of the asset portfolio for the fund shows a current market value of $27,157,089.48 vs. the amount we have invested. The current market value, including accrued income is valued at $27,174,616.13.

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 $24,682,307.79.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts $ 514.74 YTD $ 22,890.70 (detailed in my report)
Salvage Receipts $ 0.00
Overpayment Reimbursements $ 0.00
FY 2022 Premium Assessments $ 0.00

A.E.L.C.F. MEMBER PARTICIPANT BALANCES: ($ 186. Interest Applied)

Woodbury City	$ 21,676.00
Washington Twp.	$ 80,700.00
Pittsgrove Township	$ 78,860.00
Stow Creek Twp.	$ 5,931.00
Quinton Township	$ 1,965.00

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 $ 595,700.95. The claims detail shows 714 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 $ 34,182,532.16 to a closing balance of $ 32,138,803.27 showing an decrease in the fund of $ 2,043,728.89. 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.						2,301.90	
YTD TOTAL							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.						548.00	
YTD TOTAL							2,849.90
3/1	GLASSBORO BOROUGH	2017106238	GLASSBORO BOROUGH	PR	2017	141.14	
3/1	WEST DEPTFORD	2021229094	WEST DEPTFORD	PR	2021	2,894.00	
3/1	WEST DEPTFORD	2022257998	WEST DEPTFORD	PR	2021	16,185.92	
3/1	WEST DEPTFORD	2019174301	JAMES ALEXANDER	WC	2019	205.00	
3/7	HARRISON TWP	2020196091	PATRICK MORRIS	WC	2020	100.00	
TOTAL-MAR.						19,526.06	
YTD TOTAL							22,375.96
4/4	GREENWICH TWP	2021226276	GREENWICH TWP	WC	2021	10.00	
4/5	EAST GREENWICH TWP	1252568	EAST GREENWICH TWP	PR	2016	200.00	
4/5	GLASSBORO BOROUGH	2017106238	GLASSBORO BOROUGH	PR	2017	94.74	
4/15	EAST GREENWICH TWP	1252568	EAST GREENWICH TWP	PR	2016	210.00	
TOTAL-APR.						514.74	
YTD TOTAL							22,890.70

TRI-COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2022

	February	March	April	Year To Date Total
Opening Balance for the Period:	33,237,708.20	34,956,982.89	34,182,532.16	
RECEIPTS:				
Interest Income (Cash)	-136,089.32	-608,215.49	-379,456.17	-1,428,965.99
Premium Assessment Receipts	3,606,054.00	431,310.00	0.00	6,569,425.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2022	0.00	324.25	0.00	324.25
Fund Year 2021	0.00	19,079.92	10.00	19,739.92
Fund Year 2020	100.00	2,215.00	0.00	2,768.47
Fund Year 2019	10,320.85	4,005.00	0.00	16,027.45
Fund Year 2018	4,015.33	0.00	0.00	4,924.21
Closed Fund Year	1,779.68	141.14	504.74	2,625.56
Total Subrogation, Salvage & Reimb.Receipts	16,215.86	25,765.31	514.74	46,409.86
FY 2022 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2021 Appropriation Refunds	0.00	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00	0.00
RCF Clsed Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00	0.00	0.00
Other	3,719.50	27,271.79	20.56	31,412.15
TOTAL RECEIPTS:	3,489,900.04	-123,868.39	-378,920.87	5,218,281.02
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2022	80,358.25	86,561.37	126,653.94	307,709.63
Fund Year 2021	237,048.32	144,448.36	218,883.96	827,452.68
Fund Year 2020	147,893.39	17,982.13	96,079.65	334,525.49
Fund Year 2019	26,203.25	33,181.34	102,813.37	200,279.93
Fund Year 2018	15,304.50	46,579.43	49,715.71	142,968.47
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	506,807.71	328,752.63	594,146.63	1,812,936.20
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2023	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2022	405,061.50	317,829.71	212,563.71	1,105,554.48
Property Fund Charges FY 2022	0.00	0.00	0.00	0.00
E-JIF Premium FY 2022	0.00	0.00	0.00	193,993.00
M.E.L. Premium FY 2022	0.00	0.00	0.00	810,735.85
POL/EPL Policy Premium FY 2022	790,228.50	0.00	792,253.50	1,582,482.00
Exp. & Cont. Charges FY 2021	52,099.54	0.00	62,012.00	126,726.11
Property Fund Charges FY 2021	0.00	0.00	0.00	0.00
E-JIF Premium FY 2021	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2021	0.00	0.00	0.00	0.00
POL/EPL Policy Premium FY 2021	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2020	0.00	3,000.00	0.00	3,000.00
Exp. & Cont. Charges FY 2020	16,428.10	0.00	2,500.00	28,043.95
Exp. & Cont. Charges FY 2019	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2018	0.00	0.00	0.00	0.00
Other	0.00	1,000.00	0.00	1,000.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	79,253.00
Total Bill List Payments	1,263,817.64	321,829.71	1,069,329.21	3,930,788.39
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	1,332.18	1,332.18
TOTAL DISBURSEMENTS:	1,770,625.35	650,582.34	1,664,808.02	5,745,056.77
Closing Balance for the Period:	34,956,982.89	34,182,532.16	32,138,803.27	
Account Net Cash Change During the Period:				
Operating Account	3,122,662.90	-163,831.05	-1,658,981.73	2,171,816.78
JCMI Investment Program	-143,944.11	-608,557.77	-386,483.01	-1,446,273.81
Investment Account	-1,249,087.50	0.00	8,235.62	17,959.56
Asset Management Account	-3,966.60	-2,061.91	-3,320.50	-1,267,099.01
Claims Imprest Account	-6,390.00	0.00	-65,779.63	-65,779.63
Expense & Contingency Account	0.00	0.00	62,600.36	62,600.36
Total Change in Account Net Cash:	1,719,274.69	-774,450.73	-2,043,728.89	-526,775.75
Proof:	**0.00**	**0.00**	**0.00**	

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
TRI COUNTY MUNCIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED
CURRENT MONTH **April**

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 I	**$34,182,532.13**	**10,499.74**	2,478,102.19	**6,514,606.68**	**99,224.81**	1,000.00	**10,307.91**	**25,068,790.80**
Opening Interest Accrual Bal	**$14,471.26**	-	14,471.26	-	-	-	-	-
1 Interest Accrued and/or Int	$3,055.39	$0.00	$3,055.39	$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	-$1,043.99	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	-$1,043.99
5 Interest Paid - Cash Instr.s	$31,043.21	-$358.13	$8,593.75	$2,111.73	$0.00	$0.00	$0.00	$20,695.86
6 Interest Paid - Term Instr.s	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
7 Realized Gain (Loss)	-$409,455.38	$0.00	-$3,320.50	$0.00	$0.00	$0.00	$0.00	-$406,134.88
8 Net Investment Income	-$376,400.77	-$358.13	$8,328.64	$2,111.73	$0.00	$0.00	$0.00	-$386,483.01
9 Deposits - Purchases	$1,735,225.81	$8,593.75	$0.00	$535.30	$594,167.19	$1,131,929.57	$0.00	$0.00
10 (Withdrawals - Sales)	-$3,399,498.53	$0.00	-$8,593.75	-$1,661,628.75	-$659,946.82	-$1,069,329.21	$0.00	$0.00
Ending Cash & Investment Bal	$32,138,803.25	$18,735.36	$2,474,781.69	$4,855,624.96	$33,445.18	$63,600.36	$10,307.91	$24,682,307.79
Ending Interest Accrual Balanc	$17,526.65	$0.00	$17,526.65	$0.00	$0.00	$0.00	$0.00	$0.00
Plus Outstanding Checks	$354,071.20	$0.00	$0.00	$0.00	$213,722.71	$140,348.49	$0.00	$0.00
(Less Deposits in Transit)	-$120.56	$0.00	$0.00	-$120.56	$0.00	$0.00	$0.00	$0.00
Balance per Bank	$32,492,753.89	$18,735.36	$2,474,781.69	$4,855,504.40	$247,167.89	$203,948.85	$10,307.91	$24,682,307.79
			-610,178.9	$5,151,295.60				

Investment Income Allocation

.ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2022	Opening Cash & Investmen	221,847.51	445,957.98	136,556.01	1,430,367.36	425,964.89	0.00	(33,295.77)	(35,255.00)	519,804.80	516,929.68	$3,628,877.46
	Opening Interest Accrual B	61.93	100.03	30.58	327.74	95.38	0.00	24.13	0.00	88.66	183.42	$911.86
	1 Interest Accrued and/or Inte	$19.34	$38.88	$11.91	$124.71	$37.14	$0.00	$0.00	$0.00	$45.32	$45.07	$322.37
	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	-$6.61	-$13.29	-$4.07	-$42.61	-$12.69	$0.00	$0.00	$0.00	-$15.49	-$15.40	-$110.15
	5 Interest Paid - Cash Instr.s	$196.52	$395.04	$120.97	$1,267.07	$377.33	$0.00	$0.00	$0.00	$460.46	$457.91	$3,275.31
	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)	-$2,592.07	-$5,210.58	-$1,595.52	-$16,712.43	-$4,976.98	$0.00	$0.00	$0.00	-$6,073.41	-$6,039.81	-$43,200.80
	8 Net Investment Income	-$2,382.82	-$4,789.94	-$1,466.72	-$15,363.27	-$4,575.20	$0.00	$0.00	$0.00	-$5,583.11	-$5,552.23	-$39,713.28
	9 Interest Accrued - Net Char	$19.34	$38.88	$11.91	$124.71	$37.14	$0.00	$0.00	$0.00	$45.32	$45.07	$322.37
	Ending Cash & Investment	$164,417.03	$439,539.91	$134,577.38	$1,345,343.01	$421,352.55	$0.00	-$825,549.27	-$35,255.00	$514,176.36	$298,768.67	$2,457,370.64
	Ending Interest Accrual Ba	$81.27	$138.91	$42.48	$452.45	$132.52	$0.00	$24.13	$0.00	$133.98	$228.49	$1,234.23

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening Cash & Investmen	11,732.13	850,539.84	229,392.88	1,224,646.36	886,599.23	0.00	(37,668.94)	(32,407.93)	(216,055.19)	212,946.42	$3,129,724.80
	Opening Interest Accrual B	17.92	357.66	95.70	652.49	364.88	0.00	0.07	0.26	44.05	124.89	$1,657.91
	1 Interest Accrued and/or Inte	$1.02	$74.16	$20.00	$106.77	$77.30	$0.00	$0.00	$0.00	$0.00	$18.57	$297.82
	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	-$0.35	-$25.34	-$6.83	-$36.48	-$26.41	$0.00	$0.00	$0.00	$0.00	-$6.34	-$101.76
	5 Interest Paid - Cash Instr.s	$10.39	$753.44	$203.20	$1,084.83	$785.38	$0.00	$0.00	$0.00	$0.00	$188.64	$3,025.88
	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)	-$137.08	-$9,937.72	-$2,680.23	-$14,308.79	-$10,359.04	$0.00	$0.00	$0.00	$0.00	-$2,488.07	-$39,910.92
	8 Net Investment Income	-$126.01	-$9,135.46	-$2,463.86	-$13,153.66	-$9,522.77	$0.00	$0.00	$0.00	$0.00	-$2,287.21	-$36,688.97
	9 Interest Accrued - Net Char	$1.02	$74.16	$20.00	$106.77	$77.30	$0.00	$0.00	$0.00	$0.00	$18.57	$297.82
	Ending Cash & Investment	$116.91	$835,535.72	$224,180.82	$1,011,211.23	$876,999.16	$0.00	-$37,668.94	-$32,407.93	-$216,055.19	$148,628.65	$2,810,540.43
	Ending Interest Accrual Ba	$18.94	$431.81	$115.70	$759.26	$442.18	$0.00	$0.07	$0.26	$44.05	$143.45	$1,955.73

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investmen	(69,563.27)	816,095.24	228,883.42	178,533.33	864,032.41	127,130.01	(131,142.74)	(35,445.26)	75,644.06	1,192,010.27	$3,246,177.47
	Opening Interest Accrual B	0.10	344.99	96.45	134.51	362.89	53.39	0.00	0.00	32.09	508.24	$1,532.67
1	Interest Accrued and/or Inte	$0.00	$71.15	$19.96	$15.57	$75.33	$11.08	$0.00	$0.00	$6.60	$103.93	$303.61
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	-$24.31	-$6.82	-$5.32	-$25.74	-$3.79	$0.00	$0.00	-$2.25	-$35.51	-$103.74
5	Interest Paid - Cash Instr.s	$0.00	$722.92	$202.75	$158.15	$765.39	$112.62	$0.00	$0.00	$67.01	$1,055.92	$3,084.76
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)	$0.00	-$9,535.27	-$2,674.28	-$2,085.99	-$10,095.37	-$1,485.39	$0.00	$0.00	-$883.83	-$13,927.46	-$40,687.58
8	Net Investment Income	$0.00	-$8,765.50	-$2,458.39	-$1,917.59	-$9,280.39	-$1,365.48	$0.00	$0.00	-$812.48	-$12,803.13	-$37,402.96
9	Interest Accrued - Net Char	$0.00	$71.15	$19.96	$15.57	$75.33	$11.08	$0.00	$0.00	$6.60	$103.93	$303.61
	Ending Cash & Investment	-$69,563.27	$796,729.59	$226,405.08	$91,049.52	$854,676.69	$125,753.45	-$131,142.74	-$35,445.26	$74,824.99	$1,176,603.22	$3,109,891.27
	Ending Interest Accrual Ba	$0.10	$416.15	$116.40	$150.08	$438.22	$64.48	$0.00	$0.00	$38.69	$612.17	$1,836.28

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening Cash & Investmen	167,323.17	778,286.35	266,597.63	540,365.62	247,474.64	97,085.95	558.58	167.03	17,313.03	241,610.51	$2,356,782.51
	Opening Interest Accrual B	64.63	340.63	114.36	248.60	104.01	40.78	0.23	0.07	7.30	101.53	$1,022.14
1	Interest Accrued and/or Inte	$14.59	$67.86	$23.24	$47.11	$21.58	$8.46	$0.05	$0.01	$1.51	$21.07	$205.48
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	-$4.98	-$23.19	-$7.94	-$16.10	-$7.37	-$2.89	-$0.02	-$0.00	-$0.52	-$7.20	-$70.21
5	Interest Paid - Cash Instr.s	$148.22	$689.43	$236.16	$478.67	$219.22	$86.00	$0.49	$0.15	$15.34	$214.03	$2,087.72
6	Interest Paid - Term Instr.s	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
7	Realized Gain (Loss)	-$1,955.01	-$9,093.51	-$3,114.93	-$6,313.64	-$2,891.50	-$1,134.35	-$6.53	-$1.95	-$202.29	-$2,822.98	-$27,536.68
8	Net Investment Income	-$1,797.18	-$8,359.41	-$2,863.47	-$5,803.95	-$2,658.07	-$1,042.78	-$6.00	-$1.79	-$185.96	-$2,595.09	-$25,313.70
9	Interest Accrued - Net Char	$14.59	$67.86	$23.24	$47.11	$21.58	$8.46	$0.05	$0.01	$1.51	$21.07	$205.48
	Ending Cash & Investment	$165,511.40	$740,073.66	$249,261.33	$475,936.19	$244,794.99	$96,034.71	$552.53	$165.23	$17,125.56	$238,994.36	$2,228,449.96
	Ending Interest Accrual Ba	$79.22	$408.49	$137.60	$295.72	$125.59	$49.24	$0.28	$0.08	$8.81	$122.59	$1,227.62

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investmen	108,772.41	(270,701.26)	244,891.92	925,466.22	711,284.18	188,052.56	63,602.57	1,256.62	14,612.87	272,789.54	$2,260,027.63
	Opening Interest Accrual B	45.69	0.13	108.48	411.31	298.80	78.99	26.72	0.53	6.14	114.61	$1,091.39
1	Interest Accrued and/or Inte	$9.48	$0.00	$21.35	$80.69	$62.01	$16.40	$5.55	$0.11	$1.27	$23.78	$220.65
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	-$3.24	$0.00	-$7.30	-$27.57	-$21.19	-$5.60	-$1.89	-$0.04	-$0.44	-$8.13	-$75.39
5	Interest Paid - Cash Instr.s	$96.35	$0.00	$216.93	$819.81	$630.08	$166.58	$56.34	$1.11	$12.94	$241.65	$2,241.80
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)	-$1,270.90	$0.00	-$2,861.32	-$10,813.16	-$8,310.65	-$2,197.21	-$743.13	-$14.68	-$170.74	-$3,187.28	-$29,569.07
8	Net Investment Income	-$1,168.30	$0.00	-$2,630.33	-$9,940.23	-$7,639.75	-$2,019.83	-$683.14	-$13.50	-$156.95	-$2,929.97	-$27,182.00
9	Interest Accrued - Net Char	$9.48	$0.00	$21.35	$80.69	$62.01	$16.40	$5.55	$0.11	$1.27	$23.78	$220.65
	Ending Cash & Investment	$107,594.63	-$281,966.86	$216,677.23	$902,558.19	$703,582.41	$186,016.33	$62,913.89	$1,243.01	$14,454.64	$269,835.78	$2,182,909.25
	Ending Interest Accrual Ba	$55.18	$0.13	$129.83	$492.00	$360.82	$95.38	$32.26	$0.64	$7.41	$138.39	$1,312.04

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investmen	730.12	3,357.36	22,914.43	1,748.13	0.00	0.00	0.00	0.00	0.00	17,771,666.81	$17,800,416.85
	Opening Interest Accrual B	0.14	0.00	0.00	0.39	0.00	0.00	0.00	0.00	0.00	7,514.81	$7,515.34
1	Interest Accrued and/or Inte	$0.06	$0.29	$2.00	$0.15	$0.00	$0.00	$0.00	$0.00	$0.00	$1,549.46	$1,551.97
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	-$0.02	-$0.10	-$0.68	-$0.05	$0.00	$0.00	$0.00	$0.00	$0.00	-$529.43	-$530.29
5	Interest Paid - Cash Instr.s	$0.65	$2.97	$20.30	$1.55	$0.00	$0.00	$0.00	$0.00	$0.00	$15,742.74	$15,768.21
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)	-$8.53	-$39.23	-$267.73	-$20.43	$0.00	$0.00	$0.00	$0.00	$0.00	-$207,644.41	-$207,980.32
8	Net Investment Income	-$7.84	-$36.06	-$246.12	-$18.78	$0.00	$0.00	$0.00	$0.00	$0.00	-$190,881.64	-$191,190.44
9	Interest Accrued - Net Char	$0.06	$0.29	$2.00	$0.15	$0.00	$0.00	$0.00	$0.00	$0.00	$1,549.46	$1,551.97
	Ending Cash & Investment	$1,226.96	$3,321.01	$22,666.32	$1,729.20	$0.00	$0.00	$0.00	$0.00	$0.00	$17,579,235.71	$17,608,179.20
	Ending Interest Accrual Ba	$0.20	$0.29	$2.00	$0.54	$0.00	$0.00	$0.00	$0.00	$0.00	$9,064.27	$9,067.31

WILMINGTON TRUST

Corporate Headquarters
1100 North Market Street
Wilmington, DE 19890-0001

Accounting Statement

120880-000 - TRICO JOINT INSURANCE FUND
April 01, 2022 - April 30, 2022

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	$2,485,337.82
Net of Contributions & Withdrawals	-$8,593.75
Net Investment Change	-$265.11
Closing Market Value w/Accrued Income	**$2,476,478.96**

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

Your Relationship Team

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SUSAN T O'NEAL **(302) 636-6448**
ICS Relationship Manager
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Important Information

This statement reflects an enhancement to pending dividend reinvestment purchases and will now report an offsetting cash payable. If you have any questions, please contact your relationship manager.

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	$2,471,620.20	100%
TOTAL	**$2,471,620.20**	**100%**

Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Estimated Yield (%)
Fixed Income	$2,471,620.20	$4,858.76	$2,476,478.96	$37,012.50	1.50%
TOTAL	**$2,471,620.20**	**$4,858.76**	**$2,476,478.96**	**$37,012.50**	**1.50%**

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.

WILMINGTON TRUST

Relationship Summary *(continued)*

120880-000 - TRICO JOINT INSURANCE FUND
April 01, 2022 - April 30, 2022

Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	**$2,474,940.70**	**$3,741,880.70**
Accrued Income	10,397.12	19,017.76
Opening Market Value w/Accrued Income	**$2,485,337.82**	**$3,760,898.46**
Contributions		
Cash Receipts	-	1,259,000.00
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	-	**$1,259,000.00**
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-8,593.75	-2,536,881.25
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	**-$8,593.75**	**-$2,536,881.25**
Net Contributions & Withdrawals	**-$8,593.75**	**-$1,277,881.25**
Closing Market Value	2,471,620.20	2,471,620.20
Accrued Income	4,858.76	4,858.76
Closing Market Value w/Accrued Income	**$2,476,478.96**	**$2,476,478.96**
Net Investment Change	**-$265.11**	**-$6,538.25**

Net Investment Change Detail

	Current Period	Year-to-Date
Net Investment Change	**-$265.11**	**-$6,538.25**
Income Earned		
Dividends	-	-
Net Interest	8,593.75	27,881.25
Other Income	-	-
Change in Accrual	-5,538.36	-14,159.00
Total Income Earned	**$3,055.39**	**$13,722.25**
Market Appreciation	**-$3,320.50**	**-$20,260.50**

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	8,593.75	27,881.25
Other Income	-	-
Total Taxable	**$8,593.75**	**$27,881.25**
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	**$8,593.75**	**$27,881.25**

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
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	1,250,000.00
Net Interest	8,593.75	27,881.25
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	**$8,593.75**	**$2,536,881.25**
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-8,593.75	-2,536,881.25
Other Fees	-	-
Purchases	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	**-$8,593.75**	**-$2,536,881.25**
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
April 01, 2022 - April 30, 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%	$2,471,620.20	$2,460,071.88	$11,548.32	$4,858.76	$2,476,478.96
Total Fixed Income	**100.00%**	**$2,471,620.20**	**$2,460,071.88**	**$11,548.32**	**$4,858.76**	**$2,476,478.96**
TOTAL ASSETS	**100%**	**$2,471,620.20**	**$2,460,071.88**	**$11,548.32**	**$4,858.76**	**$2,476,478.96**

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	$100.141	$1,221,720.20	$1,218,665.63	$3,054.57	$4,107.39	$19,825.00	0.30	1.06%	49.43%
UNITED STATES TREASURY NOTES DTD 10/15/2019 1.375% 10/15/2022 CUSIP: 912828YK0 Moody's: AAA	1,250,000	99.992	1,249,900.00	1,241,406.25	8,493.75	751.37	17,187.50	0.46	1.34	50.57
Total U.S. Treasury Bonds			**$2,471,620.20**	**$2,460,071.88**	**$11,548.32**	**$4,858.76**	**$37,012.50**	**0.38**	**1.20%**	**100%**
Total U.S. Taxable Fixed Income			**$2,471,620.20**	**$2,460,071.88**	**$11,548.32**	**$4,858.76**	**$37,012.50**	**0.38**	**1.20%**	**100%**
TOTAL FIXED INCOME			**$2,471,620.20**	**$2,460,071.88**	**$11,548.32**	**$4,858.76**	**$37,012.50**	**0.38**	**1.20%**	**100%**
Grand Total Accrued Income			**$2,471,620.20** $4,858.76	**$2,460,071.88**	**$11,548.32**	**$4,858.76**	**$37,012.50**			**100%**
Grand Total Market Value w/ Accrued Income			**$2,476,478.96**							

Transaction Activity Detail

Trade Date / Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
04/15/2022	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 10/15/22 AT $0.006875 /SHARE ON 1250000 PAR VALUE DUE 2022-04-15	-	$8,593.75	-
04/15/2022	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK GLOUCESTER, SALEM, & CUMBERLAND JIF 9871761905	-	-8,593.75	-
CLOSING BALANCE				-	-

Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss

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

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.

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,612,890.039	MEL JCMI ACCOUNT	9.4464	24,682,307.79	0.00	24,682,307.79		0.00
99VVB5Y75		9.4464	24,682,307.79	0.00	24,682,307.79	100.00	0.00

		Current Period			Fiscal Year To Date	
		04/01/2022	04/30/2022		01/01/2022	04/30/2022
NET ASSETS - BEGINNING OF PERIOD			**25,068,790.80**			**26,128,581.60**
			25,068,790.80			**26,128,581.60**
RECEIPTS						
INVESTMENT INCOME						
INTEREST	23,370.03			93,679.88		
UNREALIZED GAIN/LOSS-INVESTMENT	-406,134.88			-1,524,652.79		
ACCRETION/AMORTIZATION	-1,043.99			-4,331.02		
TOTAL INVESTMENT INCOME			**-383,808.84**			**-1,435,303.93**
TOTAL RECEIPTS			**-383,808.84**			**-1,435,303.93**
DISBURSEMENTS						
ADMINISTRATIVE EXPENSES						
TRUSTEE/CUSTODIAN	617.11			2,531.51		
INVESTMENT ADVISORY FEES	1,439.95			5,906.86		
CONSULTING	617.11			2,531.51		
TOTAL ADMINISTRATIVE EXPENSES			**2,674.17**			**10,969.88**
TOTAL DISBURSEMENTS			**2,674.17**			**10,969.88**
NET ASSETS - END OF PERIOD			**24,682,307.79**			**24,682,307.79**

Trans Code / Link Ref	Shares/Par / Security Id	Description / Broker / Transaction No./Client Ref No.	Trade Date / C. Settle Date / Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
RECEIPTS AND DISBURSEMENT TRANSACTIONS							
AMORTIZATION/ACCRETION							
U.S. DOLLAR							
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-790.39	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-790.39	0.00	0.00
		20220506O000040	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-197.29	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/20/2021	0.000000	-197.29	0.00	0.00
		20220506O000110	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-48.38	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-48.38	0.00	0.00
		20220506O000200	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	790.39	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	790.39	0.00	0.00
		20220512A000230	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	197.29	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	197.29	0.00	0.00
		20220512A000300	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	48.38	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	48.38	0.00	0.00
		20220512A000390	04/29/2022				

Trans Code / Link Ref	Shares/Par / Security Id	Description / Broker / Transaction No./Client Ref No.	Trade Date / C. Settle Date / Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-796.44	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-796.44	0.00	0.00
		20220512O000030	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-198.80	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/20/2021	0.000000	-198.80	0.00	0.00
		20220512O000090	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-48.75	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-48.75	0.00	0.00
		20220512O000160	04/29/2022				
		TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:			**-1,043.99**	**0.00**	**0.00**
					-1,043.99	**0.00**	**0.00**
		TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:			**-1,043.99**	**0.00**	**0.00**
FUND ALLOCATED EARNINGS							
U.S. DOLLAR							
BVA	0.000	MEL JCMI ACCOUNT	04/30/2022	0.000000	-0.12	0.00	0.00
	99VVB5Y75	UGL ADJ 043022	03/01/2021	0.000000	-0.12	0.00	0.00
		20220506A000240	04/30/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-307,484.14	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-307,484.14	0.00	0.00
		20220506O000010	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-145,152.57	0.00	0.00
	99VVB5Y75	GENERAL INCOME	03/01/2021	0.000000	-145,152.57	0.00	0.00
		20220506O000020	04/29/2022				

Trans Code / Link Ref	Shares/Par / Security Id	Description / Broker / Transaction No./Client Ref No.	Trade Date / C. Settle Date / Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	17,693.34	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	17,693.34	0.00	0.00
		20220506O000030	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-467.22	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-467.22	0.00	0.00
		20220506O000050	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-1,090.19	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-1,090.19	0.00	0.00
		20220506O000060	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-467.22	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-467.22	0.00	0.00
		20220506O000070	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-76,750.45	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/20/2021	0.000000	-76,750.45	0.00	0.00
		20220506O000080	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-36,231.22	0.00	0.00
	99VVB5Y75	GENERAL INCOME	10/20/2021	0.000000	-36,231.22	0.00	0.00
		20220506O000090	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	4,416.40	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/20/2021	0.000000	4,416.40	0.00	0.00
		20220506O000100	04/29/2022				

Trans Code / Link Ref	Shares/Par / Security Id	Description / Broker / Transaction No./Client Ref No.	Trade Date / C. Settle Date / Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-116.62	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/20/2021	0.000000	-116.62	0.00	0.00
		20220506O000120	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-272.12	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/20/2021	0.000000	-272.12	0.00	0.00
		20220506O000130	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-116.62	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/20/2021	0.000000	-116.62	0.00	0.00
		20220506O000140	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-0.06	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	-0.06	0.00	0.00
		20220506O000150	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-0.03	0.00	0.00
	99VVB5Y75	GENERAL INCOME	12/01/2021	0.000000	-0.03	0.00	0.00
		20220506O000160	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-18,819.47	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	-18,819.47	0.00	0.00
		20220506O000170	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-8,884.02	0.00	0.00
	99VVB5Y75	GENERAL INCOME	01/03/2022	0.000000	-8,884.02	0.00	0.00
		20220506O000180	04/29/2022				

Trans Code / Link Ref	Shares/Par / Security Id	Description / Broker / Transaction No./Client Ref No.	Trade Date / C. Settle Date / Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	1,082.92	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	1,082.92	0.00	0.00
		20220506O000190	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-28.60	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-28.60	0.00	0.00
		20220506O000210	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-66.72	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-66.72	0.00	0.00
		20220506O000220	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-28.60	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-28.60	0.00	0.00
		20220506O000230	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	307,484.14	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	307,484.14	0.00	0.00
		20220512A000200	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	145,152.57	0.00	0.00
	99VVB5Y75	GENERAL INCOME	03/01/2021	0.000000	145,152.57	0.00	0.00
		20220512A000210	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-17,693.34	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	-17,693.34	0.00	0.00
		20220512A000220	04/29/2022				

Trans Code / Link Ref	Shares/Par / Security Id	Description / Broker / Transaction No./Client Ref No.	Trade Date / C. Settle Date / Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	467.22	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	467.22	0.00	0.00
		20220512A000240	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	1,090.19	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	1,090.19	0.00	0.00
		20220512A000250	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	467.22	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	467.22	0.00	0.00
		20220512A000260	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	76,750.45	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	76,750.45	0.00	0.00
		20220512A000270	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	36,231.22	0.00	0.00
	99VVB5Y75	GENERAL INCOME	03/01/2021	0.000000	36,231.22	0.00	0.00
		20220512A000280	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-4,416.40	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	-4,416.40	0.00	0.00
		20220512A000290	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	116.62	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	116.62	0.00	0.00
		20220512A000310	04/29/2022				

Trans Code / Link Ref	Shares/Par / Security Id	Description / Broker / Transaction No./Client Ref No.	Trade Date / C. Settle Date / Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	272.12	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	272.12	0.00	0.00
		20220512A000320	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	116.62	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	116.62	0.00	0.00
		20220512A000330	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	0.06	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	0.06	0.00	0.00
		20220512A000340	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	0.03	0.00	0.00
	99VVB5Y75	GENERAL INCOME	03/01/2021	0.000000	0.03	0.00	0.00
		20220512A000350	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	18,819.47	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	18,819.47	0.00	0.00
		20220512A000360	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	8,884.02	0.00	0.00
	99VVB5Y75	GENERAL INCOME	03/01/2021	0.000000	8,884.02	0.00	0.00
		20220512A000370	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-1,082.92	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	-1,082.92	0.00	0.00
		20220512A000380	04/29/2022				

Trans Code / Link Ref	Shares/Par / Security Id	Description / Broker / Transaction No./Client Ref No.	Trade Date / C. Settle Date / Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	28.60	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	28.60	0.00	0.00
		20220512A000400	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	66.72	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	66.72	0.00	0.00
		20220512A000410	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	28.60	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	28.60	0.00	0.00
		20220512A000420	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/30/2022	0.000000	0.12	0.00	0.00
	99VVB5Y75	UGL ADJ 043022	03/01/2021	0.000000	0.12	0.00	0.00
		20220512A000430	04/30/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/30/2022	0.000000	1.75	0.00	0.00
	99VVB5Y75	UGL ADJ 043022	03/01/2021	0.000000	1.75	0.00	0.00
		20220512A000440	04/30/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-309,835.73	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-309,835.73	0.00	0.00
		20220512O000010	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	17,828.66	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	17,828.66	0.00	0.00
		20220512O000020	04/29/2022				

Trans Code / Link Ref	Shares/Par / Security Id	Description / Broker / Transaction No./Client Ref No.	Trade Date / C. Settle Date / Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-470.79	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-470.79	0.00	0.00
		20220512O000040	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-1,098.52	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-1,098.52	0.00	0.00
		20220512O000050	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-470.79	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-470.79	0.00	0.00
		20220512O000060	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-77,337.43	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/20/2021	0.000000	-77,337.43	0.00	0.00
		20220512O000070	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	4,450.17	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/20/2021	0.000000	4,450.17	0.00	0.00
		20220512O000080	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-117.51	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/20/2021	0.000000	-117.51	0.00	0.00
		20220512O000100	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-274.20	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/20/2021	0.000000	-274.20	0.00	0.00
		20220512O000110	04/29/2022				

Trans Code / Link Ref	Shares/Par / Security Id	Description / Broker / Transaction No./Client Ref No.	Trade Date / C. Settle Date / Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-117.51	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/20/2021	0.000000	-117.51	0.00	0.00
		20220512O000120	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-0.07	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	-0.07	0.00	0.00
		20220512O000130	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-18,963.40	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	-18,963.40	0.00	0.00
		20220512O000140	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	1,091.20	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	1,091.20	0.00	0.00
		20220512O000150	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-28.81	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-28.81	0.00	0.00
		20220512O000170	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-67.23	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-67.23	0.00	0.00
		20220512O000180	04/29/2022				
BVA	0.000	MEL JCMI ACCOUNT	04/29/2022	0.000000	-28.81	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-28.81	0.00	0.00
		20220512O000190	04/29/2022				
		TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:			**-385,439.02**	**0.00**	**0.00**
					-385,439.02	**0.00**	**0.00**

Trans Code / Link Ref	Shares/Par / Security Id	Description / Broker / Transaction No./Client Ref No.	Trade Date / C. Settle Date / Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
		TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:			-385,439.02	0.00	0.00
		TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:			-386,483.01	0.00	0.00
		TOTAL TRANSACTIONS BASE:			-386,483.01	0.00	0.00

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

Current Fund Year: 2022 **Month Ending: April**	**Property**	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**EJIF**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	440,842.07	2,623,535.51	1,129,236.29	4,301,127.02	3,135,355.35	412,268.52	(137,946.30)	(101,684.54)	411,319.57	21,968,478.67	34,182,532.16
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	504.74	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	514.74
Invest Pymnts	(5,511.45)	(31,252.48)	(12,193.70)	(46,444.36)	(33,856.15)	(4,451.75)	(692.82)	(15.37)	(6,774.51)	(237,219.59)	(378,412.18)
Invest Adj	(15.20)	(86.23)	(33.64)	(128.13)	(93.40)	(12.28)	(1.91)	(0.04)	(18.70)	(654.46)	(1,043.99)
Subtotal Invest	(5,526.65)	(31,338.71)	(12,227.34)	(46,572.49)	(33,949.55)	(4,464.03)	(694.73)	(15.41)	(6,793.21)	(237,874.05)	(379,456.17)
Other *	0.00	0.00	0.00	20.56	0.00	0.00	0.00	0.00	0.00	0.00	20.56
TOTAL	(5,021.91)	(31,338.71)	(12,227.34)	(46,541.93)	(33,949.55)	(4,464.03)	(694.73)	(15.41)	(6,793.21)	(237,874.05)	(378,920.87)
EXPENSES											
Claims Transfers	66,516.50	58,963.77	43,240.79	425,425.57	0.00	0.00	0.00	0.00	0.00	0.00	594,146.63
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	792,253.50	0.00	0.00	277,075.71	1,069,329.21
Other *	0.00	0.00	0.00	1,332.18	0.00	0.00	0.00	0.00	0.00	0.00	1,332.18
TOTAL	66,516.50	58,963.77	43,240.79	426,757.75	0.00	0.00	792,253.50	0.00	0.00	277,075.71	1,664,808.02
END BALANCE	**369,303.66**	**2,533,233.03**	**1,073,768.16**	**3,827,827.34**	**3,101,405.80**	**407,804.49**	**(930,894.53)**	**(101,699.95)**	**404,526.36**	**21,453,528.91**	**32,138,803.27**
											XXX

REPORT STATUS SECTION

Report Month: April					
				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	
Accural Balances:	Accural 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 payments NO	/	Max/Min	0.00	(0.00)
Pre-existing variance:	No prior unreconciled variance	/	Max/Min	0.00	0.00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	**2022**										
Month Ending:	**April**										
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**EJIF**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	221,847.51	445,957.98	136,556.01	1,430,367.36	425,964.89	0.00	(33,295.77)	(35,255.00)	519,804.80	516,929.68	3,628,877.46
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	(2,395.55)	(4,815.53)	(1,474.56)	(15,445.37)	(4,599.65)	0.00	0.00	0.00	(5,612.95)	(5,581.90)	(39,925.51)
Invest Adj	(6.61)	(13.29)	(4.07)	(42.61)	(12.69)	0.00	0.00	0.00	(15.49)	(15.40)	(110.16)
Subtotal Invest	(2,402.16)	(4,828.82)	(1,478.63)	(15,487.98)	(4,612.34)	0.00	0.00	0.00	(5,628.44)	(5,597.30)	(40,035.67)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(2,402.16)	(4,828.82)	(1,478.63)	(15,487.98)	(4,612.34)	0.00	0.00	0.00	(5,628.44)	(5,597.30)	(40,035.67)
EXPENSES											0.00
Claims Transfers	55,028.32	1,589.25	500.00	69,536.37	0.00	0.00	0.00	0.00	0.00	0.00	126,653.94
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	792,253.50	0.00	0.00	212,563.71	1,004,817.21
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	55,028.32	1,589.25	500.00	69,536.37	0.00	0.00	792,253.50	0.00	0.00	212,563.71	1,131,471.15
END BALANCE	**164,417.03**	**439,539.91**	**134,577.38**	**1,345,343.01**	**421,352.55**	**0.00**	**(825,549.27)**	**(35,255.00)**	**514,176.36**	**298,768.67**	**2,457,370.64**

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	**2021**										
Month Ending:	**April**										
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**EJIF**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	11,732.13	850,539.84	229,392.88	1,224,646.36	886,599.23	0.00	(37,668.94)	(32,407.93)	(216,055.19)	212,946.42	3,129,724.80
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	10.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00
Invest Pymnts	(126.69)	(9,184.28)	(2,477.03)	(13,223.95)	(9,573.66)	0.00	0.00	0.00	0.00	(2,299.43)	(36,885.04)
Invest Adj	(0.35)	(25.34)	(6.83)	(36.48)	(26.41)	0.00	0.00	0.00	0.00	(6.34)	(101.75)
Subtotal Invest	(127.04)	(9,209.62)	(2,483.86)	(13,260.43)	(9,600.07)	0.00	0.00	0.00	0.00	(2,305.77)	(36,986.79)
Other *	0.00	0.00	0.00	20.56	0.00	0.00	0.00	0.00	0.00	0.00	20.56
TOTAL	(127.04)	(9,209.62)	(2,483.86)	(13,229.87)	(9,600.07)	0.00	0.00	0.00	0.00	(2,305.77)	(36,956.23)
EXPENSES											
Claims Transfers	11,488.18	5,794.50	2,728.20	198,873.08	0.00	0.00	0.00	0.00	0.00	0.00	218,883.96
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62,012.00	62,012.00
Other *	0.00	0.00	0.00	1,332.18	0.00	0.00	0.00	0.00	0.00	0.00	1,332.18
TOTAL	11,488.18	5,794.50	2,728.20	200,205.26	0.00	0.00	0.00	0.00	0.00	62,012.00	282,228.14
END BALANCE	**116.91**	**835,535.72**	**224,180.82**	**1,011,211.23**	**876,999.16**	**0.00**	**(37,668.94)**	**(32,407.93)**	**(216,055.19)**	**148,628.65**	**2,810,540.43**

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	**2020**										
Month Ending:	**April**										
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**EJIF**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	(69,563.27)	816,095.24	228,883.42	178,533.33	864,032.41	127,130.01	(131,142.74)	(35,445.26)	75,644.06	1,192,010.27	3,246,177.47
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	0.00	(8,812.34)	(2,471.52)	(1,927.84)	(9,329.98)	(1,372.77)	0.00	0.00	(816.82)	(12,871.54)	(37,602.81)
Invest Adj	0.00	(24.31)	(6.82)	(5.32)	(25.74)	(3.79)	0.00	0.00	(2.25)	(35.51)	(103.74)
Subtotal Invest	0.00	(8,836.65)	(2,478.34)	(1,933.16)	(9,355.72)	(1,376.56)	0.00	0.00	(819.07)	(12,907.05)	(37,706.55)
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	(8,836.65)	(2,478.34)	(1,933.16)	(9,355.72)	(1,376.56)	0.00	0.00	(819.07)	(12,907.05)	(37,706.55)
EXPENSES											
Claims Transfers	0.00	10,529.00	0.00	85,550.65	0.00	0.00	0.00	0.00	0.00	0.00	96,079.65
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,500.00	2,500.00
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	10,529.00	0.00	85,550.65	0.00	0.00	0.00	0.00	0.00	2,500.00	98,579.65
END BALANCE	**(69,563.27)**	**796,729.59**	**226,405.08**	**91,049.52**	**854,676.69**	**125,753.45**	**(131,142.74)**	**(35,445.26)**	**74,824.99**	**1,176,603.22**	**3,109,891.27**

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	**2019**										
Month Ending:	**April**										
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**EJIF**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	167,323.17	778,286.35	266,597.63	540,365.62	247,474.64	97,085.95	558.58	167.03	17,313.03	241,610.51	2,356,782.51
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	(1,806.79)	(8,404.08)	(2,878.77)	(5,834.97)	(2,672.28)	(1,048.35)	(6.03)	(1.80)	(186.95)	(2,608.95)	(25,448.97)
Invest Adj	(4.98)	(23.19)	(7.94)	(16.10)	(7.37)	(2.89)	(0.02)	0.00	(0.52)	(7.20)	(70.21)
Subtotal Invest	(1,811.77)	(8,427.27)	(2,886.71)	(5,851.07)	(2,679.65)	(1,051.24)	(6.05)	(1.80)	(187.47)	(2,616.15)	(25,519.18)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(1,811.77)	(8,427.27)	(2,886.71)	(5,851.07)	(2,679.65)	(1,051.24)	(6.05)	(1.80)	(187.47)	(2,616.15)	(25,519.18)
EXPENSES											
Claims Transfers	0.00	29,785.42	14,449.59	58,578.36	0.00	0.00	0.00	0.00	0.00	0.00	102,813.37
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	29,785.42	14,449.59	58,578.36	0.00	0.00	0.00	0.00	0.00	0.00	102,813.37
END BALANCE	**165,511.40**	**740,073.66**	**249,261.33**	**475,936.19**	**244,794.99**	**96,034.71**	**552.53**	**165.23**	**17,125.56**	**238,994.36**	**2,228,449.96**

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	**2018**										
Month Ending:	**April**										
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**EJIF**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	108,772.41	(270,701.26)	244,891.92	925,466.22	711,284.18	188,052.56	63,602.57	1,256.62	14,612.87	272,789.54	2,260,027.63
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	(1,174.54)	0.00	(2,644.39)	(9,993.35)	(7,680.58)	(2,030.63)	(686.79)	(13.57)	(157.79)	(2,945.63)	(27,327.27)
Invest Adj	(3.24)	0.00	(7.30)	(27.57)	(21.19)	(5.60)	(1.89)	(0.04)	(0.44)	(8.13)	(75.40)
Subtotal Invest	(1,177.78)	0.00	(2,651.69)	(10,020.92)	(7,701.77)	(2,036.23)	(688.68)	(13.61)	(158.23)	(2,953.76)	(27,402.67)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(1,177.78)	0.00	(2,651.69)	(10,020.92)	(7,701.77)	(2,036.23)	(688.68)	(13.61)	(158.23)	(2,953.76)	(27,402.67)
EXPENSES											
Claims Transfers	0.00	11,265.60	25,563.00	12,887.11	0.00	0.00	0.00	0.00	0.00	0.00	49,715.71
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	11,265.60	25,563.00	12,887.11	0.00	0.00	0.00	0.00	0.00	0.00	49,715.71
END BALANCE	**107,594.63**	**(281,966.86)**	**216,677.23**	**902,558.19**	**703,582.41**	**186,016.33**	**62,913.89**	**1,243.01**	**14,454.64**	**269,835.78**	**2,182,909.25**

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	**Closed FY**										
Month Ending:	**April**										
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**EJIF**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	730.12	3,357.36	22,914.43	1,748.13	0.00	0.00	0.00	0.00	0.00	17,771,666.81	17,800,416.85
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	504.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	504.74
Invest Pymnts	(7.88)	(36.25)	(247.43)	(18.88)	0.00	0.00	0.00	0.00	0.00	(191,901.67)	(192,212.11)
Invest Adj	(0.02)	(0.10)	(0.68)	(0.05)	0.00	0.00	0.00	0.00	0.00	(529.43)	(530.28)
Subtotal Invest	(7.90)	(36.35)	(248.11)	(18.93)	0.00	0.00	0.00	0.00	0.00	(192,431.10)	(192,742.39)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	496.84	(36.35)	(248.11)	(18.93)	0.00	0.00	0.00	0.00	0.00	(192,431.10)	(192,237.65)
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	**1,226.96**	**3,321.01**	**22,666.32**	**1,729.20**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**17,579,235.71**	**17,608,179.20**

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
TRI COUNTY MUNCIPAL JOINT INSURANCE FUND

Month **April**
Current Fund Year **2022**

Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid April	3. Monthly Recoveries April	4. Calc. Net Paid Thru April	5. TPA Net Paid Thru April	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2022	Property	102,894.93	55,028.32	0.00	157,923.25	157,923.25	0.00	0.00	0.00
	Liability	899.70	1,589.25	0.00	2,488.95	2,488.95	0.00	0.00	0.00
	Auto	0.00	500.00	0.00	500.00	500.00	0.00	0.00	0.00
	Workers Comp	76,936.81	69,536.37	0.00	146,473.18	146,473.18	0.00	0.00	0.00
	Total	**180,731.44**	**126,653.94**	**0.00**	**307,385.38**	**307,385.38**	**0.00**	**0.00**	**0.00**
2021	Property	664,874.17	11,488.18	0.00	676,362.35	676,362.35	0.00	(0.00)	0.00
	Liability	64,935.21	5,794.50	0.00	70,729.71	70,729.71	0.00	0.00	(0.00)
	Auto	40,362.83	2,728.20	0.00	43,091.03	43,091.03	0.00	0.00	0.00
	Workers Comp	2,016,232.54	198,873.08	10.00	2,215,095.62	2,215,095.62	0.00	0.00	0.00
	Total	**2,786,404.75**	**218,883.96**	**10.00**	**3,005,278.71**	**3,005,278.71**	**0.00**	**(0.00)**	**0.00**
2020	Property	707,423.87	0.00	0.00	707,423.87	707,423.87	0.00	0.00	0.00
	Liability	84,281.53	10,529.00	0.00	94,810.53	94,810.53	0.00	0.00	0.00
	Auto	59,934.30	0.00	0.00	59,934.30	59,934.30	0.00	0.00	0.00
	Workers Comp	3,004,280.78	85,550.65	0.00	3,089,831.43	3,089,831.43	(0.00)	0.00	(0.00)
	Total	**3,855,920.48**	**96,079.65**	**0.00**	**3,952,000.13**	**3,952,000.13**	**(0.00)**	**0.00**	**(0.00)**
2019	Property	1,253,155.96	0.00	0.00	1,253,155.96	1,253,155.96	0.00	0.00	0.00
	Liability	251,503.39	29,785.42	0.00	281,288.81	281,288.81	0.00	0.00	0.00
	Auto	81,646.46	14,449.59	0.00	96,096.05	96,096.05	0.00	0.00	0.00
	Workers Comp	2,974,066.07	58,578.36	0.00	3,032,644.43	3,032,644.43	0.00	0.00	(0.00)
	Total	**4,560,371.88**	**102,813.37**	**0.00**	**4,663,185.25**	**4,663,185.25**	**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	1,371,674.43	11,265.60	0.00	1,382,940.03	1,382,940.03	0.00	0.00	0.00
	Auto	107,360.64	25,563.00	0.00	132,923.64	132,923.64	0.00	0.00	(0.00)
	Workers Comp	2,631,758.72	12,887.11	0.00	2,644,645.83	2,644,645.83	0.00	0.00	0.00
	Total	**4,953,237.15**	**49,715.71**	**0.00**	**5,002,952.86**	**5,002,952.86**	**0.00**	**0.00**	**(0.00)**
Closed FY	Property	(741.14)	0.00	504.74	(1,245.88)	(1,245.88)	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	(1,379.68)	0.00	0.00	(1,379.68)	(1,379.68)	0.00	0.00	0.00
	Total	**(2,120.82)**	**0.00**	**504.74**	**(2,625.56)**	**(2,625.56)**	**0.00**	**0.00**	**0.00**
	TOTAL	**16,334,544.88**	**594,146.63**	**514.74**	**16,928,176.77**	**16,928,176.77**	**0.00**	**0.00**	**(0.00)**

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
23795	4/1/2022			MADDEN & MADDEN PA			$4,170.79		
			BODILY INJURY [Expired]		- - /2021230100	2/14/2021	$1,883.50	2021/2021	Legal
			BODILY INJURY [Expired]		- - /2019167321	2/10/2019	$2,287.29	2019/2019	Legal
23796	4/1/2022		BODILY INJURY [Expired]	CENTRAL PHYSICIANS & SURGEONS	- - /2019167321	2/10/2019	$1,200.00	2019/2019	Expense
23797	4/1/2022		INDEMNITY	I C U INVESTIGATIONS INC	- - /2022259433	5/6/2021	$450.00	2021/2021	Expense
23798	4/1/2022		BODILY INJURY [Expired]	BIRCHMEIER & POWELL LLC	- - /2020180290	6/2/2019	$11,203.50	2019/2019	Legal
23799	4/1/2022		BODILY INJURY [Expired]	Court Reporting Cost Containment, Inc	- - /2020180290	6/2/2019	$507.75	2019/2019	Expense
23800	4/1/2022		BODILY INJURY [Expired]	RELIABLE COPY SERVICE,INC	- - /2020181445	8/14/2019	$557.95	2019/2019	Expense
23801	4/1/2022		INDEMNITY	State of New Jersey - Div of Worker's Comp	- - /2022257379	12/15/2021	$0.64	2021/2021	Expense
23802	4/1/2022			HOWARD HAMMER PSYD			$30.00		
			INDEMNITY		MLT-2022246088/ 2022246208	8/23/2021	$15.00	2021/2021	Loss
			INDEMNITY		- - /2018127143	2/17/2018	$15.00	2018/2018	Loss
23803	4/1/2022		1ST PARTY COLL PD	LEO PETETTI LLC	- - /2022257998	12/18/2021	$55.00	2021/2021	Expense
23804	4/1/2022		PUB OFF PI	DAVID S DEWEESE	- - /2022268394	2/2/2022	$750.00	2022/2022	Legal
23805	4/1/2022		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	- - /2021216786	10/5/2020	$800.00	2020/2020	Expense
23806	4/1/2022		BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	- - /2022264424	2/9/2022	$1,414.00	2022/2022	Expense
23807	4/1/2022		POLICE PROF BI	US LEGAL SUPPORT INC	- - /2018145532	6/9/2018	$744.85	2018/2018	Expense
23808	4/1/2022			PIETRAS SARACINO SMITH & MEEK			$1,667.50		
			INDEMNITY		- - /2021229863	2/13/2021	$307.50	2021/2021	Legal
			INDEMNITY		- - /2019154635	10/2/2018	$486.50	2018/2018	Legal
			INDEMNITY		- - /2018126963	2/25/2018	$873.50	2018/2018	Legal
23809	4/1/2022		INDEMNITY	GLASSBORO BOROUGH	- - /2022257379	12/15/2021	$5,355.84	2021/2021	Loss
23810	4/1/2022		3RD PARTY PD	Mark Tweed	- - /2022254419	11/9/2021	$2,228.20	2021/2021	Loss
23811	4/1/2022		INDEMNITY	FRANKLIN TOWNSHIP	- - /2022257523	12/16/2021	$1,520.84	2021/2021	Loss
23812	4/1/2022		INDEMNITY	MONROE TOWNSHIP(TRIJIF)	- - /2022264323	2/8/2022	$152.14	2022/2022	Loss
23813	4/1/2022		INDEMNITY	MANTUA TOWNSHIP	- - /2022251631	10/13/2021	$1,938.00	2021/2021	Loss
23814	4/1/2022		INDEMNITY	LOGAN TOWNSHIP	- - /2022250428	10/4/2021	$1,225.80	2021/2021	Loss
23815	4/1/2022		INDEMNITY	DEPTFORD TOWNSHIP	MLT-2022246088/ 2022246208	8/23/2021	$1,938.00	2021/2021	Loss
23816	4/1/2022		INDEMNITY	DEPTFORD TOWNSHIP	- - /2018127143	2/17/2018	$1,806.00	2018/2018	Loss
23817	4/1/2022		INDEMNITY	WEST DEPTFORD TOWNSHIP	- - /2022243970	7/17/2021	$1,938.00	2021/2021	Loss
23818	4/1/2022		INDEMNITY	Glassboro Borough Re: Jamerson, Michael	- - /2021225591	1/7/2021	$1,938.00	2021/2021	Loss

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23819	4/1/2022	INDEMNITY	LOGAN TOWNSHIP	- - /2021214081	9/3/2020	$1,512.00	2020/2020	Loss
23820	4/1/2022	INDEMNITY	GLASSBORO BOROUGH	- - /2022262718	1/7/2021	$2,907.00	2021/2021	Loss
23821	4/1/2022	INDEMNITY	GLASSBORO BOROUGH	- - /2022249302	9/22/2021	$1,938.00	2021/2021	Loss
23822	4/1/2022	INDEMNITY	GLASSBORO BOROUGH	MLT-2022263631/ 2022263707	1/19/2022	$1,521.43	2022/2022	Loss
23823	4/1/2022	INDEMNITY	DEPTFORD TOWNSHIP	- - /2020198258	2/26/2020	$11,952.46	2020/2020	Loss
23824	4/1/2022	INDEMNITY	WOODBURY CITY	- - /2022250943	10/6/2021	$1,605.04	2021/2021	Loss
23825	4/1/2022	BODILY INJURY [Expired]	James Herman, Esquire	- - /2020182170	9/6/2018	$25,000.00	2018/2018	Loss
23826	4/1/2022	INDEMNITY	UPPER PITTSGROVE TOWNSHIP	- - /2022266802	3/5/2022	$202.86	2022/2022	Loss
23827	4/1/2022	INDEMNITY	Nicondro Crescitelli	- - /2019160384	12/7/2018	$1,180.00	2018/2018	Loss
23828	4/1/2022	BLDG/CONTENT	PILESGROVE TOWNSHIP	- - /2022264424	2/9/2022	$6,314.19	2022/2022	Loss
23829	4/1/2022		PREMIER ORTHOPEDIC OF SOUTH JERSEY			$316.47		
		INDEMNITY		- - /2022258301	12/23/2021	$103.00	2021/2021	Loss
		INDEMNITY		- - /2022256214	12/6/2021	$110.47	2021/2021	Loss
		INDEMNITY		- - /2022250943	10/6/2021	$103.00	2021/2021	Loss
23830	4/1/2022	INDEMNITY	INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.	- - /2022257523	12/16/2021	$916.53	2021/2021	Loss
23831	4/1/2022	MEDICAL ONLY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	- - /2022265414	2/16/2022	$201.92	2022/2022	Loss
23832	4/1/2022	INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	- - /2020200690	3/27/2020	$920.00	2020/2020	Loss
23833	4/1/2022	INDEMNITY	TARIQ S. SIDDIQI, MD	- - /2022257762	12/18/2021	$119.17	2021/2021	Loss
23834	4/1/2022	INDEMNITY	GALMAN & FRIEDBERG ASSOCIATES	- - /2022265315	2/16/2022	$101.81	2022/2022	Loss
23835	4/1/2022		ONE CALL CARE DIAGNOSTICS			$1,120.00		
		MEDICAL ONLY		- - /2022260778	1/9/2022	$75.00	2022/2022	Loss
		INDEMNITY		- - /2022258700	12/27/2021	$485.00	2021/2021	Loss
		INDEMNITY		- - /2022257762	12/18/2021	$75.00	2021/2021	Loss
		INDEMNITY		- - /2022256214	12/6/2021	$485.00	2021/2021	Loss
23836	4/1/2022		NovaCare Rehabilitation			$1,894.00		
		INDEMNITY		- - /2022250428	10/4/2021	$98.00	2021/2021	Loss
		INDEMNITY		- - /2018127143	2/17/2018	$1,796.00	2018/2018	Loss
23837	4/1/2022	INDEMNITY	VIRTUA MEDICAL GROUP	- - /2022261991	1/24/2022	$95.40	2022/2022	Loss
23838	4/1/2022		PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			$41,273.11		
		INDEMNITY		- - /2022260270	1/5/2022	$132.13	2022/2022	Loss

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			INDEMNITY		- - /2022258700	12/27/2021	$167.37	2021/2021	Loss
			INDEMNITY		- - /2022257423	12/16/2021	$176.18	2021/2021	Loss
			INDEMNITY		- - /2022251631	10/13/2021	$70.47	2021/2021	Loss
			INDEMNITY		- - /2022250428	10/4/2021	$20,105.01	2021/2021	Loss
			INDEMNITY		- - /2022249302	9/22/2021	$20,621.95	2021/2021	Loss
23839	4/1/2022			INSPIRA HEALTH NETWORK URGENT CARE PC			$813.60		
			INDEMNITY		- - /2022263409	2/2/2022	$129.39	2022/2022	Loss
			INDEMNITY		- - /2022258700	12/27/2021	$302.38	2021/2021	Loss
			MEDICAL ONLY		- - /2022257056	12/13/2021	$110.20	2021/2021	Loss
			MEDICAL ONLY		- - /2022256962	12/8/2021	$193.88	2021/2021	Loss
			MEDICAL ONLY		- - /2022248770	9/20/2021	$77.75	2021/2021	Loss
23840	4/1/2022			INSPIRA HEALTH NETWORK URGENT CARE PC			$878.00		
			MEDICAL ONLY		- - /2022263305	2/2/2022	$111.48	2022/2022	Loss
			INDEMNITY		- - /2022263522	2/1/2022	$129.39	2022/2022	Loss
			MEDICAL ONLY		- - /2022258015	12/16/2021	$133.34	2021/2021	Loss
			MEDICAL ONLY		- - /2022257272	12/9/2021	$193.88	2021/2021	Loss
			INDEMNITY		- - /2022255148	11/21/2021	$180.52	2021/2021	Loss
			MEDICAL ONLY		- - /2022248770	9/20/2021	$129.39	2021/2021	Loss
23841	4/1/2022		INDEMNITY	RIVERSIDE URGENT CARE	- - /2022250943	10/6/2021	$160.00	2021/2021	Loss
23842	4/1/2022		INDEMNITY	PRINCETON BRAIN AND SPINE CARE LLC	- - /2021225591	1/7/2021	$97.31	2021/2021	Loss
23843	4/1/2022		INDEMNITY	KENNEDY HEALTH	- - /2022263409	2/2/2022	$3,859.46	2022/2022	Loss
23844	4/1/2022		INDEMNITY	AFC URGENT CARE	- - /2022265587	2/18/2022	$160.00	2022/2022	Loss
23845	4/1/2022			HOWARD HAMMER PSYD			$405.00		
			INDEMNITY		MLT-2022246088/ 2022246208	8/23/2021	$135.00	2021/2021	Loss
			INDEMNITY		MLT-2018145177/ 2018145177	6/9/2018	$135.00	2018/2018	Loss
			INDEMNITY		- - /2018127143	2/17/2018	$135.00	2018/2018	Loss
23846	4/1/2022		INDEMNITY	NEW JERSEY IMAGING NETWORK, LLC	- - /2022258700	12/27/2021	$1,124.00	2021/2021	Loss

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23847	4/1/2022		INDEMNITY	FRIEDBERG EYE ASSOCIATES PA	- - /2022265315	2/16/2022	$240.00	2022/2022	Loss
23848	4/1/2022			myMATRIXX			$478.26		
			INDEMNITY		- - /2022249302	9/22/2021	$407.32	2021/2021	Loss
			INDEMNITY		- - /2021214168	9/9/2020	$70.94	2020/2020	Loss
23849	4/1/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			$5,200.00		
			INDEMNITY		- - /2022263409	2/2/2022	$240.00	2022/2022	Loss
			INDEMNITY		- - /2022263522	2/1/2022	$160.00	2022/2022	Loss
			INDEMNITY		- - /2022261747	1/21/2022	$480.00	2022/2022	Loss
			INDEMNITY		- - /2022258700	12/27/2021	$320.00	2021/2021	Loss
			INDEMNITY		- - /2022257762	12/18/2021	$160.00	2021/2021	Loss
			INDEMNITY		- - /2022256214	12/6/2021	$80.00	2021/2021	Loss
			INDEMNITY		- - /2022251631	10/13/2021	$240.00	2021/2021	Loss
			INDEMNITY		- - /2022249302	9/22/2021	$1,200.00	2021/2021	Loss
			INDEMNITY		- - /2022249610	9/20/2021	$80.00	2021/2021	Loss
			INDEMNITY		- - /2022247312	9/7/2021	$80.00	2021/2021	Loss
			INDEMNITY		- - /2022243027	7/15/2021	$480.00	2021/2021	Loss
			INDEMNITY		- - /2022242339	7/6/2021	$240.00	2021/2021	Loss
			INDEMNITY		- - /2021226295	1/14/2021	$640.00	2021/2021	Loss
			INDEMNITY		- - /2021214081	9/3/2020	$240.00	2020/2020	Loss
			INDEMNITY		- - /2020203003	4/18/2020	$560.00	2020/2020	Loss
23850	4/1/2022		INDEMNITY	RIVERSIDE URGENT CARE	MLT-2022250834/ 2021237988	5/14/2021	$1,028.00	2021/2021	Loss
23851	4/1/2022			QUALCARE INC			$1,650.00		
			MEDICAL ONLY		- - /2022268799	3/25/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022268658	3/23/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022268262	3/18/2022	$550.00	2022/2022	Loss
23852	4/8/2022		BODILY INJURY [Expired]	VERITEXT LLC	- - /2019169803	1/10/2019	$460.45	2019/2019	Expense
23853	4/8/2022		BODILY INJURY [Expired]	DEGNAN & BATEMAN INC	- - /2020179463	7/7/2019	$697.10	2019/2019	Expense

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23854	4/8/2022		PERSONAL INJURY	MADDEN & MADDEN PA	- - /2019175456	4/11/2018	$800.00	2018/2018	Legal
23855	4/8/2022			STATE SHORTHAND REPORTING SERVICE			$150.00		
			INDEMNITY		- - /2021218132	10/22/2020	$75.00	2020/2020	Expense
			INDEMNITY		- - /2020208510	6/16/2020	$75.00	2020/2020	Expense
23856	4/8/2022		INDEMNITY	ARONBERG KOUSER SNYDER & LINDEMANN PA	- - /2020208510	6/16/2020	$2,600.00	2020/2020	Loss
23857	4/8/2022		INDEMNITY	GARBER LAW PC	- - /2021218132	10/22/2020	$1,500.00	2020/2020	Loss
23858	4/8/2022		INDEMNITY	BEST MED CONSULTANTS, PA	- - /2021221482	11/23/2020	$900.00	2020/2020	Loss
23859	4/8/2022		INDEMNITY	I C U INVESTIGATIONS INC	- - /2022264323	2/8/2022	$400.00	2022/2022	Expense
23860	4/8/2022			BARKER GELFAND JAMES & SERVAS A PROFESSIONAL CORPORATION			$9,500.25		
			POLICE PROF BI		- - /2021234443	4/5/2021	$874.50	2021/2021	Legal
			POLICE PROF PI		- - /2021213669	8/31/2020	$3,627.00	2020/2020	Legal
			POLICE PROF PI		- - /2021211556	6/24/2020	$2,058.00	2020/2020	Legal
			POLICE PROF BI		- - /2020201687	1/4/2020	$2,712.00	2020/2020	Legal
			POLICE PROF BI		- - /2019149613	7/30/2018	$228.75	2018/2018	Legal
23861	4/8/2022		INDEMNITY	Howard Hammer PSY D. PA	MLT-2018145177/ 2018145177	6/9/2018	$150.00	2018/2018	Loss
23862	4/8/2022		BODILY INJURY [Expired]	ROBSON FORENSIC INCORPORATED	- - /2020179463	7/7/2019	$3,000.00	2019/2019	Expense
23863	4/8/2022		INDEMNITY	PRIME SOURCE INVESTIGATIONS LLC	MLT-2021227859/ 2021227856	1/24/2021	$2,325.00	2021/2021	Expense
23864	4/8/2022			HOWARD HAMMER PSYD			$450.00		
			INDEMNITY		MLT-2022246088/ 2022246208	8/23/2021	$150.00	2021/2021	Loss
			INDEMNITY		MLT-2021234379/ 2021234379	4/5/2021	$150.00	2021/2021	Loss
			INDEMNITY		- - /2018127143	2/17/2018	$150.00	2018/2018	Loss
23865	4/8/2022			AFFANATO MARUT LLC			$4,452.59		
			INDEMNITY		- - /2022256214	12/6/2021	$140.00	2021/2021	Legal
			INDEMNITY		- - /2022260850	9/21/2021	$164.50	2021/2021	Legal
			INDEMNITY		- - /2022247895	9/7/2021	$178.09	2021/2021	Legal
			INDEMNITY		MLT-2021227859/	1/24/2021	$432.50	2021/2021	Legal

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					2021227856				
			INDEMNITY		- - /2021220915	11/18/2020	$322.00	2020/2020	Legal
			INDEMNITY		- - /2021220530	11/15/2020	$140.00	2020/2020	Legal
			INDEMNITY		- - /2021218132	10/22/2020	$504.00	2020/2020	Legal
			INDEMNITY		- - /2021211374	8/4/2020	$238.00	2020/2020	Legal
			INDEMNITY		- - /2020200690	3/27/2020	$546.00	2020/2020	Legal
			INDEMNITY		- - /2020199828	3/6/2020	$140.00	2020/2020	Legal
			INDEMNITY		- - /2020198258	2/26/2020	$364.00	2020/2020	Legal
			INDEMNITY		- - /2020193249	12/26/2019	$222.00	2019/2019	Legal
			INDEMNITY		- - /2020191130	11/30/2019	$238.00	2019/2019	Legal
			INDEMNITY		- - /2020190182	11/17/2019	$139.00	2019/2019	Legal
			INDEMNITY		MLT-2020183514/ 2020183521	9/12/2019	$182.00	2019/2019	Legal
			INDEMNITY		- - /2018130439	4/5/2018	$112.00	2018/2018	Legal
			INDEMNITY		- - /2018129968	2/27/2018	$140.00	2018/2018	Legal
			INDEMNITY		- - /2018127143	2/17/2018	$250.50	2018/2018	Legal
23866	4/8/2022		INDEMNITY	ExamWorks LLC	- - /2019171206	4/15/2019	$575.00	2019/2019	Expense
23867	4/8/2022			PIETRAS SARACINO SMITH & MEEK			$2,734.00		
			INDEMNITY		- - /2022243970	7/17/2021	$777.00	2021/2021	Legal
			INDEMNITY		- - /2021220667	11/16/2020	$1,484.50	2020/2020	Legal
			INDEMNITY		- - /2020208510	6/16/2020	$472.50	2020/2020	Legal
23868	4/8/2022		3RD PARTY PD	Christopher Anderson	- - /2022257241	12/9/2021	$500.00	2021/2021	Loss
23869	4/8/2022		INDEMNITY	MONROE TOWNSHIP(TRIJIF)	- - /2021238864	5/10/2021	$553.71	2021/2021	Loss
23870	4/8/2022		INDEMNITY	MONROE TOWNSHIP(TRIJIF)	- - /2021238864	5/10/2021	$692.14	2021/2021	Loss
23871	4/8/2022		INDEMNITY	MONROE TOWNSHIP(TRIJIF)	- - /2021238864	5/10/2021	$1,938.00	2021/2021	Loss
23872	4/8/2022		INDEMNITY	FRANKLIN TOWNSHIP	MLT-2021234379/ 2021234379	4/5/2021	$1,938.00	2021/2021	Loss
23873	4/8/2022		INDEMNITY	MANTUA TOWNSHIP	MLT-2022247967/ 2022247971	9/14/2021	$2,076.43	2021/2021	Loss
23874	4/8/2022		INDEMNITY	MANTUA TOWNSHIP	MLT-2022247967/	9/14/2021	$830.57	2021/2021	Loss

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					2022247967				
23875	4/8/2022		INDEMNITY	WASHINGTON TOWNSHIP	- - /2022262384	1/26/2022	$2,130.00	2022/2022	Loss
23876	4/8/2022		INDEMNITY	GLASSBORO BOROUGH	- - /2022257379	12/15/2021	$1,785.28	2021/2021	Loss
23877	4/8/2022		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	- - /2021220530	11/15/2020	$800.00	2020/2020	Expense
23878	4/8/2022		INDEMNITY	Linda Mahon	MLT-2021227859/ 2021227856	1/24/2021	$1,462.42	2021/2021	Loss
23879	4/8/2022		INDEMNITY	Andrew Sharp	- - /2020208510	6/16/2020	$7,400.00	2020/2020	Loss
23880	4/8/2022		INDEMNITY	Patrick Collins	- - /2021218132	10/22/2020	$3,000.00	2020/2020	Loss
23881	4/8/2022		3RD PARTY PD	Salvo Gattinelli	- - /2022260639	1/7/2022	$500.00	2022/2022	Loss
23882	4/8/2022		INDEMNITY	RANCOCAS ANESTHESIOLOGY PA	- - /2021227877	1/25/2021	$515.00	2021/2021	Loss
23883	4/8/2022		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	- - /2022256214	12/6/2021	$103.00	2021/2021	Loss
23884	4/8/2022		MEDICAL ONLY	REGIONAL DIAGNOSTIC IMAGING, PA	- - /2022265889	2/23/2022	$46.62	2022/2022	Loss
23885	4/8/2022			INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.			$554.84		
			MEDICAL ONLY		- - /2022267799	3/16/2022	$184.82	2022/2022	Loss
			MEDICAL ONLY		- - /2022265414	2/16/2022	$123.34	2022/2022	Loss
			INDEMNITY		- - /2022257379	12/15/2021	$123.34	2021/2021	Loss
			INDEMNITY		- - /2022255671	11/30/2021	$123.34	2021/2021	Loss
23886	4/8/2022		INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	- - /2020208510	6/16/2020	$1,012.00	2020/2020	Loss
23887	4/8/2022			ONE CALL CARE DIAGNOSTICS			$600.00		
			INDEMNITY		- - /2021233434	3/21/2021	$250.00	2021/2021	Loss
			INDEMNITY		- - /2021220530	11/15/2020	$350.00	2020/2020	Loss
23888	4/8/2022		INDEMNITY	EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	- - /2022250699	10/6/2021	$1,073.00	2021/2021	Loss
23889	4/8/2022		INDEMNITY	SOUTHERN REGIONAL PATHOLOGY	- - /2022257523	12/16/2021	$33.49	2021/2021	Loss
23890	4/8/2022		INDEMNITY	AMERICAN WORKCARE, PC	- - /2021238864	5/10/2021	$49.76	2021/2021	Loss
23891	4/8/2022			VIRTUA MEDICAL GROUP			$834.09		
			MEDICAL ONLY		- - /2022261032	1/11/2022	$423.64	2022/2022	Loss
			INDEMNITY		- - /2020208510	6/16/2020	$125.63	2020/2020	Loss
			INDEMNITY		- - /2020196019	1/30/2020	$284.82	2020/2020	Loss
23892	4/8/2022			PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			$2,493.66		
			MEDICAL ONLY		- - /2022263659	1/31/2022	$176.18	2022/2022	Loss

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			MEDICAL ONLY		- - /2022263263	1/29/2022	$259.33	2022/2022	Loss
			MEDICAL ONLY		- - /2022261032	1/11/2022	$953.11	2022/2022	Loss
			MEDICAL ONLY		- - /2022260778	1/9/2022	$44.03	2022/2022	Loss
			INDEMNITY		- - /2022258700	12/27/2021	$123.32	2021/2021	Loss
			INDEMNITY		- - /2022257423	12/16/2021	$511.51	2021/2021	Loss
			INDEMNITY		- - /2022257379	12/15/2021	$338.09	2021/2021	Loss
			INDEMNITY		- - /2022243970	7/17/2021	$88.09	2021/2021	Loss
23893	4/8/2022			INSPIRA HEALTH NETWORK URGENT CARE PC			$905.32		
			INDEMNITY		- - /2022267509	3/12/2022	$193.88	2022/2022	Loss
			MEDICAL ONLY		- - /2022263816	2/4/2022	$129.39	2022/2022	Loss
			INDEMNITY		- - /2022263522	2/1/2022	$388.17	2022/2022	Loss
			INDEMNITY		- - /2022255148	11/21/2021	$193.88	2021/2021	Loss
23894	4/8/2022			INSPIRA HEALTH NETWORK URGENT CARE PC			$489.54		
			INDEMNITY		- - /2022263522	2/1/2022	$337.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022262565	1/27/2022	$152.54	2022/2022	Loss
23895	4/8/2022		INDEMNITY	PREMIER ORTHO ASSOCSURG	- - /2022266802	3/5/2022	$2,900.00	2022/2022	Loss
23896	4/8/2022		INDEMNITY	KENNEDY HEALTH	- - /2022263522	2/1/2022	$2,677.03	2022/2022	Loss
23897	4/8/2022		INDEMNITY	METHODIST ASSOCIATES IN HEALTHCARE OF NJ	- - /2022263522	2/1/2022	$87.91	2022/2022	Loss
23898	4/8/2022		MEDICAL ONLY	AFC URGENT CARE	- - /2022243732	7/23/2021	$160.00	2021/2021	Loss
23899	4/8/2022		INDEMNITY	WORKERS COMP PSYCH NET	- - /2019167594	3/1/2019	$170.00	2019/2019	Loss
23900	4/8/2022		INDEMNITY	SUSAN COHEN	MLT-2022246088/ 2022246208	8/23/2021	$105.00	2021/2021	Loss
23901	4/8/2022		INDEMNITY	NOAH LINDENBERG PC	- - /2021220530	11/15/2020	$221.54	2020/2020	Loss
23902	4/8/2022		INDEMNITY	PREMIER ORTHOPAEDIC SPINE ASSOCIATE LLC	- - /2022261747	1/21/2022	$57.26	2022/2022	Loss
23903	4/8/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			$1,505.00		
			INDEMNITY		- - /2022261747	1/21/2022	$160.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022260778	1/9/2022	$320.00	2022/2022	Loss
			INDEMNITY		- - /2022258700	12/27/2021	$320.00	2021/2021	Loss
			INDEMNITY		- - /2022257762	12/18/2021	$385.00	2021/2021	Loss

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			INDEMNITY		- - /2022249302	9/22/2021	$320.00	2021/2021	Loss
23904	4/8/2022			QUALCARE INC			$2,750.00		
			INDEMNITY		- - /2022269504	4/4/2022	$550.00	2022/2022	Loss
			INDEMNITY		- - /2022269424	4/1/2022	$550.00	2022/2022	Loss
			INDEMNITY		- - /2022269322	3/30/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022269776	3/23/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022268362	3/22/2022	$550.00	2022/2022	Loss
23905	4/15/2022		BODILY INJURY [Expired]	VERITEXT LLC	- - /2020180290	6/2/2019	$973.79	2019/2019	Expense
23906	4/15/2022			ADMINISTRATIVE CLAIM SERVICES			$15.00		
			INDEMNITY		- - /2022263409	2/2/2022	$3.00	2022/2022	Expense
			INDEMNITY		MLT-2022263631/ 2022263707	1/19/2022	$3.00	2022/2022	Expense
			INDEMNITY		- - /2022262549	1/19/2022	$3.00	2022/2022	Expense
			MEDICAL ONLY		MLT-2022263631/ 2022263631	1/18/2022	$3.00	2022/2022	Expense
			MEDICAL ONLY		- - /2022262570	1/3/2022	$3.00	2022/2022	Expense
23907	4/15/2022			CAPEHART & SCATCHARD PA			$690.00		
			INDEMNITY		- - /2021221482	11/23/2020	$400.00	2020/2020	Legal
			INDEMNITY		- - /2020202846	4/17/2020	$290.00	2020/2020	Legal
23908	4/15/2022			MADDEN & MADDEN PA			$4,830.50		
			BODILY INJURY [Expired]		- - /2020199803	12/19/2019	$934.00	2019/2019	Legal
			BODILY INJURY [Expired]		- - /2020197274	11/25/2019	$441.50	2019/2019	Legal
			BODILY INJURY [Expired]		- - /2020191041	9/21/2019	$1,442.00	2019/2019	Legal
			GL PROPERTY DAMAGE		- - /2020184117	6/20/2019	$1,450.00	2019/2019	Legal
			BODILY INJURY [Expired]		- - /2020182170	9/6/2018	$563.00	2018/2018	Legal
23909	4/15/2022			STATE SHORTHAND REPORTING SERVICE			$150.00		
			INDEMNITY		- - /2020208422	6/24/2020	$75.00	2020/2020	Expense
			INDEMNITY		- - /2020193249	12/26/2019	$75.00	2019/2019	Expense

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23910	4/15/2022		1ST PARTY COLL PD	FRAN CONVERY & SON AUTO BODY	- - /2022270214	2/27/2022	$625.00	2022/2022	Loss
23911	4/15/2022			CRAIG ANNIN & BAXTER LLP			$5,953.59		
			POLICE PROF PI		- - /2021234374	6/20/2020	$511.50	2020/2020	Legal
			BODILY INJURY [Expired]		- - /2020181445	8/14/2019	$5,442.09	2019/2019	Legal
23912	4/15/2022		1ST PARTY COLL PD	TRUCKMASTERS INC	- - /2022245776	8/16/2021	$1,038.09	2021/2021	Loss
23913	4/15/2022		INDEMNITY	PETRO-COHEN ESQS	- - /2020193249	12/26/2019	$75.60	2019/2019	Loss
23914	4/15/2022		INDEMNITY	Howard Hammer PSY D. PA	MLT-2018145177/ 2018145177	6/9/2018	$150.00	2018/2018	Loss
23915	4/15/2022		POLICE PROF PI	Michael A Donio LLC	- - /2021231494	1/13/2021	$2,000.00	2021/2021	Expense
23916	4/15/2022			State of New Jersey - Div of Worker's Comp			$8.08		
			INDEMNITY		- - /2022250738	10/5/2021	$4.91	2021/2021	Expense
			INDEMNITY		- - /2022259937	3/24/2020	$3.17	2020/2020	Expense
23917	4/15/2022			HOWARD HAMMER PSYD			$300.00		
			INDEMNITY		MLT-2021234379/ 2021234379	4/5/2021	$150.00	2021/2021	Loss
			INDEMNITY		- - /2018127143	2/17/2018	$150.00	2018/2018	Loss
23918	4/15/2022			LEO PETETTI LLC			$795.00		
			1ST PARTY COLL PD		- - /2022265924	2/7/2022	$315.00	2022/2022	Expense
			COMPREHENSIVE		- - /2022267214	9/1/2021	$425.00	2021/2021	Expense
			1ST PARTY COLL PD		- - /2022245776	8/16/2021	$55.00	2021/2021	Expense
23919	4/15/2022		INDEMNITY	ARVIND BALIGA MD	- - /2020208422	6/24/2020	$600.00	2020/2020	Loss
23920	4/15/2022		INDEMNITY	KOTLAR HERNANDEZ AND COHEN LLC	- - /2020200690	3/27/2020	$6,037.00	2020/2020	Loss
23921	4/15/2022		1ST PARTY COLL PD	CLIFF GRAY APPRAISAL SERVICE	- - /2022265924	2/7/2022	$115.00	2022/2022	Expense
23922	4/15/2022		POLICE PROF PI	REYNOLDS & HORN PC	- - /2021211556	6/24/2020	$1,241.00	2020/2020	Legal
23923	4/15/2022			AFFANATO MARUT LLC			$943.50		
			INDEMNITY		- - /2021236232	4/14/2021	$112.00	2021/2021	Legal
			INDEMNITY		- - /2021223495	12/11/2020	$140.00	2020/2020	Legal
			INDEMNITY		- - /2020208422	6/24/2020	$207.00	2020/2020	Legal
			INDEMNITY		- - /2020193249	12/26/2019	$218.50	2019/2019	Legal
			INDEMNITY		MLT-2020193032/ 2020193032	12/19/2019	$266.00	2019/2019	Legal

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23924	4/15/2022		BODILY INJURY [Expired]	CIOX HEALTH LLC	- - /2020181445	8/14/2019	$182.80	2019/2019	Expense
23925	4/15/2022		INDEMNITY	THE LAW OFFICES OF MATARAZZO & LUBCHER PC	- - /2020193249	12/26/2019	$7,083.00	2019/2019	Loss
23926	4/15/2022		INDEMNITY	DAVID B FOX ESQ	- - /2020208422	6/24/2020	$3,024.00	2020/2020	Loss
23927	4/15/2022			PIETRAS SARACINO SMITH & MEEK			$769.00		
			INDEMNITY		- - /2021231661	12/19/2020	$65.50	2020/2020	Legal
			INDEMNITY		- - /2019175350	5/2/2019	$703.50	2019/2019	Legal
23928	4/15/2022		INDEMNITY	WOODBURY CITY	- - /2022250943	10/6/2021	$1,605.04	2021/2021	Loss
23929	4/15/2022		INDEMNITY	DEPTFORD TOWNSHIP	- - /2020192438	12/13/2019	$1,842.00	2019/2019	Loss
23930	4/15/2022		INDEMNITY	WEST DEPTFORD TOWNSHIP	- - /2022243970	7/17/2021	$1,938.00	2021/2021	Loss
23931	4/15/2022		INDEMNITY	GLASSBORO BOROUGH	- - /2022249302	9/22/2021	$1,938.00	2021/2021	Loss
23932	4/15/2022		INDEMNITY	Glassboro Borough Re: Jamerson, Michael	- - /2021225591	1/7/2021	$1,938.00	2021/2021	Loss
23933	4/15/2022		INDEMNITY	LOGAN TOWNSHIP	- - /2021214081	9/3/2020	$1,512.00	2020/2020	Loss
23934	4/15/2022		INDEMNITY	MANTUA TOWNSHIP	- - /2022251631	10/13/2021	$1,938.00	2021/2021	Loss
23935	4/15/2022		INDEMNITY	FRANKLIN TOWNSHIP	- - /2022257523	12/16/2021	$1,120.62	2021/2021	Loss
23936	4/15/2022		INDEMNITY	DEPTFORD TOWNSHIP	MLT-2022246088/ 2022246208	8/23/2021	$1,938.00	2021/2021	Loss
23937	4/15/2022		INDEMNITY	DEPTFORD TOWNSHIP	- - /2022267509	3/12/2022	$2,130.00	2022/2022	Loss
23938	4/15/2022		INDEMNITY	GLASSBORO BOROUGH	- - /2022262549	1/19/2022	$1,369.29	2022/2022	Loss
23939	4/15/2022		INDEMNITY	DEPTFORD TOWNSHIP	- - /2018127143	2/17/2018	$1,806.00	2018/2018	Loss
23940	4/15/2022		INDEMNITY	WOODBURY CITY	- - /2022269322	3/30/2022	$2,130.00	2022/2022	Loss
23941	4/15/2022		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	- - /2019167706	3/5/2019	$1,600.00	2019/2019	Expense
23942	4/15/2022		INDEMNITY	Christopher McElroy	- - /2020208422	6/24/2020	$13,611.00	2020/2020	Loss
23943	4/15/2022		INDEMNITY	Frank Panzino	- - /2020193249	12/26/2019	$26,386.40	2019/2019	Loss
23944	4/15/2022		INDEMNITY	Timothy Krulikowski	- - /2020200690	3/27/2020	$12,407.44	2020/2020	Loss
23945	4/15/2022		COMPREHENSIVE	MANTUA TOWNSHIP	- - /2022267214	9/1/2021	$4,290.01	2021/2021	Loss
23946	4/15/2022		INDEMNITY	COASTAL SPINE, PC.	- - /2021238864	5/10/2021	$6,102.00	2021/2021	Loss
23947	4/15/2022		INDEMNITY	RANCOCAS ANESTHESIOLOGY PA	- - /2022250428	10/4/2021	$1,343.97	2021/2021	Loss
23948	4/15/2022		MEDICAL ONLY	INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.	- - /2022267799	3/16/2022	$123.34	2022/2022	Loss
23949	4/15/2022		INDEMNITY	RECONSTRUCTIVE ORTHOPEDICS P A	- - /2022269322	3/30/2022	$210.04	2022/2022	Loss
23950	4/15/2022		INDEMNITY	TARIQ S. SIDDIQI, MD	- - /2022257762	12/18/2021	$119.17	2021/2021	Loss
23951	4/15/2022			ONE CALL CARE DIAGNOSTICS			$1,185.00		
			INDEMNITY		- - /2022265587	2/18/2022	$550.00	2022/2022	Loss
			INDEMNITY		- - /2022257379	12/15/2021	$635.00	2021/2021	Loss
23952	4/15/2022		INDEMNITY	ATLANTIC PHYSICAL THERAPY CENTER	- - /2022245499	8/16/2021	$800.00	2021/2021	Loss

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23953	4/15/2022			NovaCare Rehabilitation			$882.00		
			INDEMNITY		- - /2022250943	10/6/2021	$686.00	2021/2021	Loss
			INDEMNITY		- - /2022250428	10/4/2021	$196.00	2021/2021	Loss
23954	4/15/2022		INDEMNITY	AMERICAN WORKCARE, PC	- - /2021238864	5/10/2021	$212.37	2021/2021	Loss
23955	4/15/2022		INDEMNITY	VIRTUA MEDICAL GROUP	- - /2022261991	1/24/2022	$95.40	2022/2022	Loss
23956	4/15/2022		INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	- - /2022251631	10/13/2021	$24,146.61	2021/2021	Loss
23957	4/15/2022		MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	- - /2022264817	2/14/2022	$91.80	2022/2022	Loss
23958	4/15/2022			INSPIRA HEALTH NETWORK URGENT CARE PC			$258.78		
			INDEMNITY		- - /2022263409	2/2/2022	$129.39	2022/2022	Loss
			MEDICAL ONLY		- - /2022248770	9/20/2021	$129.39	2021/2021	Loss
23959	4/15/2022			PREMIER ORTHO ASSOCSURG			$1,540.00		
			INDEMNITY		- - /2022257379	12/15/2021	$1,100.00	2021/2021	Loss
			INDEMNITY		- - /2022250428	10/4/2021	$440.00	2021/2021	Loss
23960	4/15/2022		INDEMNITY	KENNEDY HEALTH	- - /2021238864	5/10/2021	$354.99	2021/2021	Loss
23961	4/15/2022		INDEMNITY	HOME CARE CONNECT LLC	- - /2022251631	10/13/2021	$521.43	2021/2021	Loss
23962	4/15/2022		INDEMNITY	LAWRENCE P CLINTON MD	MLT-2018145177/ 2018145177	6/9/2018	$250.00	2018/2018	Loss
23963	4/15/2022		INDEMNITY	QUEST	- - /2020203003	4/18/2020	$424.09	2020/2020	Loss
23964	4/15/2022		INDEMNITY	SUSAN COHEN	MLT-2021234379/ 2021234379	4/5/2021	$105.00	2021/2021	Loss
23965	4/15/2022		INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	- - /2020192438	12/13/2019	$300.00	2019/2019	Loss
23966	4/15/2022		INDEMNITY	FUSION HEALTHCARE SOLUTIONS	- - /2022251631	10/13/2021	$1,928.00	2021/2021	Loss
23967	4/15/2022		INDEMNITY	myMATRIXX	MLT-2021234379/ 2021234379	4/5/2021	$41.72	2021/2021	Loss
23968	4/15/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			$3,250.00		
			INDEMNITY		- - /2022264323	2/8/2022	$160.00	2022/2022	Loss
			INDEMNITY		- - /2022263409	2/2/2022	$160.00	2022/2022	Loss
			INDEMNITY		- - /2022261747	1/21/2022	$80.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022260778	1/9/2022	$480.00	2022/2022	Loss
			INDEMNITY		- - /2022258700	12/27/2021	$385.00	2021/2021	Loss
			INDEMNITY		- - /2022257762	12/18/2021	$225.00	2021/2021	Loss

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			INDEMNITY		- - /2022251631	10/13/2021	$320.00	2021/2021	Loss
			INDEMNITY		- - /2022249302	9/22/2021	$240.00	2021/2021	Loss
			INDEMNITY		- - /2022247312	9/7/2021	$960.00	2021/2021	Loss
			INDEMNITY		- - /2021226295	1/14/2021	$80.00	2021/2021	Loss
			INDEMNITY		- - /2020203003	4/18/2020	$160.00	2020/2020	Loss
23969	4/15/2022			QUALCARE INC			$1,616.00		
			MEDICAL ONLY		- - /2022270399	4/12/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022270445	4/11/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022260593	1/7/2022	$516.00	2022/2022	Loss
23970	4/15/2022			QUAL-LYNX			$342.35		
			INDEMNITY		MLT-2022263631/ 2022263707	1/19/2022	$32.50	2022/2022	Expense
			INDEMNITY		- - /2022262549	1/19/2022	$19.50	2022/2022	Expense
			MEDICAL ONLY		MLT-2022263631/ 2022263631	1/18/2022	$24.92	2022/2022	Expense
			MEDICAL ONLY		- - /2022261356	1/16/2022	$9.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022260934	1/9/2022	$7.58	2022/2022	Expense
			MEDICAL ONLY		- - /2022260580	1/8/2022	$7.58	2022/2022	Expense
			MEDICAL ONLY		- - /2022260064	1/6/2022	$26.01	2022/2022	Expense
			MEDICAL ONLY		- - /2022260539	1/4/2022	$7.58	2022/2022	Expense
			INDEMNITY		MLT-2022253049/ 2022253367	10/9/2021	$20.58	2021/2021	Expense
			MEDICAL ONLY		- - /2022249442	9/23/2021	$9.75	2021/2021	Expense
			INDEMNITY		- - /2022262718	1/7/2021	$82.35	2021/2021	Expense
			INDEMNITY		- - /2022259937	3/24/2020	$94.25	2020/2020	Expense
23971	4/22/2022		POLICE PROF BI	BROWN & CONNERY	- - /2020207094	9/21/2019	$99.00	2019/2019	Legal
23972	4/22/2022		GL PROPERTY DAMAGE	MADDEN & MADDEN PA	- - /2021231237	6/20/2019	$2,730.50	2019/2019	Legal
23973	4/22/2022		BODILY INJURY [Expired]	CRAIG ANNIN & BAXTER LLP	- - /2020178985	7/17/2019	$3,928.00	2019/2019	Legal

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23974	4/22/2022		POLICE PROF PI	BARKER GELFAND JAMES & SERVAS A PROFESSIONAL CORPORATION	- - /2021213660	4/12/2018	$9,492.00	2018/2018	Legal
23975	4/22/2022		1ST PARTY COLL PD	L J WURST & SONS	- - /2022265924	2/7/2022	$200.00	2022/2022	Loss
23976	4/22/2022		POLICE PROF BI	BIRCHMEIER & POWELL LLC	- - /2021213042	2/21/2020	$379.50	2020/2020	Legal
23977	4/22/2022			Howard Hammer PSY D. PA			$615.00		
			INDEMNITY		MLT-2018145177/ 2018145177	6/9/2018	$465.00	2018/2018	Loss
			INDEMNITY		- - /2018127143	2/17/2018	$150.00	2018/2018	Loss
23978	4/22/2022			HOWARD HAMMER PSYD			$360.00		
			INDEMNITY		MLT-2022246088/ 2022246208	8/23/2021	$150.00	2021/2021	Loss
			INDEMNITY		MLT-2021234379/ 2021234385	4/5/2021	$90.00	2021/2021	Loss
			INDEMNITY		MLT-2021234379/ 2021234388	4/5/2021	$120.00	2021/2021	Loss
23979	4/22/2022			LEO PETETTI LLC			$565.00		
			1ST PARTY COLL PD		- - /2022270823	4/18/2022	$135.00	2022/2022	Expense
			1ST PARTY COLL PD		- - /2022268951	3/24/2022	$375.00	2022/2022	Expense
			COMPREHENSIVE		- - /2022258119	12/22/2021	$55.00	2021/2021	Expense
23980	4/22/2022		PUB OFF PI	DAVID S DEWEESE	- - /2022270217	11/15/2021	$750.00	2021/2021	Legal
23981	4/22/2022		INDEMNITY	AFFANATO MARUT LLC	MLT-2021235634/ 2021235634	4/18/2021	$115.00	2021/2021	Legal
23982	4/22/2022		INDEMNITY	NEUROSURGICAL & SPINAL SPECIALISTS LLC	- - /2021225591	1/7/2021	$1,750.00	2021/2021	Loss
23983	4/22/2022		BODILY INJURY [Expired]	ISO SERVICES INC	- - /2020179463	7/7/2019	$12.75	2019/2019	Expense
23984	4/22/2022		INDEMNITY	DEPTFORD TOWNSHIP	- - /2022267509	3/12/2022	$304.29	2022/2022	Loss
23985	4/22/2022		INDEMNITY	FRANKLIN TOWNSHIP	MLT-2021234379/ 2021234379	4/5/2021	$1,938.00	2021/2021	Loss
23986	4/22/2022		INDEMNITY	MONROE TOWNSHIP(TRIJIF)	- - /2021238864	5/10/2021	$1,938.00	2021/2021	Loss
23987	4/22/2022		INDEMNITY	DEPTFORD TOWNSHIP	- - /2020192438	12/13/2019	$1,842.00	2019/2019	Loss
23988	4/22/2022		INDEMNITY	GLASSBORO BOROUGH	- - /2022257379	12/15/2021	$1,785.28	2021/2021	Loss
23989	4/22/2022		INDEMNITY	WOODBURY CITY	- - /2022250943	10/6/2021	$1,605.04	2021/2021	Loss
23990	4/22/2022		INDEMNITY	DEPTFORD TOWNSHIP	- - /2022258700	12/27/2021	$716.45	2021/2021	Loss
23991	4/22/2022		INDEMNITY	GLASSBORO BOROUGH	- - /2022269504	4/4/2022	$1,199.46	2022/2022	Loss
23992	4/22/2022		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	- - /2021229388	2/8/2021	$800.00	2021/2021	Expense

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23993	4/22/2022		INDEMNITY	Eric Starke	- - /2019165164	1/18/2019	$1,085.32	2019/2019	Loss
23994	4/22/2022		INDEMNITY	Charles Simmons	- - /2020185074	9/25/2019	$1,160.36	2019/2019	Loss
23995	4/22/2022		INDEMNITY	Mark Ramos	- - /2019165329	2/7/2019	$1,720.00	2019/2019	Loss
23996	4/22/2022		INDEMNITY	Frank Cicalese	- - /2021214168	9/9/2020	$1,008.00	2020/2020	Loss
23997	4/22/2022		1ST PARTY COLL PD	GLASSBORO BOROUGH	- - /2022268951	3/24/2022	$7,811.62	2022/2022	Loss
23998	4/22/2022			QUAL-LYNX			$76.50		
			MEDICAL ONLY		- - /2022268799	3/25/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022268658	3/23/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022268262	3/18/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022267799	3/16/2022	$4.25	2022/2022	Expense
			INDEMNITY		- - /2022267509	3/12/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022267492	3/10/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022267093	3/8/2022	$4.25	2022/2022	Expense
			INDEMNITY		- - /2022266802	3/5/2022	$4.25	2022/2022	Expense
			INDEMNITY		- - /2022268052	3/4/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022266216	2/28/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022265800	2/23/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022266248	2/23/2022	$4.25	2022/2022	Expense
			INDEMNITY		- - /2022265587	2/18/2022	$4.25	2022/2022	Expense
			INDEMNITY		- - /2022265167	2/16/2022	$4.25	2022/2022	Expense
			INDEMNITY		- - /2022266307	2/14/2022	$4.25	2022/2022	Expense
			INDEMNITY		- - /2022250943	10/6/2021	$4.25	2021/2021	Expense
			INDEMNITY		- - /2022247312	9/7/2021	$4.25	2021/2021	Expense
			INDEMNITY		- - /2020193619	1/3/2020	$4.25	2020/2020	Expense
23999	4/22/2022		INDEMNITY	COOPER UNIVERSITY TRAUMA PHYSICIANS, PC	MLT-2022246088/ 2022246088	8/23/2021	$192.60	2021/2021	Loss
24000	4/22/2022		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	- - /2022250943	10/6/2021	$103.00	2021/2021	Loss
24001	4/22/2022			INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.			$148.22		
			MEDICAL ONLY		- - /2022265414	2/16/2022	$74.11	2022/2022	Loss

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			INDEMNITY		MLT-2021227859/ 2021227856	1/24/2021	$74.11	2021/2021	Loss
24002	4/22/2022			ONE CALL CARE DIAGNOSTICS			$375.00		
			MEDICAL ONLY		- - /2022260778	1/9/2022	$75.00	2022/2022	Loss
			INDEMNITY		MLT-2021227859/ 2021227856	1/24/2021	$300.00	2021/2021	Loss
24003	4/22/2022			PROFESSIONAL PAIN MANAGEMENT ASSOC			$611.61		
			INDEMNITY		- - /2022264323	2/8/2022	$203.87	2022/2022	Loss
			INDEMNITY		- - /2022256214	12/6/2021	$203.87	2021/2021	Loss
			INDEMNITY		- - /2021214081	9/3/2020	$203.87	2020/2020	Loss
24004	4/22/2022		INDEMNITY	NovaCare Rehabilitation	- - /2022250943	10/6/2021	$196.00	2021/2021	Loss
24005	4/22/2022			INSPIRA HEALTH NETWORK URGENT CARE PC			$552.80		
			MEDICAL ONLY		- - /2022268362	3/22/2022	$252.85	2022/2022	Loss
			INDEMNITY		- - /2022263409	2/2/2022	$299.95	2022/2022	Loss
24006	4/22/2022		MEDICAL ONLY	GLOUCESTER COUNTY EMS	- - /2022267492	3/10/2022	$888.50	2022/2022	Loss
24007	4/22/2022		INDEMNITY	PREMIER ORTHO ASSOCSURG	- - /2022251631	10/13/2021	$517.00	2021/2021	Loss
24008	4/22/2022		INDEMNITY	PRINCETON BRAIN AND SPINE CARE LLC	- - /2021225591	1/7/2021	$97.31	2021/2021	Loss
24009	4/22/2022		MEDICAL ONLY	KENNEDY HEALTH	- - /2022266248	2/23/2022	$460.57	2022/2022	Loss
24010	4/22/2022		MEDICAL ONLY	INSPIRA SJ URGENT CARE, PC	- - /2021213644	8/27/2020	$781.77	2020/2020	Loss
24011	4/22/2022		MEDICAL ONLY	AFC URGENT CARE	- - /2022268262	3/18/2022	$160.00	2022/2022	Loss
24012	4/22/2022		MEDICAL ONLY	SALEM MEDICAL CENTER	- - /2022268799	3/25/2022	$3,435.49	2022/2022	Loss
24013	4/22/2022			myMATRIXX			$1,740.95		
			INDEMNITY		- - /2022249302	9/22/2021	$407.76	2021/2021	Loss
			INDEMNITY		MLT-2018145177/ 2018145177	6/9/2018	$7.55	2018/2018	Loss
			INDEMNITY		- - /2018127143	2/17/2018	$1,325.64	2018/2018	Loss
24014	4/22/2022		MEDICAL ONLY	INSPIRA HEALTH CENTER WOODBURY	- - /2022265800	2/23/2022	$1,557.23	2022/2022	Loss
24015	4/22/2022		INDEMNITY	OCM FN, LLC	- - /2021214081	9/3/2020	$2,519.39	2020/2020	Loss
24016	4/22/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			$960.00		
			INDEMNITY		- - /2022261747	1/21/2022	$80.00	2022/2022	Loss
			INDEMNITY		- - /2022258700	12/27/2021	$80.00	2021/2021	Loss

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			INDEMNITY		- - /2022247312	9/7/2021	$160.00	2021/2021	Loss
			INDEMNITY		- - /2021226295	1/14/2021	$320.00	2021/2021	Loss
			INDEMNITY		- - /2020203003	4/18/2020	$320.00	2020/2020	Loss
24017	4/22/2022			ISO SERVICES INC			$433.50		
			MEDICAL ONLY		- - /2022268799	3/25/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022268658	3/23/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022268362	3/22/2022	$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2022268694	3/22/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022268262	3/18/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022267974	3/17/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022267799	3/16/2022	$12.75	2022/2022	Expense
			INDEMNITY		- - /2022267509	3/12/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022267492	3/10/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022267093	3/8/2022	$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2022269022	3/5/2022	$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2022269148	3/5/2022	$12.75	2022/2022	Expense
			INDEMNITY		- - /2022266802	3/5/2022	$12.75	2022/2022	Expense
			INDEMNITY		- - /2022268052	3/4/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022266216	2/28/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022265747	2/23/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022265800	2/23/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022265889	2/23/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022265812	2/23/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022266248	2/23/2022	$12.75	2022/2022	Expense
			INDEMNITY		- - /2022265587	2/18/2022	$12.75	2022/2022	Expense
			INDEMNITY		- - /2022265167	2/16/2022	$12.75	2022/2022	Expense

TRIJIF-TRI.COUNTY MUN.JIF

Check Register Report

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		- - /2022266307	2/14/2022	$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2022268116	2/5/2022	$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2022267966	2/2/2022	$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2022266629	2/2/2022	$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2022268481	1/3/2022	$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2022268529	12/26/2021	$12.75	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2022266757	12/21/2021	$12.75	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2022267626	12/21/2021	$12.75	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2022267884	12/17/2021	$12.75	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2022267174	12/4/2021	$12.75	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2022269049	11/30/2021	$12.75	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2020181445	8/14/2019	$12.75	2019/2019	Expense
24018	4/22/2022			QUALCARE INC			$2,750.00		
			MEDICAL ONLY		- - /2022270978	4/20/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022270847	4/19/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022270745	4/18/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022270786	4/18/2022	$550.00	2022/2022	Loss
			INDEMNITY		- - /2022270730	3/9/2022	$550.00	2022/2022	Loss
24019	4/29/2022		POLICE PROF PI	PARKER MCCAY	- - /2021234024	3/23/2021	$210.00	2021/2021	Legal
24020	4/29/2022		BODILY INJURY [Expired]	MADDEN & MADDEN PA	- - /2019167321	2/10/2019	$2,221.79	2019/2019	Legal
24021	4/29/2022		INDEMNITY	STATE SHORTHAND REPORTING SERVICE	- - /2020191130	11/30/2019	$75.00	2019/2019	Expense
24022	4/29/2022		BODILY INJURY [Expired]	CANNON GROUP	- - /2019167321	2/10/2019	$2,500.00	2019/2019	Expense
24023	4/29/2022		COMPREHENSIVE	CHRISTY'S AUTO BODY	- - /2022271450	4/23/2022	$672.94	2022/2022	Loss
24024	4/29/2022		INDEMNITY	PRINCETON BRAIN AND SPINE CARE LLC	- - /2021214081	9/3/2020	$863.55	2020/2020	Loss
24025	4/29/2022		INDEMNITY	I C U INVESTIGATIONS INC	- - /2022262384	1/26/2022	$400.00	2022/2022	Expense
24026	4/29/2022		INDEMNITY	MILTON W BROWN	- - /2020191130	11/30/2019	$1,600.00	2019/2019	Loss
24027	4/29/2022		INDEMNITY	Howard Hammer PSY D. PA	MLT-2018145177/ 2018145177	6/9/2018	$150.00	2018/2018	Loss
24028	4/29/2022			HOWARD HAMMER PSYD			$450.00		

TRIJIF-TRI.COUNTY MUN.JIF

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			INDEMNITY		MLT-2022246088/ 2022246208	8/23/2021	$150.00	2021/2021	Loss
			INDEMNITY		MLT-2021234379/ 2021234379	4/5/2021	$150.00	2021/2021	Loss
			INDEMNITY		MLT-2018145177/ 2018145177	6/9/2018	$150.00	2018/2018	Loss
24029	4/29/2022		1ST PARTY COLL PD	LEO PETETTI LLC	- - /2022253126	10/28/2021	$55.00	2021/2021	Expense
24030	4/29/2022		PUB OFF PI	DAVID S DEWEESE	- - /2022271106	2/15/2022	$750.00	2022/2022	Legal
24031	4/29/2022		INDEMNITY	AFFANATO MARUT LLC	- - /2020191130	11/30/2019	$166.00	2019/2019	Legal
24032	4/29/2022		1ST PARTY COLL PD	BERNIES AUTO REPAIR LLC	- - /2022270222	4/1/2022	$175.00	2022/2022	Loss
24033	4/29/2022		1ST PARTY COLL PD	RA COLLISION	- - /2022270823	4/18/2022	$2,424.51	2022/2022	Loss
24034	4/29/2022		BODILY INJURY [Expired]	CENTRAL PHYSICANS & SURGEONS PA	- - /2020178985	7/17/2019	$1,950.00	2019/2019	Expense
24035	4/29/2022		INDEMNITY	GLASSBORO BOROUGH	- - /2022249302	9/22/2021	$1,938.00	2021/2021	Loss
24036	4/29/2022		INDEMNITY	MANTUA TOWNSHIP	- - /2022251631	10/13/2021	$1,938.00	2021/2021	Loss
24037	4/29/2022		INDEMNITY	LOGAN TOWNSHIP	- - /2021214081	9/3/2020	$1,512.00	2020/2020	Loss
24038	4/29/2022		INDEMNITY	WASHINGTON TOWNSHIP	- - /2022256214	12/6/2021	$1,938.00	2021/2021	Loss
24039	4/29/2022		INDEMNITY	WASHINGTON TOWNSHIP	- - /2022256214	12/6/2021	$830.57	2021/2021	Loss
24040	4/29/2022		INDEMNITY	DEPTFORD TOWNSHIP	MLT-2022246088/ 2022246208	8/23/2021	$1,938.00	2021/2021	Loss
24041	4/29/2022		INDEMNITY	Glassboro Borough Re: Jamerson, Michael	- - /2021225591	1/7/2021	$1,938.00	2021/2021	Loss
24042	4/29/2022		INDEMNITY	WASHINGTON TOWNSHIP	- - /2022262384	1/26/2022	$2,130.00	2022/2022	Loss
24043	4/29/2022		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	- - /2021229388	2/8/2021	$800.00	2021/2021	Expense
24044	4/29/2022		INDEMNITY	Linda Mahon	MLT-2021227859/ 2021227856	1/24/2021	$1,462.42	2021/2021	Loss
24045	4/29/2022		INDEMNITY	CRAIG RAWLES	- - /2020191130	11/30/2019	$3,400.00	2019/2019	Loss
24046	4/29/2022		INDEMNITY	Nicondro Crescitelli	- - /2019160384	12/7/2018	$1,180.00	2018/2018	Loss
24047	4/29/2022		1ST PARTY COLL PD	HARRISON TOWNSHIP	- - /2022265924	2/7/2022	$34,451.06	2022/2022	Loss
24048	4/29/2022		1ST PARTY COLL PD	WEST DEPTFORD TOWNSHIP	- - /2022257998	12/18/2021	$5,515.08	2021/2021	Loss
24049	4/29/2022		INDEMNITY	RANCOCAS ANESTHESIOLOGY PA	- - /2022266802	3/5/2022	$618.00	2022/2022	Loss
24050	4/29/2022			INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.			$616.32		
			INDEMNITY		- - /2022269504	4/4/2022	$308.16	2022/2022	Loss
			INDEMNITY		- - /2022262384	1/26/2022	$184.82	2022/2022	Loss
			INDEMNITY		- - /2021238864	5/10/2021	$123.34	2021/2021	Loss
24051	4/29/2022		INDEMNITY	ACCURATE MONITORING, LLC	- - /2021238864	5/10/2021	$7,560.00	2021/2021	Loss

TRIJIF-TRI.COUNTY MUN.JIF

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24052	4/29/2022			INSPIRA MEDICAL CENTER VINELAND			$21,881.92		
			INDEMNITY		- - /2022257523	12/16/2021	$13,502.18	2021/2021	Loss
			INDEMNITY		- - /2020192438	12/13/2019	$8,379.74	2019/2019	Loss
24053	4/29/2022			ONE CALL CARE DIAGNOSTICS			$1,235.00		
			INDEMNITY		- - /2022265587	2/18/2022	$600.00	2022/2022	Loss
			INDEMNITY		- - /2022264323	2/8/2022	$485.00	2022/2022	Loss
			INDEMNITY		- - /2022262384	1/26/2022	$75.00	2022/2022	Loss
			INDEMNITY		- - /2019161847	12/29/2018	$75.00	2018/2018	Loss
24054	4/29/2022			NovaCare Rehabilitation			$2,254.00		
			INDEMNITY		- - /2022266802	3/5/2022	$294.00	2022/2022	Loss
			INDEMNITY		- - /2022261737	1/20/2022	$784.00	2022/2022	Loss
			INDEMNITY		- - /2022250943	10/6/2021	$98.00	2021/2021	Loss
			INDEMNITY		- - /2022250428	10/4/2021	$1,078.00	2021/2021	Loss
24055	4/29/2022		MEDICAL ONLY	VIRTUA MEDICAL GROUP	- - /2022261032	1/11/2022	$311.07	2022/2022	Loss
24056	4/29/2022			PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			$1,069.75		
			INDEMNITY		- - /2022266802	3/5/2022	$158.56	2022/2022	Loss
			INDEMNITY		- - /2022265587	2/18/2022	$132.13	2022/2022	Loss
			INDEMNITY		- - /2022262384	1/26/2022	$176.18	2022/2022	Loss
			INDEMNITY		- - /2022261737	1/20/2022	$176.18	2022/2022	Loss
			INDEMNITY		- - /2022257379	12/15/2021	$167.37	2021/2021	Loss
			INDEMNITY		- - /2022245499	8/16/2021	$259.33	2021/2021	Loss
24057	4/29/2022		INDEMNITY	RIVERSIDE URGENT CARE	- - /2021225117	12/31/2020	$160.00	2020/2020	Loss
24058	4/29/2022		INDEMNITY	JEFFERSON UNIVERSITY PHYSICIANS OF NEW JERSEY	- - /2022262384	1/26/2022	$499.14	2022/2022	Loss
24059	4/29/2022		INDEMNITY	KENNEDY HEALTH	- - /2022262384	1/26/2022	$13,109.93	2022/2022	Loss
24060	4/29/2022		INDEMNITY	JEFFERSON COMMUNITY PHYSICIANS OF NJ	- - /2022262384	1/26/2022	$38.79	2022/2022	Loss
24061	4/29/2022		INDEMNITY	PREMIER ORTHOPAEDIC SPINE ASSOCIATE LLC	- - /2020192438	12/13/2019	$140.94	2019/2019	Loss
24062	4/29/2022		INDEMNITY	INSPIRA MEDICAL CENTER MULLICA HILL	- - /2021220530	11/15/2020	$313.53	2020/2020	Loss

TRIJIF-TRI.COUNTY MUN.JIF

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24063	4/29/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			$1,440.00		
			INDEMNITY		- - /2022264323	2/8/2022	$80.00	2022/2022	Loss
			INDEMNITY		- - /2022262384	1/26/2022	$160.00	2022/2022	Loss
			INDEMNITY		- - /2022261991	1/24/2022	$80.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022260778	1/9/2022	$80.00	2022/2022	Loss
			INDEMNITY		- - /2022251631	10/13/2021	$320.00	2021/2021	Loss
			INDEMNITY		- - /2022249302	9/22/2021	$320.00	2021/2021	Loss
			INDEMNITY		- - /2022247312	9/7/2021	$240.00	2021/2021	Loss
			INDEMNITY		- - /2021226295	1/14/2021	$160.00	2021/2021	Loss
24064	4/29/2022		INDEMNITY	THOMAS JEFFERSON UNIVERSITY	- - /2022262384	1/26/2022	$383.00	2022/2022	Loss
24065	4/29/2022			QUALCARE INC			$2,200.00		
			MEDICAL ONLY		- - /2022271264	4/24/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022271169	4/22/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022271117	4/16/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022271116	4/1/2022	$550.00	2022/2022	Loss
	Total for TRIJIF-TRI.COUNTY MUN.JIF		**$595,700.95**		**Total for TRIJIF-TRI.COUNTY MUN.JIF**				**$595,700.95**

Number of Checks:	**271**	**First Check Number:**	**23795**
Number of Payments:	714	**Last Check Number:**	24065
Expense Payments:	$27,987.51		
Legal Payments:	$70,548.01		
Loss Payments:	$497,165.43		

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF
BILL LIST -MAY 2022

	Payable To:	FY 2022	FY 2021	Appropriation	Description
1	The Actuarial Advantage	**7,013.00**		Prof Services/Actuary	April 2022 Fees
2	PERMA	**11,997.50**		Prof Services/Actuary	April, May, June 2022 Fees
3	Arthur J. Gallagher Risk Mgmt Services, Inc.	**64,106.00**		Prof Services/Administration	May 2022 Fees
4	Arthur J. Gallagher Risk Mgmt Services, Inc.	**172.35**		Misc/Postage/Copies/Faxes	April 2022 Fees
5	Arthur J. Gallagher Risk Mgmt Services, Inc.	**100.00**		Misc/Meeting Expense	Defense panel deposit at Flemings for 5/24/22 (split)
6	David DeWeese	**9,681.00**		Prof Services/Attorney	May 2022 Fees
7	Qual-Lynx	**42,968.00**		Prof Services/Claims Admin	May 2022 Fees
8	Qual-Lynx	**793.00**		Misc/Performance Bond (TPA)	Inv#051788 Perf Bond annual renewal
9	Joyce Media	**390.00**		Misc/JIF Website	May 2022 fees
10	Christopher J. Winter Sr.	**2,167.00**		Training/Police Risk Services	Law Enforcement Consultant-May 2022 Fee
11	Kris Kristie	**438.00**		Misc/Recording Secretary	May 2022 Fees
12	J.A. Montgomery Risk Control Services	**18,790.00**		Prof Services/Safety Director	May 2022 Fees
13	Secure Data Consulting Services, LLC	**7,524.00**		Prof Services/Technology Risk Servic	May 2022 Fees
14	Tom Tontarski	**1,221.00**		Prof Services/Treasurer	May 2022 Fees
15	Conner Strong & Buckelew	**1,020.00**		Prof Services/Underwriting Manager	May 2022 Fees
16	Debby Schiffer	**4,989.00**		Wellness	May 2022 Fees
17	MEL JIF	**438,747.10**		MEL	MEL 2022 WC & Excess Liability - 2nd installme
18	MEL JIF	**3,829.50**		Faithful Performance/Fidelity Bond	MEL 2022 Fidelity Bond - 2nd installment
19	MEL JIF	**299,996.75**		Property Claims and Premium	MEL 2022 Property claims & prem. -2nd installm
20	MEL JIF	**68,162.50**		EPL/POL Policy - Excess Insurance	Cyber payment to MEL
21	4imprint	**487.82**		Contingency	Inv#22820580 Tech Cleaning cloths for cyber aw
22	4imprint	**1,506.71**		Safety Incentive Program	Inv#9860400 flashlights for SC/CC
23	Connell Consulting LLC	**800.00**		Training/Training	4-8-22 Proactive Police Supervision class(8 PD)
24	Courier Post	**58.04**		Misc/Legal Notice	Ad#5210733 April mtg format change
25	Iron Mountain	**91.08**		Misc/Records Retention Service	"Inv#GNCT432; Storage 5/1-31/22; Service 3/23-4/26/22
26	NJ Advanced Media	**35.04**		Misc/Legal Notice	Ad#10301945 April Mtg format change
27	Office Depot	**20.86**		Safety Incentive Program	Inv#239612822 padded envelopes for flashlights
28	Office Depot	**107.02**		Wellness	Inv#244884861 envelopes for wellness posters
29	Origami Risk LLC	**700.00**		Contingency	Annual fee for LR upload to origami (split)-yr 3

30	Alloway Township		**2,000.00**	Safety Incentive Program	Full check reimbursement
31	Carneys Point Township		**3,950.00**	Safety Incentive Program	Full check reimbursement
32	Borough of Clayton		**3,950.00**	Safety Incentive Program	Full check reimbursement
33	Deptford Township		**5,000.00**	Safety Incentive Program	Full check reimbursement
34	East Greenwich Township		**4,200.00**	Safety Incentive Program	Full check reimbursement
35	East Greenwich Township	**360.00**		Wellness	Chair massage; 4/13 speaker
36	Elk Township		**3,250.00**	Safety Incentive Program	Full check reimbursement
37	Elsinboro Township		**2,500.00**	Safety Incentive Program	Full check reimbursement
38	Fairfield Township		**2,500.00**	Safety Incentive Program	Full check reimbursement
39	Township of Franklin		**4,050.00**	Safety Incentive Program	Full check reimbursement
40	Township of Franklin	**239.80**		Wellness	Eye pillows
41	Borough of Glassboro		**5,000.00**	Safety Incentive Program	Full check reimbursement
42	Greenwich Township		**3,700.00**	Safety Incentive Program	Full check reimbursement
43	Township of Harrison		**3,450.00**	Safety Incentive Program	Full check reimbursement
44	Hopewell Township		**3,250.00**	Safety Incentive Program	Full check reimbursement
45	Township of Logan		**3,700.00**	Safety Incentive Program	Full check reimbursement
46	Mannington Township		**2,250.00**	Safety Incentive Program	Full check reimbursement
47	Mantua Township		**3,800.00**	Safety Incentive Program	Full check reimbursement
48	Monroe Township		**4,500.00**	Safety Incentive Program	Full check reimbursement
49	Oldmans Township		**3,000.00**	Safety Incentive Program	Full check reimbursement
50	Borough of Paulsboro		**3,200.00**	Safety Incentive Program	Full check reimbursement
51	Borough of Penns Grove	**306.17**		Wellness	Benefits of plants; plant items
52	Pilesgrove Township		**2,500.00**	Safety Incentive Program	Full check reimbursement
53	Quinton Township		**2,250.00**	Safety Incentive Program	Full check reimbursement
54	South Harrison Township		**3,000.00**	Safety Incentive Program	Full check reimbursement
55	Borough of Swedesboro		**3,500.00**	Safety Incentive Program	Full check reimbursement
56	Upper Pittsgrove Township		**2,000.00**	Safety Incentive Program	Full check reimbursement
57	Township of Washington		**5,250.00**	Safety Incentive Program	Full check reimbursement
58	Borough of Wenonah		**2,500.00**	Safety Incentive Program	Full check reimbursement
59	West Deptford Township		**4,500.00**	Safety Incentive Program	Full check reimbursement
60	City of Woodbury		**4,800.00**	Safety Incentive Program	Full check reimbursement
61	Borough of Woodbury Heights		**3,200.00**	Safety Incentive Program	Full check reimbursement
62	Borough of Woodbury Heights	**2,500.00**		Optional Safety Budget	Turn out gear
63	Woolwich Township		**3,700.00**	Safety Incentive Program	Full check reimbursement
	Subtotals	**991,318.24**	**104,450.00**		
	JIF BILL LIST TOTAL		**1,095,768.24**		

Strategic Planning Committee Meeting Minutes

May 5, 2022 at 10:00am
Via Zoom

A meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund's Strategic Planning Committee was held on May 5, 2022 at 10:00 AM via Zoom. The meeting was called to order at 10:02 AM.

Those in attendance were:

Sue Miller, Chair, **Clayton Borough**
Colleen Emmons, **Deptford Township**
Carolyn King-Sammons, Co-Chair, **Elk Township**
Barbara Freijomil, **Franklin Township**
Mark Gravinese, **Harrison Township**
Jack Cimprich, **Upper Pittsgrove Township**
Paul Forlenza, Executive Director, **Arthur J. Gallagher Risk Management Svcs.**
Paul J. Miola, Deputy Executive Director, **Arthur J. Gallagher Risk Management Svcs.**
Sheila Ortiz, Account Representative, **Arthur J. Gallagher Risk Management Svcs.**
Kamini Patel, Pooling Administrator, **Arthur J. Gallagher Risk Management Svcs.**

Those unable to attend:

Jane DiBella, **Woolwich Township**

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

I. Minutes from February 17, 2022

Mr. Miola stated that a copy of the February 7, 2022, Strategic Planning Committee Meeting Minutes were emailed to all Committee members along with the notice for today's meeting on April 21, 2022. They were also reviewed at our February Executive Committee Meeting.

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

II. Annual Planning Retreat

Mr. Miola indicated that the Annual Planning Retreat has been scheduled for Wednesday, July 27th & Thursday, July 28th, 2022 in person. He noted that Auletto's has been secured for these dates.

2022 Program Discussion

Mr. Forlenza noted that the following suggested topics were received:

- Recreational Use of Marijuana – those in Safety Sensitive Positions
  Mr. Miola mentioned that his office received a request from Pennsville asking if a Safety Bulletin was available that focused on marijuana use in the workplace. He noted that Mr. Forlenza sent the request along with the bulletin released by the Attorney General's office around April 17, 2022 to the Safety Director's office and they will be releasing a Safety Bulletin to the Members.

- Best (and Legal) practices for diversity recruiting in Police Departments
  Mr. Miola suggested that Mr. Winter or Mr. Hummel address this topic at the retreat.

Mr. Miola indicated that if anyone has a suggested retreat topic following today's meeting to email him or Mr. Forlenza. He noted that the Safety Committee and Claims Review Committee will be approached for suggestions as well.

III. Fund Commissioner Attendance

Mr. Miola referred the Committee to the 2022 Executive Committee attendance report for the first quarter included in the agenda packet. He noted that the combined attendance by the Fund Commissioner and Alternate Fund Commissioner is 91% and 89% by the Fund Commissioner. Per the direction of this Committee, the Executive Director's office was instructed to send a letter to all RMCs urging them to speak to their clients regarding Fund Commissioner Attendance. He then directed the Committee to page one (1) of the agenda packet to view a copy of his correspondence. Since the release of the email, he received two (2) positive comments. Mr. Miola reiterated the importance of Member attendance.

IV. 2022 Conferences

Mr. Miola indicated that notices were sent to eligible Fund Commissioners back in December. He then announced that the PRIMA Conference is scheduled for June 5-8, 2022 will be held in San Antonio, TX. There are no registrants.

The AGRiP (*Association of Governmental Risk Pools)* Fall Conference will be held on October 2-4, 2022 in San Diego, CA. He noted that a reminder will be sent in regards to the June conference. He is hopeful that members will take advantage of the opportunity to attend.

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

V. Elected Officials Training

Mr. Miola noted that the last Elected Officials Training was held virtually on April 28, 2022. The compliance deadline to receive credit for attending was May 1st.

Mr. Miola then referred the Committee to the Elected Officials Survey Results from each session. Overall, the feedback was positive with only two (2) negative responses, from 144 responses.

Ms. King-Sammons commented that 1-2 councilpersons from her town missed the training deadline. She noted that it becomes frustrating in her town as she is the Mayor, and she always discusses the JIF and various trainings that are offered. Mr. Forlenza mentioned that this year, the highest-ranking person (Administrator, Clerk, etc.) in each town is eligible to receive credit for attendance.

Mr. Miola mentioned that the feedback from the survey will be used to plan future events.

Mr. Forlenza indicated that over the past two (2) years we've held the Elected Officials Trainings virtually due to the COVID-19 pandemic. As a result, he asked the Committee if they would like to continue holding the Elected Officials virtually or in-person. If held in person, his office will begin scheduling venues in early summer as the first one is normally scheduled in November. Discussion ensued.

Mr. Cimprich commented that he would be comfortable holding two (2) in person and two (2) virtually. He noted that some council members would appreciate both formats. Ms. Freijomil agrees with Mr. Cimprich as most of her elected officials are at meetings most nights during the week.

Following a brief discussion, the Committee agreed that the Executive Director's office schedule the two (2) in person and two (2) virtually.

VI. Fund Professional Performance Evaluations

Mr. Miola referred the Committee to a copy of the *Fund Professional Evaluation Policy* included in the agenda packet. He indicated that the Fund is currently in "year two" of a three-year rotation.

Mr. Forlenza referred the Committee to a copy of the annual Fund Professional Feedback Letter. He noted that each June Fund Commissioners are sent a memorandum depicting the vendor to be reviewed and the Chair of the Committee responsible for reviewing that vendor's performance. The letter asks them to provide feedback, either positive or negative, on the vendor's performance. The purpose of the memorandum is to promote Member feedback on Fund Vendor's performance in a confidential manner. Feedback on the Fund Administrator, Property Appraiser and Recording Secretary would be sent to Ms. Miller as she is the Chair of the Strategic Committee. Mr. Forlenza noted that when the letters are released, we ask for any feedback to be returned no later than Friday, June 24, 2022.

In addition, part of this policy is the RFQ process. The Fund Professional positions slated for the RFQ process this year include Claims Administration, Fund Attorney, Subrogation Attorney, Property Appraiser, and Technology Risk Services Director.

RFP Process – Discussion

Mr. Forlenza mentioned that for the past 10 years or so, the Fund has issued RFQs for each of the JIF Professionals and vendors that receive in excess of $17,500 annually. This process calls for the members of the subcommittee with jurisdiction over the Fund Professional to grade the RFQ responses against the evaluation criteria included in the RFQ. He will be seeking authorization at the May Executive Committee Meeting to undertake an RFQ process for Claim Administration, Fund Attorney, Subrogation Attorney, Property Appraiser, and Technology Risk Services Director.

Mr. Forlenza then referred the Committee to page 23 to an excerpt from our last meeting that depicts a discussion that took place at our previous meeting regarding the RFQ process. He expressed his concerns over the fact that not all subcommittee members are returning their evaluation sheets. Mr. Forlenza stated if a vendor who responded to the RFQ is not chosen and they question or challenge the decision, it would not look good for the JIF, especially if there is a lack of evidence that support the decision to award the contract.

Mr. Forlenza indicated that at the last meeting the Committee indicated that they would begin to think about the RFQ process and how to proceed moving forward. He noted that Ms. Miller was going to research information on her end regarding the RFP process in Clayton. Ms. Miller commented that she was unable to complete her research; however, she will take this as an action item for the next meeting.

Mr. Forlenza stated that JIF Members either need to follow the *Policy* that has been put into place or change the policy. He then opened the floor to the Committee for their feedback. Discussion ensued.

Ms. Miller commented that if we were to amend the policy what could be changed. Mr. Forlenza indicated that several years ago the Fund decided to appoint professionals using the "Non-Fair and Open" process to eliminate the RFQ process. He noted that the Members can also empower the Fund Professionals to complete the evaluations.

Mr. Forlenza is okay with whatever process is decided by the Committee, he just wants to ensure the Fund is following their established procedure. Mr. Miola commented that the MEL has a QPA (Qualified Purchasing Agent) that is paid a yearly fee to complete Fund Professional evaluations. Ms. Miller stated that would be a great idea to have a QPA complete RFQ evaluations on behalf of the subcommittees. She suggested that the top five (5) responses for each position should be graded thus minimizing the number of responses that have to be evaluated. Discussion ensued.

Following a brief discussion, Mr. Forlenza noted that the Committee could also consider continuing the current process this year, and if the process becomes difficult, the Committee could revisit the issue. He recommended having a "special" meeting in June to review the Annual Planning Retreat Agenda and revisit the RFQ discussion. The Committee agreed.

VII. December Dinner Meeting

Mr. Miola stated that the December Dinner Meeting will be held on December 19, 2022 (third Monday). He asked the Committee for authorization to reserve facilities either at Italian Affair if we can hold in person. Ms. Ortiz commented that it is too soon to reserve Italian Affair; however, she will inquire in regards to the date. Mr. Miola indicated that we will follow up at the June Meeting. The Committee agreed.

VIII. Executive Committee Meeting Times & Locations

Mr. Miola noted that the remaining 2022 Executive Committee Meetings have been schedule in person as follows:

- May 23, 2022 – Deptford Community Center
- June 27, 2022 – Gloucester County Library
- July 27, 2022 – Auletto's Caterers (followed by the Retreat)
- No August Meeting
- September 26th; October 24th, November 28th, December 19th (Third Monday – Gloucester County Library)

2023 Executive Committee Meetings

Mr. Miola referred the Committee to page 26 of the agenda packet of the proposed 2023 Executive Committee Meeting Dates. He asked the Committee if they would like to continue to have the monthly Executive Committee meeting at the Gloucester County Library on the 4th Monday of every month at 5:00 pm with no August Meeting. The Executive Claims Meeting would take place before the Executive Committee Meeting at 3:30 pm. The Committee agreed.

IX. Meeting Format

Mr. Miola mentioned that his office has received inquiries from Members regarding holding meetings virtually vs. in-person. He noted that some people prefer virtual meetings while others feel that member engagement is better with in-person meetings.

Mr. Miola then referred the Committee to page 27 to the pros and cons of virtual meetings vs. in-person meetings.

Pros	**Cons**
Member Engagement	Reduced Time Out of Office
Direct Access to Fund Professionals	Less Travel and Reduced Gas Consumption
Interaction with Fellow Members	Greater Opportunity for Member Attendance
Guidance & Support	Better Environmental Impact (Paper)

Mr. Miola asked if the Committee has received any feedback on this topic and opened up the floor for feedback.

Ms. King-Sammons mentioned due to her circumstance and commuting factors, she prefers the virtual platform for the meetings. Ms. King-Sammons indicated that she is okay with having some meetings in person and others virtually. She suggested maybe holding the June, July, and or September meetings via zoom so there are no vacation issues.

Mr. Cimprich agreed with Ms. King-Sammons that a mix of virtual and in-person meetings would be convenient and would allow for better attendance.

Mr. Miola mentioned that the sub-committee meetings are held three (3) times per year; two (2) are held virtual and one (1) in person.

Mr. Gravinese commented that he agrees with the Committee that the hybrid format works, obviously for him. He stated that he does not have an issue attending in person meetings as the Gloucester County Library as it is right down the road from his office. He noted that a mix of virtual and in-person meetings would be important for the way the JIF operates. Mr. Gravinese stated that this would be a great discussion to hold at the Annual Planning Retreat to get the overall feeling from the Members.

Ms. Emmons commented that although she likes holding meetings in person for member engagement she nonetheless agrees with a mix of virtual meetings as well.

Ms. Freijomil agrees with virtual meetings as she attends various meetings throughout the day and at times it becomes difficult for her to attend in-person meetings.

Ms. Miller gave kudos to Mr. Forlenza, Mr. Miola, and Ms. Kamini for their expertise in conducting the virtual meetings. She noted that they have mastered the Zoom platform which allows them to run the meetings smoothly with no interruptions.

Following a brief discussion, Mr. Miola concluded that it seems that a mix of in-person and virtual meetings is the consensus he is hearing today. He noted that he agrees with Mr. Gravinese that this topic should be added to the Annual Planning Retreat Agenda for a group discussion.

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

X. Next Meeting

Mr. Miola indicated that Ms. Ortiz will reach out to Ms. Miller to schedule the June meeting to be held via Zoom. During that meeting we will discuss the “draft” retreat agenda and decide on the location for the December Dinner Meeting. The Committee Agreed.

There being no other business the meeting concluded at 10:42 AM.

File: TRICOJIF/2022/Strategic Planning Committee Tab: 05/05/2022

SUPPORT BUDGET CAP RELIEF

Insurance budgets are being hit with the highest inflation rates since the 1980s.

All municipalities are asked to support budget cap relief by adopting the following resolution urging the New Jersey legislature to amend the budget cap law for increasing insurance costs caused by issues beyond local control.

- WHEREAS, pursuant to N.J.S.A. 40A:4-45, et al, a municipality is required to limit any increase in its levy to 2.0% and any increase in appropriations to 2 1/2% or the cost-of-living adjustment, whatever is less, over the prior year's final appropriations subject to certain exceptions; and
- WHEREAS, all local public entities have incurred an estimated $50 million in COVID related worker's compensation claims and it is anticipated that these costs will continue to increase as a result of long-term COVID cases; and
- WHEREAS, a 2021 New Jersey Department of Labor decision regarding workers compensation funding has generated increased costs to municipalities by over 10% in order to cover claims that were previously funded by the State pension system; and
- WHEREAS, a recent amendment to the sexual molestation statute of limitations will increase total liability costs by an estimated amount of 6%; and
- WHEREAS, the frequency of weather-related catastrophic claims and corresponding impacts are anticipated to increase property insurance costs by over 10% per year; and
- WHEREAS, cyber liability events throughout the country have resulted in doubling premium costs in 2022 and such costs are expected to accelerate at a pace far greater than the rate of inflation; and
- WHEREAS, these increasing costs, regulations, policy decisions and environmental impacts are occurring when many other items and costs in municipal budgets are also increasing at an inflationary rate.
- NOW THEREFORE BE IT RESOLVED by the Governing Body of the (NAME OF MUNICIPALITY) that N.J.S.A. 40A:4-45 be amended to provide that appropriations in the first three years after the effective date of (this amendment) for liability insurance, worker's compensation insurance, cyber insurance, and property insurance be exempt from the Appropriation CAP and the Levy CAP.
- BE IT FURTHER RESOLVED that a copy of this resolution shall be sent to the New Jersey Legislative representatives for the (NAME OF MUNICIPALITY).

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